

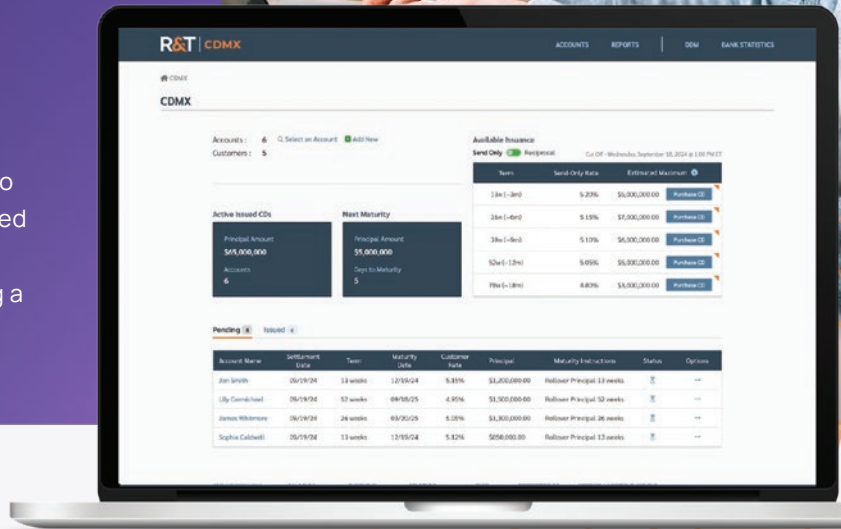


Certificate of Deposit Marketplace ExchangeSM
(CDMXSM) Program

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 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

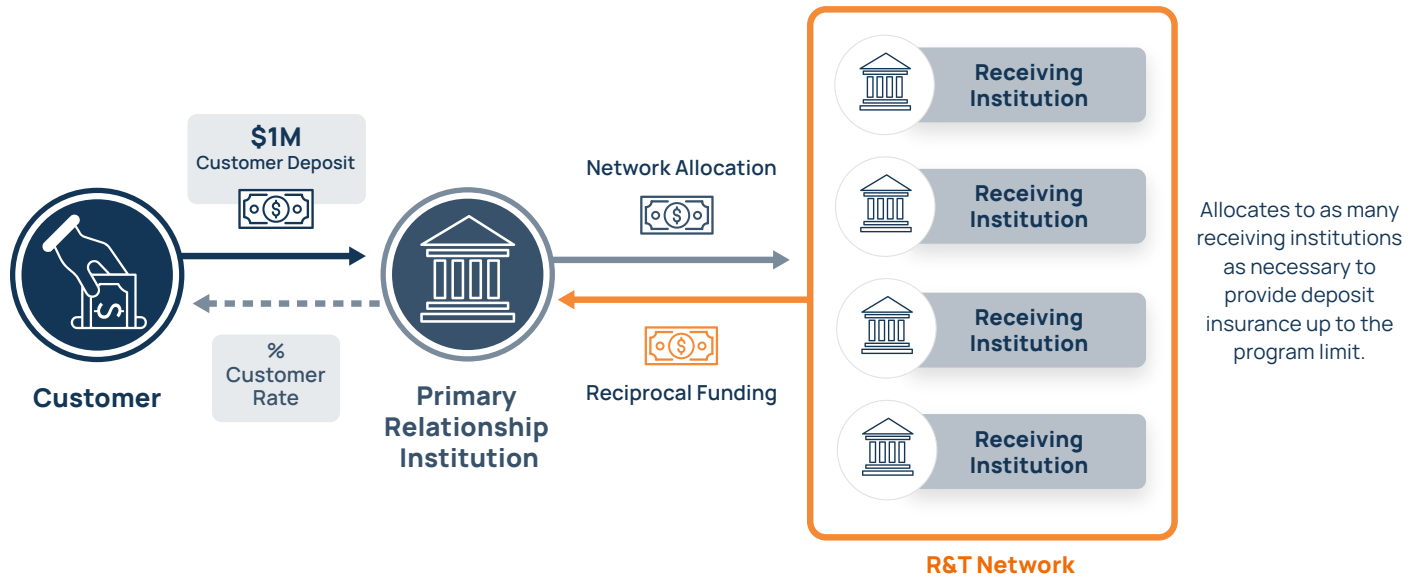
Available to individuals, businesses, and municipalities.

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, 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.

Contact us to learn more:

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

Copyright © 2024 Stable Custody Group II LLC. All rights reserved. Stable Custody Group II LLC (a Delaware limited liability company and affiliate of Reich & Tang Deposit Solutions, LLC d/b/a R&T Deposit Solution), and/or its affiliates (together, "**Stable**", "**we**" or "**our**") provide administrative, recordkeeping, agency and other services to banks, credit unions and other institutions with respect to the Certificate of Deposit Marketplace ExchangeSM ("**CDMX**SM") program. All of our services are provided subject to the terms and conditions of the written agreements entered between Stable and its client with respect to our services, and we provide no representations or warranties, express or implied, except as expressly set forth in those written agreements. [Click here](#) for our legal and other disclosures. **We are not an FDIC or NCUA-insured institution. FDIC and NCUA insurance only covers the failure of an FDIC or NCUA-insured institution, respectively. Certain conditions must be satisfied for FDIC and NCUA pass-through deposit insurance coverage to apply. Click here for a list of the FDIC and NCUA-insured institutions with which we have a business relationship for the placement of deposits under the CDMX program, and into which a participating institution may place deposits** (subject to the program terms and any opt-outs by the participating institution and/or its customers). While the CDMX program provides access to an expanded level of FDIC or NCUA insurance coverage on funds placed into the program (subject to program terms and applicable laws, regulations and guidance, including pass-through insurance coverage requirements), **the CDMX program, itself, as well as R&T's other service offerings are not insured or guaranteed by the FDIC or NCUA, are not deposits and may lose value** in certain circumstances as described in the program/service terms. We are **not** a division of the FDIC or NCUA, we are **not** associated with the FDIC or NCUA and we are **not** insured by the FDIC or NCUA. For more information about us, please visit our website at <https://www.rnt.com>. The primary objective of the CDMX program is to provide customers with convenient access to expanded FDIC insurance coverage on their funds (and not for investment enhancements, higher rates of returns or profits). R&T[®], Reich & Tang[®] and DepositView[®] are registered marks, and CDMXSM is a pending mark, of Reich & Tang Deposit Networks, LLC. Certificate of Deposit Marketplace ExchangeSM and IDEASM are unregistered service marks of Reich & Tang Deposit Networks, LLC.

Version MKT-158-003 – 19 November 2024