



Insured Deposit Program



What is it?

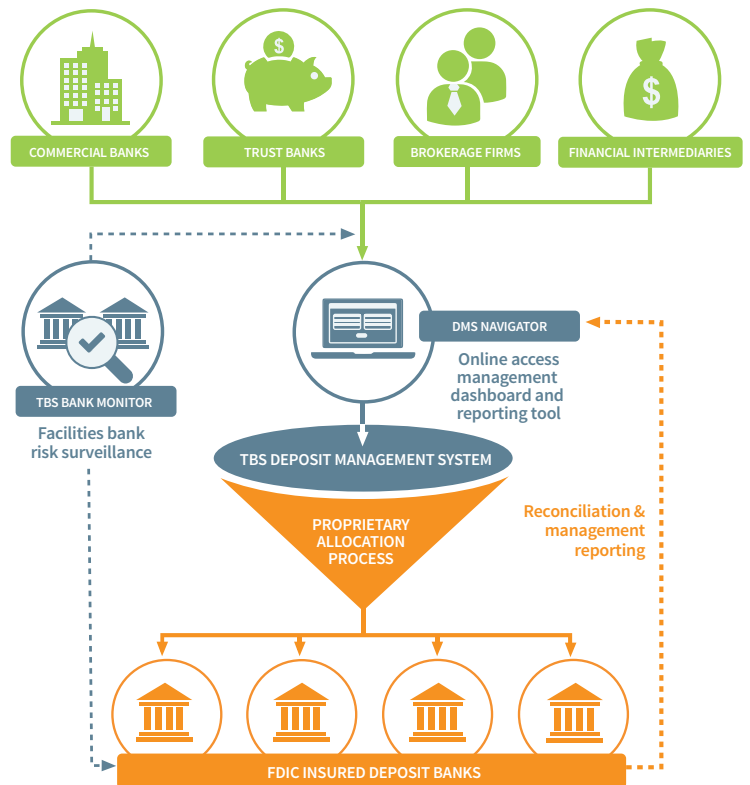
Are your customers' cash balances being put to the best possible use? The **Insured Deposit Program (IDP)** puts your client cash to work, earning competitive rates of return and increasing the flexibility offered to firms, all while providing the protection of FDIC insurance on client cash.

And now it's available to you and your clients.







How It Works

Customers' uninvested cash is swept into the Insured Deposit Program each day and allocated to a network of deposit banks in a manner intended to provide a client up to \$2.5 million in FDIC insurance coverage, per eligible account type as recognized by the FDIC. While in the program, customer cash earns interest daily and automatically reinvested monthly. When cash is needed, it is automatically debited from the program, which provides customers with daily liquidity.

All program information and reporting is available through the customer's brokerage account at Pershing.



Program Benefits

-  **Daily Liquidity** | Access to customer cash on a daily balance. No risk of redemption fees. No variable Net Asset value or price volatility. Daily cutoff time is 2:30 p.m. ET.
-  **Flexibility** | Single and Tiered interest rates are available, which provide customers with higher net worth, higher interest rates. 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, selected using TBS Bank Monitor, which uses key financial indicators intended to gauge safety and soundness. All participating banks are also monitored quarterly.
-  **Competitive Returns** | The Insured Deposit Program has rates that are competitive with certain government and treasury money market sweep funds. Rates are based upon market conditions and may be affected by 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 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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