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R&T Deposit Solutions

STRONGER TOGETHER

AND POSITIONED FOR SUCCESS...

After a successful business combination in 2022, Reich & Tang Deposit Solutions and Total Bank Solutions worked diligently to integrate their systems while continuing to meet the business needs and service expectations of their clients. Having achieved several key milestones, the firm is now moving forward under a single, unified brand: R&T Deposit Solutions.



R&T Brings Timely Solution for Depositors Seeking Access to Higher Levels of FDIC Insurance

R&T Deposit Solutions, a financial technology firm with over \$200 billion in assets under administration, offers deposit programs to banks and other financial institutions seeking access to expanded FDIC insurance. Having successfully combined with Total Bank Solutions in 2022, the firm offers an expanded suite of cash sweep, deposit placement and funding, and securities-based lending solutions.

The Demand Deposit Marketplace® (DDM®) Program

With an increased focus on the safety of deposits, DDM is a deposit placement service that allows a bank to offer its customers access of up to \$50 million in FDIC insurance on their deposits, as well as reduce the uninsured deposits on the bank's balance sheet and replace them with stable, insured deposits.

How It Works

Participating banks and financial institutions place deposits into DDM. Those deposits are placed at US banks up to the FDIC's standard maximum deposit insurance amount of \$250,000 per eligible depositor per bank for each ownership capacity or category.

Through DDM, depositors can place up to \$250,000 at hundreds of US banks and thereby access up to \$50 million of FDIC insurance on their deposits. Depositors consider FDIC insurance to be the gold standard for the preservation of principal, drawing comfort from the fact that since the establishment of the FDIC in 1933, no owner of an FDIC-insured deposit has ever lost any money.

Custom Deposit Sweep Programs

R&T Insured Deposits (RTID®) is a custom cash sweep program available to broker-dealers, providing access to millions in FDIC insurance across an extensive network of participating banks.

Securities-Based Lending Solutions

The R&T Loan Management System (LMS) is an end-to-end platform that streamlines the origination of securities-based lines of credit for wealth managers and fully automates the underwriting, collateral evaluation, and monitoring process for banks and other lenders.



We believe the R&T Deposit Solutions name and new logo captures our shared reputation as a trusted solutions provider, recognizes our market presence as a leading provider of deposit products, and signals our desire to evolve and grow as a firm while retaining our firm's rich legacy.

- Joseph Jerkovich, CEO



The R&T Difference

By connecting banks and wealth managers with complementary needs, R&T empowers both parties to expand the range of capabilities and benefits available to their customers, leading to stronger and more valuable relationships. When seeking a partner, clients have chosen to work with R&T for its:

- ▶ Flexible solutions
- ▶ Unique capabilities designed to serve the financial services industry
- ▶ Experienced team with deep industry knowledge
- ▶ Exceptional client service
- ▶ Commitment to enterprise risk management and data security

Visit our new website: www.rnt.com

