



Reich & Tang Insured Deposits Program (RTID)
Participating Institution List
(as of 03/04/2024)

Bank Name	FDIC #
ALLY BANK	57803
Associated Bank, N.A.	5296
Axos Bank	35546
Banc of California	24045
BANK OF CHINA (QNS)	33652
Bank of Hope	26610
Bank OZK	110
Barrington Bank & Trust Company, N.A.	34395
Beal Bank	32574
Beal Bank USA	57833
Beverly Bank & Trust Company, N.A.	57701
BNY Mellon, National Association	7946
Centennial Bank	11241
CFG Bank	34294
Choice Financial Group	9423
Citibank, National Association	7213
Citizens Bank, National Association	57957
City Bank	25103
City National Bank of Florida	20234
Comenity Bank	27499
Comenity Capital Bank	57570
Comerica Bank	983
Cross River Bank	58410
Crystal Lake Bank and Trust Co, N.A.	34681
Customers Bank	34444
Dime Bank	18200
Discover Bank	5649
EagleBank	34742
Fieldpoint Private Bank & Trust	58741
FIFTH THIRD BANK	6672
First Bank & Trust	3973
First Carolina Bank	35530
First Farmers Bank & Trust Co.	12839
First Federal Bank	31313
First Horizon Bank	4977



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Bank Name	FDIC #
First Independence Bank	20179
Flagstar Bank, National Association	32541
Flushing Bank	58564
Forbright Bank	57614
Georgia Banking Company	57071
Gorham Savings Bank	17748
Hills Bank and Trust Company	14650
Hinsdale Bank & Trust Company, N.A.	33849
HSBC Bank USA, National Association	57890
Independent Bank	3076
International Bank of Chicago	33708
Lake Forest Bank & Trust Co, N.A.	27589
Libertyville Bank & Trust Co, N.A.	34073
LIVE OAK BANKING COMPANY	58665
Luana Savings Bank	253
Luther Burbank Savings	32178
Merrick Bank	34519
Metro City Bank	58181
Metropolitan Commercial Bank	34699
Morgan Stanley Bank, N.A.	32992
Morgan Stanley Private Bank, N.A.	34221
NexBank	29209
Northbrook Bank and Trust Company, N.A.	57082
Old Plank Trail Community Bank, N.A.	58314
Orrstown Bank	713
Pacific National Bank	26299
Pacific West Bank	57872
Peapack-Gladstone Bank	11035
PlainsCapital Bank	17491
Republic Bank of Chicago	19333
Rockland Trust Company	9712
Sallie Mae Bank	58177
Schaumburg Bank & Trust Company, N.A.	57103
Security State Bank	235
Simmons Bank	3890



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Bank Name	FDIC #
SMBC Manubank	18618
St. Charles Bank & Trust Company, N.A.	27052
State Bank of India (California)	23998
State Bank of the Lakes, N.A.	5744
Stearns Bank National Association	10988
Stockman Bank of Montana	16191
TD Bank USA, National Association	33947
TD Bank, National Association	18409
Texas Capital Bank	34383
The Bancorp Bank, National Association	35444
The Huntington National Bank	6560
The Paducah Bank and Trust Company	16664
Third Coast Bank, SSB	58716
Town Bank, National Association	34717
Toyota Financial Savings Bank	57542
Tristate Capital Bank	58457
U.S. Bank National Association	6548
United Community Bank	16889
Valley National Bank	9396
Village Bank and Trust, N.A.	34011
WELLS FARGO BANK, NA	3511
WEX Bank	34697
Wheaton Bank & Trust, N.A.	33803
Wintrust Bank, National Association	33935

The Reich & Tang Insured Deposits (RTID®) program ("RTID program") is administered by Reich & Tang Deposit Solutions, LLC, a Delaware limited liability company ("R&T"). R&T provides administrative and/or recordkeeping services to broker-dealers and other financial institutions that wish to participate in the RTID program ("RTID Financial Institution") and offer a sweep or other program to the RTID Financial Institution's customers. R&T's services are provided to the RTID Financial Institution subject to the terms and conditions of its written agreements entered into between R&T and the RTID Financial Institution, and no representations or warranties, express or implied, are provided by R&T or any of its affiliates, except as expressly set forth in those written agreements.

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



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for RTID Financial Institutions to offer expanded FDIC insurance on customer funds, and are not designed to provide customers with investment enhancements, higher rates of returns or profits on their funds. A RTID Financial Institutions' customer should contact their RTID Financial Institution to receive the list of banks and institution into which the customers' funds may be placed pursuant to the particular program offered to them by their RTID Financial Institution. Such customers should regularly review their RTID Financial Institution's list of banks and institutions and immediately notify their RTID Financial Institution if they do not want to allocate funds to any particular bank or institution. Before a customer deposits any money into a sweep or other program offered to them by their RTID Financial Institution, the customer should read their RTID Financial Institution's program terms and conditions for important customer disclosures, terms, risks, limitations and information relating thereto. Access to FDIC insurance on a customer's deposits through the RTID program is generally based on the number of receiving banks in the particular RTID program offered to the customer by their RTID Financial Institution. If a RTID Financial 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 RTID program (or their RTID Financial Institution's sweep or other program) satisfies those restrictions and requirements.

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