

ACCOUNT INFORMATION AND FEATURES	CERTIFICATES* OF DEPOSIT	BONUS 7 CD*	BONUS 20 CD*	TRADITIONAL* OR ROTH IRA
Description	Standard Term CD's	Add-On CD with low minimum which allows you to increase your savings quickly	Add-On CD with no penalty for one withdrawal of up to half of the certificate balance after the tenth month	Individual Retirement Accounts allow you to make tax-advantaged or tax-exempt contributions as you save for retirement
Minimum Opening Deposit	\$1,000	\$500	\$1,000	\$1,000
Terms	Ranging from 91 Days-60 Months (see rate sheet)	7 Months	20 Months	18 Months 24 Months 30 Months
Additional deposits may be made during term	No	Yes Deposit increments of \$50 or more may be made anytime during term	Yes Deposit increments of \$1,000 or more may be made at anytime during term	See your tax consultant for tax information regarding deposits
Penalty Free Withdrawal Allowed	No	No	Yes One withdrawal up to one half certificate balance after initial 10 months	No See your tax consultant for tax information regarding withdrawals

*A penalty may be imposed for early withdrawal of a certificate or IRA. See Deposit Rate Sheet for additional terms and conditions.

BANK FEE ADDITIONS OR CHARGES (Prices are subject to change)

Each Night Depository Replacement Bag	\$50	Telephone Transfers (person to person)	\$2 (each)
Each Night Depository/Additional Replacement Key	\$15	Wire Transfers	In \$15 (each) / Out \$25 (each)
Returned Item/Overdraft Fee (each)	\$36	Safe Deposit Boxes	\$45-\$145
Interim Statement/ Statement Copy	\$3 per request/ \$3 per month	Safe Deposit Boxes Rekey (if one key is lost)	Prices Vary
ATM Usage Fee at NRB Locations	\$0	Safe Deposit Boxes Drilling (if both keys are lost)	Prices Vary
ATM Replacement Card Fee	\$5 or \$30 expedited	Non NRB ATM Usage Fee (including inquiries) (Other service provider fees will apply)	\$1.75
Check Cashing Non-Customer (Checks Drawn on NRB)	Free <\$50 / \$8>\$50	Account Research per Hour	\$25
Image Copy	\$5	Bank Check	\$10
Stop Payment	\$35		

NEW REPUBLIC BANK

OFFICE LOCATIONS AND HOURS

CHARLOTTE OFFICE
521 East Morehead Street
Suite 100
Charlotte, North Carolina 28202
704.228.1525
Lobby: 9:00 AM to 5:00 PM

ROANOKE RAPIDS OFFICE
420 Becker Drive
P.O. Drawer 700
Roanoke Rapids, North Carolina 27870
888.619.6389 or 252.533.9000
Lobby: 9:00 AM to 5:00 PM
Drive-Thru: 8:30 AM to 5:00 PM
ATM 24 Hours

NEW REPUBLIC BANK

DEPOSIT SOLUTIONS



NEW REPUBLIC BANK

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DEPOSIT SOLUTIONS

New Republic Bank offers a variety of deposit products to meet your needs, including checking, savings, certificates of deposits and individual retirement accounts.

ACCOUNT INFORMATION AND FEATURES	TAILORED CHECKING	REGULAR* SAVINGS	TIERED MONEY MARKET CHECKING	MONEY MARKET* SAVINGS	TIERED MONEY MARKET* SAVINGS ¹
Description	Interest bearing personal checking account.	Savings account that earns interest.	Interest bearing checking account that pays higher rates in tiers.	Savings account that earns higher interest than a regular savings.	Savings account that pays higher rates in tiers.
Monthly maintenance fee	\$12	\$5	\$10	\$0	\$0
Minimum opening deposit	\$100	\$100	\$1,000	\$2,500	\$5,000
Monthly maintenance fee waived with any one of the following	\$500 minimum daily balance in Tailored Checking account or \$1,500 minimum daily balance in Savings account; or \$10,000 minimum daily balance in CD	\$300 minimum daily balance	\$2,500 minimum daily balance	N/A	N/A
Interest bearing²	✓	✓	✓	✓	✓
Debit card	✓	when combined with checking	No	No	No
Online banking	with free Bill Pay	✓	✓	✓	✓
Free 24-Hour Direct Teller Telephone Banking	✓	✓	✓	✓	✓
Free Quicken Web Connection	✓	✓	✓	✓	✓
Overdraft protection options**	✓	No	No	No	No

*We reserve the right to, at any time, require not less than 7 days notice in writing before any withdrawal. **Overdraft protection is available through linkage to a savings account or certain credit products offered by New Republic Bank. Credit products are subject to credit approval. Some restrictions apply in linkage and should be discussed with a representative of your local New Republic Bank branch.

For QUALIFYING COMBINED BALANCES OF \$25,000 or more, you will receive the following additional features:

- Free official bank check
- Free interim statement printouts
- Free check image copies
- Free account research
- Free person-to-person telephone banking

These additional features are for customers with a qualifying combined balance of \$25,000 or more at time of request (including Checking, Savings, Money Market Savings, Money Market Checking, Certificate of Deposit and/or IRA) and can be used an unlimited number of times while customer still qualifies.

1. The interest rate for your account will be determined by the initial deposit balance. Subsequent rates will be determined by the balance of the account and current tier rates. See Deposit Rate Sheet for additional terms and conditions.
2. You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield. See Deposit Rate Sheet for additional terms and conditions.

Access your account 24/7 with Online Banking at www.newrepublicbank.com, Mobile Banking or by Telephone at (800) 436-5148.