



# Insured Deposit Program



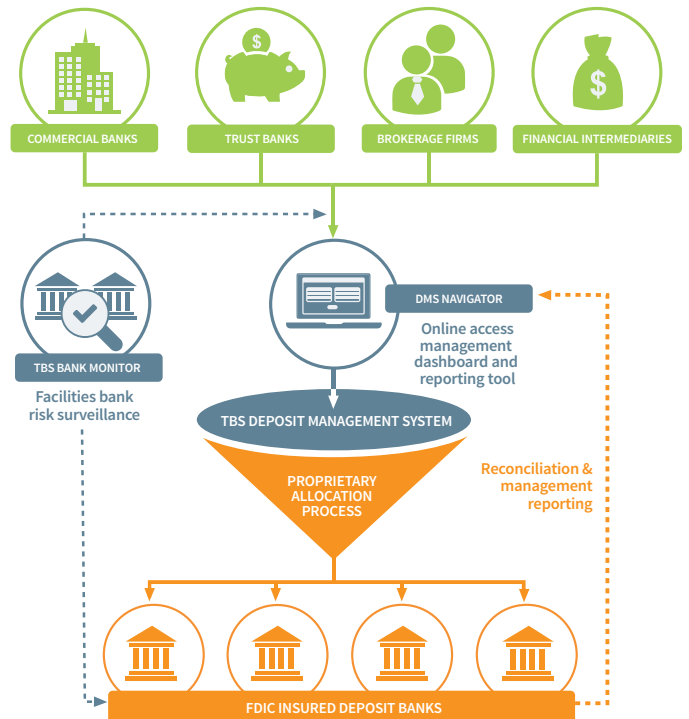
## What is it?

Are your customers' cash balances being put to the best possible use? Even as the financial world evolves at an ever-increasing rate, many financial intermediaries are content to simply place excess cash in conventional money market mutual funds.

There is a better way. The **Insured Deposit Program (IDP)** from Total Bank Solutions puts your client cash to work, earning highly competitive rates of return and increasing the flexibility offered to firms, all while providing the superior protection of FDIC insurance on client cash. And now it's available to you and your clients.

## How It Works

Customers' uninvested cash is swept into the TBS Insured Deposit Program each day. Using TBS' proprietary technology, funds are allocated to a network of deposit banks in amounts no more than the FDIC insurance limit. While in the program, customer cash earns interest daily, which is paid out monthly. When cash is needed, the program automatically debits the correct amount with full daily liquidity. All program information and reporting is available through the interface with Pershing.



## Program Benefits



Daily Liquidity

Access to customer cash on a daily balance. No risk of liquidity gates or redemption fees. No variable Net Asset value or price volatility. Daily cutoff times at 2:30 p.m. ET.



Flexibility

Single and Tiered interest rates are available. Reward your most valuable customers with better returns. All customer account types qualify.



FDIC Insurance

Customer cash balances receive up to \$2.5 million (\$5 million for joint accounts) in FDIC deposit insurance.



Simple to Manage

Fully integrated and supported on the Pershing platform. No minimum investment.



Safety and Diversification of Funds

The program allocates your deposits to multiple, well-capitalized banks. The banks are selected using key financial indicators for safety and soundness, which are monitored quarterly.



Competitive Returns

The TBS Insured Deposit Program has historically generated returns that are extremely competitive to government and treasury money market funds. Rates are based upon market conditions and will automatically adjust with changes in economic conditions.

## ABOUT TOTAL BANK SOLUTIONS

Total Bank Solutions (TBS) is a privately held financial technology company, based in Hackensack, NJ. We've been helping our customers stand out with cutting edge, customized products since 2004. Majority employee owned, TBS is a leading innovator in developing financial services products such as the TBS Insured Deposit Program, TBS Bank Monitor, and TBS Securities Based Lending platform. At TBS, we pride ourselves on superior customer service and industry-leading technology—all developed and supported in-house.

### Sales and Inquiries

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