

DISCLOSURE AND CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

With your consent, Republic Bank & Trust Company ("Republic") will deliver the Refund Transfer Application and Agreement (the "Agreement") and all related disclosures and notices (collectively referred to as "Bank Documents") to you by displaying or delivering them electronically, and requesting that you print or download and retain the Bank Documents for your records. If you are filing a joint tax return, the pronouns "you" and "your" used in this **DISCLOSURE AND CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY ("Disclosure")** shall be understood to include both you and your spouse, where applicable.

This Disclosure contains important information that you are entitled to receive before you consent to electronic delivery of the Bank Documents. Your consent also permits the use of electronic signatures and electronic records in connection with the Agreement. Please print or download a copy of this Disclosure for your files.

After you have read this Disclosure, if you agree to receive the Bank Documents from Republic electronically, and if you agree to the general use of electronic records and electronic signatures with Republic, please click the **"I CONSENT"** button where indicated below.

Computer Hardware/Software Requirements

In order to access your Bank Documents electronically, you must:

1. Be able to view the Bank Documents on your monitor.
2. Have access to an internet service provider and use Internet Explorer 11.0 and higher, Firefox 51.0 and higher, Google Chrome 56 and higher, Safari 7 and higher, or Edge 20 and higher to receive required information.
3. Be able to print (recommended) or download the Bank Documents.

If you do not have the required software/hardware, please click **"Cancel E-File"** below.

Your Consent is Required

Please be advised that if you do not consent to electronic delivery of the Bank Documents, Republic cannot proceed with the acceptance and processing of your Agreement. Your consent does not require Republic to provide the Bank Documents electronically. Republic, at its discretion, may deliver the Bank Documents or otherwise communicate with you through other means. Furthermore, Republic may require certain communications from you to be delivered to Republic, on paper, at a specified address.

Withdrawal of Consent

If you consent to electronic delivery of the Bank Documents, you may withdraw that consent at any time. To withdraw consent after clicking **"I CONSENT"** below, please contact Republic's Tax Refund Solutions' Taxpayer Support at 1-866-581-1040.

Paper Copies Available

At any time, you may request to receive paper copies of the Bank Documents by mailing Republic's Tax Refund Solutions ATTN: Exception Processing, PO Box 2348, Louisville, KY 40201. Postage fees may apply.

Consent

Please read the below paragraph and if you consent to the terms, click **"I CONSENT"** to proceed.

I confirm that the Internet access device I will use to receive the Bank Documents meets the requirements described above and that I have been able to view this Disclosure using that Internet access device. I have read the Disclosure and consent to receiving the Bank Documents electronically and also consent to the use of electronic signatures in place of handwritten signatures and the use of electronic records in connection with the Bank Documents.