

Holiday Advance Application and Agreement
Republic Bank & Trust Company, 601 West Market Street, Louisville, Kentucky 40202

CUSTOMER IDENTIFICATION PROGRAM NOTICE: In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a Holiday Advance. What that means to you is that when you apply for a Holiday Advance through Republic, you will need to provide your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you including an unexpired, government-issued, photo ID or other similar document.

INSTRUCTIONS: Joint Taxpayer information is required only if filing a joint tax return. IF YOU WANT TO APPLY FOR A HOLIDAY ADVANCE YOU MUST APPLY AS AN INDIVIDUAL EVEN IF YOU ARE MARRIED AND FILING JOINTLY. ONLY ONE TAXPAYER CAN APPLY FOR A HOLIDAY ADVANCE. Please refer to Section 3 for further information.

1. TAXPAYER(S) INFORMATION (Address must not be a P.O. Box)

Taxpayer Name: JOHN SMITH

Joint Taxpayer Name:

Address: 123 MAIN STREET, DALLAS, TX, 75024

2. HOLIDAY ADVANCE LOAN: THE HOLIDAY ADVANCE IS A PRODUCT OFFERED BY REPUBLIC BANK & TRUST COMPANY (Republic) WHICH MAY BE APPLIED FOR WITH OR WITHOUT RECEIVING AN EASY ADVANCE OR A REFUND TRANSFER. I understand that by signing this Holiday Advance Application and Agreement (**Application/Agreement**) I am applying for a loan in the amount of \$250. If approved, the loan amount will be deducted from my 2019 tax refund from the IRS and/or state taxing authority. I understand that my Holiday Advance is subject to underwriting and approval by Republic. If filing a joint tax return, only one Taxpayer can apply for the Holiday Advance and the Holiday Advance proceeds will be disbursed to the applying Taxpayer only. The Holiday Advance and proceeds will be disbursed to me via check. The Holiday Advance is not a tax refund. There are no fees or Finance Charge applicable to the Holiday Advance.

3. HOLIDAY ADVANCE SECURITY INTEREST IN REFUND IF FILING JOINTLY. I, XXXXXXXXXXXX, am not applying for, and will not be liable for repayment of a Holiday Advance. However, by signing below, as security for the Holiday Advance for which my spouse has applied, I hereby authorize and grant to Republic a security interest in the anticipated tax refund to be paid to me by the IRS and/or state taxing authority for the 2019 tax year.

4. ACKNOWLEDGEMENT/CERTIFICATION/AGREEMENT

By signing this Agreement in the spaces provided below, I do the following:

- I acknowledge that (i) I am at least eighteen (18) years old, nineteen (19) in AL or NE (ii) I received a completed copy of this Agreement and (iii) I have received, read, and understand this Agreement, Republic's Privacy Notice, and all applicable state disclosures.
- I certify that all my information contained in this Agreement is correct to the best of my knowledge.
- I agree to all the terms and provisions set forth in this Agreement, including the **WAIVER OF JURY TRIAL AND ARBITRATION** section.
- I express my intent to authorize the tax return preparer and electronic return originator (ERO) at whose office I received the Holiday Advance and who is affiliated with JTH Financial, LLC (the "**Tax Preparer**") to prepare and file my 2019 federal and state income tax returns.
- I authorize Republic to obtain my consumer credit report through any credit reporting agency.

x _____ 12/17/2019
 Taxpayer Signature Date

x _____ 12/17/2019
 Joint Taxpayer Signature Date

ADDITIONAL TERMS AND DISCLOSURES

5. HOLIDAY ADVANCE CERTIFICATIONS.

By signing this Application/Agreement, I (including my spouse if filing jointly) certify the following to be true: My expected federal tax refund payment was not delayed by the IRS last year, nor was my federal tax refund fully or partially withheld by the IRS last year. I am not currently in any dispute or audit with the IRS. I do not have a payment plan with the IRS. I do not have any outstanding tax liens. I have not previously filed a federal income tax return this year (including any amended or prior year returns). I have not missed filing a required tax return in the last two (2) years. I am not delinquent in student loan payments. I have not been incarcerated for six or more months during 2019 (includes work release and halfway house programs). I am not delinquent in any child support or maintenance payments, VA or HUD loans, or any obligation involving a federal agency, including debts for food stamps. I do not currently have a payment plan with any bankruptcy court. I have not filed for Chapter 7, 11 or 13 bankruptcy in the last two (2) years. I have not made an estimated tax payment in 2019. I have not applied any of my 2018 federal tax refund to my 2019 taxes.

6. ACCEPTANCE OF HOLIDAY ADVANCE.

By signing this Application/Agreement, I understand that (i) the provision of Holiday Advance proceeds to me constitutes an offer by Republic to enter into a loan transaction with me and the terms of the proposed loan transaction are set forth in this Application/Agreement; (ii) My negotiation of the Holiday Advance check shall constitute my acceptance of Republic's offer, thus obligating me to the terms of this Agreement; (iii) I may reject Republic's offer by canceling the Holiday Advance and returning the Holiday Advance proceeds as further described below in this Section; (iv) Republic will make a Holiday Advance to me if this Application is approved by Republic in its sole and absolute discretion; and (v) I can only apply for a Holiday Advance on or before **January 15th, 2020**. If I want to cancel the Holiday Advance and decline to negotiate the Holiday Advance Check, I shall notify Republic within seven (7) days of the time I receive the Holiday Advance Check of my intent to cancel by contacting JTH Financial, LLC (JTHF) at 1-800-966-0868. If I cancel the Holiday Advance, I will promptly return the Holiday Advance Check or proceeds to Republic. By accepting the Holiday Advance, I understand that I am expected to return to Tax Preparer to file my 2019 federal and state income tax returns.

7. SECURITY INTEREST IN REFUND.

I (including my spouse if filing jointly) hereby grant to Republic a security interest, and release any rights, in the anticipated tax refund to be paid to me by the IRS and state taxing authority (if applicable) for the 2019 tax year and authorize Republic, at its discretion, to send or transmit my Holiday Advance (if applicable) or any amount due me, to me at my address or to my tax return preparer and electronic return originator (ERO) for delivery to me and agree to hold Republic harmless if my ERO does not timely deliver the Holiday Advance proceeds to me.

8. ACCOUNT AND RELATED TRANSFER.

I authorize and request Republic and JTHF to receive and process my federal and/or my state tax refund(s) by establishing an account (my "RBT Account") for the sole purpose of receiving my tax refund(s) and disbursing my tax refund(s). No other deposits may be made to, and no withdrawals will be allowed from my RBT Account. Prior to disbursing my tax refund from the IRS and/or state taxing authority, I authorize Republic and JTHF to deduct the balance of the Holiday Advance from my tax refund. I understand that Republic will not charge my RBT Account any overdraft, nonsufficient funds, or similar fee if Republic seeks to deduct my Holiday Advance, and/or any other amount due from my RBT Account and my RBT Account does not contain sufficient funds to cover the amount due. I further understand that Republic will not close my RBT Account in response to the balance of my RBT Account going below zero as a result of a transfer of funds initiated in connection with my Holiday Advance.

In the event that I apply for an Easy Advance or a Refund Transfer, I understand that I will authorize Republic and JTHF to deduct the balance of the Holiday Advance and my Easy Advance, if applicable, prior to disbursing my Refund Transfer.

9. AUTHORIZATIONS.

I (i) authorize Republic to inquire of the IRS, state taxing authority (if applicable), my employer or any agency providing information on behalf of my employer as to the status of my tax refund(s) and as to my tax withholding and to receive from or supply to the IRS and the state taxing authority (if applicable) information on my behalf; (ii) authorize Republic to investigate and verify from time to time all information provided to Republic; (iii) authorize Republic to verify my employment and any of the information in this Agreement; (iv) authorize my ERO and JTHF to provide to Republic, and authorize Republic to provide to the IRS or other third parties as permitted by law, information obtained from my tax return, this Agreement, and other sources necessary to detect suspicious or fraudulent Holiday Advances or for any other purpose permitted by law; and (v) authorize Republic to use information I am providing to Republic in conjunction with this Agreement to verify my refund status with the IRS.

10. RELEASE OF MY HOLIDAY ADVANCE INFORMATION

I authorize Republic to provide third parties, including without limitation, credit reporting agencies, and my ERO and JTHF with information regarding the status of my Holiday Advance, including whether the IRS or any state taxing authority funded, partially funded, or failed to fund my tax refund, and whether I obtained a Holiday Advance. (See Republic's Privacy Notice.)

11. ADDITIONAL TERMS

I understand and agree that (i) Republic is not affiliated with and does not warrant the performance of my ERO or JTHF or the accuracy of the tax return; (ii) this Agreement is governed by applicable federal laws and the laws of the Commonwealth of Kentucky; and (iii) Republic does not guarantee whether, when, or in what amount, tax refund(s) will be issued.

12. REGULATORY DISCLOSURES

A. Federal Electronic Fund Transfer Act:

In the Case of Errors or Questions About My Electronic Transfers, I will telephone Republic at 1-800-966-0868 or write Republic at Tax Refund Solutions, P.O. Box 2348, Louisville, Kentucky 40201 as soon as I can if I believe my transaction history is wrong or I need more information about a particular transaction. Republic must hear from me no later than sixty (60) days after I electronically accessed my account, if the error could be viewed in my electronic history. I must tell Republic my name and Social Security Number, describe the error or transaction I am unsure about, explain as clearly as I can why I believe it is an error or why I need more information, and tell Republic the dollar amount of the suspected error. If I report an error orally, Republic may require me to send my complaint or question in writing within ten (10) business days.

Republic will determine whether an error occurred within ten (10) business days after hearing from me and will correct any error promptly. If Republic needs more time, however, it may take up to forty-five (45) days to investigate my complaint or question. If Republic decides to do this, it will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes Republic to complete its investigation. If Republic asks me to put my complaint or question in writing and does not receive it within ten (10) business days, Republic may not credit my account. For questions and errors involving new accounts, Republic may take up to ninety (90) days to investigate my complaint or question. For new accounts, Republic may take up to twenty (20) business days to credit my account for the amount I think is in error. Republic will tell me the results within three (3) business days after completing its investigation. If Republic decides that there was no error, Republic will send me a written explanation. Copies of the documents that Republic used in the investigation are available at my request.

Republic's business days are Monday through Friday, except for federal holidays.

No other electronic fund transfers are allowed. Other than the Refund Transfer Fees (if applicable), there is no charge/fee for electronic fund transfer activity. Your transaction history is available on request by contacting JTH Financial, LLC at 1-800-966-0868.

If Republic does not complete a transfer to or from my account on time or in the correct amount in accordance with this Agreement, Republic will be liable for my losses or damages. However, there are some exceptions. Republic will not be liable, for instance: (i) if, through no fault of Republic, I do not have enough money in my account to make the transfer, (ii) if circumstances beyond Republic's control (such as a fire or flood) prevent the transfer despite reasonable precautions that Republic may have taken, or (iii) if the funds have been attached or otherwise frozen as a result of a legal proceeding.

Republic will disclose information to third parties about my account or the transfers I make (i) when it is necessary to complete transfers, (ii) in order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, (iv) in accordance with Republic's Privacy Notice, and (v) if I give Republic written permission.

B. Provisional Credit: Any credit given to me by Republic with respect to an automated clearing house (ACH) credit entry is provisional until Republic receives final settlement for such entry. If Republic does not receive such final settlement, I agree that Republic is entitled to a refund of the amount credited to me in connection with such entry, and the party making the payment to me via such entry (i.e., the originator of the entry) shall not be deemed to have paid me in the amount of such entry. Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving my account, Republic is not required to give a notice to me of receipt of an ACH item and will not do so. However, Republic will notify me of the receipt of payments in the transaction history, if any. Any ACH transfer to or from the account will comply with U.S. law.

C. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). You may also call 1-866-764-1040 to receive this disclosure and general payment information orally.

13. WAIVER OF JURY TRIAL AND ARBITRATION

A. Facts about Arbitration: Arbitration is a process in which persons or companies with a dispute: (i) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (ii) agree, instead, to submit their disputes to a neutral third person (Arbitrator) for a decision. Each party to the dispute has an opportunity to present some evidence to the Arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The Arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an Arbitrator's decision. THEREFORE, I ACKNOWLEDGE AND AGREE AS FOLLOWS:

B. Scope of Arbitration: The words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation all claims, rights and controversies arising from or relating directly or indirectly to (i) this Agreement (including this arbitration provision and the fees charged), and any prior agreement or agreements between me and Republic, and any and all aspects of my present or past relationship with Republic that relates to or concerns my tax refund, and, (ii) the signing of this arbitration provision, including the validity and scope of this arbitration provision. Without limitation, the claims, rights and controversies within the scope of the terms "dispute" or "disputes" includes any possible claims or rights that I have against Republic or against any of Republic's employees, agents, officers, directors, managers, shareholders or affiliated entities, my ERO and/or JTHF (**hereinafter collectively referred to as "related third parties"**), including those arising under (i) federal or state law, including alleged violations of any state or federal constitution, statute or regulation and common law theories such as those based upon contract, tort, fraud, or other intentional torts; (ii) any law or procedural provision that otherwise might enable me to assert rights as a private attorney general, or as a representative and/or member of a class of persons, or as a person acting in any other representative capacity (**hereinafter referred to as "Representative Claims"**); and (iii) all claims arising from or relating directly or indirectly to the disclosure by Republic or related third parties of any non-public personal information about me. The claims, rights and controversies within the scope of the terms "dispute" or "disputes" also includes any possible claims or rights that Republic has against me, including all counterclaims it may have in the event of a dispute that I raise.

C. Waiver of Jury Trial and Participation in Class Action: I acknowledge and agree that by entering into this arbitration provision: (i) I AM GIVING UP MY RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST REPUBLIC OR RELATED THIRD PARTIES; (ii) I AM GIVING UP MY RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST REPUBLIC OR RELATED THIRD PARTIES; AND (iii) I AM GIVING UP MY RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST REPUBLIC AND/OR RELATED THIRD PARTIES. Republic is giving up its rights to jury trial and rights to have a dispute it has with you resolved in a court, other than a small claims tribunal.

D. No Class Arbitration: Except as provided in Paragraph H below, all disputes including any Representative Claims against Republic and/or related third parties shall be resolved by binding arbitration only on an individual basis with me. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW ME TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. THE ARBITRATION SHALL ONLY RESOLVE MY RIGHTS, CLAIMS OR CONTROVERSIES, NOT THOSE OF ANY OTHER PERSON.

E. Arbitration Organizations and Procedures: Arbitration shall be commenced and conducted as follows.

Any party to a dispute, including related third parties, seeking to have that dispute resolved shall send the other party written notice by certified mail return receipt requested of their intent to arbitrate and in that letter shall set forth the subject of the dispute along with the relief requested. Regardless of who demands arbitration, I shall have the right to select the entity that will administer the arbitration process from among: the American Arbitration Association (1-800-778-7879) <http://www.adr.org>, JAMS (1-800-352-5267) <http://www.jamsadr.com>, or any arbitration organization that Republic may designate in the event either AAA or JAMS or both are unable to act or do not honor (or are not expected to honor) the terms of this Agreement. As an alternative, the parties may agree to select a local Arbitrator who is an attorney, retired judge, or Arbitrator registered and in good standing with an arbitration association, to administer the arbitration. If I fail to notify Republic of a selection for arbitration organization, within thirty (30) days of the demand for arbitration, then Republic has the right to select the arbitration organization from the same list. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this arbitration provision, including the limitations contained in this Agreement. I understand that I may obtain a copy of the rules and procedures by contacting the arbitration organization listed above. If the arbitration will be conducted by a local Arbitrator, the AAA rules in effect at the time this Agreement is signed will govern (to the extent not inconsistent with this Agreement) unless the parties otherwise agree. If there is any reason that an Arbitrator or arbitration organization cannot be selected under this paragraph, we agree that one will be selected by a court, by consent of the parties, and the AAA rules in effect at the time this Agreement is signed will govern the resulting arbitration (to the extent not inconsistent with this Agreement) unless the parties otherwise agree.

F. Payment of Arbitration Fees: Regardless of whom demands arbitration, upon my request Republic will advance my portion of the expenses associated with the arbitration, including the filing, administrative, hearing and Arbitrator's fees (Arbitration Fees). If the Arbitrator renders a decision or an award that provides material relief in my favor resolving the dispute, then I will not be

responsible for reimbursing Republic for my portion of the Arbitration Fees, and Republic will reimburse me for any Arbitration Fees I have previously paid. If the Arbitrator does not render a decision or an award that provides material relief in my favor resolving the dispute, then the Arbitrator may require me to reimburse Republic for the Arbitration Fees it has advanced, not to exceed the amount which could have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees I have previously paid.

G. Conduct of Arbitration: The arbitration hearing will be conducted in the county of my residence, or within 30 miles from such county, or in the county in which the transaction under this Agreement occurred, or in such place as shall be ordered by the Arbitrator. Throughout the arbitration, each party shall bear their own attorneys' fees and expenses, such as witness and expert witness fees. The Arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. Sections 1–16 (**FAA**); shall apply statutes of limitation; and shall honor claims of privilege recognized at law. The Arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the Arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the Arbitrator may award a party's reasonable attorneys' fees and expenses. At the timely request of any party, the Arbitrator shall provide a written explanation for the award. The Arbitrator's award may be filed with any court having jurisdiction.

H. Small Claims Tribunal: All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute which cannot be adjudicated within the jurisdiction of a small claims tribunal shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration de novo, by a fresh review of the facts.

I. Governing Law: Our agreement to arbitrate is made pursuant to the FAA, because the transaction evidenced by this Agreement may involve interstate commerce. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then this agreement to arbitrate shall be governed by the arbitration law of the Commonwealth of Kentucky. This Section 15 does not apply (i) to "covered borrowers" as defined by the Military Lending Act and (ii) in states where prohibited by law, including, but not limited to, Connecticut, Maine and New York.

J. Binding Effect: This arbitration provision is binding upon and benefits the parties to this Agreement and their respective heirs, successors and assigns. This arbitration provision continues in full force and effect, even if my obligations have been paid or discharged through bankruptcy. This arbitration provision survives any cancellation by prepayment, termination, amendment, expiration or performance of any transaction between the parties and continues in full force and effect unless the parties otherwise agree in writing. Republic may assign its rights to have disputes resolved by arbitration, either before the dispute arises or thereafter.

14. STATE DISCLOSURES

If I reside in any of the states listed below, the following state specific provisions may be applicable to the Holiday Advance I am applying for:

California Residents: If married and filing from California, I have the right to apply for credit separately. A credit report may be requested in connection with my application for a Holiday Advance. At my request, Republic will tell me whether or not a credit report was obtained and the name and address of the consumer reporting agency that furnished the report.

Colorado Residents: To file a complaint regarding the Holiday Advance, please contact the Colorado Attorney General's office at <https://coag.gov/>.

Indiana Residents: WARNING: A small loan is not intended to meet long-term financing needs. A small loan should be used only to meet short-term cash needs. Renewing a small loan rather than paying the debt in full will require additional finance charges. The cost of my small loan may be higher than loans offered by other lending institutions. Small loans are regulated by the State of Indiana Department of Financial Institutions.

Iowa Residents: NOTICE TO CONSUMER: 1. Do not sign the Application/Agreement before you read it. 2. You are entitled to a copy of the Application/Agreement. 3. You may prepay the unpaid balance at any time without penalty.

Maine Residents: NOTICE TO CONSUMER: 1. Do not sign the Application/Agreement before you read it. 2. You are entitled to a copy of the Application/Agreement.

New York, Rhode Island, Utah and Vermont Residents: A credit report may be requested in connection with my application for a Holiday Advance. At my request, Republic will tell me whether or not a credit report was obtained and the name and address of the consumer reporting agency that furnished the report.

Nevada Residents: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 West Washington Street, Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us. Republic Bank & Trust Company, Tax Refund Solutions, P.O. Box 2348, Louisville, KY 40201.

Ohio Residents: 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.

Washington State Residents: I may rescind the Holiday Advance on or before the close of business on the 7th day of business after I receive my Holiday Advance, by either returning the original check to Republic or providing the amount of the Holiday

Advance in cash to Republic or my Tax Preparer or by contacting Republic/JTH Financial, LLC at 1-800-966-0868.

Wisconsin Residents: No agreement, court order, or individual statement applying to marital property will affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision.

If you have any questions regarding the Holiday Advance, please call 1-800-966-0868.

FACTS

WHAT DOES REPUBLIC BANCORP, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and payment history
- transaction history and credit history
- credit card or other debt and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Republic Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Republic Bancorp, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1-888-584-3600 or go to www.republicbank.com	

Who we are

Who is providing this notice?	The bank subsidiaries of Republic Bancorp, Inc. commonly known as Republic Bank.
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What we do

How does Republic Bancorp, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Republic Bancorp, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or make deposits or withdrawals from your account ■ provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of Republic Bancorp, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Republic Bancorp, Inc. does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Republic Bancorp, Inc. doesn't jointly market</i>

FACTS

WHAT DOES JTH FINANCIAL, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- payment history and account transactions
- transaction history and purchase history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons JTH Financial, LLC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does JTH Financial, LLC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call (800) 966-0868	

Who we are

Who is providing this notice?

This privacy policy is provided by JTH Financial, LLC and applies to the Refund Transfer products and services.

What we do

How does JTH Financial, LLC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does JTH Financial, LLC collect my personal information?

We collect your personal information, for example, when you

- Apply for a Refund Transfer product
- Give us your income information
- Provide us your name or other information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *JTH Financial, LLC affiliates include JTH Tax LLC d/b/a Liberty Tax Service, Wefile LLC, and SiempreTax+ LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *JTH Financial, LLC does not share your personal information with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial institutions, credit card companies, tax preparation partners, pre-paid card providers, and lending companies.*

Other Important Information

If you are a resident of California or Vermont, we will not share with nonaffiliates except for our own marketing purposes, our everyday business purposes, or with your consent. Nevada residents: We are providing this notice pursuant to Nevada law.