

Services Provided Free of Charge:

- Monthly Fee with direct deposit or load of funds to card..... FREE⁺
- Signature/PIN Purchase Transactions Fee (POS).....FREE
- Cash Back at Retail LocationsFREE
- Republic Bank ATM FeeFREE
- Online Bill Pay FeeFREE
- Electronic Statement FeeFREE
- VRU Balance Inquiry FeeFREE
- Text AlertsFREE*
- Email Alerts.....FREE
- Load Funds to CardFREE[◇]
- Customer Service Live Agent FeeFREE

Services Provided with a Charge:

- Monthly Fee without direct deposit or load of funds to card \$5.00⁺
- ATM Fee (out of network).....\$2.50[‡]
- ATM Balance Inquiry Fee.....\$1.00[‡]
- ATM Denial Fee.....\$1.00[‡]
- Signature/PIN Purchase Denial Fee\$1.00
- Over the Counter (OTC) Withdrawal Fee\$5.00
(limit of \$1,000/day)
- Replacement/Reissue Card Fee.....\$10.00
- Bill Pay Stop Payment Fee.....\$25.00
- Express Delivery Fee for replacement card\$35.00
- Paper Statement Fee\$2.00
(per month)

+ Direct Deposit or load of funds must occur each month to prevent the Monthly Fee. If Direct Deposit or load of funds does not occur, then the Monthly fee will be debited on the first business day of the following month.

* Message and data rates may apply from your wireless carrier.

◇ Retail Reload Providers may charge a convenience fee for loading funds to your card. Any Retail Reload Fee is an independent fee assessed by the individual retailer and is not a fee assessed by Republic Bank.

‡ If you use an out of network ATM (not owned by Republic Bank or not participating in the MoneyPass® surcharge free network), then you may be charged a fee by the ATM operator for any type of transaction including a balance inquiry, even if you do not complete a withdrawal.

Note - Republic Bank or its affiliates may receive a portion of Card fees and/or interchange fees. If you obtain your funds in a currency or country other than the currency or country in which your card was issued, the Issuer may increase the currency conversion rate up to an additional 3% and will retain this amount as compensation for its services.