



MMAX – Money Market Account Xtra

Building Stronger Relationships with Your Customers

The banking business is all about relationships. We spend time, money and effort to build strong relationships and we all understand the importance of growing with our customers. Yet every day, sometimes without even realizing it, we “give away” deposits to our competitors.

Now that no bank is “too big to fail,” customers demand the safety of FDIC insurance. This limits how much money your customers will deposit with you and drives them to your competitors.

There is a way to serve these customers (plus your competitors’ customers) and establish even stronger relationships.

IDC’s Money Market Account Xtra (MMAX) opens the door to larger customer deposits while providing full FDIC insurance up to \$15 million.

- You offer your retail, commercial and public sector customers safety, liquidity and peace of mind on large deposits.
- We ensure full FDIC insurance coverage by placing customer funds into accounts maintained through the IDC Deposit Network a network of well-capitalized banks.

Here’s how it works:

Large deposits are divided into amounts below the FDIC limit and distributed to accounts created at IDC Deposit Network, banks. These accounts are processed by Wells Fargo acting as IDC’s custodian.

Your customer experiences just a single transaction, reflected as a traditional money market account at your bank. All administration behind the account is transparent to the customer. IDC’s innovative and flexible administrative recordkeeping system provides all necessary reports and statements to support MMAX at your bank.

MMAX gives your customers full FDIC protection up to \$15 million. MMAX strengthens your ties to valued high net worth customers

**MMAX gives your customers full
FDIC protection up to \$15 million.
MMAX strengthens your ties to valued
high net worth customers**



The MMAX Advantage

Pass-through FDIC Insurance

- FDIC opinion letter confirms that IDC MMAX accounts qualify for full FDIC coverage.

Balance Sheet Management

- Use MMAX to increase deposits, with full (daily) flexibility to maintain deposits on or off the bank's balance sheet. You decide whether to send deposits one way or buy back an amount less than, greater than or equal to your MMAX deposits.

Fee Income

- Establish your own interest rate on MMAX deposits (up to the rate paid by IDC) creating fee income on your spread.

Private Labeling

- Create your own product name and use your logo to reinforce your bank's brand.
- Identities of retail depositors are never disclosed to network banks, protecting your customers' privacy and your proprietary relationships.

Marketing Support

- IDC provides assistance with co-marketing allowances, statement stuffers, lobby posters, mailers and other marketing resources.

No Set Up Fees

- With no set up fees and no volume requirements, you can use MMAX whenever it meets a customer's needs.

Easy Accounting

- IDC performs all behind-the-scenes administration for MMAX.
- Transactions handled on-line; reports available with just a few keystrokes.

Getting Started with MMAX

Start building stronger customer relationships today. Our no fee program makes it easy. Just review and sign the IDC Basic Master Custody Agreement and you are ready to place funds with IDC as the opportunity arises.

For further information and a copy of the IDC Basic Master Custody Agreement, contact us at 866-724-4432 or sales@idcdeposits.com

Be sure to visit us at www.idcdeposits.com

