

**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 Friday, September 19, 2025)**

New Receiving Institutions added within the last 30 days			FDIC / NCUA #			FDIC / NCUA #				FDIC / NCUA #	
New Receiving Institutions added within the last 31 and 60 days			FDIC / NCUA #			FDIC / NCUA #				FDIC / NCUA #	
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 #	
Bank of Baroda	New York	NY	33681	BankUnited, National Association	Miami Lakes	FL	58979	Bell Bank	Fargo	ND	19581
BOKF, National Association	Tulsa	OK	4214	Bravera Bank	Dickinson	ND	22559	California Bank of Commerce, N.A.	San Diego	CA	57044
Centennial Bank	Conway	AR	11241	Central Bank Illinois	Geneseo	IL	11670	Citibank, National Association	Sioux Falls	SD	7213
Citizens Bank, National Association	Providence	RI	57957	City National Bank	Los Angeles	CA	17281	CNB Bank	Clearfield	PA	13876
Columbia Bank	Lake Oswego	OR	17266	Comenity Bank	Wilmington	DE	27499	Comenity Capital Bank	Salt Lake City	UT	57570
Comerica Bank	Dallas	TX	983	East West Bank	Pasadena	CA	31628	FineMark National Bank & Trust	Fort Myers	FL	58486
First Business Bank	Madison	WI	15229	Fulton Bank, National Association	Lancaster	PA	7551	Georgia Banking Company	Atlanta	GA	57071
HSBC Bank USA, National Association	Mclean	VA	57890	Kearny Bank	Fairfield	NJ	28765	KeyBank National Association	Cleveland	OH	17534
Lake Forest Bank & Trust Co, N.A.	Lake Forest	IL	27589	Meridian Bank	Malvern	PA	57777	Metropolitan Commercial Bank	New York	NY	34699
Morgan Stanley Bank, N.A.	Salt Lake City	UT	32992	Morgan Stanley Private Bank, N.A.	Purchase	NY	34221	Peapack-Gladstone Bank	Bedminster	NJ	11035
Pinnacle Bank	Nashville	TN	35583	Renasant Bank	Tupelo	MS	12437	Sallie Mae Bank	Salt Lake City	UT	58177
The Washington Trust Company of Westerly	Westerly	RI	23623	Third Coast Bank	Humble	TX	58716	Truist Bank	Charlotte	NC	9846
Western Alliance Bank	Phoenix	AZ	57512	Wintrust Bank, National Association	Wilmette	IL	33935				
Settlement Bank			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
The Huntington National Bank	Columbus	OH	6560								
Proprietary Receiving Institutions			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Coastal Community Bank	Everett	WA	34403								

**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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