

Press Release

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Institutional Deposits Corp.^(SR) Launches STAY DepositSM Program

MIAMI, Nov. 14, 2005 – Institutional Deposits Corp.^(SR) (IDC Deposits), which provides FDIC-insured financial institutions with an innovative and efficient way to gain reliable access to funds from large investors, announced the launch of its STAY DepositSM Program.

The STAY Deposit Program is a unique, patent-pending system that enables IDC Deposits to manage the placement of money market deposits of investors at well-capitalized banks throughout the U.S. This provides the bank with consistent and reliable access to the funds for an agreed upon period of 18 to 24 months – all in a way that has been reviewed by the FDIC so there continues to be a “pass through” of insurance to the account holders. This results in banks getting the effect of long-term deposits while investors maintain liquidity of their funds.

The key factor of the STAY Deposit is the authorization that IDC Deposits has from its investors to distribute funds under its management to any bank in its Deposit NetworkSM. Since the amount of any one investor in any one bank is always limited to \$100,000, the investor carries no risk as to which bank its funds are deposited in because all of the funds are FDIC insured.

For any deposit-issuing bank that uses the STAY Deposit structure, the result is significant. Whenever funds from one investor are withdrawn from the bank, IDC Deposits switches funds from another investor, moving them from another bank into the bank that elected to use the STAY Deposit structure. This results in the bank never seeing any material decrease in the account over the agreed upon term of the STAY Deposit. (It should be noted that the STAY Deposit agreements provide for a negotiated usually 25 percent to 30 percent leeway in the balance, so that IDC Deposits has time to perform the switching process or otherwise bring in new deposits to replace those being withdrawn.)

IDC Deposits is currently offering deposits of up to \$6 million, but it expects to increase that to \$10 million over the next six months.

“Our deposit structure was intentionally created in a way that avoids the basic problems of the ‘hot money’ aspect of brokered deposits,” said Bill Burdette, president of IDC Deposits.

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“First, for banks that chose the STAY Deposit structure, we agree in writing to manage the level of deposits for a targeted level chosen by them.

“Second, the rate is set as a spread over the Fed Funds Target Rate, so we never change the rate – only the Fed can cause a change in the rate. Once banks begin to understand that these deposits will not fly out the door like brokered deposits might, and that we can attract investors consistently over time, then banks should see the longer-term value of this type of deposit funding. We hope that banks begin to think of this as being like wallpaper – it will be there as long as they want it to be,” Burdette continued.

Another significant benefit of the program to the local bank is that SunTrust Bank is the custodian. The benefit of this to the local bank is that it allows the bank to avoid all the “know your customer” requirements since those are the responsibility of SunTrust Bank, not the local bank. SunTrust Bank makes all deposits on behalf of investors, maintains safekeeping of records, collects interest and other income, automatically reinvests cash balances, remits principal and income as instructed, and renders monthly statements and annual accountings. The bank that receives the deposits has just one account, one statement each month, and enjoys the benefit of an extremely low maintenance account structure.

IDC Deposits currently has alliances with several of the bankers’ banks in the country and is managing approximately \$225 million of institutional funds invested in portfolios of deposits at banks throughout the United States.

For investors, especially financial advisors, there are similar benefits of ease and simplicity. R. Lowman, a CPA in Miami who has used the IDC Deposits program, said, “This is the perfect program for me since I am an accountant who handles clients’ money. One client usually has about \$800,000 in cash on hand, and I want the top money market rate possible, but, as a fiduciary, I have to be sure the money will be safe and FDIC insured. In the past, my assistant had to call several banks to get the best rates, then open eight separate accounts at each bank and wire the funds to them. It took several days to complete the process. Now, I am getting a better money market rate for my client, while I have only one account at SunTrust, and all of the funds are FDIC insured. It’s simple and safe, and my client makes more money on the funds.”

IDC Deposit’s program benefits both the banking industry and the investors enabling banks to get quick access to investor funds from one simple transaction that is usually completed within 24 to 48 hours from the time that account opening documents are completed with SunTrust Bank. And investors have the same ease and simplicity – one transaction, one

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account, easy to set up and maintain control over with online account management through SunTrust Bank, very liquid, with 24-hour notice for withdrawal.

Burdette added, "With these benefits, IDC Deposits sees the potential for a significant increase in deposits flowing into community banks over the next few years."

About Institutional Deposits Corp.

Institutional Deposits Corp.^(SR) (IDC Deposits), based in Miami, Fla., provides bank deposit management services for investors and banks throughout the U.S. with SunTrust Bank acting as custodian. IDC Deposit's unique, patent-pending, mechanism allows the retention of FDIC insurance for investors with a format that provides both competitive rates and a high level of liquidity. Banks benefit from this as an easy and efficient method of accessing stable funds through the programs offered by IDC Deposits.

For more information about IDC Deposits visit its Web site at www.IDCdeposits.com, write 2103 Coral Way, Suite 202, Miami, Fla. 33145 or call 866.724.4IDC (4432) or 305.856.4228.

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Note: The ^(SR) designation in the name of the Company indicates that the Company has modified its Articles of Incorporation to include in its "purpose" clause that it is committed to operate as a "Socially Responsible" business, respecting the rights of employees and vendors as well as the communities in which the Company does business and the environment in general.