

Demand Deposit Marketplace® (DDM®) for Banks

Innovative Cash Management Solutions

Strategically manage your deposit funding needs and the expanded FDIC insurance needs of your customers with the Demand Deposit Marketplace® (DDM®) daily cash management program.

The DDM program enables banks and other depository institutions to offer their customers access to millions of dollars in FDIC insurance, strategically manage daily liquidity, and offer interest rates that are competitive with other cash sweep options.*

Banks can participate as send-only, receive-only, or reciprocal institutions, with the ability to increase or decrease the level of deposits on their balance sheet at any time.

Program Advantages

Additional Source of Funds

Retain higher levels of insured, non-brokered reciprocal deposits, and access stable wholesale funding.

Balance Sheet Flexibility

Increase or decrease deposit levels at any time. Manage the ratio of insured/uninsured balances.

Customizable

Send, receive or reciprocate deposits based on business line or customer needs.

The DDM program serves as a flexible balance sheet management tool — providing access to wholesale funding and a ‘reciprocal deposits’ feature with the ability to increase or decrease the deposit amounts on your balance sheet at any time.

Whether your bank has excess liquidity, requires more deposits, or seeks to maintain deposit levels while offering your customers access to expanded FDIC insurance, the DDM program has a deposit solution that is right for you.

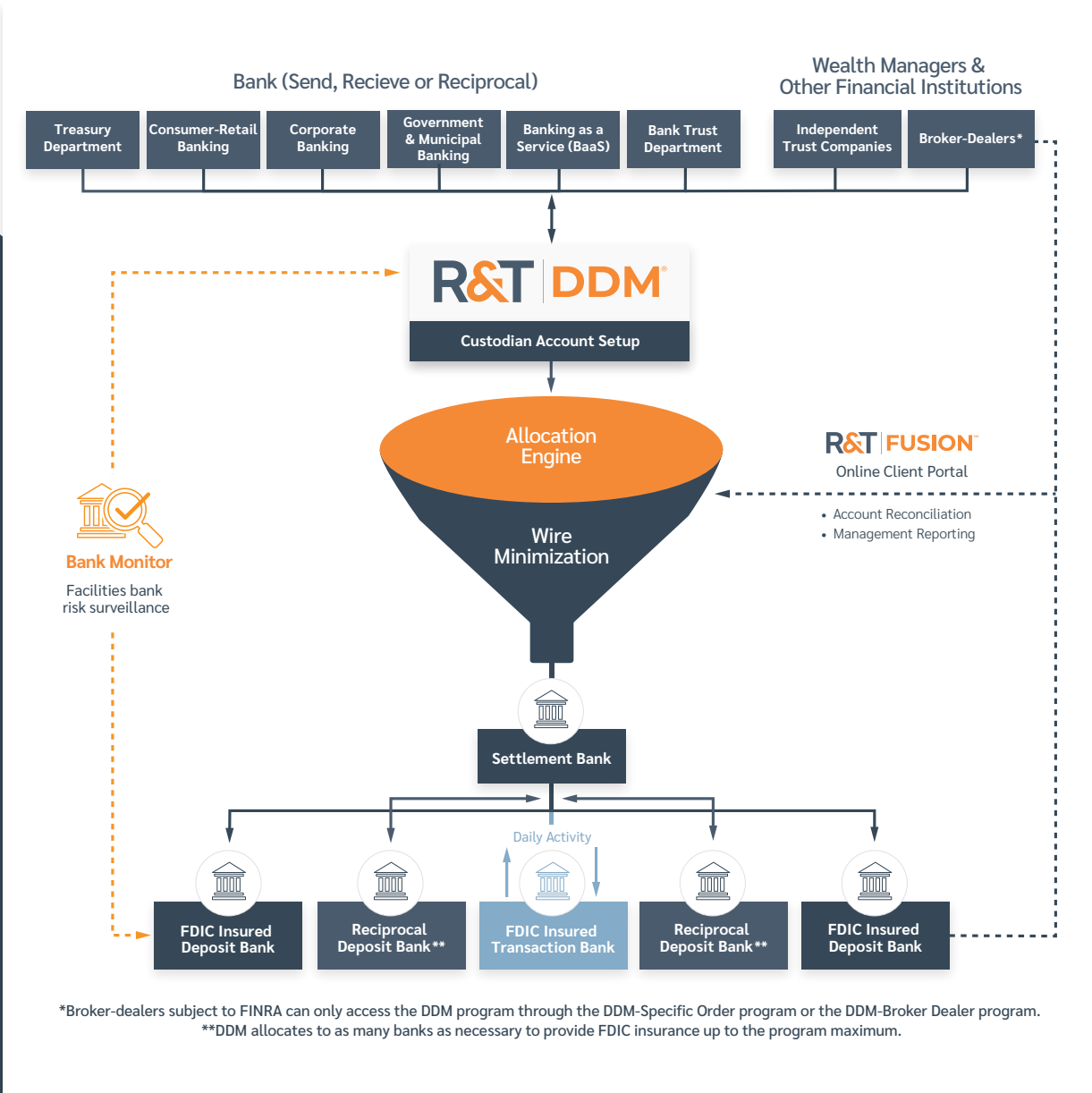
Offer Your Customers

- Access to an expanded level of FDIC insurance
- Daily liquidity
- Interest rates that are competitive with other cash sweep options*

*We provide recordkeeping and/or administrative services with respect to cash sweep and placement programs that we administer (e.g., the DDM and RTID programs). While customer rates obtained on funds placed into those programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of our services is to provide customers with convenient access to expanded FDIC and/or NCUSIF 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 these balances to deposit accounts at FDIC-insured banks in increments below \$250K so that your customers' balances are FDIC-insured up to the program limit.



DDM Program Options

With up to four types of deposit relationships available, the DDM program offers the flexibility to increase or decrease the amount of deposits on your balance sheet at any time.

Send-Only

Send excess deposits off your balance sheet

- Access to millions in FDIC insurance
- Daily liquidity
- Competitive rates*
- Mitigate carrying costs, reduce balance sheet

Receive-Only

Take additional deposits on your balance sheet

- Diversify funding sources
- Fund loan demand
- Strengthen balance sheet
- Supplement/establish contingency funding plan

Reciprocal

Exchange deposits (dollar for dollar)

- Access to millions in FDIC insurance
- No net change to deposit levels
- Maintain daily liquidity
- Bank sets the rate

Reciprocal Plus/Minus

Exchange deposits (any desired ratio)

- Access to millions in FDIC insurance
- Increase/decrease deposit levels
- Bank determines reciprocity amount
- Supplement/establish contingency funding plan

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, deposit funding and securities-based lending needs.

Contact us to learn more:

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Version MKT-101-001 – 09 January 2024

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