



The Demand Deposit Marketplace® Program
Terms and Conditions

I. Introduction

The Demand Deposit Marketplace® Program ("Program") is offered by The Washington Trust Company ("The Washington Trust Company") as an option to sweep any amount on deposit at The Washington Trust Company that exceeds the target balance agreed upon between you and The Washington Trust Company ("Target Balance") to other 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, "Deposit Accounts") at 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 The Washington Trust Company as your authorized agent pursuant to the Terms and Conditions set forth herein. Stable Custody Group II LLC ("Stable") operates the Program as an administrator and acts as The Washington Trust Company's agent. There is no minimum amount required as an initial or subsequent deposit.

By participating in this Program, you can increase the FDIC protection on your deposit while continuing to process all your transactions with The Washington Trust Company. From time to time, The Washington Trust Company will notify you of the maximum amount of FDIC insurance protection available on your Program Deposits. Such maximum amount will depend on the number of Receiving Banks in the Program and the number of Receiving Banks that you exclude from holding your Program Deposits, and so may change from time to time.

YOU UNDERSTAND THAT BY ENROLLING IN THE PROGRAM, YOU ARE INSTRUCTING THE WASHINGTON TRUST COMPANY TO DIRECT THE AMOUNT OF YOUR FUNDS ON DEPOSIT WITH THE WASHINGTON TRUST COMPANY THAT EXCEEDS YOUR TARGET BALANCE INTO THE PROGRAM.

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, PLEASE CALL THE WASHINGTON TRUST COMPANY.

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

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: Stable operates the Program, and The Washington Trust Company acts as your agent. If you choose to participate, The Washington Trust Company will sweep any amount on deposit at The Washington Trust Company that exceeds the Target Balance into the Program. Your Program Deposits are 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, which is \$250,000, per legal category of account ownership at each bank ("SMDIA"). You will receive interest on your Program Deposits at the rate established by The Washington Trust Company.

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. Ask The Washington Trust Company if 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 deposit accounts at The Washington Trust Company.

Determination of Interest Rates: Your interest rate on Program Deposits is set by The Washington Trust Company. Contact The Washington Trust Company with any questions about your rate. See Section III.J, Interest.

Fees: Stable earns fees based on the amount of money in the Program, including your Program Deposits. The Washington Trust Company may also earn fees for its services with respect to the Program. See Section III.K, Fees.

Risks of the Program: By enrolling in the Program, you consent to have The Washington Trust Company automatically sweep the excess funds over the Target Balance to the Program on the following business day. Until such funds are swept from The Washington Trust Company into the Program, they will be uninsured to the extent they exceed the then current SMDIA. If you cannot accept the risk associated with uninsured deposits in these or other circumstances, it will be your responsibility to make arrangements with The Washington Trust Company to have such funds deposited into the Program on a “same-day” basis, collateralized, protected by a properly executed repo sweep agreement, or otherwise adequately protected, in a manner consistent with applicable law.

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 The Washington Trust Company directly to obtain the most recent list. You are responsible for instructing The Washington Trust Company to exclude certain Receiving Banks from the banks that hold your Program Deposits. See Sections III.D, Deposits and FDIC Insurance, and III.G, Ability to Exclude Receiving Banks.

In the event of a failure 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 to your account at The Washington Trust Company 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.

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 The Washington Trust Company.

B. Agency Relationships

The Washington Trust Company is acting as your agent in establishing and maintaining bank deposit accounts at Receiving Banks and The Washington Trust Company appoints Stable as its agent. When you enroll in the Program, you appoint The Washington Trust Company as your custodial agent to effect deposits to and withdrawals from the Deposit Accounts. The allocation process administered by Stable 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

movement of funds within the Program to and from Receiving Banks. All Program funds remain under the custodial control of either The Washington Trust Company or the Custodian Bank at all times.

C. Information about Stable

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

D. Deposits and FDIC Insurance

Your funds intended for deposit into the Program must be placed through The Washington Trust Company and cannot be placed directly by you with any of the Receiving Banks.

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 Banks, 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 swept into 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. The Washington Trust Company, the Receiving Banks and Stable 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 The Washington Trust Company to exclude any particular Receiving Bank from receiving your funds. You should review the list of Receiving Banks carefully. The list of Receiving Banks may change from time to time, and you may contact The Washington Trust Company directly to obtain the most recent list.

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 Stable acting on behalf of The Washington Trust Company 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. However, The Washington Trust Company will provide you with a summary of all Program deposits and withdrawals, the name of each Receiving Bank that holds your Program Deposits, deposit balance(s) and interest rate either on your periodic statements, via an online portal, upon request, or a combination thereof.

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 at 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 standard maximum deposit insurance amount (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.

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.

You also may wish to utilize "EDIE The Estimator," the FDIC's electronic insurance calculation program, which is found at <https://www.fdic.gov/edie/index.html>. 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/consumers/index.html>.

F. Withdrawals

Withdrawals from your Program Deposits are made through The Washington Trust Company and cannot be made directly by you through Stable or any of the Receiving Banks. Checks, ACH payments, debit cards, ATM withdrawals, direct deposits, credits and other transactions and items for your deposit account at The Washington Trust Company are processed through your deposit account held at The Washington Trust Company rather than through the Program Deposit Accounts. If your withdrawals from your account at The Washington Trust Company reduce the balance in your account below your Target Balance, your funds on deposit at the Receiving Bank(s) will be automatically withdrawn from the Receiving Bank accounts and deposited in your account at The Washington Trust Company on the following business day. It will be your responsibility to make arrangements with The Washington Trust Company to have such funds withdrawn from the Program and deposited into your account at The Washington Trust Company on a "same-day" basis. In the event that The Washington Trust Company does not receive enough funds to cover your entire withdrawal request (if, for examples, Receiving Banks fail to send funds as instructed by the Custodian Bank (pursuant to Stable's instructions) or Receiving Banks are closed due to holidays or other events), the funding of all or a portion of your withdrawal requests could be further delayed. If The Washington Trust Company decides to advance funds to you in anticipation of a Program withdrawal, you

will owe the amount of these funds to The Washington Trust Company and The Washington Trust Company will retain from the funds received the amount that it advanced to you.

If, in a separate agreement, you have granted The Washington Trust Company a security interest in your Deposit Accounts or other interests relating to your Deposit Accounts as collateral for a loan to you or otherwise, The Washington Trust Company may decline to honor a request for a Program withdrawal or a transaction that would give rise to such a withdrawal to the extent that such withdrawal would cause your balance in the Program to fall below the loan amount or other amount that you have agreed to maintain in your Deposit Accounts or to which the security interest applies.

G. Ability to Exclude Receiving Banks

You will have access to the list of Receiving Banks that hold your deposits either on your periodic statements, via an online portal, upon request, or a combination thereof. You may also contact The Washington Trust Company to obtain the most recent list of Receiving Banks. You may exclude any Receiving Bank from receiving funds from you under the Program by notifying The Washington Trust Company using the form attached as EXHIBIT B. Your exclusions typically become effective within one (1) business day of receipt and acknowledgment by The Washington Trust Company. 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 Stable nor The Washington Trust Company 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 The Washington Trust Company has placed for you using the Certificate of Deposit MarketplaceSM program (the “CDM program”) also administered by Stable, 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. Your Responsibility to Monitor Your Deposit or Investment Options

The Washington Trust Company 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 such cases, you should call The Washington Trust Company to learn about other options.

I. Allocations to Receiving Banks

Stable establishes Deposit Accounts on behalf of The Washington Trust Company and other Program participants. You authorize The Washington Trust Company to act as your agent and The Washington Trust Company authorizes Stable to act as its agent at each Receiving Bank holding your funds. The Deposit Account constitutes a direct obligation of the Receiving Bank and is not directly or indirectly an obligation of Stable, The Washington Trust Company or the Custodian Bank. You authorize The Washington Trust Company to sweep all of your funds in excess of the Target Balance into the Program. Your funds are then allocated each Business Day by Stable 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 Stable. Stable’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. Stable may include additional Receiving Banks to expand the capacity available to underlying customers of the Sending Institutions, including The Washington Trust Company. Receiving Banks may decide to discontinue their participation in the Program, or may be removed by Stable for no longer satisfying Program requirements.

You can contact The Washington Trust Company at any time for the current list of Receiving Banks. You cannot specify an amount of funds to be allocated to specific Receiving Banks, but you can specify that none of your funds will be allocated to specific Receiving Banks. 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 determined by The Washington Trust Company. The interest rate applicable to your Program Deposits will be stated on your account statement. Contact The Washington Trust Company 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 non-Program Deposits with Receiving Banks directly, through other types of accounts at The Washington Trust Company, 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. The Washington Trust Company will have no indebtedness to you for any such amount.

K. Fees

Each Receiving Bank pays to Stable a fee for its services related to your Program Deposits at that particular Receiving Bank. The Washington Trust Company may also receive a fee for its services. The fees may be different for different Receiving Banks.

L. Account Statements

You will receive a periodic account statement from The Washington Trust Company. All activity with respect to your Program Deposits, including interest earned for the period covered will appear on your 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 The Washington Trust Company's policies. You should retain all account statements. The Washington Trust Company will provide you with the name of each Receiving Bank that holds your funds either on your periodic statements, via an online portal, upon request, or a combination thereof.

You must notify The Washington Trust Company 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. An IRS Form 1099 will be sent to you by The Washington Trust Company 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 The Washington Trust Company due to a business interruption event, such as a natural disaster, you may contact Stable 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: The Washington Trust Company 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 except in connection with a change in ownership of the deposit account with The Washington Trust Company that is linked to your participation in the Program. 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: The Washington Trust Company may, at its sole discretion, and without any prior notice, terminate your participation in the Program. If you close your deposit account at The Washington Trust Company, your associated Program Deposit account will also be closed and your funds will be distributed from the Program through your deposit account at The Washington Trust Company.

Ordinary Care: Any failure by Stable 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 Stable 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 The Washington Trust Company. With respect to the Program, you understand and agree that Stable, including its affiliates, the Receiving Banks, The Washington Trust Company 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 The Washington Trust Company. Stable will never use your personal information for any purpose other than to perform its role as administrator of the Program. Stable's privacy policy is available online at www.ReichandTang.com.

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 credited to your deposit account at The Washington Trust Company.

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. The Washington Trust Company and Stable 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 THE WASHINGTON TRUST COMPANY, STABLE OR ITS 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: Stable, The Washington Trust Company, 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. The Washington Trust Company may notify you of such process by telephone, electronically or in writing. You agree to indemnify, defend and hold Stable, The Washington Trust Company, 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 Stable, The Washington Trust Company, 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: The Washington Trust Company may modify these Terms and Conditions from time to time with or without notice."

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 The Washington Trust Company to you in connection with the Program constitute the entire agreement between The Washington Trust Company and you, and supersede all prior and contemporaneous agreements and understandings, both oral and written, between The Washington Trust Company and you with respect to the subject matter hereof. EXCEPT AS EXPRESSLY SET FORTH IN THESE TERMS AND CONDITIONS, THE WASHINGTON TRUST COMPANY 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 Stable 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, The Washington Trust Company and Stable may comply with applicable clearinghouse, Federal Reserve and correspondent bank rules in processing transactions for your Program Deposits. You agree that The Washington Trust Company and Stable 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 THE WASHINGTON TRUST COMPANY 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 The Washington Trust Company 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.

Legal Disclosure:

The Demand Deposit Marketplace® (“DDM”) program is offered to you by The Washington Trust Company (“us” or “we”), subject to the terms and conditions set forth in the DDM program Terms & Conditions provided to you. Please liaise with us regarding your participation in the DDM program, including for the DDM program Terms & Conditions, your customer statements and any questions you may have. Please contact us for a list of banks and other institutions into which your funds could be deposited through the DDM program. The DDM program is administered by Stable Custody Group II LLC (“Stable”). Stable and its affiliates are not depositories, banks or credit unions, and the DDM program is NOT, itself, an FDIC-insured or NCUSIF-insured product. Rather, under the DDM program, your funds are swept into deposit accounts at participating banks or other financial institutions that are insured by the FDIC or, if relevant, the NCUSIF, for up to the current SMDIA of \$250,000 per eligible depositor, per insured participating institution, for each ownership capacity or category, including any other balances the depositor may hold at that institution directly or through other intermediaries, including broker-dealers. Demand Deposit Marketplace®, DDM®, Reich & Tang® and R&T® are registered marks of Reich & Tang Deposit Networks, LLC (“R&T”). Stable is a subsidiary of R&T.

The Washington Trust Company

EXHIBIT A

The Demand Deposit Marketplace® Program

Customer Authorization and Agency Appointment Form

By signing this Demand Deposit Marketplace® program (the "Program") authorization and agency appointment form, you ("Customer"): (i) agree to the authorizations and agency appointment set forth below, and (ii) acknowledge receipt of, and agree to, the Program Terms and Conditions, which are expressly incorporated herein.

Name of Customer	Tax Identification Number
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Street Address	City/State/Zip Code
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Telephone	Fax	E-mail Address
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Designated Bank Demand Deposit Account Number:

Designated Bank Account Target Balance:

1. **Agency Relationship.** Consistent with the Program Terms and Conditions, Customer hereby enrolls in the Program and appoints The Washington Trust Company as its agent to open and maintain one or more Program accounts at one or more Program banks, other than The Washington Trust Company. Such Program accounts shall be held in the name of The Washington Trust Company's agent and owned beneficially by Customer and other designated Program customers. Customer directs The Washington Trust Company, as its agent, to effect deposits to and withdrawals from such Program accounts pursuant to the Program Terms and Conditions.

2. **Sweep Authorization.** Consistent with the Program Terms and Conditions, Customer authorizes The Washington Trust Company to maintain the target balance set forth above in the above designated bank account on a daily basis by either (1) sweeping all deposited cash in excess of the target balance into the Program or, (2) to the extent necessary to increase the balance in the designated demand deposit bank account to the target balance, by providing for the transfer of Customer's funds held in the Program accounts at Program banks to the designated demand deposit bank account. Customer acknowledges and agrees that all transfers are subject to available funds.

Unless terminated by The Washington Trust Company, the Customer authorization and agency appointment set forth above shall remain in effect until The Washington Trust Company receives Customer's written notice of termination and The Washington Trust Company has been afforded a reasonable opportunity to act on such written notice.

DO NOT SIGN BELOW UNLESS YOU HAVE READ AND UNDERSTAND THE PROGRAM TERMS AND CONDITIONS.

Customer Name: _____

Customer Signature: _____ **Date:** ____/____/____

The Washington Trust Company

EXHIBIT B

**The Demand Deposit Marketplace® Program
Banks to Exclude from Placement of Your Funds**

Banks to Exclude from Placement. (If additional space is required, please attach a separate sheet.)
There is no need to exclude institutions that currently hold your funds through the DDM or CDM Programs. These institutions will automatically be excluded from future placements.

Bank Name	FDIC Certificate Number	City and State

Customer Name: _____

Customer Signature: _____ **Date:** ____/____/____

New banks added within the last 30 days			FDIC #				FDIC #				FDIC #
Citizens Community Federal N.A.	Altoona	WI	57265	Milestone Bank	Salt Lake City	UT	58148				
New banks added within the last 31 and 60 days			FDIC #				FDIC #				FDIC #
Bank of Hindman	Hindman	KY	289	Chickasaw Community Bank	Oklahoma City	OK	11521	HTLF Bank	Denver	CO	58458
Pinnacle Bank	Nashville	TN	35583	Primis Bank	Glen Allen	VA	57968	SOLVAY BANK	Syracuse	NY	13297
Stryv Bank	Wichita	KS	21955								
New banks added within the last 61 and 90 days			FDIC #				FDIC #				FDIC #
Bank of Sun Prairie	Sun Prairie	WI	13565	Countybank	Greenwood	SC	9155	First Community Bank of the Ozarks	Branson	MO	33832
First Security Bank - West	Beulah	ND	10253	MVB Bank, Inc	Fairmont	WV	34603	TBK BANK, SSB	Dallas	TX	23498
All Receiving Banks			FDIC #				FDIC #				FDIC #
1st Security Bank of Washington	LYNWOOD	WA	57633	AMERANT BANK	CORAL GABLES	FL	22953	AMERICAN BANK & TRUST	WESSINGTON SPRINGS	SD	1117
American Bank, National Associaton	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	Androscoggin Savings Bank	Lewiston	ME	17751	ARCADIAN BANK	HARTLAND	MN	10561
Arvest Bank	Fayetteville	AR	8728	Associated Bank, N.A.	GREEN BAY	WI	5296	Auto Club Trust, FSB	DEARBORN	MI	35115
Axos Bank	SAN DIEGO	CA	35546	BAC Community Bank	STOCKTON	CA	19434	Banc of California, National Association	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 TAMPA	TAMPA	FL	21031
Bank OZK	LITTLE ROCK	AR	110	Bank Rhode Island	PROVIDENCE	RI	34147	Bank Star	PACIFIC	MO	21897
Banklwa	CEDAR RAPIDS	IA	17282	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 CO.	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	WALNUT CREEK	CA	58583	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 N.A	SIOUX FALLS	SD	7213	Citizens Alliance Bank	CLARA CITY	MN	1402	Citizens Bank, National Association	PROVIDENCE	RI	57957
Citizens Community Federal N.A.	Altoona	WI	57265	Citizens First Bank	Clinton	IA	35477	Citizens State Bank	HUDSON	WI	6194
CITY BANK TEXAS	LUBBOCK	TX	25103	CITY NATIONAL BANK	LOS ANGELES	CA	17281	CITY NATIONAL BANK OF FL	MIAMI	FL	20234
CLAREMONT SAVINGS BANK	CLAREMONT	NH	18038	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	COMMERCEWEST BANK N.A.	IRVINE	CA	57176	Commercial Bank	Nelson	NE	12246
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 Community Bank	REDDING	CA	58411	County National Bank	Hillsdale	MI	14073
Countybank	Greenwood	SC	9155	Cross River Bank	FORT LEE	NJ	58410	CrossFirst Bank	Leawood	KS	58648
CRYSTAL LAKE BANK & TRUST	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	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 AND TRUST (MO)	ST. LOUIS	MO	27237	ENTERPRISE BANK AND TRUST COMPANY	LOWELL	MA	27408
EPHRATA NATIONAL BANK	EPHRATA	PA	7493	Falcon National Bank	FOLEY	MN	57603	Farmers & Merchants Bank	Milford	NE	16810
FARMERS & MERCHANTS STATE BANK	PLANKINTON	SD	501	FIELDPOINT PRIVATE BANK & TRUST	GREENWICH	CT	58741	FineMark National Bank & Trust	FORT MYERS	FL	58486
First Bank	Hamilton	NJ	58481	FIRST BANK & TR - BROOKINGS	BROOKINGS	SD	3973	First Bank Hampton	HAMPTON	IA	4464
FIRST BUSINESS BANK	MADISON	WI	15229	First Carolina Bank	ROCKY MOUNT	NC	35530	First Community Bank of the Ozarks	Branson	MO	33832
First Credit Bank	WEST HOLLYWOOD	CA	24332	First Dakota National Bank	YANKTON	SD	4028	First Electronic Bank	SALT LAKE CITY	UT	35533
First Farmers Bank & Trust Co.	Converse	IN	12839	First Federal Bank	LAKE CITY	FL	31313	First Fidelity Bank	OKLAHOMA CITY	OK	23473
First Financial Northwest Bank	Renton	WA	29058	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 BANK OF HUTCHINSON	Hutchinson	KS	4697
First National Community Bank	NEW RICHMOND	WI	5357	First Peoples Bank	Pine Mountain	GA	33010	First PREMIER Bank	SIOUX FALLS	SD	6085

All Receiving Banks			FDIC #				FDIC #				FDIC #
First Security Bank - Sleepy Eye	SLEEPY EYE	MN	5252	First Security Bank - West	Beulah	ND	10253	First Security Bank-Hendricks	HENDRICKS	MN	15767
First Service Bank	GREENBRIER	AR	18519	First Sound Bank	Seattle	WA	57799	First State Bank Nebraska	LINCOLN	NE	13868
FIRST STATE BANK, AR	RUSSELLVILLE	AR	13632	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	Franklin Bank & Trust Company	FRANKLIN	KY	17937	Frontier Bank	OMAHA	NE	15545
Georgia Banking Company	ATLANTA	GA	57071	German-American State Bank	German Valley	IL	5749	Gorham Savings Bank	GORHAM	ME	17748
Grand Bank	TULSA	OK	22065	GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD	WI	29657	GREEN BELT BANK & TRUST	IOWA FALLS	IA	26760
Green Dot Bank	PROVO	UT	22653	Hatch Bank	SAN MARCOS	CA	25803	HAWAII NATIONAL BANK	HONOLULU	HI	18296
HERITAGE BANK, MN	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	HTLF Bank	Denver	CO	58458	HUNTINGTON NATIONAL BANK	COLUMBUS	OH	6560
INBANK	RATON	NM	11492	Independent Bank	MCKINNEY	TX	3076	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
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	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
Luther Burbank Savings	SANTA ROSA	CA	32178	M&T BANK	BUFFALO	NY	588	M.Y. SAFRA BANK, FSB	NEW YORK	NY	35154
Machias Savings Bank	MACHIAS	ME	19531	Magyar Bank	NEW BRUNSWICK	NJ	30704	Manufacturers Bank	LOS ANGELES	CA	18618
MapleMark Bank	Dallas	TX	3182	Meridian Bank	MALVERN	PA	57777	Merrick Bank	S JORDAN	UT	34519
Metropolitan Commercial Bank	NEW YORK	NY	34699	Midland States Bank	Effingham	IL	1040	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 NA	SALT LAKE CITY	UT	32992	MORGAN STANLEY PVT BANK	PURCHASE	NY	34221	MVB Bank, Inc	Fairmont	WV	34603
NBKC Bank	LEAWOOD	KS	35014	NexBank	DALLAS	TX	29209	Nicolet National Bank	GREEN BAY	WI	57038
North State Bank	RALEIGH	NC	35519	NORTHBROOK BANK & TRUST CO., N.A.	Northbrook	IL	57082	Northeast Bank	PORTLAND	ME	19690
NORTHERN BANK & TRUST CO	WOBURN	MA	18266	NORTHERN INTERSTATE BANK	Norway	MI	13784	NORTHWEST BANK	BOISE	ID	58752
NORTHWEST BANK & TRUST CO.	DAVENPORT	IA	15830	Northwest Bank PA	Warren	PA	28178	NORTHWEST COMMUNITY BANK	Winstead,	CT	18229
OAKWOOD BANK	DALLAS	TX	10334	OLD PLANK TRAIL CMNY BANK	MOKENA	IL	58314	ONE AMERICAN BANK	CENTERVILLE	SD	6078
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, N.A	SIoux FALLS	SD	30776
PCSB BANK	Brewster	NY	15995	PEAPACK GLADSTONE BANK	BEDMINSTER	NJ	11035	Pennian Bank	MIFFLINTOWN	PA	7613
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
Pony Express Bank	BRAYMER	MO	4526	Preferred Bank	Los Angeles	CA	33539	PREMIER BANK	YOUNGSTOWN	OH	29845
PREMIER BANK - DUBUQUE IA	Dubuque	IA	34849	PREMIER BANK - ROCK VALLEY, IA	ROCK VALLEY	IA	34384	Primis Bank	Glen Allen	VA	57968
Providence Bank	Rocky Mount	NC	58239	Raccoon Valley Bank	Perry	IA	245	REDWOOD CAPITAL BANK	EUREKA	CA	57610
Regional Missouri Bank	MARCELINE	MI	18385	Renasant Bank	TUPELO	MS	12437	Republic Bank	PHILADELPHIA	PA	27332
Republic Bank of Arizona	PHOENIX	AZ	58271	Republic Bank of Chicago	OAK BROOK	IL	19333	Rio Bank	McAllen	TX	25886
River City Bank	SACRAMENTO	CA	18983	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
Scale Bank	EDINA	MN	20268	SCHAUMBURG BANK & TRUST CO	BLOOMINGDALE	IL	57103	Seacoast National Bank	STUART	FL	131
Security Bank	TULSA	OK	4178	Security Bank Midwest	TYNDALL	SD	485	Security Bank USA	BEMIDJI	MN	1604
SECURITY STATE BANK	SUTHERLAND	IA	235	SECURITY STATE BANK OF OKLAHOMA	WEWOKA	OK	8980	SECURITY STATE BANK WA	CENTRALIA	WA	13232
SETTLERS BANK	WINDSOR	WI	58651	Simmons Bank	PINE BLUFF	AR	3890	Smackover State Bank	Smackover	AR	5623
SoFi Bank, National Association	COTTONWOOD HEIGHTS	UT	26881	SOLVAY BANK	Syracuse	NY	13297	South Central Bank, Inc.	GLASGOW	KY	5854
Southern Bancorp Bank	ARKADELPHIA	AR	1528	Southern Bank	SARDIS	GA	16288	Southwest National Bank	Wichita	KS	4801
SpiritBank	TULSA	OK	4048	SSB Bank	Pittsburgh	PA	30431	ST. CHARLES BANK & TRUST CO, N.A.	ST. CHARLES	IL	27052
Star Bank	MAPLE LAKE	MN	5095	State Bank IN	BROWNSBURG	IN	1833	State Bank of Cold Spring	Cold Spring	MN	12444
STATE BANK OF INDIA (CA)	LOS ANGELES	CA	23998	STATE BANK OF THE LAKES, N.A.	ANTIOCH	IL	5744	State Bank, Freeport Illinois	Freeport	IL	35169
Stearns Bank National Association	SAINT CLOUD	MN	10988	Stryv Bank	Wichita	KS	21955	Summit Bank	EUGENE	OR	57706

All Receiving Banks			FDIC #				FDIC #				FDIC #
Sunrise Bank	ORLANDO	FL	58029	Superior National Bank	HANCOCK	MI	5058	TBK BANK, SSB	Dallas	TX	23498
Texas Bank and Trust Company	LONGVIEW	TX	17842	TEXAS CAPITAL BANK	Dallas	TX	34383	TexasBank	BROWNWOOD	TX	19559
The Bancorp Bank, National Association	WILMINGTON	DE	35444	THE BANK OF MISSOURI	PERRYVILLE	MO	1617	The Central Trust Bank	Jefferson City	MO	12633
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 WASHINGTON TRUST CO.	WESTERLY	RI	23623
THIRD COAST BANK	HUMBLE	TX	58716	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	Umpqua Bank	PORTLAND	OR	17266
UNIBANK	LYNNWOOD	WA	58407	Union Bank	LAKE ODESSA	MI	14722	Union Bank and Trust Company	LINCOLN	NE	13421
United Community Bank	GREENVILLE	SC	16889	United State Bank	LEWISTOWN	MO	12214	United Trust Bank	PALO HEIGHTS	IL	35393
VALLEY STATE BANK	SYRACUSE	KS	14345	Vast Bank, National Association	Tulsa	OK	23737	Veritex Community Bank	DALLAS	TX	57665
Viking Bank, National Association	ALEXANDRIA	MN	32082	VILLAGE BANK & TRUST, N.A.	ARLINGTON HEIGHTS	IL	34011	Vista Bank	DALLAS	TX	1210
Washington Financial Bank	WASHINGTON	PA	29520	Washington State Bank	Washington	IA	214	Waukesha State Bank	Waukesha	WI	16160
WebBank	SALT LAKE CITY	UT	34404	West Bank	West Des Moines	IA	15614	Western Alliance Bank	PHOENIX	AZ	57512
WEX Bank	Midvale	UT	34697	WHEATON BANK & TRUST CO., N.A.	WHEATON	IL	33803	Winchester Savings Bank	Winchester	MA	90308
WINTRUST BANK, N.A.	WILMETTE	IL	33935								
Intermediary Bank			FDIC #				FDIC #				FDIC #

The Demand Deposit Marketplace® (DDM®) program is administered by Stable Custody Group II LLC, a Delaware limited liability company ("Stable"). Stable provides administrative and/or recordkeeping services to banks, credit unions, trust companies and other financial institutions that wish to participate in the DDM program ("DDM Participating Institutions"). Stable's services are provided subject to the terms and conditions of its written agreements entered into between Stable and the DDM 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.

This Participating Institution List sets forth a list of the banks and savings associations with which Stable has a business relationship for the placement of deposits under the DDM program and into which a DDM Participating Institution may place deposits (subject to the terms of the DDM program and any opt-outs by the DDM Participating Institution and/or their customers). Stable is not a depository, bank or credit union and **the DDM program is NOT, itself, an FDIC-insured or NCUSIF-insured product**. Rather, under the DDM program, a DDM Participating Institution can sweep or place its (and/or its customers') funds into deposit accounts at other DDM Participating Institutions that are insured by the Federal Deposit Insurance Corporation ("FDIC") and/or National Credit Union Share Insurance Fund ("NCUSIF"), for up to the current standard maximum deposit insurance amount ("SMDIA") of \$250,000 per eligible depositor, per DDM Participating Institution, for each ownership capacity or category, including any other balances the depositor may hold at that DDM Participating Institution directly or indirectly through other intermediaries, including broker-dealers. If a depositor holds any funds at a DDM Participating Institution outside the DDM program, when combined with their deposits held at that DDM Participating Institution through the DDM program, the total amount of deposits of that depositor at that DDM Participating Institution could exceed the SMDIA for an ownership capacity or category, and those excess funds will not be FDIC insured. Under the DDM program, a DDM Participating Institution (or its customer) can opt-out of sweeping or placing funds into a particular institution. FDIC and NCUSIF insurance coverage is **only** available to protect a depositor against the failure of a participating FDIC or NCUSIF insured institution, respectively, that holds the depositor's funds (and not to protect against the failure of any other party, including Stable). The services Stable provides with respect to the DDM program are primarily designed to provide administrative convenience for DDM Participating Institutions to offer expanded FDIC or NCUSIF insurance on customer funds, and are not designed to provide customers with investment enhancements, higher rates of returns or profits on their funds.

A DDM Participating Institutions' customer should contact their DDM Participating Institution to receive the list of banks and institutions into which the customers' funds may be placed pursuant to the particular program offered to them by their DDM Participating Institution. Such customers should regularly review their DDM Participating Institution's list of banks and institutions and immediately notify their participating DDM Participating Institution if they do not want to allocate funds to any particular bank or institution. Access to FDIC or NCUSIF insurance on a customer's deposits through the DDM program is generally based on the number of DDM Participating Institutions participating in the particular DDM program offered by their DDM Participating Institution. If the customer excludes banks or institutions from receiving their funds, the level of FDIC or NCUSIF insurance coverage available under the program offered by their DDM Participating Institution may decrease to a new maximum lower amount, in which case, the customer should contact their DDM Participating Institution to confirm that new maximum lower amount. Before a customer deposits any money into a sweep or other program offered to them by their DDM Participating Institution, the customer should carefully read their DDM Participating Institution's Demand Deposit Marketplace® Terms and Conditions for important customer disclosures, terms, risks, limitations and information relating thereto. If a DDM Participating Institution (or its customer) is subject to any restrictions or requirements on the placement or deposit of its funds, that depositor is solely responsible for determining whether its use of the DDM program satisfies those restrictions and requirements.

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