



The Demand Deposit Marketplace® Program
 Administered by R&T Deposit Marketplace, LLC
 (d/b/a R&T Deposit Solutions)
 R&T Receiving Institution List
 (as of Friday, February 13, 2026)

New Receiving Institutions added within the last 30 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
HSBC Bank USA, National Association	McLean	VA	57890								
New Receiving Institutions added within the last 31 and 60 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Quaint Oak Bank	Southampton	PA	35497								
New Receiving Institutions added within the last 61 and 90 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
TrustBank	Olney	IL	14662								
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 Pride Bank	MACON	GA	58584
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
Axiom Bank, National Association	Maitland	FL	31390	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 Franklin County	Washington	MO	35543
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	BankFirst	Norfolk	NE	20130	BankIowa	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	BOC Bank	McLean	TX	25328	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	Centerville 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 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
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	Crosswell	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	Omaha	NE	33380	Enterprise Bank & Trust	St. Louis	MO	27237
Enterprise Bank and Trust Company	Lowell	MA	27408	Essex 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



The Demand Deposit Marketplace® Program
Administered by R&T Deposit Marketplace, LLC
(d/b/a R&T Deposit Solutions)
R&T Receiving Institution List
(as of Friday, February 13, 2026)

Receiving Institutions	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #
Farmers and Merchants Tr Co Chambersburg	Chambersburg PA 8405	Fieldpoint Private Bank & Trust	Greenwich CT 58741	Fifth Third Bank, National Association Cincinnati OH 6672
Financial Partners Credit Union	Downey CA C68457	FineMark National Bank & Trust	Fort Myers FL 58486	FinWise Bank Murray UT 35323
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 Tennessee Shelbyville TN 27211
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	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 Independent Bank Hendricks MN 1900
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 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	Grand River Bank	Grandville MI 58789	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 27600
Green Dot Bank	Provo UT 22653	Greenstate Credit Union	North Liberty IA C60269	HARBORSTONE Burlington 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



The Demand Deposit Marketplace® Program
 Administered by R&T Deposit Marketplace, LLC
 (d/b/a R&T Deposit Solutions)
 R&T Receiving Institution List
 (as of Friday, February 13, 2026)

Receiving Institutions	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	
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	Quaint Oak Bank	Southampton PA 35497	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	River Valley Community Bank	Yuba City CA 58276
Riverview Bank	Vancouver WA 29922	RockPointBank, National Association	Chattanooga TN 59206	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	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 Huntington National Bank	Columbus OH 6560
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	TrustBank	Olney IL 14662	Truxton Trust Company	Nashville TN 57825
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	WaFd 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				
Settlement Bank	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	
Citizens Bank, National Association	Providence RI 57957				



The Demand Deposit Marketplace® Program
Administered by R&T Deposit Marketplace, LLC
(d/b/a R&T Deposit Solutions)
R&T Receiving Institution List
(as of Friday, February 13, 2026)

DDM Program: The Demand Deposit Marketplace® (“DDM”®) program is administered by R&T Deposit Marketplace, 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, credit unions, trust companies, wealth management firms, broker-dealers, and other institutions that participate in the DDM program (“participating institutions”). R&T’s services are provided subject to the terms and conditions of its written agreements entered into between R&T 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 R&T 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 and/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 Customer 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>.

Copyright © 2026 R&T Deposit Marketplace, LLC. All rights reserved. R&T®, Reich & Tang®, Demand Deposit Marketplace®, DDM® and DepositView® are registered marks of Reich & Tang Deposit Networks, LLC. IDEA™ is an unregistered service mark of R&T Deposit Networks, LLC.