

## **Republic Bank & Trust Company**

### **Electronic Delivery Disclosure Notice**

This Electronic Delivery Disclosure Notice ("E-Sign Disclosure") contains important information about your legal rights, and how we will deliver account-opening disclosures to you. In this consent "we," "us," and "our" are used to refer to Republic Bank & Trust Company ("Republic Bank"). New account disclosures can be provided in electronic form for the account(s) you have selected to be opened online. Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online account opening process. You may contact us at the address listed below, or visit us at any Republic Bank Banking Center, to open a new account.

If you open an account online or through one of our Republic Bank devices within our location, at an off-site location, or at an off-site event, you must accept electronic delivery of all disclosures. New account disclosures provided in electronic form will not be distributed in paper form. This means that Republic Bank will not mail disclosures to you unless you request paper copies at a later date.

#### Scope of this E-Sign Disclosure

Your consent applies to the account-opening disclosures and notices applicable to the accounts applied for during this online session.

#### Consent

By consenting to this E-Sign Disclosure, you agree:

1. To receive the above-referenced disclosures electronically;
2. That you have access to equipment through which you can access and retain documents emailed to you at the address you provide and provided to you on our website at [www.republicbank.com](http://www.republicbank.com). This equipment must meet the Hardware and Software Requirements described in this E-Sign Disclosure; and
3. To use electronic records and signatures in our relationship with you.

All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Certain laws require us to provide specific information to you in writing, which means you have a right to receive that information in paper format. We may provide such information to you electronically if we give you this disclosure and you consent to receive such information electronically.

Your consent will also apply to any other person named on your account, product, or service, subject to applicable law. We may choose to send you certain documents in paper rather than in electronic form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so by calling us, visiting any Republic Bank Banking Center, or writing us at the number or address listed below. You may be charged a fee for copies of documents. Please refer to your Account Terms for all applicable fees. You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.

### Withdrawing Your Consent

You may withdraw your consent to this E-Sign Disclosure at any time, at no cost to you. To withdraw your consent or to request paper copies of your disclosures, please contact us at the contact address listed below. Withdrawal of your consent will only apply to those disclosures provided to you electronically, subject to applicable law. We may continue to deliver other disclosures to you via an electronic means.

### Accessing Your Electronic Communications

We may deliver to you information by any of the following means: (1) within [www.republicbank.com](http://www.republicbank.com), (2) to your designated e-mail address, (3) via our mobile application, or (4) by requesting that you download a PDF file that contains the information.

### Hardware and Software Requirements

The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

- An Internet browser that supports 128-bit encryption
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- Portable Document Reader (i.e. FoxIt or Adobe Acrobat Reader)
- An e-mail account with an Internet Service Provider and e-mail software
- A personal computer, operating system and telecommunication connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, new account disclosures received in electronic form from us via a plain text-formatted e-mail or by access to our web site

If our hardware or software requirements change, and that change creates a material risk that you will not be able to access or retain the information delivered to you electronically, as described herein, we will provide you notice of the revised hardware or software requirements, as may be required by law.

### Your Contact Information

By consenting to receive the disclosures and notices referenced herein electronically, you agree to provide us with the information (such as your current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below. If you do not timely notify us of changes to your contact information, Republic Bank is not responsible, and your disclosures are deemed delivered to the contact information we have on file.

### Our Contact Information

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Phone: (888) 584-3600