



R&T Insured Deposits (RTID®) Program

(administered by Reich & Tang Deposit Solutions, LLC d/b/a R&T Deposit Solutions)

R&T Receiving Institution List (as of 12/13/2024)

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
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
SMBC Manubank	18618



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Bank Name	FDIC #
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	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
Washington Federal Bank	28088
WELLS FARGO BANK, NA	3511
WEX Bank	34697
Wheaton Bank & Trust, N.A.	33803
Wintrust Bank, National Association	33935

RTID Program: The R&T Insured Deposits (“**RTID**”®) program is administered by Reich & Tang Deposit Solutions, LLC (d/b/a R&T Deposit Solutions), a Delaware limited liability company (“**R&T**”). R&T provides administrative, recordkeeping and other services to banks, trust companies, wealth management firms, broker-dealers, and other institutions that participate in the RTID program (“**participating institutions**”). R&T’s services are provided subject to the terms and conditions of its written agreements entered between R&T and the participating 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.

What is this List? This R&T Receiving Institution List for the RTID program sets forth a list of FDIC-insured institutions with which R&T has a business relationship for the placement of deposits under the RTID program and into which a participating institution may place deposits (subject to the terms of the RTID 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 RTID program offered by a participating institution to its customers is unique to that institution, and so the list of FDIC -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-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



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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 RTID program offered by their participating institution. The maximum amount of deposit insurance coverage that a customer is eligible to access under the RTID 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 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., 'opts-out' of) one or more receiving institutions from holding its funds under the RTID 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 RTID program, the customer should carefully read their participating institution's 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-insured institution. FDIC deposit insurance only covers the failure of an FDIC-insured institution. Certain conditions must be satisfied for FDIC pass-through deposit insurance coverage to apply.** While the RTID program provides access to an expanded level of FDIC insurance coverage on funds placed into deposit accounts at FDIC-insured institutions under the program (up to the program limit and subject to program terms and FDIC laws and regulations, including pass-through insurance coverage requirements), **the RTID program itself, as well as R&T's other service offerings, are not insured or guaranteed by the FDIC, 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, R&T is not associated with the FDIC and R&T is not insured by the FDIC. For more information about R&T, please visit our website at <https://www.rnt.com>.

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