



DEPOSIT SERVICES

Personal Banking:

Regular Checking Accounts

Enjoy a regular checking account with personalized service.

Basic Banking Accounts

Low-cost Basic Banking Accounts are available to residents of New York State. These accounts are designed to meet the needs of those clients who conduct a limited number of transactions.

Online Services

You can access your checking account, pay bills and transfer funds between your accounts. Do all this and more through the Internet.

IDBBetter CheckingSM Accounts (NOW Account)

Enjoy all the benefits of a regular checking account plus earn interest.

Money Market Savings Accounts

Invest in an account that offers higher money market interest rates and access to your funds. These accounts are limited in the number of monthly transactions as required by law.

Time Deposits

A wide range of time deposit maturities is available. Preferred rates are paid on deposits of \$100,000 or more. Also ask about our Foreign Currency Time Deposits and other Time Deposit products.

Structured Time Deposits with Principal Protection

Our innovative Structured Time Deposits with Principal Protection offer exciting potential for increased return without risk to principal - even those that are linked for example, to equity indexes. These are particularly interesting for the risk-averse investor.

Global Wealth Management

The Investment Management & Trust departments within the U.S. Private Banking and International Private Banking divisions merged to form Global Wealth Management. This new department represents more than simply the combination of two teams. The collective resources allow for greater efficiencies and improved delivery of services to our clients. Global Wealth Management remains committed to providing objective and transparent discretionary investment management services to our high net- worth individual and institutional clients. IDB Bank's Global Wealth Management Group delivers comprehensive and innovative solutions to meet the financial requirements of our clients.

Other Personal Banking Services

- ATM Cards (for personal accounts)
- ATM/Debit Cards (for personal accounts)
- Visa[®] Credit Cards
- Dividend Deposit Service
- Foreign Currency Demand Deposit Accounts
- Money Orders
- Travelers' Checks
- Direct Deposit of Payroll and Social Security Payments
- Redemption of U.S. Savings Bonds with DDA account
- Safekeeping and Custody of Securities

Business Banking:

Regular Checking Accounts

Enjoy a regular checking account with no monthly service charge if you maintain an average daily collected balance of \$7,500.

Cash Management/ IDB Access®

Our comprehensive online products make it easier than ever to manage your funds via Information Reporting (e.g., current day balance and transaction detail, prior day balance and transaction detail, multi-bank reporting option, prior day loan reporting, daily cash position), accessing your checking account, paying bills and transferring funds between your accounts. Do all this and more through the Internet.

IDB Better CheckingSM Accounts (NOW Account)

Not-For-Profit organizations can enjoy all the benefits of a regular checking account plus interest by maintaining a minimum daily collected balance of \$5,000. To avoid a monthly service charge maintain an average daily collected balance of \$7,500.

Money Market Savings Accounts

Invest in an account that offers higher money market interest rates and access to your funds by maintaining a minimum daily collected balance of \$5,000. To avoid a monthly service charge maintain an average daily collected balance of \$7,500. These accounts are limited in the number of monthly transactions as required by law.

Time Deposits

A wide range of time deposit maturities is available. Preferred rates are paid on deposits of \$100,000 or more. Also ask about our Foreign Currency Time Deposits and other Time Deposit products.

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IDB Tech

IDB Tech strives to provide the best banking services for our clients thanks to our team's vast experience within the tech ecosystem, leveraging our deep relationships within the financial realm and offering unwavering personal service. We offer a full range of tech-specific financial products and services with which we create a customized plan to help your business grow from an early-stage startup to a full-fledged unicorn.

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Other Business Banking Services

- Commercial Lending Services
- Credit Cards
- Escrow Accounts
- Foreign Collections
- Foreign Currency Demand Deposit Accounts
- Foreign Currency Time Deposits
- Foreign Exchange and Interest Rate Derivatives
- Hold Mail Service (for international clients)
- Interest on Lawyer Accounts (IOLA/IOTA/IOLTA)
- Lock Box Facilities
- Money Transfers
- Not-for-Profit
- Remote Deposit Capture
- Rent Security Accounts
- Safekeeping and Custody of Securities
- Sweep Accounts
- Travelers Checks

LENDING SERVICES

Personal Loans

We offer personal loans on either a secured or unsecured basis, subject to approval. Additionally, our personal loans may be structured in installments or other agreed upon repayment methods, subject to approval.

Visa® Credit Cards

We offer Visa® credit cards to provide financing your everyday purchases and cash advance needs at competitive rates.

Middle Market Lending

If you are a middle market company, we understand your business. We have been active in this market for over 60 years, offering products and solutions to help manage, grow and protect your business. We offer lending, deposit management services and specialized financing to a diversified customer base with a focus on companies in the manufacturing/importing and distribution of consumer products including apparel and accessories, textiles, electronics, food and brand licensing (trademarks).

We have developed a reputation for helping middle market companies grow and prosper throughout the greater New York metropolitan area, New Jersey as well as South Florida and Southern California. If your business is seasonal, we understand financing requirements and will assist you in developing plans to manage your company. For those businesses involved in international trade, we have one of the most experienced import financing teams in the industry.

Our Middle Market Lending Division includes specialized teams, each knowledgeable in the particular financing requirements of different industries. We also have a specialized group that is focused exclusively on subsidiaries and affiliates of Israeli based entities. IDB Bank not only supports Middle Market companies as a sole lender, but also acts as an agent for a group of banks in more complex transactions.

Supported by an experienced team of middle market lenders and an efficient back office operation, we work closely with each customer to create a loan package carefully designed to meet the individual cash flow needs of your business. Lending officers are always available for advice and assistance. As your business grows and matures, our lending officers have the experience, the commitment and flexibility to anticipate and adjust to your company's changing banking requirements.

Asset Based Lending

Whether you are in the food industry, electronics, fashion, or any industry that generates receivables or inventory, *AssetLeveraging*® works. *AssetLeveraging* is the process by which IDB Bank's experienced lenders make the most out of your assets by valuing and then leveraging them to provide the right financing for your company.

IDB Bank's Asset Based Lending officers dedicate themselves to thoroughly understanding your company's business, interpret the trends in your industry and then use *AssetLeveraging* to provide your company with working capital and term financing. Additionally, we can act as an agent in syndicating your transactions. Our seasoned professionals help new and existing clients grow and prosper.

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Trade and Finance

Letters of Credit and import financing have always been a major part of IDB Bank's business. Today, in fact, we rank among the top 50 letters of credit issuers in the United States. Our Trade and Finance Department is unmatched in terms of efficiency, speed and personal service. We assure prompt issuance of your credits, whether you use our Automated Letter of Credit Customer Initiation System or the traditional paper method of providing instructions.

IDB Bank's Automated Letter of Credit Customer Initiation System is a proven, state-of-the-art, personalized Internet-based Letter of Credit system that connects your company's personal computer directly with our Bank's Letter of Credit Department. IDB Bank's software makes issuing and amending your Letters of Credit faster, easier and more accurate than ever before. It is designed with you and your staff in mind. From start to finish, it actually guides the user through the completion of each Letter of Credit Application or Amendment.

Commercial Real Estate Lending

The Commercial Real Estate (CRE) Lending Department at IDB Bank takes pride in its ability to understand the real estate industry and our customers' financing requirements. Our CRE lending is so relationship oriented that our customers are our best new business referral source. We are a personalized lender with in-house decision making, account management and servicing.

Our experienced and knowledgeable lenders tailor loans to meet the financial needs of our customers. They keep pace with changes in the marketplace, all while maintaining a high credit quality level. We place great emphasis on personalized attention and responsiveness; efficient adaptive flexibility is as important to us as it is to our customers and enables us to regularly participate in opportunistic investment finance.

Our niche is lending to income-producing property owners who seek senior debt financing. Our emphasis on relationships and customer service is ideally suited to borrowers seeking acquisition financing; we are equally competitive in the refinance market. Principal products include fixed or floating rate term loans, credit lines and letters of credit. We finance a wide range of investment property types, including properties being acquired, re-financed or subject to adaptive re-use. Our goal is to establish, nurture and develop long and prosperous relationships by providing the best and highest level of service.

IDB Factors®

IDB Factors provides a variety of solutions that help companies better manage and leverage their accounts receivable. Credit guaranty of accounts receivable, professionally managed collection services and cash application can be custom tailored to meet individual company needs.

Products and Services offered by **IDB Factors**:

- **Collection Factoring (Notification)** – purchase of the client's accounts receivable and a guaranty of the client's customers financial ability to pay, along with collection and cash application services.
- **Advance Factoring (Notification)** – formula advances against eligible accounts receivable and eligible inventory, may also include Letters of Credit facility and seasonal over- advances.
- **Non-Notification Factoring** – provides credit protection on the client's customers with the client performing the accounts receivable collection and bookkeeping functions (Both Borrowing and Non Borrowing).
- **Export Factoring** – credit guaranty and collection services for open account sales made to customers outside the US and Canada.
- **Term Loans** – only done in conjunction with Factoring, secured by equipment, real estate and intellectual property rights.

Healthcare and Not-For-Profit

With our experienced professional team, we understand the unique financial needs that the healthcare and not-for-profit sectors have. We work closely with you to personalize taxable and tax-exempt financial services to maximize your organization's success whether you are in social services, education, charity, or healthcare.

IDB Bank recognizes that our Not for Profit and Healthcare services clients have unique financial services needs. We understand that the best service requires a real understanding of what drives you and your organization: a powerful motivation to serve. That's why IDB Bank works hard to understand your mission and to serve you. We offer a large array of attractive financial services to support your unique set of needs. Whether it's financing working capital or real estate, investing liquid funds through bank deposit products, or simply providing superior cash management services, IDB Bank is dedicated to your success.

Staffing Services

Regardless of the industry that you staff, IDB Bank's Lending officers dedicate themselves to thoroughly understanding your company's business and providing your company with the working capital and term financing necessary to help you do what you do best — put people to work. We understand the unique cash flow challenges of the staffing industry. Whether you are growing, financing payroll, covering operational expenses, or posting letters of credit for workers compensation, IDB has the expertise and the products to help.