

# Privacy Disclosure & Personal Information Opt-Out Instructions



## FACTS WHAT DOES COMMUNITY TRUST BANK DO WITH YOUR PERSONAL INFORMATION

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balance and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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?
<b>For our everyday business purposes</b> – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your credit worthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Call 800-282-7762</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 800-282-7762
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Community Trust Bank, Inc.

<b>What we do</b>	
<b>How does Community Trust Bank protect my personal information?</b>	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.
<b>How does Community Trust Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or make deposits or withdrawals from your account</li> <li>• Apply for a loan or give us your income information</li> <li>• Use your debit card or pay your bills.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

**What we do** (continued)

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

**Definitions**

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

**Other Important Information**

**For California 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 disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report information, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

**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.