



Exchange Act. [ ]

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Item 7.01. Regulation FD Disclosure.

On October 17, 2017, the Federal Deposit Insurance Corporation (the "FDIC") informed The Bancorp Bank (the "Bank"), a wholly owned subsidiary of The Bancorp, Inc. (the "Company"), that it intends to pursue an Order For Restitution ("Restitution Order") and Order to Pay Civil Money Penalty ("CMP Order") in an amount up to \$2,576,000. The FDIC's action principally emanates from one of the Bank's third-party payment processors ("Third Party Processor") suffering an internal system programming glitch. This inadvertently resulted in consumers that engaged in signature-based point of sale transactions during the period from December 2010 to November 2014 being charged a greater fee than what was disclosed by the Bank. Impacted consumers are being reimbursed by the Third Party Processor at its own expense. The Restitution Order would require the Bank to make such reimbursements if not otherwise made by the Third Party Processor, however, the Bank is indemnified by the Third Party Processor for such reimbursements. Although the Bank is still evaluating its position with regard to the Restitution Order and the CMP Order, the Company will accrue \$2,500,000 of related expense in its financial statements for the quarter ended September 30, 2017 in connection with the CMP Order. Any amounts owed from the CMP Order would not be subject to any indemnification or recovery from any third party.

The information in this Current Report is being furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: October 20, 2017 The Bancorp, Inc.

By: /s/ Paul Frenkiel  
Name: Paul Frenkiel  
Title: Chief Financial Officer and  
Secretary

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