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, November 13, 2026)

New Receiving Institutions added within the last 30 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Apex Bank	Camden	TN	9176	Coastal Community Bank	Everett	WA	34403	CTBC Bank Corp. (USA)	Los Angeles	CA	19416
Southside Bank	Tyler	TX	18297	Spring Bank	Bronx	NY	58668				
New Receiving Institutions added within the last 31 and 60 days			**FDIC / NCUA #**				**FDIC / NCUA #**				**FDIC / NCUA #**
Alma Bank	Astoria	NY	58424	CNB Bank	Carlsbad	NM	2241	Community Bank	Lexington	TN	31272
Cross County Savings Bank	Middle Village	NY	30260	First Mid Bank & Trust, N.A.	Mattoon	IL	3705	Global Innovations Bank	Kiester	MN	5175
Ives Bank	Danbury	CT	15912	State Street Bank and Trust Company	Boston	MA	14	Surety Bank	Deland	FL	33026
United Roosevelt Savings Bank	Carteret	NJ	29170	United Texas Bank, National Association	Dallas	TX	26626				
New Receiving Institutions added within the last 61 and 90 days			**FDIC / NCUA #**				**FDIC / NCUA #**				**FDIC / NCUA #**
Louisiana National Bank	Ruston	LA	15059	Mountain Pacific Bank	Everett	WA	58341	Plains State Bank	Humble	TX	17739
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
Alma Bank	Astoria	NY	58424	Amerant Bank, National Association	Coral Gables	FL	22953	American Bank & Trust	Wessington Springs	SD	1117
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 & 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
Apex Bank	Camden	TN	9176	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	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
Beacon Bank and Trust	Brookline	MA	17798	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	BTG Pactual Bank, National Association	New York	NY	35154
Busey Bank	Champaign	IL	16450	California Bank of Commerce, N.A.	San Diego	CA	57044	Capital Community Bank	Provo	UT	33823
Capra Bank	Dubuque	IA	16363	Cathay Bank	Los Angeles	CA	18503	CCB Community Bank	Andalusia	AL	16595
CCFBank National Association	Altoona	WI	57265	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 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
City State Bank	Norwalk	IA	14410	Civista Bank	Sandusky	OH	12982	Claremont Savings Bank	Claremont	NH	18038
Climate First Bank	St. Petersburg	FL	59257	CNB Bank	Clearfield	PA	13876	CNB Bank	Carlsbad	NM	2241
CNB Bank, Inc.	Berkeley Springs	WV	14507	Coastal Community Bank	Everett	WA	34403	Coffee County Bank	Manchester	TN	22090
Cogent Bank	Orlando	FL	34908	Colony Bank	Fitzgerald	GA	22257	Columbia Bank	Lake Oswego	OR	17266
Comenity Capital Bank	Draper	UT	57570	Commencement Bank	Tacoma	WA	58446	Commerce Bank	Kansas City	MO	24998
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	Carmichaels	PA	7848	Community Bank	Lexington	TN	31272
Community Bank & Trust, Waco, Texas	Waco	TX	17108	Community National Bank	Midland	TX	24897	Community National Bank & Trust of Texas	Corsicana	TX	18185
ConnectOne Bank	Englewood Cliffs	NJ	57919	Continental Bank	Salt Lake City	UT	57571	Cornerstone Capital Bank, SSB	Houston	TX	1213
County National Bank	Hillsdale	MI	14073	Cross County Savings Bank	Middle Village	NY	30260	Cross River Bank	Fort Lee	NJ	58410
Crystal Lake Bank and Trust Co, N.A.	Crystal Lake	IL	34681	CTBC Bank Corp. (USA)	Los Angeles	CA	19416	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 Commercial 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

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Receiving Institutions			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
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	Omaha	NE	33380	Enterprise Bank & Trust	St. Louis	MO	27237	Essex Bank	Essex	CT	17262
Evergreen National Bank	Evergreen	CO	23404	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
Fifth Third Bank, National Association	Cincinnati	OH	6672	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 County Bank	Stamford	CT	18204
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 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 Mid Bank & Trust, N.A.	Mattoon	IL	3705
First National Bank of Omaha	Omaha	NE	5452	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
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
Fulton Bank, National Association	Lancaster	PA	7551	Georgia Banking Company	Atlanta	GA	57071	Global Innovations Bank	Kiester	MN	5175
Grand Bank	Tulsa	OK	22065	Grand River Bank	Grandville	MI	58789	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
Guadalupe Bank	Kerrville	TX	58768	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	Horicon Bank	Horicon	WI	11236	HSBC Bank USA, National Association	McLean	VA	57890
Inbank	Raton	NM	11492	Industrial Bank	Washington	DC	14679	InsBank	Nashville	TN	35521
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	Ives Bank	Danbury	CT	15912	Kearny Bank	KEARNY	NJ	28765
KeyBank National Association	Cleveland	OH	17534	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
Louisiana National Bank	Ruston	LA	15059	Luana Savings Bank	Luana	IA	253	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	Mountain Pacific Bank	Everett	WA	58341	MVB Bank, Inc	Fairmont	WV	34603
NBH Bank	Greenwood Village	CO	59052	NBKC Bank	Leawood	KS	35014	NBT Financial Bank	Fort Worth	TX	21329
Nelnet Bank	Draper	UT	59205	New Carlisle Federal Savings Bank	New Carlisle	OH	29173	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	OceanFirst Bank, National Association	Toms River	NJ	28359
Old Plank Trail Community Bank, N.A.	Mokena	IL	58314	One American Bank	Centerville	SD	6078	OneUnited Bank	Boston	MA	23966

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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
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	Pine River State Bank	Pine River	MN	10194
Pinnacle Bank	Lincoln	NE	10634	Pinnacle Bank	Nashville	TN	35583	Plains State Bank	Humble	TX	17739
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
Prism Bank	Guthrie	OK	5994	Providence Bank	Rocky Mount	NC	58239	Provident Bank	Jersey City	NJ	12010
PSB Bank	Rhineland	MO	15264	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	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.	Bloomingdale	IL	57103	Seacoast National Bank	Stuart	FL	131
Security Bank	Tulsa	OK	4178	Security Bank & Trust Company	Glencoe	MN	15324	Security Bank and Trust Company	Miami	OK	9881
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
SoFi Bank, National Association	Cottonwood	UT	26881	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
Southside Bank	Tyler	TX	18297	Southwest National Bank	Wichita	KS	4801	SpiritBank	Tulsa	OK	4048
Spring Bank	Bronx	NY	58668	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	State Street Bank and Trust Company	Boston	MA	14	Stearns Bank National Association	Saint Cloud	MN	10988
Stock Growers Bank	Forman	ND	8942	Stryv Bank	Wichita	KS	21955	Summit Bank	Eugene	OR	57706
Sunflower Bank, National Association	Dallas	TX	4767	Sunrise Bank	Orlando	FL	58029	Superior National Bank	Hancock	MI	5058
Surety Bank	Deland	FL	33026	Susser Bank	Dallas	TX	34885	T Bank, National Association	Dallas	TX	57703
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 Croghan Colonial Bank	Fremont	OH	13341	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	Thomasville National Bank	Thomasville	GA	34068
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	Truist Bank	Charlotte	NC	9846
TrustBank	Olney	IL	14662	Truxton Trust Company	Nashville	TN	57825	UBank	Huntington	TX	18344
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 Roosevelt Savings Bank	Carteret	NJ	29170
United State Bank	Lewistown	MO	12214	United Texas Bank, National Association	Dallas	TX	26626	United Trust Bank	Palo Heights	IL	35393
Vast Bank, National Association	Tulsa	OK	23737	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	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				

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Settlement Bank			FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #
Citizens Bank, National Association	Providence	RI	57957				

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.

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