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CONTACT:

Barbara Hinkle
Media Contacts for Institutional Deposits Corp.
1-866-300-0847

The MMAX Retail Program gives bank another way to expand local market share

ATLANTA, January 2, 2008 – Institutional Deposits Corp., which provides community banks with innovative and efficient ways to gain reliable access to money market funds from large investors, announced the launch of MMAX.

“After 18 months of testing, MMAX is now available to community bankers. We are confident that MMAX will be a great tool for bankers to earn more fee income and open more retail accounts” Kim Weeks, President of IDC Deposits.

The MMAX program allows the bank to offer additional FDIC insurance coverage to their retail customers. These retail customers could be individuals, commercial or public entities. When a retail customer places a large deposit in the bank, the bank then utilizes the IDC Network to guarantee full FDIC insurance coverage for that retail depositor.

“This is a product whose time has come” said industry veteran Karl Nelson, Director, Industry and Governmental Relations, Silverton Bank, N.A.

“Our MMAX clients receive a turnkey marketing program for this enhanced money market account. IDC provides confirmation and monthly statements for both the depositor and the bank. The customer statements are provided with the bank’s logo so that the relationship is between the bank and its depositor.” Said Barbara Hinkle, Vice president Client Relations for IDC Deposits

“We have been using the MMAX program since its inception; it allows us to service and retain our public fund and high net worth customers,” said Matthew Blejwas, CFO, of Georgia Banking Company. He added, “Whenever we need marketing ideas or training, IDC provides creative ideas and tools which bring results.”

About Institutional Deposits Corp.

IDC provides **Investing, Funding, and Fee Income Solutions** through innovative money market deposit programs. We offer banks with excess funds an alternative to the fed funds sold option, increasing their yield without sacrificing liquidity. Banks that are in the need for funds can purchase deposits that adjust with their prime based assets. Our newest program MMAX, allows banks to offer expanded FDIC insurance on money market deposits to their retail customers. IDC was formed to provide the banking industry with a method for enhancing FDIC insurance coverage. This coverage is created through a Network of well capitalized banks and thrifts. For more information on our solutions, please visit our website www.idcdeposits.com or contact Bruce E. Hinkle at 866-300-0847.