



## FACTS

### WHAT DOES REPUBLIC FIRST BANK DBA REPUBLIC BANK (AND OAK MORTGAGE, A DIVISION OF 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 their customers' personal information to run their everyday business. In the section below, we list the reasons financial companies 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?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

#### Questions?

Call 1-888-875-2265 or go to [www.myrepublicbank.com](http://www.myrepublicbank.com)

Who we are	
<b>Who is providing this notice?</b>	Republic First Bank dba Republic Bank Two Liberty Place, 50 S. 16 <sup>th</sup> Street, Suite 2400, Philadelphia, PA 19102

What we do	
<b>How does Republic Bank protect my personal information?</b>	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.
<b>How does Republic Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan.</li> <li>• Make a wire transfer or pay your bills.</li> <li>• Give us your contact information.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness.</li> <li>• Affiliates from using information to market to you.</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Republic Bank does not share with affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Republic Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Republic Bank's joint marketing partner includes a financial institution that offers credit cards.</i></li> </ul>