

✓ Checks and Money Orders

• Postage-Paid Mail

You may use our postage-paid envelopes to make deposits through the U.S. mail free of charge. Additional envelopes may be ordered online or through our client service team. For security reasons, do not send cash through the mail. Please mail deposits to:

Advisor Bank
Attn: Deposit Operations, P.O. Box 15329, Wilmington, DE 19885-5329

• Next-Day Mail Service

We offer free next-day delivery of your deposits through The UPS Store®. Go to “Forms & Facts > Making Deposits > UPS Store” to print the work order form. Then, take it with your check/money order and your deposit slip to the nearest store location. Most of the 4,300 UPS Stores will accept your deposit and deliver it to us the next day at no cost to you. Contact your local UPS Store to confirm its participation in the program.

✓ Online Transfers

You can easily move money between like-titled accounts at other banks or your credit card and your account with us through our exclusive Funds Transfer service. Log in to your account, navigate to “My Accounts > Funds Transfer > Manage External Accounts,” and register your external bank account or credit card. Transfers can be one-time or recurring.

✓ Wires

Wire transfers are the safest and fastest way to make large deposits. Your funds are available as soon as the transfer is complete. Be sure to provide the depositor with our ABA routing number, the name on your account and your account number with us.

Around-the-Clock Service

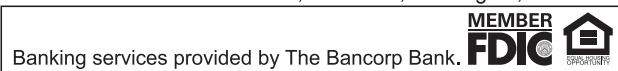
Our client service professionals are ready to answer your questions and handle your needs as quickly and effectively as possible. We are available 24 hours a day, 7 days a week. And, you may access your account online any time you like.

We invite you to contact us any time for assistance with your account. We may be reached by phone, toll-free, at 800.650.5904, or by email at advisorbank@thebancorp.com.

Please remember that information sent to us via email is sent over a non-secure network. **Do not include confidential personal information** such as account numbers or Social Security Numbers in any non-secure communication.

Please visit us at www.advisorbank.com for additional details, disclosures and our Schedule of Fees.

409 Silverside Road, Suite 105, Wilmington, DE 19809



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Deposit Account Overview: Easy and Convenient Access to Your Money — When and Where You Need It

Thank you for choosing Advisor Bank, a relationship you can trust.

QUICK REFERENCE

ABA Routing Number: 031101114

Website: www.advisorbank.com

Client Service Phone: 800.650.5904 (toll-free, 24/7)

Client Service Email: advisorbank@thebancorp.com

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Managing Your Finances Has Just Gotten Easier

Advisor Bank makes it simple for you to manage your finances any time and from anywhere around the world. Your account offers:*

- FDIC-insured deposits
- Visa® debit card with domestic and international ATM access
- Unlimited check writing on checking accounts
- Online bill payment, Funds Transfer, account alerts and many other convenient online tools

Comprehensive Online Banking

We encourage you to visit us at www.advisorbank.com and take advantage of all the conveniences of online banking.* Log in and:

- View your current balance and transaction history
- Print forms and find mailing addresses
- Pay bills online
- Transfer money between your account with us and your accounts at other banks
Note: Accounts must be like-titled, and certain restrictions apply. See our website for details.
- Manage alerts, order supplies and access other account services
- Access your account statements (if you sign up for online statements)
- View images of your cleared checks
- Download banking transactions to Quicken® software or to a spreadsheet

Fast and Easy Account Access

It's as easy to access your money as it is to deposit it. Several methods are listed below.* For details on these and other options, visit our website and go to "Forms & Facts > Withdrawal Options."

✓ Debit Card and ATM Access

Your Advisor Bank debit card can be used for point-of-sale transactions wherever Visa is accepted. You also may use your card to make domestic and international withdrawals from any ATM using the Visa®, PLUS®, STAR® or NYCE® network (international conversion fees may apply).

✓ Unlimited Check Writing on Checking Accounts

Our checking accounts offer unlimited check writing. You may order more checks, online or by calling our client service team.

✓ Online Transfers

Our Funds Transfer service allows you to seamlessly link your external accounts to your account with us. You can easily move money to and from an account at another bank one transaction at a time, or on a recurring schedule. To get started, log in to your account and navigate to "My Accounts > Funds Transfer > Manage External Accounts."

✓ Online Bill Pay

Use our online service to pay bills quickly and conveniently – whenever and wherever your schedule permits. Payments are made on the date you specify, guaranteed. To pay bills online, log in to your account and navigate to "My Accounts > Make Payments."

✓ ACH Transfers

Set up one-time or recurring electronic money transfers between your account with us and accounts at other banks.

✓ Mobile Banking

You're on the go and so are we. Our mobile app lets you enjoy the convenience of banking anytime, anywhere from your smartphone or tablet.

Use this secure app to view your account activity, transfer funds, pay bills and deposit checks. This app is supported on most mobile devices and is available on the Apple App Store, Google Play or Amazon. You must first enroll your account for online banking before using mobile banking. For more information on enrolling your account for online banking, go to our "Getting Online Guide" available on our banking website in the left navigation bar.

✓ Wires

The safest and fastest way to move large sums of money is by wire transfer. Send us your instructions on a completed domestic or international Wire Transfer form, available under "Forms & Facts > Forms."

Note: If you are wiring funds from a business or trust account, or if you have an individual/joint account and want to authorize a third party, such as a financial professional, to send wires on your behalf, a completed Wire Transfer Agreement must be on file with the Bank. That form also is available under "Forms & Facts > Forms."

Convenient Deposits

We offer a variety of easy ways to make deposits.** Several are mentioned below. For details on these and other options, visit us online and navigate to "Forms & Facts > Making Deposits."

Please note that if your account is not funded within 90 days of account opening, it may be automatically closed.

✓ Mobile Deposits

Depositing checks to your account is as easy as taking a picture with our banking app and the camera on your mobile device. The mobile deposit feature is secure and it saves you a trip to the ATM or UPS. Log on to your account with your mobile device, go to Check Deposit, and follow the instructions. You must first enroll your account for online banking before using the mobile deposit feature. For more information on enrolling your account for online banking, go to our "Getting Online Guide" available on our banking website in the left navigation bar.

✓ Direct Deposit

Direct deposit is a safe, convenient and fast way to receive deposits. Regularly scheduled payments such as your salary, Social Security benefits, pension payments and/or interest dividends may be deposited electronically to your account. To set up direct deposit, complete a Direct Deposit Authorization form, available under "Forms & Facts > Forms," and send it to the entity that will be depositing the funds to your account.

(continued on next page)

* All features may not be applicable or available to all types of accounts. Refer to our website for product-specific information.

** Deposits are subject to the Bank's Funds Availability policy. Special rules may apply to new accounts. For details, visit our website and navigate to "Disclosures and Privacy Practices > Disclosures > Funds Availability."