The Bancorp®

SBLOC

An **Innovative Lending Solution** for Your Liquidity Needs

A **Securities-Backed Line of Credit (SBLOC)** lets you tap the value of your investments while your portfolio and investment strategies remain intact.

- **An interest-only revolving credit line** backed by non-qualified securities held in the investment account.

- **Available to** individuals, trusts and entities.

- **No income verification** for individuals, joint accounts or trusts.

- **Minimum credit line** of $75,000.[1]

- **No** application fee,[2] no annual or monthly fees.

- **No** charge for portion of line not in use.

- **May help avoid** the potential tax consequences of liquidating assets.[3]

- **Simple** application and underwriting process.

USES MAY INCLUDE

- Real estate investment
- Non-purpose loan payoff
- Estate settlement
- Business investment/costs
- Taxes
- Tuition
- Other liquidity needs[4]

CONTACT US

Phone: 855.420.9463
Email: ftlending@thebancorp.com
Web: ftlending.com

1 Minimum requested amount must be $75,000.00 or such greater amount as may be prescribed from time to time pursuant to 12 C.F.R. Section 1026.3(b) of Regulation Z issued by the Consumer Financial Protection Bureau as the minimum threshold necessary to qualify the Line of Credit as an exempt consumer credit transaction thereunder.
2 The Bancorp Bank, N.A. does not charge an application fee. State, local, and/or third-party fees may apply in some states.
3 Consult a financial/tax professional regarding potential tax implications involving your investment portfolio.
4 An SBLOC cannot be used for the purchase of 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.
To help maintain the security of financial information, do not include confidential personal information such as account numbers or Taxpayer Identification Numbers in non-secure email correspondence.