

## MARKET LINKED CERTIFICATES OF DEPOSIT FREQUENTLY ASKED QUESTIONS

Market linked certificates of deposit offer investors the ability to conveniently access underlyings and unique return profiles not typically available with other investment products.

### **What are market linked certificates of deposit?**

Market linked certificates of deposit (CDs) are medium term, Federal Deposit Insurance Corporation (FDIC) insured savings investments representing the deposit of a specified amount of funds for a fixed period with an FDIC insured bank or savings institution. Unlike traditional fixed-rate CDs, market linked CDs are packaged investments that pay a variable rate of return based on the performance of an underlying asset (such as equities, commodities, interest rates or currencies), typically at maturity.

### **Who backs the payment of market linked CDs?**

Investors have credit risk to the bank for all payments due on market linked CDs – this includes the deposit amount as well as any amounts in excess of the deposit amount, if applicable, such as periodic interest or any return paid at maturity.

However, under certain circumstances and subject to specific rules, the deposit amount of market linked CDs is insured by the FDIC, an independent agency of the U.S. government, subject to applicable insurance limits. FDIC insurance protects investors against the loss of their deposit in the event that the issuing FDIC-insured bank fails. Amounts above the maximum deposit insurance amount are subject to the creditworthiness of the bank. Furthermore, the FDIC has taken the position that any amounts payable above the deposit amount that have not yet been ascertained and become

due as well as secondary market premiums above the deposit amount (if any) are not insured by the FDIC.

### **How much insurance, if any, is provided?**

On July 21, 2010, the FDIC maximum deposit insurance amount was permanently raised for all account ownership categories to \$250,000 per depositor per insured bank. CDs are eligible for FDIC insurance up to \$250,000 for deposits held in the same ownership category (for example, individual accounts are insured separately from joint accounts, self-directed retirement accounts and/or revocable trust accounts). The table on the next page provides an overview of FDIC insurance coverage. For questions about FDIC coverage limits and requirements, visit [www.FDIC.gov/deposit/deposits](http://www.FDIC.gov/deposit/deposits), call toll-free 1-877-ASK-FDIC, or ask your financial advisor. To calculate your deposit insurance coverage use the FDIC's Electronic Deposit Insurance Estimator (EDIE) at [www.fdic.gov/edie](http://www.fdic.gov/edie).

### **What is a "Death Put" or "Estate" Feature?**

To the extent provided in the fact sheet, terms supplement and disclosure statement of a particular CD, upon the death or legal incapacitation of the depositor of the market linked CD, the beneficiary of the estate of the deceased or the legal representative of the adjudicated incompetent has the right (but not the obligation) to withdraw the deposit amount at par (which is equal to the initial amount invested) without penalty prior to maturity of the investment.



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### Is there a secondary market for market linked CDs?

The bank or its affiliates may, but are not required to, maintain a secondary market for market linked CDs. If a secondary market is provided, pricing will be determined by the issuing bank of the CD, its affiliates or a designated market maker. Market linked CDs will not be listed on any exchange and, if a secondary market is provided, may trade at a discount or premium to par, depending on market conditions and other factors, including but not limited to the performance of the underlying assets, interest rates and time to maturity. As such, investors should be willing to hold their market linked CDs until maturity.

### Where and how can I obtain more information on market linked CDs?

Please refer to the term sheet, fact sheet, terms supplement and disclosure statement, as applicable, for the specific details of any market linked CD offering (which can be obtained from the bank, or any broker dealer or selling agent participating in the offering). Financial advisors should refer to their compliance representative for additional information. Individual investors should contact their financial advisor for additional information.

### FDIC DEPOSIT INSURANCE COVERAGE SUMMARY

FDIC deposit insurance coverage limits by account ownership category.

Single Accounts (owned by one person)	\$ 250,000 per owner
Joint Accounts (owned by two or more persons)	\$ 250,000 per co-owner
Certain Retirement Accounts (includes IRAs)	\$ 250,000 per owner
Revocable Trust Accounts	\$ 250,000 per owner per beneficiary up to 5 beneficiaries (more coverage available with 6 or more beneficiaries subject to specific limitations and requirements)
Corporation, Partnership and Unincorporated Association Accounts	\$ 250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each plan participant

Source: [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits) (as of July 21, 2010).

Before purchasing a market linked certificate of deposit, investors should carefully consider the risks associated with an investment in the market linked certificate of deposit and whether the market linked certificate of deposit is a suitable investment for them. Before investing, prospective investors should read the terms supplement or disclosure statement, as applicable, relating to the particular market linked certificate of deposit. In addition, investors are encouraged to consult with their investment, legal, accounting, tax and other advisers in connection with any investment in a market linked certificate of deposit.

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