

FACTS **WHAT DOES REPUBLIC BANK & TRUST COMPANY, AND COMDATA, INC. DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and purchase history
- Transaction history and account balances
- Account transactions and employment information

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing Call Comdata, Inc.: **855-914-5956** – our menu will prompt you through your choices.
Please note:
 If you are a *new* consumer or customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
 However, you can contact us at any time to limit our sharing.

Questions? Call Comdata, Inc. at **855-914-5956**

Who we are

Who is providing this notice? This notice is provided by Republic Bank & Trust Company (“Republic Bank”), and Comdata, Inc., a subsidiary of Corpay, Inc., and describes the sharing practices applied to the financial products program managed and serviced by Comdata, Inc.

What we do

How do Republic Bank and Comdata, Inc. protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also take measures to limit personal information access to only employees, agents, and representatives that need to know.

How do Republic Bank and Comdata, Inc. collect my personal information? We collect your personal information, for example, when you

- open an account or use your credit or debit card
- provide account information or make deposits or withdrawals from your account
- give us your income information

We also collect your personal information from others, such as credit bureaus, affiliates, or

	other companies.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Comdata, Inc.'s affiliates include companies with a Comdata name and other companies such as Corpay, Inc., CLC Group, Inc. and Nvoicepay, Inc. • Republic Bank does not have affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • We do not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Comdata's joint marketing partners include companies such as product and service marketing companies and banks. • Republic Bank may partner with nonaffiliated financial companies to jointly market financial products to you.

Other important information

California Residents: In accordance with California law, we will not share information we collect about California residents with nonaffiliated third parties without your consent except as permitted by law, such as servicing your account or fulfilling rewards or benefits. You also have the right to limit the sharing of your information with our affiliates to the extent required by applicable California law. To exercise your California Privacy Choices, call this toll free number 855-914-5956 or email us at privacy@corpay.com.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Texas Consumers: If you have a complaint regarding Comdata, Inc., first email privacy@corpay.com. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas, 78705, 1-877-276-5554 (toll free) www.dob.texas.gov.

Nevada Residents: You may call us at 855-914-5956 to be placed on our internal "do not call" list for any marketing calls we may make to existing customers. For more information about this notice or the Nevada law related to this notice, you may (1) contact us at 855-914-5956 or privacy@corpay.com or (2) contact the Nevada Attorney General via post by mailing the Office of the Nevada Attorney General, Bureau of Consumer Protection, 100 N. Carson Street, Carson City, NV 89703; via telephone Hotline: 702-486-3132; or via e-mail: aginfo@ag.nv.gov. This notice is being provided pursuant to state law.