



Home Equity Loan		
Combined Loan to Value of 85% (1) Minimum loan amount \$5,000		
First Lien Only on Primary or Secondary Residence :		
Term	Rate	APR(3)(7)
60 months	4.24%	4.27%
84 months	4.24%	4.26%
120 months	4.24%	4.25%
180 months	4.24%	4.25%

Home Equity Loan		
Combined Loan to Value of 85% (1) Minimum loan amount \$5,000		
Second or Third Consecutive Lien (behind Republic Bank) on Primary or Secondary Residence:		
Term	Rate	APR(3)(7)
60 months	4.24%	4.27%
84 months	4.24%	4.26%
120 months	4.74%	4.75%
180 months	4.99%	5.00%

All loans and lines of credit are subject to credit approval.

All loans and lines of credit are limited to \$1,000,000 total consumer exposure per relationship.

An appraisal performed by a certified or licensed appraiser will be required at the expense of the Applicant. For all loans and lines over \$250,000, or 1st lien purchase money transactions or when a Home Value Estimate (HVE) is not acceptable or available. The cost can range from \$125.00 - \$1,500.00.

Property insurance is required with Republic First Bank dba Republic Bank listed as mortgagee. Flood insurance may be required if the property resides in a flood hazard area.

Title insurance is required for loans and lines of credit over \$400,000 or for 1st lien purchase money transactions.

Primary or secondary (vacation home) residences only. Eligible property types include 1-4 family residences, condominiums.

Non-owner occupied (investment) properties, mobile and manufactured homes, cooperatives and properties held in the name of a Trust are not eligible.

- (1) Maximum combined loan to value (CLTV) is based on creditworthiness. Maximum CLTV of 89.9% is available for second liens only at 1% over the disclosed Rate and APR to qualified borrowers. 5 Year Interest Only Line of Credit not applicable. Other terms and conditions may apply.
- (2) Monthly payment is based on rate displayed- APR is not used to calculate payment.
- (3) APR stands for Annual Percentage Rate
- (4) A balloon payment may occur at the end of the 15-year term. You will be required to pay the entire balance in one payment.
- (5) A balloon payment may occur at the end of the 5-year term. You will be required to pay the entire balance in one payment.
- (6) APR does not include costs other than interest.
- (7) APR is quoted with monthly Automatic Payment Deduction (APD) from a Republic Bank account. APR will increase by .25% if APD Accounts terminated at any time.
- (8) After 5 year draw period ends, remaining balance will be billed at principal plus interest following terms in credit agreement.





<p>Home Equity Line of Credit Combined Loan to value of 85% (1) Minimum loan amount \$5,000 This product is a variable rate product with a floor of 3.00% and maximum of 18.00% APR may increase after consumation 15-year Draw Period(4) First, Second or Third Consecutive Lien (behind Republic Bank) on Primary or Secondary Residence</p>	
Loan Amount	APR(3)(6)(7)
Up to \$75,000	4.99%
\$75,001-\$200,000	4.25%
Over \$200,000	3.75%
<p>APR for loans up to \$75,000 is based on the current Wall Street Journal Prime Rate plus .74% APR for loans \$75,001-\$200,000 is based on the current Wall Street Journal Prime Rate APR for loans over \$200,000 is based on the current Wall Street Journal Prime Rate minus .50% Wall Street Journal Prime is currently 4.25%</p>	

<p>5 Year Interest Only Home Equity Line of Credit Combined Loan to value of 80% (1) Minimum loan amount \$5,000 This product is a variable rate product with a floor of 3.00% and maximum of 18.00% APR may increase after consumation 5-year Draw Period(8) First, Second or Third Consecutive Lien (behind Republic Bank) on Primary or Secondary Residence</p>	
Loan Amount	APR(3)(6)(7)
Up to \$75,000	4.99%
\$75,001-\$200,000	4.25%
Over \$200,000	3.75%
<p>APR for loans up to \$75,000 is based on the current Wall Street Journal Prime Rate plus .74% APR for loans \$75,001-\$200,000 is based on the current Wall Street Journal Prime Rate APR for loans over \$200,000 is based on the current Wall Street Journal Prime Rate minus .50% Wall Street Journal Prime is currently 4.25%</p>	

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Auto Loan "NEW" 2016 and 2017 Untitled Models		
Term	APR (3)(7)	Payment Example (2)
12 months	6.90%	\$86.47 per \$1,000 borrowed
24 months	6.90%	\$44.73 per \$1,000 borrowed
36 months	6.90%	\$30.83 per \$1,000 borrowed
48 months	6.90%	\$23.90 per \$1,000 borrowed
60 months	6.90%	\$19.76 per \$1,000 borrowed

Auto Loan "USED" Maximum Mileage 50,000		
Term and Year of Vehicle	APR (3)(7)	Payment Example (2)
24 months (2012)	7.65%	\$31.18 per \$1,000 borrowed
36 months (2013&2014)	7.65%	\$27.22 per \$1,000 borrowed
48 months (2015&2016)	7.65%	\$24.25 per \$1,000 borrowed

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Unsecured Installment Loan		
Minimum loan amount \$1,000 - Maximum loan amount \$250,000		
Post Secondary Private Education Loans not eligible under this product		
Term	APR (3)(7)	Payment Example (2)
12 months	12.24%	\$67.40 per \$1,000 borrowed
24 months	12.24%	\$47.18 per \$1,000 borrowed
36 months	12.24%	\$33.33 per \$1,000 borrowed
48 months	12.24%	\$26.45 per \$1,000 borrowed
60 months	12.24%	\$22.37 per \$1,000 borrowed

Unsecured Line of Credit	
5 Year Draw Period (5)	
Minimum loan amount \$1,000 - Maximum Loan Amount \$1,000,000	
This product is a variable rate product with a Floor of 6.50% and a maximum of 18.00%	
APR may increase after consummation	
Loan Amount	APR (3)(7)
\$1,000 to \$25,000	8.50%
\$25,001 to \$1,000,000	7.50%
APR for loans up to \$25,000 is based on the current Wall Street Journal Prime Rate + 4.25%	
APR for loans \$25,001 and over is based on the current Wall Street Journal Prime Rate + 3.25%	
Wall Street Journal Prime is currently 4.25%	

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<p><u>Deposit Secured Loan</u> Minimum loan amount \$1,000 - Maximum Loan Amount \$1,000,000 Required Balance - 105% of Loan Amount Post-secondary Private Education Loans not eligible under this product Fixed rate product with floor of 4.00%</p>	
Term	APR (3)
We offer a variety of terms for our Deposit Secured Loan Product. Contact your local Republic Bank Store for details.	Deposit Account Yield + 2.00%

<p><u>Cash Reserve</u> Overdraft Protection Line of Credit Minimum Loan amount of \$500 - Maximum Loan Amount of \$25,000</p>	
Term	APR (3)
60 months	12.99%

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