



Security Policy Information

What Information We Collect

Certain personal information about visitors to this Web site is being collected by Republic Federal Bank. Personal information is collected from you at the time through the online banking service and at the time information is provided by you via e-mail (including the name, e-mail address, and any other information on the e-mail header).

A "cookie" is a small file placed on your hard drive by our Web Server that is retrieved when you log onto our site again. The "cookie" is used to help us serve you better by recognizing you as a customer and to automate your online experience. For example, to store your preferences for certain kinds of information so you do not have to input it every time you visit our site. Cookies cannot be used to reveal anything that you have not already explicitly revealed. They cannot read your hard drive, get *your* e-mail address or steal personal information. If you do not wish to receive cookies, you can set your browser to alert you of a cookie being offered, or to reject all cookies.

Nonpublic personal information and nonaffiliated third parties

Republic Federal Bank does not sell or share customer information with any nonaffiliated third parties, except under the permitted exceptions. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions. Republic Federal Bank will contractually obligate the third party to maintain the confidentiality of such information and use the information for only the purpose(s) stated in the contract. We share information as permitted by law in order to provide you with better services and more options.

Our Security Procedures

We are taking the following steps to ensure the privacy and accuracy of the information collected from or about you: Ensuring your financial privacy is of vital importance to Republic Federal Bank and its Employees. The Institution limits employee access to non-public personal information to those with a business reason for knowing such information. Republic Federal Bank's employees are trained to understand the importance of customer privacy and to properly handle confidential information. Republic Federal Bank endeavors to maintain the most accurate and up-to-date customer records possible. If you find that your account information is not correct, current, or complete, please

call or write to us at the telephone number or address on your account statement. The appropriate corrections will be made as soon as possible.

Additionally, information you submit via our online banking service is protected by encryption technology which scrambles account information to reduce the possibility of access by unauthorized individuals outside the Institution. To further protect your online banking service, Republic Federal Bank requires the use of Multi-Factor Authentication (MFA)/ Access ID and password.

You may review the information we collect about you and correct any errors in that information by reviewing account statements and any other correspondence from us and notifying us of any inaccurate or outdated information at the address or phone number on your statements.

If you have questions about your personal information or would like to inform us about the potential misuse of your personal information, you may do so by sending a letter to:

Consumer Compliance Officer, Republic Federal Bank
Attn: Compliance Department.
8600 NW 36th Street, Suite 800
Miami, FL 33166.

You should be certain that complaints about these issues are handled in a timely manner.

We recognize the importance of protecting children's identities and privacy online. Our website is not directed at children, and we do not knowingly collect or maintain personal information from children.