

FACTS

WHAT DOES THE BANCORP BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information; as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, whether The Bancorp Bank shares your information; and whether you can limit this sharing.

| Reasons we can share your personal information | Does The Bancorp Bank share? | Can you limit this sharing? |
|---|------------------------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | No | We don't share |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call 877-554-2339 or go to <http://www.thebancorppsg.com>.

What we do

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| How does The Bancorp Bank protect my personal information? | We are committed to the security of your financial and personal information. We safeguard information according to established security standards and procedures, and we continually assess new technology for protecting information. We restrict access of personal information about you to those employees who need to know that information to provide products or services to you. Our employees are trained to understand and comply with these security principles. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information. You may view our Security Policy on our Web site, which provides additional detail. |
| How does The Bancorp Bank collect my personal information? | We collect your personal information when, for example you: <ul style="list-style-type: none">■ open an account or apply for a loan■ pay your bills or make a wire transfer■ provide account information We also collect your personal information from others, such as credit bureaus. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes—information about your creditworthiness■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ The Bancorp Bank has no affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ The Bancorp Bank does not share with nonaffiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ Our joint marketing partners include third parties that assist us in marketing accounts and services to other financial services companies or insurance providers with which we have joint marketing agreements to enhance our financial product or service offerings. |

Other important information

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