

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

Control Your Balance Sheet with a Configurable Deposit Program.

The Demand Deposit Marketplace[®] (DDM[®]) program helps financial institutions compete for and retain large deposits by giving customers access to millions in expanded FDIC deposit insurance while providing flexible options to manage funding, deposit composition, and balance sheet needs.



Attract and Retain Customers

Offer customers access to millions in FDIC deposit insurance coverage, daily liquidity¹, and competitive rates², and give high-net-worth individuals, corporate depositors, and public funds a compelling reason to consolidate balances with your institution.



Reduce Risk and Volatility

Manage your uninsured deposit exposure and reduce your uninsured balances to lower the risk of deposit flight under stress and give regulators and analysts a more stable picture of your funding base.



Configure and Control

The DDM program works around your objectives, not the other way around. Choose your program structure, set your own pricing, and adjust as your balance sheet evolves.

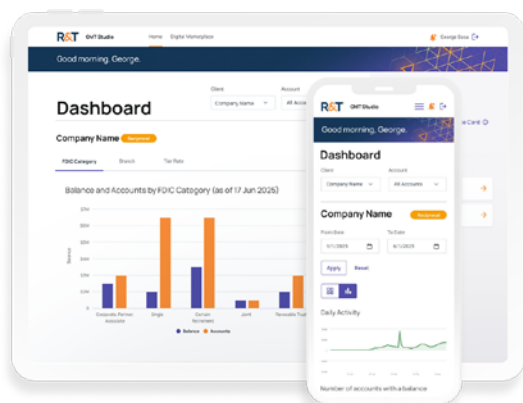


Generate Fee Income

Earn fee income on deposits placed into the DDM program.

The DDM® program enables financial institutions of all sizes to offer access to millions of dollars in expanded FDIC deposit insurance coverage at competitive rates² and at scale. Institutions can dynamically adjust how deposits are sent, received, or reciprocated, allowing them to attract large depositors, manage the deposit mix, and support multiple balance-sheet objectives through a single program.

The DDM program combines flexible, program-level control with a broad bank network and real-time reporting to support scalable, transparent deposit programs.



Configurable by Design

With institution-level management, private labeling, and R&T experts to help customize program design, DDM adapts to your needs.

A Broad, Established Network

Place large balances efficiently across hundreds of participating institutions, and serve customers with the capabilities of a large institution.

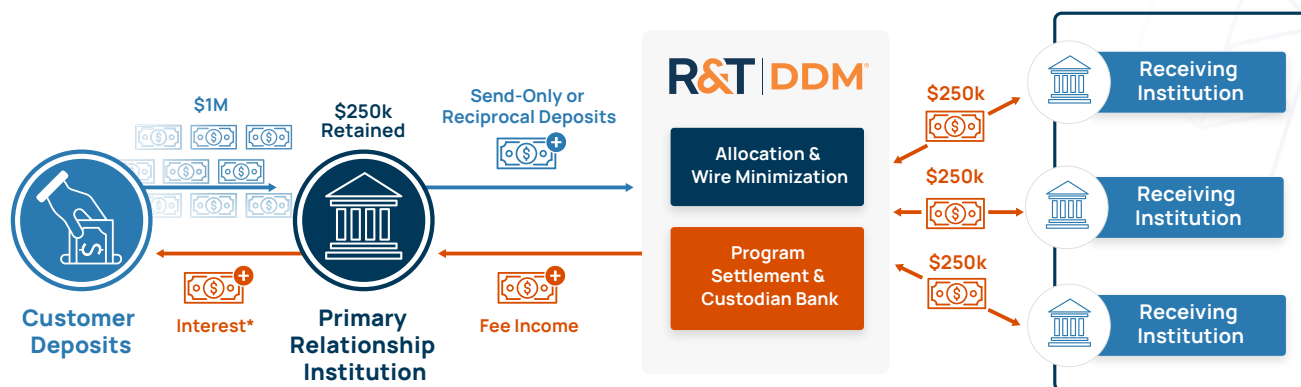


Modern Platform, Powerful Integrations

DDM supports scalable deposit programs with 50+ core processors and trust accounting platform integrations, centralized reporting, and self-service access.

How The DDM Program Works

Cash balances from your customers' accounts are swept into the DDM program on a send-only or reciprocal basis and allocated into deposit accounts at participating receiving institutions in increments of up to \$250K per eligible depositor (based on customer identifier)³, per receiving institution. This allows your customers to access expanded deposit insurance on their funds, up to the relevant program limit⁴, while maintaining daily access to their funds through their relationship with your institution.



*Interest is paid by each receiving institution where the deposits are held, with the corresponding interest reflected in the customer's account at their primary relationship institution.

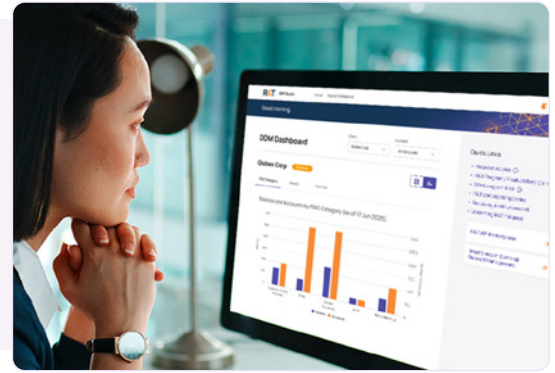
"Receiving Institutions" are the insured depository institutions that can receive your customers' funds under the DDM program. R&T offers the ability to place your customers' funds at (i) receiving banks only or (ii) receiving banks and/or eligible credit unions. The DDM program allocates customers' funds to as many receiving institutions as necessary to provide access to deposit insurance coverage from the FDIC or NCUA up to the program limit. 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

Send-Only	Receive-Only (Funding Solutions)	Reciprocal	Reciprocal Plus/Minus
Send excess deposit balances - Provide access to expanded deposit insurance coverage - Generate fee income - On-demand funding for balance sheet deposits	Receive deposit funding - Diversify wholesale funding sources - Fund loan demand - Strengthen balance sheet and supplement contingency funding plans	Exchange deposits on a dollar-for-dollar basis - Provide access to expanded deposit insurance coverage - Send uninsured balances and receive deposits in return - Eligible for non-brokered treatment up to legal limits for qualifying institutions⁵	Exchange deposits in any desired ratio - Provide access to expanded deposit insurance coverage - Dynamically increase or decrease deposit levels - Set reciprocal targets to send or receive balances above or below a target

“The sweep deposit program provides a stable source of funding with flexibility around target balances to address our evolving funding needs over the years.”

Senior Vice President, Wholesale Funding & Liquidity
National Bank



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, CDMX, and RTID programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the programs 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 Under the DDM program, your institution may be permitted to allocate your customers' funds to participating receiving institutions in increments of up to \$250K per customer identifier (e.g., TIN), per account ownership category, per receiving institution, subject to approval and relevant agreements with R&T.

4 Subject to the DDM Program Customer Terms & Conditions. Any funds placed into the DDM Program above the program limit (being excess funds) are placed into deposit accounts at excess receiving institutions and are not eligible for access to deposit insurance coverage (subject to FDIC/NCUA laws and regulations, which may permit access).

5 Subject to applicable laws, regulations, rules, and limits relating to brokered deposits, including Section 29 of the Federal Deposit Insurance Act (12 U.S.C. 1831f), as amended, its implementing regulations, including 12 CFR 337.6, and applicable Call Report instructions from the FFIEC. 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, trust companies, broker-dealers, and other financial institutions with tailored cash sweep and deposit funding solutions designed to meet their unique funding, liquidity, and deposit management needs.

Contact us to learn more:

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