

COMMUNITY TRUST BANCORP INC /KY/

Form 8-K

July 30, 2009

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SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE

SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): July 28, 2009

Community Trust Bancorp, Inc.

(EXACT NAME OF REGISTRANT AS SPECIFIED IN CHARTER)

|   |                          |                                      |
|---|--------------------------|--------------------------------------|
| Kentucky  | 001-31220                | 61-0979818                           |
| (state or other jurisdiction of<br>incorporation)                 | (commission file number) | (irs employer identification<br>no.) |
| 346 North Mayo Trail, Pikeville, Kentucky                         |                          | 41501                                |
| (address of principal executive offices)                          |                          | (zip code)                           |
| Registrant's telephone number, including area code (606) 432-1414 |                          |                                      |

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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ITEM 1.01 - ENTRY INTO A MATERIAL DEFINITIVE AGREEMENT

On July 28, 2009, Community Trust Bancorp, Inc. was notified by Fifth Third Bank of the extension of the expiration date of our \$12 million line of credit from July 29, 2009 to October 29, 2009. Currently, all \$12 million remain available for general corporate purposes. We believe that we will be able to obtain a one year renewal of a similar line of credit and expect to finalize such renewal in the near future.

On July 29, 2009, we received a written extension notice from Fifth Third Bank. The preceding discussion is qualified by reference to the extension notice, which is filed as an exhibit to the Current Report on Form 8-K and is incorporated herein.

ITEM 2.03 – CREATION OF A DIRECT FINANCIAL OBLIGATION OR AN OBLIGATION UNDER AN OFF-BALANCE SHEET ARRANGEMENT

The discussion above in Item 1.01 is hereby incorporated by reference into this Item 2.03.

ITEM 9.01 - FINANCIAL STATEMENTS AND EXHIBITS

10.1 Extension notice dated July 29, 2009 from Fifth Third Bank

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

COMMUNITY TRUST BANCORP, INC.

Date: July 30, 2009

By:

/s/ Jean R. Hale

Jean R. Hale

Chairman, President and Chief

Executive Officer

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EXHIBIT INDEX

| Exhibit No. | Description  |
|-------------|--|
| 10.1        | Extension notice dated July 29, 2009 from Fifth Third Bank |