



Office Use Only

**RCheck™ Recipient INFORMATION Sheet**

Account No. \_\_\_\_\_

**USA Patriot Act Notice.** IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Recipient Information**

\*\*\*\*\*LEAVE BLANK\*\*\*\*\*

Claim #

Date \_\_\_\_\_

Payee Name \_\_\_\_\_

Entitled Recipient Name  
(if different from Payee) \_\_\_\_\_

Type of ID \_\_\_\_\_ ID Number \_\_\_\_\_

Payee's Home Address \_\_\_\_\_

Street

City, State, Zip

Phone #

Payee's email Address \_\_\_\_\_

Cell Phone #/carrier

**Payroll Company Name** \_\_\_\_\_ (required)

**Payment Type/Agency** \_\_\_\_\_

**Payroll Type** \_\_\_\_\_

I hereby certify that I am entitled to the electronic deposit of benefits or other payments (the "Benefit Payments" or "EFT Paycheck") described above. I authorize the Paying Agency to send Benefit Payments to **REPUBLIC BANK OF CHICAGO** (the "Bank") to be deposited to a Federally Insured non-interest-bearing account in my name (the "Recipient Account"). I direct the Bank to transfer any and all funds received by the Bank from Paying Agency, less any Bank fees and charges into a disbursement account maintained at the Bank by the company identified above (the "Company"). I am aware that there will be a fee for the service provided by the Bank.

**Company Name & Address Information**

**Continental Currency Services Inc.**

**R-Check Department**

**877.368.8247**

**CustomerRelations@ccurr.com**

**By signing below, I agree to the following:**

I have received a copy of the RCheck Recipient Account Terms and Conditions (the "Agreement") and that this Recipient Account will be governed by such Agreement. I have also received a copy of the Privacy Notice. I agree to notify the Bank of any changes in my home and email address and phone number. I choose to receive my account statement where I pick up my check. I am aware that changes to the terms and conditions, including fees and charges, of the Recipient Account or the Agreement will be disclosed on the statement portion on my check or delivered a change in terms notice. I agree that any facsimile or electronically stored version of this document as completed and signed by me will be as valid and binding as the original. If any government entity or corporate entity seeks reimbursement from the Bank of any amount transferred to my Recipient Account for any reason, including in the event the Company issues a Benefit Payment to me prior to the date such disbursement is authorized and I die before the authorized disbursement date, then I agree that I shall immediately return such funds to Bank and shall defend, indemnify and hold Bank harmless for any reimbursement by Bank, including, but not limited to attorney, witness and paralegal fees, costs and expenses, and agree that such obligations shall be binding upon my estate, heirs, successors and assigns. I understand that there are expanded indemnities and terms that are contained in the Agreement.

Signature: \_\_\_\_\_

**Bank Fees**

- **Government Payment Exceeding \$50:**  
\$3.45 per Payment
- **Additional NY State Payment \$50.01 to \$100.00:**  
- \$1.00 per payment  
(Greater Than \$100.00 is \$3.45 per Payment)
- **Payroll Payments:**  
- Weekly: \$0.95 per Payment  
- Bi-Weekly: \$1.90 per Payment  
- Monthly: \$3.80 per Payment
- **RCheck Tax Refund:** \$9.95 per Payment



# REPUBLIC BANK OF CHICAGO

## TERMS AND CONDITIONS OF YOUR RECIPIENT ACCOUNT

**CUSTOMER IDENTIFICATION REQUIREMENTS** - In accordance with Section 326 of the USA Patriot Act, Republic Bank of Chicago (the "Bank") is required to obtain a copy of the documents used in identifying our new account customers. What this means to you is that when you open an account, the Bank will ask for your name, address, date of birth and other information that will allow us to identify you. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you.

(1) **AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the *RCheck* Recipient Account Application or open or continue to use the account, you agree to this Agreement. This Agreement is subject to applicable federal laws and the laws of the state of Illinois (except to the extent that this Agreement can and does vary such rules and laws).

If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard Agreement, but we must agree to any variation in writing either on the *RCheck* Recipient Account Application for your account, or in some other document.

As used in this Agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so the singular includes the plural and the plural includes the singular.

**GENERAL TERMS** - By completing the *RCheck*™ Recipient Account Application (the "Application"), you:

- (1) request that the Bank establish a non-interest bearing federally insured deposit account in your name (the "Recipient Account") so that certain governmental or other entities authorized by Bank (each a "Paying Agency") can electronically deposit to such account those benefits or other monies that the respective Paying Agency intends to pay you ("Benefit Payment");
- (2) agree to be bound by the authorizations and terms of the *RCheck* Recipient Account Application and this *RCheck* Agreement.

Deposits to the Recipient Account are limited to electronic transfers from Paying Agencies approved by the Bank. Disbursements from the Recipient Account shall be made only to the authorized fiduciary account maintained at the Bank by the check cashing facility (the "Company") designated by you in the Application. Upon receipt of a Benefit Payment into a Recipient Account, the Bank will automatically transfer this amount, less the Bank fee (the "Net Payment"), into the fiduciary account. Such funds will be available for withdrawal upon notification to the Company. Per your separate agreement with the Company, the Net Payment will be received by you in the form of a check at the Company. Your Net Payment remains in a federally insured deposit account until you negotiate the check constituting your Net Payment. You hereby acknowledge that the Bank is not responsible to you for the Benefit Payments once the Net Payment has been transferred to the Fiduciary Account, and you hereby release the Bank from any such liability. No transaction requests for this Recipient Account will be accepted in any manner other than as provided herein. For example, you will not be allowed to access the Recipient Account in person at a Bank office unless specific prior arrangements have been made by the Bank to do so. You will not be able to access the Recipient Account via an automated teller machine. In consideration for the covenants in this Agreement, you hereby acknowledge that the Bank is not liable or responsible for, and you hereby release the Bank from any liability for, the Paying Agency's failure to deposit any Benefit Payment or to deposit the proper amount.

**LIABILITY** - You agree to indemnify and hold the Bank harmless from all losses, claims, lawsuits, actions, causes of action, damages, liabilities, demands, judgments, and reclamations, including, but not limited to reasonable attorneys, paralegal and witness fees, costs and expenses, arising from or in any manner relating to any account or any monies in any account of yours or any checks received or cashed by you, the services provided to you under the terms of this Agreement, or by us enforcing the terms of this Agreement. This indemnity shall survive the closing or termination of your account and this Agreement. You grant us a lien on and security interest in all items and proceeds thereof handled by us an in all monies on deposit in any account of yours as security for all of your obligations at any time owing to us. This security interest shall be superior to all other claims. No other right or interests in any account of yours are assignable or transferrable. If you file an action against us, that action must be filed within six (6) months or your right to file against us will be forever barred.

**AVAILABILITY OF DEPOSITS** - It is a policy of the Bank to provide the most reasonable availability for deposited items. We make your funds available in accordance with Federal regulatory requirements and our check-clearing schedule. Electronic deposits are available on the day we receive the deposit.

### BUSINESS DAYS -

Every day is a business day, except Saturdays, Sundays and federal holidays. If a deposit is made before closing on a business day that we are open, we will consider that day to be the day of the deposit. However, if a deposit is made after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**NOTICE AND DELIVERY** - Notices will be mailed to the last known address we have in our records. You are responsible for ensuring that we have your proper mailing address. Upon your consent, we may provide you with notice in a delivery format other than by mail. Such formats may include various electronic deliveries. Any notice, including terminations, change in personal information or deposits mailed to us will be deemed delivered when actually received by us based on our ordinary business practices. All notices must be in writing unless our policies and procedures provide for oral notices.

**LEGAL PROCEEDING** - Under Illinois law, bank accounts are subject to attachment or garnishment legal actions. In the event of such legal action against you, we may be prevented by court order from disbursing funds to you for your benefit. Further in the event of an entry of a judgment against you, we may be required to disburse funds in your account to an officer of the court or to your creditor in satisfaction of the judgment.

**FEES AND CHARGES, AMENDMENTS** - You agree to pay all bank fees and statement fees and any other charges associated with your Recipient Account. The current Bank charges per Benefit Payment received are listed on the Application. We may change any term of this agreement. We will give you reasonable notice in the manner we use for our other accounts or by any other method permitted by law. By maintaining your Recipient Account after the effective date of the changes, you agree to the terms of such changes.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future. You agree that any payments deposited to your Recipient Account for which you are not eligible must be returned to the appropriate Paying Agency.

**STATEMENTS** - Your Recipient Account statement will be delivered to the Company and retrieved by you each time you retrieve your Benefit Payment. If your statement shows transfers that you did not authorize, tell the Bank at once. If you do not tell the Bank within sixty (60) days after the statement was made available to you, you may not get any money back if the Bank can prove that the Bank could have stopped someone from taking the money if you had told the Bank within the 60 day period. For good cause shown, we may extend the time periods in our sole discretion.

# REPUBLIC BANK OF CHICAGO

**YOUR POSSIBLE LOSSES** - If you believe that someone has transferred or may transfer money from your account without your permission, CONTACT THE BANK AT ONCE. You could lose all the money in your account.

**MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS** - We may monitor, or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We will not remind you of our recording prior to each phone conversation. Our goal is to provide you with the best possible service in our ongoing business relationship for your *RCheck*™ account and we may need to contact you about your *RCheck* account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your *RCheck* account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to this *RCheck* account, and as authorized by applicable law and regulations.
- Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

With the above understandings, you authorize us to contact you regarding this *RCheck* account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us. This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you using voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

**ELECTRONIC FUND TRANSFER ERROR RESOLUTION NOTICE** – In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this Agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made.

You may ask for copies of the documents that we used in our investigation.

## REPUBLIC BANK OF CHICAGO

MSB - *RCheck* Division  
2221 CAMDEN COURT,  
OAK BROOK, ILLINOIS 60523  
Business Days: Monday through Friday  
Excluding Federal Holidays  
Phone 630-822-7204

**SPECIAL PAYROLL AND OTHER PAYMENT RELATED TERMS** - If any Benefit Payment relates to payroll funds from your designated employer, you authorize Bank to:

- (1) accept such funds for direct deposit to the Recipient Account in conjunction with the terms of this Agreement; and
- (2) communicate with and obtain information from such employer as necessary to be able to make any payroll-related Benefit Payment available to you.

**TERMINATION OR STOPPING PAYMENT** - Either you or the Bank may also close this account at any time with or without cause. A decision to stop all electronic transfers of Payments into your Recipient Account will be deemed to be a decision to close your Recipient Account. Notification of intent to close your Recipient Account must be presented through the Company where your Recipient Account was opened. Upon closure, the Bank will cease to accept payments for credit to your Recipient Account. If your Recipient Account is closed, it is your responsibility to make immediate arrangements to receive your Benefit Payment in a different way. The process to change this arrangement with the Paying Agency may take sixty (60) days or more.



## Facts

### What does Republic Bank of Chicago do with your personal information?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and overdraft history
- Transaction history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Republic Bank of Chicago chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Republic Bank of Chicago share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 800.526.9127, go to [republicEbank.com](http://republicEbank.com), or visit a Personal Banker at your local Banking Center.



## Who we are

<b>Who is providing this notice?</b>	You are receiving this notice from Republic Bank of Chicago.
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## What we do

<b>How does Republic Bank of Chicago protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  Additionally, we educate all employees about the importance of confidentiality and customer privacy.
<b>How does Republic Bank of Chicago collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Open an account or deposit money</li><li>• Pay your bills or apply for a loan</li><li>• Use your debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Republic Bank of Chicago does not share with our affiliates.</i></li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Republic Bank of Chicago does not share with nonaffiliates so they can market to you.</i></li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include non-bank financial institutions, Fintech companies, and non-deposit investment and insurance companies.</i></li></ul>

## Other important information

**For Alaska, Illinois, Maryland, and North Dakota Customers.** We will not share personal information with non-affiliates wither for them to market to you or for joint marketing – without your authorization.

**For California Customers.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing-without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi, and New Jersey Customers.** We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing-without your authorization.

**For Vermont Customers.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.