

**FACTS****WHAT DOES REPUBLIC PROCESSING GROUP, A DIVISION OF REPUBLIC BANK & TRUST COMPANY, DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and purchase history</li> <li>■ Transaction history and account balances</li> <li>■ Account transactions and employment information</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 Processing Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Republic Processing Group 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>	NO	We don't share
<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 our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call toll-free <b>1-800-273-5046</b> or</li> <li>• Mail the form below</li> </ul> <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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<b>Questions?</b>	Call toll-free <b>1-800-273-5046</b>
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<b>Mail-in Form</b>		
<b>Mark any/all you want to limit:</b>		
<input checked="" type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		<b>Mail Opt-Out to:</b> Republic Processing Group Privacy Choice P.O. Box 2136 Austin, TX 78768-2136
Address		
City, State, Zip		
Last 4 numbers of card account:		

Who we are	
<b>Who is providing this notice?</b>	This privacy notice is provided by Republic Processing Group, a division of Republic Bank & Trust Company, and describes the sharing practices applied to financial products program managed and serviced by Netspend Corporation, a Global Payments company.
What we do	
<b>How does Republic Processing Group 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.
<b>How does Republic Processing Group 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 use your credit or debit card</li> <li>■ Provide account information or make deposits or withdrawals from your account</li> <li>■ Give us your income information</li> </ul> <p>We also collect your personal information from 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 your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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 Processing Group does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</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>Nonaffiliates we share with can include financial service providers, other banks, direct marketers, and nonprofit organizations.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Republic Processing Group does not jointly market.</i></li> </ul>
Other important information	
If you are a resident of California or Vermont, we will not share your information 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.	