

# Brokered & Reciprocal Deposits

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Board Briefing: Agenda Item 1 of 4

April 09, 2026

Office of General Counsel

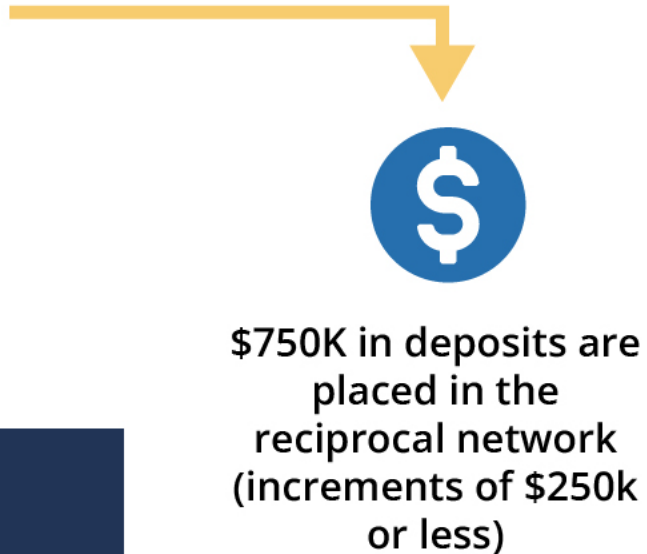
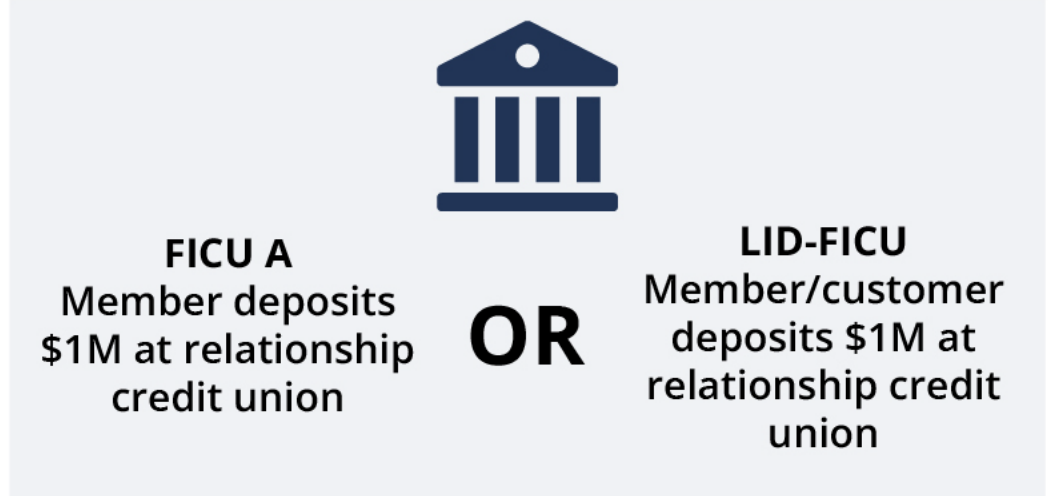
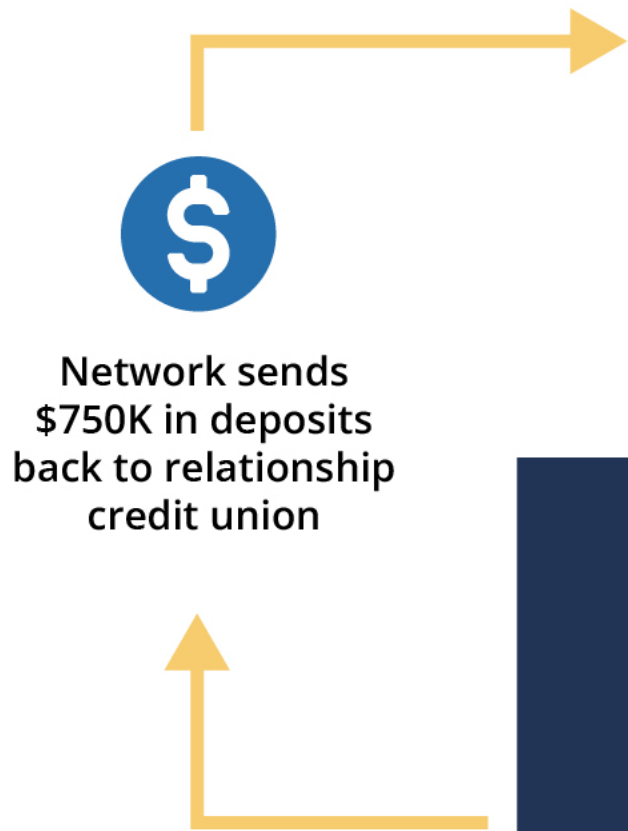


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“...deposits placed by a third party in a FICU where the depositor may be seeking an advantageous interest rate and/or additional share insurance coverage.”



\*While general FOM restrictions continue to apply, low-income designated FICUs can accept deposits from any source, and these deposits are insured up to the insurance limit.

\*\*This graphic is intended for educational purposes and does not reflect the full complexities of a brokered deposit network or a reciprocal deposit network. This slide does not serve as legal advice.