

FACTS **WHAT DOES COMMUNITY TRUST AND INVESTMENT COMPANY DO WITH YOUR PERSONAL INFORMATION?**

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law requires 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 depend on the product or service you have with us. The information can include:

- Social Security number and investment experience
- Transaction history and retirement assets
- Account balances and wire transfer instructions

How?

All financial companies need to share client personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons CTIC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CTIC share?	Can you limit sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts, 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	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions? Call 800.724.7974 (toll free)



What we do	
How does CTIC 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 CTIC collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> • open an account or seek financial advice • or make deposits or withdrawals from your account • or tell us about your investment or retirement portfolio • or show your government-issued ID
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include Community Trust Bank, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include a vendor service company that we hire to provide support or services for one or more of our products. These companies work with us, and they must keep information confidential. We will not sell information.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or service to you. <ul style="list-style-type: none"> • CTIC does not jointly market.

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