

## ■ 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.seicashaccess.com](http://www.seicashaccess.com).

**When you need account assistance, you can reach us by phone, toll-free, at 866.792.5412, or by email at [clientsvc@seicashaccess.com](mailto:clientsvc@seicashaccess.com).**

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**Please visit us at [www.seicashaccess.com](http://www.seicashaccess.com) for additional details, disclosures and our Schedule of Fees.**

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To help maintain the security of your financial information, please do not include your account number or Social Security Number in email correspondence.



# DEPOSIT ACCOUNT OVERVIEW

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

**Thank you** for choosing SEI Cash Access,  
a relationship you can trust.

### QUICK REFERENCE

**ABA Routing Number:** 031101114

**Website:** [www.seicashaccess.com](http://www.seicashaccess.com)

**Phone:** 866.792.5412 (toll-free)

**Fax:** 302.791.5792

**Email:** [clientsvc@seicashaccess.com](mailto:clientsvc@seicashaccess.com)

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409 Silverside Road, Suite 105 Wilmington, DE 19809  
REQ0003328 03/2023

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The Bancorp Bank, N.A. Member FDIC.  
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## ■ MANAGING YOUR FINANCES HAS JUST GOTTEN EASIER

SEI Cash Access 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
- Free standard checks and 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.seicashaccess.com](http://www.seicashaccess.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.seicashaccess.com](http://www.seicashaccess.com) for details.*
- Transfer money between your SEI Cash Access Account (“CAA”) and your linked SEI Private Trust Company (“SPTC”) investment account  
*Note: Certain restrictions apply.*
- 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

\* All features may not be applicable or available for all types of accounts. Refer to [www.seicashaccess.com](http://www.seicashaccess.com) for product specific information.

## ■ 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 SEI Cash Access 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. You may order more standard checks, free of charge, online or by calling us, toll-free, at 866.792.5412.

### ✓ 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 a like-titled 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”.**

### ✓ 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.seicashaccess.com](http://www.seicashaccess.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.

*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.*

### ✓ ACH TRANSFERS

Set up one-time or recurring electronic money transfers between your SEI Cash Access Account and like-titled accounts at other banks.

\* All features may not be applicable or available for all types of accounts. Refer to [www.seicashaccess.com](http://www.seicashaccess.com) for product specific information.

## ■ 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.seicashaccess.com](http://www.seicashaccess.com).

### ✓ TRANSFERS FROM YOUR LINKED SPTC INVESTMENT ACCOUNT

Your CAA is linked to your SPTC investment account for initial account funding, monthly sweeps, overdraft protection and the manual transfer of funds.

### ✓ ONLINE TRANSFERS

You can easily move money between like-titled accounts at other banks or your credit card and your CAA 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.**

### ✓ 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 CAA account number.

### ✓ 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. We do not accept cash for deposit. Please mail deposits to:

SEI Cash Access  
Attn: Deposit Operations  
P.O. Box 15329  
Wilmington, DE 19885-5329

### ✓ 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 CAA account and the account number with us.

**ABA Routing Number:** 031101114

\*\* Deposits are subject to The Bancorp Bank, N.A. Funds Availability policy. Special rules may apply to new accounts. For details, visit [www.seicashaccess.com](http://www.seicashaccess.com) and scroll to the bottom of the page to view the “Disclosures and Privacy Practices”.

## ■ AUTOMATIC SWEEPS

On the first business day after account opening and on the 20th day of each month (or the first business day thereafter), a funds transfer will be automatically initiated to or from your CAA to restore your CAA balance to the **Target Minimum** and **Target Maximum** you set on your initial account application.

If your CAA balance is lower than your **Target Minimum**, we will sweep funds from your linked SPTC account to your CAA to bring your checking account balance up to the **Target Minimum**.

*Note: Certain mutual funds and other assets held at SPTC cannot be liquidated to satisfy the **Target Minimum**.*

If your CAA balance is higher than your **Target Maximum**, we will sweep funds from your CAA to your linked SPTC account to bring your checking account balance down to the **Target Maximum**.

Sweeps occur automatically, with no action required on your part. Should your monthly financial plan change, the **Target Minimum** and **Target Maximum** balances may be adjusted accordingly.

Please consult your advisor or financial professional for more information or to change your **Target Minimum** and **Target Maximum** balances.

## ■ CAA/SPTC MANUAL TRANSFERS

You also may initiate manual transfers between your CAA and your linked SPTC account. Manual transfers can take place each business day and are only made from cash available at that time (excludes DCA).

**To initiate a manual transfer, log in to your account at [www.seicashaccess.com](http://www.seicashaccess.com), navigate to "My Accounts > Funds Transfer > Make a Transfer," and provide the requested information.**

### ✓ OVERDRAFT PROTECTION

Overdrafts to your CAA will be satisfied from your various accounts in the following order:

1. Securities-Backed Line of Credit, if applicable
2. Money market assets in linked SPTC account (includes Holding Money Markets, excludes DCA)

*Note: Mutual funds or other assets held at SEI will not be liquidated to satisfy an overdraft.*

If the amount cannot be satisfied, your item will be returned and you may be charged a fee in accordance with our Schedule of Fees.