

PRESS RELEASE

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IDC Deposits Announces Increase of FDIC Insured Capacity to \$12.5 Million

ATLANTA, December 3, 2008 - Investors can now obtain full FDIC insurance on deposits of \$12.5 million through IDC's Deposit Network[®] which distributes the funds to multiple banks in the Network so there is never more than \$250,000 in any one bank (the current maximum insured by the FDIC).

"We just completed the programming work required to implement the FDIC's increase from \$100,000 to \$250,000 per Tax ID number. In addition, the number of banks in the Deposit Network[®] has increased, which we expect to continue, so the size of deposits that we are able to accept will continue to increase over time as more banks join the Network," said Kimberly Weeks, President of IDC Deposits.

We are experiencing strong demand for our money market product now with our rate at 1.60% 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.

"Our bank has invested directly into IDC's Deposit Network[®], we have found their rates to be competitive and their program is efficient and very simple to implement" stated Jim Weitzl, Vice President, STC Capital Bank.

For additional information, please call IDC Deposits at (866) 300-0847.

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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 or call us at 866-300-0847.