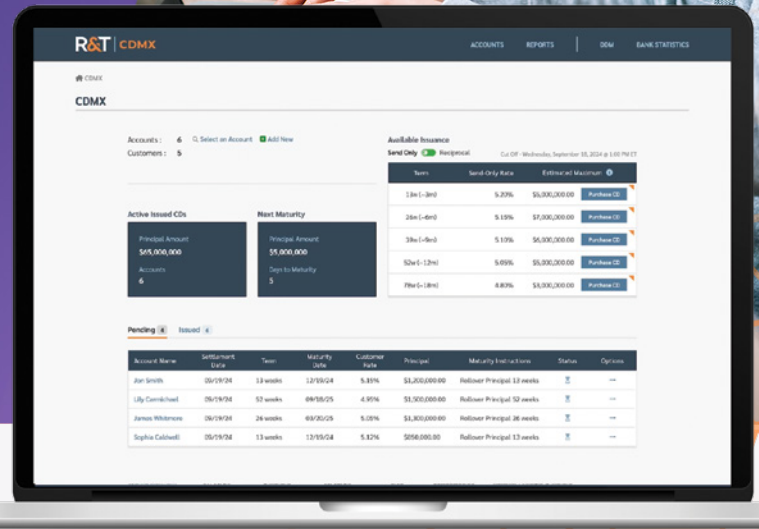


Certificate of Deposit Marketplace ExchangeSM
(CDMXSM) Program

An Innovative CD Solution Offering Fixed Rates and Flexible Maturity Options.

Provide your customers with daily access to fixed rates and terms by placing their funds into FDIC-insured Certificates of Deposit, offering diverse maturity options.

The CDMX program is designed to help participating institutions efficiently allocate their customers' funds into CDs at receiving institutions. This program offers expanded deposit insurance coverage on eligible funds through a network of participating institutions, all while maintaining a single relationship with your firm.



Program Advantages

Expanded Deposit Insurance

Provide your customers with access to expanded deposit insurance coverage on their funds through CDs.

Increased Term Deposits

Increase deposits to match your maturity targets.

Flexible, Cost-effective Funding

Manage and source cost effective term funding from a single platform.

Additional Fee Income

A new opportunity to add incremental revenue.

Broad Customer Base

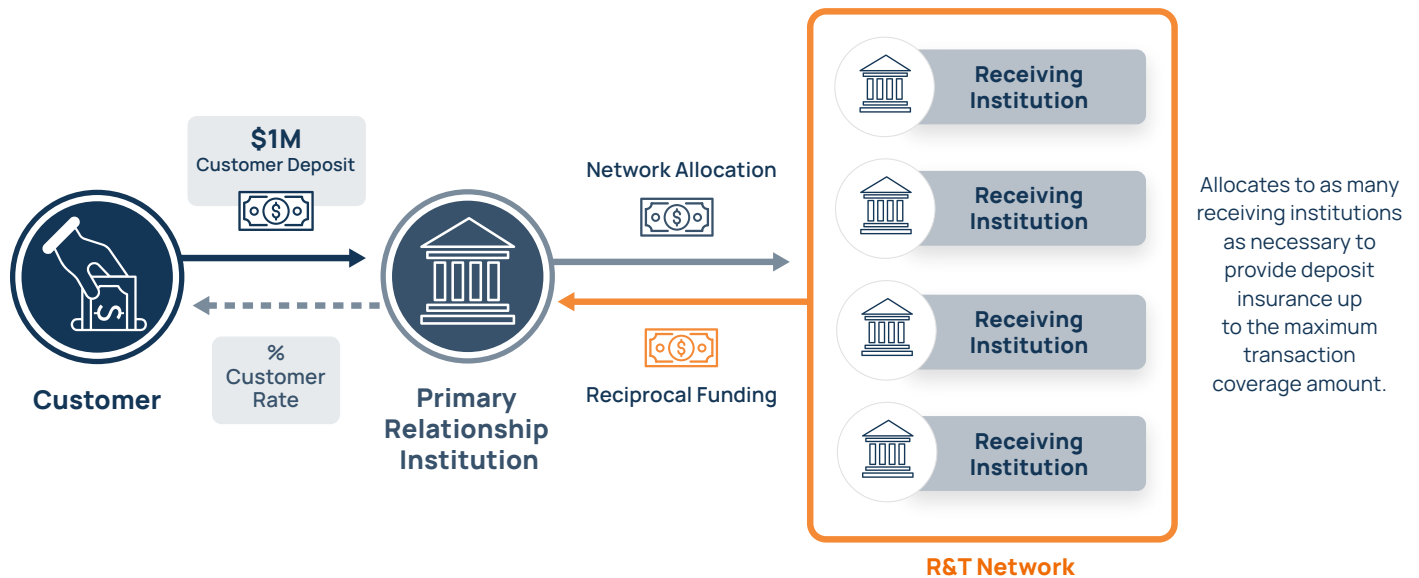
Available to individuals, businesses, and municipalities.

Convenient Management

Online portal for easy transaction handling and reporting.

How It Works

Under the CDMX program, your customers' funds are allocated and placed into CDs at multiple receiving institutions, in increments of up to \$250K, per customer identifier (e.g., TIN), per receiving institution. This allows your customers to access an expanded level of deposit insurance coverage on their eligible funds up to a program limit. Even though your customers' funds are held in CDs at multiple receiving institutions, they can still access their funds through a single relationship with your firm.



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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