



Demand Deposit Marketplace® Program List of Participating Institutions

Under the Demand Deposit Marketplace Program, customer funds are placed into deposit accounts at FDIC-insured participating banks or other institutions. Bridges facilitates the placement of deposits at participating institutions under the Program through the following Intermediary Banks:

<u>Intermediary Banks</u>	<u>City</u>	<u>State</u>	<u>FDIC #</u>
American National Bank	Omaha	Nebraska	19300
Bell Bank	Fargo	North Dakota	19581
First State Bank of Nebraska	Lincoln	Nebraska	13868
Frontier Bank	Omaha	Nebraska	15545

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 an arrangement with each of the Intermediary Banks to authorize those Banks to act as its agent on behalf of Bridges’ customers with respect to the Program, including placing 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, including to allocate Program deposits to the participating institutions. 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. FDIC insurance coverage is **only** available to protect a customer against the failure of a participating FDIC-insured institution that holds the customer’s funds (and not to protect against the failure of any other party).

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 \$100,000,000 for Joint Accounts and \$50,000,000 for other accounts owned in the same legal ownership category, respectively. 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**