



SBLOC INTEREST RATE INFORMATION

VARIABLE RATE

Determination of the variable interest rate tier for a Securities-Backed Line of Credit (SBLOC) account is based on the maximum drawing power of the loan as indicated in The Bancorp Bank (Bank) commitment letter (Commitment Amount) and the sum of The Wall Street Journal Prime Rate (WSJP) and the applicable margin, each of which are shown at right. Changes to the Commitment Amount may result in a change to the interest rate tier.¹

Commitment Amount (Maximum Drawing Power)	Rate Calculation	Floor
\$100k - 249,999.99	WSJP - 0.25%	None
\$250k - 499,999.99	WSJP - 0.50%	None
\$500k - 999,999.99	WSJP - 0.75%	None
\$1MM+	WSJP - 0.75%*	None

36-MONTH, FIXED RATE

The 36-month fixed interest rate option is available to new and existing SBLOC borrowers. As with the variable rate option, the borrower's fixed interest rate tier is determined by the maximum drawing power of the loan as indicated in the Bank's commitment letter.

When the 36-month term ends, any remaining loan balance becomes subject to the variable interest rate unless the borrower wishes to retain the fixed-rate option. Existing variable interest rate borrowers may convert to the fixed-rate option.²

Commitment Amount (Maximum Drawing Power)	Rate Calculation	Floor
\$100k - 249,999.99	WSJP + 1.00%	None
\$250k - 499,999.99	WSJP + 0.75%	None
\$500k - 999,999.99	WSJP + 0.50%	None
\$1MM+	WSJP + 0.50%*	None

PLEASE NOTE:

You have the ability to revolve your credit line, giving you the flexibility to draw and repay the line without early repayment penalties throughout the 36-month period. There is no minimum draw amount and there is no time limit to make an initial draw on the line.

*Negotiated pricing may be available based on providing the Bank with supporting documentation of competing offer.



CONTACT US FOR MORE INFORMATION

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1. Collateral additions, subtractions, or market value changes may reassign the loan to a different interest rate tier. Interest rate review requests must be made in writing, using the Change in Terms Request Form that is available on our website. **2.** Fixed-rate SBLOC borrower pays a \$500 fee when converting to a variable-rate SBLOC prior to the end of the 36-month loan term OR when locking in a new fixed rate prior to the end of the 36-month loan term. Fixed-rate SBLOC borrower pays no fee when converting to a variable-rate SBLOC at the end of the 36-month loan term. Variable-rate SBLOC borrower pays no fee when converting to a 36-month fixed-rate loan. The SBLOC is a non-purpose loan, the proceeds of which cannot be used for the purchase of securities or to refinance a loan used to purchase securities. Collateral-based borrowing may not be suitable for everyone. Financial professionals should ensure that clients understand any associated risks. Clients should consult a tax advisor for tax-related matters and an attorney for legal matters. The Bank does not provide investment, tax or legal advice. Rates accurate as of January 2022. Rates, terms and conditions of loan products are subject to change without notice.