

October 6, 2025

Participating Institution in DDM and/or CDMX Program

Dear Sir/Madam

### **Additional Due Diligence Information – R&T Deposit Marketplace, LLC (RTDM) Entity**

Effective November 10, 2025, R&T will separate its administrative and agency responsibilities with respect to the Demand Deposit Marketplace<sup>®</sup> (DDM<sup>®</sup>) and Certificate of Deposit Marketplace Exchange<sup>®</sup> (CDMX<sup>®</sup>) programs (the “**Programs**”) across two R&T affiliates as follows:

- A new R&T affiliate, R&T Deposit Marketplace, LLC (d/b/a R&T Deposit Solutions) (“**RTDM**”), will serve as the Program administrator. In this role, RTDM will provide all administrative services to your firm as administrator of the Programs and will issue any invoices for those services.
- Stable Custody Group II LLC (“**Stable**”) will remain the appointed agent of participating institutions under the Programs to hold funds sent into the Programs as agent, including as titled account holder of the program accounts at the participating receiving institutions<sup>1</sup> and certain of the settlement accounts under the Programs.

We are providing the following additional documents that you might need with respect to your firm’s vendor due diligence associated with our new RTDM entity:

1. R&T Corporate Entity Structure. Attached is our current R&T Organizational Chart. RTDM is a wholly owned indirect subsidiary of our parent company, Empire NewCo, LLC. Stable also remains a wholly-owned indirect subsidiary of Empire NewCo, LLC.
2. W-9 Form. Attached is the W-9 Form for RTDM, which is the entity that will provide any invoices for the provision of administrative services to your firm for the Programs.
3. Certificates of Liability Insurance. Attached is the most recent Certificates of Liability Insurance, which cover both RTDM and Stable.
4. RTDM Certificate of Formation. Attached is a Certificate of Formation for RTDM.
5. RTDM Certificate of Good Standing. Attached is a Certificate of Good Standing for RTDM.
6. Operating Agreement. Attached is the Operating Agreement for RTDM.

The Consolidated Financial Statements for Empire NewCo LLC and subsidiaries will continue to apply to RTDM. As mentioned above, RTDM is a wholly-owned indirect subsidiary of Empire NewCo LLC.

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<sup>1</sup> If your firm has established program accounts at receiving institutions in its own name as agent for its customers (i.e., under the “direct bank” or “proprietary receiving institution” feature of the Programs), those program accounts remain titled in your firm’s name (and not in Stable’s name).

Please note that:

- ▶ Your Firm's Vendor Due Diligence Questionnaires. If your firm requires R&T to complete any additional vendor/ third-party risk due diligence questionnaires, please email them to: [due\\_diligence\\_requests@rnt.com](mailto:due_diligence_requests@rnt.com).
- ▶ Confidential. The attached and above referenced documents and information (i) are provided to your firm on a **strictly confidential** basis, subject to the terms of the Non-Disclosure or Confidentiality Agreement entered between R&T and your firm (or the confidentiality provisions in your firm's existing service agreement with R&T) and (ii) must not be shared with any other person (including any of your customers) without R&T's prior written consent.

If you have any other questions, please email: [due\\_diligence\\_requests@rnt.com](mailto:due_diligence_requests@rnt.com).

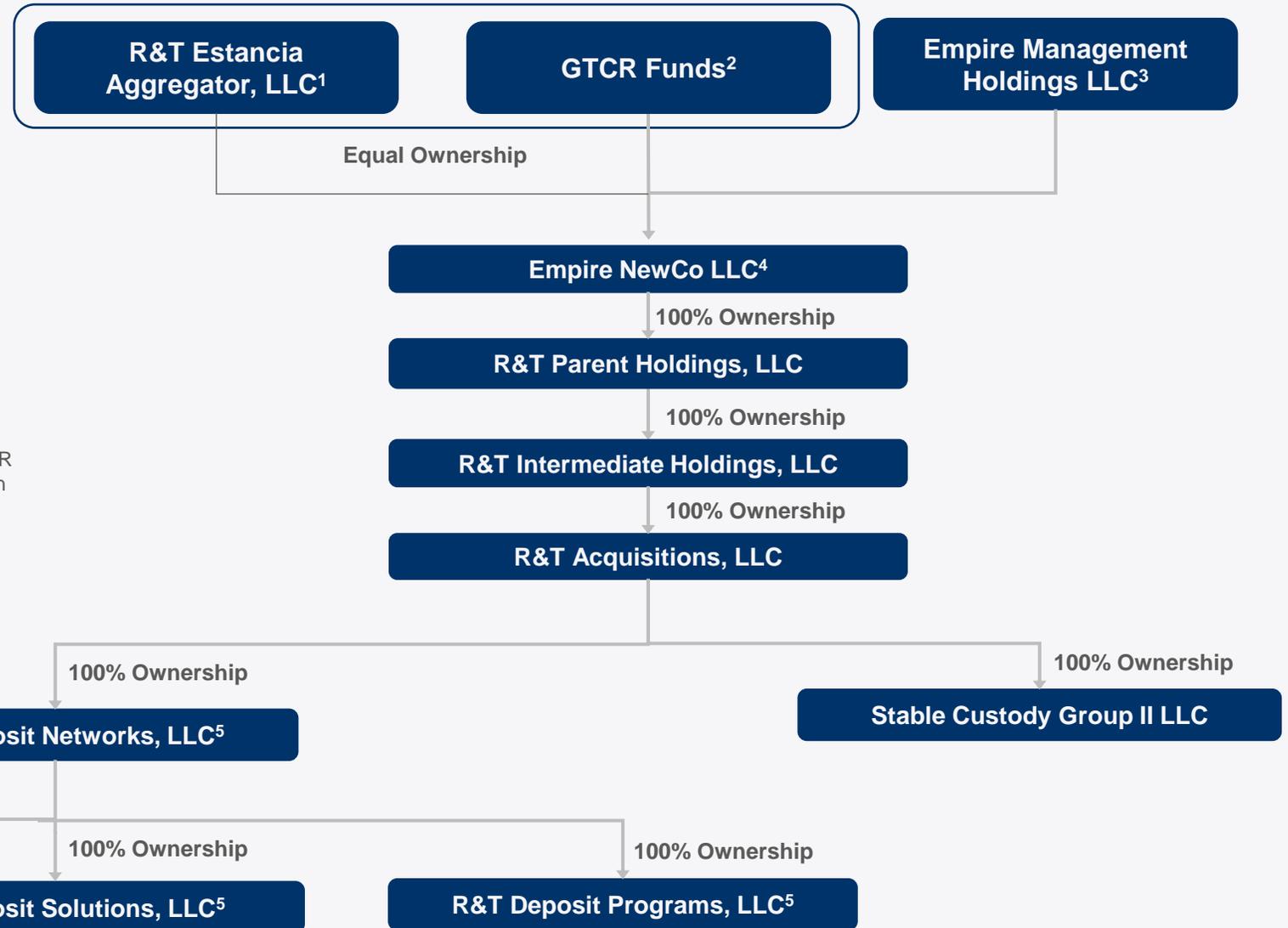
Thank you for your continued trust and partnership. We look forward to servicing your firm's needs!

Your R&T Relationship Manager

# R&T Corporate Entity Structure

As of April 17, 2025  
Confidential & Proprietary

1. R&T Estancia Aggregator, LLC is owned by:
  - an entity controlled by Estancia Capital Management, LLC (a private equity firm based in Scottsdale, AZ); and
  - current and retired employees of R&T.
2. This ownership interest is owned by the following three GTCR funds that are controlled by GTCR LLC (a private equity firm based in Chicago, Illinois) – GTCR Fund XIII/B LP, GTCR Empire Splitter LP and GTCR Co-Invest XIII LP.
3. Empire Management Holdings LLC is an aggregator entity for economic incentive units granted to R&T management.
4. R&T Estancia Aggregator, LLC, on the one hand, and funds affiliated with GTCR LLC, on the other hand, each own an equal proportion of the ownership interests in Empire NewCo LLC.
5. d/b/a R&T Deposit Solutions



# Request for Taxpayer Identification Number and Certification

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

**Give form to the  
requester. Do not  
send to the IRS.**

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

<b>Print or type. See Specific Instructions on page 3.</b>	<b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>R&amp;T Deposit Marketplace, LLC</b>		
	<b>2</b> Business name/disregarded entity name, if different from above. <b>R&amp;T Deposit Solutions</b>		
	<b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input checked="" type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . . <b>P</b> <b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____		
	<b>3b</b> If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . <input type="checkbox"/> <i>(Applies to accounts maintained outside the United States.)</i>		
	<b>5</b> Address (number, street, and apt. or suite no.). See instructions. <b>1370 Broadway, 17th Floor</b>	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____	
	<b>6</b> City, state, and ZIP code <b>New York, NY 10018</b>	<b>7</b> List account number(s) here (optional)	
	<b>Requester's name and address (optional)</b>		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

<b>Social security number</b>									
<b>or</b>									
<b>Employer identification number</b>									
3	3	-	4	8	9	0	1	9	6

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign Here**    Signature of U.S. person

Date **05/20/2025**

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they





AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_

# ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_ of \_\_\_\_

AGENCY AssuredPartners Northeast, LLC.		NAMED INSURED Empire NewCo LLC	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

## ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25      **FORM TITLE:** Certificate of Liability Insurance: Remarks

excess of \$5M

Excess Tech Errors & Omissions/Cyber, Effective: 08/12/2025 - 08/12/2026, Policy No: P03CY0000088830, Vantage Risk Specialty Ins Co (NAIC 16275) - \$5M excess of \$10M

Directors & Officers Liability, Effective: 08/12/2025 - 08/12/2026, Policy No: 03-540-93-15, National Union Fire Insurance Co of Pittsburgh, PA (NAIC 19445) - Primary \$5M limit, \$150K Each Claim Retention

Excess Directors & Officers Liability, Effective: 08/12/2025 - 08/12/2026, Policy No: 514-105941-6, North River Ins Co (NAIC 21105) - \$5M excess of \$5M

Excess Directors & Officers Liability, Effective: 08/12/2025 - 08/12/2026, Policy No: FIX30094809100, Endurance American Ins Co (NAIC 10641) - \$5M excess of \$10M

Side A Only, Effective: 08/12/2025 - 08/12/2026, Policy No:LSA-496562R-00, Westfield Ins Co (NAIC 24112) - \$5M excess of \$15M

EPLI/Fiduciary Liability, Effective: 08/12/2025 - 08/12/2026, Policy No: 03-541-19-09, National Union Fire Ins Co of Pittsburgh, PA (NAIC 19445), Shared \$5M limit, \$200K Each EPLI Claim Retention, \$25K Each Fiduciary Claim Retention

# Delaware

The First State

Page 1

*I, CHARUNI PATIBANDA-SANCHEZ, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF FORMATION OF "R&T DEPOSIT MARKETPLACE, LLC", FILED IN THIS OFFICE ON THE TWENTIETH DAY OF MARCH, A.D. 2025, AT 10:03 O`CLOCK A.M.*



*C. P. Sanchez*

Charuni Patibanda-Sanchez, Secretary of State

10137225 8100  
SR# 20251143496

Authentication: 203230639  
Date: 03-21-25

You may verify this certificate online at [corp.delaware.gov/authver.shtml](http://corp.delaware.gov/authver.shtml)

STATE OF DELAWARE  
CERTIFICATE OF FORMATION  
OF LIMITED LIABILITY COMPANY

The undersigned authorized person, desiring to form a limited liability company pursuant to the Limited Liability Company Act of the State of Delaware, hereby certifies as follows:

1. The name of the limited liability company is R&T Deposit Marketplace, LLC

2. The Registered Office of the limited liability company in the State of Delaware is located at 1209 Orange Street (street), in the City of Wilmington, Zip Code 19801. The name of the Registered Agent at such address upon whom process against this limited liability company may be served is The Corporation Trust Company

DocuSigned by:  
*Sabra Baum*  
By: E0E441400991411  
Authorized Person

State of Delaware  
Secretary of State  
Division of Corporations  
Delivered 10:03 AM 03/20/2025  
FILED 10:03 AM 03/20/2025  
SR 20251143496 - File Number 10137225

Name: Sabra Baum  
Print or Type

# Delaware

The First State

*I, CHARUNI PATIBANDA-SANCHEZ, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "R&T DEPOSIT MARKETPLACE, LLC" IS DULY FORMED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE SEVENTEENTH DAY OF SEPTEMBER, A.D. 2025.*

*AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL TAXES HAVE BEEN ASSESSED TO DATE.*



10137225 8300

SR# 20254000316

You may verify this certificate online at [corp.delaware.gov/authver.shtml](http://corp.delaware.gov/authver.shtml)

A handwritten signature in black ink, reading "C. P. Sanchez".

Charuni Patibanda-Sanchez, Secretary of State

Authentication: 204777174

Date: 09-17-25

**LIMITED LIABILITY COMPANY AGREEMENT  
OF  
R&T DEPOSIT MARKETPLACE, LLC**

This Limited Liability Company Agreement (the “Agreement”) of R&T Deposit Marketplace, LLC (the “Company”), is effective as of April 15, 2025 (the “Effective Date”), and is entered into by and between the Company and R&T Deposit Networks, LLC, as the sole member of the Company (the “Member”).

WHEREAS, the Company was formed as a limited liability company on March 20, 2025, by the filing of a Certificate of Formation with the Secretary of State of the State of Delaware pursuant to and in accordance with the Delaware Limited Liability Company Act, as amended from time to time (the “LLC Act”).

NOW, THEREFORE, the Member agrees as follows:

1. Name. The name of the Company is R&T Deposit Marketplace, LLC.
2. Purpose. The purpose of the Company is to engage in any lawful act or activity for which a limited liability company may be formed under the LLC Act and to engage in any and all activities necessary or incidental thereto.
3. Principal Office; Registered Agent.
  - (a) Principal Office. The location of the principal office of the Company shall be located at 1370 Broadway, 17<sup>th</sup> Floor, New York, New York 10018, or such other location as the Member may from time to time designate.
  - (b) Registered Agent. The registered agent of the Company for service of process in the State of Delaware shall be The Corporation Trust Company (the “Registered Agent”). The registered office of the Company in the State of Delaware shall be located at the Registered Agent’s address: Corporation Trust Center, 1209 Orange Street, Wilmington, DE 19801. The Member may change the Registered Agent or registered office at any time, in the Member’s discretion.
4. Members.
  - (a) Initial Member. The Member owns one hundred percent (100%) of the membership interests in the Company (the “Interests”). The name, address and email address of the Member are set forth in the Schedule of Members, set forth as Exhibit A. The Member may amend his, her, or its address or email address in Exhibit A without such amendment being deemed an amendment of this Agreement.
  - (b) Additional Members. One or more additional members may be admitted to the Company with the written consent of the Member. At or prior to the admission of any such additional members to the Company, the Member shall amend this Agreement to make such changes as the Member shall determine are needed to reflect the fact that the Company shall have such additional members. Each additional member shall execute and deliver a supplement or counterpart to this Agreement, as necessary.
  - (c) Membership Interests; Certificates. The Company may, but need not, issue any certificates to evidence ownership of the membership interests.
5. Management & Officers.
  - (a) Management. The Member shall have exclusive and complete authority and discretion to manage the operations and affairs of the Company and to make all decisions regarding the

business of the Company. Any action taken by the Member on the Company's behalf shall constitute the act of and shall serve to bind the Company. Persons dealing with the Company are entitled to rely conclusively on the power and authority of the Member as set forth in this Agreement. The Member shall have all rights and powers of a manager under the LLC Act, and shall have such authority, rights, and powers in the management of the Company to do any and all other acts and things necessary, proper, convenient, or advisable to effectuate the purposes of this Agreement.

(b) Officers. Exhibit B sets forth a list of individuals who are the current appointed officers of the Company (the "Officers") and their titles as of the date of this Agreement. The Member may, from time to time, designate one or more Officers with such titles as may be designated by the Member to act in the name of the Company with such authority as may be delegated to such Officers by the Member. Any such Officer shall act pursuant to such delegated authority until such Officer is removed by the Member or is no longer employed by the Company, whichever is earlier. Any action taken by an Officer designated by the Member pursuant to such authority delegated to such Officer shall constitute the act of and serve to bind the Company. Persons dealing with the Company are entitled to rely conclusively on the power and authority of any Officer set forth in this Agreement and any instrument designating such Officer and the authority delegated to him or her.

6. Liability of Member; Indemnification; Advancement.

(a) Liability of Member. Except as otherwise required in the LLC Act, the debts, obligations, and liabilities of the Company, whether arising in contract, tort, or otherwise, shall be solely the debts, obligations, and liabilities of the Company, and the Member shall not be obligated personally for any such debt, obligation, or liability of the Company solely as a result of his, her, or its membership or participating in the management of the Company.

(b) Mandatory Indemnification. To the fullest extent permitted under the LLC Act, the Member (and, if applicable, the liquidator) and each current and former manager, director and officer (each, a "Covered Person") shall be entitled to indemnification and advancement of expenses from the Company for and against any loss, damage, claim, or expense (including attorneys' fees) (collectively, "Covered Losses") whatsoever incurred by such Covered Person relating to or arising out of any act or omission or alleged act or omission (whether or not constituting negligence or gross negligence) performed or omitted by such Covered Person on behalf of the Company (collectively, "Covered Actions"); provided, however, that any indemnity under this Section 6(b) shall be provided out of and to the extent of Company assets only, and the Member shall not have any personal liability on account thereof.

(c) Indemnification of Officers. The Member may, but need not, indemnify the Officers for Covered Losses resulting from their authorized Covered Actions taken within the scope of their delegated authority as Officers of the Company.

(d) Advancement. The Company shall advance any applicable Covered Person amounts attributable to Covered Losses upon presentation of reasonable documentation of such amounts. Indemnification amounts will be advanced to an Officer, if indemnified pursuant to sub-section (c) above, in the Member's discretion.

7. Term. The term of the Company shall be perpetual unless the Company is dissolved and terminated in accordance with the LLC Act.

8. Initial Capital Contributions. The Member hereby agrees to contribute to the Company such cash, property, or services as determined by the Member. Any capital contribution made by the Member is set forth on Exhibit A. The Member may, but need not, make additional capital contributions to the Company.

9. Pledge of Membership Interests. Any provision to the contrary contained in this Agreement, the Certificate of Formation of the Company or any agreement to which the Company or Member is a party or otherwise bound notwithstanding, the Interests (for purposes hereof, "Interests" shall be deemed to be inclusive of "limited liability company interests" under the LLC Act) issued hereunder or covered hereby and all associated rights and powers may be pledged or assigned to any lender or lenders (or an agent therefor) as collateral for the indebtedness, liabilities and obligations of the Company and/or any of its subsidiaries or affiliates to such lender or lenders, and any such pledged or assigned membership interests and all associated rights and powers shall be subject to such lender's or lenders' rights under any collateral documentation governing or pertaining to such pledge or assignment. The pledge or assignment of such Interests shall not, except as otherwise may result due to an exercise of rights and remedies under such collateral documentation, cause a Member to cease to be a Member or to have the power to exercise any rights or powers of a Member and, except as provided in such collateral documentation, such lender or lenders shall not have any liability solely as a result of such pledge or assignment. Without limiting the generality of the foregoing, the right of such lender or lenders (or an agent therefor) to enforce and exercise their rights and remedies under such collateral documentation hereby is acknowledged by all of the Members and any such action taken in accordance therewith shall be valid and effective for all purposes under this Agreement, the Company's Certificate of Formation (in each case regardless of any restrictions or procedures otherwise herein or therein contained) and applicable law (including the LLC Act), and any assignment, sale or other disposition of the Interests by such lender or lenders (or an agent therefor) pursuant to any such collateral documentation in connection with the exercise of any such lender's or lenders' rights and powers shall be valid and effective for all purposes, including, without limitation, under Sections 18-702 and 18-704 of the LLC Act, this Agreement, the Company's Certificate of Formation and other applicable law, to transfer all right, title and interest (and rights and powers) of the applicable Member to itself or themselves, any other lender or any other person or entity, including a nominee, an agent or a purchaser at a foreclosure (each an "Assignee") in accordance with such collateral documentation and applicable law (including, without limitation, the rights and powers to participate in the management of the business and the business affairs of the Company, to replace, appoint, direct and substitute the Manager (or any other manager of the Company), to vote as a "member", to amend and restate this Agreement, to access information and review the Company's books and records, to compel dissolution, to share profits and losses, to receive, cause and declare distributions, and to receive allocation of income, gain, loss, deduction, credit or similar items, and all other economic, control and "member status" rights) and such Assignee shall automatically (without further requirements, including under Section 9 hereof) be a Member of the Company with all rights and powers of a Member (and, if elected, of the Manager) and as a "member" under the LLC Act. No such assignment, sale or other disposition shall constitute an event of dissolution or withdrawal under any provision hereunder or otherwise. Further, no lender or any such Assignee shall be liable for the obligations of any Member assignor to make contributions. Each of the Manager and the Members approve all of the foregoing and the Manager and each of the Members agree that no further approval, consent, notice or other action shall be required for the exercise of any rights or remedies under such collateral documentation (except as may be expressly provided in such collateral documentation). This Section 9 shall not be amended or otherwise modified without the prior written consent of the lenders (or any representative thereof) to which all or any portion of the membership interests have been pledged as collateral for so long as such indebtedness is outstanding. Any provision to the contrary contained in this Agreement notwithstanding, the membership interests issued hereunder or covered hereby shall not (i) be deemed to constitute a "security" governed by Article 8 of the UCC or (ii) become certificated. Any certificate issued by the Company shall be void. This Section 9 shall not be amended or otherwise modified without the prior written consent of the lenders (or any representative thereof) to which all or any portion of the Interests have been pledged as collateral for so long as such indebtedness is outstanding.

Any provision to the contrary contained in this Agreement notwithstanding, the Interests issued hereunder or covered hereby shall not (i) be deemed to constitute a "security" governed by Article 8 of the UCC or (ii) become certificated. Any certificate issued by the Company shall be void. This Section 9 shall not be amended or otherwise modified without the prior written consent of the lenders (or any representative thereof) to which all or any portion of the Interests

have been pledged as collateral for so long as such indebtedness is outstanding.

10. Miscellaneous.

(a) Amendments. For so long as the Member is the sole member of the Company, the Member can amend this Agreement unilaterally at any time.

(b) Governing Law. This Agreement shall be governed by and construed in accordance with the internal laws of the State of Delaware without giving effect to any choice or conflict of law provision or rule (whether of the State of Delaware or any other jurisdiction).

(c) Severability. In the event that any provision of this Agreement shall be declared to be invalid, illegal, or unenforceable, such provision shall survive to the extent it is not so declared, and the validity, legality, and enforceability of the other provisions hereof shall not in any way be affected or impaired thereby, unless such action would substantially impair the benefits to any party of the remaining provisions of this Agreement.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the undersigned has executed this Agreement to be effective as of the date first above written.

**MEMBER:**

**R&T DEPOSIT NETWORKS, LLC**

DocuSigned by:  
*Sabra Baum*  
By: \_\_\_\_\_  
Name: Sabra Baum  
Title: General Counsel & Corporate Secretary

**COMPANY:**

**R&T DEPOSIT MARKETPLACE, LLC**

DocuSigned by:  
*Sabra Baum*  
By: \_\_\_\_\_  
Name: Sabra Baum  
Title: General Counsel & Corporate Secretary

**EXHIBIT A**

**MEMBER INFORMATION:**

<b>Name</b>	<b>Contact Information</b>	<b>Membership Percentage</b>
R&T Deposit Networks, LLC	Address: 1370 Broadway, 17 <sup>th</sup> Floor, New York, New York 10018 Attention: General Counsel, Sabra Baum; sbaum@rnt.com	100%

**EXHIBIT B****INITIAL OFFICERS:***(as of the date of this Agreement)*

<b>Name</b>		<b>Title</b>
Susan	Cosgrove	CEO & Board Chair
Andrew	Mintz	EVP, Strategic Advisor
Christopher	Gerosa	EVP, Chief Financial Officer
Jason	Mull	EVP, Chief Risk Officer and Chief Information Security Officer
Jeffrey	Zuendt	EVP, Chief Deposit Officer
Joe	Carroll	EVP, Chief Operating Officer
Kevin	Bannerton	EVP, Chief Product Officer
Kimberley	Liao	EVP, Head of Regulatory Relations & Affairs
Michelle	Barone	EVP, Chief Revenue Officer
Mieko	Shibata	EVP, Chief Information Officer
Sabra	Baum	EVP, General Counsel & Corporate Secretary
Adil	Sheikh	SVP, Head of Production Support
Alex	Shuster	SVP, Operations
Brian	Klemballa	SVP, Head of Automation and Resiliency
Brian	Wippich	SVP, Head of Security
Connie	DiMeo	SVP, Senior IT Program Manager
Damon	Chan	SVP, Bank Research
Daniel	Finley	SVP, Head of Revenue Operations, Distribution Channels and Partners, Marketing and Communications
David	Buksbaum	SVP, Chief Architect
Emily	Fox	SVP, Head of DDM Sales
Esther	Cheung	SVP, Head of Accounting Policy & External Reporting
Eric	Ho	SVP, Chief Technology Officer
Kim	Freytes	SVP, Deputy Chief Risk Officer
Kelly	Cooper	SVP, Compliance
Nominta	Rajan	SVP, Senior Program Manager
Ralph	Lech	SVP, Security Architect
Stephen	Curasco	SVP, Controller
Stephen	Prosperi	SVP, Head of Digital Products and Client Experience
Steven	Spino	SVP, Deposit Funding Specialist
Susan	Cisneros	SVP, Operational Governance