



## LOANS

### Closely Held Businesses & Mid-Sized Companies

- Owner Occupied and Investment Real Estate Loans
- Revolving and Term Equipment Loans
- Funding for Acquisitions, Upgrades and Plant Maintenance
- Revolving Lines of Credit
- Letters of Credit
- Working Capital Solutions

### For Individuals and Families

- Investment Lines of Credit
- Partnership Buy-In Lines of Credit
- Home Equity Lines of Credit

### Home Equity Lines of Credit

A variable rate of WSJ Prime - 0.50% is available until September 30, 2024, with a credit score of 725 or greater.

As of April 1, 2024, this offer equates to a rate of 8.00% and an Annual Percentage Rate (APR) of 8.111%. This rate applies to the first 12 months of the loan from closing, after which the rate will change for the remainder of the term to WSJ Prime +0.25%<sup>2,3</sup> which equates to a rate of 8.75% and an APR of 8.872%.

A 0.25% rate discount will be applied when you open a New Republic Bank account and set up automatic payments (prior to the loan closing).

For other credit scores, different rates and terms apply. Please contact a loan officer at 704-626-1526 for details.

<sup>1</sup> The Wall Street Journal Prime is the base rate posted by at least 70% of the nation's largest banks as the rate they are charging customers with the highest-rated credit for short-term loans.

<sup>2</sup> All rate offerings are subject to a floor rate of 3.25% and a ceiling rate of 16.00%. Debt to Income ratio not to exceed 40%. Loan to value (LTV) on the combined first and second mortgage not to exceed 80% LTV. Loan origination fee \$150.00. Other third party fees (including but not limited to appraisal, title work, attorney fees, etc.) are generally between \$1,500 and \$3,000. Insurance is required on the property securing the loan. Maximum loan amount of \$500,000.

<sup>3</sup> Rates and terms stated herein apply only to new Home Equity Lines of Credit opened after April 1, 2024.



## DEPOSIT & TREASURY MANAGEMENT

### Convenient Deposit Services

Our deposit services provide convenient access, easy-to-understand statements and both digital and personal service.

### Easy to open. Easy to Use

- Online Banking
- Mobile Apps
- Debit Cards
- Checking
- Savings
- Certificates of Deposit & IRAs
- Remote Deposit Capture

### Tiered Money Market Checking

Accurate as of April 1, 2024, rates for Tiered Money Market Checking by required balance tier:

| Daily Minimum Balances <sup>5</sup> | Rate <sup>4</sup> | APY <sup>4</sup> |
|-------------------------------------|-------------------|------------------|
| • Up to \$9,999.99                  | 2.48%             | 2.51%            |
| • \$1,000.00 to \$99,999.99         | 2.75%             | 2.78%            |
| • \$100,000.00 to \$499,999.99      | 3.80%             | 3.87%            |
| • \$500,000.00 to \$999,999.99      | 3.85%             | 3.92%            |
| • \$1,000,000.00 to \$2,999,999.99  | 4.40%             | 4.49%            |
| • \$3,000,000.00 and up             | 4.68%             | 4.78%            |

You must deposit \$1,000 to open this account. A charge of \$10 will be imposed every month if the balance in the account falls below \$2,500.

Fees may reduce earnings on the account. Rates may change at any time after the account is opened.

Interest will be compounded monthly and will be credited to the account monthly.

We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield.

<sup>4</sup> The interest rate (Rate) and annual percentage yield (APY) will depend upon the daily balance in the account shown on the rate chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items such as checks.

<sup>5</sup> Daily minimum balance to earn annual percentage yield

