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### **FS Card Inc. and Republic Bank Partner to Offer the Build Card**

Combined industry—leading credit underwriting and consumer banking expertise will empower underserved consumers through affordable credit and transparent, upfront pricing

**Washington, DC, – January 15, 2015** – FS Card Inc. and Republic Bank & Trust Company announced their partnership to offer the Build Card starting in 2015. Build is an affordable small—dollar credit card with easy to understand terms, features and benefits for cardholders. The Build Card offers a lower total cost of credit for consumers at a time when reasonably priced credit options are scarce.



“Our mission at FS Card is to responsibly meet the short term liquidity needs of consumers through an affordable, transparent and sustainable credit product,” said

FS Card CEO Marla Blow. “Our credit program, together with Republic Bank’s tenure and experience as a leading consumer bank, will deliver an efficient and scalable unsecured credit product that can grow rapidly to meet the needs of underserved consumers.”

The Build Card leverages advanced analytical techniques and a sustainable product design to better serve cardholders. Specifically, it will deploy an up– front pricing approach and emphasize responsible cardholder behavior.



“FS Card has built a platform that will attract creditworthy customers while efficiently pricing, underwriting and servicing loans. We are excited to issue credit cards in partnership with such a talented team that features unsurpassed industry, regulatory and operational expertise,” said Republic Bank CEO Steve Trager.

“The demand for affordable mass market credit options is one of the greatest opportunities in today’s financial services marketplace,” said Miles Reidy, Chairman of the Board of FS Card. “The combination of FS Card and Republic Bank represents an important new and innovative approach to delivering lower cost credit to this market, and will have real and meaningful impact for underserved consumers.”

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**About FS Card Inc.**

FS Card Inc. is a Washington D.C.-based financial services company founded to move small dollar loan customers into more affordable products. The FS Card team features industry –leading credit, capital markets and regulatory expertise, and is developing a unique underwriting platform that will transform small dollar lending. FS Card is committed to offering simple, fair and transparent mainstream credit products. For more information visit [www.fscardinc.com](http://www.fscardinc.com).

**About Republic Bank & Trust Company:**

Republic Bank & Trust Company ("Republic Bank") currently has 40 banking centers in Kentucky, Indiana, Ohio, Tennessee and Florida, and offers internet banking at [www.republicbank.com](http://www.republicbank.com). Republic Bank is a subsidiary of Republic Bancorp, Inc. which has \$3.6 billion in assets and is headquartered in Louisville, Kentucky. Republic Bancorp's Class A Common Stock is listed under the symbol "RBCAA" on the NASDAQ Global Select Market.