

✓ **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 experience team. We do not accept cash for deposit. Please mail deposits to:

White Oaks Wealth Private Bank
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.

✓ **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.

We're here to help.

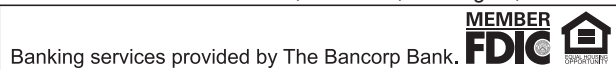
Our client experience team is ready to answer your questions and handle your needs as quickly and effectively as possible. We are available Monday through Friday, 8:30 a.m.-10:00 p.m. ET. And, you may access your account online any time.

When you need account assistance, you can reach us by phone, toll-free, at 866.546.9518, or by email at whiteoaksbank@thebancorp.com.

Please visit us at www.whiteoakswealthprivatebank.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



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

Thank you for choosing White Oaks Wealth Private Bank, a relationship you can trust.

QUICK REFERENCE

ABA Routing Number: 031101114

Website: www.whiteoakswealthprivatebank.com

Client Experience Phone: 866.546.9518 (toll-free)

Client Experience Fax: 302.791.5680

Client Experience Email: whiteoaksbank@thebancorp.com

Managing Your Finances Has Just Gotten Easier

White Oaks Wealth Private 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.whiteoakswealthprivatebank.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.*

✓ Debit Card and ATM Access

Your White Oaks Wealth Private 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 experience 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.

✓ 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.

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. 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 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."