

EarnMore Truth In Savings Disclosure

This disclosure contains the rules which govern your EarnMore Account at MemoryBank, a division of Republic Bank & Trust Company. MemoryBank deposits are not separately insured by the FDIC beyond the applicable FDIC insurance coverage available at Republic Bank & Trust Company. The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us toll free at 1-877-757-3400.

We reserve the right to require, at any time, not less than seven days' notice in writing before any withdrawal from this interest bearing account. If your account is not already a MMDA, a portion of your account balance may be classified as an MMDA for regulatory purposes. This classification will not affect the terms, interest rate, or fees contained in this disclosure.

The interest rate earned on deposits in your EarnMore Account will remain higher than the current average national rate for interest checking accounts as published weekly on the FDIC website (visit FDIC.gov > Regulations & Examinations > Resources for Bank Officers & Directors > Weekly National Rates and Rate Caps for more information) on balances in the tier listed below. The national rate is currently defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data are available. The FDIC may redefine or modify its calculation at any time, and MemoryBank, in its sole discretion, reserves the right to substitute a comparable benchmark for the EarnMore account.

Rate Information

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at our discretion. Rates may change at any time. Fees may reduce earnings.

RATE TIERS THAT MAY AFFECT THIS ACCOUNT

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Balances	APY Range	Interest Rate
Balances through \$249,999.99	1.60%	1.5884%
Balances \$250,000+	1.60% to 0.05%	0.0500%

Compounding and Crediting

Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the interest accrued.

Minimum Opening Deposit Requirement

To open this account you must deposit a minimum of \$50.00.

Balance Computation Method

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.

Accrual of Interest on Non-Cash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Charges which may be applied to this account

- \$0 Account Inquiry
- \$0 Dormant Account Fee (per Month)
- \$0 Non-MemoryBank ATM Transaction. You may be assessed a fee by the terminal owner if outside of MemoryBank's network¹
- \$0 Monthly Paper Statement Fee (per statement)
- \$36 Overdraft Fee (per check or in-person, ATM or electronic withdrawal)
- \$0 Overdraft Fee (per Business Day)

- \$36 Stop Payment Request
- \$36 Returned Item Charge (per item)
- \$0 Cashier's Check
- \$12 Returned Deposited Item

Additional Disclosure Terms

¹You will not be charged for ATM transactions occurring outside of MemoryBank's member network. You may be assessed a fee by the terminal owner if outside MemoryBank's network. MemoryBank networks include Allpoint, MoneyPass, SUM, and Presto.