

Demand Deposit Marketplace® (DDM®) Program for Public Funds

Unlock the Potential of Your Public Funds with Proven Cash Management Solutions.

The Demand Deposit Marketplace® (DDM®) program transforms daily cash management for public funds, offering a strategic approach to managing deposit funding needs while ensuring access to expanded FDIC deposit insurance coverage.

The DDM program is an ideal solution for public funds seeking the safety of expanded deposit insurance coverage and the convenience of a single banking relationship.

Why Choose the DDM® Program?

- ▶ **Optimize Collateral Utilization**
Eliminate the need to post collateral on uninsured deposits.
- ▶ **Flexible Balance Sheet Management**
Dynamically increase or decrease deposit levels.
- ▶ **Configurable**
Send, receive or reciprocate deposits based on business line or customer needs.

Benefits for Public Fund Customers:

Expanded Deposit Insurance

Ability to access expanded FDIC deposit insurance coverage on customer funds.

Daily Liquidity¹

Daily liquidity on funds placed into demand deposit accounts.

Rates/Yields²

Interest rates that are competitive with other cash sweep options.

Risk Mitigation

Deposit accounts are not subject to floating net asset values, or subject to redemption gates, so market volatility will not negatively affect principal.

Transparency

Know exactly which US banks holds customer balances at all times.

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).

How It Works

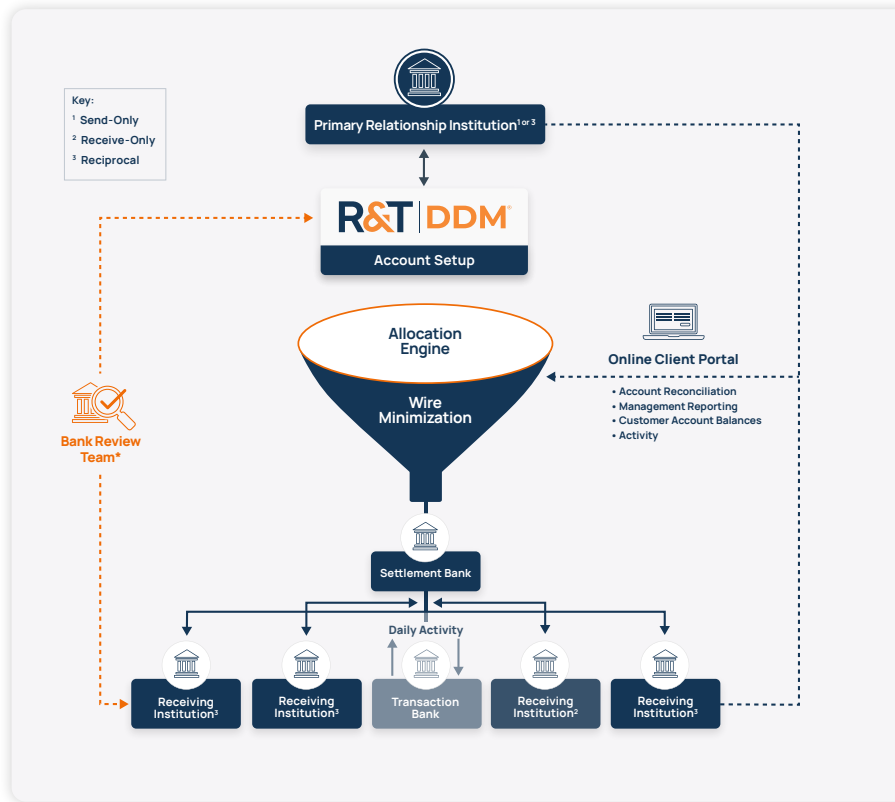
Funds from your customers' account at your institution are seamlessly integrated into the DDM program, where they are strategically distributed. These balances are allocated in increments of up to \$250K per customer identifier (e.g., TIN) and deposited into accounts at participating DDM institutions, subject to the applicable program limit³. This structure enables your customer to enjoy access to an expanded level of FDIC insurance coverage on eligible funds.

Importantly, your customers maintain daily access¹ to their funds and continue to benefit from a singular banking relationship with your institution, simplifying management while enhancing security.

³ 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 laws and regulations, which may permit access).

NOTES:

*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.



R&T Deposit Solutions provides banks, broker-dealers, trust companies, and other financial institutions with flexible cash sweep and deposit funding solutions designed to protect their customers' funds and grow their business.

Contact us to learn more:

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

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