

Company Overview

Since 1974, R&T Deposit Solutions (“R&T”) has been one of the nation’s largest firms dedicated to providing deposit and liquidity solutions to its clients. R&T offers a broad range of innovative, tech-enabled services designed to help banks, broker-dealers, wealth managers, and other financial institutions address their unique cash sweep and deposit funding needs.

For over 50 years, R&T has supported some of the world’s largest financial institutions in achieving their business objectives. By consistently delivering strong results, R&T has achieved sustained growth and earned a market-leading reputation for delivering client-focused solutions supported with exceptional client service, an established deposit network and an expert team of professionals.

In 2022, with the backing of Estancia Capital Management, R&T acquired Total Financial Solutions LLC (d/b/a Total Bank Solutions), expanding its product offerings and enhancing its management team and operational capabilities. In August 2023, GTCR acquired a 50% equity stake in R&T, providing a strategic investment to further support the company’s rapid growth in expanded deposit insurance programs. This partnership also reinforces R&T’s commitment to leadership development, governance, risk management, and technology infrastructure.

Benefit of Our Network

- 174B+ Assets Under Administration¹
- Access of up to \$50M in Expanded Deposit Insurance Coverage²
- 350+ Participating Banks and Financial Institutions
- 10M+ Customer Accounts
- Seamless integration with most core processors
- Private label capability

¹ AUA as of 09/30/2024, includes all network and affiliated deposit balance from whom R&T is the program administrator.

² This is the overall program limit for the Demand Deposit Marketplace® (DDM®) Program.

Our Solutions



Demand Deposit Marketplace Program® (DDM®)

- ▶ Daily cash sweep for depository institutions
- ▶ Balance sheet management
- ▶ Access to expanded deposit insurance coverage



Funding Solutions for Depository Institutions

- ▶ Diversify your deposit base with the DDM program
- ▶ Receive Only and RTID programs



R&T Insured Deposits (RTID)

- ▶ Daily cash sweep program for broker-dealers
- ▶ Access to expanded deposit insurance coverage
- ▶ Wholesale deposit funding for depository institutions



Certificate of Deposit Marketplace ExchangeSM (CDMXSM) Program

- ▶ Provide customers with access to expanded deposit insurance coverage through CDs
- ▶ Utilize overnight or term funding from a single platform

For more information, contact:

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