

| FACTS | WHAT DOES REPUBLIC BANK & TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION? | |
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| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and payment history ▪ transaction history and credit history ▪ credit card or other debt and employment information <p>If we implement different collection, sharing, or other practices for a specific product or service you will have the opportunity to review that product or service-specific notice prior to enrolling in that product or service.</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> | |
| 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 Republic Bank chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does Republic Bank share? | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes — to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes — information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | We don't share |
| For affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |
| Questions? | Call 1-888-584-3600 or go to www.republicbank.com | |

Who we are

Who is providing this notice?

Republic Bank & Trust Company (“Republic Bank”)

What we do

How does Republic 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.

How does Republic Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or make deposits or withdrawals from your account
- provide employment information

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

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes –information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a common corporate identity of Republic Bank.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Republic Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Republic Bank does not jointly market.*

Other important information

For California residents only: California residents also should see our website for their privacy rights www.republicbank.com or call 1-888-584-3600.

For Vermont Residents only:

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, 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.
- Additional information concerning our privacy policies can be found at www.republicbank.com or call 1-888-584-3600.

For Nevada residents only: You may call us at 1-888-584-3600 to be placed on our internal “do not call” list for any marketing calls we may make to existing customers. For more information about this notice or the Nevada law related to this notice, you may (1) contact us at 1-888-584-3600 or InfoSecurity@republicbank.com; or (2) contact the Nevada Attorney General via post by mailing the Office of the Nevada Attorney General, Bureau of Consumer Protection 100 N. Carson Street, Carson City, NV 89703; via telephone Hotline: (702) 486-3132; or via e-mail: aginfo@ag.nv.gov. This notice is being provided pursuant to state law.