R&T® DEPOSIT SOLUTIONS

Demand Deposit Marketplace® (DDM®) Program for Depository Institutions

Access to Expanded Deposit Insurance Coverage with our Flexible Cash Management Program

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

The DDM program enables a bank or other institution to offer its customers access to millions of dollars in deposit insurance coverage on their eligible funds, strategically manage daily liquidity[1], and offer interest rates that are competitive with other cash sweep options.[2]

An institution can participate in the DDM program as a send-only, receive-only, or reciprocal institution, with the ability to increase or decrease the level of deposits on its 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.[3]

Balance Sheet Flexibility
Increase or decrease deposit levels at any time. Manage the ratio of uninsured deposits to total deposits.

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 institution's balance sheet at any time. Whether your institution has excess liquidity, requires more deposits, or seeks to maintain deposit levels while offering its customers access to expanded deposit insurance coverage, the DDM program has a deposit solution that is right for you.

Offer Your Customers

- Ability to access expanded deposit insurance coverage
- Daily liquidity[1]
- Interest rates that are competitive with other cash sweep options[2]

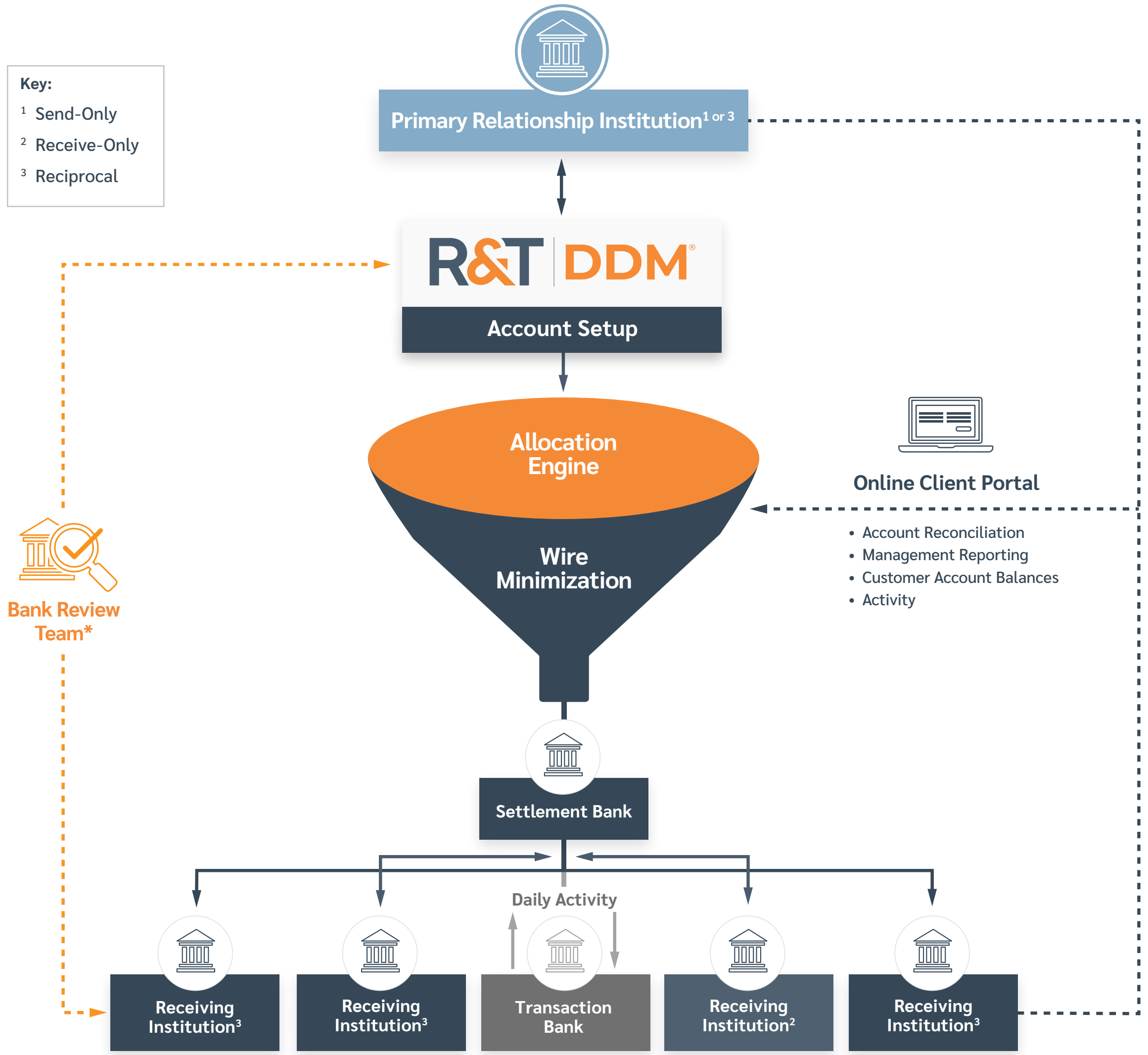
1 Under the DDM program, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving banks or share draft accounts or share accounts at receiving credit unions. While your customers' funds are held in MMDAs or share accounts, the return of your customers' 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.

2 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 deposit insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

3 Subject to applicable laws, regulation and rules relating to brokered deposits, including 12 CFR 337.6. R&T makes no representations or warranties, express or implied, with respect to an institution's classification of deposits as brokered or not brokered. Such determination is entirely and solely the responsibility of that institution.

How It Works

Cash balances in your customer's account at your institution are swept or placed into the DDM program. Those balances are allocated and deposited into deposit accounts at receiving institutions that participate in the DDM program in increments of up to $250K per customer identifier (e.g., TIN) up to the relevant program limit. The result is that your customer can access an expanded level of deposit insurance coverage on its eligible funds while maintaining daily access to its funds through a single relationship with your institution.



*R&T has an internal 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:

The DDM program allocates customers' funds to as many receiving institutions as necessary to provide access to deposit insurance coverage from the FDIC or NCUA up to the relevant 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.

DDM Program Options and Benefits

Easily switch between these deposit relationships without affecting customer statements or accounts and increase or decrease the deposit amounts on your balance sheet at any time.

Send-Only

Send excess deposit balances

- Customer access to expanded deposit insurance coverage
- Generate fee income
- Warehouse future on-balance sheet deposits
- Reduce balance sheet

Receive-Only (Funding Solutions)

Receive deposit funding

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

Reciprocal

Exchange deposits (dollar for dollar)

- Customer access to expanded deposit insurance coverage
- Receive equal insured deposits in return
- Manage costs
- Non-brokered treatment (up to $5 billion or 20% of liabilities)[3]

Reciprocal Plus/Minus

Exchange deposits (any desired ratio)

- Customer access to expanded deposit insurance coverage
- Increase/decrease target deposit levels dynamically
- Bank determines reciprocal target
- Send or receive balances above or below the reciprocal target

3 Subject to applicable laws, regulation and rules relating to brokered deposits, including 12 CFR 337.6. R&T makes no representations or warranties, express or implied, with respect to an institution's classification of deposits as brokered or not brokered. Such determination is entirely and solely the responsibility of that institution.

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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