

Insured Deposit Program for Depository Institutions

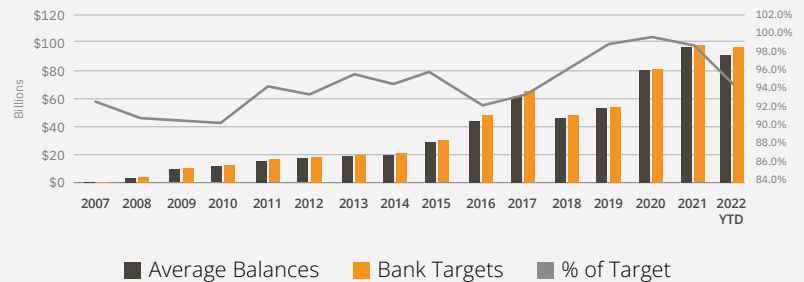
Create a Stable Deposit Base for Your Bank Without Changing Your Operations

Industrial Banks, Community Banks, Regional Banks and SIBs (Systemically Important Banks) can gain a stable, sizable and cost-effective source of deposit funding through IDP.

Through the Insured Deposit Program (IDP), your financial institution can receive a stable and predictable source of deposits at a level you determine, and at an indexed cost from source institutions seeking to provide access to expanded FDIC insurance for their customers. We have a proven track record of helping program banks consistently achieve their target balances across a diversified network of financial intermediaries. Our proprietary allocation algorithms are designed to limit daily activity, helping to ensure the predictability and stability banks value most.

R&T/TBS Program Balances vs Banks' Targets

Avg 95% Target vs Actual since inception



Updated data as of 9/30/2022. 2018-19 decrease in balances due to two clients exiting FDIC sweeps option. % of target decrease in 2016 & 2017 due to timing associated with rapid growth (new programs).

Program Advantages

Participation in the Insured Deposit Program provides the following benefits:

- ✔ **Simple to Manage**
 We are your single point of contact — whether you have multiple accounts or just one — so you'll always know who to call whenever you have a question or want to check on the status of any account.
- ✔ **Compliance**
 AML, KYC, Patriot Act and OFAC documentation is provided by source institutions via R&T/TBS. We provide program banks with a comprehensive vendor risk profile, including annual SOC1 audit reports for your vendor risk policy requirements.
- ✔ **Integrated Seamlessly**
 Our experienced team works with you to manage it all — from set up and implementation to daily communications and account reconciliation.
- ✔ **Tailored Pricing**
 With multiple benchmark options available, fixed and floating rate structures and tenors ranging from overnight through 3 years, you will have the opportunity to design a contract structure that best suits your funding requirements.
- ✔ **Flexible Program Design**
 We'll build a customized program to meet your organization's specific needs based on your determined target balance for deposits and the source of funds.

The Right Solution

The Insured Deposit Program (IDP) is specifically tailored to meet the unique needs of:



Community Banks



Regional Banks



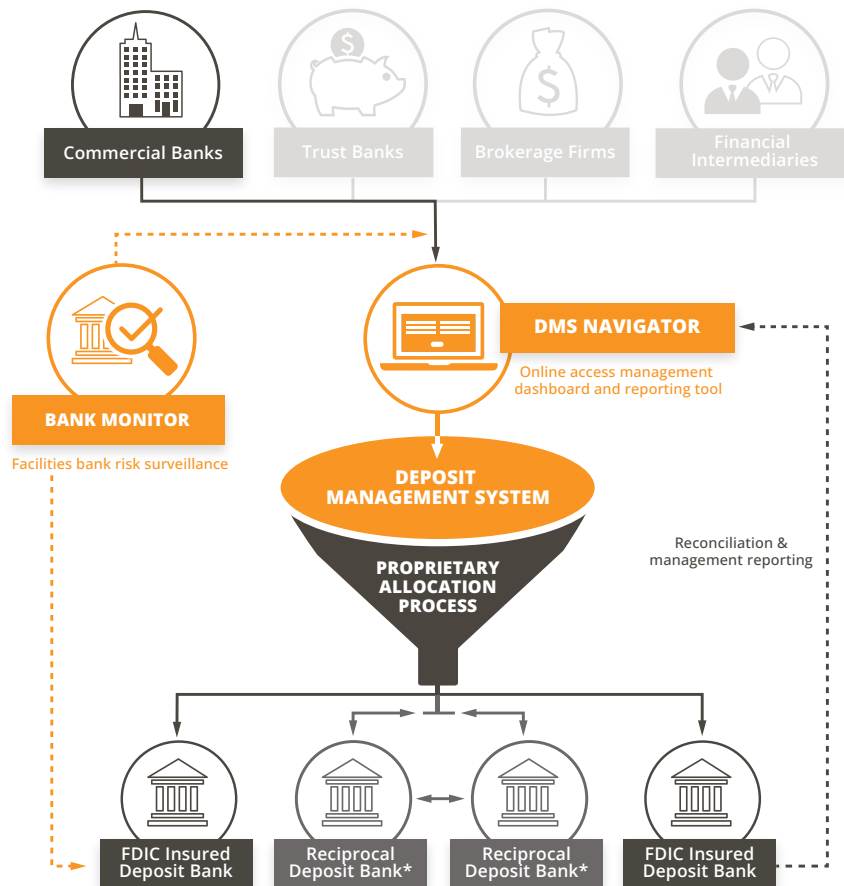
SIBs

How It Works

Our deposit management solutions are built upon strategic relationships with financial institutions, proven proprietary processes and flexible pricing.

IDP allows you to participate in multiple programs, thereby providing your institution with greater diversification and stable funding. In addition, these stable, non-interest-sensitive deposits do not require service transaction support by your institution.

Participating institutions receive real-time access to DMS Navigator — our proprietary deposit management dashboard — so you can get the information you need, anytime.



**Reciprocal deposit network, plus options for one-way placement and/or receipt of deposits.*

Products and Services



Deposit Products

Insured Deposit Program (IDP):

A deposit management system designed to provide customers with access to expanded FDIC insurance and banks with a cost-effective source of stable funding. With \$213.0 billion in assets under administration (AUA), R&T/TBS is a leading administrator of insured deposit programs.



Lending Products

Securities-Based Lending (SBL):

A complete end-to-end securities-based lending origination, underwriting, collateral evaluation and monitoring platform designed to streamline the process for lenders, wealth managers and borrowers.



Risk & Analytics

TBS Bank Monitor®:

Online “safety and soundness” surveillance service covering all FDIC insured institutions.

R&T Deposit Solutions (R&T) and Total Bank Solutions (TBS) successfully completed a planned business combination in 2022. Together, the combined firm provides banks, credit unions, wealth managers and trust institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep, deposit funding and securities-based lending needs.

Contact us today for a demonstration of the Insured Deposit Program:

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