R&T DEPOSIT SOLUTIONS

Demand Deposit Marketplace® (DDM®) Program for Bank-Affiliated Trust Companies

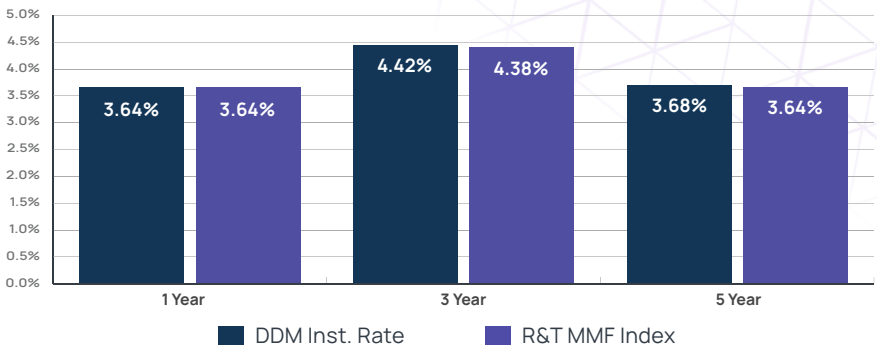
Deposit Placement & Funding Solutions.

A Flexible, Cash Management Solution to Provide Your Customers with Access to Expanded FDIC Insurance Coverage

The Demand Deposit Marketplace® (DDM®) program offers trust officers and fiduciary advisors a cash sweep alternative that provides access to expanded FDIC insurance coverage on their customer funds, same day liquidity[1] without the risk of NAV volatility or redemption gates or fees, and rates that are competitive with other cash alternatives, such as money market funds.[2]

The DDM program has outperformed an index of eight commonly used institutional government MMF over 1-, 3-, and 5-year time periods.*

Performance Data



* R&T MMF Index: TSTXX, DGCXX, GOFXX, GOTXX, TOIXX, FRGXX, FGTXX, NITXX. All performance data net of fees as of 09/30/26 The R&T/ MMF Index represents 8 commonly used MMFs, sourced from the monthly Crane Money Fund Intelligence Report.

Benefits for Bank-Affiliated Trust Companies:

- **Safety**
  Access to expanded FDIC insurance coverage.
- **Liquidity**
  Liquid alternative to money market funds; not subject to liquidity fees/ redemption gates.
- **Rates**[2]
  Rates are competitive with other sweep options.
- **Simple to Manage**
  Fully integrated with most core processors and trust accounting systems, with online access to view daily activity and balances of customer deposits.
- **Security**
  Designed to support masked data, reducing privacy risk.

Benefits for Banks:

- **Reciprocal Deposit Capability**
  Access to liquidity when needed, supporting proactive contingency funding and balance sheet planning by utilizing relationship with bank affiliate. A strategic partnership between the trust company and affiliated bank can benefit both sides of the relationship.

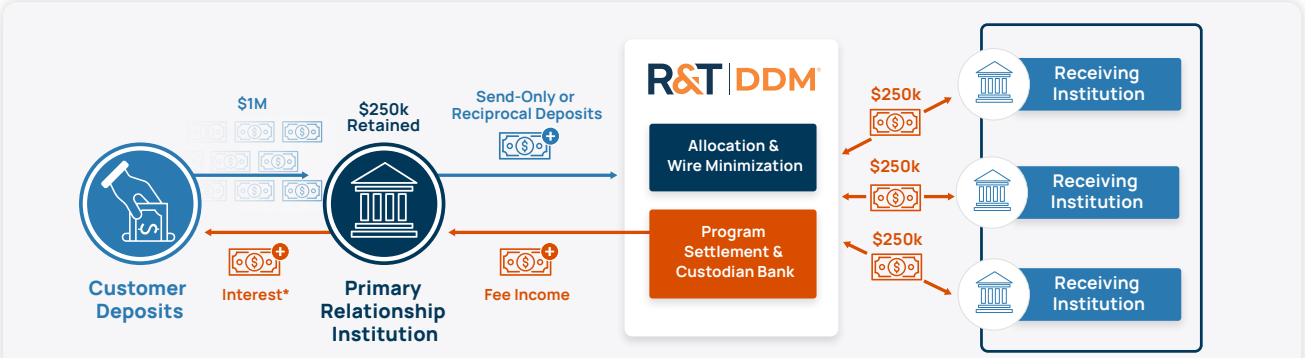
1 Under the DDM program, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving banks or share draft accounts or share accounts at receiving credit unions. While your customers' funds are held in MMDAs or share accounts, the return of your customers' funds from the DDM program may be delayed as, under federal regulations, the receiving institution is permitted to impose a delay of up to seven days on any withdrawal request from an MMDA or share account.

2 While interest rates obtained on funds placed at receiving institutions under the DDM program may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the DDM program is to provide customers with convenient access to expanded FDIC or NCUA insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

How It Works

Cash balances from your customers' accounts are swept into the DDM program and allocated into deposit accounts at participating receiving institutions in increments of up to $250K per eligible depositor (based on customer identifier)[3], per receiving institution. This allows your customers to access expanded deposit insurance on their funds, up to the relevant program limit[4], while maintaining daily access to their funds through their relationship with your institution.

Participating institutions with affiliated trust companies can benefit by adding another source of funding.



*Interest is paid by each receiving institution where the deposits are held, with the corresponding interest reflected in the customer's account at their primary relationship institution.

"Receiving Institutions" are the insured depository institutions that can receive your customers' funds under the DDM program. R&T offers the ability to place your customers' funds at (i) receiving banks only or (ii) receiving banks and/or eligible credit unions. The DDM program allocates customers' funds to as many receiving institutions as necessary to provide access to deposit insurance coverage from the FDIC or NCUA up to the program limit. Currently, under the DDM program, only credit unions that are designated as "low-income credit unions" ("LICUs") can receive funds from sending institutions.

3 Under the DDM program, your institution may be permitted to allocate your customers' funds to participating receiving institutions in increments of up to $250K per customer identifier (e.g., TIN), per account ownership category, per receiving institution, subject to approval and relevant agreements with R&T.

4 Subject to the DDM Program Customer Terms & Conditions. Any funds placed into the DDM Program above the program limit (being excess funds) are placed into deposit accounts at excess receiving institutions and are not eligible for access to deposit insurance coverage (subject to FDIC/NCUA laws and regulations, which may permit access).

R&T solutions integrate with more than 50+ core processors and adapt to client formats without requiring changes to existing systems, giving trust companies the flexibility to adopt insured cash programs without disruption. Through R&T's portals, APIs and data-exchange tools also are in place, providing real-time visibility into balances, transactions, and reporting, so trust officers have the information they need without manual workarounds.

Contact us to learn more: 866-237-2752 | info@rnt.com | www.rnt.com

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Version MKT 264-005 – 13 October 2026