



American Deposit Management Co.



## The American Deposit Management Co. and MaxMyInterest Announce Cash Optimization Partnership

*Comprehensive Offering Now Maximizes FDIC Insurance, Provides  
Competitive Yield for Individual and Commercial Accounts*

**Delafield, WI and New York, NY, October 15, 2015** – The **American Deposit Management Co.** (ADM), a leading provider of proprietary cash management solutions for treasury professionals in both the public and private sectors, and **MaxMyInterest** (Max), an online service that helps individual investors earn dramatically more on their cash in the bank while maximizing their FDIC insurance coverage, have partnered to provide services for a wide spectrum of account sizes, from individual accounts to large commercial and trust accounts.

Individuals can join Max to earn higher yields on the cash portion of their portfolios, while maximizing their FDIC insurance coverage. Corporations, trusts and those in the public sector can work with ADM to spread their cash balances across more institutions, gaining FDIC coverage and higher yields.

“As an innovator in corporate cash management and treasury solutions, we are always on the lookout for ways in which we can better serve our clients. Max presents a compelling solution for individual accounts, maximizing both yield and FDIC insurance coverage,” said Kelly A. Brown, Co-Managing Partner of ADM.

“We are excited to partner with ADM,” said Gary E. Zimmerman, Founder and CEO of Six Trees Capital LLC, the company that operates MaxMyInterest.com. “Many of our clients, who have benefitted from Max for their personal accounts, are also eager to help the institutions with which they are affiliated benefit from the safety and security of broader FDIC insurance coverage. Via this partnership with ADM, now we can help provide a holistic cash management solution for both individuals and businesses.”

### **About American Deposit Management**

ADM’s American Money Market Account (AMMA™) offers commercial, governmental, institutional, and trust clients the ability to garner additional FDIC and NCUA insurance coverage. Deposits are disbursed into ADM’s network of select financial institutions, which meet premium standards of stability and rating. Using AMMA™ relieves the burden of tracking collateral, negotiating repurchase agreements and managing multiple bank account relationships. Clients get monthly e-statements including deposit and withdrawal activity, interest earned, and a

detailed listing of deposits at each network financial institution. The account has no transaction fees and no term commitment on deposits.

Accounts receive FDIC insurance coverage up to \$40 million per tax ID. Interest is accrued daily and posted monthly, and account holders can withdraw funds twice weekly. Yields are competitive compared to CDs, money market funds, and Treasury instruments. ADM's clients include many top U.S. corporations, municipalities, universities, public funds, nonprofits and legal industry experts.

ADM, a registered municipal advisor, has offices in Scottsdale, Ariz., and Dallas, Tex., and is based in Delafield, Wisc.

### **About MaxMyInterest**

MaxMyInterest is an intelligent cash management solution that helps individual investors earn dramatically more on FDIC insured bank deposits. Max's patent-pending cash sweep technology monitors interest rates daily and automatically reallocates funds among a client's existing checking account and higher yielding online savings accounts, to maximize interest income and FDIC insurance coverage, while maintaining a desired checking account balance.

Most Max members are earning more than 1.00% on cash optimized via their savings accounts, compared to a national average of 0.10%. Via Max, individuals can achieve up to \$1.25 million of FDIC insurance coverage, and couples can obtain up to \$5 million of deposit insurance. Max is not a bank, never takes custody of funds, and operates independent of the banks. All cash remains in a member's own bank account, to which they retain full access and daily liquidity. Cash is automatically spread among these accounts to maximize FDIC insurance and yield, even as interest rates change, and can be moved between checking and savings with a single click or tap on any computer or mobile device. Come tax time, members can elect to receive the 1099-INT forms for all of their savings accounts via a single PDF by using Max's Consolidated Tax Reporting<sup>SM</sup> feature.

Max is not a bank and never takes custody of client funds. Members keep their existing checking accounts, so direct deposit, bill pay, and access to tellers and notaries remain unchanged. Max is available direct to individuals via MaxMyInterest.com as well as through financial advisors, registered investment advisors (RIAs) and family offices. Employees can also access Max via employee benefits programs.

Based in New York City, Max is a service of Six Trees Capital LLC.

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