

JUNK MAIL WITH YOUR NEW MORTGAGE?

HERE'S WHAT YOU SHOULD KNOW.

Republic Bank never sells or shares client information. That's why we want to let you know about "junk mail" you may receive after closing on a new mortgage.

## REPUBLIC BANK

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RepublicBank.com Member FDIC

PLEASE CONTACT US AT 888-584-3600, if you have questions about a mailer you receive or are unsure if it is really from Republic Bank. Client safety is important to us, and we want you to be informed and to be proactive.

When you get a new mortgage or home equity loan, by law, information in your deed recording becomes public information. This includes the lender and the borrower names and addresses, and the loan amount, loan number and property address.

Companies not affiliated with Republic Bank can legally get this data from your deed recording within one or two weeks after closing, and they may try to sell you products and services. They may reference our name in mail or phone communications, and some may be deceptive and represent themselves as part of or an affiliate of Republic Bank.

The products and services that these unaffiliated companies sell include, but are not limited to:

- Mortgage insurance or life insurance Republic Bank does not offer these products
- Mortgage loan payment programs with fees –
  Republic Bank does offer a variety of payment options
  including autopay, but we will never charge a fee to
  make a payment.
- Lawn care companies, security system companies, and other home services – Republic Bank does not offer these types of services

These are just a few examples of the types of mailers or offers you may receive from companies not affiliated with Republic Bank after closing your new mortgage.