



# FIXED RATE TIME DEPOSIT APPLICATION

TO: ISRAEL DISCOUNT BANK OF NEW YORK ("IDB Bank")

DATE: \_\_\_\_\_

OFFICE: \_\_\_\_\_

The undersigned requests and hereby authorizes Israel Discount Bank of New York to establish / increase the following Designated Time Deposit:

**NOTE: Foreign Currency Time Deposits require notification three business days forward for funding purposes.**

ESTABLISH  INCREASE EXISTING TD: \_\_\_\_\_

PRODUCT: _____		Product ID No. _____	
BRANCH: _____			
<input type="checkbox"/> FDIC Insured (NY) <input type="checkbox"/> Non-FDIC Insured (Grand Cayman) <input type="checkbox"/> Non-FDIC Insured (International Banking Facility)			
TITLE OF ACCOUNT: _____			
ADDRESS: _____			
SSN or TAX ID: _____ <input type="checkbox"/> Individual <input type="checkbox"/> Business <input type="checkbox"/> IRA Account			
EFFECTIVE DATE OF DEPOSIT:	INVESTMENT AMOUNT (Must meet minimum)	ANNUAL PERCENTAGE YIELD (APY):	TO MATURE : (Term from the Effective Date)
	CURRENCY :	VARIANCE: <input type="checkbox"/> Permanent	# of: _____ <input type="checkbox"/> Days <input type="checkbox"/> Month(s) Date: _____
SOURCE OF FUNDS:		FREQUENCY OF INTEREST PAYMENTS:	
<input type="checkbox"/> Charge Account #: _____		<input type="checkbox"/> At Maturity <input type="checkbox"/> Other (Specify) _____	
<input type="checkbox"/> Cash <input type="checkbox"/> Check: _____		MANNER OF INTEREST PAYMENTS:	
<input type="checkbox"/> Other: _____		<input type="checkbox"/> Credit Account # _____	
		<input type="checkbox"/> Remit Check <input type="checkbox"/> Increase Time Deposit	

<b>FOREIGN CURRENCY SECTION</b>			
<b>HAS BOUGHT FROM US:</b>			
CURRENCY: _____	AT RATE: _____	US\$ EQUIVALENT: _____	FOR VALUE: _____

The undersigned acknowledge(s) that a copy of the Rules and Regulations of Israel Discount Bank of New York governing Time Deposit Accounts has been received and agrees that this Time Deposit is subject to the terms and conditions contained therein.

Unless the undersigned otherwise instructs, the above designated Time Deposit plus accrued interest will be automatically renewed at maturity for the same term at the then prevailing interest rate of Israel Discount Bank of New York for such Time Deposits.

**International Banking Facility (IBF) Statement:** It is the policy of the Board of Governors of the Federal Reserve System that, with respect to non-bank customers, deposits received by international banking facilities may be used only to support the non-U.S. operations of a depositor (or its foreign affiliates) located outside of the U.S. and that extensions of credit by international banking facilities may be used only to finance the non-U.S. operations of a customer (or its foreign affiliates) located outside the U.S. **Acknowledgement for foreign affiliates of U.S. residents:** The non-bank customer located outside the U.S., acknowledges and understands the IBF Statement and that funds it deposits with, and/or borrows from, the IBF of Israel Discount Bank of New York will be used solely in compliance with the IBF Statement.

Depositor's Signature: _____	<b>Joint Account</b> Depositor's Signature: _____
Print Name: _____	Print Name: _____

<b>For Bank Use Only</b>		<input type="checkbox"/> W8 Certified	<input type="checkbox"/> KYC Certified
Signature Verified: _____	Group CIF Number: _____	Funds Held By: _____	Date: _____
Officer Code: _____	Officer Name: _____	Officer Signature: _____	Date: _____
<b>FOREIGN CURRENCY ONLY:</b>	Treasury Officer Name: _____	Treasury Officer Signature: _____	Date: _____
Original to: Treasury Dept.			
Copy to: Time Acct. Dept.			

**OPTIONAL COMMENTS:**

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