

**The Demand Deposit Marketplace® Program**  
**Administered by Stable Custody Group II LLC**  
**R&T Receiving Institution List**  
**(as of Thursday, August 7, 2025)**

New receiving institutions added within the last 30 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Kish Bank	Belleville	PA	14969	Metro City Bank	Doraville	GA	58181				
New receiving institutions added within the last 31 and 60 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Colony Bank	Fitzgerald	GA	22257								
New receiving institutions added within the last 61 and 90 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Capital Community Bank	Provo	UT	33823	Hope Federal Credit Union	Jackson	MS	C24829	Main Street Bank	Marlborough	MA	90235
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 Metro Bank	Chicago	IL	34334	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	Apple Bank	New York	NY	16068	Arcadian Bank	Hartland	MN	10561
Arvest Bank	Fayetteville	AR	8728	Associated Bank, N.A.	Green Bay	WI	5296	Axos Bank	San Diego	CA	35546
b1BANK	Baton Rouge	LA	58228	B2 Bank National Association	Mountain Iron	MN	5105	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 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 Community Bank	Provo	UT	33823
Capital Educators CU	Meridian	ID	C1040	Capra Bank	Dubuque	IA	16363	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	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 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	Colony Bank	Fitzgerald	GA	22257	Columbia Bank	Lake Oswego	OR	17266
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 and Merchants Bank	Milford	NE	16810	Farmers and Merchants State Bank	Plankinton	SD	501	Farmers and Merchants Tr Co Chambersburg	Chambersburg	PA	8405
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 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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All Receiving Institutions			FDIC / NCUA #			FDIC / NCUA #			FDIC / NCUA #		
First Farmers Bank & Trust Co.	Converse	IN	12839	First Federal Bank	Lake City	FL	31313	First Fidelity Bank	Oklahoma City	OK	23473
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 Merchants Bank	Muncie	IN	4365	First National Community Bank	New Richmond	WI	5357
First Peoples Bank	Pine Mountain	GA	33010	First PREMIER Bank	Sioux Falls	SD	6085	First Resource Bank	Exton	PA	57967
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	Farnam	NE	12244
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
Flagstar Bank, N.A.	Hicksville	NY	32541	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	Winnebago	IL	5749
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
Gesa Credit Union	Richland	WA	C68278	Global Federal Credit Union	Anchorage	AK	C5913	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	Lakewood	WA	C66399	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	Hope Federal Credit Union	Jackson	MS	C24829
Horicon Bank	Horicon	WI	11236	HSBC Bank USA, National Association	McLean	VA	57890	Inbank	Raton	NM	11492
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
Kish Bank	Belleville	PA	14969	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
Lone Star National Bank	Pharr	TX	24347	M.Y. Safra Bank, FSB	New York	NY	35154	Macatawa Bank, National Association	Holland	MI	34618
Machias Savings Bank	Machias	ME	19531	Magyar Bank	New Brunswick	NJ	30704	Main Street Bank	Marlborough	MA	90235
Maine Community Bank	Biddeford	ME	17741	Manufacturers and Traders Trust Company	Buffalo	NY	588	MapleMark Bank	Dallas	TX	3182
Meridian Bank	Malvern	PA	57777	Merrick Bank	S Jordan	UT	34519	Metro City Bank	Doraville	GA	58181
Metropolitan Commercial Bank	New York	NY	34699	Midland States Bank	Effingham	IL	1040	Midwest Bank	Pierce	NE	13255
Midwest Regional Bank	Festus	MO	8889	Milestone Bank	Salt Lake City	UT	58148	Minnesota National Bank	Sauk Centre	MN	5249
Monet Bank	Plano	TX	32574	Montgomery Bank	Sikeston	MO	8255	Morgan Stanley Bank, N.A.	Salt Lake City	UT	32992
Morgan Stanley Private Bank, N.A.	Purchase	NY	34221	MSUFCU	East Lansing	MI	C23279	MVB Bank, Inc	Fairmont	WV	34603
NBKC Bank	Leawood	KS	35014	NBT Financial Bank	Fort Worth	TX	21329	Nelnet Bank	Draper	UT	59205
New Republic Bank	Charlotte	NC	34860	NexBank	Dallas	TX	29209	Nicolet National Bank	Green Bay	WI	57038
North Shore Bank of Commerce	Duluth	MN	8850	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 Community Bank	Winstead,	CT	18229
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
Peoples Bank & Trust	Buford	GA	25795	PeoplesBank	Holyoke	MA	90213	Piermont Bank	New York	NY	59154
Pima Federal Credit Union	Tucson	AZ	C7316	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	Premier Bank	Rock Valley	IA	34384	Premier Bank	Dubuque	IA	34849
Primis Bank	Glen Allen	VA	57968	Providence Bank	Rocky Mount	NC	58239	Raccoon Valley Bank	Perry	IA	245
Redstone Bank	Centennial	CO	58826	Redwood Capital Bank	Eureka	CA	57610	Regional Missouri Bank	Marceline	MI	18385
Renasant Bank	Tupelo	MS	12437	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
RockPointBank, National Association	Chattanooga	TN	59206	Rocky Mountain Bank & Trust	Florence	CO	3019	Rondout Savings Bank	Kingston	NY	15969

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Sallie Mae Bank	Salt Lake City	UT	58177	Sanibel Captiva Community Bank	Sanibel	FL	57425	Sauk Valley Bank & Trust Company	Sterling	IL	35131
SAVIBANK	Burlington	WA	57978	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 & Trust Company	Glencoe	MN	15324
Security Bank Midwest	Tyndall	SD	485	Security Bank USA	Bemidji	MN	1604	Security Financial Bank	Durand	WI	14222
Security State Bank	Farwell	TX	11907	Security State Bank	Scott City	KS	18374	Security State Bank	Sutherland	IA	235
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	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	SouthState Bank, National Association	Winter Haven	FL	33555
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 of Cold Spring	Cold Spring	MN	12444
State Bank of India (California)	Los Angeles	CA	23998	State Bank of Texas	Irving	TX	27074	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	Table Rock Community Bank	Kimberling City	MO	58300
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 Peoples Bank Co.	Coldwater	OH	13220	The Savings Bank	Wakefield	MA	90291
The Washington Trust Company of Westerly	Westerly	RI	23623	Third Coast Bank	HUMBLE	TX	58716	Time Bank	Park Ridge	IL	34038
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
Unibank	Lynnwood	WA	58407	Union Bank	Lake Odessa	MI	14722	Union Bank and Trust Company	Lincoln	NE	13421
Union Bank and Trust Company	Minneapolis	MN	22242	United Community Bank	Greenville	SC	16889	United Credit Union	Saint Joseph	MI	C6288
United State Bank	Lewistown	MO	12214	United Trust Bank	Palo Heights	IL	35393	University First 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	Victory Bank	Lubbock	TX	18677	Viking Bank, National Association	Alexandria	MN	32082
Village Bank	St. Francis	MN	33761	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
WesBanco Bank, Inc.	Wheeling	WV	803	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 #	
The Huntington National Bank	Columbus	OH	6560								



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**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., ‘opts-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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