



A Trusted Resource for Funding and Investing Needs

Maintaining your bank's preferred deposit level can be challenging. Market environments change, interest rates fluctuate, customer needs change and lending is increasingly complex.

That's where IDC Deposits can help. Whether you have excess funds or need funding, we have the solution for your needs and those of your clients.

CFP Account

Establish an "active and tested account" to meet Contingency Funding Plan requirements. Open an account with a minimal balance and gain access to as much as \$25 million.

STAY Deposits

Easy access to money market deposits when you need funds.

On-demand funding provides short and long-term funding flexibility for effective balance sheet management.

Target Account

Place excess deposits in higher interest, FDIC-insured, liquid money market accounts through IDC Deposit Network®.

MMAX Account

Offer full FDIC insurance to valued customers – up to \$15 million per account holder. Book deposits on or off your balance sheet.

IDC Deposits: Supporting Banks of All Sizes for Over a Decade

IDC Deposits was founded in May 2000 with an ambitious objective: create a system through which investors could make large deposits in a network of participating FDIC-insured banks, with just a single transaction and full FDIC insurance on the entire deposit. Thus began the IDC Deposit Network.

Using an Internet-accessible transaction structure, IDC Deposits solves the logistical and administrative challenges associated with depositing large sums of money in multiple banks. This aggregation of many individual deposits maintains FDIC-insured status and offers a high degree of liquidity. FDIC legal counsel has confirmed that the IDC Deposits structure provides "pass through" FDIC insurance to investors placing their money in banks within the IDC Deposit Network.



As banks continually seek innovative strategies to manage their funding levels, we provide a unique, money market solution.

The IDC Deposits Advantage

- Over 10 years' experience in funding management
- Network of nearly 500 banks
- Quick set up with no technology integration
- Funding accounts are open to all well-capitalized bank, no extra requirements to fulfill
- Pass-through FDIC insurance confirmed by FDIC letter
- Money market based services for greater liquidity
- Simple, flexible accounting with daily transaction processing

Demand for FDIC insurance coverage has grown exponentially in the wake of the global financial crisis. Our ability to address this need has been instrumental in our continued growth and the satisfaction of our bank clients. As banks continually seek innovative strategies to manage their funding levels, we provide a unique, money market solution. There are nearly 500 banks in the IDC Deposit Network, an increase of over 400% in four years. Join our strong and growing network.

Connect to the IDC Deposit Network today.

For further information, please contact us at
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Be sure to visit us at www.idcdeposits.com

