

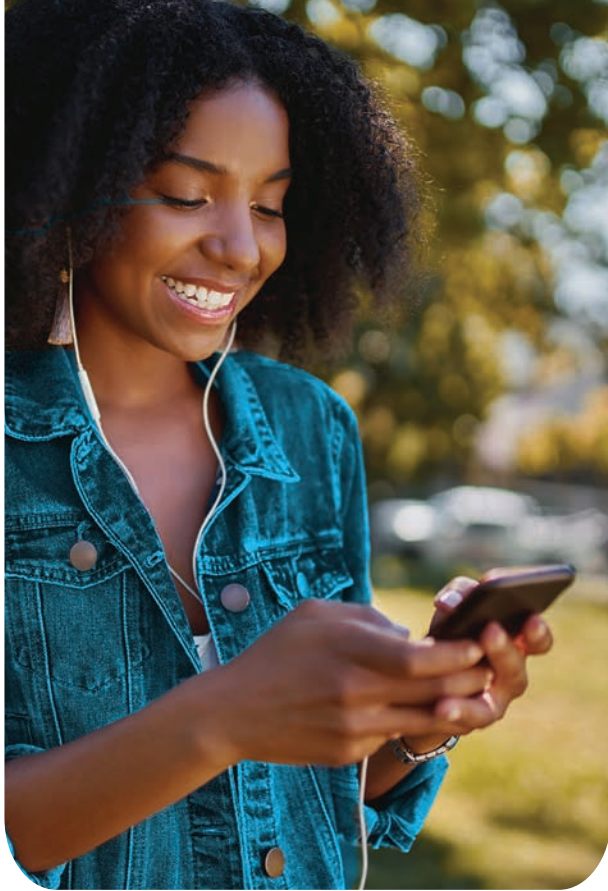


Smarter Banking

**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 checking accounts designed to simplify your day-to-day banking needs. These include:

- 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
- Time Saver

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 (CAD/GBP/EUR)

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

Optimizer

Features and Benefits

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

Rates and Fees

- Flat fee of \$4.00/month
- \$7.50 for the first twelve debit transactions, only if the balance falls below \$5000
- \$1.30 for every additional debit transaction, only if the balance falls below \$5000
- \$3.00 for every ATM withdrawal at another bank

Savings Accounts

Savings Plus

Features and Benefits

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

Rates and Fees

- \$3.00 for every ATM withdrawal at another bank
- 3 free withdrawals per quarter, thereafter \$2.00 per withdrawal.

Time Saver

Features and Benefits

- Interest paid quarterly
- Free quarterly e-statements
- Free self service transactions between your accounts

Rates and Fees

- Flat fee of \$3.00/month if account balance falls below \$500.00
- 1 free teller withdrawal per month, thereafter \$2.00 per teller withdrawal
- \$3.00 for every ATM withdrawal at another bank

Age-Based Accounts

Right Start

Features and Benefits

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

Rates and Fees

- 1 free teller withdrawal per month, thereafter \$2.00 per teller withdrawal
- \$3.00 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 quarterly e-statements
- Free self-service ATM, mobile and online transactions between your accounts
- Cheque-writing privileges

Rates and Fees

- Flat fee of \$7.50/month
- 1 free teller withdrawal per month, thereafter \$2.00 per teller withdrawal
- \$3.00 for every ATM withdrawal at another bank

Major League

Features and Benefits

- For persons 60 years old and over
- 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
- \$3.00 for every ATM withdrawal at another bank

Rates and Fees

- Flat monthly fee of \$4.00, only if balance falls below \$1000

Specialty Accounts

CAD 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 CAD \$3.00/month
- 3 free withdrawals per month, thereafter CAD \$3.00 per withdrawal

GBP 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 GBP £3.00/month
- 3 free withdrawals per month, thereafter GBP £2.00 per withdrawal

EUR Personal Foreign Account

Features and Benefits

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

Rates and Fees

- No monthly fee
- Free debit transactions

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



Term Deposits

Certificate of Deposit

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

Please contact your nearest branch to confirm the Interest Rate.

Other Payment Fees and Services

Local Draft	\$25.00
International Draft/ Manager's Cheque	\$25.00 plus \$1-\$10,000: Min \$10 \$10,001-\$40,000: Min \$25 \$40,001-\$200,000: Min \$50 \$200,001-\$500,000: Min \$125 \$500,000 or more: \$150-\$250
A customer-issued cheque, for which the funds have been certified and withdrawn from the account.	
Minimum Overdrawn	
Monthly Charge	\$50.00
The minimum monthly amount charged to an account that is overdrawn during a month.	
NSF Cheque	\$50.00
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	\$100.00 (small) \$200.00 (medium) \$275.00 (large) per annum
A fee charged for renting a safety deposit box at the branch.	
Stop Payment	\$15.00
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	
Requested Online	
Swift Bank Charges	\$25.00 \$15.00
Requested In-branch	
Swift Bank Charges	\$25.00 \$35.00
Standing Orders	\$15.00
Online Payroll Requests	\$20.00
In Branch Payroll Requests	\$65.00
Third Party Transfers to other banks	\$10.00

All fees listed are quoted in USD, unless otherwise indicated.

Come into any branch to discuss your options today.



Republic Bank



republicbankbvi.com



republicbank.bvi@rhl.com

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

Revised June 2022.

