



Elements Banking

Republic Bank of Chicago



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WHAT IS ELEMENTS BANKING?

Elements Banking contains the basic accounts you need to build a healthy financial future. Here, you'll find everything you need to manage your day-to-day finances, save for the future, and build or repair your credit.

Together, we'll develop strong financial habits while taking the next steps on your financial journey.

Basic Checking

AT REPUBLIC BANK

Our Basic Checking account is anything but “basic.”

Whether you’re just starting out or bouncing back from a financial hiccup, Basic Checking includes everything you need to manage your daily finances with ease.

With Basic Checking, overdrafts are not offered – so you can enjoy peace of mind with no overdraft fees.¹



Basic Checking

BENEFITS & REQUIREMENTS

When you sign up for Direct Deposit with your employer, use our exclusive Early Pay² routing number to get paid up to two days early!

Provide them with your account number and this routing number – 071026385 – to take full advantage of your new Basic Checking account.

Last but not least, maintain a minimum average daily balance of \$100, and we'll waive the \$5 monthly fee.³



Basic Savings

Putting money aside for your future takes commitment. And it's worth it. Basic Savings is the perfect complement to Basic Checking, empowering you to save for the future and meet both your short and long-term goals.



It only takes \$25 to open this account, and you only need to maintain a minimum \$25 daily balance to earn competitive interest.⁴



Plus you'll enjoy our free services like Online and Mobile Banking, Mobile Deposit, eStatements, and 55,000+ surcharge-free ATMs nationwide.



Basic CD Secured Loan

- ➔ Our Basic Secured Loan⁵ is a great way to build or rebuild your credit.
- ➔ With no processing fee and loan amounts between \$500 and \$2,500, it's easy to get on the path to a brighter financial future.



Example: Apply for a Basic Secured Loan, and once approved, we will deposit \$2,000 into a Certificate of Deposit (CD) for you. Make your loan payments every month, and when the term is complete, the CD proceeds will be made available to you. And you will have boosted your credit score!

Bank Smart, Bank Republic



The more you know, the better prepared you'll be to make smart financial decisions.

NEWS YOU CAN USE

Learn more about banking, emerging scams, and so much more with our weekly blog posts - your go to source for staying informed.



SCAM & FRAUD PREVENTION

Safeguarding your finances and information is crucial as scammers and fraudsters constantly devise new tactics to exploit unsuspecting individuals.



EBOOKS

Topics like Banking 101, Credit Cards, and The Importance of Saving will empower you to make more informed decisions.



FINANCIAL CALCULATORS

Gain valuable insights with our budget calculators, designed to help you track spending, balance your account, and so much more.



STRONG AND TRUSTED



Serving Chicagoland since 1964, Republic Bank remains committed to serving the businesses and individuals in our communities. Our local roots run deep, and our strength and stability run even deeper. There’s never been a better time to bank with a strong and trusted financial institution like Republic Bank of Chicago. Get connected with us today.

¹Overdrafts are not offered on this account. Other fees may apply, and it is possible for your account to have a negative balance. Ask a banker for our Fee Schedule and Terms and Conditions.

²Early Pay, which provides access to your paycheck up to two days early, depends on the timing of the submission of the payment file from the payer (e.g., your employer). We generally make these funds available on the day the payment file is received, which may be up to two days earlier than the scheduled payment date.

³Activity restrictions and other fees may apply. Ask a banker for our Fee Schedule and Terms and Conditions.

⁴Variable rate which is compounded and paid monthly depending on account balance. Interest rates may change at any time without notice. Fees may reduce account earnings.

⁵No credit pull or income verification required. Monthly principal and interest payments must be made throughout the loan term to receive CD proceeds at end of term. Only one CD-secured loan is allowed per client per term. Early withdrawal of CD is not allowed. Payments will be reported to credit bureaus. CD rates are variable and subject to change. Please check rbankchicago.com or call us for current rates.