



Dear Community Members and Interested Parties:

Lincoln National Bank is committed to helping meet the credit needs of the communities we serve, consistent with safe and sound banking practices.

The Community Reinvestment Act (CRA), enacted in 1977, requires federally insured financial institutions to demonstrate their record of serving the credit needs of their entire community. As a national bank regulated by the Office of the Comptroller of the Currency (OCC), we maintain this Public File in accordance with applicable CRA regulations.

This Public File is available for review at our main office, branch locations, and on our website and includes:

- Our most recent CRA Performance Evaluation issued by the OCC
- A list of branch locations and hours of operation
- A description of our CRA assessment area(s)
- Information regarding lending activities and community development efforts
- Public comments received related to our CRA performance
- Information regarding our reporting under the Home Mortgage Disclosure Act (HMDA), including instructions for accessing our HMDA Disclosure Statements

As a HMDA-reportable institution, our HMDA Disclosure Statement is available to the public through the Consumer Financial Protection Bureau's website. The HMDA data for our institution may be accessed at the Consumer Financial Protection Bureau (CFPB) HMDA platform at:

<https://ffiec.cfpb.gov/data-publication/disclosure-reports>

We take pride in supporting local families, small businesses, and community development throughout our service area. Our goal is to promote sustainable growth and economic opportunity within the communities we are privileged to serve.

We welcome written comments regarding our CRA performance. Correspondence may be directed to:

Chrystal Seidl
CRA Officer
Lincoln National Bank
41 Lincoln Square
Hodgenville, KY 42748
cseidl@mylnb.com

HODGENVILLE LOCATIONS

MAIN OFFICE	41 LINCOLN SQUARE	(270) 358-4562
PLAZA BRANCH	20 SHAWNEE DRIVE	(270) 358-4967
PARKWAY BRANCH	1002 LINCOLN FARM ROAD	(270) 358-0456

BARDSTOWN LOCATIONS

BLOOMFIELD RD BRANCH	940 BLOOMFIELD RD	(502) 348-4562
LINCOLN WAY BRANCH	500 LINCOLN WAY	(502) 348-0562

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This Public File is maintained in accordance with 12 CFR Part 25.

Thank you for your interest in our Community Reinvestment Act activities and for the opportunity to serve our community.

Sincerely,

Chrystal Seidl
CRA Officer
Lincoln National Bank

HODGENVILLE LOCATIONS

MAIN OFFICE	41 LINCOLN SQUARE	(270) 358-4562
PLAZA BRANCH	20 SHAWNEE DRIVE	(270) 358-4967
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BARDSTOWN LOCATIONS

BLOOMFIELD RD BRANCH	940 BLOOMFIELD RD	(502) 348-4562
LINCOLN WAY BRANCH	500 LINCOLN WAY	(502) 348-0562

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Lincoln National Bank has five locations:

Main Office
41 Lincoln Square
Hodgenville, KY 42748
Census Tract #9601.02

*Lincoln Plaza Branch
20 Shawnee Drive
Hodgenville, KY 42748
Census Tract #9601.02

Lincoln Parkway Branch
1002 Lincoln Farm Road
Hodgenville, KY 42748
Census Tract #9601.02

Lincoln Way Branch
500 Lincoln Way
Bardstown, KY 40004
Census Tract #9303.01

Bloomfield Road Branch
940 Bloomfield Road
Bardstown, KY 40004
Census Tract #9303.02

HOURS OF OPERATION

Monday – Thursday
8:30a.m. – 4:00p.m.

Friday
8:30a.m. – 6:00p.m.

Saturday
8:30a.m. – 12:00p.m.

Drive Thru opens at 8:00a.m.

**The Plaza Branch is Drive-thru only.*

HODGENVILLE LOCATIONS

MAIN OFFICE	41 LINCOLN SQUARE	(270) 358-4116
PLAZA BRANCH	20 SHAWNEE DRIVE	(270) 358-4967
PARKWAY BRANCH	1002 LINCOLN FARM ROAD	(270) 358-0456

BARDSTOWN LOCATIONS

LINCOLN WAY BRANCH	500 LINCOLN WAY	(502) 348-0562
BLOOMFIELD ROAD BRANCH	940 BLOOMFIELD ROAD	(502) 348-4643



ATM's are located at the following branch locations:

Main Office
41 Lincoln Square
Hodgenville, KY 42748
Census Tract #9601.02

Lincoln Plaza Branch
20 Shawnee Drive
Hodgenville, KY 42748
Census Tract #9601.02

Lincoln Parkway Branch
1002 Lincoln Farm Road
Hodgenville, KY 42748
Census Tract #9601.02

Lincoln Way Branch
500 Lincoln Way
Bardstown, KY 40004
Census Tract #9303.01

Bloomfield Road Branch
940 Bloomfield Road
Bardstown, KY 40004
Census Tract #9303.02

ATM's at OFFSITE locations:

Flaget Hospital
4305 New Shepherdsville Road
Bardstown, KY 40004
Census Tract #9303.01

Nelson Co. Justice Center
200 Plaza Drive
Bardstown, KY 40004
Census Tract #9303.03

HODGENVILLE LOCATIONS

MAIN OFFICE	41 LINCOLN SQUARE	(270) 358-4116
PLAZA BRANCH	20 SHAWNEE DRIVE	(270) 358-4967
PARKWAY BRANCH	1002 LINCOLN FARM ROAD	(270) 358-0456

BARDSTOWN LOCATIONS

LINCOLN WAY BRANCH	500 LINCOLN WAY	(502) 348-0562
BLOOMFIELD ROAD BRANCH	940 BLOOMFIELD ROAD	(502) 348-4643

THIS DISCLOSURE CONTAINS INFORMATION ABOUT TERMS, FEES, AND INTEREST RATES FOR SOME OF THE ACCOUNTS WE OFFER.

FOR CURRENT RATE INFORMATION, CALL (270) 358-4116 / (502) 348-4643; VISIT ONE OF OUR LOCATIONS OR OUR WEBSITE AT WWW.MYLN.B.COM.

CHECKING ACCOUNTS	
ATM / VISA DEBIT CARDS	THERE ARE LIMITS ON THE NUMBER AND AMOUNT OF CASH WITHDRAWALS YOU CAN MAKE USING THE AUTOMATED TELLER MACHINES, YOU WILL BE INFORMED OF THESE LIMITS WHEN YOU RECEIVE YOUR CARD. MAJOR NETWORKS: NYCE; PULSE; CIRRUS AND VISA.
DDA DORMANT FEE	DORMANT FEE OF \$10.00 WILL BE ASSESSED MONTHLY IF BALANCE FALLS BELOW \$100.00 AND ACCOUNT HAS NO ACTIVITY FOR 180 DAYS. ALL CHECKING ACCOUNTS ARE SUBJECT TO DORMANT FEE.
ACCOUNT CLOSE FEE	IF ACCOUNT IS OPENED AND CLOSED WITHIN 30 DAYS, A \$30.00 FEE WILL BE CHARGED.
LINCOLN MONEY SAVER	NO MINIMUM BALANCE; NO MONTHLY SERVICE CHARGE; DESCRIPTIVE MONTHLY STATEMENT ONLY – NO CHECK IMAGES. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: CUSTOMER PAYS FOR DUPLICATE CHECKS. CUSTOMER PAYS FOR INSTANT ISSUE DEBIT CARD.
REGULAR CHECKING	LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: IF BALANCE FALLS BELOW \$500.00 AT ANY TIME DURING THE STATEMENT CYCLE; A \$7.00 MONTHLY SERVICE CHARGE WILL BE ASSESSED.
BUSINESS CHECKING	LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: IF BALANCE FALLS BELOW \$700.00 AT ANY TIME DURING THE STATEMENT CYCLE; AN \$8.00 MONTHLY SERVICE CHARGE WILL BE ASSESSED. OTHER FEES MAY APPLY DEPENDING ON THE TYPE OF BUSINESS, ASK BANK REPRESENTATIVE FOR MORE DETAILS.
LINCOLN ELITE BUSINESS	RATE INFORMATION: THIS ACCOUNT IS A TIERED INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED MONTHLY AND WILL BE CREDITED TO THE ACCOUNT MONTHLY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: THERE IS AN \$8.00 MONTHLY MAINTENANCE FEE FOR THIS ACCOUNT AND IF BALANCE FALLS BELOW \$2500.00 AT ANY TIME DURING THE STATEMENT CYCLE; AN ADDITIONAL \$8.00 MONTHLY SERVICE CHARGE WILL BE ASSESSED. OTHER FEES MAY APPLY DEPENDING ON THE TYPE OF BUSINESS, ASK BANK REPRESENTATIVE FOR MORE DETAILS.
SUPER NOW	RATE INFORMATION: THIS ACCOUNT IS AN INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED MONTHLY AND WILL BE CREDITED TO THE ACCOUNT MONTHLY. BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES TO A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: IF BALANCE FALLS BELOW \$1,000.00 AT ANY TIME DURING THE STATEMENT CYCLE; A \$7.00 MONTHLY SERVICE CHARGE WILL BE ASSESSED.
HI FI ACCOUNT (TIERED)	RATE INFORMATION: THIS ACCOUNT IS A TIERED INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED MONTHLY AND WILL BE CREDITED TO THE ACCOUNT MONTHLY. MINIMUM BALANCE TO OBTAIN APY: \$2500.00 BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. YOU MAY MAKE SIX (6) TRANSFERS FROM YOUR ACCOUNT EACH FOUR (4) WEEKS OR SIMILAR PERIOD, BY PREAUTHORIZED OR AUTOMATIC TRANSFER, OR TELEPHONE (INCLUDING DATA TRANSMISSION) AGREEMENT, ORDER OR INSTRUCTION OR BY CHECK, DRAFT, DEBIT CARD, INTERNET BANKING TRANSFERS OR SIMILAR ORDER (INCLUDING POS TRANSACTIONS), MADE BY THE DEPOSITOR AND PAYABLE TO THIRD PARTIES. TRANSFERS AND WITHDRAWALS MADE IN PERSON, BY MESSENGER, BY MAIL OR AT AN ATM ARE UNLIMITED. ACCOUNT FEES: IF BALANCE FALLS BELOW \$2,500.00 ON ANY DAY DURING THE STATEMENT CYCLE, A \$7.00 SERVICE CHARGE FEE WILL BE ASSESSED
LINCOLN EXCLUSIVE CLUB (NON-INTEREST BEARING)	24-HOUR ACCIDENTAL DEATH INSURANCE; THREE BOXES FREE STANDARD MEMBER CHECKS PER YEAR; 50% SAFE DEPOSIT BOX DISCOUNT; TWO FREE MONEY ORDERS PER MONTH; CREDIT CARD PROTECTION AND OTHER BENEFITS. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: \$8.00 PER MONTH BASIC MEMBERSHIP FEE (\$9.00 PER MONTH MEMBERSHIP FEE – ADDITIONAL JOINT INS, OR \$10.00 PER MONTH MEMBERSHIP FEE - ADDITIONAL FAMILY INSURANCE).
LINCOLN EXCLUSIVE CLUB 50 (NOW ACCOUNT)	24-HOUR ACCIDENTAL DEATH INSURANCE; THREE BOXES FREE STANDARD MEMBER CHECKS PER YEAR; 50% SAFE DEPOSIT BOX DISCOUNT; TWO FREE MONEY ORDERS PER MONTH; CREDIT CARD PROTECTION AND OTHER BENEFITS. RATE INFORMATION: THIS ACCOUNT IS AN INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED MONTHLY AND WILL BE CREDITED TO THE ACCOUNT MONTHLY. BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES TO A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: \$6.00 PER MONTH BASIC MEMBERSHIP FEE (\$7.00 PER MONTH MEMBERSHIP FEE – ADDITIONAL JOINT INS, OR \$8.00 PER MONTH MEMBERSHIP FEE - ADDITIONAL FAMILY INSURANCE).
LINCOLN EXCLUSIVE CLUB (INTEREST BEARING NOW ACCOUNT)	24-HOUR ACCIDENTAL DEATH INSURANCE; THREE BOXES FREE STANDARD MEMBER CHECKS PER YEAR; 50% SAFE DEPOSIT BOX DISCOUNT; TWO FREE MONEY ORDERS PER MONTH; CREDIT CARD PROTECTION AND OTHER BENEFITS. RATE INFORMATION: THIS ACCOUNT IS AN INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED MONTHLY AND WILL BE CREDITED TO THE ACCOUNT MONTHLY. MINIMUM BALANCE TO OBTAIN APY: \$1000.00 BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE



	TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: IF BALANCE FALLS BELOW \$1,000.00 AT ANY TIME DURING THE STATEMENT CYCLE; A \$7.00 MONTHLY SERVICE CHARGE WILL BE ASSESSED. \$8.00 PER MONTH BASIC MEMBERSHIP FEE (\$9.00 PER MONTH MEMBERSHIP FEE – ADDITIONAL JOINT INS, OR \$10.00 PER MONTH MEMBERSHIP FEE - ADDITIONAL FAMILY INSURANCE).			
HEALTH SAVINGS ACCOUNT	RATE INFORMATION: THIS ACCOUNT IS A TIERED INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED MONTHLY AND WILL BE CREDITED TO THE ACCOUNT MONTHLY. BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. ACCOUNT IS SUBJECT TO IRS LIMITATIONS. ACCOUNT FEES: IF BALANCE FALLS BELOW \$100.00 ON ANY DAY DURING THE STATEMENT CYCLE, A \$5.00 SERVICE CHARGE FEE WILL BE ASSESSED.			
LINCOLN STUDENT ACCOUNT	NO MONTHLY SERVICE CHARGE; NO MINIMUM BALANCE REQUIRED; DESCRIPTIVE MONTHLY STATEMENT ONLY; NO CHECK IMAGES; FOUR (4) ATM REIMBURSEMENTS PER STATEMENT CYCLE. LIMITATIONS: YOU MUST DEPOSIT \$25.00 TO OPEN THIS ACCOUNT. AVAILABLE TO STUDENTS TO AGE 26. AT AGE 26, CUSTOMER MUST CHANGE TYPE OF ACCOUNT OR ACCOUNT WILL CONVERT TO LINCOLN MONEY SAVER WITHOUT ATM REIMBURSEMENTS. ACCOUNT FEES: CUSTOMER PAYS FOR DUPLICATE CHECKS			
LINCOLN’S SECOND CHANCE	NO MINIMUM BALANCE REQUIRED – UNLIMITED CHECKING – DESCRIPTIVE MONTHLY STATEMENT ONLY – NO CHECK IMAGES LIMITATIONS: YOU MUST DEPOSIT \$50.00 TO OPEN THIS ACCOUNT. ATM CARD ONLY (FOR MIN OF 6 MO. CUSTOMER MAY THEN APPLY FOR VISA/DEBIT CARD); MAY REQUEST INTERNET BANKING AFTER 90 DAYS; HOWEVER BILL PAY WILL NOT BE AVAILABLE FOR THIS TYPE OF ACCOUNT. ACCOUNT FEES: ONE TIME SET UP FEE OF \$15.00 AT ACCOUNT OPENING. MONTHLY SERVICE CHARGE \$10.00 WITH DIRECT DEPOSIT OR \$15.00 WITH NO DIRECT DEPOSIT.			
SAVINGS ACCOUNTS				
ATM / VISA DEBIT CARDS	THERE ARE LIMITS ON THE NUMBER AND AMOUNT OF CASH WITHDRAWALS YOU CAN MAKE USING THE AUTOMATED TELLER MACHINES, YOU WILL BE INFORMED OF THESE LIMITS WHEN YOU RECEIVE YOUR CARD. MAJOR NETWORKS: NYCE; PULSE; CIRRUS AND VISA.			
SAV DORMANT FEE	A DORMANT FEE FOR THE BALANCE WILL BE CHARGED IF BALANCE IS LESS THAN \$25.00 AND ACCOUNT HAS HAD NO ACTIVITY FOR 360 DAYS.			
ACCOUNT CLOSE FEE	IF ACCOUNT IS OPENED AND CLOSED WITHIN 30 DAYS, A \$30.00 FEE WILL BE CHARGED.			
STATEMENT SAVINGS	RATE INFORMATION: THIS ACCOUNT IS AN INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED AND CREDITED QUARTERLY. BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$100.00 TO OPEN THIS ACCOUNT. YOU MAY MAKE SIX (6) TRANSFERS FROM YOUR ACCOUNT EACH FOUR (4) WEEKS OR SIMILAR PERIOD IF BY PREAUTHORIZED OR AUTOMATIC TRANSFER, OR TELEPHONE (INCLUDING DATA TRANSMISSION) AGREEMENT, ORDER OR INSTRUCTION OR BY DRAFT, ATM CARD, INTERNET BANKING TRANSFERS OR SIMILAR ORDER (INCLUDING POS TRANSACTIONS), MADE BY THE DEPOSITOR AND PAYABLE TO THIRD PARTIES. TRANSFERS AND WITHDRAWALS MADE IN PERSON, BY MESSENGER, BY MAIL OR AT AN ATM ARE UNLIMITED (EXCESS FEE MAY BE ASSESSED). ACCOUNT FEES: IF WITHDRAWALS ARE IN EXCESS OF 8 PER CALENDAR QUARTER, A \$15.00 SERVICE CHARGE FEE WILL BE ASSESSED.			
CHRISTMAS CLUB SAVINGS	RATE INFORMATION: THIS ACCOUNT IS AN INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL NOT BE COMPOUNDED ON THE ACCOUNT. INTEREST WILL BE CREDITED TO THE ACCOUNT AT MATURITY. IF THE ACCOUNT IS CLOSED BEFORE INTEREST IS CREDITED, YOU WILL NOT RECEIVE THE ACCRUED INTEREST. AT THE END OF THE CLUB ACCOUNT PERIOD, THE FUNDS IN THE ACCOUNT WILL BE MAILED TO YOU BY CHECK OR TRANSFERRED TO AN INTERNAL ACCOUNT OF YOUR CHOICE. BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. YOU MUST MAINTAIN A MINIMUM BALANCE OF \$10.00 IN THE ACCOUNT EACH DAY TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD. LIMITATIONS: YOU MAY NOT MAKE WITHDRAWALS FROM YOUR ACCOUNT UNTIL THE MATURITY DATE.			
LITTLE ABE’S KIDS CLUB SAVINGS	RATE INFORMATION: THIS ACCOUNT IS AN INTEREST BEARING ACCOUNT. PLEASE ASK FOR CURRENT RATES. THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD MAY CHANGE AT OUR DISCRETION. INTEREST BEGINS TO ACCRUE ON THE BUSINESS DAY YOU DEPOSIT NONCASH ITEMS (FOR EXAMPLE, CHECKS). INTEREST WILL BE COMPOUNDED QUARTERLY AND WILL BE CREDITED TO THE ACCOUNT QUARTERLY. BALANCE INFORMATION: WE USE THE DAILY BALANCE METHOD TO CALCULATE THE INTEREST ON THE ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. LIMITATIONS: YOU MUST DEPOSIT \$10.00 TO OPEN THIS ACCOUNT. ACCOUNT FEES: IF WITHDRAWALS ARE IN EXCESS OF 8 PER CALENDAR QUARTER, A \$15.00 SERVICE CHARGE FEE WILL BE ASSESSED.			
PHONE NUMBERS				
Main Office	Parkway Branch	Plaza Branch	Lincoln Way Branch	Bloomfield Rd Branch
41 Lincoln Square Hodgenville, KY 270-358-4116	1002 Lincoln Farm Road Hodgenville, KY 270-358-0456	20 Shawnee Drive Hodgenville, KY 270-358-4967	500 Lincoln Way Bardstown, KY 502-348-0562	940 Bloomfield Road Bardstown, KY 502- 348-4643

THIS DISCLOSURE CONTAINS INFORMATION ABOUT TERMS AND FEES FOR SOME OF THE TIME DEPOSIT ACCOUNTS WE OFFER. FOR CURRENT RATE INFORMATION, CALL (270) 358-4116 OR VISIT ONE OF OUR LOCATIONS OR OUR WEBSITE AT WWW.MYLN.B.COM

CERTIFICATES OF DEPOSITS (CD) & INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

REGULAR TERMS OFFERED	3 MONTH (91 DAYS) 6 MONTH (182 DAYS) 12 MONTH	18 MONTH 24 MONTH 30 MONTH	36 MONTH 48 MONTH 60 MONTH
RATE INFORMATION	RATE IS LOCKED FOR TERM OF THE CD OR IRA <i>WITH THE EXCEPTION OF THE 18 MO. VARIABLE IRA**SEE IRA RATE INFO.</i> PLEASE ASK FOR CURRENT RATES. THE ANNUAL PERCENTAGE YIELD (APY) ASSUMES INTEREST WILL REMAIN ON DEPOSIT UNTIL MATURITY. A WITHDRAWAL WILL REDUCE EARNINGS.		
BALANCE COMPUTATION METHOD	WE USE THE DAILY-BALANCE METHOD TO CALCULATE THE INTEREST ON YOUR ACCOUNT. THIS METHOD APPLIES A DAILY PERIODIC RATE TO THE PRINCIPAL IN THE ACCOUNT EACH DAY. INTEREST BEGINS TO ACCRUE NO LATER THAN THE BUSINESS DAY WE RECEIVE CREDIT FOR THE DEPOSIT OF NON-CASH ITEMS (EXAMPLE: CHECKS).		
COMPOUNDING AND CREDITING	INTEREST WILL BE COMPOUNDED AND CREDITED AS SET UP WITH ACCOUNT (OPTIONS VARY BY ACCOUNT: QUARTERLY / SEMI-ANNUALLY / ANNUALLY / AT MATURITY).		
RENEWAL POLICY	THIS CERTIFICATE OF DEPOSIT AUTOMATICALLY RENEWS AT THE BEST AVAILABLE RATE OF INTEREST AS POSTED AT THE LINCOLN NATIONAL BANK FOR SIMILARLY ISSUED CERTIFICATES OF LIKE TERM ON THE MATURITY DATE OF YOUR CERTIFICATE. YOU HAVE A GRACE PERIOD OF TEN (10) CALENDAR DAYS AFTER THE MATURITY DATE TO WITHDRAW THE FUNDS WITHOUT BEING CHARGED A PENALTY.		
EFFECT OF CLOSING AN ACCOUNT	IF YOU CLOSE THE ACCOUNT AFTER THE GRACE PERIOD OR PRIOR TO THE MATURITY DATE, YOU WILL RECEIVE ACCRUED INTEREST; HOWEVER, APPLICABLE EARLY WITHDRAWAL PENALTIES MAY APPLY.		

CERTIFICATES OF DEPOSIT

BALANCE INFORMATION	\$500.00 MINIMUM DEPOSIT TO OPEN CERTIFICATE OF DEPOSIT (CD). YOU MUST MAINTAIN A MINIMUM BALANCE OF \$500.00 TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD (APY).
TRANSACTION LIMITATIONS	AFTER THE ACCOUNT IS OPENED, YOU MAY NOT MAKE DEPOSITS OR WITHDRAWALS FROM THE ACCOUNT UNTIL THE MATURITY DATE.
EARLY WITHDRAWAL PENALTY	WE WILL IMPOSE A PENALTY IF YOU WITHDRAW ANY OF THE PRINCIPAL BEFORE THE MATURITY DATE. MINIMUM FEE \$25.00 THE FEE IMPOSED WILL EQUAL <u>91</u> DAYS OF INTEREST FOR A CD WITH A TERM OF 12 MONTHS OR LESS. THE FEE IMPOSED WILL EQUAL <u>HALF (½)</u> OF THE APPLICABLE TERM OF INTEREST FOR A CD WITH A TERM OF GREATER THAN 12 MONTHS. (Ex: TERM/PENALTY: 13MO TERM /6.5MO PENALTY; 18MO TERM /9MO PENALTY; 24MO TERM /12MO PENALTY; 30MO TERM /15MO PENALTY; 35MO TERM / 17.5MO PENALTY; 36MO TERM /18MO PENALTY; 48MO TERM /24MO PENALTY AND 60MO TERM /30MO PENALTY)

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

BALANCE INFORMATION	\$100.00 MINIMUM REQUIRED TO OPEN 1 YEAR MONTHLY DEPOSIT IRA. DEPOSITS MAY BE MADE WEEKLY, MONTHLY OR SEMI-ANNUALLY OR \$500.00 MINIMUM DEPOSIT TO OPEN ALL OTHER IRA'S. YOU MUST MAINTAIN A MINIMUM BALANCE OF \$500.00 TO OBTAIN THE DISCLOSED ANNUAL PERCENTAGE YIELD (APY).
VARIABLE RATE INFORMATION	18 MONTH VARIABLE RATE IRA. YOUR RATE MAY CHANGE AT OUR DISCRETION. YOU MAY MAKE DEPOSITS DURING THE TERM INTO YOUR ACCOUNT. THE WITHDRAWAL PENALTY WILL BE BASED ON THE CURRENT RATE. THE ANNUAL PERCENTAGE YIELD (APY) ASSUMES INTEREST WILL REMAIN ON DEPOSIT UNTIL MATURITY. A WITHDRAWAL WILL REDUCE EARNINGS. ASK FOR CURRENT RATES.
EARLY WITHDRAWAL PENALTY	WE WILL IMPOSE A PENALTY IF YOU WITHDRAW ANY OF THE PRINCIPAL BEFORE THE MATURITY DATE. MINIMUM FEE \$25.00 THE FEE IMPOSED WILL EQUAL <u>91</u> DAYS OF INTEREST FOR A CD WITH A TERM OF 12 MONTHS OR LESS. THE FEE IMPOSED WILL EQUAL <u>HALF (½)</u> OF THE APPLICABLE TERM OF INTEREST FOR A CD WITH A TERM OF GREATER THAN 12 MONTHS. (Ex: TERM/PENALTY: 13MO TERM /6.5MO PENALTY; 18MO TERM /9MO PENALTY; 24MO TERM /12MO PENALTY; 30MO TERM /15MO PENALTY; 35MO TERM / 17.5MO PENALTY; 36MO TERM /18MO PENALTY; 48MO TERM /24MO PENALTY AND 60MO TERM /30MO PENALTY)
ADDITIONAL INFORMATION REGARDING PENALTY'S	AGE UNDER 59 ½ - IN ADDITION TO THE EARLY WITHDRAWAL PENALTY; IRS MAY IMPOSE A 10% PENALTY. FEDERAL REGULATIONS GENERALLY REQUIRE ACCOUNT HOLDERS TO BEGIN TAKING A REQUIRED MINIMUM DISTRIBUTION STARTING AT AGE 73 (OR LATER, DEPENDING ON YEAR OF BIRTH). RMD'S MAY BE TAKEN WITHOUT IRS EARLY-DISTRIBUTION PENALTY. CONSULT YOUR TAX ADVISOR REGARDING IRA ELIGIBILITY, CONTRIBUTIONS LIMITS, AND TAX TREATMENT.

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FOR CURRENT RATE INFORMATION, CALL (270) 358-4116 / (502) 348-4643; VISIT ONE OF OUR LOCATIONS OR OUR WEBSITE AT WWW.MYLN.B.COM.

VISA CREDIT CARD

OUR VISA PLATINUM CREDIT CARDS OFFER HOMETOWN CONVENIENCE, WORLDWIDE ACCEPTANCE AND GREAT BENEFITS.

THREE GREAT OPTIONS FROM THE BANK YOU KNOW BEST.

REWARDS PLATINUM	UNLIMITED REWARD POINTS THAT DON'T EXPIRE. EARN ONE POINT PER DOLLAR ON NET PURCHASES AND REDEEM THEM FOR MERCHANDISE, RENTAL CARS, TRAVEL AND MUCH MORE.
CASH REWARDS PLATINUM	EARN 1% CASH BACK ON ALL NET PURCHASES. CASH REWARDS NEVER EXPIRE.
PLATINUM EDITION	NO PENALTY APR AND COMPETITIVE RATES.

ENJOY THE FOLLOWING FEATURES WITH ALL OF THE ABOVE OPTIONS:

- COMPETITIVE RATES* - SEE BELOW
- MANAGE YOUR ACCOUNT ONLINE AND GO PAPERLESS
- CHIP CARD SECURITY
- FRAUD MONITORING AND ZERO FRAUD LIABILITY
- SECURLOCK™ EMAIL AND TEXT FRAUD ALERTS
- MOBILE PAYMENTS
- PERSONAL SERVICE FROM PEOPLE YOU KNOW

*SEE THE CARD APPLICATION'S IMPORTANT DISCLOSURES FOR CURRENT TERMS, RATES AND FEES. THIS CARD IS ISSUED BY TCM BANK, N.A. SUBJECT TO CREDIT APPROVAL.

LINCOLN NATIONAL BANK HAS PARTNERED WITH TCM BANK, N.A. TO OFFER OUR CUSTOMERS A GREAT CREDIT CARD OPTION. TCM IS RESPONSIBLE FOR AND HAS CONTROL OVER THE CONTENT AND SUBJECT MATTER.

PHONE NUMBERS

Main Office	Parkway Branch	Plaza Branch	Lincoln Way Branch	Bloomfield Rd Branch
41 Lincoln Square Hodgenville, KY 270-358-4116	1002 Lincoln Farm Road Hodgenville, KY 270-358-0456	20 Shawnee Drive Hodgenville, KY 270-358-4967	500 Lincoln Way Bardstown, KY 502-348-0562	940 Bloomfield Road Bardstown, KY 502- 348-4643



LINCOLN
NATIONAL BANK

LOANS AND CASH RESERVE

THIS DISCLOSURE CONTAINS INFORMATION ABOUT TERMS, FEES, AND INTEREST RATES FOR SOME OF THE ACCOUNTS WE OFFER.

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LOANS

LINCOLN NATIONAL BANK OFFERS A WIDE VARIETY OF LOANS AND AT VERY COMPETITIVE RATES.

LOANS CURRENTLY OFFERED ARE:

INSTALLMENT LOANS
COMMERCIAL LOANS
COMMERCIAL REAL ESTATE LOANS
HOME EQUITY LOANS
NEW CAR LOANS
AGRICULTURE LOANS
HOME MORTGAGE LOANS
REVOLVING CREDIT LOANS

LINCOLN NATIONAL BANK ALSO OFFERS SECONDARY MARKET LOANS WITH A FIXED RATE OF VARIOUS MATURITIES.

THE FOLLOWING LOAN TYPES ARE AVAILABLE:

VETERANS ADMINISTRATION (VA) LOANS
KENTUCKY HOUSING CORPORATION (KHC) LOANS

CASH RESERVE

ATTACH A LINE OF CREDIT TO YOUR CHECKING ACCOUNT.

YOU "WRITE" YOUR OWN LOANS.

APPLICATIONS MAY BE OBTAINED FROM THE LOAN DEPARTMENT AND ARE SUBJECT TO APPROVAL

FOR MORE INFORMATION, PLEASE CALL 270-358-4116 OR 502-348-0562 AND ASK TO SPEAK TO ANY ONE OF OUR LOAN OFFICERS.

PHONE NUMBERS

Main Office	Parkway Branch	Plaza Branch	Lincoln Way Branch	Bloomfield Rd Branch
41 Lincoln Square Hodgenville, KY 270-358-4116	1002 Lincoln Farm Road Hodgenville, KY 270-358-0456	20 Shawnee Drive Hodgenville, KY 270-358-4967	500 Lincoln Way Bardstown, KY 502-348-0562	940 Bloomfield Road Bardstown, KY 502- 348-4643



The map displays the following precincts and their associated county clerk districts:

- 9302.01**: Located in the northern part of the county, near the border with Spencer County.
- 9302.02**: Located in the northern part of the county, near the border with Spencer County.
- 9303.01**: Located in the central part of the county, near the border with Spencer County.
- 9303.02**: Located in the central part of the county, near the border with Spencer County.
- 9303.03**: Located in the central part of the county, near the border with Spencer County.
- 9303.04**: Located in the central part of the county, near the border with Spencer County.
- 9303.05**: Located in the central part of the county, near the border with Spencer County.
- 9304**: Located in the central part of the county, near the border with Spencer County.
- 9305**: Located in the central part of the county, near the border with Spencer County.
- 9306**: Located in the central part of the county, near the border with Spencer County.
- 9307**: Located in the southern part of the county, near the border with Marion County.

The map also shows various cities and towns, including Shepherdsville, Bardonia, Boston, New Haven, New Hope, and Lebanon. Major roads and rivers are also depicted.

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
  	Incorporated Place ^{1,2}	
  	Census Designated Place (CDP) ²	
	Census Tract ³	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CBD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "1" following an MCD name denotes a false MCD. A "2" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

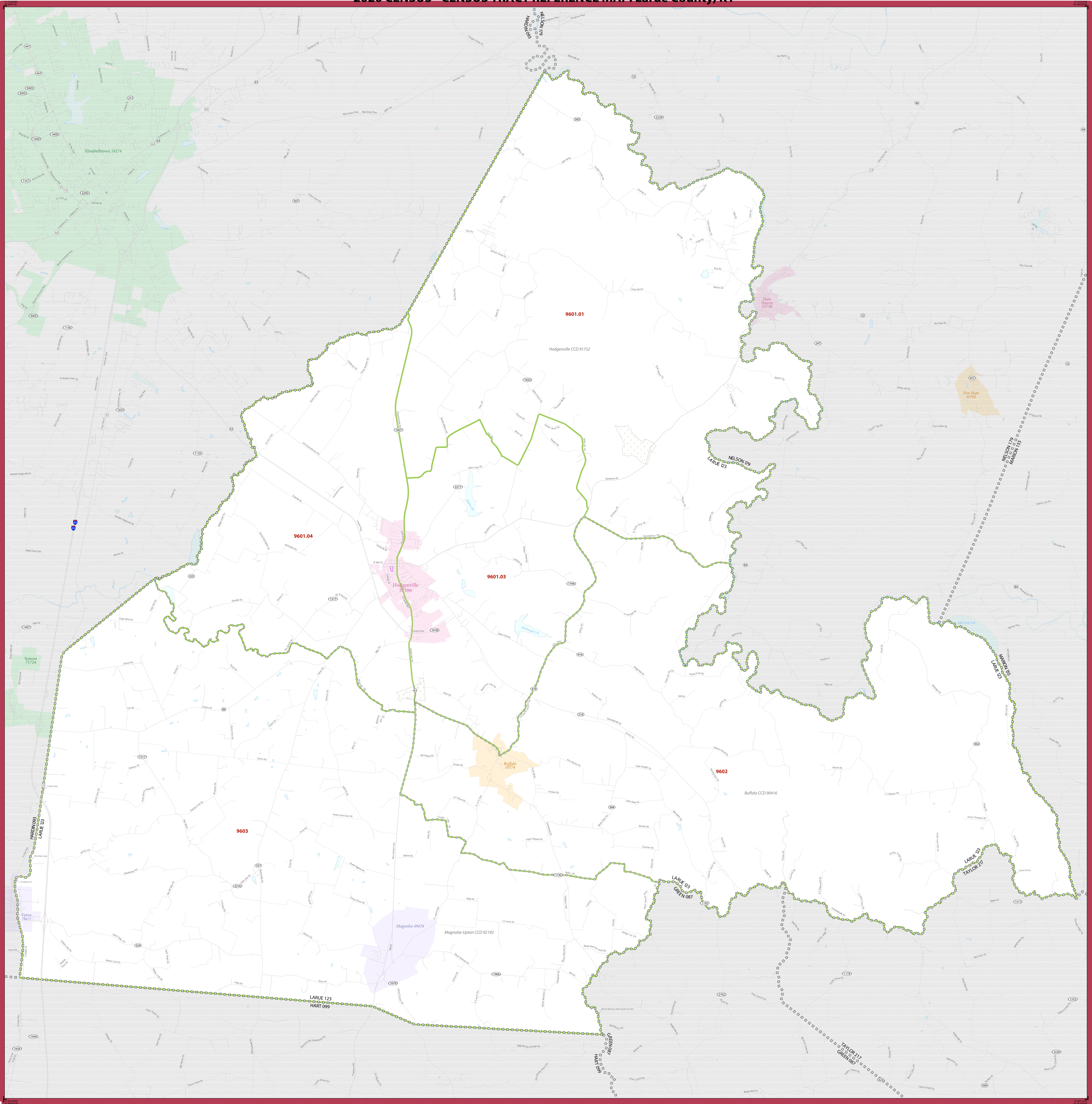
2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 36 56 19
2nd Standard Parallel: 38 42 20
Central Meridian: -85 46 05
Latitude of Projection's Origin: 36 29 49
False Easting: 0
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249521179001

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Larue County, KY



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) ¹	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■■
Census Designated Place (CDP) ³	■■■■■
Census Tract ³	■■■■■
Water Body	■
College or University	■
Military	■
Prison or Juvenile Detention Center	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

SYMBOL DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Sideway, Alley, Walkway, or Ferry	■
Navigable Boundary or Feature Not Elsewhere Classified	■
Inset Area	■

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

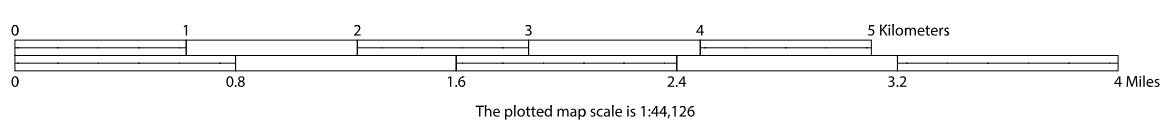
Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 07, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 36 56 19
2nd Standard Parallel: 38 42 20
Central Meridian: -85 46 05
Latitude of Projection's Origin: 36 29 49
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Larue County (123)
ENTITY TYPE: County or statistically equivalent entity
ST: Kentucky (21)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24952123001





COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Comptroller, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

[If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Lincoln National Bank, Kentucky, located at 41 Lincoln Square; Hodgenville, KY 42748.]

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Central District, Office of the Comptroller of Currency; Suite 1700; 425 South Financial Place; Chicago, IL 60605. You may send written comments about our performance in helping to meet community credit needs to Chrystal Seidl; Lincoln National Bank; 41 Lincoln Square; Hodgenville, KY 42748 and Deputy Comptroller, Central District, Office of the Comptroller of Currency; Suite 1700; 425 South Financial Place; Chicago, IL 60605. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of HAMBAC, INC., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of St. Louis (P.O. Box 442; St. Louis, MO 63166-0442) an announcement of applications covered by the CRA filed by bank holding companies.



LINCOLN
NATIONAL BANK

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller (Central District, Office of the Comptroller of Currency, Suite 1700; 425 South Financial Place; Chicago, IL 60605). You may send written comments about our performance in helping to meet community credit needs to (Chrystal Seidl; Lincoln National Bank; 41 Lincoln Square; Hodgenville, KY 42748) and Deputy Comptroller (Central District, Office of the Comptroller of Currency, Suite 1700; 425 South Financial Place; Chicago, IL 60605). Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

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Loan to Deposit Ratio

2023	
1 st quarter	79.5%
2 nd quarter	78.4%
3 rd quarter	82.3%
4 th quarter	87.4%

HODGENVILLE LOCATIONS

MAIN OFFICE	41 LINCOLN SQUARE	(270) 358-4116
PLAZA BRANCH	20 SHAWNEE DRIVE	(270) 358-4967
PARKWAY BRANCH	1002 LINCOLN FARM ROAD	(270) 358-0456

BARDSTOWN LOCATIONS

LINCOLN WAY BRANCH	500 LINCOLN WAY	(502) 348-0562
BLOOMFIELD ROAD BRANCH	940 BLOOMFIELD ROAD	(502) 348-4643



Loan to Deposit Ratio

2024	
1 st quarter	86.0%
2 nd quarter	90.5%
3 rd quarter	93.4%
4 th quarter	88.7%

HODGENVILLE LOCATIONS

MAIN OFFICE	41 LINCOLN SQUARE	(270) 358-4116
PLAZA BRANCH	20 SHAWNEE DRIVE	(270) 358-4967
PARKWAY BRANCH	1002 LINCOLN FARM ROAD	(270) 358-0456

BARDSTOWN LOCATIONS

LINCOLN WAY BRANCH	500 LINCOLN WAY	(502) 348-0562
BLOOMFIELD ROAD BRANCH	940 BLOOMFIELD ROAD	(502) 348-4643



Loan to Deposit Ratio

2025	
1 st quarter	88.2%
2 nd quarter	91.4%
3 rd quarter	92.6 %
4 th quarter	93.9%

HODGENVILLE LOCATIONS

MAIN OFFICE 41 LINCOLN SQUARE (270) 358-4116
PLAZA BRANCH 20 SHAWNEE DRIVE (270) 358-4967
PARKWAY BRANCH 1002 LINCOLN FARM ROAD (270) 358-0456

BARDSTOWN LOCATIONS

LINCOLN WAY BRANCH 500 LINCOLN WAY (502) 348-0562
BLOOMFIELD ROAD BRANCH 940 BLOOMFIELD ROAD (502) 348-4643

HOME MORTGAGE DISCLOSURE ACT NOTICE

THE HMDA DATA ABOUT OUR RESIDENTIAL MORTGAGE LENDING ARE AVAILABLE ONLINE FOR REVIEW. THE DATA SHOW GEOGRAPHIC DISTRIBUTION OF LOANS AND APPLICATIONS; ETHNICITY, RACE, SEX, AGE AND INCOME OF APPLICANTS AND BORROWERS; AND INFORMATION ABOUT LOAN APPROVALS AND DENIALS. THESE DATA ARE AVAILABLE ONLINE AT THE CONSUMER FINANCIAL PROTECTION BUREAU'S WEB SITE (WWW.CONSUMERFINANCE.GOV/HMDA). HMDA DATA FOR MANY OTHER FINANCIAL INSTITUTIONS ARE ALSO AVAILABLE AT THIS WEB SITE.

ANNUAL DISCLOSURE STATEMENT

NOTICE OF AVAILABILITY

FEDERAL REGULATION REQUIRES ALL BANKS TO MAKE AVAILABLE TO THEIR SHAREHOLDERS, CUSTOMERS, AND MEMBERS OF THE GENERAL PUBLIC AN ANNUAL DISCLOSURE STATEMENT OF FINANCIAL INFORMATION.

IN KEEPING WITH THIS REGULATION, COPIES OF OUR ANNUAL DISCLOSURE STATEMENT MAY BE OBTAINED THROUGHOUT THE YEAR. INFORMATION WILL BE UPDATED ANNUALLY AND MADE AVAILABLE BY MARCH 31.

TO OBTAIN YOUR COPY, CONTACT:

THE LINCOLN NATIONAL BANK

ATTN: CFO

PO Box 9

HODGENVILLE, KY 42748

270-358-4116



PUBLIC DISCLOSURE

March 18, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Lincoln National Bank of Hodgenville
Charter Number: 13479

41 Public Square
Hodgenville, Kentucky 42748

Office of the Comptroller of the Currency

10200 Forest Green Boulevard
Suite 501
Louisville, Kentucky 40223

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: Satisfactory

The lending test rating: Satisfactory

The major factors that support these ratings include:

- The loan-to-deposit (LTD) ratio is more than reasonable given The Lincoln National Bank of Hodgenville's (LNB or bank) size, financial condition, and credit needs of its assessment areas (AA).
- A majority of LNB's loans are inside its AAs.
- LNB exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- The bank exhibits a reasonable geographic distribution of loans in Kentucky.
- There were no CRA-related complaints received during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable. LNB's LTD ratio averaged 79.7 percent over the eight-quarter evaluation period, with a quarterly high of 87.0 percent and a quarterly low of 75.9 percent. The bank's LTD was reasonable compared to four similarly situated banks with an average LTD of 67.0 percent.

Lending in Assessment Areas

A majority of the bank's loans are inside its AAs. The bank originated and purchased 61.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The following table illustrates the number and dollar volume of loans originated and purchased inside and outside the bank's AAs during the evaluation period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	350	61.9	215	38.1	565	47,455	52.3	43,265	47.7	90,721

Source: HMDA data January 1, 2020 to December 31, 2021.

Description of the Institution

LNB is a nationally-chartered, intrastate bank headquartered in Hodgenville, Kentucky. LNB is a wholly owned subsidiary of Hambac, Inc., a single bank holding company, also located in Hodgenville. The bank operated five locations, including its main office, each equipped with deposit-taking automated teller machines (ATM).

LNB is a full-service lender offering traditional banking products and services. The board and management's business strategy focuses on business, consumer, and farm loans. Retail deposit products

offered include personal checking and savings, health savings accounts, second chance checking, money market, individual retirement accounts, and certificate of deposits. LNB's retail lending products include residential purchase, refinance, and construction loans; deposit secured loans; vehicle loans; and unsecured personal loans. Similar deposit products are offered to business customers. The business lending products include commercial real estate loans, small business loans, commercial and industrial loans, agriculture and farm loans, equipment loans, and commercial lines of credit. The bank also offers free internet, mobile, and telephone banking; online bill pay; and safe deposit boxes.

According to LNB's December 31, 2021, call report data, LNB's net loans represented 64.9 percent of average assets. The composition of loans included one- to four-family residential real estate (59.1 percent), farmland (11.3 percent), loans to individuals (6.5 percent), commercial and industrial loans (5.7 percent), and agricultural loans (2.0 percent).

There were no legal or financial circumstances that impacted LNB's ability to meet the credit needs of its communities. However, the COVID-19 pandemic, beginning in 2020, impacted the local economy, including unemployment. The United States (U.S.) Small Business Administration (SBA) Paycheck Protection Program (PPP) provided loans to help businesses keep their workforce employed during the pandemic. LNB participated in this program and originated 754 loans, or \$16.5 million, to businesses and farms in and around the AAs to support community needs. The Office of the Comptroller of the Currency (OCC) last performed a CRA evaluation on January 4, 2021. The bank received a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC assessed LNB's CRA performance under the OCC's Small Bank procedures encompassing a lending test. The lending test evaluated the bank's record of meeting the credit needs of its AAs through its lending activities from January 1, 2020, through December 31, 2021.

Examiners used call report data as of December 31, 2021, to determine LNB's quarterly LTD ratio since the previous evaluation. Based on an analysis of lending activity during the evaluation period, home mortgage loans were selected as the primary loan product. Conclusions regarding the bank's lending performance were based on Home Mortgage Disclosure Act (HMDA) Loan Application Registers data during the evaluation period.

For analysis purposes, examiners compared the bank's 2020 and 2021 lending performance with demographic data from the 2015 U.S. Census Bureau's American Community Survey and aggregate peer lending data.

Selection of Areas for Full-Scope Review

The bank's two AAs received a full-scope review. Refer to *Appendix A: Scope of the Examination* for a list of products reviewed within the AAs.

Ratings

The bank's overall rating is based on its state of Kentucky rating. The state rating is based on the full-scope review of LNB's two AAs. In assessing performance, examiners placed more weight on the distribution of home mortgage loans by borrower income level than by the income level of the geography. This weighting was due to the fact there were no low-income census tracts (CT), and both AAs have only one moderate-income CT.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Kentucky

CRA rating for the State of Kentucky: Satisfactory

The lending test rating: Satisfactory

The major factors that support these ratings include:

- LNB exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- The bank exhibits reasonable geographic distribution of loans in Kentucky.
- LNB did not receive any CRA-related complains during the evaluation period.

Description of Institution's Operations in Kentucky

LNB designated two AAs in the state of Kentucky. They include a portion in the Elizabethtown-Fort Knox metropolitan statistical area (MSA), which is LaRue County; and Nelson County, which is a non-MSA county in Kentucky. These two AAs did not arbitrarily exclude any low- or moderate-income areas. Refer to appendix A for more details.

A community contact providing services to both the AAs identified general funding for homebuyers, rental assistance, utility assistance, and financial education and counseling as the primary needs of the AAs. This organization partners with local banks to provide low-cost mortgages to buyers who would not otherwise qualify. Opportunities for bank participation include low-income housing tax credit programs, multifamily affordable housing projects, and investing in state tax-exempt mortgage revenue bonds.

LaRue County

During the evaluation period, the AA consisted of four CTs with zero low-income tracts, one moderate-income tract, three middle-income tracts, and zero upper-income tracts.

The following tables provide a summary of the demographics, including housing and business information for LaRue County.

Table A – Demographic Information of the Assessment Area						
Assessment Area: LaRue County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	75.0	0.0	0.0
Population by Geography	14,149	0.0	42.8	57.2	0.0	0.0
Housing Units by Geography	6,249	0.0	43.8	56.2	0.0	0.0
Owner-Occupied Units by Geography	3,895	0.0	39.8	60.2	0.0	0.0
Occupied Rental Units by Geography	1,433	0.0	56.2	43.8	0.0	0.0
Vacant Units by Geography	921	0.0	41.7	58.3	0.0	0.0
Businesses by Geography	931	0.0	53.6	46.4	0.0	0.0
Farms by Geography	135	0.0	28.1	71.9	0.0	0.0
Family Distribution by Income Level	3,744	27.8	22.4	21.1	28.7	0.0
Household Distribution by Income Level	5,328	29.7	21.4	18.8	30.1	0.0
Median Family Income MSA - 21060 Elizabethtown-Fort Knox, KY MSA		\$59,273	Median Housing Value			\$110,786
			Median Gross Rent			\$653
			Families Below Poverty Level			13.8%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Economic conditions for the AA prior to the COVID-19 pandemic were consistent with the state of Kentucky, with 4.7 percent unemployment. At the peak of the pandemic in April 2020, the unemployment rate in LaRue County was 19.8 percent, which was more than the state of Kentucky at 16.2 percent. The annual average unemployment rate for 2020 improved significantly for the AA and the state. On average, the unemployment rates for the AA were consistent with the state of Kentucky's unemployment rates for the evaluation period.

The major industries in the AA included office and administrative support, production workers, and sales while much of the county is rural farmland. The largest employers included Nationwide Uniform, LaRue County Board of Education, NSU Corporation, and Konsei USA, Inc. Many residents commute to Elizabethtown and Louisville, Kentucky for employment.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Based on the Federal Financial Institution Examination Council (FFIEC) adjusted median family income ranges, low-income families earned less than \$32,350, and moderate-income families earned less than \$51,760. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payments of no more than 30 percent of the applicant's income based on assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses. Using these assumptions, a low-income borrower could afford a maximum mortgage payment of \$809 per month, and a moderate-income borrower could afford a maximum payment of \$1,294 per month. According to Realtor.com, in 2021, the median home value would result in a monthly payment of \$1,366. This illustrates both low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA.

Approximately 13.8 percent of households in the AA lived below the poverty level. This was slightly above the national average of 12.0 percent. Additionally, 38.0 percent of households received social security benefits to supplement income. The median household income was \$59,273 for the AA, which was more than the state average of \$55,454 and below the national average of \$76,330.

Housing availability in the AA posed challenges to lending in low- and moderate-income geographies. Total rental units in the AA were 22.9 percent (56.3 percent in the moderate-income CT) of available units. An additional barrier to available units is the volume of vacant units of 14.7 percent (41.7 percent in the moderate-income CT) of housing units. The volume of rental units and vacant units resulted in the available lending opportunities on 62.3 percent (39.7 percent in moderate-income CT) of owner-occupied units in the AA.

LNB had moderate competition within the AA. As of June 30, 2021, there were three financial institutions operating eight offices in the AA, including LNB. Competitors included two local state-chartered banks, but no branches of regional or large banks. The June 30, 2021, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report showed LNB ranked second in market share in the AA at 28.8 percent. LNB's major competitors in the AA were The Magnolia Bank with three offices and 58.4 percent market share and Bank of Buffalo with two offices and 12.8 percent market share.

Nelson County

During the evaluation period, the AA consisted of nine CTs with zero low-income tracts, one moderate-income tract, four middle-income tracts, and four upper-income tracts.

The following tables provide a summary of the demographics, including housing and business information for Nelson County.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nelson County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	11.1	44.4	44.4	0.0
Population by Geography	44,564	0.0	8.4	40.5	51.1	0.0
Housing Units by Geography	18,443	0.0	8.2	42.9	48.9	0.0
Owner-Occupied Units by Geography	12,796	0.0	5.9	38.2	55.9	0.0
Occupied Rental Units by Geography	4,021	0.0	15.3	48.6	36.1	0.0
Vacant Units by Geography	1,626	0.0	8.7	65.3	26.0	0.0
Businesses by Geography	3,692	0.0	11.4	32.1	56.5	0.0
Farms by Geography	238	0.0	2.9	41.2	55.9	0.0
Family Distribution by Income Level	12,610	15.6	13.7	16.9	53.8	0.0
Household Distribution by Income Level	16,817	16.3	12.1	16.0	55.7	0.0
Median Family Income Non-MSAs - KY		\$45,986	Median Housing Value			\$131,593
			Median Gross Rent			\$713
			Families Below Poverty Level			12.5%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Economic conditions for the AA prior to the COVID-19 pandemic were consistent with the state of Kentucky, with 4.4 percent unemployment. At the peak of the pandemic in April 2020, the unemployment rate in Nelson County was 20.4 percent, which was more than the state of Kentucky at 16.2 percent. The annual average unemployment rate for 2020 improved significantly for the AA and the state. On average, the unemployment rates for the AA were consistent with the state of Kentucky's unemployment rates for the evaluation period.

The major industries in the AA included office and administrative support, sales, and production workers. The largest employers included Nelson County Board of Education, various distilleries, Tower International, and American Fuji Seal, Inc. Many residents commute to Elizabethtown and Louisville, Kentucky for employment.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Based on the FFIEC adjusted median family income ranges, low-income families earned less than \$26,300, and moderate-income families earned less than \$42,080. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payments of no more than 30 percent of the applicant's income based on assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses. Using these assumptions, a low-income borrower could afford a maximum mortgage payment of \$658 per month, and a moderate-income borrower could afford a maximum payment of \$1,052 per month. According to Realtor.com, the 2021 median home value would result in a monthly payment of \$966. This illustrates low-income borrowers would be challenged to qualify for a mortgage loan in the AA.

Approximately 12.5 percent of households in the AA lived below the poverty level. This was slightly above the national average of 12.0 percent. Additionally, 33.1 percent of households received social security benefits to supplement income. The median household income was \$45,986 for the AA, which was less than the state average of \$55,454 and the national average of \$76,330.

Housing availability in the AA posed challenges to lending in low- and moderate-income geographies. Total rental units in the AA were 21.8 percent (15.3 percent in the moderate-income CT) of available units. An additional barrier to available units is the volume of vacant units of 8.8 percent (8.8 percent in the moderate-income CT) of housing units. The volume of rental units and vacant units resulted in the available lending opportunities on 69.4 percent (5.9 percent in moderate-income CT) of owner-occupied units in the AA.

LNB had moderate competition within the AA. As of June 30, 2021, there were six financial institutions operating 15 offices in the AA, including LNB. Competition included local state-chartered banks, with a few branches of regional and large banks. The June 30, 2021, FDIC Deposit Market Share Report showed LNB ranked third in market share in the AA at 18.9 percent. LNB's major competitors in the AA were Town & Country Bank and Trust Company with four offices and 33.7 percent market share and Wilson & Muir Bank & Trust Company with five offices and 29.8 percent market share.

Conclusions with Respect to Performance Tests in Kentucky

Lending Test

The bank's performance under the lending test in Kentucky is Satisfactory.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in Kentucky.

Home Mortgage Loans

Refer to Table O in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

LaRue County

Lending to geographies of different income levels in the AA reflected reasonable distribution. Management originated or purchased 40.1 percent of loans in moderate-income CTs, in line with the demographic and aggregate comparators. There were no low-income CTs in this AA.

Nelson County

Lending to geographies of different income levels in the AA reflected reasonable distribution. Management originated or purchased 3.7 percent of loans in moderate-income CTs, in line with the demographic and aggregate comparators. There were no low-income CTs in this AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

LaRue County

The bank's distribution of loans to borrowers of different income levels was reasonable. The distribution of loans to low-income borrowers was well below the demographic comparator but exceeded the aggregate lending performance. The distribution of loans to moderate-income borrowers exceeded both the demographic comparator and aggregate lending performance.

Nelson County

The bank's distribution of loans to borrowers of different income levels was reasonable. The distribution of loans to low-income borrowers was well below the demographic comparator but near to the aggregate lending performance. The distribution of loans to moderate-income borrowers was below both the demographic comparator and aggregate lending performance but within a reasonable range.

Responses to Complaints

LNB did not receive any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2020 to December 31, 2021	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
<i>Not Applicable</i>		<i>Not Applicable</i>
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kentucky		
Elizabethtown-Ft. Knox MSA #21060	Full-Scope	<i>LaRue County only</i>
Nelson County	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS: The Lincoln National Bank of Hodgenville	
Overall Bank:	Lending Test Rating
The Lincoln National Bank of Hodgenville	Satisfactory
MMSA or State:	
Kentucky	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the FFIEC annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

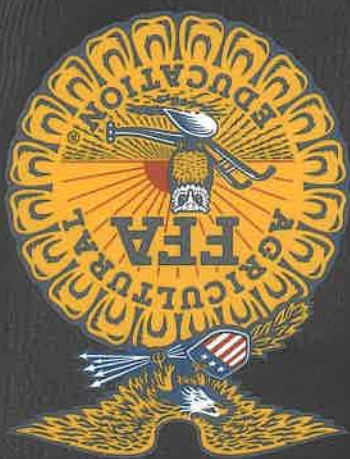
Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2020-21		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
LaRue County	187	23,872	51.7	0.0	0.0	0.0	39.8	40.1	45.8	60.2	59.9	54.2	0.0	0.0	0.0	0.0	0.0	0.0
Nelson County	163	23,583	48.3	0.0	0.0	0.0	5.9	3.7	3.9	38.2	47.2	37.2	55.9	49.1	59.0	0.0	0.0	0.0
Total	350	47,455	100.0	0.0	0.0	0.0	13.8	23.1	11.7	43.4	54.1	40.3	42.8	22.8	48.0	0.0	0.0	0.0
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%																		

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2020-21		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
LaRue County	187	23,872	51.7	27.8	10.7	7.9	22.4	24.1	16.9	21.1	23.0	22.5	28.7	35.8	33.9	0.0	6.4	18.9
Nelson County	163	23,583	48.3	15.6	1.8	2.2	13.7	8.6	11.9	16.9	21.5	20.7	53.8	55.8	45.1	0.0	12.3	20.0
Total	350	47,455	100.0	18.4	6.6	3.3	15.7	16.5	12.9	17.8	22.8	21.0	48.1	45.0	43.0	0.0	9.1	19.8
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%																		

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Thank you for your generous donation
and Supporting your local youth!

-LaRue Co FFA



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♥ *it takes two* ♥

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LARUE COUNTY
PUBLIC LIBRARY

Lincoln National Bank,
Thank you for your generous donation to Dolly
Parton's Imagination Library. We greatly appreciate
your support. Please know that your donation will
be used to provide books to children right here in
Laure County. To recognize your support, your business
name will appear on the mailing label of each
book sent out this September. Thank you for
all that you do for the local community and
for supporting Laure County Public Library.

2024

Sincerely,
Marian Carlson



THANK YOU

Thank you for your contribution to LaRue County Baseball.
Appreciate your support! It's a Great Day to Be a Hawk!

2024

Dr. Martin
Dr. Martin

To Mrs. Scotty

Thank you for letting us visit the
Lincoln national bank. I really enjoyed
the scavenger hunt. Thank you for your
time. I hope you will participate again.

Matteline Barrett

Charly Adams

Erica Vittile

Amy Johnson

2024

Sincerely,
Diana Perkins



MADE WITH PAPER FROM
WELL-MANAGED FORESTS

THANK

YOU

VERY

MUCH



Thank You!

Thank you for your contribution and support towards our 1st annual LCHS Football Dinner and Auction. Your generosity and support is greatly appreciated.

**Sincerely,
LaRue Co. High School Football Team**

2024

Thank You

Thank you for your donation and support!

*Your generosity helped to make
Project Graduation a huge success
for the Class of 2024.*



thank you

Olivia
Maddeline Parrott
Charly Adams

Edison
Drum

TO MS. SCOTT

Thank you for Participation in the LCLB Transition
For I. I really enjoyed Learning about LNB
Thank you for your time and I hope you
will participate again.

2024

Sincerely,
Diana Adams

Dear Lincoln National Bank,

Thank you for your generous donation, which allowed us to attend the Kentucky Youth Assembly Conference this past year. LCMS took 10 dedicated students to participate in KYA's model state government.

We are thrilled to share that our delegation received several prestigious accolades at the conference: Conference Life Award, Highest-Ranked Bluegrass Bill, Premier Delegation, Passed Bills, and Leadership Roles for next year. Two of our students were elected to serve as Governor (Ella Bales) and Speaker of the House (Sophia Carl) for next year's conference.

These achievements are a testament to the hard work, dedication, and passion of our students, as well as the opportunities your sponsorship has provided. The experiences gained and the skills developed at this conference will have a lasting impact on their lives.

Thank you once again for your generosity and for investing in the futures of our young leaders.

2024

LaRue County

Middle School

Board of Directors:

Officers:

Raffo Wimsett III
Business Development Officer
Town & Country Bank & Trust
Chairman

Linda West
Social Services-Retired
Vice-chairman

Erin Lewis
Director of Compliance Astra
Behavioral Health-**Secretary**

John Chesser, CPA
Chesser & Company CPA's
Treasurer

Members:

Leslie Cecil, OD Optometrist
Cecil Family Eye Care

Eileen Peterson, BA, RN
Registered Nurse-Retired

OJ Stein, DMD
Doctorate in Dental Medicine
Stein Orthodontics

Netta Nusz, RRT
Interim Director of Operations
Flaget Memorial Hospital

Sandy Camargo
Manager
Bread for Life Food Pantry

Volunteer Leadership

Lynn McCubbins
Director of Finance

Audrey Haydon
Attorney

David Sindler, MD
Medical Director

Mike Walton, D.M.D. Dental
Dental Director

Jacob Walton, R.Ph, Pharmacy
Pharmacy Director

Staff:

Janet Boone
Executive Director

Becky Johnson
Benefits Coordinator

Wanda Sutton
KPAP Advocate

Carly Johnson
KPAP Advocate

Barbara Dedman
Dental Receptionist

Nelson County Community Clinic

300 West John Fitch Avenue, Suite 200
Bardstown, Kentucky 40004
Phone: 502-349-5990 Fax: 502-349-5993
Email nccc@bardstown.com
Website nelsoncommclinic.org

April 23, 2024

Lincoln National Bank

P.O. Box 9
Hodgenville, KY 42748

Lincoln National Bank,

The Nelson County Community Clinic staff, volunteers, and I would like to say "Thank You" for your generous donation of \$100.00 to the clinic. The clinic is forever grateful.

Your donation will allow us carry out the mission of the clinic by helping those in need.

Your support means so much to us and you truly make a difference.

Yours Sincerely,



Janet Boone
Executive Director
Nelson County Community Clinic

Check: #030028 Amount: \$100.00 Date: 03/20/2024

Nelson County Community Clinic is a non-profit 501(c)(3) organization providing charitable health, dental, vision and prescription assistance for the low-income uninsured/underinsured residents of Nelson County. FIN:20-4876401



Sisters of Charity
OF NAZARETH

OFFICE OF MISSION ADVANCEMENT

July 3, 2024

Kelly Scott
Lincoln National Bank
41 Lincoln Square
Hodgenville, KY 42748

Dear Kelly,

Thank you for your \$150.00 sponsorship for the Sisters of Charity of Nazareth Join the Journey luncheon. We are so very blessed to have you as a partner in our mission. Your support is vital to continue the important work of the SCNs. We cannot succeed without the generosity of supporters like you.

As a sponsor, your name and logo will be listed on the program, which will be seen by all who attend the event. Your name will also be displayed on a video loop at the beginning of the event. Please feel free to contact me directly at (502) 348-1551 or slamar@scnky.org if you have any questions.

Please know that we feel your support and are very grateful. May gifts of blessing be given to you who have so generously given to us.

With deepest gratitude, and warmest wishes,

Stephaine Lamar
Director of Development

Thank you. Your partnership is invaluable to us. Your support allows us to make a difference where it matters most. God bless you!



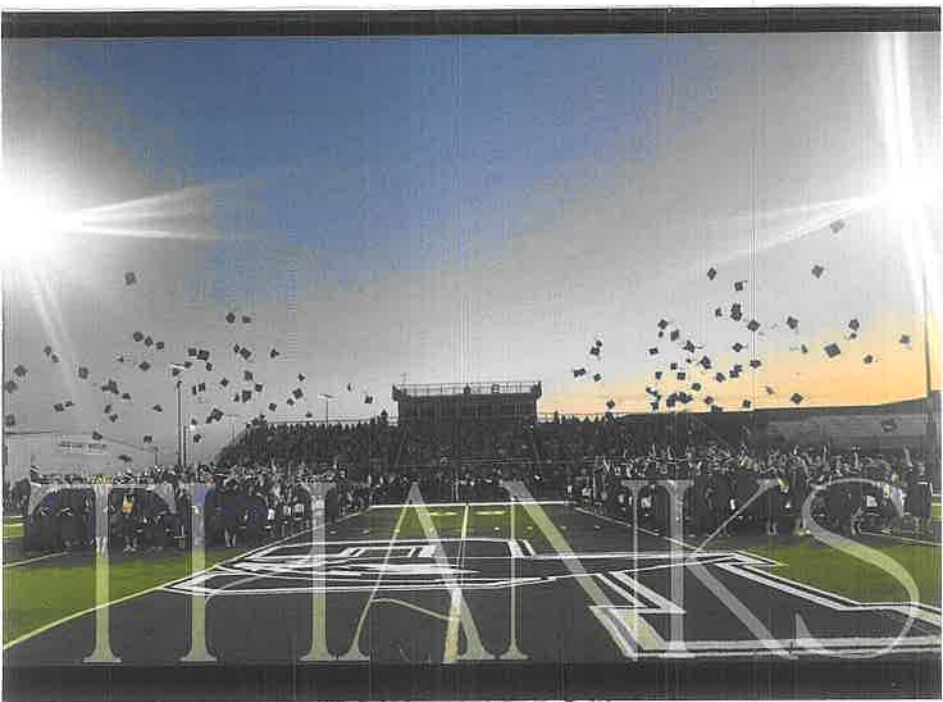
Go green and receive paperless thank you letters for your gifts of support to the Sisters of Charity of Nazareth. If you want to enroll in paperless acknowledgment letters, please visit nazareth.org/paperless.



Photo LaRue County Herald News

Thank you for your support of Project Graduation. The LCHS class of 2025 greatly appreciate your contribution. Thank you for making the night an amazing success!

Thank you for
your
donation!
Janne



Nelson County High School
1070 Bloomfield Road
Bardstown, KY 40004

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OCT 17 2025

PLEASE
PLACE
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HERE

Thanks so much for your
time! We appreciate you
& hope to see you
again soon!

— Mrs. Bringham's
marketing class

Lincoln National Bank
c/o Kelly Scott

41 Lincoln Square

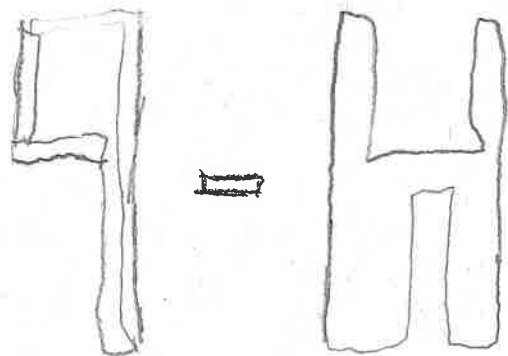
Hodgenville, KY 42748

42748-155241





Thank you for letting me be
hear for 4-h camp it was
so much fun all the
things that I did like
and trust fall than ^{high ropes} you
Clara,



Dear sponson,

Thank you for helping me
have a fun time, because
of you I got to shoot a
rifle. I loved when I
got to go on the zipline
and make new friends.
That all happend because
of you!

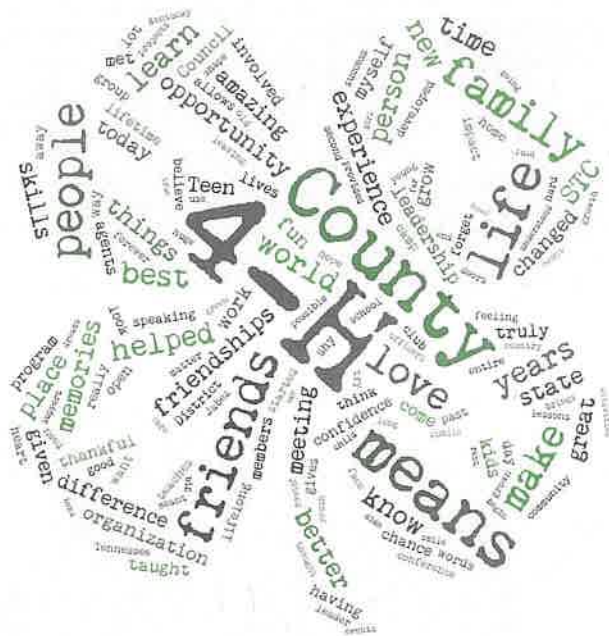
Thank you,
Bella

Dear 4-H camp sponsor,

Thank you for making
4-H camp possible.

Since you donated I was
able to shoot rifles for
the first time and I was
able to step out of my
comfort zone and go
ziplining. My favorite
part of camp was trying new
things and making new friends.

Thank you,
Charlotte



Thank
you



Dear 4H camp sponsor,

Thank you for donating to Nelson
County 4-H camp! I gotta shoot a
rifle and bow and arrow for the first
time because of your donation.

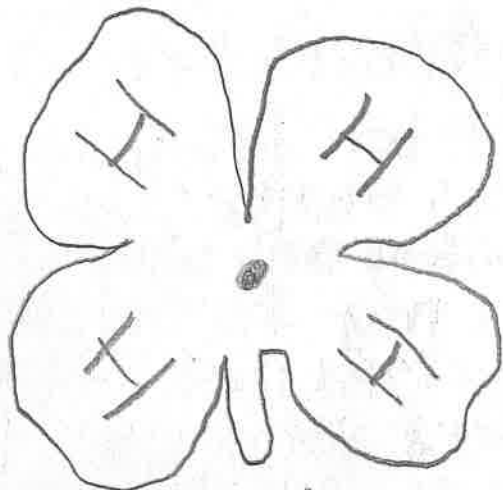
My favorite part was swimming
in the lake and playing gaga ball.

Thank you,
Vera

Dear 4-H Camp Sponsors

Thank you! Thank you
for donating to Nelson
County 4-H Camp!
I thank you for

donating because
I got to try so many
new things such as,
shooting any type of gun,
Also my first time doing
high ropes and Zip lining!
I loved getting to SALLY!
and it was so fun. I couldn't
thank you enough



thank you, Aimee
Lacy

Dear Lincoln
national bank, thank
you for donating to
4-h camp! Thank you
for giving 4-h the
money they need to
feed 200 kids! My
favorite part was the
talent show.

Thank you, Aria





Our Mission Statement

- To establish a formal gathering place to recognize the service of all Nelson County Veterans, past and present.
- To develop an appreciation and sense of military history focused on the sacrifices made by Nelson County Veterans.
- To develop a community park sponsored by local Veterans and Active Military that will showcase our commitment to community beyond service to country.
- To enrich the education of children by providing opportunities for schools to visit the park for educational purposes using online digital technology (Wi-Fi).
- To support community sponsored events in a location easily accessible to the public.
- To promote the Bardstown Nelson County Veterans Park to support the hospitality and tourism industry of our country.

The Bardstown Nelson County Executive Committee

The Inscribed Brick ordered for

A. G. Back, Jr.

will be a permanent reminder of your
respect and appreciation

This brick will be placed on the Walkway of Honor-
a pathway at the Bardstown-Nelson County Veterans Park-
a place of remembrance and gratitude.

This lasting tribute will communicate
pride in this Veteran's service and sacrifice
and reflect your commitment to preserving
this legacy for future generations.

On behalf of the Bardstown-Nelson County Veterans Committee,
I express our gratitude for your contribution.

Thank you for supporting our mission.

2-21-25



Sisters of Charity
OF NAZARETH

OFFICE OF MISSION ADVANCEMENT

February 24, 2025

Linda Scott
Lincoln National Bank
41 Lincoln Sq
Hodgenville, KY 42748-1552

Dear Linda,

Disasters do not have an agenda or a time frame. The recent flooding continues to have a powerful impact on those who are directly affected as well as those who have witnessed the devastation.

Your generous donation to our relief efforts will help us make a difference in the lives of the victims. Your expression of compassion and willingness to help contributes to bringing about a level of hope, possibility, and determination to overcome overwhelming obstacles. You have expressed, in word and deed, God's mandate to love our neighbor.

Thank you for your gift of 4 cases of baby formula, various clothes and 2 blankets for flood relief. These goods have already been delivered to flood stricken areas to help those most in need. You have assisted in providing crucial support when it was needed most.

It is our prayer that our loving and provident God will bless and protect you and your family.

With a grateful heart,

Sister Linda

Linda Soltis, SCN
Office of Mission Advancement

*Asking God to bless you
in your good heart. Just knowing
that others care when it is needed
the most gives hope and the
strength to rebuild.*



Go Green and receive paperless thank you letter letters for your gifts of support to the Sisters of Charity of Nazareth. If you want to enroll in paperless acknowledgment letters, Please visit nazareth.org/paperless.

March 17, 2025

Linda Scott
Lincoln National Bank
41 Lincoln Sq
Hodgenville, KY 42748-1552

Dear Linda,

We are overwhelmed with gratitude for your remarkable and generous \$100.00 sponsorship. Thank you! We are honored to have you as a partner.

Your thoughtfulness helps the Sisters of Charity of Nazareth assist those in need and it truly means so much to us. We could not be more inspired by your generosity and dedication to our cause, and we cannot thank you enough for having faith in what we do and supporting the SCN mission.

As a partner, you will be recognized on our website and around the Nazareth Campus during our events. Your name and/or logo will also appear on event materials and online content. We look forward to seeing you at our events.

You are truly making a difference for the Sisters of Charity of Nazareth. We appreciate your willingness to be part of our journey and being part of the positive change we strive to create.

Know, always, of our gratitude to you for your spirit of generosity and loving support! You are remembered daily in the prayers of our staff and the Sisters.

May God's goodness and love bless and enrich your life, and may you also be a blessing to all you meet.

With deep and lasting gratitude,



Stephaine Lamar
Director of Development

Thank you! Your partnership is invaluable to us. Your support allows us to make a difference where it matters most. God bless you!



Go Green and receive paperless thank you letter letters for your gifts of support to the Sisters of Charity of Nazareth. If you want to enroll in paperless acknowledgment letters, Please visit nazareth.org/paperless.



Sisters of Charity
OF NAZARETH

OFFICE OF MISSION ADVANCEMENT

July 1, 2025

Kelly Scott
Lincoln National Bank
41 Lincoln Sq
Hodgenville, KY 42748-1552

Dear Kelly,

We are overwhelmed with gratitude for your remarkable and generous \$150.00 sponsorship from Lincoln National Bank. Thank you! We are honored to have you as a partner.

Your thoughtfulness helps the Sisters of Charity of Nazareth assist those in need and it truly means so much to us. We could not be more inspired by your generosity and dedication to our cause, and we cannot thank you enough for having faith in what we do and supporting the SCN mission.

As a partner, you will be recognized on our website and around the Nazareth Campus during our events. Your name and/or logo will also appear on event materials and online content. We look forward to seeing you at our events.

You are truly making a difference for the Sisters of Charity of Nazareth. We appreciate your willingness to be part of our journey and being part of the positive change we strive to create.

Know, always, of our gratitude to you for your spirit of generosity and loving support! You are remembered daily in the prayers of our staff and the Sisters.

May God's goodness and love bless and enrich your life, and may you also be a blessing to all you meet.

With deep and lasting gratitude,

Sister Lydia

Stephaine Lamar
Director of Development

*Thank you for your spirit
of kindness and compassion
that moved you to become a
sponsor for our celebrate the
journey event.*



Go Green and receive paperless thank you letter letters for your gifts of support to the Sisters of Charity of Nazareth. If you want to enroll in paperless acknowledgment letters, Please visit nazareth.org/paperless.

Matthew & Lisa

Candace Y. Mabe
R.L. & Pam Read

Clint & Tanya Wilburn

Candace Y. Mabe

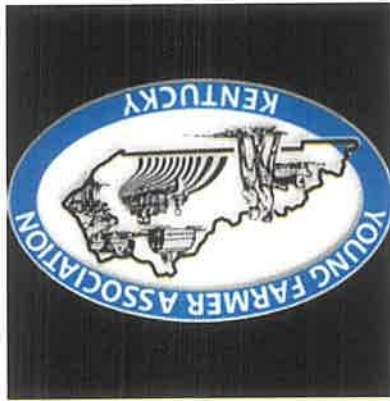
Christina Gray

Steve Berry
Herby Gray

Mark D. Hook
Catherine



Without your contribution,
Hardin / LaRue County YFA Summer Tour 2025
would not have been a success



thank you

Thank you so much
for your contribution
to the POP club
at Bardston Farmers'
Market. Your
donation is greatly
appreciated by all
our youth participants
and vendors.

Thank you,
Michele Thomas
Bardston Farmers Market
President

2025

Thank you for serving as a judge for our contest. We truly appreciate the time, expertise, and thoughtful evaluations you provided to our students. Your support helps create meaningful learning experiences & inspires the next generation of agricultural leaders.

-Capital City FFA 2025

thank
you



american greetings

Thank you so much
for your support of
the Nelson/Washington
4-H/FFA Pig Show!

Samantha Gabbard
Nelson Co. 4-H Youth
Development Agent

Garrett Rouse

Sara Bishop

Tyler Lundy

Porch Bishop
Sallyer Bishop

Eliza Atcher
Wyatt Wiggs
Maddie Wiggs

2025

21024483
TDTY06931781S
©AGC, LLC



THANK YOU



University of Kentucky
College of Agriculture,
Food and Environment

Cooperative Extension Service

Nelson County Office
317 South Third Street
Bardstown, KY 40004
P: 502-348-9204

Washington County Office
245 Corporate Drive
Springfield, KY 40069
P: 859-336-7741

Dear Local Business Owner/4-H Livestock Show Sponsor,

The Nelson & Washington County 4-H Youth Development programs, specifically Nelson & Washington County's 4-H Livestock Clubs, extends our thankfulness to your local business for your support of the next generation. The generous donation will be an incredible asset to our livestock shows for this upcoming year. 4-Hers participate in programs throughout several areas including: science, engineering, technology, citizenship, leadership, healthy lifestyles, agriculture and more. We know that with this donation and the dedication of over 100 volunteers, we can reach even more youth.

4-H's motto is to Make the Best Better and in Nelson and Washington County we are always striving to offer new and improved programming. Throughout the years, the generosity of the community has allowed us to make a difference in the lives of countless youth and volunteers. We greatly appreciate the donation from your local business to grow our county's program. We are strong because of your support – we are looking to the future with BIG dreams for our community and your help plays a BIG part in our ability to make a difference.

This organization is a subsidiary unit of the Nelson County Extension District. Accordingly, charitable contributions are tax-deductible under United States Internal Revenue Code 170(c)(1) if made for a public purpose. It is not a private foundation within the meaning of Code 509. While many public charities are tax exempt by virtue of 501(c)(3), this Extension District is a governmental unit of the Commonwealth as established by KRS 164.620 and does not receive a classification from the IRS. For your tax records, the Nelson County Extension District's Federal Identification Number (EIN) is 92-3569428.

If you need anything else, please do not hesitate to reach out. Thank you again!

With Sincere Gratitude,

Nelson and Washington County's 4-H Livestock Clubs

Samantha J. Gabbard
Nelson County
4-H Youth Development Agent

Melissa Richardson
Washington County
4-H Youth Development Agent

see blue.

An Equal Opportunity University

Thank you for your generous
sponsorship of the Junior
Cattlemen at the Kentucky
Cattlemen's Convention Foundation
Luncheon. Your support plays
a vital role in encouraging
and developing the next
generation of leaders in
Kentucky's cattle industry. We
truly appreciate your
commitment to our youth and
our industry.

Sincerely,
Crystal Harrod
and the Franklin
County Junior
Cattlemen
Association

2025

Thank
You



american greetings

Dear Martin,
our team is beyond blessed to
serve in our roles after people like
you who have made their mark in
the Association. Your shown faith,
servitude, and community welcomed us
into LNB during our industry tours,
so we say thank you to you and
the team! An impromptu King and a
living example of a true relationship
builder. Much Love

- KY FFA State Officers

25-26

- Lynen
Hawaii



Thank You

FFA

Thank You!



Lincoln National Bank,
Thank you so much for your support of our local
youth in 4-H. Your Bronze level Sponsorship is
truly appreciated.

Misty Wilmott

December 17, 2025

Lincoln National Bank
PO BOX 9
Hodgenville, KY 42748

Dear Kelly,

Cooperative Extension Service

*LaRue County
P.O. Box 210
807 Old Elizabethtown Rd.
Hodgenville, KY 42748-0210
(270) 358-3401
Fax: (270) 358-9418
<http://extension.ca.uky.edu>*

On behalf of the LaRue County 4-H Council, I would like to thank you for your contribution in the amount of \$150.00. This contribution was used for our annual 4-H Awards Reception.

This organization is a subsidiary unit of the LaRue County Extension District. Accordingly, charitable contributions are tax-deductible under United States Internal Revenue Code 170(c)(1) if made for a public purpose. It is not a private foundation within the meaning of Code 509. While many public charities are tax exempt by virtue of 501 (c)(3), this Extension District is a governmental unit of the Commonwealth as established by KRS 164.620 and does not receive a classification from the IRS. For your tax records, the LaRue County Extension District's Federal Identification Number (EIN) 61-1047253.

Should you have questions regarding the Extension district's tax status, you may contact me at 270-358-3401.

Sincerely,



Misty Wilmoth
LaRue County Extension Agent
For 4-H Youth Development



Dear Friend,

Thank you, thank you! On behalf of the children of St. Jude Children's Research Hospital, I want to tell you how grateful we are for your gift of \$100. Generous gifts like yours do so much to help support our research and treatment for all the children who turn to us each year -- children like Maizy, Hayden and Mateo.

Though St. Jude is a happy place filled with hope, one terrible thing connects all these precious children -- they are being treated for cancer or another life-threatening disease. These boys and girls were all referred to St. Jude. And once here, our doctors placed each one of them on a special treatment plan to give them hope for a second chance at life.

Because of generosity like yours, families never receive a bill from St. Jude for treatment, travel, housing or food -- so they can focus on helping their child live. St. Jude families are so grateful for friends like you who help make it all possible.

Your support is truly a gift of hope for thousands of children around the world, just like Maizy, Hayden and Mateo. On behalf of the children and families of St. Jude, we thank you for your generosity.

Very truly yours,



Martin Hand – Chief Donor Officer

P.S. Please enjoy the enclosed gift as a small token of our appreciation for your generosity and kindness toward the children of St. Jude.



Maizy
leukemia



Hayden
eye cancer



Mateo
soft tissue cancer

INCREASE YOUR IMPACT

See if your employer will match your gifts to St. Jude.

Scan this QR code or search for your employer at stjude.org/matchinggifts.



Contributions are tax deductible to the extent allowed by law. No goods or services were provided in exchange for the donation.

When you support St. Jude *Thanks and Giving*® through our partner brands this holiday season, you help give more children the chance to live life and celebrate every moment.

Support St. Jude *Thanks and Giving*® by giving through these brands this season.



Scan the QR code with your phone camera to learn more.

Thank You!

On behalf of the Buffalo Fire Department, I would like to extend our heartfelt thanks for your generous sponsorship of the 2025 Night Golf Scramble. Your support played a vital role in making this year's event a tremendous success, and we are truly grateful for your partnership.

Thanks to your contribution, we were able to host an unforgettable evening filled with camaraderie, community spirit, and a shared commitment to supporting our local fire department. The funds raised will directly benefit our ongoing efforts to improve equipment, training, and emergency response capabilities—ensuring we can continue to serve Buffalo and surrounding areas with excellence and dedication.

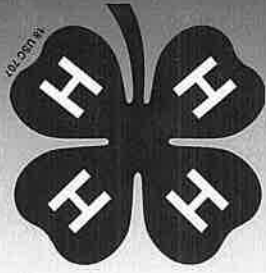
Your sponsorship not only helped light up the fairways but also illuminated the deep impact that local businesses and individuals can have when they invest in their community. We are proud to have you as part of our extended fire department family and look forward to continuing this meaningful relationship in the years to come.

Once again, thank you for your generosity and support. We hope to see you at next year's scramble—maybe even under the stars again!

With sincere appreciation,

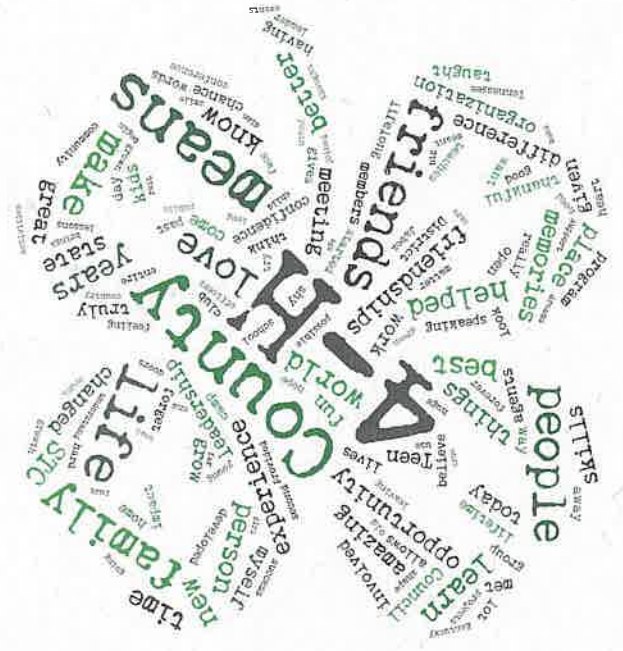
Dusty Helm, Chief

Buffalo Volunteer Fire Department.



you

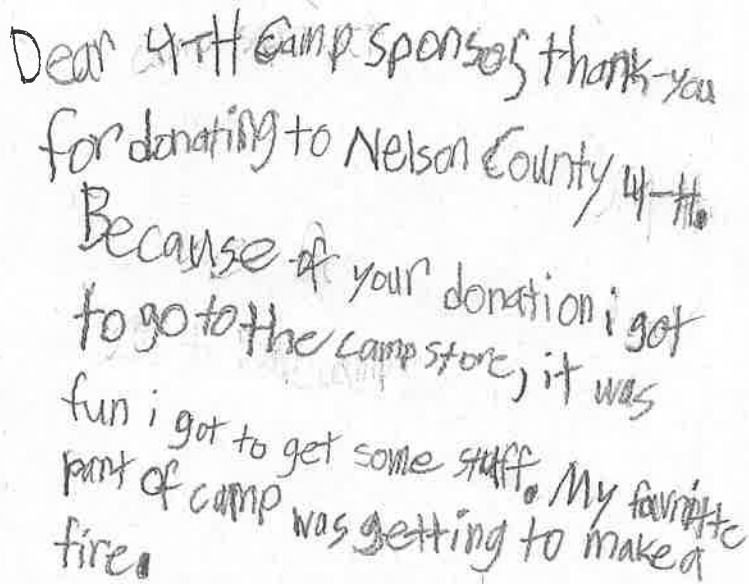
Thank



Dear 4-h camp sponsors,
Thank you for donating
to Nelson County, because of
you I got to go to 4-h for
the 1st time. I never did high
ropes before. My favorite part of
camp was pushing myself
out of my comfort zone
by doing a trust fall. Thank
you Lilly



Thank



Thank-you,

Violet