

Privacy Disclosure & Personal Information Opt-Out Instructions



FACTS WHAT DOES COMMUNITY TRUST BANK DO WITH YOUR PERSONAL INFORMATION

Why? Financial companies choose how they share your personal information. Federal laws give consumers the right to limit some but not all sharing. Federal laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balance and payment history
- Credit history and credit scores

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community Trust Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Trust Bank share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

Call 800-282-7762

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-282-7762

Who we are

Who is providing this notice?

Community Trust Bank, Inc.

What we do

How does Community Trust Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Community Trust Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Apply for a loan or give us your income information
- Provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

What we do (continued)

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness. • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choice will apply to everyone on your account unless you inform us otherwise.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Community Trust and Investment Company - Investment Company</i> • <i>Banker's Title of Central Kentucky, LLC - Title Insurance Company</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Community Trust Bank, Inc. does not share your personal information with non-affiliates for marketing purposes.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include companies that market products jointly for Community Trust Bank and the providers, such as credit card companies.

Other Important Information

For California, Minnesota and New Mexico Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by your resident state law, such as to process your transactions or to maintain your account.

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

Please Note: For residents of the above states, depending on where you live, you may have additional privacy protections under state law. We will comply with applicable state laws before sharing nonpublic personal information about you. We may do this by sending a separate notice of those rights to you.