

# INSURED DEPOSIT PROGRAM

## UP TO \$8 MILLION OF FDIC DEPOSIT INSURANCE AVAILABLE

To provide an insured, money market deposit program for our custodial deposits, Pulaski Bank has entered a strategic alliance with Deutsche Bank Trust Company Americas (DBTCA), a fully owned subsidiary of Deutsche Bank AG (DB).

### PROGRAM HIGHLIGHTS

- Daily liquidity and flexibility
- Competitive money market interest rates
- Diversification of assets
- Maximize safety of principal
- Financial strength
- No minimum investment

### LIQUIDITY AND FLEXIBILITY

Through the Insured Deposit Program, Pulaski Bank offers the flexibility of daily liquidity, accounting, reporting and recordkeeping services to meet the disbursement needs of your client.

### COMPETITIVE MONEY MARKET INTEREST RATES

The Insured Deposit Program offers interest rates tracking the U.S. treasuries, the federal funds rate, LIBOR and other money market rates, depending on the specific needs of your clients.

### DIVERSIFICATION

The Insured Deposit Program allocates your deposits to multiple well-capitalized banks. These banks are selected using key financial indicators for safety and soundness, which DBTCA monitors not less than quarterly. These key indicators include, but are not limited to, the asset size of the bank, the risk-weighted capital ratio, leverage ratio and gross revenue ratio. If a participating bank falls below threshold levels for these indicators, the deposits will be withdrawn and the bank will be removed from the program.

### SAFETY AND SECURITY

As part of our commitment to financial safety, Pulaski Bank takes a conservative approach when investing its deposit base, and carries an insurance policy that includes coverage for fidelity, transit loss, check and securities forgery, plus policies for loss of contents. We are FDIC-insured, and hold a Banker's Professional Liability policy that covers errors and omissions.

### FINANCIAL STRENGTH

DBTCA is the contracting entity of the Deutsche Bank Insured Deposit Program. With over 1,300 employees and worldwide presence, DBTCA is a leading provider of clearing, cash management and securities services, catering to a diverse client base of corporate and financial institutions.

As a fully owned subsidiary of Deutsche Bank, DBTCA is a regulated U.S. banking organization authorized to act as both administrator and intermediary bank for the program. DWS Scudder is the U.S. retail brand name of Deutsche Asset Management, the asset management division of Deutsche Bank. DWS Scudder acts as both distributor and service provider to the program.

DB is a global banking and investment powerhouse dedicated to excellence, constantly challenging itself to deliver superior solutions for its clients. With over \$1 trillion in assets and 13 million clients, DB is a strong, stable organization committed to the success of innovative services such as the Deutsche Bank Insured Deposit Program.

314-878-2210

[www.pulaskibankstl.com](http://www.pulaskibankstl.com)

Enrollment in the Insured Deposit Program requires a \$250,000 deposit relationship at Pulaski Bank.

DB Advisors is the brand name for the institutional asset management division of Deutsche Asset Management, the asset management arm of Deutsche Bank AG.



**Pulaski Bank**

**True Community Banking**  
Large enough to matter to St. Louis. Small enough to care.