Program Information Notice

Program

R&T Demand Deposit Marketplace® (DDM®) Program

The Demand Deposit Marketplace® (DDM®) Program is a cash management solution designed to provide customers with access to expanded FDIC insurance coverage on their funds. It achieves this by allocating deposits across a network of participating banks and credit unions.

Customer Terms & Conditions

You can find the R&T DDM program T&C when you login to your *Trust Client Portal* at www.southwestnb.com.

Program Limit

- $60 million per customer identifier (e.g., TIN)

Eligible Customer Accounts

Accounts opened with Southwest National Bank Trust & Wealth Management

Minimum Deposit Amount:

- Initial: $1.00
- Subsequent: $1.00

Automatic Sweep Feature:

- Sweep Deposit Trigger Amount: $0.00 (or such other amount as agreed)
- Sweep Withdrawal Trigger Amount: $0.00 (or such other amount as agreed)

SOUTHWEST NATIONAL BANK

- Southwest National Bank is a federal-chartered bank 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 www.southwestnb.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 Southwest National Bank may place deposits.

Sending Institution:

- Has Southwest National Bank engaged one or more third-party Sending Institutions for the Program? No

Information about Settlement Bank and Custodian for R&T DDM Program:

Settlement Bank & Custodian: The Huntington National Bank ("HNB")

Other Information: HNB 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 HNB, please visit HNB's website at https://www.huntington.com/.

Receiving Institutions List: https://www.rnt.com/files/ddm/bank-list/pbl-rtncu.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 am – 6:00 pm ET (Monday-Friday) and 8:00 am – 1:00 pm ET (Saturday), excluding Federal Holidays. You also can receive publicly available information from the National Information Center of the Federal Reserve System at www.ffiec.gove/nicpubweb/nicweb/nichome.aspx.

Information about Receiving Institutions:

List of Receiving Institutions: https://www.rnt.com/files/ddm/bank-list/pbl-rtncu.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 am – 6:00 pm ET (Monday-Friday) and 8:00 am – 1:00 pm 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 8:00am – 5:00pm 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.

Opt-Out of Receiving Institutions:

- Opt-Out Form: None
- Cut-Off Time (for Next-Business-Day processing of opt-outs): 1:30 pm ET

Same-Business Day Settlement: No

Excess Funds above Program Limit: Excess Funds, may be placed at any Receiving Institutions (as Excess Institutions) and do not receive access to deposit insurance coverage (subject to applicable laws or regulations that may permit access). Please review the Customer T&Cs.

Customer Interest:

- Interest Rate: Contact Trust & Wealth Management at 316-291-5205
- APY: Contact Trust & Wealth Management at 316-291-5205
- Payment: Interest will be added to principal and remain in the Program Accounts at Receiving Institutions each month

Fees:

- Does Southwest National Bank Earn Program Fees? No
- Does Stable Earn Program Fees? Yes

Customer Statements

- We incorporate information relating to your Program in your Customer Statements for your Customer Account

Program Portals:

We do offer you access via the Trust Client Portal but we do not offer access via the R&T DepositView Portal.

Additional Conflicts of Interest

Southwest National Bank has no affiliated institutions or other conflicts of interest to disclosure. Please see 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 Southwest National Bank, 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 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)