

CashAdvantage

An AssetMark Trust Company Service

Debit transactions that cannot be covered by the balance of your Cash Advantage – Bancorp Checking Account or the amount of liquid funds available in your linked AssetMark Trust custodial account will overdraw your Cash Advantage – Bancorp Checking Account. Those items may be paid or returned at the Bank's discretion and without prior notification to you. Each debit transaction will be considered separately, beginning with the transaction with the lowest dollar amount presented that day. A fee may be assessed in accordance with our Schedule of Fees for any debit transaction that overdraws your account.

Please note that you cannot overdraw your account with an ATM withdrawal, as the transaction will be denied if sufficient funds are not available in your Cash Advantage – Bancorp Checking Account.

We're here to help.

Our client experience team is ready to answer your questions and handle your needs as quickly and effectively as possible. We are available Monday through Friday, 8:30 a.m. - 10:00 p.m. ET. And, you may access your account online any time.

When you need account assistance, you can reach us by phone, toll-free, at 877.648.4880, or by email at cashadvantage@thebancorp.com.

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

To help maintain the security of your financial information, please do not include your account number or Social Security number in email correspondence.

409 Silverside Road, Suite 105, Wilmington, DE 19809

Banking services provided by The Bancorp Bank.



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

Thank you for choosing Cash Advantage,
a relationship you can trust.

QUICK REFERENCE

ABA Routing Number: 031101114

Website: www.cashadvantageclient.com

Client Experience Phone: 877.648.4880 (toll-free)

Client Experience Fax: 302.791.5676

Client Experience Email: cashadvantage@thebancorp.com

Managing Your Finances Has Just Gotten Easier

Cash Advantage 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
- Free standard checks and unlimited check writing
- Online bill payment, Funds Transfer, account alerts and many other convenient online tools

Comprehensive Online Banking

We encourage you to visit us at www.cashadvantageclient.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.

- Transfer money between your Cash Advantage – Bancorp Checking Account and your linked AssetMark Trust Company custodial account

Note: Certain restrictions apply.

- 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.

✓ Debit Card and ATM Access

Your Cash Advantage 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

Your account offers unlimited check writing. You may order more standard style checks, free of charge, 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. 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.

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* Refer to our website for product-specific information.

✓ **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.

✓ **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.

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 to send wires on your behalf, a completed Wire Transfer Agreement must be on file with the Bank.

Convenient Deposits

We offer a variety of easy ways to make deposits.** Several are mentioned below.

✓ **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. 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.

✓ **Transfers from Your Linked AssetMark Trust Custodial Account**

Your Cash Advantage – Bancorp Checking Account is linked to your AssetMark Trust custodial account for initial account funding, monthly sweeps, overdraft protection and the manual transfer of funds. Additional information is provided below.

✓ **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.

✓ **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, and send it to the entity that will be depositing the funds to your account.

✓ **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. We do not accept cash deposits. Please mail deposits to:

Cash Advantage
Attn: Deposit Operations
P.O. Box 15329
Wilmington, DE 19885-5329

✓ **Wires**

Wire transfers are the safest and fastest way to make large deposits. Be sure to provide the sender with our ABA routing number, the name on your account and your account number with us.

** 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".

Automatic Monthly Transfers

You may take advantage of your account's "Balance Management" feature by selecting a Target Minimum and Target Maximum balance for your Cash Advantage – Bancorp Checking Account.

Setting a **Target Minimum** balance is required, and the minimum must be at least \$2,500. On the 15th day of each month (or the first business day thereafter), if the balance in the Cash Advantage – Bancorp Checking Account is lower than the Target Minimum amount, a transfer of funds will be initiated from the linked AssetMark Trust custodial account to bring the Cash Advantage – Bancorp Checking Account balance up to the Target Minimum. Transferred funds are typically deposited and available in the checking account within five (5) business days.

Note: The transfer of funds may involve the sale of investments or assets, which may result in taxable events for you.

Setting a **Target Maximum** balance is optional. If a Target Maximum balance is selected, on the 15th day of each month (or the first business day thereafter), if the balance in your Cash Advantage – Bancorp Checking Account exceeds the Target Maximum amount, a transfer of funds will be initiated from your Cash Advantage – Bancorp Checking Account to the linked AssetMark Trust custodial account to bring your checking account balance down to the Target Maximum. Transferred funds are typically deposited into the linked AssetMark Trust custodial account for investment purposes within two (2) business days.

These monthly transfers occur automatically, with no action required on your part, after the Cash Advantage – Bancorp Checking Account receives an initial deposit. Should your monthly financial plan change, the minimum and maximum target balances may be adjusted accordingly.

To change your Target Minimum/Maximum amounts, log in to your Cash Advantage account at www.cashadvantageclient.com and navigate to "My Accounts > Funds Transfer > Manage Target Balances."

Manual Transfers

You also may initiate manual transfers between your Cash Advantage – Bancorp Checking Account and your linked AssetMark Trust custodial account at any time.

To initiate a manual transfer, log in to your checking account at www.cashadvantageclient.com, navigate to "My Accounts > Funds Transfer > Make a Transfer," and provide the requested information. You may submit a one-time transfer for immediate processing or for a future date, or you may schedule an automatically recurring transfer.

Transfers from your AssetMark Trust custodial account will take place when all funds requested are available in that account.

Note: The transfer of funds may involve the sale of investments or assets, which may result in taxable events for you.

Overdraft Protection

As a protective feature of your Cash Advantage – Bancorp Checking Account, checks, ACH transactions and online bill payments that are presented for payment but exceed your checking account balance may be covered by your AssetMark Trust custodial account.

Cash equivalents available on the same day in your AssetMark Trust custodial account will be used to help prevent overdrafts. Generally, 2 percent of your linked AssetMark Trust custodial account will be available for overdraft protection.

The amount transferred from your AssetMark Trust custodial account to your Cash Advantage – Bancorp Checking Account will depend upon the amount of the debit transaction(s) presented against insufficient funds and upon the liquid assets available in your linked AssetMark Trust custodial account.

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