# Deposit Management Program I

Data Updated as of 10/31/2026

## ABOUT THE PROGRAM

The FDIC-Insured Deposit Account is available as a cash option for participants in certain employee benefit plans and for other eligible depositors who value safety, have a low risk tolerance and/or are concerned about the liquidity of their investments.

By depositing into the program, each investor is making separate cash deposits into each participating bank. Each investor's cash balance is spread among the participating banks using the weightings listed below which are determined by the capacity each bank has made available to the program. The participating banks and their associated weightings may change from time to time.

## LIQUIDITY

All balances managed through the program are in bank deposit accounts offering liquidity each business day. The program is an attractive alternative to other cash equivalents, due to its liquidity and competitive rates. Investors are able to make deposits to and from the program as frequently as they wish with no transaction fees or restrictions.

## PROTECTION OF ASSETS

The program seeks to ensure a high degree of safety. Only well-capitalized banks are allowed to participate, and each investor is eligible for up to $250,000 of FDIC insurance at each participating bank in the program. For a description of applicable FDIC insurance, limitations, and other important information refer to the DepositxChange™ Customer Disclosure Document & Terms of Usage.*

## COMPETITIVE PERFORMANCE

Each participating bank pays interest monthly based on the formula shown below. From those interest payments, Mid Atlantic pays the program operating expenses, and then allocates each investor's interest across their cash bank balances.

## PERFORMANCE OVERVIEW

| | YTD | 1 Yr. | 3 Yr.^ | 5 Yr.^ | 10 Yr.^ | Since Incep^^ |
|---|---|---|---|---|---|---|
| Program | 2.81% | 3.40% | 4.19% | 3.66% | 2.40% | 2.25% |
| Benchmark | 3.20% | 3.89% | 4.67% | 3.95% | 2.53% | |

*Performance data shown represents past performance. Past performance is no guarantee of future results. The benchmark listed is an index. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted.*
*^Annualized Returns ^^Inception date of the program was 3/1/23*

## PRODUCT CATEGORY

Demand Deposit Account

## BENCHMARK

FTSE Treasury Bill 3 Mon

## RISK LEVEL




*Funds are classified as Capital Preservation if their share prices are expected to remain stable or to fluctuate only slightly. Such funds may be appropriate for the short-term reserves portion of a long-term investment portfolio, or for investors with short-term investment horizons or liquidity needs.*

## PROGRAM OVERVIEW

| | | |
|---|---|---|
| Custodian | | Mid Atlantic Trust Company |
| Trading Identifier | | DXP000015 |
| Current Annual Percentage Yield ("APY") | | 3.49% |
| Annual Operating Expense | | 0.30% |
| *Administration Fee* | *0.30%* | |
| *Distribution Fee* | *0.00%* | |
| *Depositor Servicing Fee* | *0.00%* | |
| Per $1,000 | | $3.00 |
| Insurance | | FDIC** |
| Minimum Deposit to Open | | $0.00 |
| Minimum Balance to Earn Interest | | $0.01 |

## PARTICIPATING BANKS

| Bank Name | FDIC Number | Established | Total Assets 06/30/26) | Website | Weighting | Rate Index | Rate Resets | Current Rate |
|---|---|---|---|---|---|---|---|---|
| TriState Capital | 58457 | Jan 2007 | $24,258 mil | www.tscbank.com | 20.00% | Effective Fed Funds + | Monthly | 4.13% |
| EverBank | 34775 | Oct 1998 | $46,690 mil | www.everbank.com | 15.00% | Fed Funds UB minus 10 bps | Quarterly | 3.85% |
| 1st Century Bank | 4063 | Feb 1911 | $42,834 mil | www.midfirst.com | 7.00% | FF lower end – 40 bps | Quarterly | 3.50% |
| Washington Federal Bank | 28088 | Jan 1983 | $27,577 mil | www.wafdbank.com | 10.00% | Set by Bank | Quarterly | 3.75% |
| Huntington National | 6560 | Jan 1966 | $283,073 mil | www.huntington.com | 14.00% | Set by Bank | Monthly | 3.75% |
| PNC Bank | 6384 | Jan 1845 | $609,771 mil | www.treasury.pncbank.com | 20.00% | Set by Bank | Quarterly | 3.75% |
| Citizens Bank | 57957 | Jan 1828 | $232,517 mil | www.citizensbank.com | 14.00% | Set by Bank | Quarterly | 3.50% |

* If you are a plan participant invested in bank deposits through the DepositxChange program, it is important that you monitor your bank deposits diligently as you would any other investment held in your behalf by the plan. In addition, at the time funds are deposited with one or more DepositxChange program Banks, your deposits are eligible, subject to the limitations described in the Customer Disclosure Document and Terms of Usage (available at https://www.americancustody.com/disclosures/depositxchange-disclosure/) to be insured, up to applicable limits, by the FDIC. The FDIC's insurance coverage for all insurable capacities (e.g., individual, joint, IRA, etc.) is $250,000. Therefore, funds in the deposit accounts held in your behalf at each program bank are generally eligible for deposit insurance by the FDIC up to a total of $250,000 principal and accrued interest per depositor in most insurable capacities (e.g., individual, joint, IRA, etc.) when aggregated with all other deposits held in the same insurable capacity at a program bank. Please refer to the above link for a more complete discussion of applicable insurance limits, and for links to the FDIC and how to access other information sources regarding the participating banks and deposit insurance.

As plan participant, since only you have the information about your other applicable banking relationships outside of the DepositxChange program, you are responsible for monitoring the aggregate levels of deposit insurance coverage available to your deposit. Refer to your periodic plan investment statements for details regarding your DepositxChange balances, rates and other information.

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