



SOLUTIONS

ACH LOAN PAYMENT AUTHORIZATION

I authorize The Bancorp Bank (Bank) to electronically transfer funds through the Automated Clearing House (ACH) system from my deposit account at the Financial Institution identified below to Bank in payment of the below-referenced loan, designated in PART 1.

I understand that, unless otherwise specified in PART 3, transfers will be made monthly, on the due date of the loan payment. If the due date falls on a holiday or non-business day, the transfer will be made the next business day. If your payment fails to transfer through the ACH system for three (3) consecutive months, Bank reserves the right to remove you from this service. You will be notified should this occur.

I understand that if the balance available for withdrawal from my account, designated in PART 2, is not sufficient to cover the payment described in PART 3, or if my bank, defined in PART 2, returns, rejects or reverses the debit entry to my account for any reason, I will still owe the loan payment; and Bank may, at its option, treat this as a failure to make a loan payment. A returned payment charge and/or a late payment fee may apply in accordance with any applicable Schedule of Fees for your loan account.

I hereby certify that no authorization of any party other than mine is necessary to provide for the withdrawal of funds from my account as contemplated by this authorization.

I acknowledge that the origination of ACH transfers to my account must comply with the provisions of U.S. law.

This authorization will remain in effect until I have provided Bank with a written and signed request to revoke my authorization at least three (3) business days before the transfer is scheduled to be made. The request should be sent to the address/fax number listed in PART 4. For one-time transfers, the ACH transaction will be processed on the date Bank receives this completed and signed form unless it is received after business hours; in which case it will be processed on the next business day.

I understand that I am electing this ACH Loan Payment Authorization and that I am not required to make my loan payments by electronic funds transfer.

PART 1: Loan Account with The Bancorp Bank ("Transfer to")

Loan Account Name (exactly as titled on the account statement) _____ Loan Account Number _____

PART 2: Other Financial Institution Information ("Transfer from")

External bank account must be a U.S. bank account.

The owner of the checking or savings account must be a named borrower on the loan account or a business account controlled by the named borrower. An external personal checking or savings account cannot be used to make a loan payment on a business owned loan account.

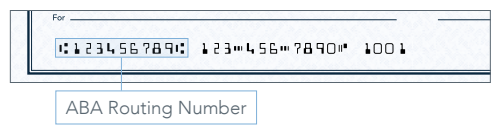
Account Owner Name (exact account title is required) _____ Account Number _____

Account Type:

If no account type is selected, the default will be Personal Checking or Business Checking based on the external account owner name provided.

- Personal: Checking Savings
- Business: Checking Savings

Financial Institution Name _____ ABA Routing Number (This 9 digit number is located on the bottom of your check)



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Your right to revoke your authorization and the procedure for doing so.

If you have authorized the Bank to make regular ACH transfers from your account at another Financial Institution, you can revoke your authorization by providing the Bank with a written and signed request at least three (3) business days before the transfer is scheduled to be made. The request should be mailed or faxed to the Bank using the contact information listed in PART 4 above.

Notice of varying amounts.

If your regular loan payments vary in amount, we will inform you in your monthly loan statement, at least 10 days before each transfer, how much it will be and when it will be made.