

Truth in Savings Disclosure

Republic Bank & Trust Company

601 W Market St

Louisville KY 40202

TISA Disclosure for DD Product PMM

PREMIUM MONEY MARKET ACCT

This disclosure contains the rules which govern your deposit account. The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at 502-584-3600 or toll free, 1-888-584-3600.

We reserve the right to require, at any time, not less than seven days notice in writing before any withdrawal from this interest bearing account. If your account is not already a MMDA, a portion of your account balance may be classified as an MMDA for regulatory purposes. This classification will not affect the terms, interest rate, or fees contained in this disclosure.

RATE INFORMATION

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at our discretion. Rates may change at any time.

RATE TIERS THAT MAY AFFECT THIS ACCOUNT

The interest rate listed in each tier will be paid on the entire balance in your account.

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

		Interest	
		Rate	APY
Balances Through	\$4,999.99	0.8963%	0.90%
\$5,000.00-	\$99,999.99	2.7159%	2.75%
\$100,000.00-	\$7,500,000.00	2.9595%	3.00%
Balances Over	\$7,500,000.00	0.8963%	0.90%

The Interest Rate and Annual Percentage Yield are determined by the daily collected balance in your account and will be paid on your entire balance. For example, if your daily collected balance is \$10,000, you will receive the Interest Rate and APY applicable to that balance, as noted in the chart above, for the entire balance in your account.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM OPENING REQUIREMENTS

To open this account you must deposit at least \$5,000.00 in funds currently not held on deposit at Republic Bank.

BALANCE COMPUTATION METHOD

We use the daily collected balance method to calculate interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.

ACCRUAL ON NON-CASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

FEES and CHARGES

Charges which may be applied to this account.

\$4	Non-Republic ATM Fee
\$10	Cashier's Check Fee
\$12	Return Deposit Fee
\$36	Overdraft Fee (per check or in-person, ATM or electronic withdrawal)
\$ 4	Paper Statement Fee (per statement)
\$36	Returned Item Fee (per Item, per Return)
\$36	Stop Payment Request
\$ 8	Daily Overdraft Fee (per business day beginning on the 3rd consecutive business day)
Varies Check Printing Order (Fee Depends on Style of Check Ordered)	

Your account will be considered DORMANT after 18 months of inactivity

ADDITIONAL DISCLOSURE TERMS

A \$10 fee will be imposed every statement cycle if the balance falls below \$5,000 during that cycle.