

New banks added within the last 30 days			FDIC #				FDIC #				FDIC #
Southwest National Bank	Wichita	KS	4801								
New banks added within the last 31 and 60 days			FDIC #				FDIC #				FDIC #
Androscoggin Savings Bank	Lewiston	ME	17751	CROSS RIVER BANK	FORT LEE	NJ	58410	First Foundation Bank	Irvine	CA	58647
KeyBank National Association	Cleveland	OH	17534	Preferred Bank	Los Angeles	CA	33539	Rondout Savings Bank	Kingston	NY	15969
Smackover State Bank	Smackover	AR	5623	SSB Bank	Pittsburgh	PA	30431	Texas Bank and Trust Company	LONGVIEW	TX	17842
The Central Trust Bank	Jefferson City	MO	12633	West Bank	West Des Moines	IA	15614				
New banks added within the last 61 and 90 days			FDIC #				FDIC #				FDIC #
American Heritage National Bank	Long Prairie	MN	8843	Commercial Bank	Nelson	NE	12246	Dream First Bank, National Association	Syracuse	KS	4779
Dundee Bank	Omaha	NE	10643	First Peoples Bank	Pine Mountain	GA	33010	Northwest Bank PA	Warren	PA	28178
Platte Valley Bank	Scottsbluff	NE	34211	Rio Bank	McAllen	TX	25886	Winchester Savings Bank	Winchester	MA	90308
All Receiving Banks			FDIC #				FDIC #				FDIC #
1ST SECURITY BANK OF WA	LYNWOOD	WA	57633	AMERANT BANK	CORAL GABLES	FL	22953	AMERICAN BANK & TRUST	WESSINGTON SPRINGS	SD	1117
AMERICAN BANK, N.A.	CORPUS CHRISTI	TX	20241	AMERICAN COMMERCE BANK	BREMEN	GA	57686	American Heritage National Bank	Long Prairie	MN	8843
AMERICAN NATIONAL BANK	OMAHA	NE	19300	AMERICAN NATIONAL BANK & TRUST	Wichita Falls	TX	22373	AMERICAN NATIONAL BANK OF MINNESOTA	Baxter	MN	26499
AMERICAN PLUS BANK, N.A.	ARCADIA	CA	58469	Androscoggin Savings Bank	Lewiston	ME	17751	ARCADIAN BANK	HARTLAND	MN	10561
Arvest Bank	Fayetteville	AR	8728	ASSOCIATED BANK N.A.	GREEN BAY	WI	5296	AUTO CLUB TRUST, FSB	DEARBORN	MI	35115
AXOS BANK	SAN DIEGO	CA	35546	BAC COMMUNITY BANK	STOCKTON	CA	19434	BANC OF CALIFORNIA	SANTA ANA	CA	35498
Bank of Baroda	New York	NY	33681	BANK OF CENTRAL FLORIDA	LAKELAND	FL	58479	BANK OF HOPE	LOS ANGELES	CA	26610
BANK OF MARIN	NOVATO	CA	32779	BANK OF NEW ENGLAND	SALEM	NH	24540	BANK OF PRAIRIE VILLAGE	PRAIRIE VILLAGE	KS	17671
BANK OF TAMPA	TAMPA	FL	21031	BANK OZK	LITTLE ROCK	AR	110	BANK RHODE ISLAND	PROVIDENCE	RI	34147
BANK STAR	PACIFIC	MO	21897	BANKIOWA OF CEDAR RAPIDS	CEDAR RAPIDS	IA	17282	BARRINGTON BANK & TRUST CO.	BARRINGTON	IL	34395
BARWICK BANKING COMPANY	BARWICK	GA	22205	BEAL BANK	PLANO	TX	32574	BEAL BANK USA	LAS VEGAS	NV	57833
BELL BANK	FARGO	ND	19581	BEVERLY BANK & TRUST CO.	CHICAGO	IL	57701	BLUFF VIEW BANK	GALESVILLE	WI	8693
BOK FINANCIAL	TULSA	OK	4214	BRAVERA BANK	DICKINSON	ND	22559	BROOKLINE BANK	BROOKLINE	MA	17798
BUSEY BANK	CHAMPAIGN	IL	16450	CALIFORNIA BANK OF COMMERCE	WALNUT CREEK	CA	58583	CATHAY BANK	LOS ANGELES	CA	18503
CCB COMMUNITY BANK	ANDALUSIA	AL	16595	CEDAR RAPIDS STATE BANK	CEDAR RAPIDS	NE	18820	CENTENNIAL BANK	CONWAY	AR	11241
CENTRAL BANK	TAMPA	FL	58377	CENTRAL BANK ILLINOIS	GENESECO	IL	11670	CENTREVILLE BANK	WEST WARWICK	RI	17764
CENTURY BANK & TRUST	COLDWATER	MI	5015	CHOICE FINANCIAL GROUP	Walhalla	ND	9423	CIBM BANK	CHAMPAIGN	IL	11729
CITIBANK N.A	SIOUX FALLS	SD	7213	CITIZENS ALLIANCE BANK	CLARA CITY	MN	1402	CITIZENS BANK, N.A.	PROVIDENCE	RI	57957
Citizens First Bank	Clinton	IA	35477	CITIZENS STATE BANK	HUDSON	WI	6194	CITY BANK TEXAS	LUBBOCK	TX	25103
CITY NATIONAL BANK	LOS ANGELES	CA	17281	CITY NATIONAL BANK OF FL	MIAMI	FL	20234	CLAREMONT SAVINGS BANK	CLAREMONT	NH	18038
CLIMATE FIRST BANK	ST. PETERSBURG	FL	59257	CNB BANK	BERKELEY SPRINGS	WV	14507	CNB BANK	CLEARFIELD	PA	13876
Coffee County Bank	Manchester	TN	22090	Cogent Bank	Orlando	FL	34908	COMENITY BANK	WILMINGTON	DE	27499
COMENITY CAPITAL BANK	SALT LAKE CITY	UT	57570	COMERICA BANK	DALLAS	TX	983	COMMENCEMENT BANK	TACOMA	WA	58446
COMMERCEWEST BANK N.A.	IRVINE	CA	57176	Commercial Bank	Nelson	NE	12246	COMMUNITY BANK & TRUST	WACO	TX	17108
COMMUNITY NATIONAL BANK	MIDLAND	TX	24897	CONNECTONE BANK	ENGLEWOOD CLIFFS	NJ	57919	CONTINENTAL BANK	SALT LAKE CITY	UT	57571
CORNERSTONE COMMUNITY BANK	REDDING	CA	58411	County National Bank	Hillsdale	MI	14073	CROSS RIVER BANK	FORT LEE	NJ	58410
CrossFirst Bank	Leawood	KS	58648	CRYSTAL LAKE BANK & TRUST	CRYSTAL LAKE	IL	34681	CUSB BANK	CRESCO	IA	18443
CUSTOMERS BANK	PHOENIXVILLE	PA	34444	DAKOTA WESTERN BANK	BOWMAN	ND	8637	DAYSRING BANK	GOTHENBURG	NE	13622
DEDHAM INST. OF SAVINGS	DEDHAM	MA	23620	DIME COMMUNITY BANK	HAUPPAUGE	NY	6976	DMB COMMUNITY BANK	DeForest	WI	14769
Dream First Bank, National Association	Syracuse	KS	4779	Dundee Bank	Omaha	NE	10643	EAGLEBANK	BETHESDA	MD	34742
EASTERN MICHIGAN BANK	CROSWELL	MI	982	ECLIPSE BANK	LOUISVILLE	KY	58049	EMPIRE STATE BANK	STATEN ISLAND	NY	57672
ENCORE BANK	LITTLE ROCK	AR	34562	ENDEAVOR BANK	SAN DIEGO	CA	59099	ENTERPRISE BANK AND TRUST (MO)	ST. LOUIS	MO	27237
ENTERPRISE BANK AND TRUST COMPANY	LOWELL	MA	27408	EPHRATA NATIONAL BANK	EPHRATA	PA	7493	FALCON NATIONAL BANK	FOLEY	MN	57603
Farmers & Merchants Bank	Milford	NE	16810	FARMERS & MERCHANTS STATE BANK	PLANKINTON	SD	501	FIDELITY BANK	EDINA	MN	20268
FIELDPOINT PRIVATE BANK & TRUST	GREENWICH	CT	58741	FINEMARK NATIONAL BANK & TRUST	FORT MYERS	FL	58486	First Bank	Hamilton	NJ	58481
FIRST BANK & TR - BROOKINGS	BROOKINGS	SD	3973	FIRST BANK HAMPTON	HAMPTON	IA	4464	FIRST BUSINESS BANK	MADISON	WI	15229
FIRST CAROLINA BANK	ROCKY MOUNT	NC	35530	FIRST CREDIT BANK	WEST HOLLYWOOD	CA	24332	FIRST DAKOTA NATIONAL BANK	YANKTON	SD	4028
FIRST ELECTRONIC BANK	SALT LAKE CITY	UT	35533	FIRST FARMERS BANK & TRUST	Converse	IN	12839	FIRST FEDERAL BANK	LAKE CITY	FL	31313
FIRST FIDELITY BANK N.A.	OKLAHOMA CITY	OK	23473	First Financial Northwest Bank	Renton	WA	29058	First Foundation Bank	Irvine	CA	58647
FIRST GUARANTY BANK	Hammond	LA	14028	FIRST HORIZON BANK	MEMPHIS	TN	4977	FIRST INDEPENDENCE BANK	DETROIT	MI	20179
FIRST NATIONAL BANK OF HUTCHINSON	Hutchinson	KS	4697	FIRST NATIONAL COMMUNITY BANK	NEW RICHMOND	WI	5357	First Peoples Bank	Pine Mountain	GA	33010

All Receiving Banks			FDIC #		FDIC #		FDIC #				
FIRST PREMIER BANK	SIoux FALLS	SD	6085	First Security Bank - Sleepy Eye	SLEEPY EYE	MN	5252	First Security Bank-Hendricks	HENDRICKS	MN	15767
FIRST SERVICE BANK	GREENBRIER	AR	18519	First Sound Bank	Seattle	WA	57799	FIRST STATE BANK NEBRASKA	LINCOLN	NE	13868
FIRST STATE BANK, AR	RUSSELLVILLE	AR	13632	FIRST STATE COMMUNITY BANK	FARMINGTON	MO	17323	FIRST UNITED BANK & TRUST	OAKLAND	MD	4857
FIRST WESTERN BANK & TRUST	MINOT	ND	19123	FIRST WESTERN TRUST BANK	DENVER	CO	57607	FLORIDA CAPITAL BANK	JACKSONVILLE	FL	26323
FLUSHING BANK	UNIONDALE	NY	58564	FNB BANK, INC.	ROMNEY	WV	6794	FORBRIGHT BANK	CHEVY CHASE	MD	57614
FORESIGHT BANK	PLAINVIEW	MN	5229	FRANKLIN BANK & TRUST COMPANY	FRANKLIN	KY	17937	FRONTIER BANK	OMAHA	NE	15545
GEORGIA BANKING COMPANY	ATLANTA	GA	57071	German American State Bank	German Valley	IL	5749	GORHAM SAVINGS BANK	GORHAM	ME	17748
GRAND BANK	TULSA	OK	22065	GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD	WI	29657	GREEN BELT BANK & TRUST	IOWA FALLS	IA	26760
Green Dot Bank	PROVO	UT	22653	HATCH BANK	SAN MARCOS	CA	25803	HAWAII NATIONAL BANK	HONOLULU	HI	18296
HERITAGE BANK, MN	SPICER	MN	19254	Herring Bank	AMARILLO	TX	5568	HILLS BANK & TRUST COMPANY	CEDAR RAPIDS	IA	14650
HINSDALE BANK & TRUST COMPANY, N.A.	HINSDALE	IL	33849	HOMESTREET BANK	Seattle	WA	32489	HORICON BANK	HORICON	WI	11236
HORIZON COMMUNITY BANK	LAKE HAVASU CITY	AZ	57411	HSBC BANK USA, NATIONAL ASSOCIATION	MCLEAN	VA	57890	HUNTINGTON NATIONAL BANK	COLUMBUS	OH	6560
INBANK	RATON	NM	11492	INDEPENDENT BANK	MCKINNEY	TX	3076	INDUSTRIAL BANK	WASHINGTON	DC	14679
INTERNATIONAL BANK OF CHICAGO	CHICAGO	IL	33708	INVESTAR BANK, NATIONAL ASSOCIATION	BATON ROUGE	LA	58316	ION BANK	NAUGATUCK	CT	18198
ISRAEL DISCOUNT BANK OF NY	NEW YORK	NY	19977	KEARNY BANK	FAIRFIELD	NJ	28765	KeyBank National Association	Cleveland	OH	17534
KIRKWOOD BANK & TRUST	BISMARCK	ND	21928	KS STATEBANK	MANHATTAN	KS	19899	LAKE FOREST BANK & TRUST CO, N.A.	LAKE FOREST	IL	27589
LAKE RIDGE BANK	CROSS PLAINS	WI	15091	LAMAR BANK & TRUST CO.	LAMAR	MO	1964	LEA COUNTY STATE BANK	HOBBS	NM	12259
Legacy Bank & Trust	Mountain Grove	MO	22319	LIBERTY BANK	MIDDLETOWN	CT	17943	LIBERTY NATIONAL BANK	LAWTON	OK	11522
LIBERTYVILLE BANK & TRUST CO, N.A.	LIBERTYVILLE	IL	34073	LIVE OAK BANKING COMPANY	WILMINGTON	NC	58665	LOCAL BANK	HULBERT	OK	2327
LUTHER BURBANK SAVINGS	SANTA ROSA	CA	32178	M&T BANK	BUFFALO	NY	588	M.Y. SAFRA BANK, FSB	NEW YORK	NY	35154
MACHIAS SAVINGS BANK	MACHIAS	ME	19531	MAGYAR BANK	NEW BRUNSWICK	NJ	30704	MANUFACTURERS BANK	LOS ANGELES	CA	18618
MapleMark Bank	Dallas	TX	3182	MERIDIAN BANK	MALVERN	PA	57777	MERRICK BANK	S JORDAN	UT	34519
METROPOLITAN COMMERCIAL BANK	NEW YORK	NY	34699	Midland States Bank	Effingham	IL	1040	MIDWEST REGIONAL BANK	FESTUS	MO	8889
MINNESOTA NATIONAL BANK	SAUK CENTRE	MN	5249	MONTGOMERY BANK	SIKESTON	MO	8255	MOODY NATIONAL BANK	GALVESTON	TX	3210
MORGAN STANLEY BANK NA	SALT LAKE CITY	UT	32992	MORGAN STANLEY PVT BANK	PURCHASE	NY	34221	NBKC BANK	LEAWOOD	KS	35014
NEXBANK SSB	DALLAS	TX	29209	NICOLET NATIONAL BANK	GREEN BAY	WI	57038	NORTH STATE BANK	RALEIGH	NC	35519
NORTHBROOK BANK & TRUST CO., N.A.	Northbrook	IL	57082	NORTHEAST BANK	PORTLAND	ME	19690	NORTHERN BANK & TRUST CO	WOBBURN	MA	18266
NORTHERN INTERSTATE BANK	Norway	MI	13784	NORTHWEST BANK	BOISE	ID	58752	NORTHWEST BANK & TRUST CO.	DAVENPORT	IA	15830
Northwest Bank PA	Warren	PA	28178	NORTHWEST COMMUNITY BANK	Winstead,	CT	18229	OAKWOOD BANK	DALLAS	TX	10334
OLD PLANK TRAIL CMNY BANK	MOKENA	IL	58314	ONE AMERICAN BANK	CENTERVILLE	SD	6078	ORRSTOWN BANK	SHIPPENSBURG	PA	713
Osgood Bank	Osgood	OH	9137	PACIFIC NATIONAL BANK	MIAMI	FL	26299	PACIFIC WEST BANK	WEST LINN	OR	57872
PATHFINDER BANK	OSWEGO	NY	57497	PATHWARD, N.A	SIoux FALLS	SD	30776	PCSB BANK	Brewster	NY	15995
PEAPACK GLADSTONE BANK	BEDMINSTER	NJ	11035	PENNIAN BANK	MIFFLINTOWN	PA	7613	PEOPLESBANK	HOLYOKE	MA	90213
PIERMONT BANK	NEW YORK	NY	59154	Pine River State Bank	PINE RIVER	MN	10194	PINNACLE BANK	LINCOLN	NE	10634
Platte Valley Bank	Scottsbluff	NE	34211	PONY EXPRESS BANK	BRAYMER	MO	4526	Preferred Bank	Los Angeles	CA	33539
PREMIER BANK	YOUNGSTOWN	OH	29845	PREMIER BANK - DUBUQUE IA	Dubuque	IA	34849	PREMIER BANK - ROCK VALLEY, IA	ROCK VALLEY	IA	34384
Providence Bank	Rocky Mount	NC	58239	Raccoon Valley Bank	Perry	IA	245	REDWOOD CAPITAL BANK	EUREKA	CA	57610
REGIONAL MISSOURI BANK	MARCELINE	MI	18385	RENASANT BANK	TUPELO	MS	12437	REPUBLIC BANK	PHILADELPHIA	PA	27332
Republic Bank of Arizona	PHOENIX	AZ	58271	REPUBLIC BANK OF CHICAGO	OAK BROOK	IL	19333	Rio Bank	McAllen	TX	25886
RIVER CITY BANK	SACRAMENTO	CA	18983	ROCKY MOUNTAIN BANK & TRUST	FLORENCE	CO	3019	Rondout Savings Bank	Kingston	NY	15969
SALLIE MAE BANK	SALT LAKE CITY	UT	58177	SANIBEL CAPTIVA COMMUNITY BANK	SANIBEL	FL	57425	SAUK VALLEY BANK & TRUST COMPANY	STERLING	IL	35131
SCHAUMBURG BANK & TRUST CO	BLOOMINGDALE	IL	57103	SEACOAST NATIONAL BANK	STUART	FL	131	SECURITY BANK	TULSA	OK	4178
SECURITY BANK MIDWEST	TYNDALL	SD	485	SECURITY BANK USA	BEMIDJI	MN	1604	SECURITY STATE BANK	SUTHERLAND	IA	235
SECURITY STATE BANK OF OKLAHOMA	WEWOKA	OK	8980	SECURITY STATE BANK WA	CENTRALIA	WA	13232	SETTLERS BANK	WINDSOR	WI	58651
SIMMONS BANK	PINE BLUFF	AR	3890	Smackover State Bank	Smackover	AR	5623	SOFI BANK, NATIONAL ASSOCIATION	COTTONWOOD	UT	26881
SOUTH CENTRAL BANK	GLASGOW	KY	5854	SOUTHERN BANCORP BANK	ARKADELPHIA	AR	1528	Southern Bank	SARDIS	GA	16288
Southwest National Bank	Wichita	KS	4801	SPIRIT BANK	TULSA	OK	4048	SSB Bank	Pittsburgh	PA	30431
ST. CHARLES BANK & TRUST CO, N.A.	ST. CHARLES	IL	27052	STAR BANK	MAPLE LAKE	MN	5095	State Bank IN	BROWNSBURG	IN	1833
State Bank of Cold Spring	Cold Spring	MN	12444	STATE BANK OF INDIA (CA)	LOS ANGELES	CA	23998	STATE BANK OF THE LAKES, N.A.	ANTIOCH	IL	5744
State Bank, Freeport Illinois	Freeport	IL	35169	STEARNS BANK N.A.	SAINT CLOUD	MN	10988	SUMMIT BANK	EUGENE	OR	57706
SUNRISE BANK	ORLANDO	FL	58029	SUPERIOR NATIONAL BANK	HANCOCK	MI	5058	Texas Bank and Trust Company	LONGVIEW	TX	17842
TEXAS CAPITAL BANK	Dallas	TX	34383	TexasBank	BROWNWOOD	TX	19559	THE BANCORP BANK	WILMINGTON	DE	35444

All Receiving Banks			FDIC #				FDIC #				FDIC #
THE BANK OF MISSOURI	PERRYVILLE	MO	1617	The Central Trust Bank	Jefferson City	MO	12633	THE NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	33860
THE NATIONAL BANK OF MALVERN	MALVERN	PA	7590	THE PADUCAH BANK AND TRUST COMPANY	PADUCAH	KY	16664	THE PEOPLES BANK	MAGNOLIA	AR	12531
THE WASHINGTON TRUST CO.	WESTERLY	RI	23623	THIRD COAST BANK	HUMBLE	TX	58716	TITAN BANK, N.A.	MINERAL WELLS	TX	3225
TOWN BANK, N.A.	HARTLAND	WI	34717	Tradition Capital Bank	Wayzata	MN	58057	TRISTATE CAPITAL BANK	PITTSBURGH	PA	58457
UMPQUA BANK	PORTLAND	OR	17266	UNIBANK	LYNNWOOD	WA	58407	UNION BANK	LAKE ODESSA	MI	14722
UNION BANK & TRUST CO.	LINCOLN	NE	13421	UNITED COMMUNITY BANK	GREENVILLE	SC	16889	UNITED COMMUNITY BANK OF NORTH DAKOTA	LEEDS	ND	10249
UNITED STATE BANK	LEWISTOWN	MO	12214	UNITED TRUST BANK	PALO HEIGHTS	IL	35393	VALLEY STATE BANK	SYRACUSE	KS	14345
Vast Bank	Tulsa	OK	23737	VCC BANK	RICHMOND	VA	58658	VERITEX COMMUNITY BANK	DALLAS	TX	57665
VIKING BANK	ALEXANDRIA	MN	32082	VILLAGE BANK & TRUST, N.A.	ARLINGTON HEIGHTS	IL	34011	VISTA BANK	DALLAS	TX	1210
WASHINGTON FINANCIAL BANK	WASHINGTON	PA	29520	Washington State Bank	Washington	IA	214	WEBBANK	SALT LAKE CITY	UT	34404
West Bank	West Des Moines	IA	15614	WESTERN ALLIANCE BANK	PHOENIX	AZ	57512	WEX BANK	Midvale	UT	34697
WHEATON BANK & TRUST CO., N.A.	WHEATON	IL	33803	Winchester Savings Bank	Winchester	MA	90308	WINTRUST BANK, N.A.	WILMETTE	IL	33935
Intermediary Bank			FDIC #				FDIC #				FDIC #

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This Participating Institution List sets forth a list of the banks and savings associations with which Stable has a business relationship for the placement of deposits under the DDM program and into which a DDM Participating Institution may place deposits (subject to the terms of the DDM program and any opt-outs by the DDM Participating Institution and/or their customers). Stable is not a depository, bank or credit union and **the DDM program is NOT, itself, an FDIC-insured or NCUSIF-insured product.** Rather, under the DDM program, a DDM Participating Institution can sweep or place its (and/or its customers') funds into deposit accounts at other DDM Participating Institutions that are insured by the Federal Deposit Insurance Corporation ("FDIC") and/or National Credit Union Share Insurance Fund ("NCUSIF"), for up to the current standard maximum deposit insurance amount ("SMDIA") of \$250,000 per eligible depositor, per DDM Participating Institution, for each ownership capacity or category, including any other balances the depositor may hold at that DDM Participating Institution directly or indirectly through other intermediaries, including broker-dealers. If a depositor holds any funds at a DDM Participating Institution outside the DDM program, when combined with their deposits held at that DDM Participating Institution through the DDM program, the total amount of deposits of that depositor at that DDM Participating Institution could exceed the SMDIA for an ownership capacity or category, and those excess funds will not be FDIC insured. Under the DDM program, a DDM Participating Institution (or its customer) can opt-out of sweeping or placing funds into a particular institution. FDIC and NCUSIF insurance coverage is **only** available to protect a depositor against the failure of a participating FDIC or NCUSIF insured institution, respectively, that holds the depositor's funds (and not to protect against the failure of any other party, including Stable). The services Stable provides with respect to the DDM program are primarily designed to provide administrative convenience for DDM Participating Institutions to offer expanded FDIC or NCUSIF insurance on customer funds, and are not designed to provide customers with investment enhancements, higher rates of returns or profits on their funds.

A DDM Participating Institutions' customer should contact their DDM Participating Institution to receive the list of banks and institutions into which the customers' funds may be placed pursuant to the particular program offered to them by their DDM Participating Institution. Such customers should regularly review their DDM Participating Institution's list of banks and institutions and immediately notify their participating DDM Participating Institution if they do not want to allocate funds to any particular bank or institution. Access to FDIC or NCUSIF insurance on a customer's deposits through the DDM program is generally based on the number of DDM Participating Institutions participating in the particular DDM program offered by their DDM Participating Institution. If the customer excludes banks or institutions from receiving their funds, the level of FDIC or NCUSIF insurance coverage available under the program offered by their DDM Participating Institution may decrease to a new maximum lower amount, in which case, the customer should contact their DDM Participating Institution to confirm that new maximum lower amount. Before a customer deposits any money into a sweep or other program offered to them by their DDM Participating Institution, the customer should carefully read their DDM Participating Institution's Demand Deposit Marketplace® Terms and Conditions for important customer disclosures, terms, risks, limitations and information relating thereto. If a DDM Participating Institution (or its customer) is subject to any restrictions or requirements on the placement or deposit of its funds, that depositor is solely responsible for determining whether its use of the DDM program satisfies those restrictions and requirements.

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