



ADD VALUE TO YEAR-END REVIEWS

Managing both sides of the client's balance sheet — portfolio assets and debt/future cash needs — has never been more important. With The Bancorp Premier Line of Credit (Premier LOC) clients can access the liquidity needed to consolidate debt, meet planned (and unplanned) expenses and build financial flexibility into their wealth management plan.

With no application fees¹ and no charge for the portion of the credit line not in use, the Premier LOC can be a cost-efficient addition to any wealth management strategy.

CONTACT

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PREMIER LOC FEATURES & BENEFITS

- Line of credit based on the value of nonqualified securities held in an investment account, with conservative advance rates
- Minimum Credit Line: Contact us for details
- Available to individuals, joint accounts and trusts (no income verification)
- No application fees¹ or closing costs
- No charge for the portion of line not in use
- Interest payments can be capitalized and may be tax deductible²
- May help avoid the potential tax consequences of liquidating assets²
- Tiered annual percentage rates (APRs) tied to The Wall Street Journal Prime Rate (WSJP); fixed-rate option available
- Access to funds via line of credit checks, online fund transfers and wire transfers

USES MAY INCLUDE



College Tuition



Real Estate Purchase



Home Improvement



Debt Consolidation



Other Liquidity Needs³

1. The Bancorp Bank, N.A. ("Bank") does not charge an application fee. State, local and/or third-party fees may apply in some states. The Premier LOC has two fees: the Return Payment Fee and the Interest Rate Conversion Fee. See the Agreement for details.

2. Clients are advised to consult a financial/tax professional regarding the potential tax implications involving their investment portfolio.

3. The Premier Line of Credit cannot be used to purchase additional securities or to pay off a margin loan that was used to purchase securities.

Securities-based lending has special risks and may not be suitable for everyone.