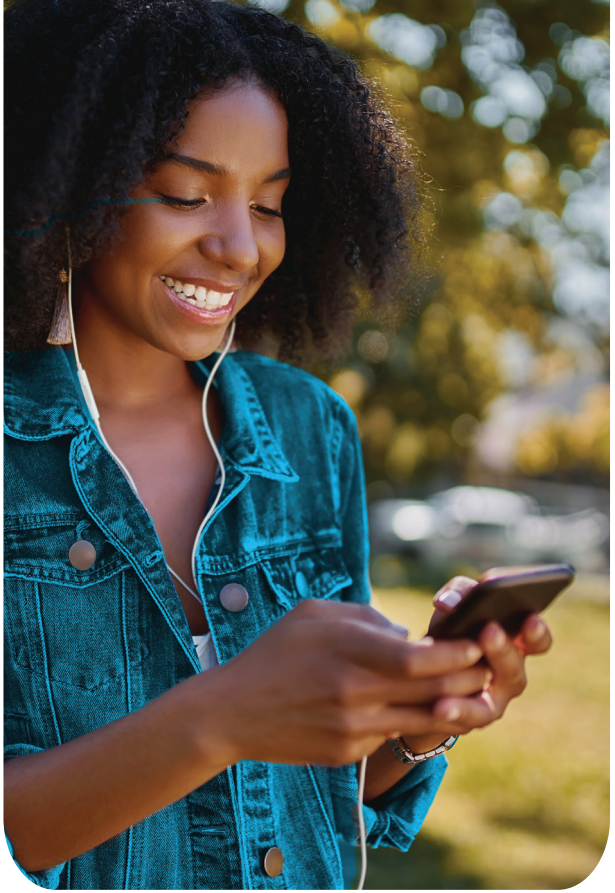
Smarter Banking

Choose the Account that's Right for You

Republic Bank
We're the One for you!



When it comes to banking, we all have different styles but one common goal – to save.

Let Republic Bank Help You Achieve That Goal.

With a wide variety of accounts to choose from, there is surely one to suit your lifestyle.

How to Choose the Right Account

Everyday Banking Accounts

Whether you prefer to bank at a branch or take advantage of your Automated Banking Services, Republic Bank offers you convenient transactional chequing accounts designed to simplify your day-to-day banking needs. These include:

- E-Free Account
- Optimizer

Chequing Accounts

- Age-Based Accounts
- Specialty Accounts

Savings Accounts

For all your saving needs, Republic Bank offers you a convenient interest-bearing savings account, designed to help you reach your saving goals. This includes:

- Savings Plus

Age-Based Accounts

Age-based benefits or features associated with your account, such as fee waivers, will automatically change as you reach the next age tier. These include:

- Right Start
- Career Builder
- Major League

Specialty Accounts

Manage your US funds the easy way. Open a Foreign Currency account. This includes:

- Personal Foreign Account (USD)

Term Deposits

These accounts are designed for investors who are willing to leave their funds untouched for a fixed period, while earning high interest. This includes:

- Certificate of Deposit

Everyday Banking Accounts

E-Free Account

Features and Benefits

- Free local ATM transactions
- Free monthly e-statements
- Free self-service ATM, mobile and online transactions between your accounts

Rates and Fees

- No monthly fee
- $12.00 for every ATM withdrawal at another bank
- 3 free in-branch teller withdrawals or debits; flat fee of $15 for any additional in-branch debit or withdrawal in the same month

Optimizer

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges

Rates and Fees

- Flat fee of $3.50/month
- $10.00 for the first twelve debit transactions, only if the balance falls below $500
- $2.00 for every additional debit transaction, only if the balance falls below $500
- $12.00 for every ATM withdrawal at another bank

Savings Accounts

Savings Plus

Features and Benefits

- 2% interest, which is paid monthly***
- Free quarterly e-statements
- Free self-service transactions between your accounts

Rates and Fees

- $12.00 for every ATM withdrawal at another bank
- 2 free withdrawals per quarter, thereafter $5.00 per withdrawal.

Age-Based Accounts

Right Start

Features and Benefits

- For persons 19 years old and under
- No monthly fee
- 2% interest, which is paid monthly***
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- $3.00 for every teller withdrawal
- $1.50 for every Republic ATM transaction
- $12.00 for every ATM withdrawal at another bank

Career Builder

Features and Benefits

- For persons between 19 and 25 years old
- Free local Point of Sale transactions
- Free local ATM transactions
- Free quarterly e-statements
- Free self-service ATM, mobile and online transactions between your accounts
- Cheque-writing privileges

Rates and Fees

- Flat fee of $3.00/month
- $3.00 for every teller withdrawal
- $12.00 for every ATM withdrawal at another bank

Major League

Features and Benefits

- For persons 60 years old and over
- No monthly fee
- 2% interest, which is paid monthly***
- Free local Point of Sale transactions
- Free local ATM transactions
- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges
- $12.00 for every ATM withdrawal at another bank

Specialty Accounts

USD Personal Foreign Account

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- Flat fee of $5.00/month
- $1.50 USD for every debit transaction
- $4.00 USD for every ATM withdrawal at another bank

** Overdraft calculation is based on 365 days for all account types.

Term Deposits

Certificate of Deposit

Available Term	Minimum Balance Required		Interest Payment Frequency
	XCD	USD	
30 days, 60 days, 90 days and 180 days	$5,000.00	$2,800.00	At Maturity
1 year, 2 years and 3 years	$5,000.00	$2,800.00	At Maturity

Please contact your nearest branch to confirm the Interest Rate.

Other Payment Fees and Services

Official Cheque
$15.00 plus stamp duty

A customer-issued cheque, for which the funds have been certified and withdrawn from the account.

Minimum Overdrawn Monthly Charge:
$30.00

The minimum monthly amount charged to an account that is overdrawn during a month.

NSF Cheque:
$75.00

Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account.
Item deposited and subsequently charged.

Safety Deposit Box Rental Fee:
$300.00 per annum

A fee charged for renting a safety deposit box at the branch.

Stop Payment:
$30.00

An automated "stop" request on a pre-authorized payment or cheque being withdrawn from the customer's account, at the customer's request.

Wire Transfer Swift:
$50.00

Apply to both International and Caribbean wire transfers.

Bank Comm:
$50.00

Apply to International wire transfers.

Currency
All fees listed are quoted in XCD, unless otherwise indicated.

Questions?
Call us at (758)-458-4725.
Visit us at www.republicbankstlucia.com.
Email us at republicbank.lc@rfhl.com.
Come into any branch to discuss your options today.

Notes

Republic Bank

republicbankstlucia.com

republicbank.lc@rfhl.com

Visit your nearest branch and talk to your Republic Bank Representative.

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