

# Privacy Statement.

[View the PDF \(250kb\)](#)

## FACTS

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

Rev Aug 2013

#### 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 also 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. This information can include:

- Social Security number and income
- account balances 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?
<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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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 creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	No	We don't share

#### To limit our sharing

- Visit us online [www.ctbonline.com](http://www.ctbonline.com) or
- [Mail this form \(250kb - pdf\)](#)

**Please Note:** 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?

Go to [www.ctbonline.com/pages/contact-us](http://www.ctbonline.com/pages/contact-us)

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### 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.

We update and test our technology to improve the protection of your personal information. Employees access your personal information for reasonable business purposes only.

#### How does Community Trust Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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

## Online Banking: Login to your Account


[Login →](#)
[Forgot your password?](#)
[Enroll in Online Banking](#)

Consumers may limit our sharing by logging in to online banking, selecting Secure Forms then Privacy Notice and completing the form.

<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 nonaffiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as Community Trust Financial Corporation, Lincoln Agency LLC, and Thomas &amp; Farr Agency, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Community Trust Bank does not share with nonaffiliates so they can market to you.</i></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>■ <i>Our joint marketing partners include check printers or other companies that provide enhancement programs and benefits.</i></li> </ul>

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- ☐ Do not allow your affiliates to use my personal information to market to me

(All fields are required)

**Name**

**Address**

**City**


**State**

**Zip**

**Last four digits of social security #**

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