

FACTS

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

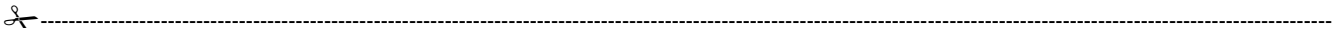
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and payment history ■ transaction history and credit history ■ credit card or other debt and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 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?
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 nonaffiliates everyday business purposes - Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes
Questions?	Call 1-888-584-3600 or go to www.republicbank.com	

To Limit our Sharing	<ul style="list-style-type: none"> ▪ Visit us online: www.netcredit.com/opt-out ▪ Call (toll free) 1-877-392-2014 ▪ Mail the form below <p>If you are a <i>new</i> customer, with respect to those circumstances in which you can limit our sharing, we can begin sharing your information thirty (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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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To limit direct marketing contact	<ul style="list-style-type: none"> ▪ Login to your account at www.netcredit.com to change your marketing preferences in the “Communications Preferences” section under your Personal Info. ▪ Call (toll free) 1-877-392-2014 <p>Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
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Questions?	Call (toll free) 1-877-392-2014 or go to www.netcredit.com
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Mali-In Form		
<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not share information about my transactions and experiences with nonaffiliates for their everyday business purposes</p>		
Name		<p>Mail to: Republic Bank & Trust c/o NetCredit Attention: Customer Support 175 West Jackson Boulevard Suite 600 Chicago, Illinois 60604</p>

Who are we

Who is providing this notice?

This privacy notice is provided by the Republic Processing Group, a division of Republic Bank & Trust Company, and describes the sharing practices applied to Republic Bank & Trust Company financial products administered and managed by Republic Processing Group and serviced by NetCredit.

What we do

How does Republic Processing Group 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 Processing Group collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide your account information
- give us your income information

We also collect your personal information from others, such as credit bureaus 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 nonfinancial companies.

- *Republic Processing Group does not share with affiliates.*

Nonaffiliates

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

- *Republic Processing Group 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.

- *We may partner with nonaffiliated financial companies to jointly market financial products or services to you.*