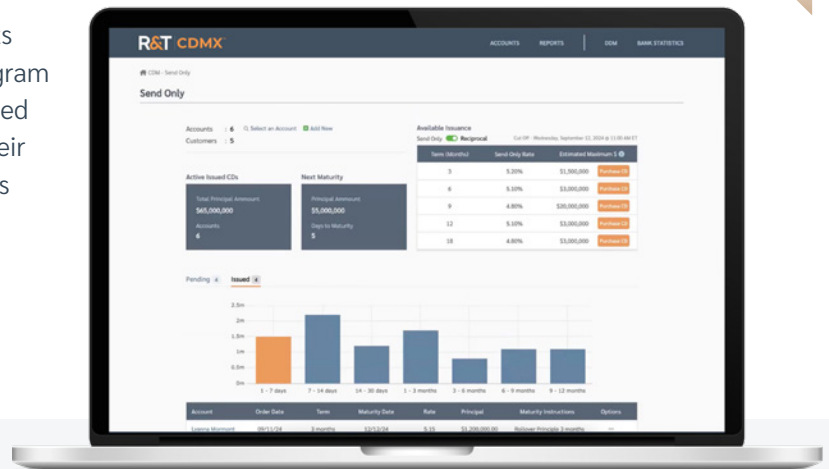




# Certificate of Deposit Marketplace Exchange<sup>SM</sup> (CDMX) Program

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.

R&T Deposit Solutions (“R&T”) is excited to enhance its product suite with the introduction of the CDMX<sup>SM</sup> program set to launch in Q4 2024. 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.

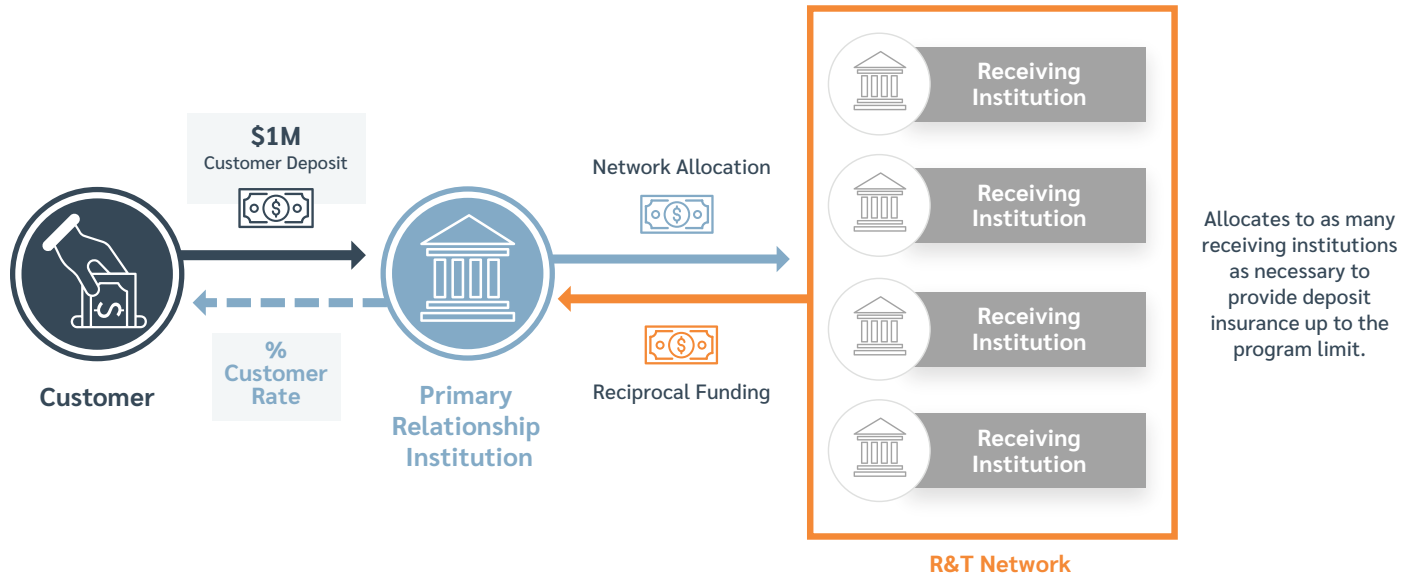


## Program Advantages

- ▶ **Expanded Deposit Insurance:** Provide your customers with access to expanded deposit insurance coverage 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 Does the CDMX Program Work?

Under the CDMX program, your customers’ funds are allocated and placed into CDs at multiple receiving institutions, in increments of up to \$250,000, 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, 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.

**Learn more about participating in the CDMX program by contacting your R&T Sales Executive.**

Version MKT-158-001 – 01 October 2024

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