

Unlock Liquidity. Reduce Collateral. Deepen Relationships.

Transition Collateralized Deposits to Reciprocal Deposits

Why It Matters

In today's market, every basis point and every relationship counts. Reciprocal deposits offer a smarter way to protect large balances while freeing up valuable collateral to drive growth.

Whether you're managing public funds, high-net-worth clients, or corporate treasury accounts, this solution helps you:

- ▶ Provide access to expanded FDIC insurance coverage
- ▶ Improve liquidity
- ▶ Retain key relationships
- ▶ Eliminate excess collateral

What Are Reciprocal Deposits?

Reciprocal deposits distribute large balances across a network of banks, keeping each portion under the FDIC insurance limit. Customers continue working directly with **your bank**, while enjoying access to expanded deposit insurance.

Who Benefits?

High-Net-Worth Individuals

No more juggling multiple banks to keep funds insured. Reciprocal deposits allow them to stay with the bank they trust—**you**.

Commercial Clients

Treasury teams want safety without operational complexity. Offer them **insured simplicity** with reciprocal deposit solutions.

Government Entities

Collateral requirements can tie up municipal bonds or other securities. With reciprocal deposits, funds can access expanded deposit insurance—**no pledged securities needed**.

Why This Matters for Your Bank

Unlock capital. Improve your balance sheet.

Many community banks overcollateralize government or commercial accounts. Shifting to reciprocal deposits lets you:

- ▶ Reclaim pledged securities
- ▶ Enhance balance sheet flexibility
- ▶ Boost earnings potential

How to Make the Shift

1 Identify pledged accounts

Start with customers whose deposits are secured by collateral.

2 Engage your customer

Discuss the advantages of reciprocal deposit coverage and how it works.

3 Review investment policies

You may need to adjust your policies to allow participation in reciprocal networks.

4 Transition with ease

Once approved, the change is simple, fast, and seamless.

Education Is Key

Some customers may not be familiar with reciprocal deposits or may assume collateral is the only safe option. That's where your guidance makes the difference.

Show them how insured deposits can be safer, simpler, and smarter.

Bottom Line

Reciprocal deposits offer a win-win:

- ▶ Access to expanded deposit insurance coverage for your customers
- ▶ Freed-up capital for your institution
- ▶ Stronger, longer-lasting relationships

Ready to unlock liquidity?

Let's talk about how to transition collateralized accounts to reciprocal deposits. Reach out to R&T Deposit Solutions at <https://rnt.com/contact-us/>.

Copyright © 2025 R&T Deposit Marketplace, LLC. All rights reserved. R&T Deposit Marketplace, LLC (d/b/a R&T Deposit Solutions), a Delaware limited liability company, ("R&T") provides administrative, recordkeeping, and/or other services to banks, credit unions, trust companies, wealth management firms and other institutions with respect to the Demand Deposit Marketplace® (DDM®) program ("DDM Program"). An affiliate of R&T, Stable Custody Group II LLC ("Stable"), acts as agent of participating sending institutions under the DDM Program. R&T and Stable, together, "we," "us" or "our". All of our services are provided subject to the terms and conditions of the written agreements and/or agency appointments between us and our clients with respect to those services, and we provide no representations or warranties, express or implied, except as expressly set forth in those written agreements and/or appointments. Click [here](#) for our legal and other disclosures. **We are not an FDIC or NCUA-insured institution. FDIC insurance only covers the failure of an FDIC-insured institution. NCUA insurance only covers the failure of an NCUA-insured institution. 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 R&T has a direct or indirect business relationship for the placement of deposits under the DDM Program, and into which a participating institution may place deposits** (subject to the terms of those programs and any opt-outs by the participating institution and/or its customers). While the DDM Program provides access to an expanded level of FDIC or NCUA deposit 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 DDM Program, itself, is not insured or guaranteed by the FDIC or NCUA, is not a deposit and may lose value.** We are not an affiliate of an FDIC or NCUA-insured institution, we are not an office, division or sub-division of the FDIC or NCUA, and we are not associated with the FDIC or NCUA or office, division or sub-division thereof. For more information about us, please visit our website at <https://www.rnt.com>. 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, higher rates of returns or profits). R&T®, Reich & Tang®, Demand Deposit Marketplace®, DDM® and DepositView® are registered marks of R&T Deposit Networks, LLC. R&T FusionSM and Fusion by R&TSM are pending marks of R&T Deposit Networks, LLC. IDEASM is an unregistered service mark of R&T Deposit Networks, LLC.

Version MKT-189-001 – 02 June 2025