

FACTS**WHAT DOES REPUBLIC BANK & TRUST COMPANY 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and purchase history ▪ Transaction history and account balances ▪ Account transactions and employment information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 1-800-273-5046 or • Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Call toll-free 1-800-273-5046
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Mail-in Form		
Mark any/all you want to limit:		
<input checked="" type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		Mail Opt-Out to: Republic Bank Privacy Choice P.O. Box 2136 Austin, TX 78768-2136
Address		
City, State, Zip		
Last 4 numbers of card account:		

Who we are

Who is providing this notice?	This privacy notice is provided by Republic Bank & Trust Company (“Republic Bank”) and describes the sharing practices applied to financial products program managed and serviced by Ouro Global, Inc.
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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 <ul style="list-style-type: none"> ▪ Open an account or use your credit or debit card ▪ Provide account information or make deposits or withdrawals from your account ▪ Give us your income information We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Republic Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include third party service providers, third party processors, financial services companies, retailers, direct marketing companies and nonprofit organizations.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Republic Bank does not jointly market.</i>

Other important information

For California Residents only: In accordance with California law, we will not share information we collect about California residents with nonaffiliated third parties without your consent except as permitted by law, such to service your account or to fulfill rewards or benefits. You also have the right to limit the sharing of your information with our affiliates to the extent required by applicable California law. To exercise your California Privacy Choices, call this toll free number: 1-800-273-5046.

Vermont Residents: 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.

Nevada Residents: You may call us at 800-273-5046 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 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.