

## Demand Deposit Marketplace® (DDM®) Program

### Program Information Notice

**Program:** Demand Deposit Marketplace® (DDM®) Program (“Program”)

**Customer Terms & Conditions:** <https://tbaz.com/money-market-sweep>

**Program Limit:** At least \$50 million per customer identifier (e.g., TIN)

**Eligible Customer Accounts:** Money Market Sweep in Trust Department client accounts

**Minimum Deposit Amount:** None

**Automatic Sweep Feature:** Yes

Sweep Deposit Trigger Amount: \$0.01

Sweep Withdrawal Trigger Amount: \$0.01

**Information about TrustBank:**

TrustBank is a bank chartered under the laws of the state of Illinois whose deposits are insured by the Federal Deposit Insurance Corporation (“FDIC”), subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about us, please visit <https://tbaz.com/>.

**Important Legal Disclosure:** FDIC insurance only covers the failure of an FDIC-insured institution. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. See below for a link to the list of the insured institutions with which we have a direct or indirect business relationship for the placement of deposits under the Program, and into which TrustBank may place deposits (subject to the Program terms and any opt-outs by you).

**Information about Settlement Bank and Custodian:**

Settlement Bank and Custodian: Citizens Bank, N.A.

Other Information: Citizens Bank, N.A. (“Citizens”) is a federal-chartered bank whose deposits are insured by the FDIC, subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about Citizens, please visit their website at <https://www.citizensbank.com/homepage.aspx>.

**Information about Receiving Institutions:**

List of Receiving Institutions: <https://rnt.com/files/ddm/bank-list/pbl-rnt.pdf>

Other Information: You can obtain publicly available financial information concerning any Receiving Institution at <https://www.ffiec.gov/NPW>. You can obtain publicly available financial information concerning any FDIC-insured bank or savings association by contacting the FDIC Public Information Center by phone at 877-ASK-FDIC (877-275-3342) from 8:00 a.m. – 6:00 p.m. ET (Monday-Friday) and 8:00 a.m. – 1:00 p.m. ET (Saturday), excluding Federal Holidays. You can obtain publicly available financial information concerning any NCUA-insured credit union by contacting the NCUA Consumer Assistance Center at 800-755-1030 from 8:00 a.m. – 5:00 p.m. ET (Monday-Friday), excluding Federal Holidays. You also can receive publicly available information from the National Information Center of the Federal Reserve System at [www.ffiec.gov/nicpubweb/nicweb/nichome.aspx](http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx).

**Opt-Out of Receiving Institutions:**

Opt-Out Form: To access, click <https://tbaz.com/money-market-sweep>.  
Cut-Off Time (for Next-Business-Day processing of opt-outs): 10:00 a.m. ET

**Same-Business Day Settlement:** Yes

Cut-Off Time: 10:00 a.m. ET

**Excess Funds above Program Limit:**

Can TrustBank sweep or place your funds into the Program above the Program Limit? No

**Customer Interest:**

Interest Rate/APY: Contact us at (618) 429-9245

Payment: Interest will be credited to your Eligible Customer Account each month

Other Disclosures: The interest rate for the Program is variable and will adjust from time to time based on federal monetary policy.

**Fees:**

Does TrustBank Earn Fees from the Program? No

Does Stable Earn Fees? Yes

**Customer Statements:**

We incorporate information relating to your funds that are swept or placed in the Program in your Client Statements for your Trust Department Account.

**Program Portals:**

We offer you access and use of TrustBank's electronic portal to obtain information regarding the Program, including updates to this Program Information Notice. To access, click <https://tbaz.com/money-market-sweep>.

**Additional Conflicts of Interest:**

Conflicts of interest are disclosed in the Customer T&Cs.

**Other Disclosures:**

Notice Period for Amendments to Customer T&Cs: 30 days

Capitalized Terms: Capitalized terms used in this Program Information Notice have the meaning given to those terms herein or, if not defined herein, shall have the meaning given to those terms in the Customer T&Cs.

Annual Sweep Account Disclosure of "Deposits": Funds swept or placed from TrustBank, as your agent or sub-agent, into Program Accounts at each Receiving Institution are either "deposits" within the meaning of 12 U.S.C. § 1813(l) or "member accounts" or "accounts" within the meaning of 12 U.S.C. § 1752(5) and are insured by the FDIC or NCUA up to the then-current SMDIA (currently, \$250,000), per Eligible Depositor, per Account Ownership Category, per Receiving Institution. This is provided to you as your annual sweep account disclosure under 12 C.F.R. 360.8.(e)

Member FDIC: Deposits are insured by the FDIC, backed by the full faith and credit of the United States Government, subject to applicable limits.