



PRODUCTS AND SERVICES

DEPOSIT SERVICES

Personal Deposit Accounts

- Regular Checking Accounts
- Basic Banking Accounts (NY)
- IDB Better CheckingSM Accounts (NOW Account)
- Money Market Savings Accounts
- Time Deposits
- Structured Time Deposits with Principal Protection
- Enhanced FDIC Protection Deposits for Higher Safety

Other Personal Banking Services

- ATM Cards
- ATM/Debit Cards
- Visa[®] Credit Cards
- Dividend Deposit Service
- Foreign Currency Demand Deposits
- Direct Deposit of Payroll and Social Security Payments
- U.S. Savings Bond Redemption with DDA account
- Safekeeping and Custody of Securities
- Online Services and Mobile Banking

Business Deposit Products

- Regular Checking Accounts
- Cash Management / IDB Access
- IDB Better CheckingSM Accounts (NOW Accounts)
- Money Market Savings Accounts
- Time Deposits
- Structured Time Deposits with Principal Protection
- IDB Tech – tech-specific tech financial products and services

Other Business Banking Services

- Escrow Accounts
- Foreign Collections
- Foreign Currency Demand Deposit Accounts / Foreign Currency Time Deposits
- Foreign Exchange and Interest Rate Derivatives
- Interest on Lawyer Trust Accounts - IOLTA / IOTA / IOLTA
- Lock Box Facilities
- Money Transfers
- Remote Deposit Capture
- Rent Security Accounts
- Safekeeping and Custody of Securities
- Sweep Accounts



PRODUCTS AND SERVICES

LENDING SERVICES

Personal Loans
Middle Market Lending
Commercial Real Estate Loans
Secured and Unsecured Lines of Credit
Term Loans
Asset Based Loans
Trade and Finance
Letters of Credit
Equipment Leasing
IDB Factors
Health Care and Not-for-Profit Lending
Business Credit Cards

Non-FDIC INSURED SERVICES

Capital Market Instruments
Primary New Issue Distributions of U.S. Corporate and Agency Fixed Income
Mutual Funds
Retirement Plan Services
Self-Directed Investments

Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

Additional information on the Bank's products and services can be found at www.idbny.com