

✓ 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 through our Client Success Team by calling us, toll-free, at 877.226.2928. We do not accept cash for deposit. Please mail deposits to:

cfdbanking Services
Attn: Deposit Operations
P.O. Box 15329
Wilmington, DE 19885-5329

✓ 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.**

✓ 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 account and the account number with us.

ABA Routing Number: 031101114

■ 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.cfdbankingservices.com.

When you need account assistance, you can reach us by phone, toll-free, at 877.226.2928, or by email at cfdbanking@thebancorp.com.

Please visit us at www.cfdbankingservices.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.

The Bancorp Bank, N.A. is a federally registered trademark of The Bancorp, Inc.

The Visa debit card is issued by The Bancorp Bank N.A. pursuant to a license from Visa USA Inc. Visa is a registered trademark owned by Visa International Service Association. All other trademarks and brand names belong to their respective owners and their use does not represent endorsement by or association with The Bancorp.

409 Silverside Road, Suite 105 Wilmington, DE 19809
REQ0003328 05/2023

Banking services provided by:
The Bancorp Bank, N.A. Member FDIC.
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Banking Services
Harnessing the Power of the Internet

DEPOSIT ACCOUNT OVERVIEW

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

Thank you for choosing cfd Banking Services,
a relationship you can trust.

QUICK REFERENCE

ABA Routing Number: 031101114

Website: www.cfdbankingservices.com

Phone: 877.226.2928 (toll-free)

Fax: 302.791.5680

Email: cfdbanking@thebancorp.com

■ MANAGING YOUR FINANCES HAS JUST GOTTEN EASIER

cfb Banking Services 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
- Unlimited check writing on checking accounts (check fees may apply in accordance with our Schedule of Fees)
- Online bill payment, funds transfer, account alerts and many other convenient online tools

■ COMPREHENSIVE ONLINE BANKING

We encourage you to visit us at www.cfdbankingservices.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 www.cfdbankingservices.com 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. See available methods listed below.*

✓ DEBIT CARD AND ATM ACCESS

Your cfd Banking Services 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 (check fees may apply in accordance with our Schedule of Fees). You may order more checks, online or by calling us, toll-free, at 877.226.2928.

✓ 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 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.cfdbankingservices.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.

■ 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.cfdbankingservices.com.

✓ 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 checking account number.

(Continued on next page)

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

** Deposits are subject to The Bancorp Bank, N.A. Funds Availability policy. Special rules may apply to new accounts. For details, visit www.cfdbankingservices.com and scroll to the bottom of the page to view the "Disclosures and Privacy Practices".