



Certificate of Deposit Marketplace ExchangeSM (CDMXSM) Program
(administered by Reich & Tang Deposit Solutions, LLC d/b/a R&T Deposit Solutions)

R&T Receiving Institution List (as of 06/18/2025)

Bank Name	FDIC #
Barrington Bank & Trust Company, N.A.	34395
Beverly Bank & Trust Company, N.A.	57701
Crystal Lake Bank and Trust Co, N.A.	34681
Hinsdale Bank & Trust Company, N.A.	33849
Lake Forest Bank & Trust Co, N.A.	27589
Libertyville Bank & Trust Co, N.A.	34073
Northbrook Bank and Trust Company, N.A.	57082
Old Plank Trail Community Bank, N.A.	58314
Schaumburg Bank & Trust Company, N.A.	57103
St. Charles Bank & Trust Company, N.A.	27052
State Bank of the Lakes, N.A.	5744
Town Bank, National Association	34717
Village Bank and Trust, N.A.	34011
Wheaton Bank & Trust, N.A.	33803
Wintrust Bank, National Association	33935

CDMX Program: the R&T Certificate of Deposit Marketplace ExchangeSM (CDMXSM) program is administered by Stable Custody Group II LLC ("Stable"), which is an affiliate of Reich & Tang Deposit Solutions, LLC (d/b/a R&T Deposit Solutions). (for ease, "R&T"). R&T provides administrative, recordkeeping agency and other services to banks and other institutions that participate in the CDMX 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 CDMX program sets forth a list of insured institutions with which R&T has a business relationship for the issuance of CDs under the CDMX program and into which a participating institution may place deposits (subject to the terms of the CDMX 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 CDMX program offered by a participating institution to its customers is unique to that institution, and so the list of insured institutions into which that institution's customer's funds may be placed may represent a sub-set of R&T's Receiving Institutions List. Differences between R&T's Receiving Institutions List and the 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 the decision by a participating institution to exclude (or 'opt-out' of) one or more receiving institutions listed in the 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 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 the time of a CD issuance 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 for the issuance of a CD, including if the customer has any deposits at that receiving institution outside of the CDMX program offered by their participating institution. The customer also has the ability to exclude receiving institutions that are not included in the R&T Receiving Institution List, in case that particular institution is added at a future time.

Legal 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 CDMX program provides access to an expanded level of FDIC insurance coverage on funds placed into CDs purchased at FDIC-insured institutions under the program (subject to program terms, laws, regulations, and guidance, including pass-through insurance coverage requirements), the CDMX program itself, as well as R&T's other service offering, 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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