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May 2024

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R&T Deposit Solutions

## Celebrating 50 Years of Financial Innovation

**R&T**  
DEPOSIT SOLUTIONS

1974

**50**  
YEARS

2024

For five decades, R&T has helped clients navigate dynamic economic landscapes and remains steadfast in its mission to empower clients, drive progress, and shape the future of the financial industry. R&T continues to build on its' legacy, delivering timely liquidity and deposit management solutions that help banks and other financial institutions grow their business and adapt to evolving customer demands. With an unwavering commitment to excellence, advanced technology, and a relentless focus on client success, the future looks bright for R&T.

Photo: Joseph Jerkovich, President & CEO and Susan Cosgrove, Executive Chairperson

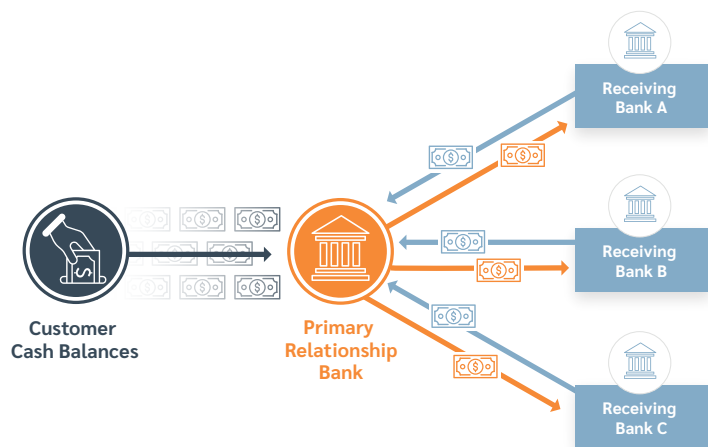
# R&T Provides Solutions to Drive Deposit Growth and Manage Liquidity with Reciprocal Deposits



In an era marked by rapid market shifts and economic uncertainties, banks are navigating a complex landscape where managing the balance sheet, mitigating funding gaps and addressing customer concerns about safety are more important than ever before. For many banks, reciprocal deposits have become a larger part of their overall deposit funding strategy, offering a timely and cost-effective solution that can help banks achieve these important goals.

## What are Reciprocal Deposits?

Reciprocal Deposits are funds received by a bank through a deposit placement network in return for placing a matching amount of deposits at other network banks. This allows the bank to strategically manage its balance sheet while offering customers access to expanded FDIC insurance coverage.



The growing use of reciprocal deposits, which have increased nearly 150% since the 2023 banking crisis<sup>1</sup>, is a vital market-based solution that can help banks to demonstrate the stability of their deposit base, improve access to liquidity and the ability to manage the percentage of uninsured deposits on their balance sheet. However, with reciprocal deposits still only representing 5% of estimated total uninsured deposits<sup>1</sup>, there is significant opportunity to increase the utilization of this important capability.

<sup>1</sup> R&T's analysis of call report data.



*We owe our success to our trusted clients with whom we have invaluable partnerships. As we look forward, we are committed to providing continued innovation for robust and resilient balance sheet and liquidity management solutions to our financial services clients.*

- Susan Cosgrove, Executive Chairperson



## The Demand Deposit Marketplace® Program

R&T's Demand Deposit Marketplace® program (DDM®) is an automated daily cash management program that allows banks to take advantage of the reciprocal feature to satisfy the insurance needs of their customers and retain access to valuable deposits.

- ▶ Flexibility to adjust reciprocal deposit levels anytime
- ▶ Maintain valuable customers seeking principal protection on large deposits
- ▶ Receive equal funds back on balance sheet to support local community

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