



FREQUENTLY ASKED QUESTIONS

Is the Power CDSM safe?

The IBERIABANK Power CDSM is an FDIC insured deposit of our bank with a guaranteed return of principal, if held to maturity.

What if I need to redeem my Power CDSM early?

Power CDSM are designed for buy and hold depositors and can result in a substantial reduction in principal if redeemed prior to maturity. Contact a bank representative for complete details.

What will my return be on the Power CDSM ?

Your return is uncertain and will vary depending on the linked return calculation specified in each Power CDSM offering Term Sheet.

Can clients purchase the IBERIABANK Power CDSM in an IRA account?

Yes.



IBERIABANK

GETTING STARTED

The Power CDSM can provide you with protection against a loss of principal and the opportunity for an attractive return. If this sounds interesting, our representative will be happy to tell you more about the Power CDSM.



POWER  SM

IBERIABANK Member **FDIC**

You should always consult the term sheet and full disclosure for any Power CDSM for complete details prior to purchase. You should also consult your tax advisor prior to any purchase.

Sold through Iberia Financial Services, LLC a wholly owned subsidiary of IBERIABANK, and an affiliate of IBERIABANK *fsb*. Securities are offered through Essex National Securities, Inc. Member FINRA-SIPC, an independent broker/dealer and registered investment advisor.

IB06165

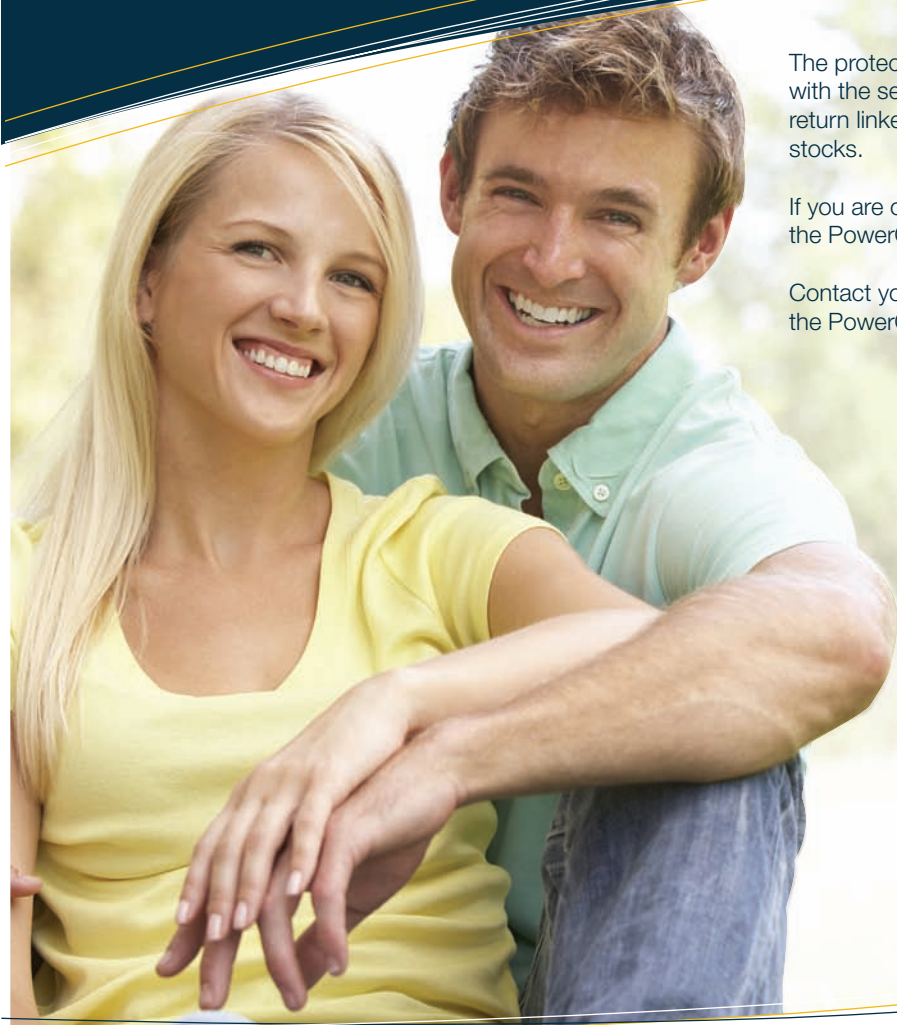
If you are concerned about the risk of losing money in the stock market, but have not been satisfied by low interest rates on fixed income products, then consider this offer.

POWER  SM

A market-linked CD that offers:

- FDIC insured principal at maturity
- And, potential for return above Traditional CDs

Our new **POWER**  gives you:



The protection against loss of principal if held until maturity with the security of FDIC insurance and the potential of a return linked to a market index or a basket of individual stocks.

If you are cautiously optimistic about the investment future, the PowerCDSM may be right for you.

Contact your representative to learn more about the PowerCDSM.

For most of us, the balance between Risk and Reward is very important.

If the risk of losing money in the market concerns you, let us introduce you to the PowerCDSM.

IBERIABANK

IBERIABANK offers PowerCDSM with several different structures and offerings linked to individual stock market indices, a basket of 10 to 20 individual stocks, and other unique market returns.

Most structures are long-term deposits that appeal to buy-and-hold clients.

PowerCDSM contain certain risks including the possibility of a 0% return and risks if not held to maturity. All depositors should read and understand the PowerCDSM Term Sheet and Disclosure for each specific issue prior to any purchase.

In all cases, your PowerCDSM has a guaranteed return of principal value, if held to maturity.

PowerCD-type of market-linked deposits have been issued by banks in the United States since 1987.

