

ACCOUNT INFORMATION AND FEATURES	CERTIFICATES* OF DEPOSIT	TRADITIONAL* OR ROTH IRA
Description	Standard Term CD's	Individual Retirement Accounts allow you to make tax-advantaged or tax-exempt contributions as you save for retirement
Minimum Opening Deposit	\$1,000	\$1,000
Terms	Ranging from 91 Days-60 Months (see rate sheet)	18 Months 24 Months 30 Months
Additional deposits may be made during term	No	See your tax consultant for tax information regarding deposits
Penalty Free Withdrawal Allowed	No	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
Each Night Depository/Additional Replacement Key	\$15
Returned Item/Overdraft Fee (each)	\$36
Interim Statement/ Statement Copy	\$3 per request/ \$3 per month
ATM Replacement Card Fee	\$5 or \$30 expedited
Check Cashing Non-Customer (Checks Drawn on NRB)	Free <\$50 / \$8>\$50
Image Copy	\$5
Stop Payment	\$35
Telephone Transfers (person to person)	\$2 (each)

Wire Transfers:	
Domestic Wires	\$15 Incoming, \$25 Outgoing
International Wires	\$15 Incoming, \$45 Outgoing
Safe Deposit Boxes	\$45-\$145
Safe Deposit Boxes Rekey (if one key is lost)	Prices Vary
Safe Deposit Boxes Drilling (if both keys are lost)	Prices Vary
Account Research per Hour	\$25
Bank Check	\$10

## 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

## NEW REPUBLIC BANK

### DEPOSIT SOLUTIONS



NEW REPUBLIC BANK

[NEWREPUBLICBANK.COM](http://NEWREPUBLICBANK.COM)



NEW REPUBLIC BANK



# 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	ADVANTAGE CHECKING	NEXT GEN CHECKING	REGULAR* SAVINGS	TIERED MONEY MARKET CHECKING	MONEY MARKET* SAVINGS	TIERED MONEY MARKET* SAVINGS
<b>Description</b>	Interest bearing personal checking account.	Free domestic wires, Cashier's checks, ATM Transactions.	Available to students and young adults between the ages of 14 - 24 years old.***	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.
<b>Monthly maintenance fee</b>	\$12	\$50	No monthly service fees for the lifetime of the account	\$5	\$10	\$0	\$0
<b>Minimum opening deposit</b>	\$100		\$50	\$100	\$1,000	\$2,500	\$5,000
<b>Monthly maintenance fee waived with any one of the following</b>	\$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	\$50,000 minimum daily balance	No monthly service fees for the lifetime of the account. No minimum balance requirements.	\$300 minimum daily balance	\$2,500 minimum daily balance	N/A	N/A
<b>Interest bearing<sup>2</sup></b>	✓	✓ Higher rate than Tailored Checking	✓ Rate and APY 0.35%	✓	✓	✓	✓
<b>Debit card</b>	✓	✓	✓	✓ when combined with checking	No	No	No
<b>Online banking</b>	✓ with free Bill Pay	✓ with free Bill Pay	✓ with free Bill Pay	✓	✓	✓	✓
<b>Free 24-Hour Direct Teller Telephone Banking</b>	✓	✓	✓	✓	✓	✓	✓
<b>Free Quicken Web Connection</b>	✓	✓	✓	✓	✓	✓	✓
<b>Overdraft protection options**</b>	✓	✓	Overdraft/NSF fees will not be charged to the account until the youngest owner reaches the age of 25 years old.	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. \*\*\*Minors under the age of 18 must open with an adult as a Joint Owner.

**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](http://www.newrepublicbank.com), Mobile Banking or by Telephone at (800) 436-5148.