



## Program Information Notice

### Program

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

### Customer Terms & Conditions

Available upon request

### Program Limit

For the limit per customer identifier (e.g., TIN) visit <https://rnt.com/ddm-program-limit/>

**Note:** If you exclude (“opt-out” of) any Receiving Institutions from holding Program Deposits under the Program, your Program Limit as set forth above may be reduced to a lower limit (which lower limit will then become your new Program Limit). Please contact us to confirm your new lower Program Limit.

### Eligible Customer Accounts

Demand Deposit Accounts, Money Market Deposit Accounts

### Minimum Deposit Amount:

- Initial: \$0
- Subsequent: \$0

### Automatic Sweep Feature: Yes

- Sweep Deposit Trigger Amount: \$250,000.00 (or such other amount as agreed with you on the Customer Authorization and Agency Appointment Form)
- Sweep Withdrawal Trigger Amount: \$250,000.00 (or such other amount as agreed with you on the Customer Authorization and Agency Appointment Form)

### Information about Georgia Banking Company

FDIC-insured banks or savings associations, including trust departments of an FDIC-insured bank or savings association:

- Georgia Banking Company is a bank chartered under the laws of the state of Georgia 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.georgiabanking.com](http://www.georgiabanking.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 Georgia Banking Company may place deposits (subject to the Program terms and any opt-outs by you). <https://www.rnt.com/files/ddm/bank-list/pbl-rnt.pdf>



### **Sending Institution(s):**

Has Georgia Banking Company engaged one or more third-party Sending Institutions for the Program? No

If Yes:

- Name of Sending Institution: N/A
- FDIC Certificate Number: N/A
- Address: N/A
- Other Information: N/A

### **Information about Settlement Bank and Custodian:**

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

Other Information: Citizens Bank, N.A. 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 Bank, N.A., please visit their website at <https://www.citizensbank.com/homepage.aspx>.

### **Information about Receiving Institutions:**

List of Receiving Institutions: <https://www.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 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](http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx).

### **Opt-Out of Receiving Institutions:**

- Opt-Out Form: Available upon request.
- Cut-Off Time (for Next-Business-Day processing of opt-outs): 2:00 pm ET

**Same-Business Day Settlement:** No

### **Next-Business Day Settlement:**

- Cut-Off Time: 3:15 pm ET

### **Excess Funds above Program Limit:**

- Can Georgia Banking Company sweep or place your funds into the Program above the Program Limit? No



#### Customer Interest:

- Interest Rate: Contact your Treasury Solutions Officer
- APY: Contact your Treasury Solutions Officer
- Payment: Interest will be added to principal and remain in the Program Accounts at Receiving Institutions each month

#### Fees:

- Does Georgia Banking Company Earn Fees? No
- Does Stable Earn Fees? Yes
- Other Disclosures: N/A

**Note:** You must notify us of any Qualified Retirement Funds (e.g., ERISA, Employee Benefit Plan, IRA and HSA account funds) that you wish to sweep or place into the Program. Certain fee restrictions may be applicable to those Qualified Retirement Funds.

#### Customer Statements

- We provide you separate Customer Statements for your Program.

#### Program Portals:

We offer you access and use of the following electronic portals to obtain information regarding the Program, including updates to this Program Information Notice:

- Your Institution's Portal: <https://georgiabanking.com/reich-tang>
- DepositView Portal: Available upon request

#### Additional Conflicts of Interest

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

- Affiliated Institutions: If, at any time, the following institutions are Receiving Institution, we hereby notify you that these institutions are affiliated with us: N/A

#### 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 Georgia Banking Company, 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. If a Sending Institution is engaged and Sending Institution is an FDIC-insured bank or savings association or a NCUA-insured credit union, funds swept or placed from Your Institution, as your agent or sub-agent, into the Sending Institution Account are "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 (e.g., based on TIN), per account Ownership Category, per Sending Institution. This is provided to you as your annual sweep account disclosure under 12 C.F.R. 360.8.(e)