



# AMERICAN DEPOSIT MANAGEMENT

# A MODERN CASH SOLUTION

Simplify your deposit management strategy with access to unlimited deposit protection, competitive yields, and daily liquidity.

## ADM TEAM

You are our main priority. Everything we do at ADM is with you, the client, in mind. We work hard to make sure your money earns more.

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## Client Services

Our rockstar team is available to you for any assistance you may need, such as balances, statements, questions, etc. You name it, we will help you.

414.961.6600  
clientservices@americandeposits.com

## HOW CAN WE HELP YOUR BUSINESS?

Cash management can be a challenge in every industry. It is particularly difficult to balance the need for a competitive interest rate and full FDIC insurance on excess cash. The American Deposit Management Co. [ADM] – has a fintech-powered solution that addresses the unique cash management challenges routinely faced by your organization.

- Savings & term options
- No minimum balance requirement
- Simple account opening docs

Here are some Frequently Asked Questions about how ADM can benefit you.

**ACCESS TO  
FULL FDIC/NCUA  
INSURANCE**

**NEXT-DAY  
LIQUIDITY**

**COMPETITIVE  
RATES**

**SIMPLIFIED  
WORKLOAD**

## **Is ADM a Bank?**

No, ADM is not a bank. We have long-standing partnerships with a network of 400+ Financial Institutions. Our network of Financial Institutions consists of only pre-screened, pre-approved, well-capitalized banks and credit unions that are underwritten and analyzed to ensure safety and soundness. Funds are always 100% available for you to withdraw.

## **How do your cash management services work?**

Using proprietary FinTech, our network of financial institutions can provide nationally competitive rates and unlimited deposit protection. This means your cash can earn more and be completely insured. All you need to do is open a liquid account for your organization and make a single deposit.

## **What types of investments does ADM provide?**

We will customize an investment plan to fit your specific needs. Based on the information communicated about your organization, we recommend options to best maximize your interest. ADM's investment offerings feature financial institution products only, offering both liquid and term products.

Investments include:

- Liquid Account
- Certificates of Deposit (CDs)

## **Is There A Minimum Balance Requirement?**

There is no minimum balance required to work with ADM. However, the average monthly balance for your liquid account, must be > \$25,000.00 to earn interest.

## **How Do I Open An Account?**

We make opening an account as easy as it gets. Simply fill out the new account packet to start the process. Accounts are typically opened within one business day. Once your account is opened, you can fund the account by transferring funds from your operating bank.



## Can I Withdraw Funds At Any Time?

Your liquid account operates as a normal savings account and provides you with twice-per-week liquidity, with settlement days being Wednesday and Friday, to help balance higher rates and your need for accessible funds. You may access these funds through the secure portal. Funds will be transferred into the operating account on file.

ADM is closed on all Federal Holidays. If fund requests are received prior to 1:00 PM ET the day before a holiday, funds will settle to your account the following business day. If fund requests are received after 1:00 PM ET the day before a holiday, they will settle to your account 2 business days after the holiday.

Term (CD) accounts fluctuate based on the Financial Institution and terms you agreed to when placing the CD. Once CDs mature, we provide current rates and options for reinvesting. If you do not want to secure another CD, funds will be deposited into your liquid account and then can be accessed through the secure portal.

## How Safe Is Our Money?

Your cash reserves are of the utmost importance and ADM takes all necessary precautions to put your funds in well-capitalized Financial Institutions. Since ADM is not a bank/credit union, cash is never loaned out and is protected from a bank run.

Through our network, your funds will have unlimited deposit protection. Funds will be covered by either one or a combination of the protections below.

- FDIC/NCUA insurance through the bank or credit union. This provides the highest level of safety since it is backed by the full faith and credit of the United States government.
- There may be instances where deposits are placed into an eligible Program Institution protected with Collateral. "Collateral" is pledged by a financial institution to secure deposits. At your request, ADM will provide confirmation of such repurchase or security agreement.
- ADM may deploy funds at one or more Program Institutions where a surety bond or similar private insurance is in place for your benefit if any deposit balances exceed Deposit Insurance coverage limits. At your request, ADM will provide verification that such surety bond or similar private insurance is in place.

## How Do I Access Monthly Statements And Tax Forms?

Monthly statements are available on the 5th business day of each month. Your 1099-INT Tax form will be available on January 31.

ADM provides 1099-INT Tax forms and monthly statements, available on the secure online portal, to make accounting easier for our clients.

## Is ADM Registered?

ADM is a Registered Municipal Advisor with the Municipal Securities Rule Making Board (MSRB) #K0353 and regulated by the Securities and Exchange Commission (SEC).

the  
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Management  
Co.



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