



**DIVISION OF
RESOLUTIONS AND
RECEIVERSHIPS**

**NOTICE TO DEPOSITORS OF REPUBLIC FIRST BANK DBA REPUBLIC BANK
PHILADELPHIA, PA**

***** Your Institution Has Been Closed *****

**** YOUR VISA PREPAID DEBIT GIFT CARD BALANCE HAS BEEN TRANSFERRED
TO FULTON BANK, NATIONAL ASSOCIATION ****

On **April 26, 2024**, (the “Closing Date”), the **Pennsylvania Department of Banking and Securities** closed **REPUBLIC FIRST BANK DBA REPUBLIC BANK, Philadelphia, PA** (the “Failed Institution”), and appointed the Federal Deposit Insurance Corporation (the “FDIC”) as Receiver. The FDIC, which insures your deposits (“**deposits**” also include your **Visa Prepaid Debit Gift Card balance**), arranged for the transfer of your deposit(s) (“Deposits”) at the Failed Institution to another insured depository institution, **Fulton Bank, National Association (“N.A.”), Lancaster, PA** (the “New Institution”). Even though the balance of your **Visa Prepaid Debit Gift Card** balance was transferred to **Fulton Bank, N.A.**, you must take action to claim ownership of your balance. This notice provides important information concerning your **Visa Prepaid Debit Gift Card** (s), and the steps you need to take to facilitate claiming payment of your deposit insurance (related to your Visa Prepaid Debit Gift Card balance).

1. How do you claim ownership of your Visa Prepaid Debit Gift Card with Fulton Bank, N.A.?

Under federal law (Unclaimed Deposits Amendments Act of 1993 (12 U.S.C. Section 1822(e)), you must claim ownership of your Deposits, including the balance of your **Visa Prepaid Debit Gift Card**, at **Fulton Bank, N.A.** within eighteen (18) months from the Closing Date, which is **October 27, 2025**.

You may claim your Visa Prepaid Debit Gift Card at **Fulton Bank, N.A.** by taking any one of the following actions. If you have more than one Visa Prepaid Debit Gift Card, action on one card will automatically claim all cards.

- a. Make a purchase using the Visa Prepaid Debit Gift Card.
- b. Withdraw the funds that are held on the Visa Prepaid Debit Gift Card by visiting a Fulton Bank, N.A. branch. A check will be mailed to you.
- c. Provide **Fulton Bank, N.A.** with a completed change of address form.
- d. Write to **Fulton Bank, N.A.** at the address below and ask that your Visa Prepaid Debit Gift Card remain active. In your letter, include: name, address and the card number.

Fulton Bank, N.A.
One Penn Square
Lancaster, PA 17602

2. What happens if you DO NOT claim ownership of your Visa Prepaid Debit Gift Card by October 27, 2025?

If you do not claim ownership of your Visa Prepaid Debit Gift Card at **Fulton Bank, N.A.**, by **October 27, 2025**, federal law requires the unclaimed amount to be transferred to the State’s Unclaimed Property Division, according to your address listed with Failed Institution. If your address is outside of the United States or was not provided to the Failed Institution, the FDIC will deliver the unclaimed amount to the State in which the failed institution had its main office.



DIVISION OF RESOLUTIONS AND RECEIVERSHIPS

If the State accepts custody of your Visa Prepaid Debit Gift Card balance, you will have ten years to claim your Visa Prepaid Debit Gift Card balance from the State's Unclaimed Property Division according to the state's unclaimed property laws. If you do not claim your Visa Prepaid Debit Gift Card balance from the state within the ten-year period, federal law prohibits you from claiming your Visa Prepaid Debit Gift Card balance. If the State refuses to take custody of your Visa Prepaid Debit Gift Card balance, you can claim your Visa Prepaid Debit Gift Card balance from the FDIC until the receivership is terminated. A receivership may be terminated at any time, and you will not be able to claim your Visa Prepaid Debit Gift Card balance after termination.

3. Does Fulton Bank, N.A. have your correct address?

The New Institution needs your correct address. If the address to which this notice has been addressed is no longer your current address, contact **Fulton Bank, N.A.**, to confirm your correct address.

4. How does this change the terms of your Visa Prepaid Debit Gift Card relationship with Republic Bank?

Your VISA Prepaid Debit Gift Card deposit agreement with the Failed Institution is no longer in force. Additionally, your deposit agreement with the Failed Institution is no longer in force. The New Institution will determine the interest rate it will pay on your Deposits and will notify you of its rate structure. If you choose, you may withdraw your Deposit(s) in whole or in part without an early withdrawal penalty. If you have time deposits, such as certificates of deposit, Fulton Bank, N.A., can advise you on how to withdraw your funds without being charged an interest penalty for early withdrawal.

5. Can you challenge your final deposit insurance determination?

All Deposits, including Visa Prepaid Debit Gift Card balances, transferred to **Fulton Bank, N.A.**, were fully insured. If you disagree with the FDIC's determination of your insurance coverage as represented by the account(s) made available at the New Institution, you may request a review of the FDIC's determination in the United States District Court where the Failed Institution was located. You must request this review no later than 60 days after the date on which your Deposits became available to you at **Fulton Bank, N.A.** Requesting a review will not prevent you from using the funds in your new account.

If you would like to contact the FDIC regarding your Visa Prepaid Debit Gift Card balance, please visit the FDIC Failed Bank Customer Service Center secure web portal at <https://resolutions.fdic.gov/fbcsc/s/> and select the "Submit a Question" feature. You may also contact the FDIC at DepositorServices@FDIC.gov.