

## ■ WE'RE HERE TO HELP

Our Client Success 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. You may also access your account online at any time at [www.cashadvantageclient.com](http://www.cashadvantageclient.com).

**When you need account assistance, you can reach us by phone, toll-free, at 877.648.4880, or by email at [cashadvantage@thebancorp.com](mailto:cashadvantage@thebancorp.com).**

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**Please visit us at [www.cashadvantageclient.com](http://www.cashadvantageclient.com) for additional details, disclosures and our Schedule of Fees.**

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

# Cash Advantage<sup>SM</sup>

An AssetMark Trust Company Service



## DEPOSIT ACCOUNT OVERVIEW

EASY AND CONVENIENT ACCESS TO YOUR  
MONEY – WHEN AND WHERE YOU NEED IT

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

### QUICK REFERENCE

**ABA Routing Number:** 031101114

**Website:** [www.cashadvantageclient.com](http://www.cashadvantageclient.com)

**Phone:** 877.648.4880 (toll-free)

**Fax:** 302.791.5676

**Email:** [cashadvantage@thebancorp.com](mailto:cashadvantage@thebancorp.com)

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409 Silverside Road, Suite 105 Wilmington, DE 19809  
REQ0003328 04/2023

Banking services provided by:  
The Bancorp Bank, N.A. Member FDIC.  
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## ■ 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 Deposit Insurance
- 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](http://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. Refer to [www.cashadvantageclient.com](http://www.cashadvantageclient.com) 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

\* All features may not be applicable or available for all types of accounts. Refer to [www.cashadvantageclient.com](http://www.cashadvantageclient.com) for product specific information.

## ■ FAST AND EASY ACCOUNT ACCESS

It's as easy to access your money as it is to deposit it. See available methods listed below.\*

### ✓ DEBIT CARD AND ATM ACCESS

Your AssetMark 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®, MoneyPass® or NYCE® network (fees, including international currency conversion fees may apply in accordance with our Schedule of Fees).

### ✓ UNLIMITED CHECK WRITING ON CHECKING ACCOUNTS

Our checking accounts offer unlimited check writing. You may order more standard checks, free of charge, online or by calling us, toll-free, at 877.648.4880.

### ✓ 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 Cash Advantage – Bancorp Checking Account and your like-titled accounts at other banks.

### ✓ MOBILE BANKING

You're on the go and so are we. Our Mobile Banking App lets you enjoy the convenience of banking anytime, anywhere from your smartphone. 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 or Google Play.

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 in the left navigation bar at [www.cashadvantageclient.com](http://www.cashadvantageclient.com).

### ✓ WIRE TRANSFERS

The safest and fastest way to move large sums of money is by wire transfer. Send us your instructions on a completed wire transfer request form for Deposit Accounts.

*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 Services Application and Agreement must be on file with The Bancorp Bank, N.A.*

\* All features may not be applicable or available for all types of accounts. Refer to [www.cashadvantageclient.com](http://www.cashadvantageclient.com) for product specific information.

## ■ 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 in the left navigation bar at [www.cashadvantageclient.com](http://www.cashadvantageclient.com).

### ✓ 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.

### ✓ ONLINE TRANSFERS

You can easily move money between like-titled accounts at other banks or your credit card and your Cash Advantage - Bancorp Checking Account 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 get started, give the payors The Bancorp Bank, N.A. ABA Routing Number and your Cash Advantage - Bancorp Checking Account number.

### ✓ CHECKS AND MONEY ORDERS

#### • Postage-Paid Mail

You may use our postage-paid envelopes to make deposits through the U.S. Postal Service free of charge. Additional envelopes may be ordered online or contact us, toll-free, at 877.648.4880. We do not accept cash for deposit. Please mail deposits to:

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

### ✓ WIRE TRANSFERS

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 Cash Advantage - Bancorp Checking Account and the account number with us.

**ABA Routing Number:** 031101114

\*\* Deposits are subject to The Bancorp Bank, N.A. Funds Availability policy. Special rules may apply to new accounts. For details, visit [www.cashadvantageclient.com](http://www.cashadvantageclient.com) and scroll to the bottom of the page to view the “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.

If selected, on the 15th day of each month (or the first business day thereafter), funds will automatically be transferred to or from your Cash Advantage - Bancorp Checking Account.

The **Target Minimum** balance is the lowest amount you would like available in your Cash Advantage - Bancorp Checking Account after the monthly sweep. If your Cash Advantage - Bancorp Checking Account balance is less than your **Target Minimum** balance, we will sweep funds from your linked AssetMark Trust custodial account to your Cash Advantage - Bancorp Checking Account to bring the Cash Advantage - Bancorp Checking Account balance up to this minimum. Transferred funds are typically deposited and available in the Cash Advantage - Bancorp Checking Account within 5 business days.

The **Target Maximum** balance is the highest amount you would like available in the Cash Advantage - Bancorp Checking Account after the monthly sweep. If your Cash Advantage - Bancorp Checking Account balance is more than your **Target Maximum** balance, we will sweep funds from your Cash Advantage - Bancorp Checking Account to your linked AssetMark Trust custodial account to bring the Cash Advantage - Bancorp Checking Account balance down to this maximum.

Transferred funds are typically deposited into the linked AssetMark Trust custodial account within 2 business days.

Please note that in order to transfer funds to satisfy your selected **Target Minimum** and **Target Maximum** balances, as well as to process manual transfers, trades may be made in your AssetMark Trust custodial account. The Bancorp Bank, N.A. is not responsible for any losses that occur as a result of such trades.

These monthly transfers occur automatically, with no action required on your part. Should your monthly financial plan change, the **Target Minimum** and **Target Maximum** balances may be adjusted accordingly.

**To change your Target Minimum/Maximum Balance amounts, log in to your Cash Advantage - Bancorp Checking account at [www.cashadvantageclient.com](http://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 Cash Advantage - Bancorp Checking Account at [www.cashadvantageclient.com](http://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, two percent (2%) 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.

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 discretion of The Bancorp Bank, N.A. 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.