



## 2026 AVAILABLE PRODUCTS & RETAIL BANKING SERVICES

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*Republic Bank of Chicago* is a full-service commercial bank established over 60 years ago in the Chicago metropolitan area, offering a competitive array of financial products and services to its customers to assist them with their financial needs.

Republic Bank of Chicago offers the following products/services:

### **DEPOSIT ACCOUNTS – Personal**

#### **CHECKING**

- Essential Checking
- Silver Checking with BaZing (Bazing is an add on product with benefits/discounts)
- Platinum Checking with BaZing (NOW)
- Choice Checking – Cash Back (online only)
- Choice Checking – Rate (online only)
- Student Checking
- Elements Basic Checking (Bank-On Certified)

#### **SAVINGS**

- Republic Savings
  - Statement
- Starter Savings
  - Statement
- Elements Basic Savings
  - Statement

#### **MONEY MARKET – Tiered interest**

- Power Index Money Market
- Executive Money Market
- Digital Money Market
- PPC Personal Money Market

#### **CERTIFICATES OF DEPOSIT**

- Certificates of Deposit – various terms available

#### **IRA PRODUCTS**

- Traditional/Roth/Coverdell Education Savings Account
- Money Market and Certificates of Deposit – various terms available

### **PERSONAL BORROWING LOANS**

- Home Equity Lines of Credit
- Auto Loans
- Checking Overdraft Line of Credit
- CD/Savings Secured Loans
- Credit Builder CD Secured Loans
- Employee Relief Loans



## **BUSINESS ACCOUNTS/COMMERCIAL CHECKING**

- Business Basic Checking
- Business Advantage Checking
- Business Digital Money Market
- Business Money Market
- Commercial Checking
- Commercial Power Index
- Commercial NOW - Tiered Interest
- Business Select MMA - Tiered Interest
- Commercial Statement Savings
- Quick Line of Credit
- IOLTA Accounts
- Public Funds Accounts

*Restricted to 501.3c including the following:*

- Homeowners Associations
- Condo Associations
- Government Units
  - Fire Fighters and Police Pensions

## **LENDING PRODUCTS**

- Income Producing Investment property financing
- Construction & Bridge Financing
- Treasury Management
- Portfolio Lending
- Lines of Credit
- Term Loans
- Includes acquisition, construction, redevelopment and refinancing.
- Multi-Family Rental/Apartments
- Retail, office, hospitality/hotel and industrial properties
- Business Overdraft Lines of Credit
- Equipment Financing
- Term Loans
- Accounts Receivable Lending
- Asset-Based Loans

## **ONLINE AND TREASURY MANAGEMENT SERVICES**

- Online Banking with customized reporting, multi-user access, and self-administration
- Internal transfers
- External transfers (consumer online only)
- Zelle
- Online Bill Pay
- Card Controls
- E-statements
- Mobile Banking
- Mobile Remote Deposit Capture (RDC)
- Remote Deposit Capture
- Lockbox
- Zero Balance Accounts
- Positive Pay including ACH and Payee Positive Pay
- ACH origination
- Full or partial account recon
- Wire Transfer online



# Republic Bank

- Sweeps to/from loans
- Sweeps to/from investment account
- Merchant card services
- CDARS and ICS products
- BAI Premium Reporting (Bank Administration Institute (BAI))
- X9 Direct Transmission
- TRIPS (Touchless Return Item Processing System)

## **MSB DIVISION**

### **Products**

- RCheck Consumer Deposit Account (limited use)

### **Services**

- RIAT (Republic Internal Account Transfers)
- iStream Remote Deposit Capture (RDC)
- iStream Risk Reporting
- MSB Client Portal
- BAI Premium Reporting (Bank Administration Institute (BAI))
- X9 Direct Transmission
- MSB Vault Services (Vendor Vault Management)
- Business Accounts/Commercial Checking – Image Check Cashing
- Business Accounts/Commercial Checking – Check Cashers PMO
- eVision (FIS)
- TRIPS (Touchless Return Item Processing System) – Return File
- DACA (Deposit Account Control Agreement) Monitoring
- Mobile Deposit Claim for non-banking customers

### **Credit Facilities**

- Acquisition/Expansion Loans based on the value of the business
- Working Capital Lines of Credit
- Building and Leasehold Improvement Loans
- Letters of Credit

### **Back Room Operations Expertise**

- Specialized operations to support MSB customers
- Dedicated Customer Service Support Team for MSB customers
- Expert and prompt processing of forgery claims and duplicate presentments

### **Treasury Management Services**

- Electronic access to account information
- Sweep accounts and cash concentration accounts
- Electronic funds transfer
- Electronic download of money order clearings
- Money order truncation
- Payment & Disbursement Solutions
- Treasury Check Verification through the MSB Client Portal

## **EQUIPMENT LEASING PRODUCTS**

- Working Capital and warehouse lines of credit to leasing companies
- Non-Recourse financing of leases from leasing companies

\*Business products (as listed above) also available



# Republic Bank

## **OTHER BANK PRODUCTS/RETAIL BANKING SERVICES**

- RB Debit MasterCard™ for Personal and Business
- Online Banking/Online Bill Pay – available at [www.RBankChicago.com](http://www.RBankChicago.com)
- E-Statements
- Bank by Phone - 877-615-8728
- Safe Deposit Boxes available in various sizes (not available at all locations)
- Wire Transfers
- Cashier's Checks and Money Orders
- Notary Public Stamp
- Medallion Stamp
- Savings Bond Redemption
- Online and Mobile Banking
- Buy/Sell Foreign Currency
- Illinois License Plate Stickers
- DuPage & Will County Tax Payment Processing
- Cook County Property Tax Payments Accepted
- Remote Deposit Capture (RDC)
- ATM machines in the STARsf and AllPoint ATM network
- Online banking and mobile support 866-296-4035
- Zelle
- Digital Wallets
- Online Account Opening (OAC)
- CDARS

### **Payments and Fintech Partnerships**

- Bank and BIN Sponsorship
- Electronic Checking Accounts
- Electronic Saving Accounts
- Instant disbursements
- Card Not Present (CNP) Merchant Services
- MasterCard Remote Payment and Presentment Service (RPPS)