ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Community Trust Bancorp, Inc. v. Colter Goodwin, GoodwinVDS
Case No. D2026-4125

1. The Parties

The Complainant is Community Trust Bancorp, Inc., United States of America ("United States"), represented by Stites & Harbison PLLC, United States.

The Respondent is Colter Goodwin, GoodwinVDS, United States.

2. The Domain Name and Registrar

The disputed domain name <communitytrusthelp.com> is registered with OwnRegistrar, Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 14, 2026. On September 16, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 17, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (John Doe Registrant) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 18, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on September 24, 2026.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the "Policy" or "UDRP"), the Rules for Uniform Domain Name Dispute Resolution Policy (the "Rules"), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the "Supplemental Rules").

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on September 28, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 18, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on October 20, 2026.

The Center appointed Gary Saposnik as the sole panelist in this matter on October 23, 2026. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

According to the Complainant, the Complainant and its predecessors have provided banking and financial services in the United States since 1903. The Complainant offers its services and has account holders and users of its services in all fifty states, and is a publicly traded company on the NASDAQ stock exchange. The Complainant is the registrant of a number of trademarks in association with banking services dating back to 1966, including the following registrations for COMMUNITY TRUST:

- COMMUNITY TRUST, United States Registration No. 1946537, registered January 9, 1996, in class 36, including for "banking and trust management services";

- COMMUNITY TRUST, United States Registration No. 4751608, registered June 9, 2015, in class 9, including for "mobile applications for managing bank accounts";

- COMMUNITY TRUST, United States Registration No. 5435846, registered April 3, 2018, in class 36, including for "checking account services; savings account services; money market account services; online banking with bill payment services".

The Complainant registered its domain name <ctbi.com> in 1997 and has pointed to its website at that domain name since at least as early as 1998. The Complainant's website enables its customers to conduct general banking and financial transactions online, including checking account balances and transactions, paying bills, making loan payments, securing credit cards, and completing other financial transactions from any location having internet access.

The Respondent registered the disputed domain name on September 10, 2026. The disputed domain name resolves to a website that appears to be associated with the Complainant through use of the COMMUNITY TRUST mark and a copy of the Complainant's logo. The webpage includes a login form, asking customers to provide their login credentials.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, the Complainant contends that the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights. The disputed domain name completely subsumes the Complainant's registered mark COMMUNITY TRUST with the addition of the term "help" and the inclusion of the ".com" suffix. This additional term does not distinguish the disputed domain name from the Complainant's mark and may increase the confusion by suggesting that the disputed domain name is related to the Complainant and/or the Complainant's services.

The Complainant alleges that the Respondent has no rights or legitimate interests in respect of the disputed domain name. The Complainant has not licensed or otherwise authorized the Respondent to use or register the Complainant's COMMUNITY TRUST mark in any domain name. Furthermore, there is no connection between the parties. There is no evidence to suggest that the Respondent is commonly known by the disputed domain name. Additionally, the disputed domain name is not used in connection with any bona fide

offering of goods or services. The website located at the disputed domain name includes the Complainant's trademarks, the statement "FDIC-insured – Backed by the full faith and credit of the U.S. Government", and a "log-in" window requesting "Company ID:", "User ID", and "Sign in to Business eBanking." The Respondent copied the Complainant's logo, without permission, and displays the same on the login page of the website at the disputed domain name. The Respondent further uses the Complainant's COMMUNITY TRUST mark on its website. Such use of the Complainant's mark and logo allegedly in association with identical banking services is an infringement of the Complainant's rights, and relies on the notoriety and goodwill of the Complainant's proprietary rights to lure customers to the Respondent's website.

Further, it appears that the Respondent is attempting to lure the Complainant's customers to its website for nefarious purposes. The website appears to be a phishing site used to gather personal and/or proprietary information from the Complainant's account holders. Evidence of such activity includes the prominently displayed statement "Sign in to Business eBanking" and text boxes for entering one's "Company ID" and "User ID" that could be used to breach the Complainant's account holder's accounts. Given the evidence of suspected phishing activity, for a banking site, the Respondent's conduct is deceptive, confusing and unlawful and cannot amount to a bona fide offering of services.

In addition, or in the alternative, the disputed domain name fails to resolve to an active website. The Respondent's website advertises banking services but does not appear to be an active website, as contact information is incomplete. Inputting random terms into the "action" buttons redirects the user to an "Account Security" page. The "Account Security" page requests confirmation of a login from "Miami, Florida". Selecting the "action" button "Yes, this was me" redirects the user to a "Welcome" page, which requests a "One-time Passcode." It appears that the goal is to have the user contact the Respondent at the provided phone number. The Complainant called the number and received a recording indicating that the number was owned by Commercial Bank of California and requesting a number be left for a call-back. In the Complainant's follow-up call, the individual who answered the call indicated that the number was to Commercial Bank of California. They also indicated that Community Trust Bank was another bank, and he had no information for them. The Complainant further contends that there is false information in the address provided. The address provided is a residential home in Arizona, although a city and state were not identified in the notice.

Lastly, the Complainant avers that the disputed domain name was registered and is being used in bad faith. The Complainant's trademark rights significantly predate the date of registration of the disputed domain name. The Complainant's mark has acquired goodwill and renown in connection with its banking and financial services throughout the United States, and its stock is publicly traded on the NASDAQ stock exchange. The disputed domain name incorporates the Complainant's mark in its entirety together with the descriptive term "help". The Respondent's website prominently displays the Complainant's mark and logo, and seeks to obtain sensitive information and login credentials from the Complainant's customers by impersonating the Complainant or otherwise presenting itself as a trusted and authorized source. The addition of the term "help" to the Complainant's mark is evidence that the Respondent is attempting to create confusion in the mind of the Internet user, and particularly, in the mind of the Complainant's account holders who may be having difficulty logging in or completing similar account-related services. The Respondent's use of the disputed domain name in furtherance of a phishing scheme constitutes evidence of bad-faith registration and use under Policy, paragraph 4(b)(iv).

Additional evidence of bad faith registration may be found by the fact that the Respondent supplied incorrect contact information, including (1) an address that appears to resolve to a third party's residence, and (2) a suggestion of an association with an entity called "GoodwinVDS" which does not appear to be an actual entity. Combined with the other elements of bad faith alleged, the supplying of incorrect information can be interpreted as evidence of bad faith.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 1.7.

The Complainant has shown rights in respect of the COMMUNITY TRUST trademark or service mark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Although the addition of other terms, here, "help", may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.8.

The applicable Top-Level Domain ("TLD") in a domain name, here ".com", is typically viewed as a standard registration requirement and as such is disregarded under the first element confusing similarity test. WIPO Overview 3.1, section 1.11.1.

The Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving that a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. WIPO Overview 3.1, section 2.1.

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise.

Panels have held that the use of a domain name for illegitimate activity, here, claimed as applicable to this case: phishing, passing off, or other types of fraud, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

In the present case, the Panel notes that the Respondent registered the disputed domain name many years after the Complainant acquired trademark rights in its COMMUNITY TRUST mark. The Complainant has provided evidence that the Respondent included the Complainant's logo and "COMMUNITY TRUST BANK" on the Respondent's website, which mimics the Complainant's mark and logo on its website at <ctbi.com>. The Respondent's website also includes sign-in prompts, in an attempted phishing scheme to gain confidential information from customers using the site. It is clear that the Respondent is targeting the Complainant, while intentionally attempting to attract for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's mark. WIPO Overview 3.1, section 3.1.4.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. WIPO Overview 3.1, section 3.2.1. Such circumstances indicating bad faith include the nature of disputed domain name, which incorporates the Complainant's mark in its entirety plus the additional descriptive term "help". There is also a clear absence of rights or legitimate interests coupled with no explanation for the Respondent's choice of the disputed domain name. Furthermore, the Respondent is using false and/or incomplete contact details. These false contact details include the phone number of a different bank on the Respondent's website, and an entity name that doesn't appear to exist. The Respondent has not rebutted any of the evidence or allegations presented and has not responded to the Complaint.

Panels have held that the use of a domain name for illegitimate activity, here, claimed as applicable to this case: phishing, passing off, or other types of fraud constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the totality of the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel finds that the Complainant has established the third element of the Policy.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <communitytrusthelp.com> be transferred to the Complainant.

/Gary Saposnik/
Gary Saposnik
Sole Panelist
Date: November 6, 2026