



## Demand Deposit Marketplace® Program List of Participating Institutions

Bridges facilitates deposits into the Demand Deposit Marketplace Program through the following Intermediary Banks which, in turn, utilize Stable Custody Group II LLC as the Program Administrator to allocate Program Deposits to FDIC-Insured participating institutions.

Intermediary Banks			FDIC #
American National Bank	Omaha	NE	19300
Bell Bank	Fargo	ND	19581
First State Bank of Nebraska	Lincoln	NE	13868
Pinnacle Bank	Lincoln	NE	10634

For a current list of participating institutions within the Program, please contact your Bridges Relationship Manager or click the *Current List of Participating Institutions* link below.

Click: [Current List of Participating Institutions](#)

### The Demand Deposit Marketplace Program - Summary

The Demand Deposit Marketplace Program (“Program”) is offered by Bridges Trust Company and or Bridges Trust Company of South Dakota (collectively, “Bridges”) to its customers as an option to place their uninvested cash balances into insured accounts at FDIC member banks. Bridges has entered into an arrangement with each of the Intermediary Banks to authorize those Intermediary Banks to act as its agent on behalf of Bridges’ customers with respect to the Program, including to place the customers’ cash balances into the Program. Stable Custody Group II LLC (“Stable”) provides recordkeeping and administrative services to Bridges and the Intermediary Banks with respect to the Program. Stable delegates certain administrative duties to its affiliate, Reich & Tang Deposit Solutions, LLC.

Please note that the Program is NOT, itself, an FDIC-insured product. Rather, under the Program, customer funds are swept to and from Deposit Accounts at participating banks or institutions (unaffiliated with Bridges) that are insured by the FDIC up to the standard maximum deposit insurance amount (currently \$250,000 for each FDIC-recognized category of account ownership), for multiple levels of fiduciary relationships.

Funds are deposited through the Program into Deposit Accounts at multiple Intermediary and Receiving Banks in a manner designed to remain within the FDIC insurance limit at each Receiving Bank, which in the aggregate increases the amount of FDIC protection available. The amount of Program Deposits covered under FDIC protection will depend upon the deposit limits imposed by the FDIC, funds held temporarily at the Intermediary Banks, the number of Receiving Banks in the Program, and the number of Receiving Banks excluded from holding Program Deposits.

The aggregate level of FDIC insurance may change from time to time based, generally, on the number of Receiving Banks and or limitations imposed by the Program which imposes an aggregate limit of up to \$30,000,000 for accounts owned in the same legal category of ownership. However, the total amount of FDIC protection is subject to change from time to time so please contact Bridges to identify the current limits at any given time.

Please review *The Demand Deposit Marketplace Program Terms and Conditions* provided to you previously for a complete summary of the Program or you can contact your Bridges Relationship Manager at 402.393.8300 to request a copy and answers to any questions you may have.

Please note that securities offered through Bridges Trust Company and its affiliates are:  
**NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A BANK DEPOSIT |  
NOT INSURED BY ANY GOVERNMENT AGENCY**

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