

# Securities-Based Lending

## A Complete Solution for Banks with Affiliated Wealth Management Divisions

Securities-based lines of credit (SBLOCs) are growing in popularity compared to other forms of consumer credit because of their convenience (it takes less than five minutes to apply), flexibility, fast approval process (between 24-48 hours) and low interest rates. SBLOCs offer banks an opportunity to diversify their loan book, earn consistent spread income on assets backed by liquid collateral and requires no additional consumer lending infrastructure.

**Automate your securities-based lending process with an end-to-end origination, underwriting and collateral evaluation and monitoring platform.**

### Program Advantages

Our Loan Management System (LMS) provides banks the following benefits:



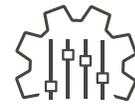
#### Automation

LMS is an automated end-to-end solution that provides banks with the ability to originate, underwrite and monitor SBLOC's at scale.



#### Diversification

Underwriting SBLOC's through LMS can help banks to diversify their loan portfolios by asset class, geography and business line without requiring any additional lending infrastructure.



#### Flexibility

SBLOCs can be fixed or floating rate and categorized as either commercial or consumer depending on the borrower type. Credit policies can be tailored to match the banks risk profile.



#### Local Impact

Certain business loans may qualify for SBA treatment and/or CRA credit. SBA loans benefit from 0% Risk Weighted Asset (RWA) assessment.



#### Security

We maintain policies and procedures designed to meet privacy and data security needs of our clients.



#### Support

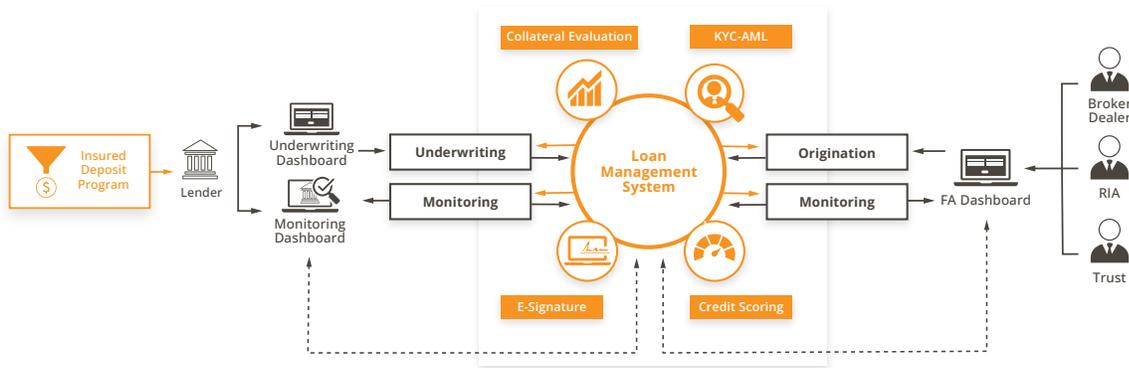
We have the industry experience, financial intermediary relationships, wholesale product training and in-field sales to support your business.

## How It Works

The LMS is a turn-key lending platform that is easily accessible and simple to use. With a configurable and branded interface, financial advisors can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for their clients within minutes.

Once the application is complete, LMS then streamlines the underwriting process, including credit scoring, collateral review, e-signature and exception processing and real-time collateral monitoring. LMS is modular by design, providing unparalleled flexibility to operate as a complete stand-alone system or integrate with external providers.

Banks that participate in the IDP administered by us can finance SBLOCs with stable, cost-effective cash sweep deposits.



## Why R&T + TBS?

For banks looking to automate their securities-based lending process and obtain stable, cost effective funding. We offer a complete solution.

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 to request a demo:**

1-888-809-9600

info@totalbanksolutions.com

totalbanksolutions.com

Copyright © 2022. All rights reserved. Reich & Tang Deposit Networks, LLC, Reich & Tang Deposit Solutions, LLC, Stable Custody Group II LLC, Total Financial Solutions, LLC (d/b/a Total Bank Solutions) and/or any of their affiliates (together, "us", "we") provide administrative and/or recordkeeping services to participating financial institutions with respect to sweep and other programs we administer, including Demand Deposit Marketplace (DDM®), Reich & Tang Insured Deposits (RTID®) and Total Bank Solutions® Insured Deposit Program (IDP), as well as other services. We are not a depository, bank or credit union and **the sweep and other programs we administer are NOT, themselves, FDIC-insured or NCUSIF-insured products.** Rather, under the programs, funds are swept or placed in accounts at receiving institutions that are FDIC and/or NCUSIF insured, subject to program limits. [Click here](#) for a list of the banks and savings associations with which we have a business relationship for the placement of deposits under the programs we administer, and into which a participating institution may place deposits (subject to the terms of those programs and any opt-outs by the participating institution and/or their customers). FDIC and NCUSIF insurance coverage is only available to protect a depositor against the failure of a participating FDIC or NCUSIF insured institution that holds the depositor's funds (and not to protect against the failure of any other party, including us). The services we provide with respect to the programs administered by us are primarily designed to provide administrative convenience for our financial institution clients to offer expanded FDIC or NCUSIF insurance on customer funds, and are not designed to provide customers with investment enhancements, or higher rates of returns or profits on their funds. All of our services are provided subject to the terms and conditions of the written agreements entered into by us with respect thereto, and we provide no representations or warranties, express or implied, except as expressly set forth in those agreements. Reich & Tang® and R&T® are registered marks of Reich & Tang Deposit Networks, LLC. Total Bank Solutions® is a registered mark of Total Financial Solutions, LLC.