Rev. 1/2024

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: ▪ Social Security number and payment history ▪ transaction history and credit history ▪ credit card or other debt and employment information 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. When you are *no longer* 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 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

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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 at aginfo@ag.nv.gov: This notice is being provided pursuant to state law.