



Campaign



KB PAC

Kickoff Letter

Dear KBA Member Banker,

The campaign for the Kentucky Bankers Political Action Committee and KY Bankers Committee for State Government, both of which we will refer to as KBPAC in these materials, Campaign is officially underway.

With the assistance of every bank president in Kentucky, we can pool our resources through the KBPAC to allow us to speak with a louder, more powerful voice in Washington DC and Frankfort.

We had such positive feedback last year with our Campaign initiatives that we are once again offering the opportunities to make giving just a little easier. If you would like to designate a person or point of contact for us to send more information regarding our employee initiatives, we would welcome that.

Please note: KBPAC cannot accept corporate contributions.

This year our goal is \$175,000. With all of Kentucky's bankers joining together we can reach and even exceed this goal. We appreciate your participation in the past and look forward to your support again this year.

Sincerely,

Ballard W. Cassidy, Jr.

A handwritten signature in black ink that reads 'Ballard W. Cassidy, Jr.'.



General Information



KB PAC Authorization

What is KB PAC?

KB PAC is the Political Action Committee of the Kentucky Bankers Association. The purpose is to raise funds from member bank employees, officers and directors to support state and federal candidates.

A Great Way to Participate!

KB PAC is a great way for you to participate in the political process in a consistent and positive manner on behalf of the state's banking industry.

With the KB PAC, a little goes a long way. By pooling financial contributions from bankers all across the state, KB PAC speaks with a stronger, more united voice than if we speak separately.

What Do I need to Do?

KB PAC needs your signature on the authorization card (below) to conduct fund raising among your eligible bank officers, directors and employees. To eliminate having to fill out an authorization card on a yearly basis, you may authorize a solicitation campaign within your bank over the next six years by placing your signature next to the year(s) you wish to designate your approval.

Get Involved Now in KB PAC!

Get involved in the political process now by joining the many bankers across the state who give financial support to KB PAC. It's good business- for good government- for a strong democracy.

Join Us Today!

Yes, I authorize KB PAC to conduct a solicitation campaign among my bank's executive, professional administrative personnel during the year(s) which I approve. I understand that KB PAC will not contact my employees directly, but will send me solicitation materials to conduct a campaign in my banks. (This form can only be signed by a corporate employee authorized to provide solicitation approval and may only be signed for one association.)

Name _____

Title _____

Company _____

Address _____

City, State, and Zip _____

Phone _____

Signature 2025 _____

Signature 2028 _____

Signature 2026 _____

Signature 2029 _____

Signature 2027 _____

Signature 2030 _____

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KB PAC Pledge Card

How Does KB PAC Select Candidates to Support?

KB PAC supports candidates who understand the banking industry and who support a free, competitive financial services environment. KB PAC looks for candidates with voting records that align with industry goals and objectives. KB PAC consults with Kentucky bankers when selecting candidates. Your input is appreciated and if you know a candidate who deserve's KB PAC support please contact us at 502-582-2453.

How Much Should I Contribute?

Annual Income	Suggested Annual Contribution
\$10,000 - \$20,000	\$ 24.00
\$20,000 - \$40,000	\$ 48.00
\$40,000 - \$60,000	\$ 120.00
\$60,000 - \$80,000	\$ 240.00
\$80,000 - \$100,000	\$ 360.00
> \$100,000	\$ 480.00

*Ask your employer about Payroll Deduction.

Yes, I want elected officials who care about banking to receive KB PAC Support.

Method of Payment: Cash Check Mastercard or Visa
Your Name _____ Bank _____

Home Address _____

Occupation _____

Credit Card Number _____ Expiration Date _____ CSC: _____

Credit Card Billing Address _____

Amount of Contribution _____

Make a contribution at
www.kbpac.com/paccontribution

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Mail or Fax forms to KB PAC, 600 West Main St., Suite 400 Louisville, KY 40202. Fax: 502-584-6390



Frequently Asked Questions

What is a PAC?

A PAC is specifically created to allow individuals with shared interests to pool their political contributions and thus increase their visibility and political involvement. A single contribution may have little impact on a campaign, but when combined with hundreds of other contributions, it's an entirely different matter.

PAC's were statutorily created with the original purpose of allowing individuals of average means to band together by pooling smaller, voluntary contributions so as to have an equal voice on political issues as more affluent, individual donors. PAC's were designed to allow individuals to participate in the political process in a more meaningful way. By promoting civic knowledge and involvement, PACs have stimulated millions of Americans to become more active in the process.

Why does the KBA sponsor two PAC's?

The KBA sponsors both a state and federal PAC. Because the KBA is a corporate member trade association, we are required to follow special rules under state and federal law. Having both a state and federal PAC ensures that we can utilize your contributions to the best benefit of our industry on both the state and federal political front.

How are KBPAC funds used?

KBPAC contributions are used to support the election of Kentucky Senators and Representatives in the US Congress and state legislators in Frankfort who share, or are receptive to, our industry's goals.

The process for selecting candidates to receive contributions is non-partisan. The committee that decides who receives contributions is made up of bankers. The main considerations are the strength of the candidate's commitment to the banking industry and the candidate's willingness to listen to our concerns, questions and challenges. Other factors include: the candidate's seniority, committee appointments, leadership roles, and recommendations of bankers who know the candidates.

Who can contribute to KBPAC?

- Contributions to KBPAC's are highly regulated on both the state and federal level.
- Contributions to KBPAC's are strictly voluntary and are not tax deductible.
- Only individuals may contribute to our KBPAC's. While some state PAC's are allowed to accept corporate contribution, Kentucky PAC's may not and banks may not contribute to PAC's.
- Only authorized executives, administrative personnel and shareholders of KBA member banks may be solicited for contributions to our federal KBPAC. This restriction does not apply to our state KBPAC.
- KBA member banks must specifically, and in writing, approve the solicitation of its eligible employees by our federal KBPAC. This restriction does not apply to our state KBPAC.
- Individuals may donate up to \$5,000 annually, in aggregate, to the federal KBPAC under federal law and \$2200 annually, in the aggregate, to the state KBPAC under state law. These maximums may seem like a lot, but most donations are much smaller and all amounts are welcome.

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Why should I contribute to KBPAC?

Today more than ever, our industry—banking—is being misrepresented in Washington and Frankfort, making it more difficult for us to successfully continue the business of banking. Contributions made to KBPAC show your concern about your industry and chosen career.

Should I give to candidates directly or to the KBPAC's?

Both types of contributions are valuable and strongly encouraged. Individual candidates appreciate direct contributions, especially from local supporters. However, the collective strength of the KBPAC's gives our industry a recognized, unified strength that cannot be replicated through individual contributions.

Who pays the cost of operating the KBPACs events?

The operating expenditures are defrayed by the KBA through sponsorships and other revenues sources. This allows 100% of contributions to go to worthy candidates. Member banks may use corporate dollars to help offset these expenses. These amounts, however, will not be included in KBPAC goals.

How can I contribute to the KBPAC's?

You can complete a KBPAC pledge card and make your contribution by personal check or credit card, monthly EFT or payroll deduction (if allowed by your employer).

Can I contribute to more than one PAC?

Federal law prohibits the solicitation from more than one federal trade association PAC, which is why we are required to obtain annual authorization. But, you can still voluntarily contribute to more than one state PAC.

How are KBPAC contributions reported?

In accordance with state and federal law, all contributions in excess of \$50 (annually) are reported. Contributions made by the KBPACs to candidates are also reported.

How does the KBA provide GR support to its members?

The KBA legislative advocacy program has three components:

1. Registered lobbyists
2. Grassroots advocacy network of member bank employees
3. KBA state and federal PAC's which provide funds to officeholders and candidates who are concerned about and

Any questions may be submitted to:

Timothy Schenk

tschenk@kybanks.com

502-582-2453

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Get Involved



Get Involved

The KBPAC is always looking for new ways for you and your bank employees to be able to get involved. We have several exciting opportunities for you to contribute to KBPAC. Get involved by starting a Charitable Match program, offer a 13th Board Meeting or encourage employees to sign up as a Professional Member. Make contributing even easier with our Payroll Deduction program or call us and we will help put together a program with you or a designated person that fits your bank's needs.



13th Board Meeting- This is a proven and successful way for bank directors to get involved in the political process. Call the KBA and we will be happy to come to your meeting and share the importance of a healthy PAC and/or government relations efforts with your board.

*Get and endorsement from a bank who uses the 13th board meeting!



Professional Membership Program - This program is created to foster a better connection between individual bank employees and the GR efforts of the KBA. This program is open to all employees of any KBA member bank.

There is no time better than now to get your staff involved in our GR efforts. This is the next generation of bank leaders and they should start investing now!



Charitable Match - Double your employees' dollars by allowing them to designate a charity for receipt of corporate funds from the bank. This is an easy way to help more causes with your dollars.



Payroll Deduction - KBPAC is making it easier than ever to contribute by allowing bank employees to have contributions automatically withdrawn from each pay-check. KBA staff can facilitate this.

Contact Nina Gottes for fundraising sponsorship opportunities
ngottes@kybanks.com 502-736-1284

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13th Board Meeting

Very few industries face the amount of regulation and legislation that banking does, and even fewer industries face the fierce outside competition from entities outside their industry that banking does. That's why our Kentucky banking industry needs a strong KBPAC - not to buy votes or cut deals - but to support those candidates who believe in our right to compete on an equal basis in a reasonably regulated financial marketplace.

Contributions to our political action effort is important and in your and your industry's best interest.

Bankers, their boards, and their employees must gain the realization that our collective effort is important. You may not feel that your individual contribution can make a difference, but when accumulated with all the bankers in Kentucky willing to give, it DOES make a difference. That is what KBPAC is all about - leveraging the collective strength of the entire group for the benefit of the industry.

The 13th Board Meeting offers an easy, painless way for bankers and directors to get involved in the political process. Schedule yours today!

What is a 13th Board Meeting?

A 13th Board Meeting is a great way to involve your directors in the KBPAC. It's simple- you schedule an extra Board Meeting each year for which your directors are paid their usual and customary fee. It can be scheduled right before or after a regularly scheduled board meeting, in order to minimize the inconvenience. There must be

an adjournment and commencement of the extra board minutes, reflected in the records of the bank. During the 13th Board Meeting, the bank's Chairman or an officer or a representative of the KBA will address the Board on the importance of the KBPAC to the bank, and update them on significant issues facing our industry both at the state level and in Washington. Ballard Cassady, Timothy Schenk or John Cooper can speak to the Board about Government Relations issues. Board members are asked to make a voluntary personal contribution, in any amount they choose, to the KBPAC. Many Board members decide to contribute the full amount of the received board fee. Contributions must be made by personal check - **no corporate checks.**

Funds contributed to KBPAC provide financial support for the committees and campaigns of Kentucky candidates to the U.S. Congress and legislators in Frankfort whose views and positions on banking issues are compatible with the interests of our industry. KBPAC provides a **lawful means** by which eligible contributors can express their views and increase their political impact through a united, collective effort.

If you would like Ballard Cassady, Timothy Schenk or John Cooper to speak at your 13th Board Meeting contact Timothy Schenk.

Timothy Schenk
tschenk@kybanks.com
502-582-2453



Professional Membership

What is a KBA Professional Member? The Kentucky Bankers Association (KBA) has created a Professional Membership program to foster a better connection between individual bank employees and the KBA.

What are we trying to accomplish? Our goals are very basic. 1) We want to involve thousands of bank employees in advocacy efforts on behalf of Kentucky's banking industry, and we want them to understand what's at stake: their jobs and their ability to continue to take care of their customers. 2) We want to encourage bankers to continue their commitment to banking as a career and help them reach their own individual level of excellence. 3) We want to ensure that every level of bank professional realizes significant personal benefits by becoming a KBA Professional Member.

How much does it cost? Nothing, and joining is a piece of cake (just complete the form and return it to us). This program is open to all employees of any KBA member bank with approval from your bank's CEO. There are no individual dues associated with this category of membership.

What will be expected of you? Professional Members are vital to any grassroots program. Occasionally, we'll ask you to get involved by writing a letter or sending a fax or an email to your senator or representative on an issue that affects your job and your profession. We'll even provide you with a draft message that you can use when appropriate. When it comes to making your views known to the people who make decisions about your job and your profession, numbers matter. Making your voice heard -- concerning legislation that affects your bank, your job and your salary -- is the key to shaping the future of banking in Kentucky and nationally.

Supporting the KBPAC is another area where involvement at the grassroots level is vital. The banking industry is at a pivotal point in history. It will take all of us pulling together to win the fights that lie ahead, fights against competitors who want your jobs and your customers. An alliance is only as strong as its individual members. It is essential to support your success as a banking professional and the survival of Kentucky's banking industry.

While PAC fund raising is an essential part of the KBA Professional Membership program, the program also aims to educate its members on the entire political process and to keep you updated on critical legislative issues. This is your chance to make a difference -- to help shape both your future and the future of your industry. You can make a difference.

If you have questions concerning the KBA Professional Membership or for more information, contact Timothy Schenk at 502-582-2453.

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Professional Membership Enrollment

Your job and the future of Kentucky's banking industry are all in the hands of politicians, because they make the rules about how your bank operates. Yes, politics can be confusing. Yes, politics can be frustrating. And yes, politics are more important to bankers than to the members of any other profession. As a KBA Professional Member, you and your fellow bank employees have the opportunity few get but many dream of -- shaping your own destiny.

Become a KBA Professional Member. Join us! Signing up is free, and you'll be on the fast track to ensuring Kentucky's banking industry thrives.

Name: _____

Email: _____

Bank Name: _____

Mailing Address: _____

City, State, Zip: _____

Phone: _____

Fax: _____

Your Title/Position at the Bank: _____

**Become even more involved and consider PAC.
Also, register on kybanks.com under legislative section!**

Please return this form to: Timothy Schenk
Kentucky Bankers Association, 600 W. Main St., Suite 400
Louisville, KY 40202
Phone: 502.582.2453 / Fax: 502.584.6390 / www.kybanks.com

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Charitable Match Program

It is imperative for all KBA member bank employees to understand the importance of involvement in the “politics” of banking. Most people are overwhelmed by politics, whether in Washington or in Frankfort, and often think that there is nothing they can do to make a difference. That attitude can change, however, with education and encouragement.

We ask our member bank CEOs to discuss the KBPAC and grassroots efforts with their employees and the response that we hear too often is that the CEO does not want to “impose” on their employees during such difficult times. In response, we say each CEO has a responsibility to educate and encourage participation by his or her employees on the challenges facing their industry and career paths today.

You might be surprised at how willing your employees are to get involved.

Involvement can mean a lot of things. An employee can call legislators about proposed laws, write comments letters on regulatory proposals, vote for industry supportive candidates and they can choose to contribute to the PAC.

It is hard to ask your bank employees for money, but here is a way to make it a bit easier. The FEC and the Kentucky Registry of Election Finance allow a “charitable match” to be offered as an inducement to PAC contributions. Legal opinions are attached.

Here is how it’s done:

1. If you already have a charitable fundraiser with participation from your staff, you are a step ahead. If you don't, this is a good opportunity to start one. Either way the bank can provide an opportunity to double the benefit of employee contribution dollars.
2. Under the KBPAC Charitable Matching Program, the bank can allow the employee to select any charity they prefer or offer a preset selection of approved charities. Any select charity must be a 502(c)(3) corporation.
3. Send a communication to your staff or hold a meeting to explain that the bank will match, dollar for dollar, amounts contributed to the KBPAC by an employee with a charitable contribution made by the bank to the charity selected in accordance with #2 above. A sample employee memo is attached. You will want to clearly state that neither the bank nor the employee can deduct the charitable match from their taxes.
4. If you want to have a gathering to “kick off” the fundraiser and explain the importance of the PAC and government relations efforts to our industry, Ballard, John or Tim will be happy to join you!
5. PAC contributions from the employees can be made in a single payment by personal check or personal credit card or the amount pledged may be spread out over the year by payroll deduction, as specified on the contribution card or payroll deduction form. A sample form is attached as well.
6. Regardless of the payment method

selected, each participating employee must complete a KBPAC contribution card and return it to the KBA with any personal check or credit card payments.
7. Once the program begins, payroll payments will be handled in accordance with KBPAC Payroll procedures, which are in your package.

If you have any questions, please contact Timothy Schenk at tschenk@kybanks.com or 502-582-2453.

SUCCESS STORY: In 2010 David Heintzman, CEO of Stock Yards Bank agreed to be the test bank for the KBPAC Charitable Match Program. SYB rolled out the charitable matching program in collaboration with their Metro United Way Campaign. Since 2011 under the leadership of David Heintzman and Ja Hillebrand, Stock Yards Bank has raised over \$310,000 for KBPAC!

Just think about how much we could raise if each of you did this. We know that bank employees are already generous with local charities. This program allows them to spread their dollars twice as far and helps them to take a stand on issues that matter to them.

Sample Charitable Match MEMO

Memo

To: Employees

From: CEO [BANK]

Date: September 14, 2024

RE: Charitable Match Program

Our bank is a member of the Kentucky Bankers Association. The Kentucky Bankers Association has represented the interests of our industry for more than 100 years. Among the many ways that the KBA advocates for each of us is through their political action committee—KBPAC**.

In accordance with FEC and KREF guidelines, we would like to offer you the opportunity to participate in our charitable match program, which allows you to make your money go twice as far by allowing you to invest in the interests of your industry by contributing to the KBPAC and also cause an equal amount to be donated by the bank to a charitable organization. During these difficult economic and political times, both goals are important.

The charitable match program works like this—you determine how much you would like to contribute to the KBPAC and complete the form attached. The bank will make a contribution, in the same amount to the charity indicated on the form attached. Neither the bank nor you can take a tax deduction for the charitable match.

Join us on [date] in the [specify location] to discuss the importance of the KBPAC and the charitable match program! [add details such as lunch provided, snacks etc].

**Kentucky Banker's PAC is a voluntary non-profit, non-partisan, unincorporated committee, established to receive contributions from individual bankers to assist candidates for state and federal legislative offices, who are in general agreement with the objectives of the Kentucky Bankers Association.

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Charitable Match Talking Points

- The need for community involvement and investment is even more acute against the backdrop of the current economy.
- The KBA actively participates in the political progress in Washington, D.C. and in our state capital on issues affecting our business.
- The KBA has represented the interest of our industry for more than 100 years.
- We want to be part of this process and contribute to political candidates and committees, where permitted by law, with funds from voluntary contributions of employees to the Kentucky Bankers Association PAC.
- One of the ways that the KBA advocates for each of us is through their political action committee, which is known as the Kentucky Bankers PAC (KB PAC).
- Every contribution that is made from the PAC funds is reviewed by a committee of bankers to confirm it adheres to our criteria on candidates' views on issues that impact the bank and its employees.
- It is also reviewed for compliance with all applicable laws governing contributions to specific candidates or committees, including any federal or state reporting obligations.
- Through this NEW Charitable Match Program, for every dollar you contribute to the PAC the bank will match to charity.
- This way you can contribute to the PAC and support our industry lobbying efforts, while at the same time continuing to support charity.
- Contributions can be made by payroll deduction, credit card, or by check.
- Matching charitable contributions will not be tax deductible to you or the bank. Also, political contributions to a PAC are not tax deductible to you or the bank.
- I encourage you to strongly consider participating in the political process through the PAC.

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Charitable Match Pledge Card

Please complete and return the form to [name of person responsible for collecting and returning these]

Name: _____
Email : _____
Address: _____
Employer: _____ [insert bank name] _____

Amount pledged to KBPAC:

If by personal check, check # _____ attached in the amount of \$ _____

If by personal credit card, the following information provided and charge authorized in the amount of \$ _____

Credit card number: _____ Exp Date: _____

Credit Card billing address, if different than above: _____

Signature: _____

If by payroll deduct, I authorize my employer [insert bank name], to pay to KBPAC the amount of \$ _____ from each payroll period, for a total annual contribution of \$ _____.

Signature: _____

[Insert bank name] will make a matching charitable contribution to [option A: Bank can make a specific charity designation] [option B: Bank can offer a selection of two or more charities from which the employee can choose] or [option C: Bank employee can specify a 501(c)(3) charity]

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KBPAC Sample Letter to Employees

To: Solicitable Employees
From: [President and CEO]
Re: KBPAC Fundraising Campaign

Today we are kicking off the KBPAC Fundraising campaign in our bank. I hope that everyone will take part in this important program. I made my personal contribution and hope you will do the same.

KBPAC is the bipartisan political action committee of the Kentucky Bankers Association. It supports the campaigns of candidates for the U.S. Senate and House of Representatives who advocate a free and competitive financial marketplace. I am contributing because I count on KBPAC to support legislators across the country who have a positive effect on our bank's future.

I am asking for you to consider a personal contribution because KBPAC's strength lies in the involvement of bank professionals like you and me. By joining with tens of thousands of bankers who have already made a personal commitment to KBPAC, we will make the voice of the banking industry in Congress even stronger.

KBPAC is now making it easier than ever to contribute by utilizing payroll deduction. Rather than making your contribution all at once, you now have the option of having a small contribution deducted from each of your payroll checks throughout the year. For example, a \$1 contribution per pay period would amount to a \$24 contribution, and a \$5 contribution per pay period would amount to \$120 a year. Contributions by check or money order are still accepted.

To contribute to KBPAC, please complete the KBPAC contribution card attached to the brochure by making a check payable to "KBPAC" and mail it to the address shown on the brochure or by selecting the payroll deduction option and choose the amount you wish to contribute. This amount will be deducted from each pay check regularly and sent to KBPAC.

This may be one of the best investments you can make for your future.
Sincerely,

[Bank President & CEO]



Payroll Deduction Implementation

- Your bank is permitted to use payroll deduction to collect contributions for KBPAC from the corporations's employees.
- Assign a deduction code to KBPAC contributions as you would with any other deduction, i.e. Medical, Dental, 401k, etc. Contributions to KBPAC do not qualify as pre-tax deductions. Once the deduction code has been assigned, enter in the amount being contributed per pay-period.
- For those employees that choose to participate in KBPAC through payroll deduction **please send an initial list of contributors**, as well as the following information: name, address, employer, contributors title, date of contribution and amount to KBPAC. (Subsequent deductions need only include name and amount.
- Your bank's payroll deduction contact should send deductions for KBPAC contributions from employees' payroll in aggregate by ACH, wire transfer to KBPAC's account, or a check bundling the deductions, within 10 days of the pay period, to the address listed below...

(Send list of contributors to:)

KBPAC
600 W. Main St, Suite 400
Louisville, KY 40202

(Send ACH, wire or check bundling to:)

Central Bank & Trust
0080013214
Kentucky Bankers Committee for State Government
083002533

- Any employee who wishes to discontinue his/her payroll deduction contribution to KBPAC must provide a written statement to your payroll deduction staff; otherwise, the contribution should be deducted regularly from the employees' paycheck.

Contributions to Kentucky Bankers PAC and Kentucky Bankers Committee for State Government (each referred to as KBPAC in this disclosure) will be used in connection with state and federal elections, respectively. Contributions to KBPAC are voluntary and may not be deducted as charitable contributions. KBPAC may not accept corporate contributions. Contributions will be reported to the Kentucky Registry of Election Finance and the Federal Election Commission, as required. You may decline to contribute without fear of reprisal. You may contribute more or less than the amounts suggested and you will not benefit or be disadvantaged because of the amount contributed or the decision to not participate at all. The information being provided herein with respect to the KBA Political Action Committee is for informational purposes only and is not a solicitation by, or an invitation to contribute funds to, the Political Action Committee. Any contribution received from non-eligible donors will be returned.



Payroll Deduction Pledge Card

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Employer: _____

Occupation: _____

I hereby authorize my employer, [_____], to pay the following KBPAC contribution through payroll deduction:

- | | |
|-----------------------------------|-------------------------------|
| <input type="checkbox"/> \$50 | <input type="checkbox"/> \$30 |
| <input type="checkbox"/> \$25 | <input type="checkbox"/> \$20 |
| <input type="checkbox"/> \$15 | <input type="checkbox"/> \$10 |
| <input type="checkbox"/> \$6 | <input type="checkbox"/> \$3 |
| <input type="checkbox"/> \$ _____ | |

Pay Per Period

Total Pledge Amount
\$ _____

-OR-

\$ _____ **one-time deduction.**

Signed _____ Date _____

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