

# Welcome



**MAX**<sup>®</sup>  
*your best interest.*

# Customers

ADM is a leading provider of proprietary cash management solutions for Treasury Professionals in both the public and private sectors. Our extraordinary list of clients includes many top U.S. corporations, municipalities, universities, public funds, non-profits and legal industry experts.

**Current Yield:** Call 800.407.5150

**Withdrawals:** Twice Weekly

**Deposits:** Wire Transfer, ACH or Check

**Minimum Initial Deposit:** \$500,000

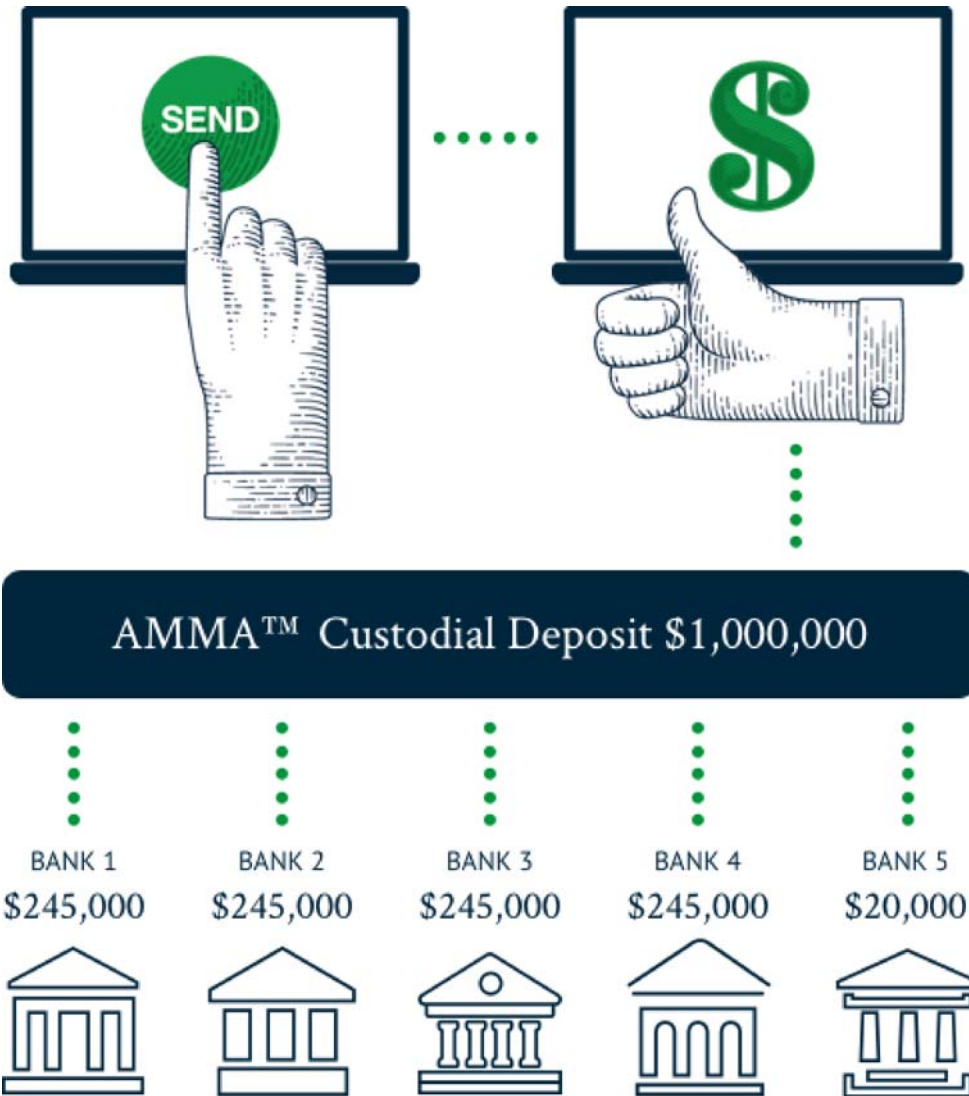
**Maximum FDIC Insurance Coverage:** Up to \$40 million per Tax ID

**Interest Frequency:** Accrued Daily / Posted Monthly



## Why AMMA™

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. AMMA™, The American Money Market Account, is a safe, convenient way to protect deposits that exceed \$250,000.



### Three Easy Steps

**Apply:** Simply complete our application, sign our agreement and provide a few supporting documents.

**Transfer Your Funds – We Do The Rest:** You wire funds into your new AMMA account. Your deposit is disbursed into our network of select financial institutions.

**Receive Monthly eStatements:** You receive a monthly eStatement 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 withdrawals, AMMA™ 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. Government.

In-network financial institutions meet our premium standards of stability and rating.

### **Convenience**

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

In addition, AMMA™ offers:

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

### **Return**

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

### **Rating Agency Opinion**

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

## 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 public accountants and audit managers

Over \$3 billion in funds managed and distributed  
Offices in Wisconsin, Texas, Arizona and Minnesota

