

**FACTS****WHAT DOES REPUBLIC FIRST BANK DBA REPUBLIC BANK 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 income
- Account balances and transaction history
- Credit history and credit score

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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Republic Bank 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	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 888.875.2265 or go to www.myrepublicbank.com

Who we are

Who is providing this notice?

Republic First Bank dba Republic Bank
Two Liberty Place, 50 S. 16th St., Suite 2400, Philadelphia, PA 19102

What we do

How does Republic Bank 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. Access to your personal information is limited to bank employees who need to know the information to provide products and services to you.

How does Republic Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or make deposits or withdrawals
- Apply for a loan or pay your bills
- Use your debit or credit card

We also collect your personal information from others such as credit bureaus, and 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. See below for more on your rights under State laws.

Definitions

Affiliates

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

- Republic Bank does not share with our affiliates.

Nonaffiliates

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

- Republic Bank does not share 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 other financial institutions.

Other important information

Vermont Residents- Your state law requires financial institutions to obtain your consent to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties or affiliates unless you call us at 888-875-2265 and authorize us to do so.

California Residents- Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties while you are a resident of California.