

## PRESS RELEASE

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### IDC Deposits Announces New Network Custodian, Wells Fargo, N.A.

**ATLANTA, December 1, 2009** - In IDC Deposits' continuing effort to improve the speed and reliability of IDC's Deposit Network<sup>®</sup> program, Institutional Deposits Corp. has engaged Wells Fargo Bank, N.A. as their new Master Custodian for the Deposit Network<sup>®</sup>. With over \$1.3 trillion of custody assets, Wells Fargo has a great deal of experience and has developed substantial technology to support their custody services, all becoming available to IDC and its customers.

“The transition to Wells Fargo will be completed by November 30, 2009. This new relationship will provide enhanced efficiencies which will greatly benefit our clients; we are excited to be aligned with Wells Fargo. We believe this provides for a strong foundation of growth and long term stability to IDC and it's customers” said Kimberly Weeks, President of IDC Deposits.

We are experiencing strong demand for our money market product now with our rate at .75% per annum. Banks are investing their own excess liquidity in our product as well as offering the Program to their retail and commercial customers so they too can have the safety and peace of mind of full FDIC insurance on large balances.

The IDC Program is called a “MMAX Account” (*Money Market Account Extra*). MMAX is structured in the same way as a money market account, so the customer obtains an attractive rate, full FDIC insurance and access to their funds with 24 hours notice – all of the convenience of a traditional money market account, but fully FDIC insured.

In addition, IDC Deposits provides funding – for banks in need of funds, they can purchase deposits, the funds are typically very stable as many banks have maintained funds for multiple years. The funding program does not require collateral, it is contingency liquidity; banks use it when they need it.

**Please visit [www.IDCdeposits.com](http://www.IDCdeposits.com) to register for the next complimentary Contingency Funding Planning Webinar on Thursday, December 10<sup>th</sup> at 2:00 pm EST or please contact IDC Deposits directly for more information.**

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Institutional Deposits Corp. (IDC Deposits) provides investing, funding, and fee income solutions to Banks through its innovative money market deposit program. The MMAX Account (Money Market Account Xtra) allows banks to invest for their own account as well as offer expanded FDIC insurance on money market deposits to their customers. In addition, any banks that are interested in funding can purchase deposits at a low rate. For more information on our solutions, please visit our website at [www.IDCdeposits.com](http://www.IDCdeposits.com) or call us at 866-724-4432.