Insured Deposits Program (IDP)
(administered by Total Deposit Solutions, LLC d/b/a R&T Deposit Solutions)

R&T Receiving Institution List (as of 07/15/2026)

Bank Name (Official name from Bank Monitor)	FDIC #
American Express Bank	27471
Associated Bank NA	5296
AXOS Bank	35546
Banc of California	24045
Bank Hapoalim	33686
Bank of Baroda	33681
Bank of China - New York	33653
Bank of East Asia	33646
Bank of Hope	26610
Bank of New England	24540
BankUnited	58979
Barrington Bank & Trust	34395
Beverly Bank & Trust	57701
Capital One	4297
Cathay Bank	18503
Centennial Bank	11241
Citibank N.A.	7213
Citizens Bank NA	57957
City Bank	25103
Columbia Bank	17266
Comenity Bank	27499
Comenity Capital Bank	57570
ConnectOne Bank	57919
Continental Bank	57571
Cross River Bank	58410
Crystal Lake Bank	34681
CTBC Bank	19416
Customers Bank	34444
Deutsche Bank Trst Co Am	623
East West Bank	31628
Enterprise Bank & Trust	27237
Enterprise Bank	33380
Evolve Bank & Trust	1299
Farmers and Merchants	16810
First Bank & Trust	3973
First Bank NJ	58481
First Credit Bank	24332
First Guaranty Bank	14028

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Bank Name (Official name from Bank Monitor)	FDIC #
First Horizon Bank	4977
Flagstar Bank	32541
Glacier Bank	30788
Goldman Sachs Bank USA	33124
Hinsdale Bank & Trust	33849
HSBC Bank	57890
Israel Discount Bank	19977
Lake Forest Bank & Trust	27589
Libertyville Bank	34073
Macatawa Bank NA	34618
Maine Community Bank	17741
Manufacturers & Traders	588
Merrick Bank	34519
Metropolitan Commercial	34699
Morgan Stanley Bank N.A.	32992
Morgan Stanley Private	34221
NexBank	29209
Northbrook Bank & Trust	57082
Northern Bank & Trust Co	18266
Old Plank Bank	58314
Peapack Gladstone Bank	11035
Pinnacle Bank	35583
Plains Capital Bank	17491
Providence Bank	58239
Sallie Mae Bank	58177
Schaumburg Bank & Trust	57103
Security State Bank	11907
Simmons Bank	3890
SMBC MANUBANK	18618
SSB Bank	30431
St Charles Bank	27052
State Bank of the Lakes	5744
State Street Bank	14
TD Bank NA	18409
TD Bank USA	33947
The Bancorp Bank, NA	35444
Third Coast Bank	58716
Town Bank	34717

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TriState Capital Bank	58457
Truist Bank	9846
Truxton Trust Company	57825
U.S. Bank N.A.	6548
UMB Bank	8273
United Community	16889
Valley National Bank	9396
Village Bank	34011
WebBank	34404
Wells Fargo NA	3511
WEX Bank	34697
Wheaton Bank	33803
Wintrust Bank	33935

IDP Program: The Insured Deposits Program ("**IDP program**") is administered by Total 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 IDP 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 IDP program sets forth a list of FDIC-insured institutions with which R&T has a business relationship for the placement of deposits under the IDP program and into which a participating institution may place deposits (subject to the terms of the IDP 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 IDP 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 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 IDP program offered by their participating institution. The maximum amount of deposit insurance coverage that a customer is eligible to access under the IDP 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 IDP 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 IDP 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 IDP 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 IDP 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.