



Reliable, Diversified, Deposit Funding for Your Bank.

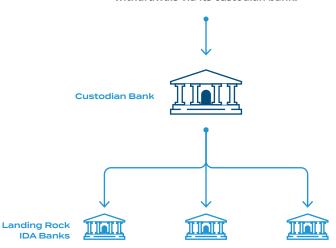
Banks participating in Landing Rock's Insured Deposit Account Network enjoy a dependable and flexible source of liquidity. Our low-volatility, non-sweep deposits set us apart from the competition.

How It Works

Depositors open an account with Landing Rock.



Landing Rock directs deposits and withdrawals via its custodian bank.



Deposits are allocated to Landing Rock IDA network banks.

IDA Network Summary

- Receive non-sweep deposits without term commitments
- Banks set their own deposit levels and rates
- · No fees to your bank
- Your bank determines the level of automation needed

High Quality Deposits

- Highly diversified, non-sweep deposits that reduce your deposit volatility.
- Underlying depositors originate from high net worth individuals, institutions, municipalities, etc.
- All underlying depositors are BSA/AML vetted.

Easy

- One omnibus money market deposit account is all that is required.
- Level of automation is determined by your bank.
- Use our legal documents or yours.
- Landing Rock handles BSA/AML compliance reviews for all underlying depositors.