



Community Trust and Investment Company

**Andy D. Waters,
President & CEO**

Did you know? Andy is an identical twin. He and his brother both have five kids!

Community is at the forefront for Community Trust and Investment Company. Managing \$2.6 billion and tracing its roots back to 1903, this investment company has earned bragging rights as one of the largest independent trust companies in Kentucky. As a wholly owned subsidiary of Community Trust Bancorp, Inc. (CTBI), publicly traded and listed on the NASDAQ, CTIC is a powerhouse that continues to carry the torch by building communities built on trust.

One way they have built trust is through the employment of local residents. "Local businesses employ our residents, support the local economy and enhance the value and quality of our community," Andy D. Waters, CTFA® explains. "Locals live, work and play here, so they know the needs and culture of the community."

Andy has lived in Lexington for 16 ½ years, while raising five children alongside his wife. He credits Lexington for his church family, horse farms, a historic downtown and more as the canvas for where he does what he loves – help people achieve their dreams, preserve their legacy and achieve peace of mind when they work with Community Trust and Investment Company.

100 East Vine St. Ste. 501

859.389.5300

ctbi.com/ctic