

Demand Deposit Marketplace® (DDM®) Program  
for Bank-affiliated & Independent Trust Companies

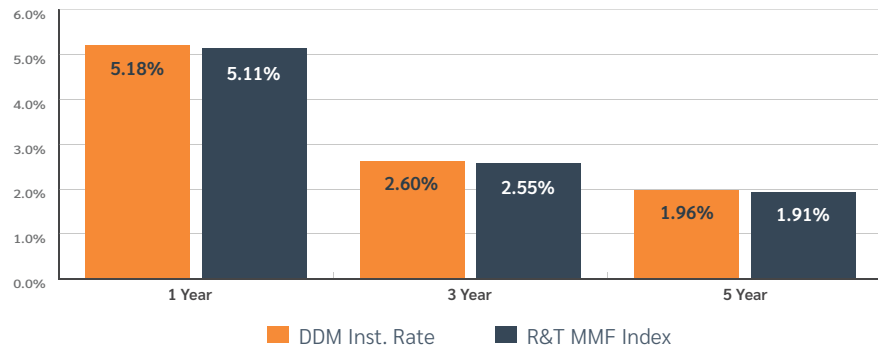
# Deposit Placement & Funding Solutions

A Flexible, Cash Management Solution to Provide Your Customers  
with Access to Expanded FDIC or NCUA Insurance Coverage

The Demand Deposit Marketplace® (DDM®) program offers trust officers and fiduciary advisors a cash sweep alternative that provides access to expanded FDIC or NCUA insurance coverage on their customer funds, same day liquidity<sup>1</sup> without the risk of NAV volatility or redemption gates or fee, and rates that are competitive with other cash alternatives, such as money market funds.<sup>2</sup>

The DDM program has outperformed an index of eight commonly used institutional government MMF over 1, 3 and 5 year time periods.\*

Performance Data\*



\* R&T MMF Index: TSTXX, DGCXX, GOFXX, GOTXX, TOIXX, FRGXX, FGTXX, NITXX. All performance data net of fees as of 03/29/24. The R&T/ MMF Index represents 8 commonly used MMFs, sourced from the monthly Crane Money Fund Intelligence Report.

## Benefits for Bank-affiliated & Independent Trust Companies

- ▶ **Safety**  
Access to expanded FDIC or NCUA insurance coverage.
- ▶ **Rates/Yields<sup>2</sup>**  
Rates are competitive with other sweep options.
- ▶ **Liquidity**  
Liquid alternative to money market funds; not subject to liquidity fees/redemption gates.
- ▶ **Simple to Manage**  
Fully integrated with most core processors and trust accounting systems, with online access to view daily balances of customer deposits.
- ▶ **Attract Customers**  
Deepen relationships with your existing trust customers and attract new customers such as Fiduciary, Managed, Non-Managed, Personal Trust, Defined Contribution, Defined Benefit, Foundation and Endowment, Custody & Safekeeping customers.
- ▶ **Security**  
Designed to support masked data, reducing privacy and cyber security risks.

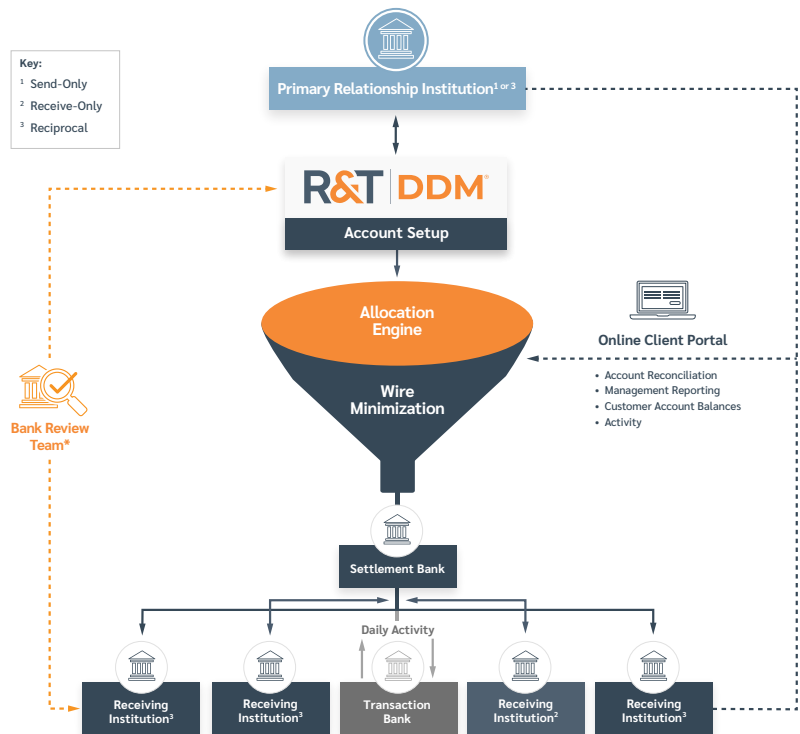
<sup>1</sup> Under the DDM program, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving banks or share draft accounts or share accounts at receiving credit unions. While your customers' funds are held in MMDAs or share accounts, the return of your customers' funds from the DDM program may be delayed as, under federal regulations, the receiving institution is permitted to impose a delay of up to seven days on any withdrawal request from an MMDA or share account.

<sup>2</sup> While interest rates obtained on funds placed at receiving institutions under the DDM program may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the DDM program is to provide customers with convenient access to expanded FDIC or NCUA insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

## How It Works

Cash balances in your customers’ accounts are sent daily into the DDM program. The DDM program then allocates those balances to deposit accounts at FDIC or NCUA insured institutions in increments below \$250K per eligible depositor (e.g., based on TIN) so that your customers’ balances can receive access to FDIC or NCUA insurance coverage up to the relevant program limit.

**Participating institutions with affiliated trust departments can benefit by adding another source of stable funding.**



\*R&T has a Bank Review Team for verifying initial and ongoing capitalization of the Receiving Institutions. R&T does not provide bank monitoring services or advice to Participating Institutions.

### NOTES:

Broker-dealers subject to FINRA can only access the DDM program through the DDM-Indirect-Source-Sweep and DDM-Indirect-Source-Specific-Order programs.

The DDM program allocates customers’ funds to as many receiving institutions as necessary to provide access to FDIC or NCUA insurance coverage up to the program limit.

“**Receiving Institutions**” are the insured depository institutions that can receive your customers’ funds under the DDM program. R&T offers the ability to place your customers’ funds at (i) receiving banks only or (ii) receiving banks and/or eligible credit unions. Currently, under the DDM program, only credit unions that are designated as “low income credit unions” (“LICUs”) can receive funds from sending institutions.

R&T Deposit Solutions provides banks, broker-dealers, trust companies, wealth managers, and other financial institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep and deposit funding needs.

### Contact us to learn more:

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