



Reich & Tang Insured Deposits Program (RTID)
Participating Institution List
(as of 06/05/2023)

Bank Name	FDIC #
1ST SECURITY BANK OF WA	57633
ALLY BANK	57803
ASSOCIATED BANK N.A.	5296
AXOS BANK	35546
BANC OF CALIFORNIA	35498
BANK OF CHINA (QNS)	33652
BANK OF HOPE	26610
BANK OF NEW YORK MELLON	639
BANK OZK	110
BANK RHODE ISLAND	34147
BARRINGTON BANK & TRUST CO.	34395
BEAL BANK	32574
BEAL BANK USA	57833
BEVERLY BANK & TRUST CO.	57701
BMO Harris Bank National Association	16571
BNY MELLON NA	7946
BROOKLINE BANK	17798
CAPITAL ONE U.S.A. N.A.	33954
CENTENNIAL BANK	11241
CFG COMMUNITY BANK	34294
CHOICE FINANCIAL GROUP	9423
CIT BANK	58978
CITIBANK N.A	7213
CITIZENS BANK, N.A.	57957
CITY BANK TEXAS	25103
COMENITY BANK DELAWARE	27499
COMENITY CAPITAL BANK	57570
COMERICA BANK	983
CROSS RIVER BANK	58410
CRYSTAL LAKE BANK & TRUST	34681
CUSTOMERS BANK	34444
DIME BANK	18200
DISCOVER BANK	5649
EAGLEBANK	34742
EAST BOSTON SAVINGS BANK	33510



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EAST WEST BANK	31628
FIELDPOINT PRIVATE BANK & TRUST	58741
FIFTH THIRD BANK	6672
FIRST BANK & TR - BROOKINGS	3973
FIRST BANK & TR - SIOUX FALLS	27078
FIRST CAROLINA BANK	35530
FIRST FARMERS BANK & TRUST	12839
FIRST FEDERAL BANK	31313
FIRST GUARANTY BANK	14028
FIRST HORIZON BANK	4977
FIRST INDEPENDENCE BANK	20179
FLAGSTAR BANK, N.A.	32541
FLUSHING BANK	58564
FORBRIGHT BANK	57614
GEORGIA BANKING COMPANY	57071
GORHAM SAVINGS BANK	17748
HAPPY STATE BANK	10359
HILLS BANK & TRUST COMPANY	14650
HINSDALE BANK & TRUST COMPANY, N.A.	33849
HSBC BANK USA, NATIONAL ASSOCIATION	57890
HUNTINGTON NATIONAL BANK	6560
INDEPENDENT BANK	3076
INTERNATIONAL BANK OF CHICAGO	33708
INVESTAR BANK, NATIONAL ASSOCIATION	58316
ISRAEL DISCOUNT BANK OF NY	19977
JPMORGAN CHASE BANK N.A.	628
KEARNY BANK	28765
LAKE FOREST BANK & TRUST CO, N.A.	27589
LIBERTYVILLE BANK & TRUST CO, N.A.	34073
LIVE OAK BANKING COMPANY	58665
LUANA SAVINGS BANK	253
LUTHER BURBANK SAVINGS	32178
MANUFACTURERS BANK	18618
MERRICK BANK	34519
METRO CITY BANK	58181



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Bank Name	FDIC #
METROPOLITAN COMMERCIAL BANK	34699
MIZUHO BANK (USA)	21843
MORGAN STANLEY BANK NA	32992
MORGAN STANLEY PVT BANK	34221
NEXBANK SSB	29209
NORTHBROOK BANK & TRUST CO., N.A.	57082
NORTHEAST BANK	19690
OLD PLANK TRAIL CMNY BANK	58314
ONE AMERICAN BANK	6078
ORRSTOWN BANK	713
PACIFIC NATIONAL BANK	26299
PACIFIC WEST BANK	57872
PEAPACK GLADSTONE BANK	11035
PLAINSCAPITAL BANK	17491
REGIONS BANK	12368
REPUBLIC BANK OF CHICAGO	19333
ROCKLAND TRUST COMPANY	9712
SALLIE MAE BANK	58177
SCHAUMBURG BANK & TRUST CO	57103
SECURITY STATE BANK, IA	235
SIGNATURE BANK	57053
SIMMONS BANK	3890
ST. CHARLES BANK & TRUST CO, N.A.	27052
STATE BANK OF INDIA (CA)	23998
STATE BANK OF THE LAKES, N.A.	5744
STEARNS BANK N.A.	10988
STERLING NATIONAL BANK	30337
STOCKMAN BANK OF MONTANA	16191
TD BANK NA	18409
TD BANK USA NA	33947
TEXAS CAPITAL BANK	34383
THE BANCORP BANK	35444
THE PADUCAH BANK AND TRUST COMPANY	16664
THE PRIVATEBANK AND TRUST COMPANY	33306
THIRD COAST BANK, SSB	58716



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Bank Name	FDIC #
TIAA, FSB	34775
TOWN BANK, N.A.	34717
TOYOTA FINANCIAL SAVINGS BANK	57542
TRISTATE CAPITAL BANK	58457
UMPQUA BANK	17266
UNITED COMMUNITY BANK	16889
US BANK, N.A.	6548
VALLEY NATIONAL BANK	9396
VILLAGE BANK & TRUST, N.A.	34011
WELLS FARGO BANK, NA	3511
WEX BANK	34697
WHEATON BANK & TRUST CO., N.A.	33803
WINTRUST BANK, N.A.	33935

The Reich & Tang Insured Deposits (RTID®) program (“RTID program”) is administered by Reich & Tang Deposit Solutions, LLC, a Delaware limited liability company (“R&T”). R&T provides administrative and/or recordkeeping services to broker-dealers and other financial institutions that wish to participate in the RTID program (“RTID Financial Institution”) and offer a sweep or other program to the RTID Financial Institution’s customers. R&T’s services are provided to the RTID Financial Institution subject to the terms and conditions of its written agreements entered into between R&T and the RTID Financial 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.

This RTID Participating Institution List sets forth a list of banks and savings associations with which R&T has a business relationship for the placement of deposits under the RTID program and into which a RTID Financial Institution may place deposits (subject to the terms of the RTID program and any opt-outs by the RTID Financial Institution and/or their customers). R&T is not a depository or bank and **the RTID program is NOT, itself, an FDIC-insured product**. Rather, under the RTID program, a RTID Financial Institution can sweep or place its (and/or its customers’) funds into deposit accounts at receiving banks or other financial institutions (“receiving banks”) that are insured by the Federal Deposit Insurance Corporation (“FDIC”) for up to the current standard maximum deposit insurance amount (“SMDIA”) of \$250,000 per eligible depositor, per receiving bank, for each ownership capacity or category, including any other balances the depositor may hold at that receiving bank directly or indirectly through other intermediaries, including other broker-dealers. If a depositor holds any funds at a receiving bank outside the RTID program, when combined with their deposits held at that receiving bank through the RTID program, the total amount of deposits of that depositor at that receiving bank could exceed the SMDIA for an ownership capacity or category, and those excess funds will not be FDIC insured. Under the RTID program, a RTID Financial Institution (or its customer) can opt-out of sweeping or placing funds into a particular receiving bank. FDIC insurance coverage is **only** available to protect a depositor against the failure of a participating FDIC insured institution that holds the depositor’s funds (and not to protect against the failure of any other party, including R&T). The services R&T provides with respect to the RTID program are primarily designed to provide administrative convenience for RTID Financial Institutions to offer expanded FDIC insurance on customer funds, and are not designed to provide customers with investment enhancements, higher rates of returns or profits on their funds. A RTID Financial Institutions’ customer should contact their RTID Financial Institution to receive the list of banks and institution into which the customers’ funds may be placed pursuant to the particular program offered to them by their RTID Financial Institution. Such customers should regularly review their RTID Financial Institution’s list of banks and institutions and immediately notify their RTID Financial Institution if they do not want to allocate funds to any particular bank or institution. Before a customer deposits any money into a sweep or other program offered to them by their RTID Financial Institution, the customer should read their RTID Financial Institution’s program terms and conditions for important customer disclosures, terms, risks, limitations and information relating thereto. Access to FDIC insurance on a customer’s deposits through the RTID program is generally based on the number of receiving banks in the particular RTID program offered to the customer by their RTID Financial Institution. If a RTID Financial Institution (or its customer) is subject to any restrictions or requirements on the placement or deposit of its funds, that depositor is solely responsible for determining whether its use of the RTID program (or their RTID Financial Institution’s sweep or other program) satisfies those restrictions and requirements.

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