

Reciprocal Deposits for Bank-Affiliated Trust Companies

With a responsibility to preserve capital while boosting operational efficiency, trust companies must strike a balance between earning customer confidence while ensuring access to liquidity under a range of economic conditions. Reciprocal deposit programs help trust companies achieve these targets within a structure designed for simplicity and flexibility.

Meeting Modern Trust Company Challenges

Trust companies are navigating an increasingly complex cash management landscape marked by:

- Elevated customer sensitivity to uninsured cash balances
- Larger account balances exceeding current FDIC deposit insurance limits
- The need for daily liquidity without NAV volatility

The [Demand Deposit Marketplace[®] \(DDM[®]\)](#) program is purpose-built to help trust companies address these challenges through a flexible, institutionally-supported reciprocal deposit solution.

How Reciprocal Deposits Work

Through R&T's trusted deposit network:

- Customer funds are allocated in increments of up to **\$250,000 per TIN per receiving institution¹**
- Deposits can be reciprocated **dollar-for-dollar** within the network, or more or less, depending on the affiliated bank's needs
- Trust companies can provide access to **expanded FDIC deposit insurance coverage** for their customers while preserving liquidity²

Key Benefits for Trust Companies

- ▶ **Support Customer Confidence**
Provide access to expanded FDIC deposit insurance on large cash balances, helping customers feel more secure while keeping their funds accessible.
- ▶ **Maintain Daily Liquidity**
Offer same-day liquidity to support distributions, settlements, and ongoing trust company obligations.
- ▶ **Deliver Competitive, Risk-Adjusted Rates**
Achieve rates competitive with money market funds without NAV fluctuation, liquidity gates, or redemption fees.³
- ▶ **Support Diverse Trust Company Account Types**
Designed to support a wide range of trust company account types and structures, including: individual trust company accounts, foundations and endowments, custody and safekeeping accounts, and retirement and benefit plan assets.

Flexible Participation Options

R&T supports multiple bank-affiliated trust company funding strategies:

- Utilize **send or reciprocal options**; additional funding is also available to the affiliated bank
- Align trust company cash solutions with broader balance sheet and funding priorities



Operational Simplicity and Flexibility, by Design

- ▶ **Integrates** with most leading trust company accounting platforms
- ▶ **Streamlined** reporting and reconciliation
- ▶ **No need to manage** multiple bank relationships
- ▶ Backed by a network of **350+ participating financial institutions**
- ▶ **\$174.1B in assets under administration** [as of 6/30/26]
- ▶ **Scalable solutions** designed to evolve with your organization and your clients

1 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.

2 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 MMMA or share account.

3 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 deposit insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

To explore reciprocal deposit solutions for Trust organizations, visit www.rnt.com/trust-companies or [Contact us](#) today.

Contact us to learn more:

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