



**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, July 3, 2026)

New Receiving Institutions added within the last 30 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Community Bank	Carmichaels	PA	7848	Guadalupe Bank	Kerrville	TX	58768	InsBank	Nashville	TN	35521
T Bank, National Association	Dallas	TX	57703	Thomasville National Bank	Thomasville	GA	34068	UBank	Huntington	TX	18344
New Receiving Institutions added within the last 31 and 60 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Evergreen National Bank	Evergreen	CO	23404	Security Bank and Trust Company	Miami	OK	9881				
New Receiving Institutions added within the last 61 and 90 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
First National Bank of Omaha	Omaha	NE	5452	New Carlisle Federal Savings Bank	New Carlisle	OH	29173	The Croghan Colonial Bank	Fremont	OH	13341
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 Commerce Bank, N.A.	Bremen	GA	57686
American Heritage National Bank	Long Prairie	MN	8843	American Metro Bank	Chicago	IL	34334	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	Banklowa	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	CCFBank National Association	Altoona	WI	57265	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 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 Bank	Kansas City	MO	24998	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	Carmichaels	PA	7848	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	County National Bank	Hillsdale	MI	14073	Cross River Bank	Fort Lee	NJ	58410
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	Essex Bank	Essex	CT	17262	Evergreen National Bank	Evergreen	CO	23404
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



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Receiving Institutions	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	FDIC / NCUA #	
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 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 Bank of Omaha	Omaha NE 5452	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
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
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	Guadalupe Bank	Kerrville TX 58768
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
Horicon Bank	Horicon WI 11236	HSBC Bank USA, National Association	McLean VA 57890	Inbank	Raton NM 11492
Industrial Bank	Washington DC 14679	InsBank	Nashville TN 35521	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	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 17259
Lake Ridge Bank	Cross Plains WI 15091	Lamar Bank and Trust Company	Lamar MO 1964	Lea County State Bank	Hobbs NM 12559
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	NBH Bank	Greenwood Village CO 59052
NBKC Bank	Leawood KS 35014	NBT Financial Bank	Fort Worth TX 21329	Nelnet Bank	Draper UT 59205
New Carlisle Federal Savings Bank	New Carlisle OH 29173	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	OceanFirst Bank, National Association	Toms River NJ 28359	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	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 and Trust Company	Miami	OK	9881	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	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	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	Brownsville	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	Sunflower Bank, National Association	Dallas	TX	4767
Sunrise Bank	Orlando	FL	58029	Superior National Bank	Hancock	MI	5058	Susser Bank	Dallas	TX	34885
T Bank, National Association	Dallas	TX	57703	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 Croghan Colonial Bank	Fremont	OH	13341
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
Thomasville National Bank	Thomasville	GA	34068	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
Truist Bank	Charlotte	NC	9846	TrustBank	Olney	IL	14662	Truxton Trust Company	Nashville	TN	57825
UBank	Huntington	TX	18344	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
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	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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**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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