



AMERICAN MONEY MARKET ACCOUNT (AMMA)TM

Why AMMATM

If you have deposits at a single financial institution, in a single ownership capacity, then you have access to only \$250,000 in deposit insurance at that financial institution. AMMATM, The American Money Market Account, is a safe, convenient way to protect deposits that exceed \$250,000¹.

Current Yield Call 800.407.5150

Withdrawals Twice weekly³

Deposits Wire Transfer, ACH or Check

Minimum Initial Deposit \$500,000

Maximum Deposit Insurance Coverage

Up to \$40 million per Tax ID⁴

Interest Frequency Accrued daily/posted monthly

How AMMATM Works



AMMATM Custodial Deposit \$1,000,000

bank 1 \$245,000	bank 2 \$245,000	bank 3 \$245,000	bank 4 \$245,000	bank 5 \$20,000
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★★ Three Easy Steps ★★

- 1. GET STARTED:** Simply complete our application, sign our agreement and provide a few supporting documents².
- 2. TRANSFER YOUR FUNDS-WE DO THE REST:** You wire funds into your new AMMA account. Your deposit is dispersed into our network of select financial institutions.
- 3. RECEIVE MONTHLY E-STATEMENTS:** You receive a monthly e-statement that includes all account activity, interest earned and a detailed listing of your deposits at each network financial institution.

Safety and Liquidity

Access through our exclusive network of pre-screened financial institutions gives you up to \$40 million of FDIC/NCUA deposit insurance – and with twice per week withdrawals³, AMMATM gives you the flexibility needed to manage your cash.

- All deposits are fully insured by the FDIC/NCUA, which allow for the full faith and credit of the U.S. Government¹
- In-network financial institutions meet our premium standards of stability and rating

Convenience

Using AMMATM relieves the burden of tracking collateral, negotiating repurchase agreements and managing multiple bank account relationships. You will receive one easy-to-read monthly e-statement that includes your deposit and withdrawal activity, interest earned, and a detailed listing of your deposits at each network financial institution.

In addition, AMMATM offers:

- No transaction fees
- No term commitment on your deposits
- No minimum balance requirement

Return

AMMATM offers a highly competitive rate of return when compared to: Certificates of Deposit, Commercial Paper, Money Market Mutual Funds and US Agencies and Treasuries.

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AMERICAN MONEY MARKET ACCOUNT (AMMA)[™]

★★ About ADM ★★

American Deposit Management (ADM) is a national award-winning treasury management and financial services company. With over 20 years of experience, ADM is your one source for industry leading cash management and financial services dedicated to investing and servicing financial institutions around the country.

ADM has successfully performed a broad range of services for a wide variety of clients nationwide. We believe clients merit exemplary, cost-effective solutions with strong results.

- MSRB Registered Municipal Advisor
- Proudly working with 600+ financial institutions across the U.S.
- ADM's team of professionals includes former bank executives, certified treasury professionals, regulatory and tax attorneys, certified public accountants and audit managers
- Over \$3 billion in funds managed and distributed
- Offices in Wisconsin, Texas, Arizona and Minnesota

★★ Learn More ★★

If you are looking for a unique combination of maximum deposit insurance and a competitive yield call 800.407.5150 or e-mail us at info@americandeposits.com

RATING AGENCY OPINION

In a notice on February 21, 2011, Standard & Poor's Senior Director included the following statement⁵:

"We evaluated several insured bank deposit programs and in our opinion, for our Principal Stability Fund Ratings or 'PSFRs' (i.e. AAAM), we view the credit risk of these programs as equal to the U.S. Government sovereign credit rating (currently 'AAA'), as deposits in these programs are FDIC insured up to the \$250,000 maximum amount per bank."

Important Disclosures

AMMA[™] satisfies the FDIC and NCUA's requirements for agency pass-through deposit insurance coverage.

Custodial banks are not affiliated with American Deposit Management, LLC and are not responsible for, and do not guarantee the products, services or performance of its affiliates and third party providers.

The American Deposit Management Co. is a brand identity of American Deposit Management, LLC, a leading consulting, treasury management and financial services organization. The American Deposit Management Co. is a municipal advisor registered with the Municipal Securities Rulemaking Board #K0353. No information contained herein should be considered investment advice. Registration with the MSRB does not imply a particular level of skill or training.

1 The Federal Deposit Insurance Corporation (FDIC) and National Credit Union Association (NCUA) are independent agencies of the U.S. Government that protect the funds depositors place in FDIC/NCUA insured institutions. AMMA[™] is not a member of FDIC or NCUA, but the banks and credit unions where your money is deposited are FDIC and NCUA members. FDIC/NCUA deposit insurance is backed by the full faith and credit of the U.S. Government.

2 You must enter into an agency agreement with The American Deposit Management Co. before funds can be accepted for deposit. The agreement contains important information and conditions regarding the acceptance of funds. We require an exclusion list of the institutions where you already hold deposits to avoid duplication and ensure your funds have complete FDIC/NCUA insurance.

3 Access to funds is limited to twice per week and six total per month. Please read the Program Terms and Conditions for detailed withdrawal and settlement dates.

4 Current yield and maximum FDIC/NCUA insurance coverage is indicative for AMMA[™] and may change without notice due to changes in market or business conditions.

5 Standard & Poor's maintains a separation of commercial and analytical activities. Information provided from Standard & Poor's was from analysis on a program that functions similar to AMMA[™] but has no relationship to AMMA[™].

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