R&T® DEPOSIT SOLUTIONS

Strategically Manage Your Balance Sheet and Gain Customer Confidence with Expanded FDIC Insurance

In light of recent economic turbulence, there has been immense pressure on financial institutions to provide safe, competitive, and strategic cash solutions for their customers while reducing the amount of uninsured deposits on their balance sheets.

Balance Sheet Management - Reciprocal Deposits

Reducing the amount of uninsured deposits on a financial institution's balance sheet is crucial for maintaining financial stability and public confidence in the banking system. By educating customers about reciprocal deposits, financial institutions can limit uninsured deposits and improve balance sheet resiliency.

They can use a comprehensive and fully liquid cash sweep program like the Demand Deposit Marketplace® (DDM®) program offered by R&T Deposit Solutions to reciprocate, send or receive deposits on their balance sheet anytime and optimize their liquidity position. Additionally, if a deposit requires some form of collateral, a fully liquid cash sweep program is a great alternative that instantaneously improves liquidity ratios and contingency funding plans.

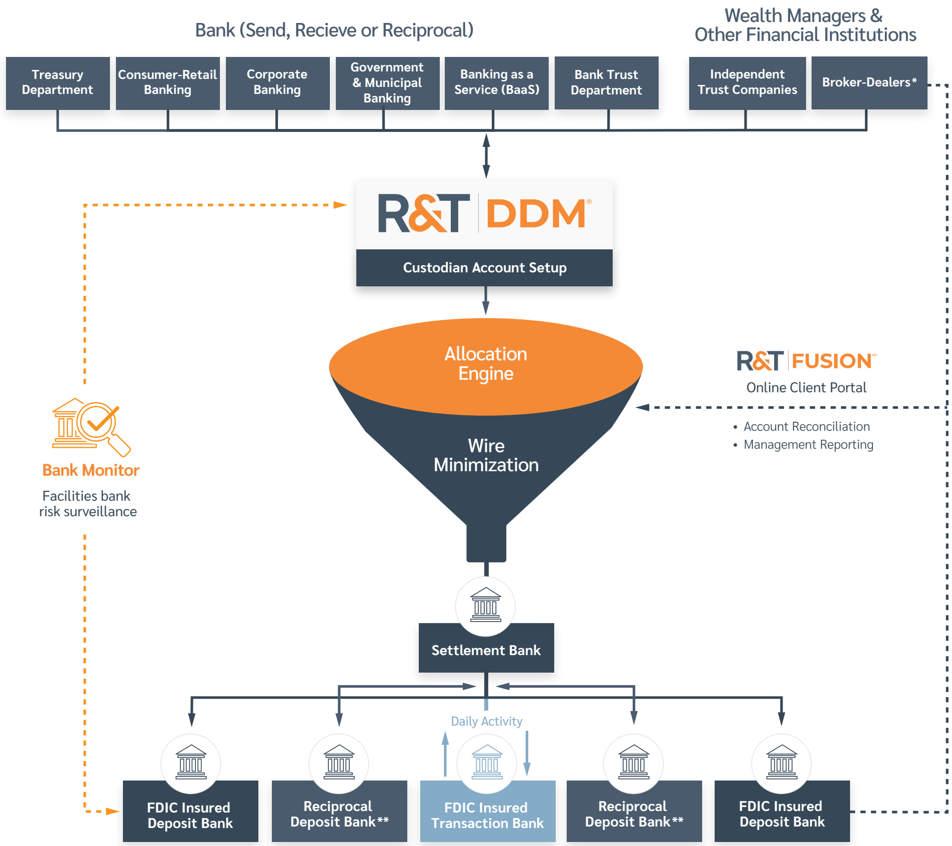
Customer Confidence - Access to Expanded FDIC Insurance

By offering insured deposit products, financial institutions can attract and retain customers who are concerned about the safety of their deposits. Financial institutions can also use insured deposit products as a marketing tool to differentiate themselves from competitors who do not offer such products. Many institutions choose to offer their customers incentives, such as higher interest rates or waived fees, to move their deposits from uninsured accounts to insured accounts. This is an optimal solution for depositors who want expanded levels of FDIC insurance on their deposits while having full control and flexibility to take funds back whenever needed.

How It Works

Customer deposits are sent daily to/from their financial institution's non-time deposit account into the DDM program. For financial institutions that both receive and send deposits, any deposits exceeding the banks' target balance or are in excess of the $250K insurance limit are automatically distributed across the network to DDA accounts held at other well-capitalized participating banks.

Deposits are allocated to as many banks as necessary to fully insure customer deposits up to the program maximum. For reciprocal banks, money is then sent back to the original bank from other customers in the network to ensure that the bank that brought the customer in retains all the funding. **The result is that customers have more than $250K in FDIC insurance and full daily access to their cash.**



*Broker-dealers subject to FINRA can only access the DDM program through the DDM-Specific Order program or the DDM-Broker Dealer program.
**DDM allocates to as many banks as necessary to provide FDIC insurance up to the program maximum.

Contact us to learn more:

R&T Deposit Solutions
1370 Broadway, 17th Floor, New York, NY 10018

866-237-2752 | info@rnt.com | www.rnt.com