



Dear Financial Institution Officer:

During the 2025 tax season, Republic Bank & Trust Company ("Republic"), through its Tax Refund Solutions program, will process Refund Transfers and/or Advances loans collectively known as Bank Products for the taxpaying public available through independent tax preparation offices nationwide. The Advance loan proceeds will be disbursed upon Republic Bank's approval of the Bank Product Application and Agreement. Typically this is within 24 hours or less. A Refund Transfer is disbursed to a customer as a bank check issued by Republic for the taxpayer's refund, once the tax refund has been received by Republic.

Some key points of the program:

- Only bank checks are used. Bank checks will not be returned for non-sufficient funds.
- Identification should be obtained in accordance with your institution's check cashing practices.
- Endorsement must be by personal signature for all parties named on the check.
- Verification of each check is highly recommended before cashing.

Bank checks are used to help facilitate customer check cashing and ensure that financial institutions have quick access to funds. Funds are available and will be paid in accordance with Republic's banking practices and the rules and regulations of the Uniform Commercial Code. **We ask that you not place extended holds on these checks in keeping with the Federal Funds Availability Regulations.**

Republic provides a dedicated toll-free number and website for the express purpose of allowing you to verify the Bank Product checks 24 hours a day, seven days a week. **Call 1-866-631-1040 (English and Spanish available) or visit www.republicverify.com for check verification.** The verification phone number and web address are printed on the top of ALL checks. In addition to these verification options, Republic checks have several physical safety features to assure their validity. These features are explained fully on the back of the check. Some examples are:

- Check not valid without facsimile signature printed on the face of the check
- Micro printed border that shows up as a dotted line if it is copied
- Visible and fluorescent fibers
- Watermarks on back of check

If you have any questions or would like further clarification of Republic's policy regarding these checks, please contact Republic at 888-676-2056.

Sincerely,

A handwritten signature in cursive script that reads "William R. Nelson".

Bill Nelson
President
Republic Bank Tax Refund Solutions

Republic Bank Tax Refund Solutions

Providing Bank Product bank checks:

THIS CHECK CONTAINS A COLORED BACKGROUND, MICROPRINT BORDER AND FOURDRINIER WATERMARK PAPER - OTHER SECURITY FEATURES DETAILED ON BACK.

REPUBLIC BANK & Trust Company
www.republicbank.com
Louisville, KY

FINANCIAL INSTITUTIONS & MERCHANTS: For Verification Call 1-866-631-1040 or Visit www.republicverify.com
Picture ID Required for Check Cashing ***NOT FOR MOBILE DEPOSIT***

60000002

Authorization #: 00000000
Social Security Number(s): xxx-xx-0000 xxx-xx-0000
Description: RT
Issue Date: 10-31-2024

zero thousand zero hundred zero dollars and 00/100 cents

Amount: ***0.00***
Expires 90 days from Issue Date or December 31, 2025, whichever comes first.

PAY TO THE ORDER OF: Primary Full Name AND Secondary Full Name, Address, City, State Zip

Kevin Sipes
Not valid without authorized facsimile signature

VOID

FOLLOW YOUR FINANCIAL INSTITUTION'S CHECK CASHING & IDENTIFICATION POLICIES

- Every check must bear the facsimile signature of Kevin Sipes.
- Ensure personal endorsement by all payees
- Unacceptable forms of endorsement are:

Kevin Sipes

“For Deposit Only” without the endorsement by all payees in the presence of a bank employee or

“Credit to the Account of the within named payee. Absence of Endorsement Guaranteed”

**Cashiers, please call 1-866-631-1040 or visit
www.republicverify.com
for verification of Authorization Number and Amount.
Both are available 24 hours / 7 days**