

SOCIAL IMPACT DEPOSIT PROGRAM

2022

# IMPACT REPORT

IMPACT DEPOSITS CORP.

SECURELY MANAGE YOUR LARGE CASH DEPOSITS.  
GENERATE POSITIVE SOCIAL CHANGE.



# Content

## Impact Report 2022



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# Nonprofits our Cash Deposit Program Supported in 2022



## Partners that make it possible



+40 BANKS & FINANCIAL INSTITUTIONS

ACTIVATE THE POWER OF YOUR CASH DEPOSITS

## Help Communities Nationwide at No Cost to You



Our mission is to empower you to change the world for the better simply by choosing our secure, socially responsible network with which to deposit your funds.

Impact Deposits Corp. created the first cash deposit network 20 years ago. Our innovative model attracts institutions and depositors which aim to:

- ✓ Invest their own funds to maximize FDIC and/or NCUA security.
- ✓ Receive competitive interest rates, next-day liquidity and no set up fees.
- ✓ Create meaningful impact in the world, at no extra cost, by generating positive social outcomes through Impact Deposits Corp.'s direct community donations.

High-net worth individuals, institutional investors, family offices and other large cash depositors have more reason than ever to insure the safety of their assets. When several high-profile banks entered liquidation under financial distress in March of 2023, analysts estimated that over 90% of clients had cash deposits exceeding the \$250,000 insured by the FDIC.

Impact Deposits Corp.'s program insulates our cash depositors from the possibility of losses, while dedicating a portion of our revenue from such deposits to help communities nationwide.



This report will show you how our Social Impact Depositor Program™ protects your deposits, while at the same time donating a portion of *our earned revenue* to create social capital that benefits nonprofits nationwide.

**We've donated over \$13,000,000 of our basis interest points to benefit 400 non-profits to date.**

We're particularly proud of the stories you'll read here of non-profit leaders and those they help whose lives have been transformed by our program in 2022. This is also the year that Impact Deposits Corp. launched our latest socially responsible initiative, the *Community Building Institute*, which provides safe group housing for kids aging out of foster care and adults reentering society after incarceration or domestic abuse.

The power of your cash deposits makes all of this possible, while still maximizing the return on your FDIC insured deposits. If you have a non-profit in your community whose work you admire, contact us to learn how you can generate support simply by depositing with Impact Deposits Corp.



# About This Report

At Impact Deposits Corp., we're committed to a future where your large cash deposits will have a **positive impact**, while being fully insured and at *no extra cost to you*.



If you care about socially responsible money management we invite you to see how our Social Impact Depositor Program™ is the right choice for you.

With your partnership, as we continue to grow, we are able to invest more in initiatives like the ones presented in this report.

Over the past 12 years, hundreds of local charities and non-profits have received significant support from Impact Deposits Corp. through the revenue we earn from our client depositors. We believe that by investing in organizations that create positive change, we can all contribute to building a better future for everyone.



**The power of your cash deposit brings people together to change lives for the better in so many ways.**

# About Impact Deposits Corp.

WE INNOVATED THE FIRST CASH-DEPOSIT NETWORK 20 YEARS AGO



Join our powerful network of Social Impact Depositors™!

Impact Deposits Corp. created the concept of social impact deposit program™, which empowers clients to make a positive impact on the world simply by using our Insured Cash Deposit services. We are the pioneer in the cash-deposit network industry, and our services continue to be uniquely effective.



**FULL FDIC INSURANCE ON  
LARGE CASH DEPOSITS  
(GREATER THAN \$250K+)**



## Impact Deposits in numbers

**+20**

YEARS OF EXPERIENCE IN THE MARKET



**1<sup>ST</sup>**

CASH DEPOSIT NETWORK IN THE US



**\$1B**

IN FUNDS MANAGED, DISTRIBUTED, AND PROTECTED

## Deposit Insurance and Social Impact made simple

- ▣ Personalized treatment for financial institutions and individual depositors
- ▣ Full FDIC/NCUA\*-insurance on large cash deposits (\$250K+)
- ▣ Next-day liquidity
- ▣ Online account access
- ▣ No account setup or transaction fees\*

\*exceptions may apply.



*Pictures captured at The Financial Brand Forum Conference 2022, in Las Vegas.*



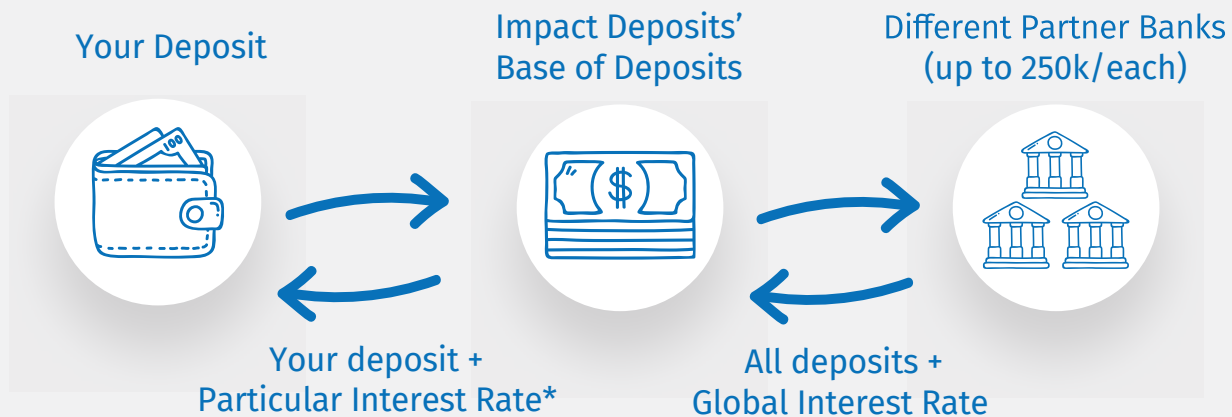
### What is FDIC/NCUA Insurance?



Deposit insurance is one of the significant benefits of having an account at an FDIC-insured bank or NCUA-insured credit union – it is how the Federal Deposit Insurance Corporation and the National Credit Union Administration protect your money in the event of an organization failure. The maximum amount insured is \$250,000 per depositor, per insured bank/credit union, for each account ownership category. Impact Deposits Corp. empowers you to achieve full FDIC/NCUA insurance for the entirety of your cash assets, by allocating them throughout our cash deposit network of banks.

SECURE YOUR ASSETS AND SUPPORT THE SOCIAL GOOD

# How our Cash Deposit Impact Program Works



Because Impact Deposits Corp. directs part of *our own profits, earned from our global operations*, to support nonprofit projects, our clients become partners in philanthropy without touching their own profits.

To date, we've donated more than \$13,000,000 to 400 nonprofits.

How do nonprofit organizations benefit?

- ✓ There are two main types of donations that we make: one-time and recurring quarterly.
- ✓ Our one-time donations allow us to make a significant impact on a particular cause, addressing critical short term needs, while our recurring donations provide ongoing support on a regular basis to organizations that need sustained help.

Calling herself a “street vet”, Tarshea notes, “I’ve experienced it myself. I know how it feels to sleep on a porch...I know what my people need because I also needed consistency and love, and for somebody just to be in my corner until I was able to do that for myself. Fortunately, I found a group of people who believed in me and gave me this opportunity.”

Tarshea found Impact Deposits Corp. in 2016 when she was working for one of the nonprofits we support, Ladies Empowerment and Action Program (LEAP). She had just become a “returning citizen” after being incarcerated, and was working with LEAP to help women in prison study entrepreneurship and learn employment and life skills needed for a successful reentry into society.

At the time, LEAP was centered at the Center for Social Change, and when Founder Bill Burdette asked what her **greatest challenge** was, Tarshea answered with one word: **housing**.

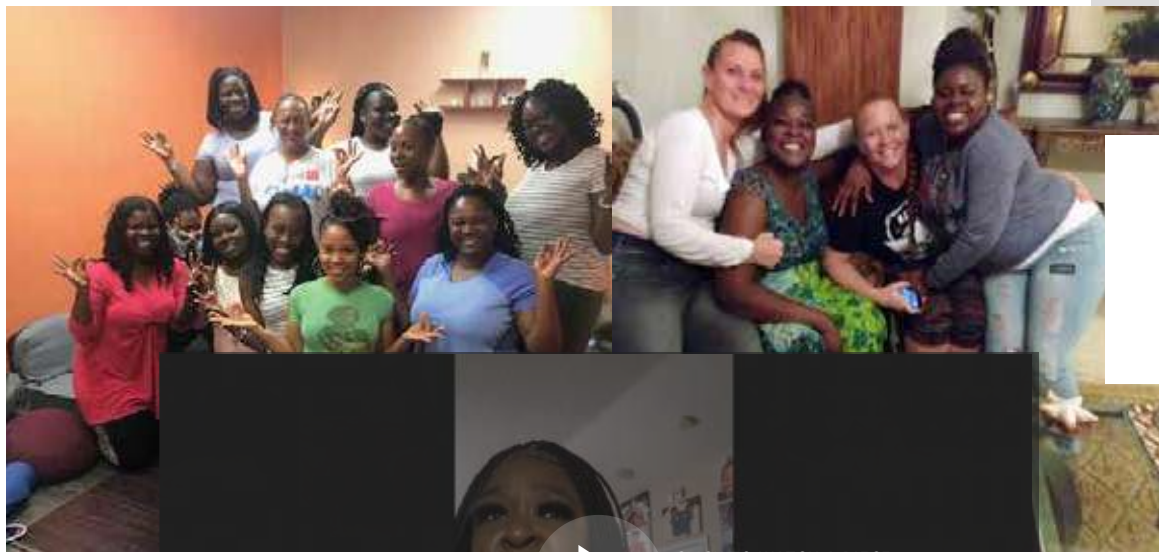


Recognizing LEAP’s need for permanent housing, Bill Burdette partnered with the nonprofit to buy a house that served as a group home for LEAP clients. Named Sacred House, it was set up and run by Tarshea. This experience taught her much about how to create a harmonious, healing atmosphere for individuals living together, “I found people who I thought would be a good fit for the dynamics of the house, for a place with affordable housing, community living.”

Having established Sacred House, Tarshea began working at Impact Deposit Corp.’s Center for Social Change in Miami, eventually assuming the role of Director of Special Events. In April of 2021, Bill Burdette elevated her to Executive Director of Community Building Institute.

Community Building Institute now runs X residences in Jacksonville, Florida—one with 10 bedrooms for female veterans, another with X rooms for young adults aging out of the foster care system, operated in coordination with Dreams and Success Homes. One thing that all of these homes have in common is Tarshea’s commitment to bringing people facing similar life challenges together.

**“I allow the clients, or tenants, of each house to create their own community,” Tarshea relates. “They interview the people who are applying to live there to see if they will be a good fit. Because they’re going to have to live together, not me.”**



CLICK TO WATCH A PIECE OF TARSHEA SANDERSON'S INTERVIEW TO IMPACT DEPOSITS

TARSHEA SANDERSON

COMMUNITY BUILDING INSTITUTE

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“I was running away from all of the tangible support for things like being mentored, being coached, and I just wanted to do my own thing,” Mike remembers. “So when I jumped out at eighteen, within two years I got caught up in the nightlife having fun, not understanding how to handle responsibility. Soon I quit school and started working full-time; but then I ended up getting fired. I obviously couldn't pay any of my bills anymore, and so I had to live in my car.”



While this trajectory may seem extreme, it isn't unusual. Only 5% of children twelve years or older are adopted. Those who do not find a forever family spend their adolescent years in residential or group homes, or in juvenile justice programs. More than 20,000 teens age out of the U.S. foster care system each year with nowhere to go for support. Their futures are often troubled.





Of the 20,000 young adults who age out of the U.S. foster care system each year:

**50%** will become homeless within the first year

**25%** will be arrested within 2 years

Less than 3% complete a college degree, or find full-time employment by age 23



7 out of 10 girls will become pregnant before the age of 21

Today, Mike Williams is the Founder and CEO of DASH Foundation, a 501(c)(3) nonprofit that provides experiential learning programs to educate, support and develop young adults aging out of foster care. He has leveraged his experience with the foster system to help shape Florida laws and develop statewide programs and conferences that instill confidence, teach strategies and foster resilience in young people as they transition to successful independent, adult living.



The DASH Foundation model is based on responsible communal living with professional support. It has two components: SMART DREAMS housing and coaching. Young people who enroll in the coaching program are eligible to apply for SMART DREAM housing in one of twelve homes and seven one-bedroom apartment units. Altogether, DASH housing currently has thirty-nine beds, but is looking to grow.





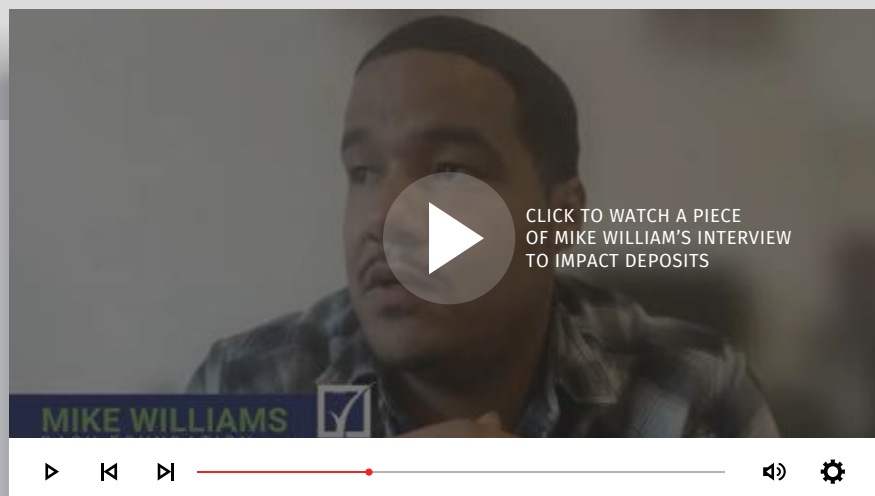
The DASH houses located in Jacksonville have been donated by Impact Deposit Corp. and operate as part of its Community Building Institute.

These group homes house several young members as well as a Coach who may be an alumni of the program, or simply an adult further along in their journey towards independence and a full time job. Coaches receive free housing in exchange for supporting the young people in the house in their studies, and empowering them to embrace the mentoring process.

Importantly, members are paired with volunteer Mentors who have completed professional training development. Mentors are chosen for their specific interests and strengths, to help members navigate such adult challenges as achieving financial literacy, maintaining a healthy lifestyle and gaining access to health care—or even simply learning how to celebrate successes in life as they grow and reward themselves in responsible ways.

Every letter  
has a meaning:

- S** pecific: focus on goals
- M** otivating: be positive with words, body language, and posture
- A** ttentive: practice listening skills
- R** elevant: make messaging relevant to goals and dreams
- T** iming: deliver message when it can best be heard
- D** river: how to be in control of their life
- R** elationships: build and manage a support network
- E** ducation: education is more than just high school and college
- A** ccountability Team: establish accountability for themselves
- M** otivation: identify their WHY
- S** pirituality: seek out their purpose and define life bigger than themselves



LEARN MORE ABOUT OUR HISTORY OF DOING GOOD

# Access our last three Impact Reports here



EVERY YEAR, IMPACT DEPOSITS CORP. PUBLISHES A NEW IMPACT REPORT FOR INVESTORS AND BANKS TO READ AND UNDERSTAND MORE ABOUT HOW THEIR DEPOSITS ARE CHANGING THE WORLD.

ACCESS REPORT



ACCESS REPORT



ACCESS REPORT



## Affiliates & Certificates



Charity Services Centers, P.A.



Center for SOCIAL CHANGE

SIGNATORY OF:



MEMBER OF:



**Protect and  
secure your assets.  
Create positive  
social change.**  
*At no cost to you.*

**BECOME A SOCIAL IMPACT DEPOSITOR™.**  
JOIN OUR IMPACT DEPOSITS PROGRAM TODAY.

2022

# IMPACT REPORT

IMPACT DEPOSITS CORP.



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

[impact@impactdeposits.com](mailto:impact@impactdeposits.com)  
[impactdeposits.com](http://impactdeposits.com)

Can I, as a client, choose a nonprofit organization to support?

✓ Yes! We invite you to choose a nonprofit whose work you support to be part of our donation system. Reach out to us to learn how. All of the donations made to that non-profit come from Impact Deposits' own profits. There is never a cost to our clients.

**Every drop  
in the ocean  
counts.**

*Mother Teresa of Calcutta*

**How Impact  
Deposits Corp.  
selects nonprofits  
to support**

### Impact

We carefully select nonprofits nationwide with a successful record of positive social change.

### Mission & Goals

We select nonprofits nationwide with a successful record of positive social change.

### Financial Health

We review the organization's financial statements to ensure that they are using donations responsibly and efficiently.

### Transparency

We check if a nonprofit is transparent about their operations and if they have a clear plan for achieving their goals.

### Reputation

We assess if a nonprofit is reputable, legitimate, and in good standing with the relevant authorities.

### Specific projects or programs

We welcome specific projects to support, provided that the nonprofit is actively working on it and has a good track record in that area.

### Your Recommendation

Many of the causes we support were suggested by our clients. We invite you to recommend a cause that you believe in passionately, and we will work to find a nonprofit working in that area to direct donations to.



# SPOTLIGHT ON OUR COMMUNITY BUILDING INSTITUTE

Many of the nonprofits Impact Deposits Corp. supports had to scale back or eliminate their good work due to pandemic era restrictions. Seeing every challenge as an opportunity, Impact Deposits Corp. founded the **Community Building Institute** —a 501c3 organization dedicated to providing affordable community housing, case management and peer support for people needing a helping hand up in Jacksonville, Florida.

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## Meet Tarshea Sanderson, Advocate for Change



For the past seven years, Tarshea Sanderson has been a highly determined, fiercely motivated and inspiring member of the Impact Deposits Corp. family. Currently, she serves as Executive Director of Impact Deposit Corp's newest nonprofit venture, **Community Building Institute (CBI)** in Jacksonville, Florida. With twelve residences, CBI is one of the fastest growing supportive housing organizations for formerly homeless and at need individuals in Florida. Its success is due in large part to Tarshea's personal journey, which has encompassed overcoming many of the same challenges her clients face.