

Insured Deposit Program for Depository Institutions

Create a Stable Deposit Base for Your Bank Without Changing Your Operations

Industrial Banks, Community Banks, Regional Banks and SIBs (Systemically Important Banks) can gain a stable, sizable and cost-effective source of deposit funding.

Through the Insured Deposit Program (IDP) from Total Bank Solutions (TBS), your institution receives a stable and predictable base of deposits at a level you determine, and at an indexed cost from sources seeking to provide extended FDIC insurance for their clients. We have a proven track record of helping program banks to consistently achieve their target balances across a diversified network of financial intermediaries. Our proprietary allocation algorithms were designed to limit daily activity, ensuring the predictability and stability banks value most.

TBS Program Balances vs Banks' Targets

Avg 95% Target vs Actual since inception



Updated data as of 12/31/21. 2018-19 decrease in balances due to two clients exiting FDIC sweeps option. % of target decrease in 2016 & 2017 due to timing associated with rapid growth (new programs).

Program Advantages

Participation in the TBS Insured Deposit Program provides the following benefits:

- ✓ **Simple to Manage**
 TBS is your single point of contact — whether you have multiple accounts or just one — so you'll always know who to call whenever you have a question or want to check on the status of any account.
- ✓ **Integrated Seamlessly**
 Our experienced team works with you to manage it all — from set up and implementation to daily communications and account reconciliation.
- ✓ **Fully Compliant**
 All AML, KYC, Patriot Act and OFAC documentation is provided by the source institutions via TBS. TBS provides program banks with a comprehensive vendor risk profile, including annual SOC1 audit report for your vendor risk policy requirements. TBS accommodates funding under the parameters of the new FDIC rule whereby, under the appropriate circumstances, deposit balances can be classified as non-brokered.
- ✓ **Flexible Program Design**
 We'll build a customized program to meet your organization's specific needs based on your determined target balance for deposits and the source of funds.
- ✓ **Tailored Pricing**
 With multiple benchmark options available, fixed and floating rate structures and tenors ranging from overnight through 3 years, you will have the opportunity to design a contract structure that best suits your funding requirements.



The Right Solution

The TBS Insured Deposit Program is specifically tuned to meet the unique needs of:



Community Banks



Regional Banks



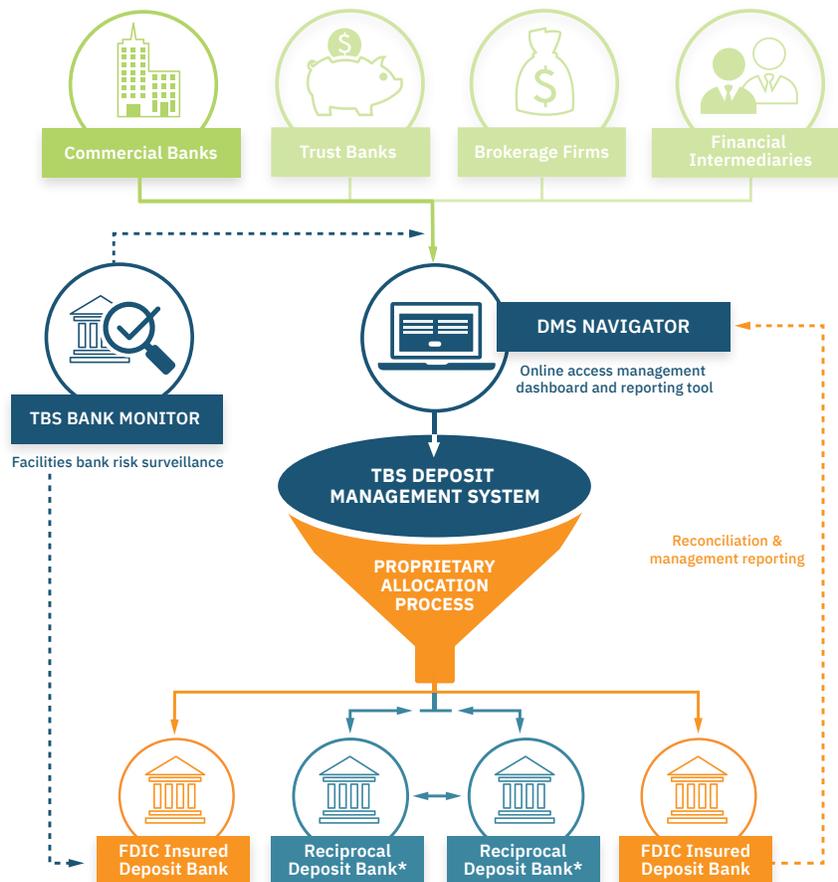
SIBs

How It Works

Our deposit management solutions are built upon strategic partnerships with strong financial institutions, proven proprietary processes and flexible pricing.

The TBS IDP allows you to participate in multiple programs, thereby providing your institution with greater diversification and stable funding. In addition, these stable, non-interest-sensitive deposits do not require service transaction support by your institution.

Participating institutions receive real-time access to DMS Navigator – our proprietary deposit management dashboard – so you can get the information you need, anytime.



*Reciprocal deposit network, plus options for one-way placement and/or receipt of deposits.



Products & Services



Deposit Products

TBS Insured Deposit Program (IDP):
A deposit management system designed to provide cash sweep investors with the benefit of extended FDIC insurance and for banks, a cost-effective source of stable funding. With over \$90 Billion in assets under administration (AUA), TBS is a leading provider of insured deposit programs.



Lending Products

TBS Securities-Based Lending (SBL):
A complete end-to-end securities-based lending origination, underwriting, collateral evaluation and monitoring platform designed to streamline the process for lenders, wealth managers and borrowers.



Risk & Analytics

TBS Bank Monitor®:
Online “safety and soundness” surveillance service covering all FDIC insured institutions.

Why Total Bank Solutions?

Deeply rooted in industry expertise and a focus on the customer, Total Bank Solutions empowers banks and wealth managers to compete to win with FDIC-insured cash sweep and securities-based lending solutions that deliver differentiating value to clients, create efficiencies and drive revenue growth. As recognized thought leaders, we keep the industry abreast of evolving market and regulatory developments. And our approach to service features highly knowledgeable, dedicated teams with one goal in mind: client success.

Contact us today for a demonstration of the Insured Deposit Program:

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