



To our customers:

This has certainly been a time of financial uncertainty and concern. We understand your concerns and want to assure you that LNB has remained largely unaffected by the recent “banking crisis.”

LNB remains today what it has been since 1885, a community bank with one unequivocal objective ... to be the community’s trusted financial partner. We accomplish this by continuing to provide you with secure deposits and smart loans – all with the community’s well being at the forefront of every decision we make.

Secure Deposits

Deposits at LNB have always been insured to the maximum amount by the FDIC. Currently, your LNB deposits are insured to at least \$250,000.

Smart Loans

LNB has never engaged in any of the exotic mortgage products that seem to have contributed to the nation’s current financial crisis. Because we have not experienced the loan loss that you have been reading so much about, our lending guidelines have remained unchanged. What this means to you is that LNB will provide smart loans for whatever you need – all at terms that you will be able to afford today and in the future.

Community Focused

At LNB, We pride ourselves on being a community bank and on being the community’s trusted financial partner for more than 123 years. We’ve helped businesses to start and grow, we’ve helped build new homes and neighborhoods and we’ve helped neighbors retire in comfort. We remain financially strong and plan on being a pillar of the community for at least another 123 years.

If you have any questions, please feel free to contact any LNB location. Our branch families and management teams would be happy to address any of your financial concerns – in this time of uncertainty and in the future.

A handwritten signature in black ink, appearing to read "Charles L. Cammack".

Sincerely,
Charles L. Cammack, President, CEO

*the bank
with heart*

Lawrenceburg 502-839-2600
Harrodsburg 859-734-2626
Danville 859-238-2602

www.lnbky.com

