



The Demand Deposit Marketplace® Program
Administered by Stable Custody Group II LLC
R&T Receiving Institution List
(as of Tuesday, October 8, 2024)

New receiving institutions added within the last 30 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
22nd State Bank	Louisville	AL	16910	Citizens State Bank	Monticello	IA	9047	Civista Bank	Sandusky	OH	12982
First Sentinel Bank	Richlands	VA	31928	State Bank	Waterloo	IL	12706				
New receiving institutions added within the last 31 and 60 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Great North Bank	Florence	WI	15146	Stock Growers Bank	Forman	ND	8942	Texas Financial Bank	Eden	TX	26738
New receiving institutions added within the last 61 and 90 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
BankUnited, National Association	Miami Lakes	FL	58979	Citizens Bank Minnesota	New Ulm	MN	8200	MSU Federal Credit Union	East Lansing	MI	C23279
All Receiving Institutions			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
1st Security Bank of Washington	Lynwood	WA	57633	22nd State Bank	Louisville	AL	16910	Alliance Bank	New Ulm	MN	10973
Altra Credit Union	Onalaska	WI	C24077	Amerant Bank, National Association	Coral Gables	FL	22953	American Bank & Trust	Wessington Springs	SD	1117
American Bank, National Association	Corpus Christi	TX	20241	American Commerce Bank, N.A.	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	American State Bank	Arp	TX	9967	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	Irvine	CA	24045	Bank of Baroda	New York	NY	33681	Bank of Central Florida	Lakeland	FL	58479
Bank of Hindman	Hindman	KY	289	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 Sun Prairie	Sun Prairie	WI	13565
Bank of Walker County	Jasper	AL	57640	Bank OZK	Little Rock	AR	110	Bank Rhode Island	Providence	RI	34147
Bank Star	Pacific	MO	21897	Banklwa	Cedar Rapids	IA	17282	BankUnited, National Association	Miami Lakes	FL	58979
Barrington Bank & Trust Company, N.A.	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 Company, N.A.	Chicago	IL	57701
Bluff View Bank	Galesville	WI	8693	BOKF, National Association	Tulsa	OK	4214	Bravera Bank	Dickinson	ND	22559
Brookline Bank	Brookline	MA	17798	Busey Bank	Champaign	IL	16450	California Bank of Commerce, N.A.	San Diego	CA	57044
Capital Educators CU	Meridian	ID	C1040	Cathay Bank	Los Angeles	CA	18503	CBC Federal Credit Union	Oxnard	CA	C7608
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	Geneseo	IL	11670	Centreville Bank	West Warwick	RI	17764
Century Bank and Trust	Coldwater	MI	5015	Chickasaw Community Bank	Oklahoma City	OK	11521	Choice Financial Group	Walhalla	ND	9423
CIBM Bank	Champaign	IL	11729	Citibank, National Association	Sioux Falls	SD	7213	Citizens Alliance Bank	Clara City	MN	1402
Citizens Bank Minnesota	New Ulm	MN	8200	Citizens Bank, National Association	Providence	RI	57957	Citizens Community Federal N.A.	Altoona	WI	57265
Citizens First Bank	Clinton	IA	35477	Citizens State Bank	Monticello	IA	9047	Citizens State Bank	Hudson	WI	6194
City Bank	Lubbock	TX	25103	City National Bank	Los Angeles	CA	17281	City National Bank of Florida	Miami	FL	20234
Civista Bank	Sandusky	OH	12982	Claremont Savings Bank	Claremont	NH	18038	Clarity Credit Union	Meridian	ID	C68295
Climate First Bank	St. Petersburg	FL	59257	CNB Bank	Clearfield	PA	13876	CNB Bank, Inc.	Berkeley Springs	WV	14507
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
Commerce West Bank	Irvine	CA	57176	Commercial Bank	Nelson	NE	12246	Commercial Bank	Saint Louis	MO	27409
Commonwealth Business Bank	Los Angeles	CA	57873	Community Bank & Trust, Waco, Texas	Waco	TX	17108	Community National Bank	Midland	TX	24897
ConnectOne Bank	Englewood Cliffs	NJ	57919	Continental Bank	Salt Lake City	UT	57571	Cornerstone Capital Bank, SSB	Houston	TX	1213
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 and Trust Co, N.A.	Crystal Lake	IL	34681	CUSB Bank	Cresco	IA	18443
Customers Bank	Phoenixville	PA	34444	Dakota Western Bank	Bowman	ND	8637	Dayspring Bank	Gothenburg	NE	13622
Dedham Institution for 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
East West Bank	Pasadena	CA	31628	Eastern Michigan Bank	Croswell	MI	982	Eclipse Bank, Inc.	Louisville	KY	58049
Empire State Bank	Staten Island	NY	57672	Encore Bank	Little Rock	AR	34562	Endeavor Bank	San Diego	CA	59099
Enterprise Bank & Trust	St. Louis	MO	27237	Enterprise Bank and Trust Company	Lowell	MA	27408	Essex Savings Bank	Essex	CT	17262
Fairwinds Credit Union	Orlando	FL	C68417	Falcon National Bank	Foley	MN	57603	Farmers & Merchants Trust Co	Chambersburg	PA	8405
Farmers and Merchants Bank	Milford	NE	16810	Farmers and Merchants State Bank	Plankinton	SD	501	Fieldpoint Private Bank & Trust	Greenwich	CT	58741
Financial Partners Credit Union	Downey	CA	C68457	FineMark National Bank & Trust	Fort Myers	FL	58486	First Bank	Hamilton	NJ	58481
First Bank & Trust	Brookings	SD	3973	First Bank Hampton	Hampton	IA	4464	First Business Bank	Madison	WI	15229
First Carolina Bank	Rocky Mount	NC	35530	First Community Bank of the Ozarks	Branson	MO	33832	First Community Credit Union of Beloit	Beloit	WI	C67214
First Credit Bank	West Hollywood	CA	24332	First Dakota National Bank	Yankton	SD	4028	First Electronic Bank	Salt Lake City	UT	35533



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First Farmers Bank & Trust Co.	Converse	IN	12839	First Federal Bank	Lake City	FL	31313	First Fidelity Bank	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 Community Bank	New Richmond	WI	5357
First Peoples Bank	Pine Mountain	GA	33010	First PREMIER Bank	Sioux Falls	SD	6085	First Security Bank - Sleepy Eye	Sleepy Eye	MN	5252
First Security Bank - West	Beulah	ND	10253	First Security Bank-Hendricks	Hendricks	MN	15767	First Sentinel Bank	Richlands	VA	31928
First Service Bank	Greenbrier	AR	18519	First State Bank	Russellville	AR	13632	First State Bank Nebraska	Lincoln	NE	13868
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, N.A.	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
Fortis Bank	Denver	CO	34401	Franklin Bank & Trust Company	Franklin	KY	17937	Frontier Bank	Omaha	NE	15545
Fulton Bank, National Association	Lancaster	PA	7551	Georgia Banking Company	Atlanta	GA	57071	German-American State Bank	German Valley	IL	5749
Gesa Credit Union	Richland	WA	C68278	Gorham Savings Bank	Gorham	ME	17748	Grand Bank	Tulsa	OK	22065
Great Lakes Credit Union	Bannockburn	IL	C60238	Great Midwest Bank, S.S.B.	Brookfield	WI	29657	Great North Bank	Florence	WI	15146
Green Belt Bank & Trust	Iowa Falls	IA	26760	Green Dot Bank	Provo	UT	22653	Greenstate Credit Union	North Liberty	IA	C60269
Harborstone Credit Union	Tacoma	WA	C66399	Hatch Bank	San Marcos	CA	25803	Hawaii National Bank	Honolulu	HI	18296
Heartland Bank and Trust Company	Bloomington	IL	20369	Heritage Bank National Association	Spicer	MN	19254	Herring Bank	Amarillo	TX	5568
Hills Bank and 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	HSBC Bank USA, National Association	Mclean	VA	57890	HTLF Bank	Denver	CO	58458
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 New York	New York	NY	19977	Kearny Bank	Fairfield	NJ	28765	KeyBank National Association	Cleveland	OH	17534
Keystone Bank, SSB	Austin	TX	34456	Kirkwood Bank & Trust Co.	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 and Trust Company	Lamar	MO	1964
Lea County State Bank	Hobbs	NM	12259	Legacy Bank & Trust Company	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	M.Y. Safra Bank, FSB	New York	NY	35154	Machias Savings Bank	Machias	ME	19531
Magyar Bank	New Brunswick	NJ	30704	Manufacturers and Traders Trust Company	Buffalo	NY	588	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	Milestone Bank	Salt Lake City	UT	58148
Minnesota National Bank	Sauk Centre	MN	5249	Montgomery Bank	Sikeston	MO	8255	Morgan Stanley Bank, N.A.	Salt Lake City	UT	32992
Morgan Stanley Private Bank, N.A.	Purchase	NY	34221	MSU Federal Credit Union	East Lansing	MI	C23279	MVB Bank, Inc	Fairmont	WV	34603
NBKC Bank	Leawood	KS	35014	New Republic Bank	Charlotte	NC	34860	NexBank	Dallas	TX	29209
Nicolet National Bank	Green Bay	WI	57038	North State Bank	Raleigh	NC	35519	Northbrook Bank and Trust Company, N.A.	Northbrook	IL	57082
Northeast Bank	Portland	ME	19690	Northern Bank & Trust Company	Woburn	MA	18266	Northern Interstate Bank, N. A.	Norway	MI	13784
Northwest Bank	Boise	ID	58752	Northwest Bank	Warren	PA	28178	Northwest Bank & Trust Company	Davenport	IA	15830
Northwest Community Bank	Winstead,	CT	18229	Oakwood Bank	Dallas	TX	10334	Old Plank Trail Community Bank, N.A.	Mokena	IL	58314
One American Bank	Centerville	SD	6078	Oregon Community Credit Union	Eugene	OR	C65856	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, National Association	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
Pinnacle Bank	Nashville	TN	35583	Platte Valley Bank	Scottsbluff	NE	34211	Platte Valley Bank	Torrington	WY	5442
Pony Express Bank	Braymer	MO	4526	Preferred Bank	Los Angeles	CA	33539	Premier Bank	Rock Valley	IA	34384
Premier Bank	Youngstown	OH	29845	Premier Bank	Dubuque	IA	34849	Primis Bank	Glen Allen	VA	57968
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 of Arizona	Phoenix	AZ	58271
Republic Bank of Chicago	Oak Brook	IL	19333	REV Credit Union	Summerville	SC	C9986	Rio Bank	McAllen	TX	25886
River City Bank	Sacramento	CA	18983	Riverview Bank	Vancouver	WA	29922	Rocky Mountain Bank & Trust	Florence	CO	3019
Rondout Savings Bank	Kingston	NY	15969	RVR Bank	Fremont	NE	17639	Sallie Mae Bank	Salt Lake City	UT	58177
Sanibel Captiva Community Bank	Sanibel	FL	57425	Sauk Valley Bank & Trust Company	Sterling	IL	35131	Scale Bank	Edina	MN	20268
Schaumburg Bank & Trust Company, N.A.	Bloomington	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



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Security State Bank	Centralia	WA	13232	Security State Bank	Scott City	KS	18374	Security State Bank of Oklahoma	Wewoka	OK	8980
Simmons Bank	Pine Bluff	AR	3890	Smackover State Bank	Smackover	AR	5623	SMBC Manubank	Los Angeles	CA	18618
SoFi Bank, National Association	Cottonwood Heights	UT	26881	Solarity Credit Union	Yakima	WA	C68061	Solera National Bank	Lakewood	CO	58534
Solvay Bank	Syracuse	NY	13297	South Central Bank, Inc.	Glasgow	KY	5854	Southern Bancorp Bank	Arkadelphia	AR	1528
Southern Bank	Sardis	GA	16288	Southwest National Bank	Wichita	KS	4801	SpiritBank	Tulsa	OK	4048
Spokane Teachers Credit Union	Liberty Lake	WA	C68203	SSB Bank	Pittsburgh	PA	30431	St. Charles Bank & Trust Company, N.A.	St. Charles	IL	27052
Star Bank	Maple Lake	MN	5095	State Bank	Brownsburg	IN	1833	State Bank	Waterloo	IL	12706
State Bank	Freeport	IL	35169	State Bank of Cold Spring	Cold Spring	MN	12444	State Bank of India (California)	Los Angeles	CA	23998
State Bank of the Lakes, N.A.	Antioch	IL	5744	Stearns Bank National Association	Saint Cloud	MN	10988	Stock Growers Bank	Forman	ND	8942
Stryv Bank	Wichita	KS	21955	Summit Bank	Eugene	OR	57706	Sunrise Bank	Orlando	FL	58029
Superior Choice Credit Union	Superior	WI	C67173	Superior National Bank	Hancock	MI	5058	Susser Bank	Dallas	TX	34885
TBK Bank, SSB	Dallas	TX	23498	Texas Bank and Trust Company	Longview	TX	17842	Texas Capital Bank	Dallas	TX	34383
Texas Financial Bank	Eden	TX	26738	TexasBank	Brownwood	TX	19559	The Bancorp Bank, National Association	Wilmington	DE	35444
The Bank of Missouri	Perryville	MO	1617	The Bank of Tampa	Tampa	FL	21031	The Central Trust Bank	Jefferson City	MO	12633
The Ephrata National Bank	Ephrata	PA	7493	The First National Bank of Hutchinson	Hutchinson	KS	4697	The Moody National Bank	Galveston	TX	3210
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 Savings Bank	Wakefield	MA	90291	The Washington Trust Company	Westerly	RI	23623
Third Coast Bank	Humble	TX	58716	Titan Bank, N.A.	Mineral Wells	TX	3225	Town Bank, National Association	Hartland	WI	34717
Tradition Capital Bank	Wayzata	MN	58057	Tristate Capital Bank	Pittsburgh	PA	58457	True Sky Federal Credit Union	Oklahoma City	OK	C24934
Truist Bank	Charlotte	NC	9846	Umpqua Bank	Portland	OR	17266	Unibank	Lynnwood	WA	58407
Union Bank	Lake Odessa	MI	14722	Union Bank and Trust Company	Lincoln	NE	13421	United Community Bank	Greenville	SC	16889
United Federal Credit Union	Saint Joseph	MI	C6288	United State Bank	Lewistown	MO	12214	United Trust Bank	Palo Heights	IL	35393
University First Federal Credit Union	Salt Lake City	Ut	C24710	Valley Strong Credit Union	Bakersfield	CA	C68712	Vast Bank, National Association	Tulsa	OK	23737
Veritex Community Bank	Dallas	TX	57665	Verve, a Credit Union	Oshkosh	WI	C66777	Viking Bank, National Association	Alexandria	MN	32082
Village Bank and Trust, N.A.	Arlington Heights	IL	34011	Vista Bank	Dallas	TX	1210	Vystar Credit Union	Jacksonville	FL	C68490
Washington Federal Bank	Seattle	WA	28088	Washington Financial Bank	Washington	PA	29520	Washington State Bank	Washington	IA	214
Waukesha State Bank	Waukesha	WI	16160	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, N.A.	Wheaton	IL	33803
Winchester Savings Bank	Winchester	MA	90308	Wintrust Bank, National Association	Wilmette	IL	33935				
Intermediary Bank			FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #		
The Huntington National Bank	Columbus	OH	6560								

DDM Program: The Demand Deposit Marketplace® (“DDM”) program is administered by Stable Custody Group II LLC, a Delaware limited liability company (“Stable”), which is an affiliate of Reich & Tang Deposit Solutions, LLC (d/b/a R&T Deposit Solutions). Stable provides administrative, recordkeeping, agency and other services to banks, credit unions, trust companies, wealth management firms, broker-dealers, and other institutions that participate in the DDM program (“participating institutions”). Stable’s services are provided subject to the terms and conditions of its written agreements entered into between Stable and the participating institution, and no representations or warranties, express or implied, are provided by Stable or any of its affiliates, except as expressly set forth in those written agreements.

What is this List? This R&T Receiving Institution List for the DDM program sets forth a list of FDIC and/or NCUA-insured institutions with which Stable has a business relationship for the placement of deposits under the DDM program and into which a participating institution may place deposits (subject to the terms of the DDM program and any opt-outs by the participating institution and/or its customers).

Important Information regarding Participating Institution’s Receiving Institution List and its Customers. The particular DDM program offered by a participating institution to its customers is unique to that institution, and so the list of FDIC or NCUA-insured institutions into which that institution’s customers’ funds may be placed may represent a sub-set of R&T’s Receiving Institution List. Differences between R&T’s Receiving Institution List and a participating institution’s list of receiving institutions in their particular program offered to its customers can occur for several reasons, including but not limited to features of the program such as the program limit, the decision by a participating institution to exclude (or ‘opt-out’ of) one or more receiving institutions listed on R&T’s Receiving Institution List from being a receiving institution in the particular program that it offers to its customers, customer account types and design elements such as the overall program size and minimum eligibility criteria. Customers of participating institutions should contact their participating institution to obtain the list of FDIC and NCUA-insured institutions which their participating institution has a business relationship for the placement of deposits under their program and into which that institution may place the customer’s deposits. Customer funds could, at any time, be allocated to any institution listed on the participating institution’s list of receiving institutions. Accordingly, customers should regularly review their participating institution’s list of receiving institutions and immediately notify their institution if they do not want to allocate funds to any receiving institution, including if the customer has any deposits at that receiving institution outside of the DDM program offered by their participating institution. The maximum amount of deposit insurance coverage that a customer is eligible to access under the DDM program is the “program limit”, which is set, from time to time, by the customer’s participating institution (subject to the program terms and FDIC and NCUA laws and regulations). The program limit generally depends on the number of receiving institutions in the program that the institution offers its customers and so it may change, from time to time. If a customer excludes (i.e., ‘opt-out’ of) one or more receiving institutions from holding its funds under the DDM program, the program limit may be reduced, as there would be fewer receiving institutions to hold the customer’s funds. The customer should contact its participating institution to confirm their program limit. Before a customer places any funds into the DDM program, the customer should carefully read their participating institution’s Demand Deposit Marketplace® Program Terms and Conditions for important customer disclosures, terms, risks, limitations and information relating thereto.

Legal Disclosures: Click [here](#) for R&T’s legal and other disclosures. R&T is **not** an FDIC or NCUA-insured institution. FDIC and NCUA deposit insurance **only** covers the failure of an FDIC or NCUA-insured institution, respectively. **Certain conditions must be satisfied for FDIC and NCUA pass-through deposit insurance coverage to apply.** While the DDM program provides access to an expanded level of FDIC or NCUA insurance coverage on funds placed into deposit accounts at FDIC or NCUA-insured institutions under the program (up to the program limit and subject to program terms and FDIC and NCUA laws and regulations, including pass-through insurance coverage requirements), **the DDM program itself, as well as R&T’s other service offerings, are not insured or guaranteed by the FDIC or NCUA, are not deposits, and may lose value** in certain circumstances as described in the program/service terms. R&T is **not** a division of the FDIC or NCUA, R&T is **not** associated with the FDIC or NCUA and R&T is **not** insured by the FDIC or NCUA. For more information about R&T, please visit our website at <https://www.rnt.com>.

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