



## IMPORTANT INFORMATION REGARDING FDIC INSURANCE COVERAGE

### NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts (“IOLTAs”). It does *not* include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).

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### WHAT IS THE AMOUNT OF FDIC INSURANCE COVERAGE FOR OTHER TYPES OF ACCOUNTS?

On August 10, 2010, the FDIC Board of Directors adopted the final rule amending its insurance regulations and advertising regulations to conform with provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which permanently increased the standard maximum deposit insurance amount (SMDIA) from \$100,000 to \$250,000\*. This permanent increase in the SMDIA became effective July 22, 2010.

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### WHAT DEPOSIT ACCOUNTS DOES THE FDIC INSURE AND NOT INSURE AT IDB BANK?

#### Insured:

- All traditional bank deposit accounts, such as checking, money market savings, time deposits, trust accounts, and Individual Retirement Accounts (IRAs).

#### NOT Insured:

- IDB Bank’s Cayman accounts are NOT insured.
  - IBF (International Banking Facility) accounts are NOT insured.
  - Investment products and services (stocks, bonds, mutual funds shares, municipal securities, annuities, life insurance policies) are NOT FDIC insured, may lose value, and are NOT bank guaranteed.
  - Funds that have been swept or transferred from an insured bank deposit account to any of the types of NOT-insured accounts, products, or services listed above.
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### WHERE CAN I FIND ADDITIONAL INFORMATION ON FDIC INSURANCE?

Depositors should visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov) and use “EDIE the Estimator” to learn more about FDIC insurance coverage. Additional assistance is also available by calling the FDIC at 1-877-ASK-FDIC (877-275-3342) or TDD 800-925-4618.

\*The deposit insurance coverage limits refer to the total of all deposits that an account holder (or account holders) has at each FDIC-insured bank.