

VAULT SERVICES TERMS & CONDITIONS

These Terms and Conditions describe the Service you have selected and set forth provisions governing your use of this Service. These Terms and Conditions are incorporated into and part of the Cash Management Services Master Agreement. By using this Service, you agree to be legally bound by these Terms and Conditions, our Funds Availability Policy and the Cash Management Services Master Agreement.

BACKGROUND

Vault Services. The Vault Service allows you to have an Armored Carrier deliver your coin, currency, and items to a Vault Facility for deposit into an Account and the ability to provide Coin and Currency to the your location from an Armored Carrier.

DEFINITIONS

1. “*Armored Carrier*” means a company contracted independently by you to provide Deposit delivery or Change Order pick up transportation services.
2. “*Vault Facility*” means each location of your Armored Carrier designated by you and permitted by us for the receipt of Deposits and the preparation of Change Orders.
3. “*Change Order*” means an order placed with the us by you for coin and currency that constitutes a withdrawal from an accounts.
4. “*Deposit*” means coin, currency, and items delivered on your behalf to a Vault Facility for deposit into an account.
5. “*Deposit Deadline*” means the indicated deadline in the Vault Services Reference Guide for receipt of Deposits on a business day.
6. “*Discrepancy*” means a difference between the amount indicated on the deposit ticket and the actual amount of the related Deposit.
7. “*Item*” means any checks or other non-cash item submitted for deposit to an Account.

TERMS AND CONDITIONS

1. *Delivery of Deposits.* You will have your Armored Carrier deliver Deposits to one or more of the Vault Facilities. You are solely responsible for the delivery of coins, currency, and Items to and from the Vault Facility by its Armored Carrier. You must provide the name of your Armored Carrier and the route information to our representative prior to the delivery of any Deposits by such Armored Carrier.
2. *Deposit Preparations and Deadlines.* You shall comply with the Vault Services Reference Guide for Deposit preparations and deadlines.
3. *Verification by Bank.* Deposits are processed in accordance with procedures established by us or its third-party processors. We will be deemed to have used due care if, upon opening each deposit bag

delivered for you by your Armored Carrier, we or our third-party processor uses its standard procedures to verify the amount of the Deposit. If we or our third-party processor's records conflict with yours or your Armored Carrier's records, we or our third-party processor's records shall control.

4. Crediting Deposits. We credit an Account on the verified amount of each Deposits. Deposits received from you on a business day after the applicable Deposit Deadline are credited to the Account on the next business day and subject to our Funds Availability Policy.
5. Change Orders:
 - (a) Payment for Change Orders. We may debit the Account for the amount of each Change Order on the business day that the order was placed (or anytime thereafter).
 - (b) Security Protocols for Change Orders. We will provide you with (i) a Customer identifier; (ii) a Customer location identifier; and (iii) a Customer location password, all of which you must use when placing Change Orders.
6. Discrepancies. In the event that a shortage or overage exists between the verified site amount and the corresponding deposit slip amount, the Armored Carrier personal at the site shall, pursuant to our instructions, notify us of the dollar amount of such shortage or overage. We shall promptly debit or credit the applicable account in the amount of such shortage or overage. You will be notified of any adjustment via our online banking service and/or your periodic bank statement.
7. Foreign Currency. We do not accept for deposit coin and currency of any foreign nation or checks drawn on accounts in a foreign currency.