



FACTS

WHAT DOES REPUBLIC FIRST BANK DBA REPUBLIC BANK AND OAK MORTGAGE COMPANY, LLC, A SUBSIDIARY OF REPUBLIC BANK 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number and income
- Account balances and transaction history
- Credit history and credit score

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share their customers' personal information to run their everyday business. In the section below, we list the reasons financial companies share their customers' personal information; the reasons Republic Bank and Oak Mortgage Company, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Republic Bank and Oak Mortgage Company, LLC 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 affiliates' everyday business purposes – Information about your creditworthiness.	No	We don't share
For non-affiliates to market to you.	No	We don't share

Questions?

Call 888.875.2265 or go to www.myrepublicbank.com or call 800.787.8100 or go to oakmortgageusa.com

Who we are	
Who is providing this notice?	Republic First Bank dba Republic Bank and Oak Mortgage Company, LLC, a subsidiary of Republic Bank
What we do	
How does Republic Bank and Oak Mortgage Company, LLC 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. Access to your personal information is limited to bank employees who need to know the information to provide products and services to you.
How does Republic Bank and Oak Mortgage Company, LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan. • Make a wire transfer or pay your bills. • Give us your contact information. We also collect your personal information from others such as credit bureaus, affiliates and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness. • Affiliates from using information to market to you. • Sharing for non-affiliates 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. <ul style="list-style-type: none"> • Republic Bank and Oak Mortgage Company, LLC do not share with affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Republic Bank and Oak Mortgage Company, LLC do not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Republic Bank's joint marketing partner includes a financial institution that offers credit cards. Oak Mortgage Company, LLC doesn't jointly market.
Other important information	