



**Home Equity Loan**

Loan to Value up to 85% \*

First or Second Position Lien on Primary or Secondary Residence \*\*

Minimum Loan amount \$5,000 - Maximum Loan amount \$1,000,000

All rates quoted with Automatic Payment Deduction from a Republic Bank Account

Term	APR	Payment Example
60 months	4.24%	\$18.53 per \$1,000 borrowed
84 months	4.49%	\$13.90 per \$1,000 borrowed
120 months	4.49%	\$10.36 per \$1,000 borrowed
180 months	4.59%	\$7.70 per \$1,000 borrowed

\*Interest rates are for a maximum Loan to Value (LTV) or 85%

\*\* Primary or secondary (vacation home) residences only. Eligible property types include single family, duplex/semi-attached, row homes, town homes and condominiums.

Collateral insurance required with Republic First Bank dba Republic Bank listed as mortgagee. Flood insurance required if property is determined to be in a flood hazard area.

Title Insurance required for loans \$200,000 and greater and for all purchase money loans.

**Home Equity Line of Credit\***

Loan to Value up to 85%\*\*

First or Second Position Lien on Primary or Secondary Residence\*\*\*

15 Year Draw Period

Minimum Loan Amount \$5,000 - Maximum Loan Amount \$1,000,000

All rates quoted with Automatic Payment Deduction from a Republic Bank Account

Loan Amount	APR
up to \$74,999	3.99%
\$75,000 and over	3.25%

\*This product is a variable rate product with a Floor of 3.25% and a maximum of 18.00%. APR may increase after consummation.

\*\*Interest rates are for a maximum Loan to Value (LTV) or 85%

\*\*\* Primary or secondary (vacation home) residences only. Eligible property types include single family, duplex/semi-attached, row homes, town homes and condominiums.

APR for loans up to \$74,999 is based on the current Wall Street Journal Prime Rate plus .74%

APR for loans \$75,000 and over is based on the current Wall Street Journal Prime Rate

Wall Street Journal Prime is currently 3.25%

Collateral insurance required with Republic First Bank dba Republic Bank listed as mortgagee. Flood insurance required if property is determined to be in a flood hazard area.

Title Insurance required for loans \$200,000 and greater and for all purchase money loans.

**Auto Loan "NEW"**

2011 and 2012 Models

All rates quoted with Automatic Payment Deduction from a Republic Bank Account

Minimum Loan Amount \$1,000 - Maximum Loan Amount \$100,000

Term	APR	Payment Example
12 months	6.90%	\$86.47 per \$1,000 borrowed
24 months	6.90%	\$44.73 per \$1,000 borrowed
36 months	6.90%	\$30.83 per \$1,000 borrowed
48 months	6.90%	\$23.90 per \$1,000 borrowed
60 months	6.90%	\$19.76 per \$1,000 borrowed

**Auto Loan "USED"**

All rates quoted with Automatic Payment Deduction from a Republic Bank Account  
 Minimum Loan Amount \$1,000 - Maximum Loan Amount \$100,000

<b>Term and Year of Vehicle</b>	<b>APR</b>	<b>Payment Example</b>
30 months (2006)	7.65%	\$36.73 per \$1,000 borrowed
36 months (2007 - 2008)	7.65%	\$31.18 per \$1,000 borrowed
42 months (2009 - 2010)	7.65%	\$27.22 per \$1,000 borrowed
48 months (2011 & Demo)	7.65%	\$24.25 per \$1,000 borrowed

**Unsecured Installment Loan**

Minimum loan amount \$1,000 - Maximum loan amount \$250,000  
 All rates quoted with Automatic Payment Deduction from a Republic Bank Account  
 Post Secondary Private Education Loans not eligible under this product

<b>Term</b>	<b>APR</b>	<b>Payment Example</b>
12 months	12.24%	\$67.40 per \$1,000 borrowed
24 months	12.24%	\$47.18 per \$1,000 borrowed
36 months	12.24%	\$33.33 per \$1,000 borrowed

**Unsecured Line of Credit\***

5 Year Draw Period  
 Minimum loan amount \$1,000 - Maximum Loan Amount \$1,000,000  
 All rates quoted with Automatic Payment Deduction from a Republic Bank Account

<b>Loan Amount</b>	<b>APR</b>
\$1,000 - \$25,000	5.50%
\$25,001 - \$1,000,000	4.50%

\*This product is a variable rate product with a Floor of 4.50% and a maximum of 18.00%. APR may increase after consummation.  
 APR for loans up to \$25,000 is based on the current Wall Street Journal Prime Rate + 2.25%  
 APR for loans \$25,001 and over is based on the current Wall Street Journal Prime Rate + 1.25%  
 Wall Street Journal Prime is currently 3.25%

**Deposit Secured Loan**

Required Balance - 105% of Loan Amount  
 Minimum Loan Amount \$1,000 - maximum Loan Amount \$1,000,000  
 Post-secondary Private Education Loans not eligible under this product

<b>Term</b>	<b>APR</b>
We offer a variety of terms for our Deposit Secured Loan Product. Please contact your local Republic Bank Store for details	Deposit Account Yield + 2.00%

**Cash Reserve**

Overdraft Protection Line of Credit  
 Minimum Loan amount of \$500 - Maximum Loan Amount of \$10,000

<b>Term</b>	<b>APR</b>
60 months	12.99%

## Rates Effective September 30, 2011

The Financial Institutions Reform, Recovery and Enforcement Act requires that an appraisal be completed on all real estate secured loans over \$250,000.00 . The cost of the appraisal will be the responsibility of the applicant and can range from \$125 .00 - \$500.00. For all loans \$250,000.00 or less a desktop appraisal will be completed and the cost will be paid for by the Bank. In the event that a desktop appraisal can not be obtained for a loans \$250,000.00 or less an appraisal must be completed. The cost of such appraisal will be the responsibility of the applicant and can range from \$125.00 - \$500.00. All loans are subject to credit approval.

All rates are quoted with monthly Automatic Payment Deduction from a Republic Bank account and will be increased by .25% if monthly payment deduction is declined. Discount does not apply to Deposit Secured or Cash Reserve loan products. APR stands for Annual Percentage Rate.

