



The Demand Deposit Marketplace® Program
 Administered by R&T Deposit Marketplace, LLC
 (d/b/a R&T Deposit Solutions)
 R&T Receiving Institution List
 (as of Tuesday, April 7, 2026)

| New Receiving Institutions added within the last 30 days | | | FDIC / NCUA # | | | | FDIC / NCUA # | | | | FDIC / NCUA # |
|---|-----------------|----|---------------|--|--------------------|----|---------------|--|----------------|----|---------------|
| Provident Bank | Jersey City | NJ | 12010 | | | | | | | | |
| New Receiving Institutions added within the last 31 and 60 days | | | FDIC / NCUA # | | | | FDIC / NCUA # | | | | FDIC / NCUA # |
| Community National Bank & Trust of Texas | Corsicana | TX | 18185 | HSBC Bank USA, National Association | McLean | VA | 57890 | | | | |
| New Receiving Institutions added within the last 61 and 90 days | | | FDIC / NCUA # | | | | FDIC / NCUA # | | | | FDIC / NCUA # |
| Receiving Institutions | | | FDIC / NCUA # | | | | FDIC / NCUA # | | | | FDIC / NCUA # |
| 1st Security Bank of Washington | Lynwood | WA | 57633 | 22nd State Bank | Louisville | AL | 16910 | Alliance Bank | New Ulm | MN | 10973 |
| Amerant Bank, National Association | Coral Gables | FL | 22953 | American Bank & Trust | Wessington Springs | SD | 1117 | American Bank, National Association | Corpus Christi | TX | 20241 |
| American Commerce Bank, N.A. | Bremen | GA | 57686 | American Heritage National Bank | Long Prairie | MN | 8843 | American Metro Bank | Chicago | IL | 34334 |
| American National Bank | Omaha | NE | 19300 | American National Bank & Trust | Wichita Falls | TX | 22373 | American National Bank of Minnesota | Baxter | MN | 26499 |
| American Plus Bank, N.A. | Arcadia | CA | 58469 | American Pride Bank | MACON | GA | 58584 | American State Bank | Arp | TX | 9967 |
| Androscoggin Savings Bank | Lewiston | ME | 17751 | Apple Bank | New York | NY | 16068 | Arcadian Bank | Hartland | MN | 10561 |
| Arvest Bank | Fayetteville | AR | 8728 | Associated Bank, N.A. | Green Bay | WI | 5296 | Axiom Bank, National Association | Maitland | FL | 31390 |
| Axos Bank | San Diego | CA | 35546 | b1BANK | Baton Rouge | LA | 58228 | B2 Bank National Association | Mountain Iron | MN | 5105 |
| BAC Community Bank | Stockton | CA | 19434 | Banc of California | Irvine | CA | 24045 | Bank of Baroda | New York | NY | 33681 |
| Bank of Central Florida | Lakeland | FL | 58479 | Bank of Franklin County | Washington | MO | 35543 | Bank of Hindman | Hindman | KY | 289 |
| Bank of Hope | Los Angeles | CA | 26610 | Bank of Marin | Novato | CA | 32779 | Bank of New England | Salem | NH | 24540 |
| Bank of Prairie Village | Prairie Village | KS | 17671 | Bank of Sun Prairie | Sun Prairie | WI | 13565 | Bank of Walker County | Jasper | AL | 57640 |
| Bank OZK | Little Rock | AR | 110 | Bank Star | Pacific | MO | 21897 | BankFirst | Norfolk | NE | 20130 |
| Banklwa | Cedar Rapids | IA | 17282 | BankUnited, National Association | Miami Lakes | FL | 58979 | Barrington Bank & Trust Company, N.A. | Barrington | IL | 34395 |
| Barwick Banking Company | Barwick | GA | 22205 | Beacon Bank and Trust | Brookline | MA | 17798 | Beal Bank USA | Las Vegas | NV | 57833 |
| Bell Bank | Fargo | ND | 19581 | Beverly Bank & Trust Company, N.A. | Chicago | IL | 57701 | Bluff View Bank | Galesville | WI | 8693 |
| BOC Bank | McLean | TX | 25328 | BOKF, National Association | Tulsa | OK | 4214 | Bravera Bank | Dickinson | ND | 22559 |
| Busey Bank | Champaign | IL | 16450 | California Bank of Commerce, N.A. | San Diego | CA | 57044 | Capital Community Bank | Provo | UT | 33823 |
| Capra Bank | Dubuque | IA | 16363 | Cathay Bank | Los Angeles | CA | 18503 | CCB Community Bank | Andalusia | AL | 16595 |
| Cedar Rapids State Bank | Cedar Rapids | NE | 18820 | Centennial Bank | Conway | AR | 11241 | Central Bank | Tampa | FL | 58377 |
| Central Bank Illinois | Geneseo | IL | 11670 | Centreville Bank | West Warwick | RI | 17764 | Century Bank and Trust | Coldwater | MI | 5015 |
| Chickasaw Community Bank | Oklahoma City | OK | 11521 | Choice Financial Group | Walhalla | ND | 9423 | CIBM Bank | Champaign | IL | 11729 |
| Citibank, National Association | Sioux Falls | SD | 7213 | Citizens Alliance Bank | Clara City | MN | 1402 | Citizens Bank Minnesota | New Ulm | MN | 8200 |
| Citizens Community Federal N.A. | Altoona | WI | 57265 | Citizens State Bank | Monticello | IA | 9047 | Citizens State Bank | Hudson | WI | 6194 |
| City Bank | Lubbock | TX | 25103 | City National Bank | Los Angeles | CA | 17281 | City National Bank of Florida | Miami | FL | 20234 |
| Civista Bank | Sandusky | OH | 12982 | Claremont Savings Bank | Claremont | NH | 18038 | Climate First Bank | St. Petersburg | FL | 59257 |
| CNB Bank | Clearfield | PA | 13876 | CNB Bank, Inc. | Berkeley Springs | WV | 14507 | Coffee County Bank | Manchester | TN | 22090 |
| Cogent Bank | Orlando | FL | 34908 | Colony Bank | Fitzgerald | GA | 22257 | Columbia Bank | Lake Oswego | OR | 17266 |
| Comenity Bank | Wilmington | DE | 27499 | Comenity Capital Bank | Salt Lake City | UT | 57570 | Commencement Bank | Tacoma | WA | 58446 |
| Commerce West Bank | Irvine | CA | 57176 | Commercial Bank | Nelson | NE | 12246 | Commercial Bank | Saint Louis | MO | 27409 |
| Commonwealth Business Bank | Los Angeles | CA | 57873 | Community Bank & Trust, Waco, Texas | Waco | TX | 17108 | Community National Bank | Midland | TX | 24897 |
| Community National Bank & Trust of Texas | Corsicana | TX | 18185 | ConnectOne Bank | Englewood Cliffs | NJ | 57919 | Continental Bank | Salt Lake City | UT | 57571 |
| Cornerstone Capital Bank, SSB | Houston | TX | 1213 | Cornerstone Community Bank | Redding | CA | 58411 | County National Bank | Hillsdale | MI | 14073 |
| Cross River Bank | Fort Lee | NJ | 58410 | CrossFirst Bank | Leawood | KS | 58648 | Crystal Lake Bank and Trust Co, N.A. | Crystal Lake | IL | 34681 |
| CUSB Bank | Cresco | IA | 18443 | Customers Bank | Phoenixville | PA | 34444 | Dakota Western Bank | Bowman | ND | 8637 |
| Dayspring Bank | Gothenburg | NE | 13622 | Dedham Institution for Savings | Dedham | MA | 23620 | Dime Community Bank | Hauppauge | NY | 6976 |
| DMB Community Bank | DeForest | WI | 14769 | Dream First Bank, National Association | Syracuse | KS | 4779 | Dundee Bank | Omaha | NE | 10643 |
| EagleBank | Bethesda | MD | 34742 | East West Bank | Pasadena | CA | 31628 | Eastern Michigan Bank | Croswell | MI | 982 |
| Eclipse Bank, Inc. | Louisville | KY | 58049 | Empire State Bank | Staten Island | NY | 57672 | Encore Bank | Little Rock | AR | 34562 |
| Endeavor Bank | San Diego | CA | 59099 | Enterprise Bank | Omaha | NE | 33380 | Enterprise Bank & Trust | St. Louis | MO | 27237 |
| Enterprise Bank and Trust Company | Lowell | MA | 27408 | Essex Bank | Essex | CT | 17262 | Falcon National Bank | Foley | MN | 57603 |
| Farmers and Merchants Bank | Milford | NE | 16810 | Farmers and Merchants State Bank | Plankinton | SD | 501 | Farmers and Merchants Tr Co Chambersburg | Chambersburg | PA | 8405 |
| Fieldpoint Private Bank & Trust | Greenwich | CT | 58741 | Fifth Third Bank, National Association | Cincinnati | OH | 6672 | FineMark National Bank & Trust | Fort Myers | FL | 58486 |



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|---|-------------------------|--------------------------------------|-------------------------|------------------------------------|-------------------------|
| FinWise Bank | Murray UT 35323 | First Bank | Hamilton NJ 58481 | First Bank & Trust | Brookings SD 3973 |
| First Bank Hampton | Hampton IA 4464 | First Business Bank | Madison WI 15229 | First Carolina Bank | Rocky Mount NC 35530 |
| First Community Bank of Tennessee | Shelbyville TN 27211 | First Credit Bank | West Hollywood CA 24332 | First Dakota National Bank | Yankton SD 4028 |
| First Electronic Bank | Salt Lake City UT 35533 | First Farmers Bank & Trust Co. | Converse IN 12839 | First Federal Bank | Lake City FL 31313 |
| First Fidelity Bank | Oklahoma City OK 23473 | First Foundation Bank | Irvine CA 58647 | First Guaranty Bank | Hammond LA 14028 |
| First Horizon Bank | Memphis TN 4977 | First Independence Bank | Detroit MI 20179 | First Independent Bank | Hendricks MN 1900 |
| First Merchants Bank | Muncie IN 4365 | First National Community Bank | New Richmond WI 5357 | First Peoples Bank | Pine Mountain GA 33010 |
| First PREMIER Bank | Sioux Falls SD 6085 | First Resource Bank | Exton PA 57967 | First Security Bank - Sleepy Eye | Sleepy Eye MN 5252 |
| First Security Bank - West | Beulah ND 10253 | First Sentinel Bank | Richlands VA 31928 | First Service Bank | Greenbrier AR 18519 |
| First State Bank | Farnam NE 12244 | First State Bank | Russellville AR 13632 | First State Bank Nebraska | Lincoln NE 13868 |
| First State Community Bank | Farmington MO 17323 | First United Bank & Trust | Oakland MD 4857 | First Western Bank & Trust | Minot ND 19123 |
| First Western Trust Bank | Denver CO 57607 | Flagstar Bank, N.A. | Hicksville NY 32541 | Florida Capital Bank, N.A. | Jacksonville FL 26323 |
| Flushing Bank | Uniondale NY 58564 | FNB Bank, Inc. | Romney WV 6794 | Forbright Bank | Chevy Chase MD 57614 |
| Foresight Bank | Winnebago IL 5749 | Foresight Bank | Plainview MN 5229 | Fortis Bank | Denver CO 34401 |
| Franklin Bank & Trust Company | Franklin KY 17937 | Frontier Bank | Omaha NE 15545 | Fulton Bank, National Association | Lancaster PA 7551 |
| Georgia Banking Company | Atlanta GA 57071 | Grand Bank | Tulsa OK 22065 | Grand River Bank | Grandville MI 58789 |
| Great Midwest Bank, S.S.B. | Brookfield WI 29657 | Great North Bank | Florence WI 15146 | Green Belt Bank & Trust | Iowa Falls IA 26760 |
| Green Dot Bank | Provo UT 22653 | Hawaii National Bank | Honolulu HI 18296 | Heartland Bank and Trust Company | Bloomington IL 20369 |
| Heritage Bank National Association | Spicer MN 19254 | Herring Bank | Amarillo TX 5568 | Hills Bank and Trust Company | Cedar Rapids IA 14650 |
| Hinsdale Bank & Trust Company, N.A. | Hinsdale IL 33849 | Homestreet Bank | Seattle WA 32489 | Horicon Bank | Horicon WI 11236 |
| HSBC Bank USA, National Association | McLean VA 57890 | Inbank | Raton NM 11492 | Industrial Bank | Washington DC 14679 |
| International Bank of Chicago | Chicago IL 33708 | Investar Bank, National Association | Baton Rouge LA 58316 | Ion Bank | Naugatuck CT 18198 |
| Israel Discount Bank of New York | New York NY 19977 | Kearny Bank | KEARNY NJ 28765 | KeyBank National Association | Cleveland OH 17534 |
| Keystone Bank, SSB | Austin TX 34456 | Kirkwood Bank & Trust Co. | Bismarck ND 21928 | Kish Bank | Belleville PA 14969 |
| KS Statebank | Manhattan KS 19899 | Lake Forest Bank & Trust Co, N.A. | Lake Forest IL 27589 | Lake Ridge Bank | Cross Plains WI 15091 |
| Lamar Bank and Trust Company | Lamar MO 1964 | Lea County State Bank | Hobbs NM 12259 | Legacy Bank & Trust Company | Mountain Grove MO 22319 |
| Liberty Bank | Middletown CT 17943 | Liberty National Bank | Lawton OK 11522 | Libertyville Bank & Trust Co, N.A. | Libertyville IL 34073 |
| Live Oak Banking Company | Wilmington NC 58665 | Local Bank | Hulbert OK 2327 | Lone Star National Bank | Pharr TX 24347 |
| M.Y. Safra Bank, FSB | New York NY 35154 | Macatawa Bank, National Association | Holland MI 34618 | Machias Savings Bank | Machias ME 19531 |
| Magyar Bank | New Brunswick NJ 30704 | Main Street Bank | Marlborough MA 90235 | Maine Community Bank | Biddeford ME 17741 |
| Manufacturers and Traders Trust Company | Buffalo NY 588 | MapleMark Bank | Dallas TX 3182 | Meridian Bank | Malvern PA 57777 |
| Merrick Bank | S Jordan UT 34519 | Metro City Bank | Doraville GA 58181 | Metropolitan Commercial Bank | New York NY 34699 |
| Midland States Bank | Effingham IL 1040 | Midwest Bank | Pierce NE 13255 | Midwest Regional Bank | Festus MO 8889 |
| Milestone Bank | Salt Lake City UT 58148 | Minnesota National Bank | Sauk Centre MN 5249 | Monet Bank | Plano TX 32574 |
| Montgomery Bank | Sikeston MO 8255 | Morgan Stanley Bank, N.A. | Salt Lake City UT 32992 | Morgan Stanley Private Bank, N.A. | Purchase NY 34221 |
| MVB Bank, Inc | Fairmont WV 34603 | NBKC Bank | Leawood KS 35014 | NBT Financial Bank | Fort Worth TX 21329 |
| Nelnet Bank | Draper UT 59205 | New Republic Bank | Charlotte NC 34860 | NexBank | Dallas TX 29209 |
| Nicolet National Bank | Green Bay WI 57038 | North Shore Bank of Commerce | Duluth MN 8850 | North State Bank | Raleigh NC 35519 |
| Northbrook Bank and Trust Company, N.A. | Northbrook IL 57082 | Northeast Bank | Portland ME 19690 | Northern Bank & Trust Company | Woburn MA 18266 |
| Northern Interstate Bank, N. A. | Norway MI 13784 | Northwest Bank | Boise ID 58752 | Northwest Bank | Warren PA 28178 |
| Northwest Community Bank | Winstead CT 18229 | Old Plank Trail Community Bank, N.A. | Mokena IL 58314 | One American Bank | Centerville SD 6078 |
| Orrstown Bank | Shippensburg PA 713 | Osgood Bank | Osgood OH 9137 | Pacific National Bank | Miami FL 26299 |
| Pacific West Bank | West Linn OR 57872 | Pathfinder Bank | Oswego NY 57497 | Pathward, National Association | Sioux Falls SD 30776 |
| PCSB Bank | Brewster NY 15995 | Peapack-Gladstone Bank | Bedminster NJ 11035 | Pennian Bank | Mifflintown PA 7613 |
| Peoples Bank & Trust | Buford GA 25795 | PeoplesBank | Holyoke MA 90213 | Piermont Bank | New York NY 59154 |
| Pine River State Bank | Pine River MN 10194 | Pinnacle Bank | Lincoln NE 10634 | Pinnacle Bank | Nashville TN 35583 |
| Platte Valley Bank | Scottsbluff NE 34211 | Platte Valley Bank | Torrington WY 5442 | Pony Express Bank | Braymer MO 4526 |
| Premier Bank | Rock Valley IA 34384 | Premier Bank | Dubuque IA 34849 | Primis Bank | Glen Allen VA 57968 |
| Providence Bank | Rocky Mount NC 58239 | Provident Bank | Jersey City NJ 12010 | Quaint Oak Bank | Southampton PA 35497 |



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|-------------------------------------|-------------|----|------------------|--|--------------------|----|------------------|--|-------------------|----|------------------|
| Raccoon Valley Bank | Perry | IA | 245 | Redstone Bank | Centennial | CO | 58826 | Redwood Capital Bank | Eureka | CA | 57610 |
| Regional Missouri Bank | Marceline | MI | 18385 | Renasant Bank | Tupelo | MS | 12437 | Republic Bank of Chicago | Oak Brook | IL | 19333 |
| Rio Bank | McAllen | TX | 25886 | River City Bank | Sacramento | CA | 18983 | River Valley Community Bank | Yuba City | CA | 58276 |
| Riverview Bank | Vancouver | WA | 29922 | RockPointBank, National Association | Chattanooga | TN | 59206 | Rocky Mountain Bank & Trust | Florence | CO | 3019 |
| Rondout Savings Bank | Kingston | NY | 15969 | Sallie Mae Bank | Salt Lake City | UT | 58177 | Sanibel Captiva Community Bank | Sanibel | FL | 57425 |
| Sauk Valley Bank & Trust Company | Sterling | IL | 35131 | Scale Bank | Edina | MN | 20268 | Schaumburg Bank & Trust Company, N.A. | Bloomington | IL | 57103 |
| Seacoast National Bank | Stuart | FL | 131 | Security Bank | Tulsa | OK | 4178 | Security Bank & Trust Company | Glencoe | MN | 15324 |
| Security Bank Midwest | Tyndall | SD | 485 | Security Bank USA | Bemidji | MN | 1604 | Security Financial Bank | Durand | WI | 14222 |
| Security State Bank | Farwell | TX | 11907 | Security State Bank | Sutherland | IA | 235 | Security State Bank | Scott City | KS | 18374 |
| Security State Bank of Oklahoma | Wewoka | OK | 8980 | Simmons Bank | Pine Bluff | AR | 3890 | Smackover State Bank | Smackover | AR | 5623 |
| SMBC Manubank | Los Angeles | CA | 18618 | SoFi Bank, National Association | Cottonwood Heights | UT | 26881 | Solera National Bank | Lakewood | CO | 58534 |
| Solvay Bank | Syracuse | NY | 13297 | South Central Bank, Inc. | Glasgow | KY | 5854 | Southern Bancorp Bank | Arkadelphia | AR | 1528 |
| Southern Bank | Sardis | GA | 16288 | SouthState Bank, National Association | Winter Haven | FL | 33555 | Southwest National Bank | Wichita | KS | 4801 |
| SpiritBank | Tulsa | OK | 4048 | SSB Bank | Pittsburgh | PA | 30431 | St. Charles Bank & Trust Company, N.A. | St. Charles | IL | 27052 |
| Star Bank | Maple Lake | MN | 5095 | State Bank | Brownsburg | IN | 1833 | State Bank | Waterloo | IL | 12706 |
| State Bank of Cold Spring | Cold Spring | MN | 12444 | State Bank of India (California) | Los Angeles | CA | 23998 | State Bank of Texas | Irving | TX | 27074 |
| State Bank of the Lakes, N.A. | Antioch | IL | 5744 | Stearns Bank National Association | Saint Cloud | MN | 10988 | Stock Growers Bank | Forman | ND | 8942 |
| Stryv Bank | Wichita | KS | 21955 | Summit Bank | Eugene | OR | 57706 | Sunrise Bank | Orlando | FL | 58029 |
| Superior National Bank | Hancock | MI | 5058 | Susser Bank | Dallas | TX | 34885 | Table Rock Community Bank | Kimberling City | MO | 58300 |
| TBK Bank, SSB | Dallas | TX | 23498 | Texas Bank and Trust Company | Longview | TX | 17842 | Texas Capital Bank | Dallas | TX | 34383 |
| Texas Financial Bank | Eden | TX | 26738 | TexasBank | Brownwood | TX | 19559 | The Bancorp Bank, National Association | Wilmington | DE | 35444 |
| The Bank of Missouri | Perryville | MO | 1617 | The Bank of Tampa | Tampa | FL | 21031 | The Central Trust Bank | Jefferson City | MO | 12633 |
| The Ephrata National Bank | Ephrata | PA | 7493 | The First National Bank of Hutchinson | Hutchinson | KS | 4697 | The Huntington National Bank | Columbus | OH | 6560 |
| The Moody National Bank | Galveston | TX | 3210 | The National Bank of Indianapolis | Indianapolis | IN | 33860 | The National Bank of Malvern | Malvern | PA | 7590 |
| The Paducah Bank and Trust Company | Paducah | KY | 16664 | The Peoples Bank | Magnolia | AR | 12531 | The Peoples Bank Co. | Coldwater | OH | 13220 |
| The Savings Bank | Wakefield | MA | 90291 | The Washington Trust Company of Westerly | Westerly | RI | 23623 | Third Coast Bank | Humble | TX | 58716 |
| Time Bank | Park Ridge | IL | 34038 | Titan Bank, N.A. | Mineral Wells | TX | 3225 | Town Bank, National Association | Hartland | WI | 34717 |
| Tradition Capital Bank | Wayzata | MN | 58057 | Tristate Capital Bank | Pittsburgh | PA | 58457 | Trust Bank | Charlotte | NC | 9846 |
| TrustBank | Olney | IL | 14662 | Truxton Trust Company | Nashville | TN | 57825 | Unibank | Lynnwood | WA | 58407 |
| Union Bank | Lake Odessa | MI | 14722 | Union Bank and Trust Company | Lincoln | NE | 13421 | Union Bank and Trust Company | Minneapolis | MN | 22242 |
| United Community Bank | Greenville | SC | 16889 | United State Bank | Lewistown | MO | 12214 | United Trust Bank | Palo Heights | IL | 35393 |
| Vast Bank, National Association | Tulsa | OK | 23737 | Veritex Community Bank | Dallas | TX | 57665 | Victory Bank | Lubbock | TX | 18677 |
| Viking Bank, National Association | Alexandria | MN | 32082 | Village Bank | St. Francis | MN | 33761 | Village Bank and Trust, N.A. | Arlington Heights | IL | 34011 |
| Vista Bank | Dallas | TX | 1210 | WaFd Bank | Seattle | WA | 28088 | Washington Financial Bank | Washington | PA | 29520 |
| Washington State Bank | Washington | IA | 214 | Waukesha State Bank | Waukesha | WI | 16160 | WebBank | Salt Lake City | UT | 34404 |
| WesBanco Bank, Inc. | Wheeling | WV | 803 | West Bank | West Des Moines | IA | 15614 | Western Alliance Bank | Phoenix | AZ | 57512 |
| WEX Bank | Midvale | UT | 34697 | Wheaton Bank & Trust, N.A. | Wheaton | IL | 33803 | Winchester Savings Bank | Winchester | MA | 90308 |
| Wintrust Bank, National Association | Wilmette | IL | 33935 | | | | | | | | |
| Settlement Bank | | | FDIC / NCUA # | | | | FDIC / NCUA # | | | | FDIC / NCUA # |
| Citizens Bank, National Association | Providence | RI | 57957 | | | | | | | | |



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R&T Receiving Institution List
(as of Tuesday, April 7, 2026)

DDM Program: The Demand Deposit Marketplace® (“**DDM**”) program is administered by R&T Deposit Marketplace, LLC (d/b/a R&T Deposit Solutions), a Delaware limited liability company (“**R&T**”). R&T provides administrative, recordkeeping, and other services to banks, credit unions, trust companies, wealth management firms, broker-dealers, and other institutions that participate in the DDM program (“**participating institutions**”). R&T’s services are provided subject to the terms and conditions of its written agreements entered into between R&T and the participating institution, and no representations or warranties, express or implied, are provided by Stable or any of its affiliates, except as expressly set forth in those written agreements.

What is this List? This R&T Receiving Institution List for the DDM program sets forth a list of FDIC and/or NCUA-insured institutions with which R&T has a 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 the DDM program and any opt-outs by the participating institution and/or its customers).

Important Information regarding Participating Institution’s Receiving Institution List and its Customers. The particular DDM program offered by a participating institution to its customers is unique to that institution, and so the list of FDIC and/or NCUA-insured institutions into which that institution’s customers’ funds may be placed may represent a sub-set of R&T’s Receiving Institution List. Differences between R&T’s Receiving Institution List and a participating institution’s list of receiving institutions in their particular program offered to its customers can occur for several reasons, including but not limited to features of the program such as the program limit, the decision by a participating institution to exclude (or ‘opt-out’ of) one or more receiving institutions listed on R&T’s Receiving Institution List from being a receiving institution in the particular program that it offers to its customers, customer account types and design elements such as the overall program size and minimum eligibility criteria. Customers of participating institutions should contact their participating institution to obtain the list of FDIC and NCUA-insured institutions which their participating institution has a business relationship for the placement of deposits under their program and into which that institution may place the customer’s deposits. Customer funds could, at any time, be allocated to any institution listed on the participating institution’s list of receiving institutions. Accordingly, customers should regularly review their participating institution’s list of receiving institutions and immediately notify their institution if they do not want to allocate funds to any receiving institution, including if the customer has any deposits at that receiving institution outside of the DDM program offered by their participating institution. The maximum amount of deposit insurance coverage that a customer is eligible to access under the DDM program is the “program limit”, which is set, from time to time, by the customer’s participating institution (subject to the program terms and FDIC and NCUA laws and regulations). The program limit generally depends on the number of receiving institutions in the program that the institution offers its customers and so it may change, from time to time. If a customer excludes (i.e., ‘opts-out’ of) one or more receiving institutions from holding its funds under the DDM program, the program limit may be reduced, as there would be fewer receiving institutions to hold the customer’s funds. The customer should contact its participating institution to confirm their program limit. Before a customer places any funds into the DDM program, the customer should carefully read their participating institution’s Demand Deposit Marketplace® Program Customer Terms and Conditions for important customer disclosures, terms, risks, limitations and information relating thereto.

Legal Disclosures: Click [here](#) for R&T’s legal and other disclosures. **R&T is not an FDIC or NCUA-insured institution. FDIC and NCUA deposit insurance only covers the failure of an FDIC or NCUA-insured institution, respectively. Certain conditions must be satisfied for FDIC and NCUA pass-through deposit insurance coverage to apply.** While the DDM program provides access to an expanded level of FDIC or NCUA insurance coverage on funds placed into deposit accounts at FDIC or NCUA-insured institutions under the program (up to the program limit and subject to program terms and FDIC and NCUA laws and regulations, including pass-through insurance coverage requirements), **the DDM program itself, as well as R&T’s other service offerings, are not insured or guaranteed by the FDIC or NCUA, are not deposits, and may lose value** in certain circumstances as described in the program/service terms. R&T is not a division of the FDIC or NCUA, R&T is not associated with the FDIC or NCUA and R&T is not insured by the FDIC or NCUA. For more information about R&T, please visit our website at <https://www.rnt.com>.

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