

Customer Information – Privacy Policy Notice

Protecting your privacy is important to Republic Bancorp and our employees. By explaining our Privacy Policy to you, we trust that you will better understand how we keep your non-public information private and secure while using it to serve you better.

This Privacy Policy Notice addresses the following:

- Protection of the confidentiality of customer information
- Who is covered by our Privacy Policy
- The type of information we have about you and where it comes from
- The type of information Republic shares, why and with whom
- Opting out - how to instruct us not to share certain information about you or not to contact you

Protecting the Confidentiality of Customer Information

We take our responsibility to protect the privacy and confidentiality of non-public customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure your information from unauthorized access, alteration or destruction. Our control policies restrict access to your personal and account information to those employees who need to access that information to provide products or services to you.

From time to time, we enter into agreements with other companies to provide products and services to us or make products and services available to you. Under these agreements, these companies may receive information about you but they must safeguard this information and they may not use it for any unauthorized purpose.

Who is Covered by the Privacy Policy

We provide our Privacy Policy notice to customers when they first become a customer and annually after that. If we change our Privacy Policy to permit us to share additional information we have about you or to permit disclosures to additional non-public parties, you will be notified in advance.

This Privacy Policy applies to all consumers who are customers or former customers of Republic Bancorp including Republic Bank & Trust Company and Republic Bank.

What Information We Have About You

We may collect "non-public personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information from your transactions with us, our affiliates or others; and
- Information we receive from third parties such as credit bureaus, employers, or financial institutions.

"Non-public personal information" is non-public information about you that we obtain in connection with providing a financial product or service to you. For example, non-public personal information could include information regarding your account balance, income, transactions, payment history, employment history, and overdraft history.

What Information We Share

Republic shares certain information it has about you in order to give you superior customer service, to provide convenient access to our services and to make a wider range of products available to you. We share this information in the following ways:

Sharing Information for Routine and Legal Business Reasons and for Joint Marketing

We may disclose information we have about you as permitted by law. For example, we may share information with regulatory authorities and law enforcement officials; provide information to protect against fraud; report account activity to credit bureaus; verify account status for merchants you want to pay by check or similar item; complete your transactions and service requests; share information with your consent and give account information to check printers and other service providers that work with us. We may also share information we have about you, as described above, with firms Republic hires to market Republic's products and services or with financial institutions not within Republic Bancorp with whom we have joint marketing agreements in order to provide you with offers of their financial products and services. For example, we may share information about you with an insurance firm so that you may receive offers concerning various insurance products.

We may also use outside companies to perform market research for us by contacting our customers, as well as non-customers, to ask their opinions about our current or proposed products and services. In order for our market research service providers to contact our customers and ask relevant questions, we may provide these companies with customer contact information, such as name, address, and telephone number, and occasionally, customer account information, such as type of account, and whether a customer prefers to bank in person at a branch, at an ATM, or online. These companies are required to also protect the confidentiality of your non-public information.

Sometimes we use outside companies to assist us in marketing our own Republic products or services, such as insurance, that we offer jointly with other companies. Generally, we provide our marketing service providers with only customer contact information, such as name, address and telephone number. When the product being offered is credit or mortgage insurance, we may also provide account information, such as amount of the loan or mortgage, maturity date, and monthly payment amount.

Before we disclose customer information to any of our service providers, we require them to agree to keep our customer information confidential and secure and to use it only as authorized by us.

Sharing Information among Republic Bancorp Companies

The Republic Bancorp companies offer a wide array of financial products and services such as loans, deposit accounts, investments, and tax refund products. We may share information we have about you, as described above, such as identification, application and credit bureau information, and transaction and account balance information among the Republic Bancorp companies. Some of the benefits to you sharing this data may include improved customer service, eligibility for additional products and services and detection of unusual behavior to help prevent fraud. You may, however, instruct us not to share some of this information among the Republic Bancorp companies for purposes in the accompanying Opt Out Form. If you opt out, we may continue to share other information among Republic Bancorp companies, including identification information (such as name and address) and information regarding your transactions or experiences with us (such as account activity and balances).

Sharing Information with Nonaffiliated Third Parties

It is our policy NOT to sell, rent or otherwise provide customer information to outside companies so they can market non-financial products or services unless our customers authorize us to do so.

Opt Out Form

Opt Out regarding information Republic Bancorp may share about you:

- I am requesting that you do not share my non-public information unless otherwise permitted, among Republic Bancorp companies.

Opt Out Choices regarding how Republic Bancorp may contact you:

- Please do not contact me with offers of products or services by mail.

If you opt out, we may still include notices about products and services with your statements. You may also still receive mailings that are developed independently of Republic Bancorp and are not based on Republic Bancorp information.

- Please do not contact me with offers of products and services by telephone.

- Please do not contact me with offers of products and services by email.

If you have checked any of the boxes, please complete the form to the right and return it to Republic Bancorp, Inc. at the address listed below.

Please send this form to:

Privacy Committee
Republic Bancorp
601 West Market Street
Louisville, KY 40202

If you have any questions please call 502-584-3600 or outside Louisville call toll free 888-584-3600.

Account No. _____

Social Security No. _____

Last Name _____

First Name _____

Address (Line 1) _____

Address (Line 2) _____

City _____

State _____ Zip _____

Signature _____

Date _____

Notice to Joint Accounts: Your Opt Out choice will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

You do not need to notify us if you have already opted out or if you have decided not to Opt Out. It may take up to 4 weeks to process your request.