



Flexible & Focused

# Protect Your Clients' Cash With High Levels of FDIC Insurance

Demand Deposit Marketplace<sup>SM</sup> (DDM) is the most comprehensive daily sweep program that enables community banks to offer all of their customers millions of dollars in FDIC insurance while precisely and strategically managing their balance sheet liquidity levels on any given day.

## DDM Overview

Whether your bank has too many deposits, too few, or would like to increase its competitiveness with a multi-million dollar FDIC insured offering, DDM provides the exact solution for your bank. Through the choice and flexibility of multiple deposit relationships, DDM enables banks to:

- Send excess deposits off balance sheet to generate fee income, improve capital ratios, and offer customers high levels of FDIC insurance
- Obtain low-cost deposits (on balance sheet) to fund loan demand
- Provide customers with high levels of FDIC insurance while maintaining a stable deposit base
- Provide customers with high levels of FDIC insurance while managing liquidity levels up or down depending on your bank's need on any given day

## Millions in FDIC Insurance

Attract new customers, retain your best accounts, and increase your competitiveness by offering millions in FDIC insurance. Your bank can send excess deposits into the DDM network where the deposits are placed in accounts with other DDM banks that are seeking deposits—enabling your customers to benefit from high levels of FDIC insurance. Additionally, your bank can receive reciprocal deposits to the extent it chooses so as to maintain or even increase deposit levels at your bank.

All customer account types, including high net worth, business, and municipal accounts enjoy a fully automated cash management program enabling them to receive high levels of FDIC insurance, earn interest and have unlimited transaction privileges. Deposits are never locked up for any time period, and provide daily liquidity.

Send Only	Receive Only
<b>Send Excess Deposits Off Balance Sheet</b> <ul style="list-style-type: none"> <li>• Provide Millions in FDIC Insurance</li> <li>• Generate Fee Income</li> <li>• Mitigate Carrying Costs</li> <li>• Shrink Balance Sheet</li> </ul>	<b>Take Additional Deposits On Balance Sheet</b> <ul style="list-style-type: none"> <li>• Diversify Funding Sources</li> <li>• Fund Loan Demand</li> <li>• Strengthen Balance Sheet</li> <li>• Supplement/Establish Contingency Funding Plan</li> </ul>
Reciprocal	Reciprocal Plus/Minus
<b>Exchange Deposits (Dollar for Dollar)</b> <ul style="list-style-type: none"> <li>• Provide Millions in FDIC Insurance</li> <li>• Maintain Deposit Levels</li> <li>• Daily Liquidity</li> </ul>	<b>Exchange Deposits (Any Desired Ratio)</b> <ul style="list-style-type: none"> <li>• Provide Millions in FDIC Insurance</li> <li>• Increase/Decrease Deposit Levels</li> <li>• Reciprocity Ratio Determined by Bank</li> <li>• Supplement/Establish Contingency Funding Plan</li> </ul>

# Strategic Liquidity & Risk Management Tool

DDM assists banks with short- and longer-term liquidity management needs as well as providing an additional resource to consider when reviewing liquidity and funding risk management strategies.

## Liquidity Management

DDM provides a convenient solution that enables banks to actively manage balance sheet liquidity.

- Receive additional deposits to fund loan demand as the need arises
- Send excess deposits into DDM to shrink balance sheet, improve return on capital, and inventory deposits for future use

## Risk Management

Banks of all sizes have a renewed focus on their risk management function. DDM is ideal in helping banks comply with regulatory mandates, such as establishing Liquidity Contingency Plans, diversifying counterparty risk, and mitigating liability concentration risk.

- Utilize DDM as part of your bank's Liquidity Contingency Plan
- Diversify funding sources/counterparties
- Mitigate concentration risk by balancing term and liquid deposit levels

With unmatched flexibility in a balance sheet management function for your bank, and high levels of FDIC insurance through a comprehensive cash management platform for your customers—Demand Deposit Marketplace can increase profitability and change the direction, competitiveness and future of your bank.

## DDM Quick Facts

- Millions in FDIC insurance
- Late cutoff times
- Competitively priced
- Automated sweep technology and processes
- Reporting and tiering capability
- Daily liquidity with no withdrawal restrictions
- Available to all account types

Speak to your Regional Consultant to discuss current pricing.

To learn more about Demand Deposit Marketplace, contact us today at:

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