

Electronic Demand Deposit Account

SCHEDULE OF FEES

Table with 3 columns: Monthly Fee Options, Pays As You Go Monthly, and Monthly. Includes fees for Non-PIN Purchase Transaction Fee, Foreign Transaction Fee, Cash Back/Reward Fee, etc.

REPUBLIC BANK OF CHICAGO - Member FDIC

ACCOUNTHOLDER AGREEMENT

This AccountHolder Agreement ("Agreement") and the above Schedule of Fees constitute our entire agreement between us and you regarding your use of the Account.

IMPORTANT NOTICES

- (1) THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION... (2) We may close the Account at any time... (3) PLEASE SIGN YOUR DEBIT CARD IMMEDIATELY UPON RECEIPT...

THE USA PATRIOT ACT

The USA Patriot Act of 2001 requires that we identify our customers to help prevent money laundering and the financing of terrorist activities.

CONSENT TO ELECTRONIC DELIVERY

This AccountHolder Agreement ("Agreement") and the above Schedule of Fees constitute our entire agreement between us and you regarding your use of the Account.

The following table contains important information that you are entitled to receive before you agree to transact business with us electronically.

SECTION I: CONTACT INFORMATION

We encourage you to contact us if you have any comments or concerns about your Account. Please write to us at:

Republic Bank of Chicago
1100 West Lake Street, Suite 1117
Chicago, IL 60603-9848

Our contact information is provided for your information only. We do not intend to provide any services to you through this website.

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ACH file Your ability to withdraw funds may be delayed until the deposit effective date. Note that after you make funds available to you, and you have spent, or withdrawn all or a portion of the funds, you are still responsible for any problems involving your deposit. If you have arranged to have Direct Deposits made to your Account, you may experience a delay in funds being received. However, we will apply as described in the Statement of Fees.

5. Tax Returns: Tax returns or refund payments that are not made by ACH are generally not made available to you until the sender's deposit effective date, and are eligible for early or provisional credit to your Available Balance.

SECTION III: DEBIT CARD RIGHTS, PRIVILEGES AND LIMITATIONS

1. PIN Protection: When you Debit Card is provided to you, you will be issued a PIN. You agree to take all necessary steps to protect your PIN. You are responsible for safeguarding your PIN. Account holders are responsible for the safekeeping of their PIN. If you lose your PIN, you should immediately contact the issuer to report it lost and request a replacement.

2. Authorized Users: You are responsible for all authorized transactions or charges initiated and processed through your Debit Card. Account users are not liable for transactions completed. Once you have accessed to your Account, you may be required to enter your PIN or other personally identifiable information to verify the transaction.

3. Replacement Cards: There is a fee for replacing your Debit Card as disclosed in the Schedule of Fees. If you lose your Debit Card, you should immediately contact the issuer to report it lost and request a replacement. You are responsible for the safekeeping of your Debit Card. If you lose your Debit Card, you should immediately contact the issuer to report it lost and request a replacement.

4. Purchase Transactions: Each time you make a purchase, you authorize us to reduce the Available Balance in your Account by the amount of the transaction as transmitted to us and applicable fees. You understand that we may, at our discretion, honor withdrawal requests that overdraw your Account. However, we do not intend to provide cash advances through your Debit Card.

5. Authorization and Hold by Merchants: Any entity holding your Debit Card is permitted to obtain approval or authorization for any transaction in accordance with the rules of an applicable System. When certain types of purchases (such as those made at restaurants, bars, beauty salons, etc.) are processed through your Debit Card, you authorize us to authorize your Debit Card to be authorized for an amount greater than the transaction amount placing a hold on your Available Funds until the merchant sends the final payment amount of your purchase.

6. Subjects: You should get a receipt at the time you make any transaction using your Debit Card. You agree to retain, verify, and reconcile your transactions and receipts.

SECTION IV: ONLINE BANKING AND MOBILE APP

1. Online Banking: We encourage you to use Online Banking for managing your Account. You can enroll in Online Banking by visiting www.insightvisa.com and creating your Account. You agree to use Online Banking to view and manage your Account information.

2. Mobile App: You may use the Mobile App to obtain financial services through your mobile device. You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App. You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App.

3. Description of Services: You may use Online Banking and the Mobile App to obtain financial services through your mobile device. You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App.

4. Account Information: You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App. You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App.

5. Login and Device Protection: You agree that you will not disclose your Login Credentials to any person. You understand and agree that the we may rely on the use of your Login Credentials to access your Account through Online Banking and the Mobile App and are therefore authorized to act on transactions you initiate through Online Banking and the Mobile App.

6. Account Information: You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App. You agree to use the Mobile App in accordance with the terms and conditions of the Mobile App.

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