



The Demand Deposit Marketplace® Program  
Terms and Conditions

*As of April 15, 2025*

**I. Introduction**

The Demand Deposit Marketplace® Program (“**Program**”) is offered by Bridges Trust Company and or Bridges Trust Company of South Dakota (“**Bridges**”) as an option to place your cash balances into insured accounts at FDIC member banks. Your funds will be deposited in money market deposit accounts (“**MMDAs**”) and demand deposit accounts (“**DDAs**”; MMDAs together with DDAs, are referred to as “**Deposit Accounts**”) at participating or receiving banks (“**Receiving Banks**” or “**banks**”), subject to the limitations described herein. Your funds that are deposited through the Program into the Receiving Banks are hereinafter referred to as “**Program Deposits**.” By selecting the Program, you appoint Bridges as your authorized agent pursuant to the Terms and Conditions set forth herein. Bridges will open an account on your behalf at an FDIC-insured depository institution (“**Intermediary Bank**”) to enable you to access the Program.

Stable Custody Group II LLC sponsors the Program (“**Administrator**”) and acts as agent of Bridges. Stable delegates certain administrative duties to its affiliate, Reich & Tang Deposit Solutions, LLC.

By participating in this Program, you can increase the FDIC protection on your cash balances. The amount of cash balances covered under FDIC protection will depend on 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 your Program Deposits. The total amount of FDIC protection will change from time to time. Please contact Bridges to identify the current limits in place at any given time.

**YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED AND CAREFULLY READ THESE TERMS AND CONDITIONS IN CONNECTION WITH CHOOSING TO ENROLL IN THE PROGRAM. IF YOU HAVE ANY QUESTIONS OR DO NOT WISH TO HAVE YOUR CASH BALANCES PARTICIPATE IN THE PROGRAM, PLEASE CONTACT YOUR RELATIONSHIP MANAGER AT BRIDGES.**

**BY APPOINTING BRIDGES TO SERVE AS YOUR AGENT FOR PARTICIPATION IN THE PROGRAM, THESE TERMS & CONDITIONS BECOME A BINDING CONTRACT BETWEEN YOU AND BRIDGES.**

**II. Summary of Terms and Conditions**

This section of the Terms and Conditions is a summary of certain features of the Program. It is prepared for your convenience and must be read in conjunction with the more detailed disclosure below.

Summary of the Program: Administrator operates the Program. If you choose to participate, Bridges will act as your agent and place your cash balances into the Program. Your Program Deposits will be deposited into Deposit Accounts at multiple 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 to you. FDIC insurance coverage is available up to its standard maximum deposit insurance amount (“**SMDIA**”), which is \$250,000, per legal category of account ownership at each bank.

Your Program Deposits are allocated among the Receiving Banks to maximize FDIC coverage. The amount of FDIC insurance coverage available through the Program is based, generally, on the number of Receiving Banks. The level of insurance may change from time to time. You should ask Bridges if you want to know the current level of FDIC insurance coverage available to you under the Program.

Access to Funds: You will access Program Deposits through your relationship with Bridges. As required by federal banking regulations, each Program Bank has reserved the right to require seven (7) calendar days prior notice before permitting a withdrawal of any Program Deposits from a Deposit Account that is an MMDA. So long as this right is not exercised, your ability to access funds, including the ability to withdraw funds from the Program, should not be impacted. Notwithstanding the foregoing, you will remain obligated for all obligations arising from your account, including, but not limited to, settlement of transactions, checks, and wires.

Determination of Interest Rates: Your interest rate on Program Deposits is based on rates payable by Receiving Banks. Contact Bridges with any questions about your rate. See Section III.J, Interest.

Fees: Bridges does not charge fees for account balances participating in the Program and does not receive Program compensation for non-taxable account (i.e., IRA and ERISA accounts) cash balances within the Program. Administrator earns fees based on the amount of money in the Program, including your Program Deposits. The deduction of these fees generally reduces the amount of funds available from Receiving Banks to pay you interest and Bridges does not participate in or receive fees earned by the Administrator. See Section III.K, Fees.

Bridges will, however, receive compensation in connection with the Demand Deposit Marketplace Program for taxable accounts (i.e., accounts not covered under ERISA, IRA or other restrictions). Such compensation, which is based on client cash balances from taxable accounts in the Program, is determined from time to time by Bridges. Bridges' compensation is determined by calculating the difference between rates paid by the Program and the Customer Daily Accrual Standard Rate paid to Customers from taxable accounts. Currently, taxable accounts are paid up to 4.00% annual percentage rate of aggregate client balances swept into Program Deposit Accounts originating from taxable accounts. Please note that this amount is subject to change as interest rates paid in the marketplace change and the difference between the Customer Daily Accrual Rate paid to customers changes.

This compensation arrangement represents a conflict of interest in that it gives Bridges a financial incentive to have clients participate and maintain cash balances in the Program. Clients with accounts that are charged an investment management fee will pay a fee on all assets in those accounts, including cash balances in the Program, which means that Bridges receives both the asset-based investment management fees and compensation under the Program on such cash balances.

Cash balances swept into the Program will earn a rate of interest that has been established for, and in light of, the features of the Program. The interest rate paid on taxable account cash balances will be determined by Bridges and based on its determination of comparable deposit accounts and alternatives. The interest rate paid on non-taxable account cash balances such as cash balances swept from Individual Retirement Accounts, ERISA accounts and other accounts in which Bridges does not receive compensation in connection with the Program, will be based

on the interest paid by the Program and passed through. Generally, the rate you will earn through the Program will be lower than yields on other cash alternatives that are available to you for investment outside of the Program.

### **Risks of the Program:**

If you have funds at a Receiving Bank outside the Program, this may negatively impact the availability of FDIC insurance at such Receiving Bank. *If your deposits in a Receiving Bank exceed the then current SMDIA of such bank, the excess funds are not covered by the FDIC deposit insurance. You are solely responsible for monitoring your deposits in Receiving Banks outside of the Program.* As such, you should review the list of Receiving Banks carefully. The list of Receiving Banks may change from time to time, and you may contact Bridges directly to obtain the most recent *Demand Deposit Marketplace Participating Institution List* or by visiting [www.bridgestrust.com](http://www.bridgestrust.com) and clicking Disclosures. You are responsible for instructing Bridges to exclude your account(s) from the Program if you do not want your Program Deposits deposited at any of the Receiving Banks. See Sections III.D, Deposits and FDIC Insurance, and III.G, Ability to Exclude Receiving Banks.

In the event of a failure (i.e., the closing of a bank by a federal or state banking regulatory agency) of a Receiving Bank, there may be a time period during which you may not be able to access your money. Where your funds are held in MMDAs, the return of your funds may be delayed. Receiving Banks are permitted to, but rarely do, impose a delay of up to seven days on any withdrawal request from an MMDA.

In the event Administrator, Intermediary Banks and/or Receiving Banks refuse deposits or identify maximum deposit limitations in which Bridges determines could be exceeded, Bridges may sweep your cash balances to other available sweep options or purchase US Government backed securities deemed to be in your best interest by Bridges' Chief Investment Officer.

A Money Market Fund (non-FDIC Insured Sweep) alternative will be made available to sweep cash balances if needed or anticipated in the event that deposit limitations are anticipated or imposed by Intermediary or Receiving Banks. Cash allocations invested in a money market fund are subject to money market fund's management, distribution, transfer agent and other expenses for which Bridges does not participate, limitations and risks identified within a fund's prospectus including but not limited to redemption limitations, valuation changes that could result in redemptions at less than the original investment amount, differing returns than those earned on other sweep alternatives, and are not FDIC insured.

## **III. Detailed Terms and Conditions**

### **A. Account Eligibility**

This Program is available to individuals and all other entities, including corporations, public entities and not-for-profit entities, eligible to maintain a bank deposit. It is your responsibility to ensure that the Program satisfies your particular objectives or guidelines and/or applicable law. In order to obtain FDIC insurance in the Program, you must provide proper tax and other identification information to Bridges.

## **B. Agency Relationships**

Bridges is acting as your agent in establishing and maintaining bank deposit accounts at Receiving Banks. Bridges appoints the Intermediary Banks as custodial agent. Intermediary Banks appoint Administrator to allocate your funds and provide certain other services with respect to the Program. When you enroll in the Program, you appoint Bridges as your custodial agent to effect deposits to and withdrawals from the Deposit Accounts. The allocation process administered by Administrator determines into which Receiving Bank(s) your money will be deposited to maximize the amount of FDIC insurance available to you. See Section III.I, Allocations to Receiving Banks. The custodian bank for the overall Program (currently Huntington National Bank) (“**Custodian Bank**”) is solely responsible for the actual movement of funds within the Program to and from Receiving Banks. All Program funds remain under the custodial control of Bridges, Intermediary Bank, or the Custodian Bank at all times.

## **C. Information about Administrator**

Administrator is a Delaware limited liability company. Administrator is not a bank, credit union, broker-dealer, or investment adviser. None of the Receiving Banks are an affiliate of the Administrator. The Administrator administers the Program.

## **D. Deposits and FDIC Insurance**

Your funds intended for deposit into the Program must be placed through an account at Bridges and cannot be placed directly by you with any of the Receiving Banks.

Cash balances in your Bridges account(s) will be automatically deposited into the Program by the applicable sweep cutoff time established by the Administrator and Bridges on business days in which Administrator, Bridges and Intermediary Banks are open for business. Cash balances resulting from deposits posted to your Bridges account after the cutoff time will be deposited into the Program the following business day. Cash balances waiting to be deposited into the Program will not begin earning interest and will not be eligible for FDIC insurance until deposited into the Program the following business day.

Once in the Program, your Program Deposits will be allocated to one or more omnibus Deposit Accounts maintained at the Receiving Banks held in the name of “Stable Custody Group II LLC, as Agent, for the Exclusive Benefit of its DDM Participating Institutions, as Agent, for the Exclusive Benefit of its DDM Customers, Acting for Themselves and/or Acting in a Fiduciary Capacity for Others” or a similar name that preserves the eligibility of Program Deposits for pass-through FDIC insurance. See Section III.I, Allocations to Receiving Banks.

Your Program Deposits are allocated to accounts at the Receiving Banks to provide you with up to \$250,000 of FDIC insurance per Receiving Bank, subject to certain exceptions described herein. The \$250,000 limit (i.e., the SMDIA) includes your principal and accrued interest, when aggregated with all other deposits held by you directly, or through others, in the same recognized legal category of ownership at the same Receiving Bank. FDIC deposit insurance protects you against the loss of your insured deposits in the event a Receiving Bank fails. FDIC deposit insurance is backed by the full faith and credit of the United States.

If you have money at a Receiving Bank outside the Program, this may negatively impact the availability of FDIC insurance for the total amount of your funds held at that bank. If your

deposits at a Receiving Bank, in aggregate, exceed the then current SMDIA, the excess funds are not covered by the FDIC deposit insurance. Bridges, the Receiving Banks and Administrator are unaware of your funds outside of the Program. As a result, these funds will not be taken into account when allocating your funds to a particular Receiving Bank. You are solely responsible for monitoring your deposits in Receiving Banks outside of the Program and for notifying Bridges to exclude your account from the program if you wish to exclude any particular Receiving Bank from receiving your funds. You should review the attached list of Receiving Banks carefully on EXHIBIT A. The list of Receiving Banks may change from time to time, and you may contact Bridges directly to obtain the most recent *Demand Deposit Marketplace Participating Institution List* or by visiting [www.bridgestrust.com](http://www.bridgestrust.com) and clicking Disclosures.

For example, if the then current SMDIA is \$250,000 and you have a non-Program deposit account at Bank A of \$200,000 and you also have \$60,000 in the Program Deposits account at the same bank in the same legal category of ownership, only \$250,000 of your \$260,000 is insured by the FDIC.

In the event that a Receiving Bank that holds your Program Deposits fails, payments of principal plus unpaid and accrued interest up to the then current SMDIA per legal category of account ownership will be made to you. Although the FDIC normally makes these payments within a few days of taking possession of a bank as receiver, there is no specific time period during which the FDIC must make insurance payments available. Furthermore, you may be required to provide certain documentation to the FDIC before insurance payments are made.

Your account ownership will be evidenced by an entry on records maintained by Administrator acting on behalf of Bridges for each of the Receiving Banks at which your funds are on deposit. You will not be issued any evidence of ownership of a Program Deposit account, such as a passbook or certificate.

#### **E. FDIC Deposit Insurance for FDIC-Recognized Categories of Account Ownership; Multi-Tiered Fiduciary Relationships**

To ensure that your Program Deposits are protected by FDIC insurance to the fullest extent possible under the Program, you should understand how FDIC insurance applies to each FDIC-recognized category of account ownership.

In general, the FDIC-recognized categories of account ownership include single ownership accounts; accounts held by an agent, escrow agent, nominee, guardian, custodian, or conservator; annuity contract accounts; certain joint ownership accounts; certain revocable trust accounts; accounts of a corporation, partnership, or unincorporated association; accounts held by a depository institution as the trustee of an irrevocable trust; certain irrevocable trust accounts; certain retirement and other employee benefit plan accounts; and certain accounts held by government depositors.

The rules that govern these categories of account ownership are very detailed and very complex, and there are many nuances and exceptions. Complete information can be found in the FDIC's regulations set forth at 12 C.F.R. Part 330.

The FDIC's regulations impose special requirements for obtaining pass-through FDIC insurance coverage, up to the SMDIA (currently \$250,000 for each FDIC-recognized category of account ownership), for multiple levels of fiduciary relationships. In these situations, in order for FDIC insurance coverage to pass through to the true beneficial owners of the funds, it is necessary

(i) to expressly indicate, on the records of the insured depository institution that there are multiple levels of fiduciary relationships, (ii) to disclose the existence of additional levels of fiduciary relationships in records, maintained in good faith and in the regular course of business, by parties at subsequent levels, and (iii) to disclose, at each of the level(s), the name(s) and the interest(s) of the person(s) on whose behalf the party at the level is acting. No person or entity in the chain of parties will be permitted to claim that they are acting in a fiduciary capacity for others unless the possible existence of such a relationship is revealed at some previous level in the chain. If your Program Deposits are beneficially owned through multiple levels of fiduciary relationship, you must take steps to comply with these special requirements.

Please note 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 that are insured by the FDIC up to the SMDIA (currently \$250,000 for each FDIC-recognized category of account ownership), for multiple levels of fiduciary relationships.

For questions about FDIC insurance coverage, you may call the FDIC at 877-275-3342 or visit the FDIC's web site at [www.fdic.gov](http://www.fdic.gov).

You also may wish to utilize "EDIE The Estimator," the FDIC's electronic insurance calculation program, which is found at <https://edie.fdic.gov/>. Other information regarding FDIC insurance coverage may be found at the FDIC's Consumer Resource Center section of the FDIC's website at <https://www.fdic.gov/resources>.

## **F. Withdrawals**

Withdrawals from your Program Deposits are made through Bridges and cannot be made directly by you through any of the Receiving Banks. Funds from the Program Deposits will generally be available to you on the same day you make the withdrawal request provided it is placed prior to the "Cut-Off Time" for the Program. In the event that Bridges does not receive enough funds to cover your entire withdrawal request (if, for example, Receiving Banks fail to send funds as instructed by Administrator or Receiving Banks are closed due to holidays or other events), the funding of all or a portion of your withdrawal requests could be delayed.

## **G. Ability to Exclude Receiving Banks**

You will have access to the list of Receiving Banks that hold your deposits upon request. You may contact Bridges directly to obtain the most recent *Demand Deposit Marketplace Participating Institution List* or by visiting [www.bridgestrust.com](http://www.bridgestrust.com) and clicking Disclosures. You may not exclude a specific Receiving Bank from receiving funds from you under the Program, but you may opt out of participation in the Program by notifying Bridges to assist you with identifying alternatives. You can obtain publicly available financial information concerning any of the Receiving Banks at <https://www.ffiec.gov/NPW> or by contacting the FDIC Public Information Center by mail at 3501 North Fairfax Drive, Room E-1005, Arlington, VA 22226 or by phone at 877-ASK-FDIC (877-275-3342). Neither Administrator nor Bridges is responsible for any insured or uninsured portion of any deposits at any Receiving Bank or guarantees the financial condition of any Receiving Bank or the accuracy of any publicly available financial information concerning a Receiving Bank.

If, on a Business Day, you have outstanding deposits that Bridges has placed for you using the Certificate of Deposit Marketplace<sup>SM</sup> program ("CDM program") also administered by

Administrator, and you have provided the same taxpayer or other identification number for purposes of the Program and the CDM program, the allocation of your funds for that Business Day in the Program will not cause the balance in your Deposit Accounts at a Receiving Bank, together with the outstanding deposits, if any, that we placed for you at that Receiving Bank in the same FDIC category of ownership through the CDM program, to exceed the SMDIA.

## H. **Monitoring Your Deposit or Investment Options**

For certain accounts, Bridges has discretionary authority and/or acts as a fiduciary with respect to the purchase and sale of securities.

For other accounts, where Bridges does not have discretionary authority or act as a fiduciary, Bridges does not have any obligation to monitor your account or make recommendations about, or changes to, the Program that might be beneficial to you.

As interest rates and other factors change, it may be in your financial interest to change your deposit instructions. In any situation, please contact Bridges to learn about other options.

## I. **Allocations to Receiving Banks**

Administrator establishes Deposit Accounts at Receiving Banks. You authorize Bridges to act as your agent to place funds into the Program through Intermediary Bank. Intermediary Bank appoints Administrator to act as agent with respect to allocation of funds and the establishment of Deposit Accounts at each Receiving Bank. The Deposit Account constitutes a direct obligation of the Receiving Bank and is not directly or indirectly an obligation of Administrator, Bridges, Intermediary Bank or the Custodian Bank. You authorize Bridges to place your funds into the Program through Intermediary Bank. Your funds are then allocated each Business Day by Administrator to Receiving Banks based on an objective allocation algorithm that takes into consideration any Receiving Banks excluded by you as described in Section III. G above. Any movements of funds within the Program among Receiving Banks are executed by the Custodian Bank pursuant to instructions from Administrator. Administrator's instructions are based on an objective allocation algorithm that takes into consideration various factors, including the target level of Program deposits for each Receiving Bank. Administrator may include additional Receiving Banks to expand the capacity available to underlying customers of the Sending Institutions. Receiving Banks may decide to discontinue their participation in the Program or may be removed by Administrator for no longer satisfying Program requirements.

You can contact Bridges at any time for the current list of Receiving Banks and Intermediary Banks or you can view the most recent *Demand Deposit Marketplace Participating Institution List* online by visiting [www.bridgestrust.com](http://www.bridgestrust.com) and clicking Disclosures. It is possible that Bridges may use multiple Intermediary Banks to access the Program for the benefit of its customers. You cannot specify the amount of funds to be allocated to specific Receiving Banks, but you can exclude your account from the program if you wish to exclude any particular Receiving Bank from receiving your funds. All of the allocations of funds in the Program are made on a non-discretionary basis.

## J. **Interest**

The interest rate paid to you is based on rates payable by banks in the Program that act as Receiving Banks, but not as Sending Banks (“**Receive Only Banks**”). Rates are reset and announced periodically based on market changes in the underlying rates paid by Receive Only

Banks. Contact Bridges to obtain the current interest rate being paid to customers and other account information. The rate you earn on your Program Deposits may be higher or lower than the rates available to depositors making deposits directly with Receiving Banks or with other depository institutions in comparable accounts. In the event of the failure of a Receiving Bank, no interest is earned on Program Deposits from the time such a Receiving Bank closes until insurance payments are received. You should compare the terms, rates of return, required minimum amounts, charges and other features of a Program Deposit with other accounts and investment alternatives. There is generally no minimum period that your money must remain on deposit, and there is no penalty for withdrawal of your entire balance, or any part thereof, at any time. Payment of the full amount of all accrued interest with respect to your Program Deposit at a Receiving Bank will be solely the responsibility of, and solely enforceable against, that Receiving Bank. Bridges will have no indebtedness to you for any such amount.

#### **K. Fees**

Bridges does not charge Program fees for account balances participating in the Program and does not receive Program compensation for non-taxable account (i.e., IRA and ERISA accounts) cash balances within the Program. Administrator earns fees based on the amount of money in the Program, including your Program Deposits. The deduction of these fees generally reduces the amount of funds available from Receiving Banks to pay you interest and Bridges does not participate in or receive fees earned by the Administrator.

Bridges will, however, receive compensation in connection with the Program for accounts where permissible to do so, collectively referenced herein as taxable accounts (i.e., accounts not covered under ERISA, IRA or other restrictions). Such compensation, which is based on client cash balances from taxable accounts in the Program, is determined from time to time by Bridges. Bridges compensation is determined by calculating the difference between rates paid by the Program and the Customer Daily Accrual Rate paid to Customers. Please note that this amount is subject to change and will increase as the difference increases between the interest rates paid in the marketplace (which affects the amounts paid by the Program) and the Customer Daily Accrual Rate paid to customers.

This compensation arrangement represents a conflict of interest in that it gives Bridges a financial incentive to have clients participate and maintain cash balances in the Program. Clients with accounts that are charged an investment management fee will pay a fee on all assets in those accounts, including cash balances in the Program, which means that Bridges receives both the asset-based investment management fee and compensation under the Program on such cash balances.

#### **L. Account Statements**

All activity with respect to your Program Deposits, including interest earned for the period covered will appear on your Bridges statement, including the total of your opening and closing Program Deposit balances. You will not receive a separate statement from the Receiving Banks. Your periodic account statement will be provided to you periodically in accordance with Bridges' policies. You should retain all account statements. Bridges will provide you with the name of each Receiving Bank that holds your funds upon request.

You must notify Bridges immediately of any discrepancies noted in your account statement and in no event later than thirty (30) days after the date of the account statement in which the problem or error first appeared.



## M. Tax Reporting

The interest that you receive from your Program Deposits is generally fully subject to state and federal tax. To the extent required, interest and income will be reported on the IRS Form 1099 sent to you by Bridges each year, showing the amount of interest income you have earned from your Program Deposits. You will not receive a Form 1099 if you are not a citizen or resident of the United States.

## N. Business Continuity

In the event you are unable to contact Bridges due to a business interruption event, such as a natural disaster, you may contact Administrator or its agent at 866-237-2752 for account information.

## O. Other Terms

**Limits on Transfers from MMDAs under Regulation D:** Federal banking regulations limit the transfers from MMDAs to a total of six (6) during a monthly statement cycle, and certain aggregation rules may apply to transfers from such accounts at the Receiving Banks. These limits on transfers will not limit the number of withdrawals you can make from your Program Deposits.

**Inactive Accounts:** Bridges and the Receiving Banks may be required by law to turn over (escheat) your Program Deposits to a state, typically your state of residence, based on account inactivity for a certain time period established by applicable state law. If Program Deposits are remitted to the state, you may file a claim with the state to recover the funds.

**Transferability:** Your Program Deposits may not be transferred by you. A transfer that occurs due to death, incompetence, marriage, divorce, attachment or otherwise by operation of law shall not be binding unless and until sufficient, acceptable documentation has been received.

**Termination:** Bridges may, at its sole discretion, and without any prior notice, terminate your participation in the Program. If you close your account at Bridges, your associated Program Deposit account will also be closed, and your funds will be distributed out to you.

**Ordinary Care:** Any failure by Administrator or any Receiving Bank to act or any delay by such party beyond time limits prescribed by law or permitted by these Terms and Conditions is excused if caused by your negligence, interruption of communication facilities, suspension of payments by another financial institution, war, emergency conditions or other circumstances beyond the control of such party, provided such party exercised such diligence as such circumstances would normally require. You agree that any act or omission made by Administrator or any Receiving Bank in reliance upon or in accordance with any provision of the Uniform Commercial Code as adopted in New York, any rule or regulation of the State of New York, the Federal Reserve or FDIC, or a federal agency having jurisdiction over such party shall constitute ordinary care.

**Personal Information:** The use of your information is governed by the privacy policy of Bridges. With respect to the Program, you understand and agree that Administrator, including its affiliates, the Receiving Banks, Bridges and their service providers may obtain such information

as may be necessary for legitimate business needs in connection with the operation of the Program. Such information will be shared among the parties only for use in providing the services hereunder and as otherwise legally required. For information regarding the collection, processing and use of your personal information and your rights to limit the use and disclosure of such information, you should contact Bridges. Administrator will never use your personal information for any purpose other than to perform its role as administrator of the Program. Administrator's privacy policy is available online at <https://rnt.com/privacy-policy/>.

**Alternatives to the Program:** By enrolling in the Program, you agree to the terms and conditions provided herein. You understand that, at any time, you may terminate your participation in the Program. If you terminate, the funds held through the Program will be sent back to your account at Bridges.

**Days of Operation:** The Program will operate on all days when the Federal Reserve Bank of New York is open for business.

**Mutual Institution and Subscription Rights:** Your funds may be placed in a Deposit Account at a Receiving Bank that is in the mutual form of organization. Such a Deposit Account will be identified on the books of the mutual institution as described in Section III. D, Deposits and FDIC Insurance, and not in your name. Bridges and Administrator will not attend or vote at any meeting of the depositor members of a mutual institution or exercise any subscription rights in a mutual institution's mutual-to-stock conversion, either on its own or on your behalf. You hereby waive any right you may have to vote at any meeting of the depositor members, or to receive or exercise any subscription rights you may have in the event that the mutual institution converts from mutual to stock form, even if you held a Deposit Account as of an applicable record date.

**Limitation of Liability.** TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL BRIDGES, INTERMEDIARY BANK, ADMINISTRATOR OR THEIR AFFILIATES BE LIABLE FOR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, SPECIAL, INCIDENTAL OR PUNITIVE DAMAGES OF ANY NATURE, WHETHER SUCH LIABILITY IS ASSERTED ON THE BASIS OF CONTRACT, TORT (INCLUDING NEGLIGENCE OR STRICT LIABILITY) OR OTHERWISE, INCLUDING WITHOUT LIMITATION, LOSS OF PROFITS, GOODWILL OR BUSINESS INTERRUPTION.

**Legal Process:** Administrator, Intermediary Bank, Bridges, and the Receiving Banks may comply with any writ of attachment, execution, garnishment, tax, levy, restraining order, subpoena, warrant or other legal process, which such party reasonably and in good faith believes to be valid. Bridges may notify you of such process by telephone, electronically or in writing. You agree to indemnify, defend and hold Administrator, Bridges, Intermediary Bank and the Receiving Banks harmless from all actions, claims, liabilities, losses, costs, attorneys' fees, and damages associated with their compliance with any process that such party believes reasonably and in good faith to be valid. You further agree that Administrator, Bridges, Intermediary Bank, and the Receiving Banks may honor legal process that is served personally, by mail, or by facsimile transmission at any of their respective offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your Program Deposit records are maintained.

**P. General**

**Amendment:** Bridges may modify these Terms and Conditions at any time, upon notice to you.

**Waiver:** Any provision of these Terms and Conditions may be waived if, but only if, such waiver is in writing and is signed by the party against whom the waiver is to be effective. No failure or delay by any party in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise thereof preclude any other or further exercise thereof or the exercise of any other right, power or privilege.

**Severability:** If any term, provision, covenant or restriction of these Terms and Conditions is held by a court of competent jurisdiction or other authority to be invalid, void or unenforceable, the remainder of the terms, provisions, covenants and restrictions of these Terms and Conditions shall remain in full force and effect and shall in no way be affected, impaired or invalidated.

**Entire Agreement:** These Terms and Conditions and any other documents provided by Bridges to you in connection with the Program constitute the entire agreement between Bridges and you, and supersede all prior and contemporaneous agreements and understandings, both oral and written, between Bridges and you with respect to the subject matter hereof. EXCEPT AS EXPRESSLY SET FORTH IN THESE TERMS AND CONDITIONS, BRIDGES MAKES NO REPRESENTATIONS OR WARRANTIES (ORAL OR WRITTEN, STATUTORY, EXPRESS, IMPLIED OR OTHERWISE) INCLUDING, WITHOUT LIMITATION, AS TO MERCHANTABILITY, FITNESS FOR PURPOSE, CONFORMITY TO ANY DESCRIPTION OR REPRESENTATION, NON-INTERFERENCE OR NON-INFRINGEMENT.

**Binding Effect:** These Terms and Conditions shall inure to the benefit of and be binding upon the parties hereto and their respective permitted heirs, successors, legal representatives and assigns. Nothing in these Terms and Conditions, expressed or implied, is intended to confer on any person other than the parties hereto, and their respective permitted heirs, successors, legal representatives and assigns, any rights, remedies, obligations or liabilities under or by reason of these Terms and Conditions; provided that Administrator shall be a third party beneficiary hereof.

**Governing Law:** These Terms and Conditions are to be construed in accordance with and governed by the internal laws of the State of New York and the United States of America without giving effect to any choice of law rule that would cause the application of the laws of any other jurisdiction to the rights and duties of the parties. Unless otherwise provided herein, Bridges, Intermediary Bank, and Administrator may comply with applicable clearinghouse, Federal Reserve and correspondent bank rules in processing transactions for your Program Deposits. You agree that Bridges and Administrator are not required to notify you of a change in those rules, except to the extent required by applicable law.

**Disputes:** EXCEPT TO THE EXTENT OTHERWISE PROVIDED BY APPLICABLE LAW, ANY DISPUTES ARISING OUT OF OR IN CONNECTION WITH THESE TERMS AND CONDITIONS WILL BE GOVERNED BY THE TERMS OF THE AGREEMENT THAT GOVERN THE DEPOSIT ACCOUNT AT BRIDGES THAT IS LINKED TO THE PROGRAM, INCLUDING THE DISPUTE RESOLUTION TERMS, ARBITRATION TERMS, CHOICE OF LAW, VENUE, WAIVER OF JURY TRIAL, AND COSTS RELATED TO DISPUTE RESOLUTIONS, IF ANY.

**Interpretative Provisions:** The headings herein are included for convenience of reference only and shall be ignored in the construction or interpretation hereof. All Exhibits annexed hereto or referred to herein are hereby incorporated in and made a part of these Terms and Conditions as if set forth in full herein. Any singular term in these Terms and Conditions shall be deemed to include the plural, and any plural term the singular. Whenever the words “include”, “includes” or “including” are used in these Terms and Conditions, they shall be deemed to be followed by the words “without limitation”, whether or not they are in fact followed by those words or words of like import. References to any document provided by Bridges to you or to any agreement or contract are to that document, agreement or contract as amended, modified or supplemented from time to time in accordance with the terms hereof or thereof. In any construction of the terms of these Terms and Conditions, the same shall not be construed against either party on the basis of that party being the drafter of such terms.



**EXHIBIT A**  
**The Demand Deposit Marketplace® Program**  
 Administered by Stable Custody Group II LLC  
 R&T Receiving Institution List  
 (as of Monday, April 14, 2025)

New receiving institutions added within the last 30 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
Apple Bank	New York	NY	16068	Capra Bank	Dubuque	IA	16363	First State Bank	Farnam	NE	12244
Victory Bank	Lubbock	TX	18677								
New receiving institutions added within the last 31 and 60 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
New receiving institutions added within the last 61 and 90 days			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
B2 Bank National Association	Mountain Iron	MN	5105	Redstone Bank	Centennial	CO	58826	Security State Bank	Farwell	TX	11907
All 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
Altra Credit Union	Onalaska	WI	C24077	Amerant Bank, National Association	Coral Gables	FL	22953	American Bank & Trust	Wessington Springs	SD	1117
American Bank, National Association	Corpus Christi	TX	20241	American Commerce Bank, N.A.	Bremen	GA	57686	American Heritage National Bank	Long Prairie	MN	8843
American National Bank	Omaha	NE	19300	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 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	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 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 Rhode Island	Providence	RI	34147	Bank Star	Pacific	MO	21897
Banklwa	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	Beal Bank	Plano	TX	32574	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
BOKF, National Association	Tulsa	OK	4214	Bravera Bank	Dickinson	ND	22559	Brookline Bank	Brookline	MA	17798
Bussey Bank	Champaign	IL	16450	California Bank of Commerce, N.A.	San Diego	CA	57044	Capital Educators CU	Meridian	ID	C1040
Capra Bank	Dubuque	IA	16363	Cathay Bank	Los Angeles	CA	18503	CCB Community Bank	Andalusia	AL	16595
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 Bank, National Association	Providence	RI	57957	Citizens Community Federal N.A.	Altoona	WI	57265	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
Clarity Credit Union	Meridian	ID	C68295	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
Comenity Bank	Wilmington	DE	27499	Comenity Capital Bank	Salt Lake City	UT	57570	Comerica Bank	Dallas	TX	983
Commencement Bank	Tacoma	WA	58446	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 & Trust, Waco, Texas	Waco	TX	17108
Community National Bank	Midland	TX	24897	ConnectOne Bank	Englewood Cliffs	NJ	57919	Continental Bank	Salt Lake City	UT	57571
Cornerstone Capital Bank, SSB	Houston	TX	1213	Cornerstone Community Bank	Redding	CA	58411	County National Bank	Hillsdale	MI	14073
Cross River Bank	Fort Lee	NJ	58410	CrossFirst Bank	Leawood	KS	58648	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 & Trust	St. Louis	MO	27237	Enterprise Bank and Trust Company	Lowell	MA	27408
Essex Savings Bank	Essex	CT	17262	Fairwinds Credit Union	Orlando	FL	C68417	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	Financial Partners Credit Union	Downey	CA	C68457	FineMark National Bank & Trust	Fort Myers	FL	58486
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 Credit Union of Beloit	Beloit	WI	C67214
First Credit Bank	West Hollywood	CA	24332	First Dakota National Bank	Yankton	SD	4028	First Electronic Bank	Salt Lake City	UT	35533



**The Demand Deposit Marketplace® Program**  
**Administered by Stable Custody Group II LLC**  
**R&T Receiving Institution List**  
**(as of Monday, April 14, 2025)**

All Receiving Institutions			FDIC / NCUA #				FDIC / NCUA #				FDIC / NCUA #
First Farmers Bank & Trust Co.	Converse	IN	12839	First Federal Bank	Lake City	FL	31313	First Fidelity Bank	Oklahoma City	OK	23473
First Foundation Bank	Irvine	CA	58647	First Guaranty Bank	Hammond	LA	14028	First Horizon Bank	Memphis	TN	4977
First Independence Bank	Detroit	MI	20179	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 Security Bank-Hendricks	Hendricks	MN	15767	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	Florida Capital Bank, N.A.	Jacksonville	FL	26323
Flushing Bank	Uniondale	NY	58564	FNB Bank, Inc.	Romney	WV	6794	Forbright Bank	Chevy Chase	MD	57614
Foresight Bank	Plainview	MN	5229	Fortis Bank	Denver	CO	34401	Franklin Bank & Trust Company	Franklin	KY	17937
Frontier Bank	Omaha	NE	15545	Fulton Bank, National Association	Lancaster	PA	7551	Georgia Banking Company	Atlanta	GA	57071
German-American State Bank	German Valley	IL	5749	Gesa Credit Union	Richland	WA	C68278	Global Federal Credit Union	Renton	WA	29058
Grand Bank	Tulsa	OK	22065	Great Lakes Credit Union	Bannockburn	IL	C60238	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
Greenstate Credit Union	North Liberty	IA	C60269	Harborstone Credit Union	Lakewood	WA	C66399	Hatch Bank	San Marcos	CA	25803
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
Homestreet Bank	Seattle	WA	32489	Horicon Bank	Horicon	WI	11236	HSBC Bank USA, National Association	McLean	VA	57890
Inbank	Raton	NM	11492	Industrial Bank	Washington	DC	14679	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	Fairfield	NJ	28765	KeyBank National Association	Cleveland	OH	17534	Keystone Bank, SSB	Austin	TX	34456
Kirkwood Bank & Trust Co.	Bismarck	ND	21928	KS Statebank	Manhattan	KS	19899	Lake Forest Bank & Trust Co, N.A.	Lake Forest	IL	27589
Lake Ridge Bank	Cross Plains	WI	15091	Lamar Bank and Trust Company	Lamar	MO	1964	Lea County State Bank	Hobbs	NM	12259
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	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	Metropolitan Commercial Bank	New York	NY	34699	Michigan State University Credit Union	East Lansing	MI	C23279
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	Montgomery Bank	Sikeston	MO	8255
Morgan Stanley Bank, N.A.	Salt Lake City	UT	32992	Morgan Stanley Private Bank, N.A.	Purchase	NJ	34221	MVB Bank, Inc	Fairmont	WV	34603
NBKC Bank	Leawood	KS	35014	NBT Financial Bank	Fort Worth	TX	21329	Nelnet Bank	Draper	UT	59205
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
Old Plank Trail Community Bank, N.A.	Mokena	IL	58314	One American Bank	Centerville	SD	6078	Oregon Community Credit Union	Eugene	OR	C65856
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
PCSB Bank	Brewster	NY	15995	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	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 Arizona	Phoenix	AZ	58271	Republic Bank of Chicago	Oak Brook	IL	19333	REV Credit Union	Summerville	SC	C9986
Rio Bank	McAllen	TX	25886	River City Bank	Sacramento	CA	18983	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
SAVIBANK	Burlington	WA	57978	Scale Bank	Edina	MN	20268	Schaumburg Bank & Trust Company, N.A.	Bloomington	IL	57103



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**(as of Monday, April 14, 2025)**

All Receiving Institutions			FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #		
Seacoast National Bank	Stuart	FL	131	Security Bank	Tulsa	OK	4178	Security Bank & Trust Company	Glencoe	MN	15324
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 Heights	UT	26881	Solarity Credit Union	Yakima	WA	C68061
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	SouthState Bank, National Association	Winter Haven	FL	33555
Southwest National Bank	Wichita	KS	4801	SpiritBank	Tulsa	OK	4048	Spokane Teachers Credit Union	Liberty Lake	WA	C68203
SSB Bank	Pittsburgh	PA	30431	St. Charles Bank & Trust Company, N.A.	St. Charles	IL	27052	Star Bank	Maple Lake	MN	5095
State Bank	Brownsburg	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	Sunrise Bank	Orlando	FL	58029	Superior Choice Credit Union	Superior	WI	C67173
Superior National Bank	Hancock	MI	5058	Susser Bank	Dallas	TX	34885	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 Ephrata National Bank	Ephrata	PA	7493	The First National Bank of Hutchinson	Hutchinson	KS	4697	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 Westery	Westery	RI	23623	Third Coast Bank	HUMBLE	TX	58716	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	True Sky Federal Credit Union	Oklahoma City	OK	C24934	Truist Bank	Charlotte	NC	9846
Umpqua Bank	Portland	OR	17266	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 Credit Union	Saint Joseph	MI	C6288	United State Bank	Lewistown	MO	12214	United Trust Bank	Palo Heights	IL	35393
University First Credit Union	Salt Lake City	Ut	C24710	Valley Strong Credit Union	Bakersfield	CA	C68712	Vast Bank, National Association	Tulsa	OK	23737
Veritex Community Bank	Dallas	TX	57665	Verve, a Credit Union	Oshkosh	WI	C66777	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
Vista Bank	Dallas	TX	1210	Vystar Credit Union	Jacksonville	FL	C68490	Washington Federal 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.	Youngstown	OH	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				
Intermediary Bank			FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #		FDIC / NCUA #		
The Huntington National Bank	Columbus	OH	6560								



**The Demand Deposit Marketplace® Program**  
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**R&T Receiving Institution List**  
**(as of Monday, April 14, 2025)**

**DDM Program:** The Demand Deposit Marketplace® (“DDM”®) program is administered by Stable Custody Group II LLC, a Delaware limited liability company (“Stable”), which is an affiliate of Reich & Tang Deposit Solutions, LLC (d/b/a R&T Deposit Solutions). Stable provides administrative, recordkeeping, agency 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”). Stable’s services are provided subject to the terms and conditions of its written agreements entered into between Stable 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 Stable 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 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 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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## EXHIBIT B



### The Demand Deposit Marketplace® Program List of Intermediary Banks

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
Dundee Bank	Omaha	Nebraska	10643
First State Bank of Nebraska	Omaha	Nebraska	13868
Frontier Bank	Omaha	Nebraska	15545
Platte Valley Bank	Scottsbluff	Nebraska	34211

*As of April 14, 2025 and subject to change without notice.*

Please visit [www.bridgestrust.com](http://www.bridgestrust.com) and click Disclosures to obtain the most recent Demand Deposit Marketplace Program List of Intermediary Banks.

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**