

**Wait.
Wait.
Gain!**

18 Month Step Rate CD

Months 1-6	Months 7-12	Months 13-18
2.05%	2.40%	2.75%

18 Month Step Rate CD

2.40% APY

Offer available only in branch - limited time offer.

Platinum Plus Interest Checking

- Free ATMs Anywhere!
- Free Official Checks
- Free Online Banking
- Debit Card
- Free Billpay
- Unlimited Check Writing
- Free Logo Checks
- Interest Paid Monthly

Platinum Plus Interest Checking

1.25% APY

On balances over \$100,000+

**It
adds
up!**

2 Great Rates.
1 Great Partner.

**Stock
Yards®**
Bank & Trust

**A TRUSTED PARTNER
since 1904**

MEMBER FDIC

 **syb.com**

CINCINNATI:

Downtown Office:
101 W. Fourth Street
Cincinnati, OH 45202
(513) 824-6100

Hyde Park Plaza Office:
3880-A Paxton Avenue
Hyde Park, OH 45209
(513) 824-6130

Madeira Office:
7124 Miami Ave
Cincinnati, OH 45243
(513) 824-6160

NORTHERN KENTUCKY:

Florence Office:
4790 Houston Rd.
Florence, KY 41042
(859) 538-1465

Highland Heights Office:
2635 Alexandria Pike
Highland Heights, KY 41076
(859) 547-4900

18 MONTH STEP RATE CD:

Interest rates are set at the time the CD is opened and cannot change. Annual Percentage Yield (APY) is 2.40%, assumes principal and interest remain on deposit for the term of the certificate. Penalty will be imposed for early withdrawal. Advertised rate and APY are offered at the bank's discretion and may change without notice. Fees could reduce earnings on the account. \$500 minimum opening deposit. Rates apply to the initial term only. The CD is automatically renewed into a 18 Month Standard CD. Not available to Public Funds, Brokers or Financial Institutions.

PLATINUM PLUS INTEREST CHECKING:

The Annual Percentage Yields (APY) are accurate as of May 31, 2018. Rates are variable and subject to change after account opening. Platinum Checking: Balances of \$0- \$4,999 = 0.00% APY, \$5,000 - \$24,999 = 0.20% APY, \$25,000 - \$99,999 = 0.45% APY, \$100,000-\$999,998 = 0.50%, \$999,999+ = 0.60% APY. Minimum deposit of \$10,000 is required to open a Platinum Checking account. In order to receive Platinum Plus Checking, you must open a Platinum checking account with a minimum of \$500 recurring direct deposit, and initiate 5 purchases per month from your account within 30 days of account opening. Direct deposit transactions are limited to: Payroll, Social Security, Pension, and Government Benefits. 5 purchases per month can be initiated via Debit Card (POS), Check, Bill Pay, or ACH transaction. Platinum Checking account will convert to Platinum Plus within 30 days after ALL account conditions are satisfied. If conditions of account are not met, the account will convert back to the Platinum Checking account detailed above. \$15.00 fee if account falls below \$10,000. Fees may reduce the earnings on the account. Platinum Plus Checking: Balances between \$0 - \$9,999 = 0.00% APY, \$10,000 - \$100,000 = 1.00% APY, and 1.25% APY on all amounts above \$100,000 each cycle the minimum qualifications are met.