

TAX REFUND OPTIONS

You have many options for filing your tax return and receiving your refund. Of the options available to you, there are ways to obtain your refund without extra fees. Please see below for additional information.

	IRS DIRECT OPTIONS	REFUND TRANSFER OPTIONS ¹
BANK FEES	No	Yes ²
PAYMENT OF TAX PREP	Paid directly to preparer	Can be deducted from refund
FILING OPTIONS	1. Paper Return 2. E-File	E-File
DISBURSEMENT OPTIONS	1. IRS issued check sent U.S. mail ³ 2. IRS direct deposit to your account ³	1. Bank issued check from tax office 2. Bank direct deposit to your account ³ 3. Netspend® Visa® Prepaid Card ⁴
PAPER RETURN FEDERAL REFUND TIMING	IRS estimates within 6 weeks ⁵	Not available
E-FILE FEDERAL REFUND TIMING	Within 21 days of filing, but not earlier than Feb. 15 if tax return includes EITC or ACTC ⁵	

1. A Refund Transfer is a fee-based product offered by Republic Bank & Trust Company, Member FDIC. A Refund Transfer Fee and all other authorized amounts will be deducted from your tax refund. Visit your tax preparer to learn about all filing and product options, including obtaining your refund at no additional cost.

2. Consult your tax preparer for the specific amount of this fee and when it will be assessed.

3. It may take additional time for your financial institution to post the refund to your account or for mail delivery.

4. Available at participating tax offices. The Netspend® Visa® Prepaid Card is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Visa debit cards are accepted. Card use is subject to activation, ID verification, and funds availability. A \$5 monthly fee, transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details.

5. Based on information published on www.irs.gov, the IRS issues most electronically filed refunds within 21 calendar days of IRS acknowledgement or within 6 weeks for paper filed returns. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th. Visit www.irs.gov for details about your individual refund. Republic Bank & Trust Company does not guarantee whether, when or in what amount a tax refund will be issued.

TAX REFUND OPTIONS

Additional Information About Refund Transfers:

- You may choose to receive your refund as a Refund Transfer, which is a fee-based product provided by Republic Bank & Trust Company.
- A Refund Transfer is not necessary to obtain your refund.
- If you have an existing bank account, you can file a tax return electronically and receive your refund by direct deposit within a similar time frame and without paying the additional fees associated with a Refund Transfer.
- Additional Fees if you choose a Refund Transfer:
 - A Refund Transfer Fee and all other authorized amounts will be deducted from your tax refund.
 - You may be charged a fee for your state refund or each additional funding.
 - Additional Fees may include a Transmitter Fee, Service Bureau Fee and/or a Document Preparation Fee.
 - Please consult your Bank Product Application and Agreement or tax preparer for specific details.
- Tax preparation fees are determined by your preparer and disclosed to you on the Bank Product Application and Agreement.
- Prepaid Card monthly and transaction fees apply. Consult your Cardholder Agreement for details.
- Disbursement options vary by tax office, ask your tax preparer about your available options.

Si necesita ayuda para traducir esta información al español, avise al encargado de preparar sus declaraciones de impuestos o llame a Republic Bank al 866-581-1040 y presione 2.

PAY NOTHING TODAY!

Ask about a **Refund Transfer***
to have your fees deducted
from your refund.



FAST

Your refund will be received by
Direct Deposit at the Bank from
the IRS or State!

CONVENIENT

You won't need to pay anything up
front to have your taxes prepared!

SECURE

You can choose how to receive your
Refund Transfer proceeds from
several safe and secure options.

*A Refund Transfer is a fee-based product offered by Republic Bank & Trust Company, Member FDIC. A Refund Transfer Fee and all other authorized amounts will be deducted from your tax refund. Visit your tax preparer to learn about all filing and product options, including obtaining your refund at no additional cost.

NEED \$500 TO \$6,000 FAST?

File your taxes and apply
for an **Easy Advance!***

Available in 24 hours or less!

Choose your loan amount!

Quick and easy to apply!

Contact Us Today!

*To be eligible for the \$6,000 loan amount, your expected Federal refund less authorized fees must be at least \$7,000. An Easy Advance (EA) is a loan secured by and paid back with your tax refund and is offered by Republic Bank & Trust Company, Member FDIC, to eligible taxpayers. Loan options are based on your expected Federal refund less authorized fees. If approved for an EA, a Finance Charge may apply. Loan is subject to underwriting and approval. EA proceeds are typically available within 24 hours of IRS acceptance of tax return or within 24 hours for those filing before the IRS start date; however, if direct deposit is selected, it may take additional time for your financial institution to post the funds to your account. Visit your tax preparer to learn about the cost and timing of all filing and product options. Available with preparation of 2022 federal tax return through Feb. 28, 2023.





WHAT YOU NEED TO KNOW BEFORE SELECTING A REFUND TRANSFER

Republic Bank & Trust Company

Tax Refund Options:

Filing Method	Refund Transfer (RT)	Disbursement Method	Estimated Issuance of Federal Refund	Bank Fee for First Funding	Bank Fee for Each Add'l Funding	Additional RT Fees*	Payment of Tax Prep Fees
Paper Return	No	IRS Issued Check Sent U.S. Mail ¹	Within 6 weeks ³	None	None	None	Paid Directly to Preparer
Paper Return	No	IRS Direct Deposit to Your Account ¹	Within 6 weeks ³	None	None	None	Paid Directly to Preparer
E-File	No	IRS Issued Check Sent U.S. Mail ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	None	None	None	Paid Directly to Preparer
E-File	No	IRS Direct Deposit to Your Account ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	None	None	None	Paid Directly to Preparer
E-File	Yes	Bank Direct Deposit to Your Account ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	\$39.95	\$10	\$_____	Can Be Deducted From Refund
E-File	Yes	Bank Issued Check From Tax Office	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	\$39.95	\$10	\$_____	Can Be Deducted From Refund
E-File	Yes	Netspend Visa® Prepaid Card ²	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	\$39.95	\$10	\$_____	Can Be Deducted From Refund

***Additional Fees:** For an itemized listing of the Additional RT Fees and tax preparation fees, please refer to page 1 of the Bank Product Application and Agreement or consult with your tax preparer. If you choose a Netspend Visa Prepaid Card² for your tax refund disbursement, you will incur a \$5.00 Monthly Plan Fee beginning upon first load of funds and other usage fees may apply. Please refer to your Cardholder Agreement for Terms and Conditions including fee schedule details or visit www.republictaxpayer.com.

Fees: The Refund Transfer and Tax Preparation Fees disclosed in Section 4 of the Bank Product Application and Agreement are not due until tax preparation and any other services provided to you in relation to the Refund Transfer (**Services**) are complete. The Services are not complete until the earlier of (i) notification to you that the proceeds of your Refund Transfer are available or (ii) the 60th day after your tax return has been e-filed with the IRS.

Filing Options With No Additional Costs: You have many options for filing your tax return and receiving your refund, some of which have no additional costs. With these options you will need to pay tax preparation fees directly to your preparer. Refer to the chart above for the estimated issuance of your federal refund associated with each option:

- **Paper Return:** You can mail your tax return to the IRS and/or state and have your refund issued as a check sent in the U.S. mail or by direct deposit (if you have an existing account) without having to incur any additional cost for an RT.
- **E-File:** You can e-file your federal and/or state tax return and have your refund issued as a check sent in the U.S. mail or by direct deposit (if you have an existing account) within a similar time frame and without paying the additional fees associated with an RT.

Refund Transfer: You may choose to receive your refund as an RT which is a fee-based product provided by Republic Bank & Trust Company. If you choose an RT, your income tax return will be filed electronically and your refund will be direct deposited in a bank account established for one-time use only for the receipt of your refund and not intended for long term use. Typically, refund proceeds are issued from the IRS within an estimated 21 days after IRS acceptance of the return. However, the IRS will not begin issuing refunds earlier than February 15th for EITC and ACTC-related tax returns.³ A Refund Transfer Fee will be deducted from your refund amount. Additionally, a Transmitter and/or Service Bureau Fee, all tax preparation fees and any other authorized fees/amounts may be deducted from your refund and forwarded to the appropriate authorized parties. The remainder of your refund will be issued to you by a Republic Bank & Trust Company check printed at the tax office; direct deposited to your personal bank account or loaded to your Netspend Visa Prepaid Card.² You can choose a filing option that does not require selecting the RT and paying the associated fees which reduce the amount you can expect to receive from a tax refund.

- An RT is not necessary to obtain your refund.
- If you have an existing bank account, you can file a tax return electronically and receive your refund by direct deposit within a similar time frame and without paying the additional fees associated with an RT.
- Tax preparation fees are determined by your preparer and disclosed to you on the RT Application and Agreement.

Tax Refund Processing: For additional information on tax refund processing please consult www.irs.gov or your state's tax authority website.

Withholding Change: Changing your income tax withholding might result in more income during the year rather than waiting for an income tax refund.

Information About Opening A Low-Cost Bank Account: Go to www.joinbankon.org for information about low-cost "starter" or "second chance" bank accounts and access to financial education resources.

1. It may take additional time for your financial institution to post the refund to your account or for mail delivery.

2. Available at participating tax offices. The Netspend Visa Prepaid Card is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Visa debit cards are accepted. Card use is subject to activation, ID verification, and funds availability. A \$5 monthly fee, transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details.

3. Based on information published on www.irs.gov, the IRS issues most electronically filed refunds within 21 calendar days of IRS acknowledgement, or within 6 weeks for paper filed returns. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th. Visit www.irs.gov for details about your individual refund. Republic Bank & Trust Company does not guarantee whether, when or in what amount a tax refund will be issued.



EASY ADVANCE INFORMATION PAGE - Republic Bank & Trust Company

AN EASY ADVANCE IS A LOAN AND IS NOT A TAX REFUND.

An Easy Advance is a one-time loan not intended for long-term use. Your Easy Advance is subject to underwriting and approval by Republic Bank & Trust Company (Republic). You may receive an Easy Advance amount less than what you requested. A Finance Charge may be assessed based on your approved loan amount. Typically, your proceeds will be disbursed to you within 24 hours of Internal Revenue Service (IRS) acceptance of your tax return.¹ The Easy Advance is secured by and paid back with your tax refund but is not your actual tax refund.

Easy Advance Fee Schedule:

<i>Loan Amount</i>	<i>Finance Charge</i>	<i>Annual Percentage Rate (APR)</i>
\$500.00	\$0	0%
\$1,000.00	\$0	0%
\$1,500.00	\$47.34	35.99%
\$2,000.00	\$63.12	35.99%
\$3,000.00	\$94.68	35.99%
\$4,500.00	\$142.02	35.99%
\$6,000.00	\$189.36	35.99%

- You can file your tax return electronically and have the IRS or state issue your tax refund directly to your existing account without applying for an Easy Advance. According to the IRS, if you file a tax return electronically and do not obtain an Easy Advance, you can expect to receive a tax refund within 21 days by direct deposit or mail. However, the IRS will not begin issuing refunds earlier than February 15th for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns. If you mail your return and do not obtain an Easy Advance, you can expect to receive a tax refund within 6 weeks by direct deposit or mail.
- To receive an Easy Advance, you are not required to choose a Refund Transfer.
- To be eligible for the Easy Advance you selected, your expected Federal refund must be at least \$_____ after any fees and other amounts you have authorized are deducted. Additionally, your tax return and credit bureau information will be evaluated to determine the likelihood that it will be funded by the IRS. Your application for the Easy Advance may be denied if you have any delinquent child support or outstanding unpaid taxes, student loans or other federal debt.
- If approved, repayment of the Easy Advance loan amount and Finance Charge (if applicable) is due upon receipt of your 2022 tax refund from the IRS and/or state taxing authority, which will reduce the amount of your refund received from the IRS and/or State. The remainder of your refund will be disbursed to you in the same manner you select on your Bank Product Application and Agreement.
- You may rescind the Easy Advance within seven (7) days of your receipt of the Easy Advance proceeds by contacting Republic at 866-581-1040.
- If declined, you will not be charged a Finance Charge for the Easy Advance and your tax refund will still be routed to Republic and disbursed to you in the same manner you select on your Bank Product Application and Agreement. If declined and you applied for an Easy Advance and Refund Transfer, you will still receive and be charged for the Refund Transfer.
- Your tax preparer pays a fee to Republic for each approved Easy Advance. Your tax preparer is prohibited from passing this fee on to you.
- The IRS and/or state taxing authority do not guarantee the amount or time of payment of your refund.
- An Easy Advance may cost more than other sources of credit. Before applying for an Easy Advance, you should consider whether an Easy Advance is consistent with your personal needs and financial circumstances.

Disbursement Method Information:

- If you choose an Easy Advance without a Refund Transfer, then the disbursement options available for you to receive your Easy Advance proceeds and tax refund are Direct Deposit¹ or Prepaid Card².
- If you choose a Refund Transfer in addition to the Easy Advance, your disbursement options are Bank Check, Direct Deposit¹ or Prepaid Card². You will receive both the Easy Advance and Refund Transfer proceeds by the same disbursement method.
- If you choose a Prepaid Card and are approved for an Easy Advance, a \$5 monthly Plan fee will begin 30 days after receipt of the Easy Advance proceeds and your first Over the Counter Cash Withdrawal Fee will be waived.

Important Information for Joint Filers:

- All Easy Advance applications are on an individual basis so only one taxpayer can apply.
- It is solely your choice in determining who applies for the Easy Advance.
- Only the applicant's name will appear on the Easy Advance check.

Other Information:

- For additional information about tax refund processing, please consult www.irs.gov or the applicable tax authority's website.
- Go to www.joinbankon.org for information about low-cost "starter" or "second chance" bank accounts and access to financial education resources.

Please consult your Bank Product Application and Agreement for additional information.

1. EA proceeds are typically available within 24 hours of IRS acceptance of tax return (or within 24 hours of filing for those filing before the IRS e-file start date), however, if direct deposit is selected it may take additional time for your financial institution to post the funds to your account.

2. Available at participating tax offices. The Netspend Visa Prepaid Card is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Visa debit cards are accepted. Card use is subject to activation, ID verification, and funds availability. A \$5 monthly fee, transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details.

Borrower's Name: _____

EASY ADVANCE (EA) TRUTH-IN-LENDING ACT DISCLOSURE

<u>ANNUAL PERCENTAGE RATE</u>	<u>FINANCE CHARGE</u>	<u>AMOUNT FINANCED</u>	<u>TOTAL OF PAYMENTS</u>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all scheduled payments.
35.99%	\$	\$	\$

Payment Schedule: One payment of \$_____ is due upon receipt of your 2022 tax refund from the IRS and/or state taxing authority.

Security: You are giving the creditor a security interest in the anticipated tax refund to be paid to you by the IRS and/or state taxing authority for the 2022 tax year.

Required Deposit: The Annual Percentage Rate does not take into account your required deposit.

Prepayment: If your debt is paid early, you will not have to pay a penalty nor will you be entitled to a refund of any part of the Finance Charge.

Please refer to your BANK PRODUCT APPLICATION and AGREEMENT for other important information.

Creditor: Republic Bank & Trust Company ("Republic Bank"), 601 West Market Street, Louisville, KY 40202

Itemization of the Amount Financed of \$_____

1. Amount Paid Directly To You \$_____

Bank Product Application and Agreement (Application/Agreement)
Republic Bank & Trust Company, 601 West Market Street, Louisville, Kentucky 40202



INSTRUCTIONS: Joint Taxpayer information is required only if filing a joint tax return. IF YOU WANT TO APPLY FOR AN EASY ADVANCE YOU MUST APPLY AS AN INDIVIDUAL EVEN IF YOU ARE MARRIED AND FILING JOINTLY. ONLY ONE TAXPAYER CAN APPLY FOR AN EASY ADVANCE. Please refer to Section 5 for further information.

1. TAXPAYERS INFORMATION (Address must not contain a P.O. Box)

Name: _____ Joint: _____

Address: _____

2. WHICH BANK PRODUCT(S) ARE YOU APPLYING FOR?

☐ **EASY ADVANCE LOAN:** THE EASY ADVANCE IS A PRODUCT OFFERED BY REPUBLIC BANK & TRUST COMPANY (**Republic**) WHICH MAY BE APPLIED FOR WITH OR WITHOUT RECEIVING A REFUND TRANSFER. I understand that by signing this Bank Product Application and Agreement I am applying for a loan in the amount of \$ _____. If approved, a Finance Charge of \$ _____ and the loan amount will be deducted from my 2022 tax refund from the IRS and/or state taxing authority. I understand the Easy Advance is subject to underwriting and approval by Republic and I may receive an Easy Advance amount less than what I requested with the associated Finance Charge as stated on the Easy Advance Information Page. If filing a joint tax return, only one Taxpayer can apply for the Easy Advance and the Easy Advance proceeds will be disbursed to the applying Taxpayer only. If I am applying for an Easy Advance and Refund Transfer, the Easy Advance proceeds will be disbursed in accordance with Section 3 below. If I apply for an Easy Advance and Refund Transfer and my application for an Easy Advance is declined, I understand that I will still receive a Refund Transfer. If I apply for an Easy Advance only (without the Refund Transfer), I understand that (i) the Easy Advance proceeds and remaining balance of my tax refund can only be disbursed via Direct Deposit or Netspend Prepaid Card (select in Section 3 below) and (ii) the remaining balance of my tax refund (after all authorized deductions) will be disbursed in the same manner as my Easy Advance.

☐ **REFUND TRANSFER:** I (which includes the joint taxpayer, if any) understand that by signing this Agreement, I am requesting and agreeing to receive my federal and/or state tax refund(s), less the fees and payments set out in Section 4 below, by the disbursement method selected in Section 3 below. If filing a joint tax return where Check is the chosen disbursement method, the Refund Transfer Check will be issued to both Taxpayers. For all disbursement methods other than Check, the Refund Transfer will be disbursed in accordance with Section 3 below.

3. DISBURSEMENT METHOD: SELECT ONE THAT WILL APPLY TO THE PRODUCT(S) SELECTED IN SECTION 2 ABOVE.

☐ **Direct Deposit:** Republic will deposit funds directly to my existing account, as specified below (**Bank Account**).

Bank Routing Number: _____ Account Number: _____ ☐ Checking ☐ Savings

☐ **Netspend Prepaid Card:** Republic will deposit funds directly to a Netspend Prepaid Card (**Card**), issued by my tax preparer. Please refer to the Card's disclosures for all applicable fees, terms of use and further details. **Customer Number:** _____

☐ **Check:** Republic will disburse funds to me via check, printed by my tax preparer or mailed by Republic.

4. FEES: I understand that the Refund Transfer and Tax Preparation Fees listed below are not due until tax preparation and any services provided to me in relation to the Refund Transfer (**Services**) are complete. The Services are not complete until the earlier of (i) notification to me that the proceeds of my Refund Transfer are available or (ii) the 60th day after my tax return has been e-filed with the IRS. The Refund Transfer Fee applies to the first refund received and an additional fee will be charged for each subsequent funding received, whether federal or state and whether for the current tax year or a prior tax year.

Refund Transfer Fees

Refund Transfer Fee paid to Republic: \$ _____
Subsequent Funding Fee paid to Republic: \$ _____
Transmitter Fee paid to _____: \$ _____
Service Bureau Fee paid to _____: \$ _____
Total Refund Transfer Fees: \$ _____

Tax Preparation Fees

Tax Preparation Fee paid to Tax Preparer: \$ _____
Audit Fee paid to _____: \$ _____
Total Tax Preparation Fees: \$ _____

Easy Advance Loan Fee (if approved)

Finance Charge paid to Republic: \$ _____

5. EASY ADVANCE SECURITY INTEREST IN REFUND IF FILING JOINTLY. I, _____, am not applying for, and will not be liable for repayment of an Easy Advance. However, by signing below, as security for the Easy Advance for which my spouse has applied, I hereby authorize and grant to Republic a security interest in the anticipated tax refund to be paid to me by the IRS and/or state taxing authority for the 2022 tax year.

6. ACKNOWLEDGEMENT/CERTIFICATION/AGREEMENT

By signing this Agreement in the spaces provided below, I do the following:

- I acknowledge that (i) I am at least eighteen (18) years old, nineteen (19) in AL or NE (ii) I received a completed copy of this Agreement, (iii) I have received, read, and understand this Agreement, Republic's Privacy Notice, a sheet entitled What You Need to Know Before Selecting a Refund Transfer, a Truth-In-Lending Act Disclosure if applicable, a sheet entitled Easy Advance Information Page if applicable, and all applicable state disclosures and (iv) the Refund Transfer is not a loan or an extension of credit.
- I certify that all my information contained in this Agreement is correct to the best of my knowledge, that this Agreement is based on my 2022 federal and/or state income tax return(s) and that the tax return(s) are true, complete, and accurate in all respects.
- I agree to all the terms and provisions set forth in this Agreement, including the **WAIVER OF JURY TRIAL AND ARBITRATION** section.
- I authorize Republic to obtain my consumer credit report through any credit reporting agency.

x _____
Taxpayer Signature

Date

x _____
Joint Taxpayer Signature

Date

CUSTOMER IDENTIFICATION PROGRAM NOTICE: In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a Bank Product. What that means to you is that when you apply for a Bank Product through Republic, you will need to provide your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you including an unexpired, government-issued, photo ID or other similar document.

ADDITIONAL TERMS AND DISCLOSURES.

7. EASY ADVANCE CERTIFICATIONS.

If this is an application for an Easy Advance, by signing this Application/Agreement, I (including my spouse if filing jointly) certify the following to be true: My expected federal tax refund payment was not delayed by the IRS last year, nor was my federal tax refund fully or partially withheld by the IRS last year. I am not currently in any dispute or audit with the IRS. I do not have a payment plan with the IRS. I do not have any outstanding tax liens. I have not previously filed a federal income tax return this year (including any amended or prior year returns). I have not missed filing a required tax return in the last two (2) years. I am not delinquent in student loan payments. I have not been incarcerated for six or more months during 2022 (includes work release and halfway house programs). I am not delinquent in any child support or maintenance payments, VA or HUD loans, or any obligation involving a federal agency, including debts for food stamps. I do not currently have a payment plan with any bankruptcy court. I have not filed for Chapter 7, 11 or 13 bankruptcy in the last two (2) years. I have not made an estimated tax payment in 2022. I have not applied any of my 2021 federal tax refund to my 2022 taxes.

8. ACCEPTANCE OF EASY ADVANCE.

If this is an application for an Easy Advance, by signing this Application/Agreement, I understand that (i) the provision of Easy Advance proceeds to me constitutes an offer by Republic to enter into a loan transaction with me and the terms of the proposed loan transaction are set forth in this Application/Agreement; (ii) My negotiation of the Easy Advance Check (if applicable) or other receipt of Easy Advance proceeds shall constitute my acceptance of Republic's offer, thus obligating me to the terms of this Agreement; (iii) I may reject Republic's offer by canceling the Easy Advance and declining to negotiate the Easy Advance Check (if applicable) or returning the Easy Advance proceeds as further described below in this Section; (iv) Republic will make an Easy Advance to me if this Application is approved by Republic in its sole and absolute discretion; and (v) I can only apply for an Easy Advance on or before **February 28th, 2023**. If I want to cancel the Easy Advance and decline to negotiate the Easy Advance check or withdraw the Easy Advance proceeds, I shall notify Republic within seven (7) days of the time I receive the Easy Advance check (if applicable) or Easy Advance proceeds of my intent to cancel by contacting Republic at 1-866-581-1040. If I cancel the Easy Advance, I will promptly return the Easy Advance Check (if applicable) or Easy Advance proceeds to Republic. If I choose to have my Easy Advance proceeds deposited into the Bank Account or any other account and choose to cancel the Easy Advance, I authorize Republic to withdraw the proceeds. If I cancel the Easy Advance, Republic will disburse the amount of my tax refund, less the Refund Transfer and Tax Preparation fees set out in Section 4 above.

9. SECURITY INTEREST IN REFUND.

I (including my spouse if filing jointly) hereby grant to Republic a security interest, and release any rights, in the anticipated tax refund to be paid to me by the IRS and state taxing authority (if applicable) for the 2022 tax year and authorize Republic, at its discretion, to send or transmit my Easy Advance (if applicable), Refund Transfer (if applicable) or any amount due me, to me at my address or to my electronic return originator (**ERO**) for delivery to me and agree to hold Republic harmless if my ERO does not timely deliver the Check(s) or Card to me.

10. ACCOUNT AND RELATED TRANSFER.

I authorize and request Republic to receive and process my federal and/or my state tax refund(s) by establishing an account (**my "RBT Account"**) for the sole purpose of receiving my tax refund(s) and disbursing my Bank Product(s). No other deposits may be made to, and no withdrawals will be allowed from my RBT Account. Prior to disbursing my tax refund from the IRS and/or state taxing authority, I authorize Republic to deduct and pay any and all of the following fees, charges, and amounts from my tax refund: (i) any current year outstanding balances and fees due Republic, including the balance of my Easy Advance, Easy Advance Finance Charge and/or Refund Transfer Fee(s); (ii) any or all authorized fees due the tax software company (**Transmitter**); (iii) any or all authorized fees due my tax return preparer and ERO; and (iv) any or all authorized fees due my ERO's service bureau. I understand that the Refund Transfer Fees and Tax Preparation Fees set forth in Section 4 are not due until the Services are complete. The Services are not complete until the earlier of (i) notification to me that the proceeds of my Refund Transfer are available or (ii) the 60th day after my tax return has been e-filed with the IRS. The Bank Products will be disbursed to me by the method I selected in Section 3 above and upon final disbursement my RBT Account will be closed. If I chose Direct Deposit as my disbursement method and Republic becomes aware the Bank Account information is incorrect prior to disbursement or Republic is unable, for any reason, to honor my Direct Deposit request, my Bank Products will be disbursed to me via check, printed by my tax preparer or mailed directly to me by Republic. However, if my Bank Account information is incorrect and the deposit I direct Republic to make is not returned to Republic, I hereby acknowledge that I will be responsible for any loss. I understand that Republic will not charge my RBT Account any overdraft, nonsufficient funds, or similar fee if Republic seeks to deduct my Easy Advance, my Easy Advance Finance Charge, and/or any other amount due from my RBT Account and my RBT Account does not contain sufficient funds to cover the amount due. I further understand that Republic will not close my RBT Account in response to the balance of my RBT Account going below zero as a result of a transfer of funds initiated in connection with my Easy Advance.

11. AUTHORIZATIONS.

I (i) authorize Republic to inquire of the IRS, state taxing authority (if applicable), my employer or any agency providing information on behalf of my employer as to the status of my tax refund(s) and as to my tax withholding and to receive from or supply to the IRS and the state taxing authority (if applicable) information

on my behalf; (ii) authorize Republic to investigate and verify from time to time all information provided to Republic; (iii) authorize Republic to verify my employment and any of the information in this Agreement; (iv) authorize my ERO and Transmitter to provide to Republic, and authorize Republic to provide to the IRS or other third parties as permitted by law, information obtained from my tax return, this Agreement, and other sources necessary to detect suspicious or fraudulent tax returns and/or possible fraudulent Bank Products or for any other purpose permitted by law; (v) authorize Republic to use information I am providing to Republic in conjunction with this Agreement to verify my refund status with the IRS; (vi) authorize Republic to change my Disbursement method at its discretion if necessary to process my Bank Product(s); (vii) authorize Republic, at Republic's sole discretion, if I provided my cellular phone number to my ERO, to deliver to my cellular phone number text messages and phone calls regarding Bank Products using an automatic telephone dialing system or an artificial or pre-recorded voice and understand that Republic is not requiring me to provide this authorization as a condition of obtaining a Bank Product (message and data rates may apply from my wireless carrier); and, (viii) authorize Republic, at its sole discretion, to send my Bank Product(s), or any amount due me, to me at my address, as listed on this Agreement, or to my ERO for delivery to me and agree to hold Republic harmless if my ERO does not timely deliver the check(s) or Card to me. If I have opted in to receive the Republic Bank Tax Refund Solutions text messaging alerts, I acknowledge and agree that I will be receiving text message notifications when my Easy Advance Check and/or Refund Transfer Check is ready at my ERO's tax office, or my Direct Deposit has been released to my Bank Account. I acknowledge that for help I can text HELP to 82570 or call 866-581-1040. To cancel all text messages, I acknowledge I can text STOP to 82570.

12. RELEASE OF MY BANK PRODUCT INFORMATION.

I authorize Republic to provide third parties, including without limitation, credit reporting agencies, and my ERO and Transmitter with information regarding the status of my Bank Product(s), including whether the IRS or any state taxing authority funded, partially funded or failed to fund my tax refund, and whether I obtained a Bank Product. (See Republic's Privacy Notice.)

13. ADDITIONAL TERMS.

I authorize Republic to accept my federal tax refund from the IRS and/or my state tax refund from the applicable state taxing authority and disburse the balance of my account to me by the method selected in Section 3. I understand and agree that (i) Republic is not affiliated with and does not warrant the performance of my ERO or the Transmitter or the accuracy of the tax return; (ii) Republic's fees may be shared by Republic with my ERO and/or the Transmitter; (iii) a portion of the Transmitter fee may be subsequently shared with my ERO; (iv) this Agreement is governed by applicable federal laws and the laws of the Commonwealth of Kentucky; and (v) Republic does not guarantee whether, when, or in what amount, tax refund(s) will be issued.

14. REGULATORY DISCLOSURES.

A. Federal Electronic Fund Transfer Act:

In Case of Errors or Questions About My Electronic Transfers: I will telephone Republic at 1-866-581-1040 or write Republic at Tax Refund Solutions, P.O. Box 2348, Louisville, Kentucky 40201 as soon as I can if I believe my transaction history is wrong or I need more information about a particular transaction. Republic must hear from me no later than sixty (60) days after I electronically accessed my account, if the error could be viewed in my electronic history. I must tell Republic my name and Social Security Number, describe the error or transaction I am unsure about, explain as clearly as I can why I believe it is an error or why I need more information, and tell Republic the dollar amount of the suspected error. If I report an error orally, Republic may require me to send my complaint or question in writing within ten (10) business days.

Republic will determine whether an error occurred within ten (10) business days after hearing from me and will correct any error promptly. If Republic needs more time, however, it may take up to forty-five (45) days to investigate my complaint or question. If Republic decides to do this, it will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes Republic to complete its investigation. If Republic asks me to put my complaint or question in writing and does not receive it within ten (10) business days, Republic may not credit my account. For questions and errors involving new accounts, Republic may take up to ninety (90) days to investigate my complaint or question. For new accounts, Republic may take up to twenty (20) business days to credit my account for the amount I think is in error. Republic will tell me the results within three (3) business days after completing its investigation. If Republic decides that there was no error, Republic will send me a written explanation. Copies of the documents that Republic used in the investigation are available at my request.

Republic's business days are Monday through Friday, except for federal holidays.

No other electronic fund transfers are allowed. Other than the Refund Transfer Fee and Subsequent Funding Fee described in Section 4, there is no charge/fee for electronic fund transfer activity. You can access your transaction history by visiting www.republictaxpayer.com.

If Republic does not complete a transfer to or from my account on time or in the correct amount in accordance with this Agreement, Republic will be liable for my losses or damages. However, there are some exceptions. Republic will not be liable, for instance: (i) if, through no fault of Republic, I do not have enough money in my account to make the transfer, (ii) if circumstances beyond Republic's control (such as a fire or flood) prevent the transfer despite reasonable precautions that Republic may have taken, (iii) if the funds in my account have been offset by Republic in payment of a delinquent loan, or (iv) if the funds have been attached or otherwise frozen as a result of a legal proceeding.

Republic will disclose information to third parties about my account or the transfers I make (i) when it is necessary to complete transfers, (ii) in order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, (iv) in accordance with Republic's Privacy Notice, and (v) if I give Republic written permission.

B. Provisional Credit: Any credit given to me by Republic with respect to an automated clearing house (ACH) credit entry is provisional until Republic receives final settlement for such entry. If Republic does not receive such final settlement, I agree that Republic is entitled to a refund of the amount credited to me in connection with such entry, and the party making the payment to me via such entry (i.e., the originator of the entry) shall not be deemed to have paid me in the amount of such entry. Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving my account, Republic is not required to give a notice to me of receipt of an ACH item and will not do so. However, Republic will notify me of the receipt of payments in the transaction history, if any. Any ACH transfer to or from the account will comply with U.S. law.

C. Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). You may also call 1-866-764-1040 to receive this disclosure and general payment information orally.

15. WAIVER OF JURY TRIAL AND ARBITRATION.

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION RATHER THAN BY GOING TO COURT. THIS MEANS THAT YOU WILL NOT HAVE A RIGHT TO A JURY AND THAT YOU WILL NOT BE ABLE TO INITIATE OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING FOR ANY DISPUTE SUBJECT TO ARBITRATION. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY.

In consideration of the services provided in connection with this Agreement, I agree to the terms of this arbitration provision as set forth in this Section 15.

A. Facts about Arbitration: Arbitration is a process in which persons or companies with a dispute: (i) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (ii) agree, instead, to submit their disputes to a neutral third person (Arbitrator) for a decision. Each party to the dispute has an opportunity to present some evidence to the Arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The Arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an Arbitrator's decision. **THEREFORE, I ACKNOWLEDGE AND AGREE AS FOLLOWS:**

B. Scope of Arbitration: The words "dispute" and "disputes" are given the broadest possible meaning and include, except as expressly limited in this paragraph, all claims, rights and controversies in any way arising from or in any way relating directly or indirectly to (i) this Agreement (including this arbitration provision and the fees charged), and any prior agreement or agreements between me and Republic, and any and all aspects of my present or past relationship with Republic that relates to or concerns my tax refund and (ii) this arbitration provision, including the validity and scope of this arbitration provision. Without limiting the generality of the foregoing and except as expressly limited in this paragraph, the claims, rights and controversies within the scope of the terms "dispute" or "disputes" includes any possible claims or rights that I have against Republic or against any of Republic's employees, agents, officers, directors, managers, shareholders or affiliated entities and/or Transmitter (**hereinafter collectively referred to as "related third parties"**), including those arising under (i) federal or state law, including alleged violations of any state or federal constitution, statute or regulation and common law theories such as those based upon contract, tort, fraud, or other intentional torts; (ii); and any claims seeking restitution pursuant to California Business and Professions Code §§ 17200 et seq. except for the specific components of a dispute or controversy seeking public injunctive relief pursuant to California Business and Professions Code §§ 17200 et seq., any law or procedural provision that otherwise might enable me to assert rights as a private attorney general, or as a representative and/or member of a class of persons, or as a person acting in any other representative capacity (**hereinafter referred to as "Representative Claims"**); and (iii) all claims arising from or relating directly or indirectly to the disclosure by Republic or related third parties of any non-public personal information about me. The claims, rights and controversies within the scope of the terms "dispute" or "disputes" also includes any possible claims or rights that Republic has against me, including all counterclaims it may have in the event of a dispute that I raise. Notwithstanding the foregoing, the terms "dispute", "disputes", and "Representative Claims" **do not include:** (i) any dispute or controversy about the validity, enforceability, coverage or scope of Section 15.C titled "Waiver of Jury Trial and Participation in Class Action and Section 15.D titled "No Class Arbitration" set forth below or (ii) the specific components of a dispute or controversy seeking public injunctive relief pursuant to California Business and Professions Code §§ 17200 et seq.; all such disputes or controversies are for a court and not an arbitrator to decide.

Any dispute or Representative Claim regarding the enforceability of Section 15.C titled "Waiver of Jury Trial and Participation in Class Action and/or Section 15.D titled "No Class Arbitration" must be decided by a court of competent jurisdiction prior to initiating arbitration of any Representative Claim. The specific components of any dispute or controversy seeking public injunctive relief pursuant to California Business and Professions Code §§ 17200 et seq. may only be decided after a ruling on all Representative Claims by the arbitrator.

C. Waiver of Jury Trial and Participation in Class Action: I acknowledge and agree that by entering into this arbitration provision: (i) I AM GIVING UP MY RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST REPUBLIC OR RELATED THIRD PARTIES; (ii) I AM GIVING UP MY RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST REPUBLIC OR RELATED THIRD PARTIES; AND (iii) EXCEPT FOR THE SPECIFIC COMPONENT OF ANY CLAIM SEEKING PUBLIC INJUNCTIVE RELIEF PURSUANT TO CALIFORNIA BUSINESS AND PROFESSIONS CODE §§ 17200 ET SEQ., I AM GIVING UP MY RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST REPUBLIC AND/OR RELATED THIRD PARTIES. Republic is giving up its rights to jury trial and rights to have a dispute it has with you resolved in a court, other than a small claims tribunal.

D. No Class Arbitration: Except as provided in Paragraph H below, all disputes including any Representative Claims against Republic and/or related third parties shall be resolved by binding arbitration only on an individual basis with me. IN ACCORDANCE THEREWITH, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW ME TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. THE ARBITRATION SHALL ONLY RESOLVE MY RIGHTS, CLAIMS OR CONTROVERSIES, NOT THOSE OF ANY OTHER PERSON.

E. Arbitration Organizations and Procedures: Arbitration shall be commenced and conducted as follows.

Any party to a dispute, including related third parties, seeking to have that dispute resolved shall send the other party written notice by certified mail return receipt requested of their intent to arbitrate and in that letter shall set forth the subject of the dispute along with the relief requested. Regardless of who demands arbitration, I shall have the right to select the entity that will administer the arbitration process from among: the American Arbitration Association (1-800-778-7879) <http://www.adr.org>, JAMS (1-800-352-5267) <http://www.jamsadr.com>, or any arbitration organization that Republic may designate in the event either AAA or JAMS or both are unable to act or do not honor (or are not expected to honor) the terms of this Agreement. As an alternative, the parties may agree to select a local Arbitrator who is an attorney, retired judge, or Arbitrator registered and in good standing with an arbitration association, to administer the arbitration. If I fail to notify Republic of a selection for arbitration organization, within thirty (30) days of the demand for arbitration, then Republic has the right to select the arbitration organization from the same list. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this arbitration provision, including the limitations contained in this Agreement. I understand that I may obtain a copy of the rules and procedures by contacting the arbitration organization listed above. If the arbitration will be conducted by a local Arbitrator, the AAA rules in effect at the time this Agreement is signed will govern (to the extent not inconsistent with this Agreement) unless the parties otherwise agree. If there is any reason that an Arbitrator or arbitration organization cannot be selected under this paragraph, we agree that one will be selected by a court, by consent of the parties, and the AAA rules in effect at the time this Agreement is signed will govern the resulting arbitration (to the extent not inconsistent with this Agreement) unless the parties otherwise agree.

F. Payment of Arbitration Fees: Regardless of whom demands arbitration, upon my request Republic will advance my portion of the expenses associated with the arbitration, including the filing, administrative, hearing and Arbitrator's fees (**Arbitration Fees**). If the Arbitrator renders a decision or an award that provides material relief in my favor resolving the dispute, then I will not be responsible for reimbursing Republic for my portion of the Arbitration Fees, and Republic will reimburse me for any Arbitration Fees I have previously paid. If the Arbitrator does not render a decision or an award that provides material relief in my favor resolving the dispute, then the Arbitrator may require me to reimburse Republic for the Arbitration Fees it has advanced, not to exceed the amount which could have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees I have previously paid.

G. Conduct of Arbitration: The arbitration hearing will be conducted in the county of my residence, or within 30 miles from such county, or in the county in which the transaction under this Agreement occurred, or in such place as shall be ordered by the Arbitrator. Throughout the arbitration, each party shall bear their own attorneys' fees and expenses, such as witness and expert witness fees. The Arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. Sections 1 – 16 (**FAA**); shall apply statutes of limitation; and shall honor claims of privilege recognized at law. The Arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the Arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the Arbitrator may award a party's reasonable attorneys' fees and expenses. At the timely request of any party, the Arbitrator shall provide a written explanation for the award. The Arbitrator's award may be filed with any court having jurisdiction.

H. Small Claims Tribunal: All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute which cannot be adjudicated within the jurisdiction of a small claims tribunal shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration de novo, by a fresh review of the facts.

I. Governing Law: Our agreement to arbitrate is made pursuant to the FAA, because the transaction evidenced by this Agreement may involve interstate commerce. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then this agreement to arbitrate shall be governed by the arbitration law of the Commonwealth of Kentucky. This Section 15 does not apply (i) to "covered borrowers" as defined by the Military Lending Act and (ii) in other instances where prohibited by applicable law.

J. Binding Effect: This arbitration provision is binding upon and benefits the parties to this Agreement and their respective heirs, successors and assigns. This arbitration provision continues in full force and effect, even if my obligations have been paid or discharged through bankruptcy. This arbitration provision survives any cancellation by prepayment, termination, amendment, expiration or performance of any transaction between the parties and continues in full force and effect unless the parties otherwise agree in writing. Republic may assign its rights to have disputes resolved by arbitration, either before the dispute arises or thereafter.

16. STATE DISCLOSURES.

If I reside in any of the states listed below, the following state specific provisions may be applicable to the Bank Product I am applying for:

California Residents: If married and filing from California, I have the right to apply for credit separately. A credit report may be requested in connection with my application for an Easy Advance. At my request, Republic will tell me whether or not a credit report was obtained and the name and address of the consumer reporting agency that furnished the report.

Colorado Residents: To file a complaint regarding the Easy Advance, please contact the Colorado Attorney General's office at <http://www.coag.gov/>.

Indiana Residents: WARNING: A small loan is not intended to meet long-term financing needs. A small loan should be used only to meet short-term cash needs. Renewing a small loan rather than paying the debt in full will require additional finance charges. The cost of my small loan may be higher than loans offered by other lending institutions. Small loans are regulated by the State of Indiana Department of Financial Institutions.

Iowa Residents: NOTICE TO CONSUMER: 1. Do not sign the Application/Agreement before you read it. 2. You are entitled to a copy of the Application/Agreement. 3. You may prepay the unpaid balance at any time without penalty.

Maine Residents: NOTICE TO CONSUMER: 1. Do not sign the Application/Agreement before you read it. 2. You are entitled to a copy of the Application/Agreement.

New York, Rhode Island, Utah and Vermont Residents: A credit report may be requested in connection with my application for an Easy Advance. At my request, Republic will tell me whether or not a credit report was obtained and the name and address of the consumer reporting agency that furnished the report.

Nevada Residents: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 West Washington Street, Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us. Republic Bank & Trust Company, Tax Refund Solutions, P.O. Box 2348, Louisville, KY 40201.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Washington State Residents: I may rescind the Easy Advance on or before the close of business on the 2nd day of business after I receive my Easy Advance, by either returning the original check to Republic or providing the amount of the Easy Advance in cash to Republic or my tax preparer or by contacting Republic at 1-866-581-1040.

Wisconsin Residents: No agreement, court order, or individual statement applying to marital property will affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision.

If you have any questions regarding the Bank Product, please visit www.republictaxpayer.com or call

1-866-581-1040.

FACTS**WHAT DOES REPUBLIC BANCORP, INC.
DO WITH YOUR PERSONAL INFORMATION?**

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>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 Bancorp, Inc. chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Republic Bancorp, Inc. 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?	The bank subsidiaries of Republic Bancorp, Inc. commonly known as Republic Bank.
What we do	
How does Republic Bancorp, Inc. 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 Bancorp, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • 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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a common corporate identity of Republic Bancorp, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Republic Bancorp, Inc. does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Republic Bancorp, Inc. doesn't jointly market.</i>
Other important information	
<p>For California residents only: In accordance with California law, we will not share information we collect about California residents with nonaffiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill rewards or benefits. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p> <p>Vermont Residents:</p> <ul style="list-style-type: none"> • 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. <p>North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.</p>	