



**IMPACT**  
**DEPOSITS**  
CORP.

## IMPACT CLIENT ASSETS **DIFFERENTLY**

Innovative Funding and Investment Solutions  
for Regional and Community Banks

## INVITE CLIENT TRUST IN A NEW WAY

Your bank can now experience state of the art, innovative cash-deposit solutions that feature extended FDIC insurance and 100% liquidity. Maximize client retention, manage balance sheets, and show clients positive social outcomes through Impact Deposits direct community donations.

## MAKING CASH **DYNAMIC**

For generations, the art of the relationship has defined the banking industry. **As markets fluctuate, how do you invite trust and deepen client engagement?**

Impact Deposits created the first cash-deposit network 20 years ago. Using interest-bearing, money-market products, through a single account, all types of depositors can now preserve liquidity, and realize full FDIC insurance protection for deposits over \$250,000. Our model helps us support banks like yours in three ways:

- ▣ Invest funds to maximize security and liquidity.
- ▣ Receive Impact Deposits funds to increase your deposit balances.
- ▣ Do both through a “reciprocal” structure in which you exchange deposits with network banks.

# WHAT TO EXPECT

Our flexible, custom platform integration makes starting a relationship as easy as possible.

We can, for instance, automate your data feeds. We can likewise adapt to your systems to satisfy marketing needs, so things like statements are branded. And we work hard to simplify the onboarding process.

Our funding accounts are open to well-capitalized institutions, with no burdensome requirements, set-up, or subscription fees. Our robust national network now includes a range of regional and community banks, many of whom actively partner with, and support, their local nonprofits. As a network partner:

- Open an account with no “integration” delays.
- Access a large pool of deposits from member banks.
- Receive short- and long-term flexibility to better manage daily balance sheets.

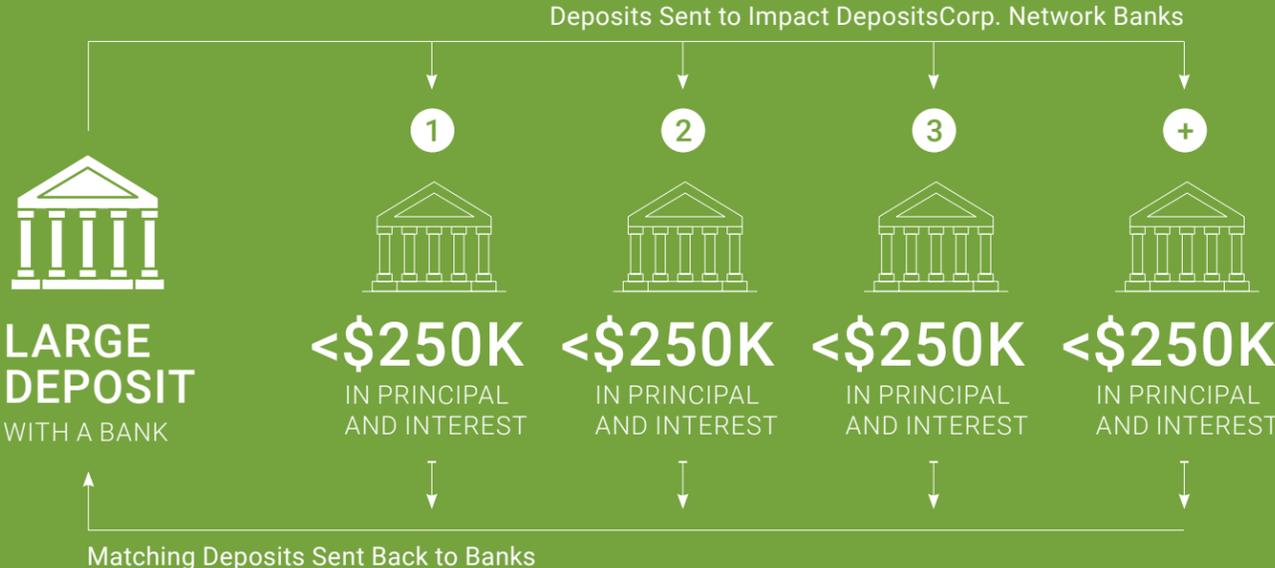
# THE POWER OF “RECIPROCAL”

Our platform includes a reciprocal-deposits program—another way to protect client assets.

Through this structure, you can derive the full benefit of client funds, without the need for collateralization. In this way, Impact Deposits will coordinate seamless, automated “deposit exchange” between you and other banks in our network.

**Best of all, federal law states that reciprocal deposits at qualifying banks are not considered brokered deposits.** So you can engage a direct, effective solution for maintaining ideal, daily, balance-sheet levels.

## Reciprocal Banking in Action



# PROVEN STRATEGIES

As veterans in the deposit space, we have a keen understanding of what makes a platform like this work best, so you can best serve clients and protect daily balances.



1	We take an active interest in superior technology that makes data integration, onboarding, and statement generation easier and custom.
2	We always have one eye on future legislation so we can help partner banks navigate regulations.
3	We continually innovate our product line to give banks and depositors new and better ways to manage funds.
4	Through our social arm, we donate a portion of earned revenue directly to local non-profits.

Unique for the industry, our flexible approach avoids “off the shelf” deposit strategies. In this way, we can meet the special needs of banking clients like you.

# HOW YOU BENEFIT

Through the years, our banking partners have relied on a robust network that’s easy to engage—a platform that consistently does what you need it to with minimal effort.

## ADVANTAGE

Whether you’re sending or receiving funds, leverage innovative options to manage balance sheets, and protect client assets in varying market environments.

## COMMUNITY

Consider our commitment. We donate a portion of earned revenue directly to local nonprofits chosen by banks. These donations leave client interest untouched.

## TRANSPARENCY

Engage a proven, transparent network that delivers better information you can share with depositors—individual and institutional.

## INNOVATION

Expect fresh thinking and custom solutions in software, onboarding, data integration, account management, and clearing.

## GUIDANCE

Whatever your level of financial engagement, count on immediate client service, and never get lost in the shuffle.

## HOW IT WORKS

Your cash depositors naturally want a competitive interest rate, FDIC insurance, and liquidity.

On our platform, deposits migrate across the network to ensure interest earned meets targets, as well as your daily balance-sheet needs. Our partners include banks, HNW individuals, foundations, family offices, municipalities, institutions, and more. Above all, we do the heavy lifting so you can offer your customers a unique, social-benefit deposit program.

In 2019, Impact Deposits Program donated:



**\$1.3M**  
TO



**81**  
COMMUNITY  
BANKS  
ACROSS



**98**  
NONPROFITS  
THROUGH



**25**  
STATES



## A BETTER WORLD

Across the globe, the creation of social capital is now a priority.

In response to these new realities, nine years ago Impact Deposits created “Socially Responsible Depositing™” (SRD). Through this social arm, our deposit platform has successfully turned cash deposits into direct donations—critical financial tools that support communities and local nonprofits.

The market has seen how Socially Responsible Investing (SRI) can outpace conventional funds. Yet, these investments are subject to volatility. Through SRD, investors have a secure place to hold cash assets, while your bank can choose which organizations will receive Impact Deposits donations. Our passion is helping to make SRD a new banking norm.

In this way, your clients’ deposits grow steadily without sacrificing returns. You’re able to deepen relations with the community, and make a real impact through a trusted network with a genuine social vision.



## GET TO KNOW **IMPACT DEPOSITS**

Impact Deposits was first to market in the deposit space many years ago.

Our elegant, efficient network now consists of countless partner banks, and a dynamic range of private and institutional depositors. Through our platform, you can impact client assets in new and different ways to achieve deeper retention, engagement, and loyalty.

We've securely managed thousands of transactions. This has given banks and depositors the confidence they need to engage our platform. In the spirit of innovation, in 2011, we knew the cash-deposit culture wouldn't change on its own. We created the first direct-donations program. A leader in deposit strategies, and way ahead of the SRI curve, through our social-impact arm we've donated over \$8 million dollars to communities and organizations in need.

Impact Deposits forward thinking, efficient technology, and transparency have determined its mission for nearly 20 years. We invite you to join us.

## WE'D LOVE TO **HEAR FROM YOU**

The advantages of Impact Deposits deposit solutions can help you and your clients in meaningful ways. For more information about how to become a network banking partner, please contact **Jay Stillman** at **866-677-5097**, or email Jay at [jstillman@impactdeposits.com](mailto:jstillman@impactdeposits.com).

We look forward to continuing the conversation.

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