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Account Application ISO# _____ EFI# C01202

Is this a Joint Application? Yes No If Joint, the use of "you" refers to both applicants.

Personal Information (Please print) *Required Fields

Applicant 1

Form fields for Applicant 1: First Name, Last Name, Street Address, Apartment Number, City, State, Zip, Social Security Number, Birthday, Primary email address, Secondary email address, Daytime Phone, Evening Phone, Mother's Maiden Name.

Applicant 2 Complete the personal information for Applicant 2 below. Please have Applicant 2 complete a separate application and submit both applications together for processing.

Form fields for Applicant 2: First Name, Last Name, Social Security Number, Birthday.

Identification Information Two forms of ID must be presented. At least one must be a current picture ID from Group A.

Group A: Primary Type of Identification
 State Issued Driver's License or ID card
 Military ID
 U.S. Passport
 Resident Alien ID
 Matricula Consular Card

ID Number, ID Issue Date, ID Expiration Date, Location of Insurance.

For EFIs: I acknowledge that I have verified the person presenting this ID is the person pictured on the ID _____ (EFI's initials)

Group B: Secondary Type of Identification
 Govt. issued Soc. Sec. Card
 Visa/MC/Discover
 Union Membership Card
 Check Cashing Card
 Prior Client
 Student ID
 Employee ID

Direct Deposit Information

Do you receive one of the following government benefits: Social Security (SSA), Disability (SSI), Veterans (VA), Civil Services (CS), Railroad Retirement (RR)? Yes No

Beneficiary SSN, Beneficiary Name, Government Benefits Type.

Do you receive other types of deposits? Tax Refund Other Payroll/Pension

Employer Name, Employer Phone.

Please Note: Republic Bank may be able to help set up your funds to be directly deposited into your Currency Connection account. Republic Bank encourages you to contact your employer or benefits provider directly and provide your checking account number and bank routing number.

Overdraft Honor Opt-In (Not available in New York)

By checking the box, you agree to activate the Overdraft Honor Program on your account once eligible. You also confirm that you have read and understood the Currency Connection Overdraft Honor Policy.

Referral Information

How did you hear about us? Friend/Family Internet Direct Mail Newspaper/Magazine Ad Other

If referred by a friend or family member, please provide their name and address information below:

Referred by, Address, City, State, Zip, Email.

Email Statement Request

Are you interested in signing up for email statements? Yes No

By Signing Below you Agree:

By completing this Currency Connection Card Enrollment Form and Agreement ("Agreement"), you agree to its terms and the terms of any policies and disclosures provided to you, including the Truth-In-Savings Account Disclosure, the Waiver of Jury Trial and Arbitration Agreement, and the Currency Connection Overdraft Honors Policy (if applicable) plus the following agreements which will be mailed to you upon enrollment - Privacy Policy, and the Funds Availability Policy and Account Rules, and the Electronic Funds Transfer Disclosure. You hereby authorize and request Republic Bank & Trust Company ("Bank") to establish a non-interest bearing account in your name ("Account") and to receive direct deposits of benefits, payroll earnings and any other such funds being paid to you by government agencies or businesses ("Originators") and other deposits that you may make or authorize (collectively "Deposits"). Your Account will open upon receipt of your Agreement by the Bank. Account not funded and deposits not credited until received by the Bank at its office in Louisville, KY.

If you opened your Account through an Electronic Funds Issuer (EFI), you hereby appoint your EFI to act as your agent respecting your Account information. You authorize your EFI to provide and receive personal, non-public information regarding you including, but not limited to, all Account activity and all related information maintained by the Bank. You agree that Bank may, unless prohibited by law, debit or offset funds in your Account to pay off all or portions of any amounts you may owe Bank. You acknowledge that the Bank may set-off against your Account in order to recover any ineligible or returned Deposits that the Bank may be obligated to return to the Originator.

The Bank will issue you a Currency Connection Card (the "Card") and a Personal Identification Number (PIN) to be used in accessing your Account. You agree not to reveal your PIN to unauthorized users of your Card and you assume full responsibility for any and all transactions authorized. Do not disclose your PIN to any persons, including Bank employees. If you voluntarily, give your Card, PIN or both to another person, you are authorizing such person to use your Card and access funds in your Account whether you intend to do so or not, and you may be responsible for transactions resulting from their use of the Card.

Either you or the Bank may transfer or close your Account at any time with or without cause. Upon account closure, the Bank will return to you the available balance in your Account less any fees or charges, claims, set-offs or other amounts you owe the Bank. You agree to pay the service fees, and/or transaction fees and any other service charge or fee associated with your Account. You authorize the Bank to charge your Account at any time for any such fees or charges due. The terms and conditions of this Agreement, including the fees and charges provided to you on the Truth-In-Savings Account Disclosure and as disclosed to you from time to time, are subject to change and you will be notified of such changes at least thirty (30) calendar days prior to the effective date of the change, by mail, according to your mailing address on record. By maintaining your Account after the effective date of the change, you agree to be bound by the changes. If no deposits are received or no disbursements are taken over a period not to exceed forty-five (45) calendar days, your account will be closed and all subsequent direct deposits returned to the Direct Deposit Originators.

FAX OR MAIL THIS FORM & PICTURE ID TO: CURRENCY CONNECTION, REPUBLIC BANK & TRUST COMPANY, 601 W. MARKET STREET, LOUISVILLE, KY 40202. FAX NO. 1-866-758-3982. FOR MORE INFORMATION, CALL 1-866-758-3973.

Signature, Date.

For Office Use Only Routing Number: 083001314 Account Number: Card Number:



WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT

In consideration of Republic Bank & Trust Company providing you services, you agree to the terms of this arbitration provision as set forth below:

A. Facts about Arbitration: Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their dispute, and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns the arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

B. Scope of Arbitration: For purpose of this arbitration provision, the words "we", "us" and "our" mean the Bank. Furthermore, the words "dispute" and "disputes" are given the broadest possible meaning and include without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this arbitration provision, the validity and scope of this arbitration provision and any claim or attempt to set aside this arbitration provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to the Application (the Application), this Agreement (including arbitration provision and the fees charged), or any prior agreement or agreements between you and us; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contact, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, officers, members, governors, directors, managers, shareholders or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted by you as a private attorney general, as a representative and/or member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (i) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

C. Waiver of Jury Trial and Participation in Class Action: You acknowledge and agree that by entering into this arbitration provision:

- a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

D. No Class Arbitration: Except as provided in Paragraph G below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.

E. Arbitration Organizations and Procedures: Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select any of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879, <http://www.adr.org>); J.A.M.S./Endispute (1-800-626-5267, <http://www.jamsadr.com>); or National Arbitration Forum (1-800-474-2371, <http://www.arb-forum.com>). However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this arbitration provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

F. Payment of Arbitration Fees: If you demand arbitration, then at your request we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). If related third parties or we demand arbitration, then at your request we will advance your portion of the Arbitration Fees. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Agreement occurred, or in such place as shall be ordered by the arbitrator. Throughout the arbitration, each party shall bear his or her own attorney's fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. Sections 1-16 ("FAA"); shall apply statutes of limitation; and shall honor claims of privilege recognized at law. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award a party's reasonable attorney's fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the time requested of any party, the arbitrator shall provide a written explanation for the award.

G. Small Claims Tribunal: All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration.

H. Governing Law: Our agreement to arbitrate is made pursuant to the FAA, because the transaction evidenced by this Agreement involves interstate commerce. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction then our agreement to arbitrate shall be governed by the arbitration law of the Commonwealth of Kentucky.

I. Binding Effect: This WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT is binding upon and benefits you, your respective heirs, successors and assigns. This arbitration provision is binding upon and benefits us, our successors and assigns, and related third parties. This arbitration provision continues in full force and effect, even if your obligations have been paid or discharged through bankruptcy. This arbitration provision survives any termination, amendment, expiration of performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.