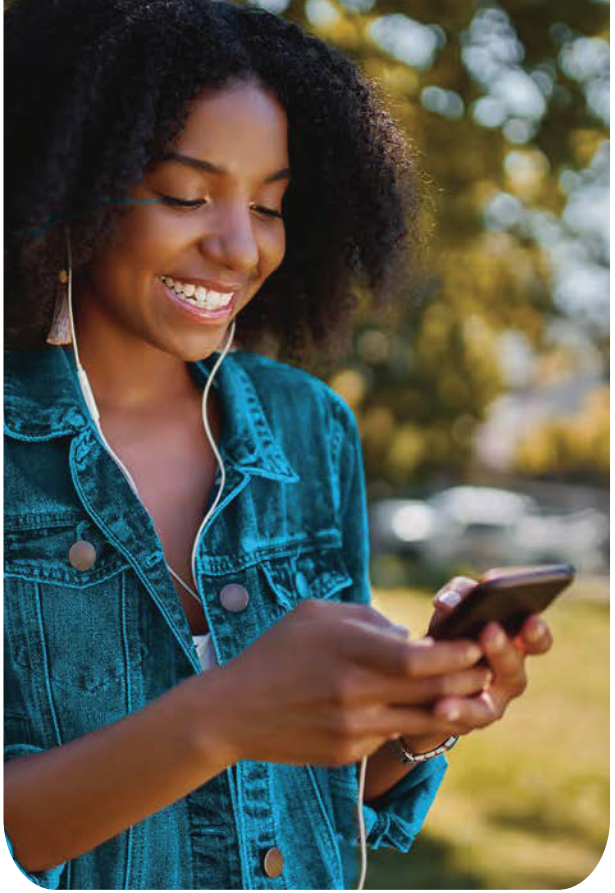


Smarter Banking

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 EUR funds the easy way. Open a Foreign Currency account. This includes:

- Personal Foreign Account (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

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
- 1 free in-branch teller withdrawal; flat fee of XCG 10.00 or US$6.00 for any additional teller 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 XCG 3.50 or US$3.50/month
- XCG 10.00 or US$10.00 for the first twelve debit transactions, only if the balance falls below XCG500.00
- XCG 2.00 or US$2.00 for every additional debit transaction, only if the balance falls below XCG500.00

Savings Accounts

Savings Plus

Features and Benefits

- 1.25% XCG or 0.10% US interest, which is paid monthly on balances of XCG100.00 and over or US$100.00 and over
- Free quarterly e-statements
- Free self-service transactions between your accounts

Rates and Fees

- 2 free withdrawals per quarter, thereafter XCG 5.00 or US$4.00 per withdrawal

Age-Based Accounts

Right Start

Features and Benefits

- For persons 19 years old and under
- No monthly fee
- 1.25% XCG or 0.10% US interest, which is paid monthly on balances of XCG 10.00 and over or US$25.00 and over
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- XCG3.00 or US$2.00 for every teller withdrawal
- XCG1.50 or US$1.50 for every Republic ATM transaction

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 XCG 3.00 or US$1.50/month
- XCG 5.00 or US$3.00 for every teller withdrawal

Major League

Features and Benefits

- For persons 60 years old and over
- No monthly fee
- 1.25% XCG or 0.10% US interest, which is paid monthly on balances of XCG 100.00 and over or US$100.00 and over
- Free local Point of Sale transactions
- Free local ATM transactions
- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges

Specialty Accounts

EUR 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 EUR €35.00/month**
- **1 free withdrawal per month, thereafter EUR €5.00 per withdrawal**

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



Term Deposits

Certificate of Deposit

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

Please contact your nearest branch to confirm the Interest Rate.

Other Payment Fees and Services

Official Cheque
XCG 10.00 or US$5.50

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

Minimum Overdrawn Monthly Charge:
XCG 19.00 or US$10.50

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

NSF Cheque:
XCG 50.00 or US$28.00

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:
Between XCG200.00/US$111.00 XCG 400.00/US$222.00 per annum

A fee charged for renting a safety deposit box at the branch. Fee based on sizes S to L.

Stop Payment:
XCG 19.00 or US$10.50

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

Wire Transfer Swift:
XCG35.00 or US$19.50

Apply to both International and Caribbean wire transfers.

Bank Comm:
Apply to International wire transfers.

. Incoming Commission	XCG15.00 or US$8.00
. Outgoing Commission	0.15% of amount Minimum XCG50.00 / US$27.00 Maximum XCG1,125.00 / US$625.00

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

Questions?
Call us at (721) 584-4725.
Visit us at www.republicbankstmaarten.com.
Email us at republicbank.an@rfhl.com.
Come into any branch to discuss your options today.

Notes

Republic Bank

republicbankstmaarten.com

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

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