

## Funding Solutions for Depository Institutions

# Access Competitively Priced and Flexible Deposit Funding.

Diversify your deposit base with the Demand Deposit Marketplace® (DDM®) and R&T Insured Deposits (RTID®) programs, offering a diverse source of funding for your institution.

### DDM®

#### Demand Deposit Marketplace® Program

The DDM program is an automated daily cash sweep program that can help your institution achieve its funding needs receiving deposits from a network of other sending institutions. The DDM program also allows your institution to better compete in a changing market environment by taking advantage of a multitude of pricing indices and term structures.

### RTID®

#### R&T Insured Deposit Program

The RTID program is a deposit sourcing program that enables participating institutions to grow and diversify their deposit base with third-party/wholesale funding from broker-dealers, clearing firms, and registered investment advisors.

### Program Advantages:

- ▶ **Plan Ahead:** Secure your future funding needs with our flexible overnight and term structure arrangements.
- ▶ **Competitive Rates:** Interest rates that are competitive with other funding sources.<sup>1</sup>
- ▶ **Diversified Funding:** Enhance your financial resiliency with multiple sources to reduce concentration risk and stabilize funds.
- ▶ **Balance Sheet Flexibility:** Maintain control over your funding levels, offering the flexibility to manage your balance sheet effectively.
- ▶ **Same-Day Access:** Enjoy the convenience of same-business day deposits or withdrawals.<sup>2</sup>
- ▶ **No Collateral Required:** Obtain funding without the need for collateral.
- ▶ **Simplified Account Management:** Utilize a single omnibus account for each funding source, easily adjustable to your needs.

<sup>1</sup> While interest rates obtained on funds placed at receiving institutions under the DDM and/or RTID programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the DDM and/or RTID programs is to provide customers with convenient access to expanded FDIC insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

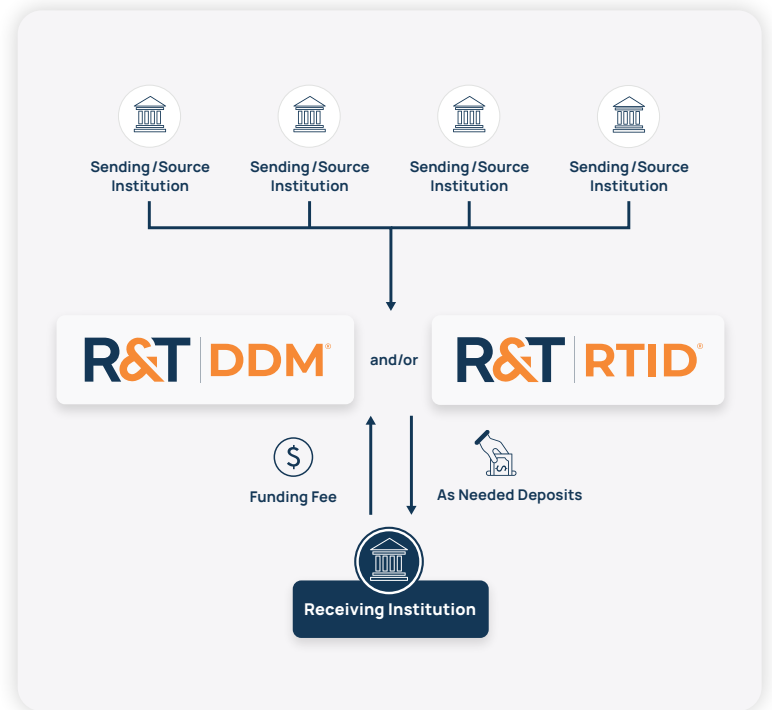
<sup>2</sup> Subject to R&T's cut-off times.

## How It Works

For each of the DDM and RTID programs, the receiving institution opens a single omnibus account. If participating in both programs, two single omnibus accounts would be required. Other participating sending institutions, acting for themselves or as agent for their customers, sweep or place funds into those omnibus accounts.

Under the DDM program "Receive-Only" model and the RTID program, depository institutions become part of the R&T network of participating receiving institutions that can receive funds from other participating sending institutions that sweep or place their customers' funds into the network to provide those customers with access to an expanded level of deposit insurance coverage on their funds.

The term Sending Institution and Source Institution are used to reflect the ultimate source of customer funds. Sending Institution is used when customer funds are placed directly into the DDM or RTID program and Source Institution is used when customer funds enter through an indirect relationship, such as when an introducing broker dealer places customer funds through a clearing firm.



R&T Deposit Solutions provides banks, broker-dealers, trust companies, and other financial institutions with flexible cash sweep and deposit funding solutions designed to protect their customers' funds and grow their business.

## Contact us to learn more:

866-237-2752 | [info@rnt.com](mailto:info@rnt.com) | [www.rnt.com](http://www.rnt.com)

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