



Internet Banking User Terms and Conditions

"Community Trust Bank" refers to Community Trust Bank, Inc., the Bank at which you have your account.

Community Trust Bank hereby publishes the following terms and conditions for Users of the Internet Banking Services. Community Trust Bank reserves the right to modify these terms and conditions at any time, effective upon publication. User's use of the Internet Banking Services constitutes agreement to these terms and conditions and any modifications thereof.

1. User agrees that the following uses of the Internet Banking Services are strictly prohibited. User agrees to indemnify, hold harmless, and defend Community Trust Bank from and against any and all claims, actions, suits, judgments, and expenses (including court costs and reasonable fees of attorneys, accountants, and expert witnesses), at User's sole expense, arising from User's failure to abide by these restrictions on use of the Internet Banking Services.
 - (A) Unauthorized communication of any information concerning any password or other on-line access number, code, or identification or any other proprietary information belonging to any other person or entity;
 - (B) Unauthorized communication of any charge or credit-card information belonging to any other person or entity;
 - (C) Use of the Internet Banking Services for wire transfer of funds;
 - (D) Use of the Internet Banking Services to copy or to distribute or transmit copies of copyrighted materials belonging to any other person or entity is permitted only to the extent that the owner has provided express permission to the User permitting such activity. Copying or distribution or transmitting copyrighted materials other than with permission as specified above is expressly prohibited.
 - (E) Communicating any obscene or defamatory information including but not limited to information on bulletin boards or in conjunction with conferences; or
 - (F) Use of the Internet Banking Services in violation of any telecommunication, postal, or other local laws or regulations of the User's country of origin or of the United States or in furtherance or in the commission of any crime or other unlawful or improper purpose.
2. COMMUNITY TRUST BANK AND ITS SUPPLIERS MAKE NO WARRANTIES OR REPRESENTATIONS OF ANY KIND WITH RESPECT TO THE INTERNET BANKING SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE AND NEITHER COMMUNITY TRUST BANK NOR ITS SUPPLIERS NOR ANYONE ELSE WHO HAS BEEN INVOLVED IN THE CREATION, PRODUCTION OR DELIVERY OF THE INTERNET BANKING SERVICES ASSUME ANY RESPONSIBILITIES WITH RESPECT TO USER'S USE THEREOF. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY COMMUNITY TRUST BANK OR ITS SUPPLIERS OR ANY OF THEIR EMPLOYEES SHALL CREATE A WARRANTY OR IN ANY WAY INCREASE THE SCOPE OF THIS WARRANTY, AND USER MAY NOT RELY ON ANY SUCH INFORMATION OR ADVICE.

Any cause of action concerning the Internet Banking Services under this Agreement must be commenced within one year after such cause of action has occurred.

3. User further agrees:
 - (A) Transmission of confidential business and sensitive personal information is at Customer's sole risk;
 - (B) Community Trust Bank reserves the right to monitor and review transmissions on-line and in storage, and to remove or reject any material which Community Trust Bank, as its sole discretion, believes may be unlawful or objectionable, without prior notice to User.
 - (C) If the Internet Banking with Bill Payment Services are not used for a period 180 days, the Services will be suspended until which time the user contacts the Bank to reactivate the Services. Internet Banking only users access will also be suspended after 180 days of inactivity.
 - (D) Community Trust Bank assumes no responsibility on loan accounts to determine if the amount requested is sufficient to satisfy any minimum payment or other amount due. It is the responsibility of the user to determine what amount is due and ensure sufficient funds are available and the payment is made timely.
 - (E) Any transfer entered after 8:00 PM Eastern time will not be posted until the following business day. The business days of Community Trust Bank are Monday through Friday, except Federal Holidays.

The following terms and conditions apply only to Users of Internet Banking Bill Payment Services via the Internet. User's use of Bill Payment Services constitutes agreement to these terms and conditions and any modifications thereof.

1. User agrees to accurately follow product use instructions provided in the on-line tutorial.
2. User agrees to schedule bill payments (payment transaction date) at least five business days before the due date, not including any grace period.
3. User agrees to provide correct payee name, address, account information and payment amount.
4. User agrees to maintain sufficient funds in funding account on the transaction date requested.
5. User agrees to notify Community Trust Bank or its authorized agent no later than 60 days after User receives the first statement on which User believes a problem or error occurred.
6. Community Trust Bank or its authorized agent will use all reasonable efforts to resolve an issue within 10 business days. If Community Trust Bank or its authorized agent needs more time, they will credit the User's account within 10 business days for the amount the User believes is in error. User acknowledges that Community Trust Bank or its authorized agent may require up to 45 days to investigate a complaint or question. If we determine there was no error, we will send a written explanation within 3 business days after the investigation is finished. If an issue is reported orally, the User is also required to send the complaint or question in writing within 10 business days to **Community Trust Bank, ATTN: Systems Support, Mail Code 82105, P.O. Box 2947, Pikeville, KY 41502-2947**. If we do not receive it within 10 business days, we may not credit the account.
7. This service may not be used to transmit alimony, child support or other court-directed payments or tax payments. Any user of this Service shall comply with all applicable laws and regulations including the laws and regulations administered by the U.S. Treasury Office of Foreign Assets Control (OFAC).

The following terms and conditions apply only to those who have chosen to receive electronic statements for specific deposit accounts. When user requests online statements through the link "Add Online Statements", consent has been given to receive electronic statements and disclosures. By consenting to receive electronic statements and disclosures:

1. User agrees to continuously receive electronic statements until the authorization is revoked. This consent applies to a specific account and is not applicable to any other accounts unless consent is also given for that account. To revoke authorization to receive electronic statements, user should go to the Customer Service tab within Internet Banking and click the link for "Change Statement Delivery Method." If user is unable to access this information, authorization may be revoked by calling 1-800-282-7762 or visiting any branch location.
2. A paper copy of any statement or transaction may be obtained by printing from internet banking or by visiting any branch location. The normal per item copy charge for documents and/or statements will apply for copies obtained at a branch.
3. In order to receive electronic statements, user must have access to a computer with internet access and an internet browser.
4. User can change the address used to contact him/her electronically (e-mail address) by updating his/her email address in internet banking, by calling the number listed above, or by visiting any branch location.
5. User agrees to receive any disclosures provided with account statements in electronic format.