



The Bankers' Bank of Kentucky

P.O. Box 713, Frankfort, KY 40602-0713

The Correspondent

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Disaster Preparedness

Autumn has arrived. The leaves are falling and cooler weather is settling in. Thoughts of winter's approach bring back memories of last January's crippling ice storm and makes us wonder what may be in store for this year. The current flu outbreak also gives us a glimpse into our personnel situations. So ask yourself...Is our staff adequately cross-trained to cover heavy absenteeism? Do we have a plan for the loss of utility service? Can we function if a major snow or ice storm hits?

The answers to these questions *should* be in your Contingency Operating and Business Resumption Plan.

While EVERY possible situation cannot be addressed, preparing for widespread illness, weather-related utility outages, and other plausible disasters should be written down, distributed to all personnel, and tested where possible. Banks with a small staff should make sure that there are adequate procedural notes in case persons have to cover unfamiliar positions. Reciprocal arrangements can be made with other nearby banks to allow for at least *minimal* processing in case of power/Internet outage. And finally, relocation plans should be clearly defined in case of the loss of the main office.

On the members' side of bbky.com is a document titled "Respondent Contingency Suggestions" under *Forms & Documents*, then *IT*. This page will help you understand what BBKY can do to help in your contingency situation and offers recommendations on planning for some of the lesser issues that can cause disruption to your daily business.

Look For Our New Logo

The Column has always been the symbol for The Bankers' Bank of Kentucky and it has been included in most of our documents and publications since our inception. Columns provide strength and support...the same things that you expect your correspondent bank to provide for your institution. Our next Annual Report, available early in 2010, will feature some new takes on the Column. But while the "look" may change, the history and commitment to strength and support remain.



IN THE NEWS...

Many Changes Occurring At Fed

As processing consolidation continues in the Federal Reserve System, it is very important to keep up with these changes, the dates that they change, and how changes will affect your institution. FedFlash and Fed-Focus newsletters are available at www.frbervices.org and include details or links to documents about these changes.



Some current changes that are important to most banks include: Changes to Operating Circular 2, covering how currency must be strapped and bundled for shipment to Fed; ALL check adjustments have moved to FRB Cleveland; the increase in charge for check adjustments submitted to Fed via paper to \$15; and the elimination of the \$25 minimum for adjustments requested on incoming duplicate items PAID.

If you are still submitting check adjustments via paper, please contact us for information on how you can submit your requests electronically on Dataline at no additional cost. Also, with ALL adjustment functions now being service by FRB Cleveland, be aware of new procedures regarding Documents To Follow (DTF). Complete information on Check Adjustment processing can be found on the members' side of bbky.com.

IAT Origination Available On Dataline

Did you know that you can originate ACH items to other countries using Dataline? IAT origination is fully supported in the ACH Templates. If you currently send wire transfers to Mexico or Canada, ACH can save you both time and money. The new FedGlobal system will soon allow transfers with Central and South America and Europe.

If you have questions about either receipt or origination items, call Dan Hughes, AAP, or email dhughes@bbky.com.

New Relationships for August-October

Safekeeping/Bond Accounting:

Lauderdale County Bank, Halls, TN
Bank of Evansville, Evansville, IN

DDA/Fed Funds Relationship:

First National Bank of LaFollette, TN

Shareholder:

Bluegrass Community Bank, Danville, KY
Louisa Community Bank, Louisa, KY

Welcome to the Bankers' Bank of Kentucky family!



The Bankers' Bank of Kentucky

Now Offering Increased Value For Our New & Existing Shareholders!

Our holding company, Independent Community Bancorp, Inc was formed to own 100% percent of The Bankers' Bank of Kentucky. In 1988, The Bankers' Bank was chartered with 40 community bank shareholders. Today, we have over 90 community bank shareholders throughout the region. By becoming a shareholder your bank will earn valuable benefits.

New Shareholder Program

Minimum 20 Share Purchase-Price of ICBI Stock \$3,000 Per Share

Benefits:

Annual Paid Dividend

Monthly 5% BBKY Billing Discount

Participate in Loans Buy/Sell

Standard Bearer Ownership

New Shareholders qualify with a purchase of 80 Shares of Common Stock
OR

Existing Shareholders qualify by increasing their investment to 80 shares, not to exceed 10% of their paid-in capital and unimpaired surplus.

New Standard Bearer Benefits

New Investment Customers will receive 18 months of free safekeeping/bond accounting services & a 5% ongoing discount thereafter; annual Standard Bearers' Event sponsored by BBKY; 4 free golf registrations to the ICBI Shareholders' Outing; Standard Bearer Gold Lapel Pin; Preferred BBKYK Fed Funds Borrowed interest rate; annual entry into our drawing for a golf trip to Shoal Creek; 10% ongoing BBKY Billing discount; first option to purchase BBKY loan participations; and 2 free registrations for our Investment Conference in Destin, Florida.

Please contact your BBKY Correspondent Calling Officer to begin the process:

Ralph Ising 502-229-1123

Scott Jones 502-609-2559

Van Davidson 502-382-0460

*We look forward to your bank becoming a shareholder
of The Bankers' Bank of Kentucky*

Helpful Fax Numbers

Operations: 502-695-0638

Wire Room: 502-848-5739

Loan Dept.: 502-695-8273

Administration: 502-695-0221

BBKY Birthdays and Anniversaries For August-October

Happy Birthday...

Amanda Ronca	Aron Hill
Butch White	Carol Brewer
Janice Smoot	Robyn Holt
Sara Hughes	Todd Beers
Bill Fallon	Warren Kinne

Happy Anniversary...

Ashley Ronca	2 years of service
Casey Hayden	5 years of service
Christina Harrod	8 years of service
Dan Hughes	11 years of service
Carol Brewer	12 years of service
John Clark	21 years of service

As a Tribute To You...

The Bankers' Bank of Kentucky has chosen to donate \$ 1,000 to the Salvation Army's Angel Tree program this holiday season. We make this gift on behalf of our staff and all of our valued customers.

We will be able to purchase items for several children. We feel that there is no greater joy than knowing we have made a difference in someone's life this Christmas Season.



From all of us at The Bankers' Bank of Kentucky,

Have a wonderful holiday season and a very prosperous New Year.