

## STRONGER TOGETHER

R&T Deposit Solutions (R&T) and Total Bank Solutions (TBS) have combined to drive innovation and expand our suite of comprehensive products and services. As trusted leaders in the industry, we will continue to help banks, credit unions, wealth managers and trust institutions meet their unique cash sweep or placement, deposit funding and securities-based lending needs.

## Our Combined Strength Helps Us Deliver Greater Value to Our Clients



### For Deposit Institutions our services can provide:

- Improved balance sheet efficiency
- Streamlined securities-based lending underwriting and collateral monitoring
- Access to brokered and potential non-brokered deposits
- Access to new products to support funding needs



### For Wealth Managers our services can provide:

- An expanded network of participating banks for deposit sweep and placement programs
- Higher FDIC insurance levels
- Automated securities-based lending origination
- System enhancements and new product offerings

### What Sets Us Apart:

- Trusted industry leaders
- Collective experience, insight and market expertise
- Exceptional client service model
- Flexible, and customizable solutions
- Innovative, proprietary program operated in-house for added control and flexibility
- In-person and remote training sessions for our clients
- Fully integrated with most processing platforms
- Private label option for brand and product continuity

\*We provide no representations (express or implied) as to whether a bank can classify deposits as "brokered" or "non-brokered" – the bank is solely responsible for that analysis and determination. With respect to "reciprocal deposit" programs, FDIC rules now include an exemption which allows most reciprocal deposits to be treated by well-capitalized and certain other qualifying banks as "non-brokered". Section 202 of the Economic Growth, Regulatory Relief and Consumer Protection Act amended Section 29 of the Federal Deposit Insurance Act (FDI Act) to exempt "reciprocal deposits" from treatment as "brokered deposits", up to the lesser of \$5 billion or 20% of bank liabilities, for well-capitalized and certain other qualifying banks. Under the exemption, "reciprocal deposits" are deposits received by a bank through a deposit placement network with the same maturity (if any) and in the same aggregate amount as covered deposits placed by the bank in other banks under the deposit placement network. Section 337.6 (e) of the FDIC's Rules and Regulations implemented Section 29 of the FDI Act effective January 22, 2021 (12 C.F.R. 337.6(e)).

## Deposit Products

### The Demand Deposit Marketplace<sup>®</sup> Program

The Demand Deposit Marketplace<sup>®</sup> (DDM<sup>®</sup>) program is one of the most flexible, multi-million dollar FDIC insured cash management solutions available. Under the program, customer funds are placed into deposit accounts across a network of participating banks (up to \$250k per bank) to provide access to expanded FDIC insurance on those funds (up to \$50MM per TIN). The program also provides daily liquidity and potential yields and other benefits are that competitive to other sweep options. Financial institutions can participate in the program as a 'send-only', 'receive-only' or 'reciprocal' institution, with the ability to increase or decrease the amount of deposits on their balance sheet at any time.

### R&T Insured Deposits (RTID<sup>®</sup>) & Insured Deposit Program (IDP)

The RTID<sup>®</sup> and IDP programs are industry-leading broker-dealer sweep programs that provide investors with access to millions in FDIC insurance. Under the program, the broker-dealer's customer funds are placed into deposit accounts across a network of participating banks (up to \$250k per bank) to provide access to expanded FDIC insurance on those funds. The level of FDIC insurance available under a broker-dealer's specific program depends on the number of banks participating in that program. Participating banks also can benefit from a stable, diversified and cost-effective source of deposit funding.

## Securities-Based Lending

### Loan Management System (LMS)

The TBS Loan Management System is an end-to-end securities-based lending platform that enables banks to streamline the origination, underwriting, collateral evaluation and monitoring process of loans for affiliated or third-party intermediaries. It's a simple-to-use, turnkey loan management system that is modular by design, providing flexibility to operate as a complete stand-alone system or integrate with external providers. With a configurable and branded interface, professionals can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for their clients within minutes.

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