

REPUBLIC BANK BUSINESS PURCHASING CARD CARDHOLDER ACCOUNT AGREEMENT



The following terms and conditions ("Agreement") govern the use of your **Business Purchasing Card Account** ("Account") and any Card or other Access Device ("Access Device") issued by Republic Bank & Trust Company ("Bank") to you ("Company", "you", or "yours"). This account is to be used exclusively for business purposes and not for any personal, family or household purposes.

1. RESPONSIBILITY. Upon approval of your application for a Business Purchasing Card Account ("Account") and execution of this Agreement, Bank will issue a Business Purchasing Card(s) ("PCard(s)") to eligible Company employees approved by you who have executed a Bank PCard Cardholder Agreement. Bank will mail a PCard directly to the PCard Cardholder. A PCard may be used only for Company-business purposes; Company will advise its employees that a PCard may not be used for personal transactions. Based on Bank's then-current procedures and capabilities, you may request us to restrict purchases of certain goods and services and to limit the dollar amount of permitted purchases, but if those restrictions are not effective, you will still be responsible for such charges. Company will be obligated to pay all charges incurred by any employees' use of a Company PCard, whether or not such charge was authorized by Company internal guidelines, and such charges do not constitute unauthorized use of PCard.

2. UNAUTHORIZED USE, LOSS OR THEFT.

Company must promptly notify Bank of the loss, theft, or unauthorized use of a PCard or your PCard account by calling us toll-free at 866-292-0856 or by writing to Customer Service, P.O. Box 30495, Tampa, FL 33630 Attention: Security Department. Bank shall conduct all required investigations pursuant to applicable laws and regulations. Bank, may, in its discretion, conduct an additional investigation, but shall not be obligated to do so. In the event that 10 or fewer PCards are issued for use by Company, Company's liability for unauthorized charges initiated by a third-party shall be limited to \$50. In the event that 10 or more PCards are issued for use by Company, Company acknowledges and agrees that Company shall be responsible for all charges associated with a PCard whether authorized or unauthorized. However, if Bank recovers an unauthorized charge via a successful presentment for chargeback, then Company shall be credited for such recovery.

3. CREDIT LIMIT. Company may authorize its employees to use the Account to obtain credit in amount(s) established by Company for Purchases from authorized sellers. Purchases shall include any interest charges that result in a charge to the Account. Company will not incur charges to the Account that exceed the maximum credit authorized by the Bank, and Company will caution its employees not to exceed their individual PCard Cardholder limits. In the event Company incurs charges in amounts that exceed Company's maximum authorized credit, Company shall immediately pay the amount by which the Total New Balance exceeds such maximum authorized credit.

4. UNLAWFUL TRANSACTIONS. Neither Company nor its employees are permitted to use Company's Account for unlawful Transactions. Company agrees that it will advise its employees that the PCard may not be used for any illegal transaction. By way of example and not limitation, transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through the Account. Additional information can be obtained at 1-866-292-0856. If you do use your Account for unlawful Transactions, this Agreement still applies, and you must pay us for those Transactions. You also may have to pay the Card Network and/or us for any damages and expenses resulting from that use. In addition, we may close your account.

5. PAYMENTS. Company agrees to pay, in accordance with monthly or other periodic billings, indebtedness incurred for Purchases and applicable INTEREST CHARGES, the Annual Fee, Late Payment Fee, and/or any other fees as are imposed from time to time pursuant to this Agreement, and in the event of Company's breach or default in the performance of its obligations under this Agreement, all additional costs and expenses incurred by Bank resulting from such breach or default, including reasonable attorney fees. Company acknowledges that Bank has no responsibility for the refusal of any seller to honor the PCard or for merchandise or services purchased through the use of a PCard. All payments will be made by the Company in U.S. dollars via recurring Automated Clearing House (ACH) debits, to be initiated by Bank, pursuant to paragraph six (6) of this Agreement and the terms of the ACH acceptance on the credit application.

6. RECURRING AUTOMATIC PAYMENT. Company agrees to pay according to the terms of this Agreement and the terms of the ACH acceptance executed by Company on the credit application. Company consents and agrees to payment via an automatic, recurring ACH transfer from Company's designated financial institution, to be initiated by Bank on the due date reflected on Company's monthly statement ("Autopay"). Company authorizes Bank to automatically debit Company's bank account identified on the application for the full amount due on Company's bill, as indicated in paragraph seven (7) of this Agreement. Company understands that if there is a change to Company's financial institution account information Company must contact Bank at the address or phone number listed on my statement to update my autopay enrollment information. Company understands it is Company's responsibility to maintain sufficient funds in Company's account to cover all Autopay transactions. Company understands that if its payment is rejected, refused, returned, disputed, or reversed by its financial institution for any reason, then Bank has the right to charge a returned item fee and to close Company's account. Company understands that Company should verify with its financial institution to determine if additional charges may apply.

7. PERIODIC STATEMENT AND PAYMENT SCHEDULE. Bank will send to Company a statement for each monthly billing cycle in which the Total New Balance for Purchases exceeds \$1.00 on the last day of the billing cycle or in which an INTEREST CHARGE has been imposed. Company shall pay the entire "New Balance" on the "Payment Due Date" as set forth on the billing statement, plus all indebtedness which exceeds the Authorized Credit Limit and all amounts listed as "Past Due" on the Account. If Company does not pay in full by the specified due date, Bank may assess a late fee as set forth in the Schedule of Fees and the credit line will be frozen until entire "New Balance" is paid in full. If the new balance is not paid in full three (3) times in a twelve (12) month period, the account will be permanently closed, and Company shall continue to make payments under the terms of this Agreement. Payments in excess of the New Balance amount or additional payments may be made at any time but such payments shall not affect Company's obligation to pay succeeding monthly payments so long as any amount is due and owing on the Account. INTEREST CHARGES on the New Balance disclosed on any monthly statement may be avoided by the payment of the New Balance in full on or before the Payment Due Date disclosed on the monthly statement. If not so paid, INTEREST CHARGES will be incurred on the principal portion of the New Balance as of the Statement Closing Date disclosed on the monthly statement, and INTEREST CHARGES will be incurred on the New Purchases posted to the Account during the next monthly billing cycle as of the date of posting.

8. FEES

(a) **Annual Fee.** \$200 per Company

(b) **International Transaction Fee.** NONE. See Section 17 for further information.

(c) **Late Payment Fee.** If a payment of the entire New Balance disclosed on the periodic statement is not received by the Payment Due Date, a penalty fee up to \$27.00 will be imposed.

(d) **Over the Limit Fee.** NONE

(e) **Returned Payment Fee.** If any check or other instrument given for payment of the Account is dishonored for any reason, a penalty fee up to \$27.00 will be imposed.

(f) **Expedited Phone Payment.** An Expedited Phone Payment Fee of \$6.00 will be imposed if the payment involves an expedited service by a service representative.

(g) **Rush Card Fee:** \$25.00 Domestic, \$100 International

(h) **Reissue Fee.** NONE

9. INTEREST CHARGE. The INTEREST CHARGE calculation method applicable to your Account for Purchases that you obtain through the use of your Account or Card is Average Daily Balance (including new purchases) as specified on your monthly periodic statement and explained below:

Purchases. To avoid incurring additional INTEREST CHARGE on the balance of purchases reflected on your periodic statement and, on any new purchases appearing on your next periodic statement, you must pay the New Balance in full shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. Bank calculates the INTEREST CHARGES for a billing cycle by applying the monthly Periodic Rate to the Average Daily Balance of purchases. To get the Average Daily Balance, Bank takes the beginning balance of your account each day, add any new purchases and subtract any payments, credits, non-accruing fees, and unpaid INTEREST CHARGES. This gives us the daily balance. Then Bank adds all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

Minimum Interest Charge. We will charge a minimum INTEREST CHARGE for Purchases of \$50 for each monthly billing period in which an INTEREST CHARGE is payable. The INTEREST CHARGE will be added to your Purchase balance.

10. ANNUAL PERCENTAGE RATE. The Annual Percentage Rate ("APR") is a fixed rate of 18% for Purchases. The monthly periodic rate is 1/12 of the APR or 1.5%.

11. DEFAULT. The Account balance will, at Bank's option, become immediately due and payable, without notice, in the event that (a) Company becomes bankrupt or insolvent; (b) Company fails to make payments due on the Account, incurs charges which exceed the maximum authorized credit limit or otherwise breaches this Agreement; (c) Bank receives information which causes Bank to believe that Company is unwilling or unable to perform its obligations under this Agreement; or (d) attachment or garnishment proceedings are instituted against Company. Failure by Bank to assert its rights hereunder shall not waive such rights.

12. CONFIDENTIALITY. Bank acknowledges that information it obtains from Company in connection with this Agreement may be confidential, and Bank will maintain the confidentiality of such information in accordance with its normal procedures for safeguarding customer information. Company acknowledges the proprietary rights of Bank and/or any service provider of Bank in all materials received by Company in connection with this Agreement, including, but not limited to, this Agreement, the PCard Cardholder Agreement, user identification codes, passwords, security devices, imbedded algorithms, software, user manuals and all other materials ("Materials") used in connection with this Agreement. Company will keep such Materials confidential, use such Materials only as permitted under this Agreement, and notify Bank promptly if any of the Materials are accessed, lost, stolen or otherwise compromised. Company's obligation respecting the confidentiality of the Materials shall survive the termination of this Agreement.

13. SECURITY. If Bank already holds a security interest created in any previous transaction in any property that secures other or future indebtedness of Company to Bank, such security interest will also secure payment of the Account balance. Notwithstanding contrary provisions of any obligation of Company to Bank, Bank waives any security interest which it has or may have in any property that is or becomes the principal dwelling of any signer of the Agreement on behalf of Company or of any PCard Cardholder as security for the payment of the Account balance. If the Account is one for which the Company has signed a Security Agreement granting Bank a security interest in a specifically-identified deposit account maintained by Company at Bank ("Deposit") to secure the prompt payment of amounts owing from time to time on the Account, Company agrees as follows: (i) IF ANY AMOUNT OWING ON THE Account is not paid when due, Bank may apply part or all of the Deposit to pay such amount, after deducting from the Deposit any applicable early withdrawal penalty; and, (ii) Company shall maintain the Deposit at all times when the Account is open and for fifteen (15) days after the Account is closed or terminated, in an amount not less than the greater of (a) the then current (or in the case of a closed or terminated Account, the most recent) credit limit assigned by Bank for the Account; or (b) the amount then owing on the Account.

14. CREDIT INVESTIGATION. Company authorizes Bank whenever Bank deems it necessary and appropriate to make credit investigations of Company and to obtain credit reporting agency reports on the principals of the Company or any guarantor of Company's obligations hereunder. Company agrees that upon request of Bank, Company shall furnish financial statements in sufficient detail as Bank may require.

15. CANCELLATION. Bank may cancel this Agreement at any time upon notice to Company. Company may cancel this Agreement upon notification in writing to Bank. If the Agreement is cancelled by either party, Company shall remain responsible to pay all amounts due prior to such cancellation, including amounts that have not yet been posted to Company's Account.

16. CHANGES TO THIS AGREEMENT. Bank may at any time amend any term or condition of the Master Account and/or any Related Accounts (including the annual fee or other fees and charges) or may otherwise amend these Terms. Amendments will be made in any manner deemed acceptable by Bank, including without limitation, by general posting on the Bank's website. Company acknowledges that if Bank amends these Terms by general posting on the Bank's website, it shall be under no obligation to communicate directly to Company that any such amendments have been made, it being understood that Company's access to the website shall be viewed as sufficient notice thereof. Any change in terms will apply to any outstanding account balances on the effective date of the change. At Bank's option, notice may be included in or with the billing statement. Company's continued use of the Master Account and any Related Accounts without written objection will be deemed acceptance of the amendments.

17. INTERNATIONAL TRANSACTIONS. Purchases occurring in foreign countries and billed in foreign countries will be billed to Company Account in U.S. dollars.

18. CHOICE OF LAW. Except to the extent superseded by Federal Law, this Agreement shall be subject to and interpreted under the laws of the Commonwealth of Kentucky. If any part of this Agreement is held to be invalid, void or unenforceable, all other provisions of this Agreement shall remain valid and enforceable.

19. CALL MONITORING. We may monitor and record any calls between you and us.

20. MERCHANT REFUNDS. A merchant refund to your Account will post to your Account as a credit. We don't control when a merchant sends an Account credit. We'll choose how to apply the credit to your existing Account balances. If a credit creates a credit balance on your Account, we'll mail you a check for the amount of the credit balance if outstanding for 180 days. Note: Some merchants, including merchants outside of the U.S., may charge you a fee to use your Card for a Purchase. The fee will be either a percentage or the amount of your purchase, or a flat fee, and will be added to the amount of your purchase. Usually, a merchant will tell you about this fee before you use your Card, but not always. We don't control these fees and can't prevent them.

21. REOCCURRING AUTHORIZED TRANSACTIONS. If you authorize a merchant or any other person to charge your Account for reoccurring Transactions, you must notify the merchant if:

- You want to discontinue these Transactions;
- Your Account is closed;
- Your Account number changes;
- Your Card expiration date changes.

Republic Bank does use a service to notify merchants that have reoccurring payments setup that card information has changed. Not all merchants participate in this service therefore you're responsible for reinstating and/or ensuring any reoccurring authorized Transactions are setup with the merchant directly.

22. CONSENT. When you give us your phone number, we have your permission to contact you at that number about all your Republic Bank accounts. Your consent allows us to use artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. If the phone number you provide is your cell phone number, you give us consent to use text message in addition to the communication methods listed above for informational and account service messages, but not for telemarketing or sales messages. Message and data rates may apply. To opt-out of this service or update your preferences:

Phone: 1-866-292-0856

Write: Republic Bank

ATTN: Card Operations

601 West Market Street

Louisville, Kentucky 40202

23. NAMELESS CARDS. If you request that we issue Cards without the individual Cardholder's name embossed or otherwise noted on the Card (a "Nameless Card"), you acknowledge that we strongly recommend against the use of Nameless Cards. Nameless Cards present, among other risks, the increased risk of loss to you from fraud and unauthorized or improper use. If you nevertheless request that we issue Nameless Cards, you assume all known and unforeseeable risks associated with the use of a Nameless Card and release us and our Representatives from any and all liability for issuing and the use of a Nameless Card.

24. WAIVER OF RIGHTS BY BANK. Bank may, but shall have no obligation to, waive any rights of Bank under this Agreement. Any such waiver shall be limited to the particular instance or transaction involved and shall not constitute a waiver or authorize the nonobservance of the same or any other provision of this Agreement on any future occasion.

25. NOTICES. Any permitted or required notice hereunder shall be sent as follows:

Write: Republic Bank

ATTN: Card Operations

601 West Market Street

Louisville, Kentucky 40202

26. SUCCESSOR AND ASSIGNS. This Agreement and Company's obligations hereunder may not be assigned or transferred by Company without the prior written consent of Bank. All terms and provisions of this Agreement will inure to the benefit of each party and its successor and permitted assigns.

27. LIMITATION OF LIABILITY. Bank shall not be liable to Company or any PCard Cardholder for any action taken or omitted to be taken in connection with this Agreement except for direct damages arising from Bank's gross negligence or willful misconduct. In no event shall Bank be liable to Company or to any PCard Cardholder for consequential, incidental, special or punitive damages or for lost profits or for lost data.

28. DISCLAIMER OF WARRANTY. ALL SERVICES, EQUIPMENT, SOFTWARE AND OTHER PRODUCTS PROVIDED BY BANK IN CONNECTION WITH THIS AGREEMENT ARE PROVIDED ON AN "AS IS" "AS AVAILABLE" BASIS AND BANK EXPRESSLY DISCLAIMS ALL WARRANTIES, INCLUDING THE WARRANTY OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

29. CREDIT BALANCE. We will make a good faith effort to return to you any credit balance that has been on your Credit Card Account longer than six consecutive Billing Cycles (or, in our discretion, for a shorter time period). You may also request a refund of a credit balance on your Credit Card Account at any time by sending your request to Card Operations 601 West Market Street, Louisville, KY 40202, by first class mail, postage prepaid. We may reduce the amount of any credit balance on your Credit Card Account by applying the credit balance towards new fees and charges posted to your Credit Card Account. We do not pay any interest on credit balances.

30. WAIVER OF JURY TRIAL. TO THE EXTENT PERMITTED BY APPLICABLE LAW, FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND ISSUER HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY AND IRREVOCABLY WAIVE THE RIGHT TO A TRIAL BY JURY IN RESPECT TO ANY LITIGATION ARISING OUT OF THIS AGREEMENT, RELATING TO THE ACCOUNT, ANY CREDIT TRANSACTION, OR ANY OTHER DISPUTE OR CONTROVERSY BETWEEN YOU AND ISSUER OR ANY OF ISSUER'S EMPLOYEES, OFFICERS, DIRECTORS, PARENTS, CONTROLLING PERSONS, SUBSIDIARIES, AFFILIATES, SUCCESSORS AND ASSIGNS, WITH THE EXCEPTION OF ANY CLAIM OR COUNTERCLAIM INITIATED IN SMALL CLAIMS COURT.

31. ARBITRATION AGREEMENT. READ THIS PROVISION CAREFULLY AS IT WILL HAVE A SUBSTANTIAL IMPACT ON HOW DISPUTES AND CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED. YOU HAVE THE RIGHT TO REJECT THIS ARBITRATION AGREEMENT AS SET FORTH BELOW. In the event of a dispute between You and Us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between You or Us ("Claim"), either You or We may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either side requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY SHALL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION. Even if all parties have opted to litigate a Claim in court, You or We may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit. This Arbitration Provision does not apply if, on the date You submit your Application or on the date We seek to invoke our arbitration provision, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at:

Republic Bank & Trust Company

ATTN: Card Operations

601 West Market Street

Louisville, Kentucky 40202

Phone: 1.866.292.0856.

32. CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. The arbitrator may not award class, representative or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular claim for relief, then after all appeals from that decision have been exhausted, that claim (and only that claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

Your Right to Go To Small Claims Court. We will not choose to arbitrate any individual claim You bring in small claims court or Your state's equivalent court. However, if such a claim is transferred, removed or appealed to a different court, We may then choose to arbitrate.

Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act (FAA). Arbitration must proceed only with the American Arbitration Association (AAA) or JAMS. The rules for the arbitration will be those in this arbitration agreement and the procedures of the chosen arbitration organization, but the rules in this arbitration agreement will be followed if there is disagreement between the agreement and the organization's procedures. If the organization's procedures change after the claim is filed, the procedures in effect when the claim was filed will apply. For a copy of each organization's procedures, to file a claim or for other information, please contact:

• AAA at 1101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org (phone 1-877-495-4185) or

• JAMS at 620 Eighth Ave., Floor 34, New York, NY 10018, www.jamsadr.com (phone 1-800-352-5267).

If both AAA and JAMS are completely unavailable, and if You and We cannot agree on a substitute, then either You or We may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If You wish to begin arbitration against Us but you cannot afford to pay the organization's or arbitrator's costs, We will advance those costs if You ask us in writing. Any request like this should be sent to Republic Bank, Attn: Legal Department, 601 W. Market Street Louisville, KY 40202. If you lose the arbitration, the arbitrator will decide whether You must reimburse Us for money we advanced for You for the arbitration. If You win the arbitration, We will not ask for reimbursement of money we advanced. Additionally, if You win the arbitration, the arbitrator may decide that You are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by You).

Hearings and Decisions. Arbitration hearings will take place in the federal judicial district where You live. A single arbitrator will be appointed.

The arbitrator must:

- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege;
- Issue a written decision including the reasons for the award.

The arbitrator's decision will be final and binding except for any review allowed by the FAA. However, if more than \$100,000 was genuinely in dispute, then either You or We may choose to appeal to a new panel of three arbitrators. The appellate panel is completely free to accept or reject the entire original award or any part of it. The appeal must be filed with the arbitration organization not later than 30 days after the original award issues. The appealing party pays all appellate costs unless the appellate panel determines otherwise as part of its award.

Other Beneficiaries of this Provision. In addition to You and Us, the rights and duties described in this arbitration agreement apply to: our affiliates and our and their officers, directors and employees; any third party co-defendant of a claim subject to this arbitration provision; and all joint Accountholders and Authorized Users of your Account(s).

Survival of this Provision. This arbitration provision shall survive:

- closing of your Account;
- voluntary payment of Your Account or any part of it;
- any legal proceedings to collect money You owe;
- any bankruptcy by You; and
- any sale by Us of Your Account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if We receive from you a written notice of rejection within 30 days of Your receipt of the Card after your Account is opened. You must send the notice of rejection to: *.** Your rejection notice must include Your name, address, phone number, Account number and personal signature. No one else may sign the rejection notice for You. Your rejection notice also must not be sent with any other correspondence. Rejection of arbitration will not affect Your other rights or responsibilities under this Agreement. If You reject arbitration, neither You nor We will be subject to the arbitration provisions for this Account. Rejection of arbitration for this Account will not constitute rejection of any prior or future arbitration agreement between You and Us.

33. VIRTUAL PAYMENTS. A virtual credit card is a service that allows You to mask Your credit card's sensitive information by using a uniquely generated card number, expiration date, and security code as a proxy. Virtual credit cards are not an alternative to a Your credit card account. Not all merchants may accept Republic Bank virtual payments.

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchase	18%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
FEES	
Annual Fees	\$200 Per Company
Transaction Fees • International Transaction Fee	NONE
Penalty Fees • Late Payment Fee • Over the Limit Fee • Returned Payment Fee	Up to \$27. NONE Up to \$27.
Other Fees • Expedited Phone payment • Rush Card Fee • Reissue Fee	\$6 \$25 Domestic/\$100 International NONE

How we will calculate your balance: We use a method called "average daily balance (including new purchases)".

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Account Agreement.

The information about the costs of the card described in this application is accurate as of the date below. This information may have changed after that date. To find out what may have changed, write to us at:

Republic Bank & Trust Company
601 West Market Street | Louisville, KY 40202-2700
Rate updates as of 3/01/2023

Ohio Residents Only: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers and that credit-reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.