

## Coin and Currency

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# CHAPTER 1: GENERAL INFORMATION

Chapter 1 contains the following section:

- Catalyst Corporate Contact Information
- Coin and Currency Operating Rules and Information

## Catalyst Corporate Contact Information

<b>Catalyst Corporate Contact Information</b>	
<b>Processing Site</b>	Catalyst Corporate Federal Credit Union 6801 Parkwood Boulevard Plano, TX 75024 800-442-5763 or 214-703-7500 Fax: 214-703-7906
<b>Federal Holidays</b>	Catalyst Corporate is open each business day throughout the calendar year except for holidays observed by the Federal Reserve Bank.  Catalyst Corporate’s current holiday schedule may be viewed at <a href="http://www.catalystcorp.org">www.catalystcorp.org</a> under Contact Us.
<b>Member Services</b>	Member Services Department 7:00 a.m. to 9:30 p.m. Central Time 800-442-5763, option 1 or 214-703-7581 Fax: 214-703-7915 <a href="mailto:memberservices@catalystcorp.org">memberservices@catalystcorp.org</a>
<b>Support Services</b>	Member Services Department 7:00 a.m. to 9:30 p.m. Central Time 800-442-5763, option 1 or 214-703-7581 Fax: 214-703-7915 <a href="mailto:memberservices@catalystcorp.org">memberservices@catalystcorp.org</a>

## Coin and Currency Operating Rules and Information

### Vault Cash Services

Catalyst Corporate offers cash vault services through four vendors depending on the location of the credit union. Each vendor has their own operating rules and deadlines. Please see the operating rules located in the appendix of this guide for Chase Bank, the Federal Reserve Bank, and First Hawaiian Bank. For credit unions ordering cash vault services through Brinks, please see the Brinks iOrder User Guide available on the Brinks website. Please be sure to read the operating rules of the vendor used by your credit union.

## Brinks iCash Service

Brinks iCash may be ordered through the Brinks website at <https://brinksext.okta.com/>. The deadline for ordering from Brinks is 11:00 a.m. local time. Please refer to the Brinks iOrder User Guide available on the Brinks website.

## Coin and Currency Order Deadlines

An authorized representative must place an order with Catalyst Corporate via TranZact prior to the cutoff times listed below. Please note these times apply to orders which are one to two days before the pickup date depending on your location and armored carrier schedule. All times are listed in central time. Please adjust for time zone differences.

Chase Bank	9:00 a.m. CT
Federal Reserve Bank – Atlanta	10:00 a.m. CT
Federal Reserve Bank – Baltimore	10:00 a.m. CT
Federal Reserve Bank – Dallas	11:00 a.m. CT
Federal Reserve Bank – Jacksonville	10:00 a.m. CT
Federal Reserve Bank – Los Angeles	1:00 p.m. CT
Federal Reserve Bank – New York	10:00 a.m. CT
Federal Reserve Bank – Phoenix	12:00 p.m. CT
Federal Reserve Bank – Salt Lake City	12:00 p.m. CT
Federal Reserve Bank – San Francisco	1:00 p.m. CT
Federal Reserve Bank – Seattle	1:00 p.m. CT
First Hawaiian Bank	3:30 p.m. CT

## Coin and Currency Deposits Deadlines

The Federal Reserve Bank of Atlanta, Salt Lake City, and Jacksonville are the only vendors that *require* notification of deposits. Credit unions should submit notice of deposits to Catalyst Corporate via TranZact prior to the cutoff time listed below on the day of armored carrier pick-up. Catalyst Corporate notifies the Federal Reserve Bank the same day. The Federal Reserve Bank may refuse the deposit if notification is not made. All times are listed in central time. Please adjust for time zone differences.

Federal Reserve Bank – Atlanta	10:00 a.m. CT
Federal Reserve Bank – Jacksonville	10:00 a.m. CT
Federal Reserve Bank – Salt Lake City	11:00 a.m. CT

# CHAPTER 2: CASH ORDERS

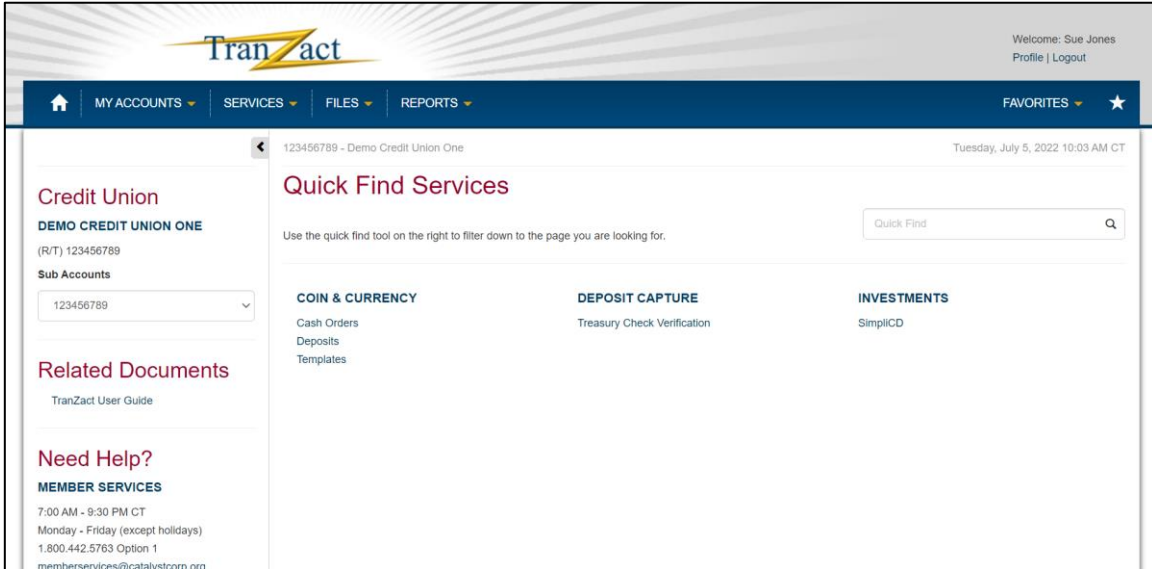
Chapter 2 contains these procedures:

- Procedure 2-1: Requesting Cash Orders
- Procedure 2-2: Managing Cash Orders
- Procedure 2-3: Adding Templates
- Procedure 2-4: Utilizing Templates
- Procedure 2-5: Managing Templates

## Procedure 2-1: Requesting Cash Orders

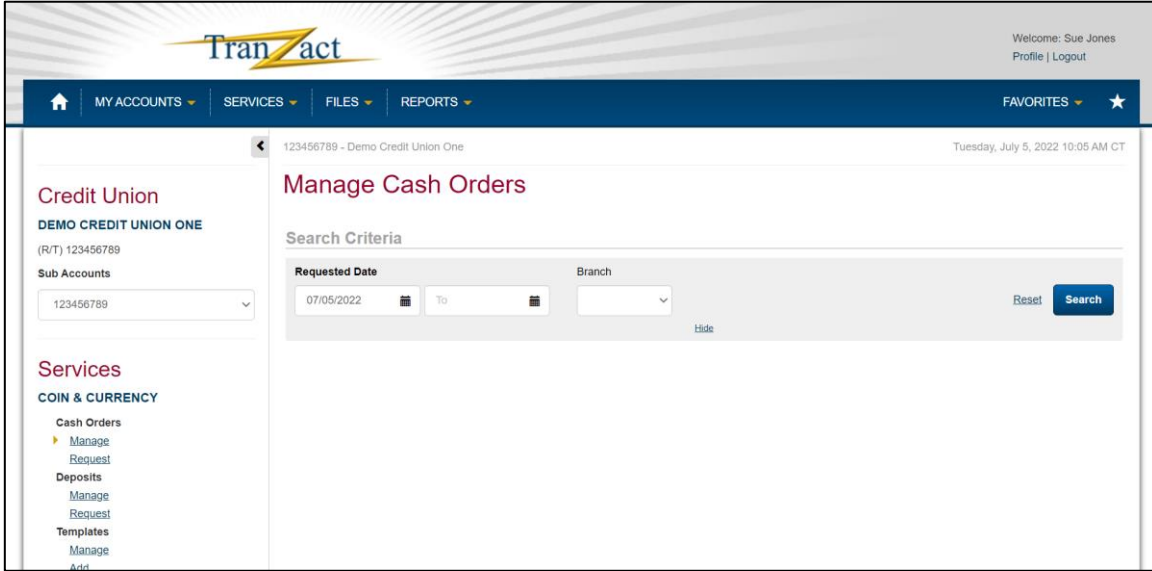
1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 2-1.

**Illustration 2-1**



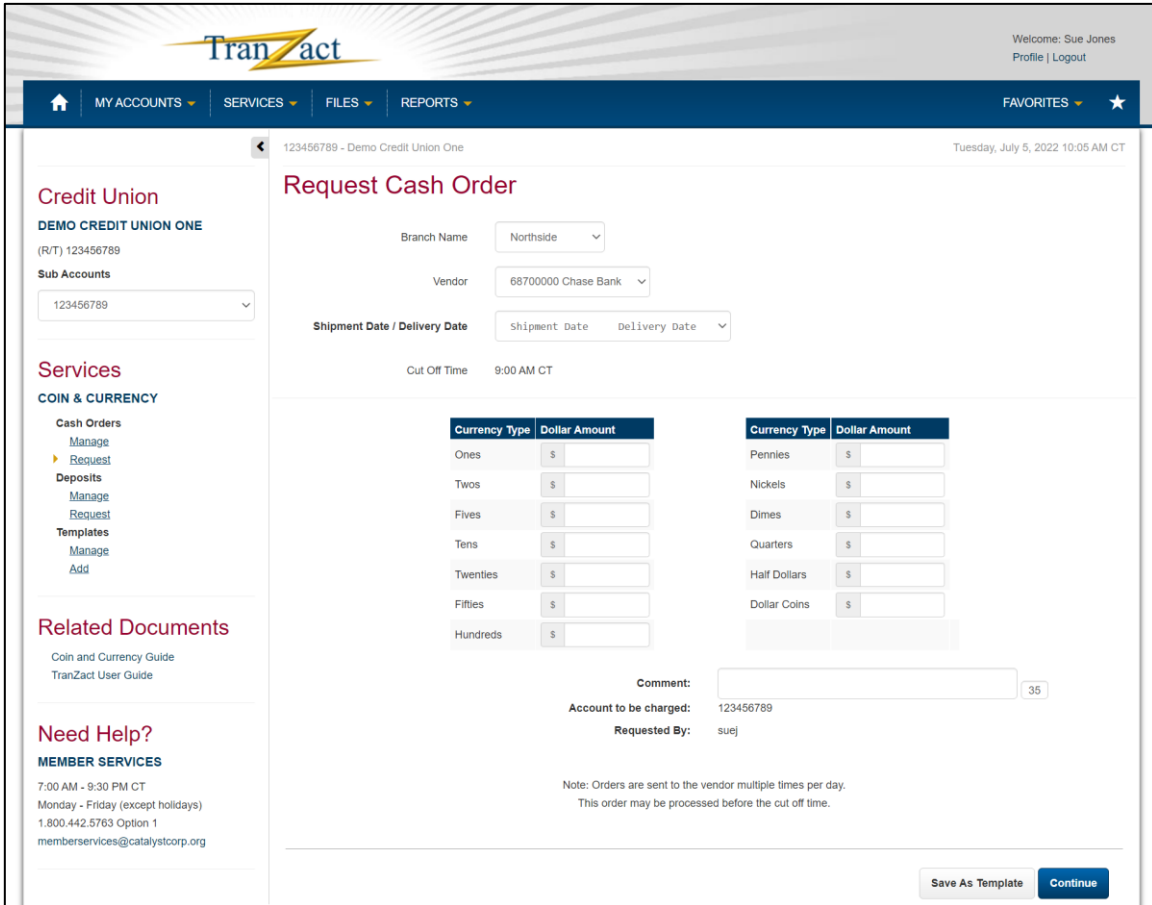
2. Select the “Cash Orders” link under the Coin & Currency section. The Manage Cash Orders screen appears as shown in Illustration 2-2.

### Illustration 2-2



3. Select the “Request” link on the side navigation bar under the Cash Orders section. The Request Cash Order screen appears as shown in Illustration 2-3.

### Illustration 2-3



4. Select the branch from the *Branch Name* dropdown menu, if needed.
5. Select the vendor from the *Vendor* dropdown menu, if needed.
6. Select the date from the *Shipment Date/Delivery Date* dropdown menu.

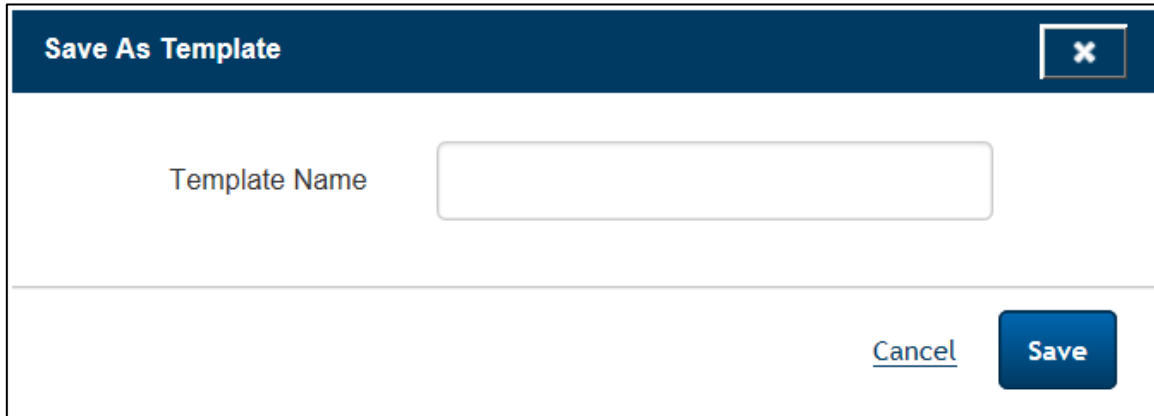
**Note:** Delivery Date is the date the credit union will receive the cash.

7. Enter the amounts of currency to order in the appropriate fields.

To save this order as a template:	Proceed to Step 8.
To place this order:	Proceed to Step 11.

8. Select the “Save As Template” button. The Save As Template popup window appears as shown in Illustration 2-4.

**Illustration 2-4**



9. Enter a name for the template in the *Template Name* field.
10. Select the “Save” button. The Request Cash Order screen appears indicating the template has been saved as shown in Illustration 2-5.

### Illustration 2-5

TranZact

Welcome: Sue Jones  
Profile | Logout

MY ACCOUNTS SERVICES FILES REPORTS FAVORITES

123456789 - Demo Credit Union One Tuesday, July 5, 2022 10:08 AM CT

#### Credit Union

**DEMO CREDIT UNION ONE**  
(R/T) 123456789

**Sub Accounts**  
123456789

#### Services

**COIN & CURRENCY**

- Cash Orders
  - Manage
  - Request
- Deposits
  - Manage
  - Request
- Templates
  - Manage
  - Add

#### Related Documents

- Coin and Currency Guide
- TranZact User Guide

#### Need Help?

**MEMBER SERVICES**  
7:00 AM - 9:30 PM CT  
Monday - Friday (except holidays)  
1.800.442.5783 Option 1  
memberservices@catalystcorp.org

### Request Cash Order

**SUCCESS** Your new template has been saved

Branch Name: Northside

Vendor: 68700000 Chase Bank

Shipment Date / Delivery Date: Wed 07/06/2022 -> Thu 07/07/2022

Cut Off Time: 9:00 AM CT

Currency Type	Dollar Amount	Currency Type	Dollar Amount
Ones	\$ 20,000	Pennies	\$
Twos	\$	Nickels	\$
Fives	\$ 50,000	Dimes	\$
Tens	\$ 20,000	Quarters	\$
Twenties	\$ 60,000	Half Dollars	\$
Fifties	\$	Dollar Coins	\$
Hundreds	\$		

Comment:  35

Account to be charged: 123456789

Requested By: suej

Note: Orders are sent to the vendor multiple times per day.  
This order may be processed before the cut off time.

Save As Template Continue

11. Select the “Continue” button. The Request Cash Order screen appears as shown in Illustration 2-6.



### Illustration 2-6

**Request Cash Order**

Branch Name: Northside  
 Vendor: 68700000 Chase Bank  
 Shipment Date / Delivery Date: Shipment Date: Wed 07/06/2022, Delivery Date: Thu 07/07/2022  
 Cut Off Time: 9:00 AM CT

Total of this Order = \$150,000.00

Currency Type	Dollar Amount	Currency Type	Dollar Amount
Ones	\$20,000.00	Pennies	\$0.00
Twos	\$0.00	Nickels	\$0.00
Fives	\$50,000.00	Dimes	\$0.00
Tens	\$20,000.00	Quarters	\$0.00
Twenties	\$60,000.00	Half Dollars	\$0.00
Fifties	\$0.00	Dollar Coins	\$0.00
Hundreds	\$0.00		

Account to be charged: 123456789  
 Requested By: suej

Note: Orders are sent to the vendor multiple times per day.  
 This order may be processed before the cut off time.

Buttons: Cancel, Request Cash

12. Review the order.

13. Select the “Request Cash” button. The Coin and Currency Confirmation screen appears with a reference number as shown in Illustration 2-7.

### Illustration 2-7

**Coin and Currency Confirmation**

Your order has been received and will be processed.

Reference Number: 762388

Amount to be debited from your account: \$150,000.00

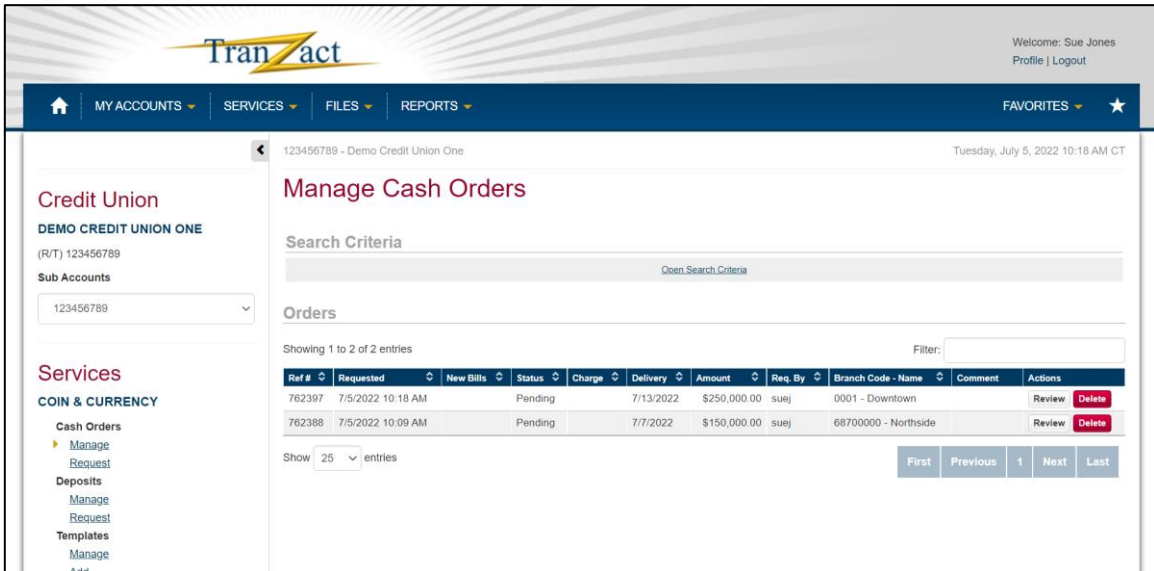
Thank you.

Button: Add Another

## Procedure 2-2: Managing Cash Orders

1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 2-1.
2. Select the “Cash Orders” link under the Coin & Currency section. The Manage Cash Orders screen appears as shown in Illustration 2-2.
3. Select the date(s) from the *Requested Date* dropdown calendars.
4. Select the appropriate branch from the *Branch* dropdown list, if needed.
5. Select the “Search” button. The Manage Cash Orders screen appears with the search results as shown in Illustration 2-8.

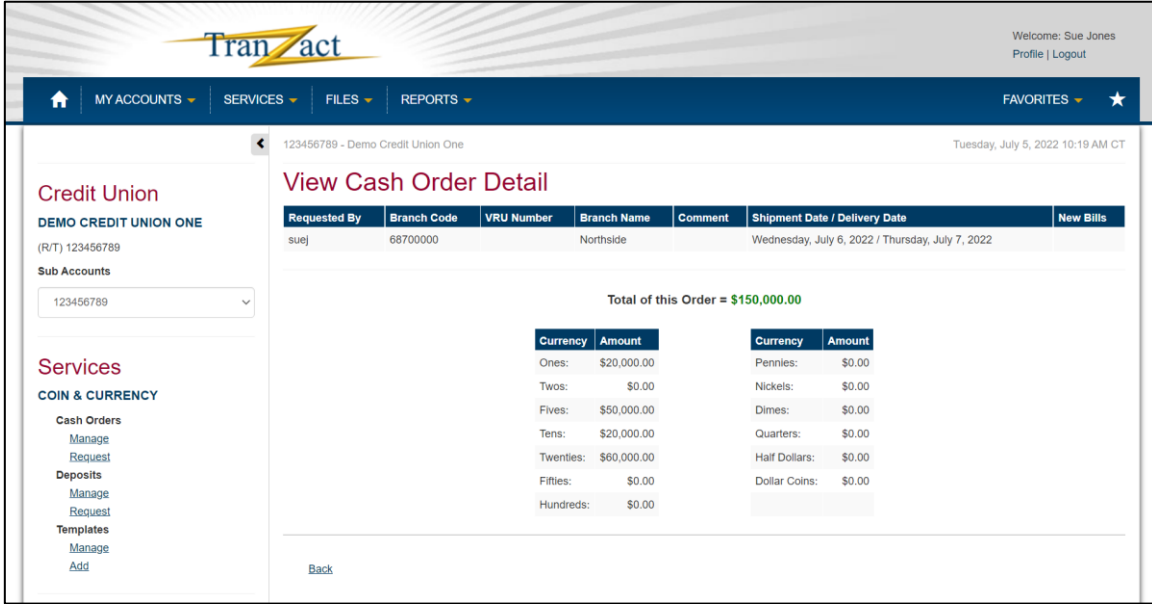
**Illustration 2-8**



To review an order:	Proceed to Step 6.
To delete an order:	Proceed to Step 7.

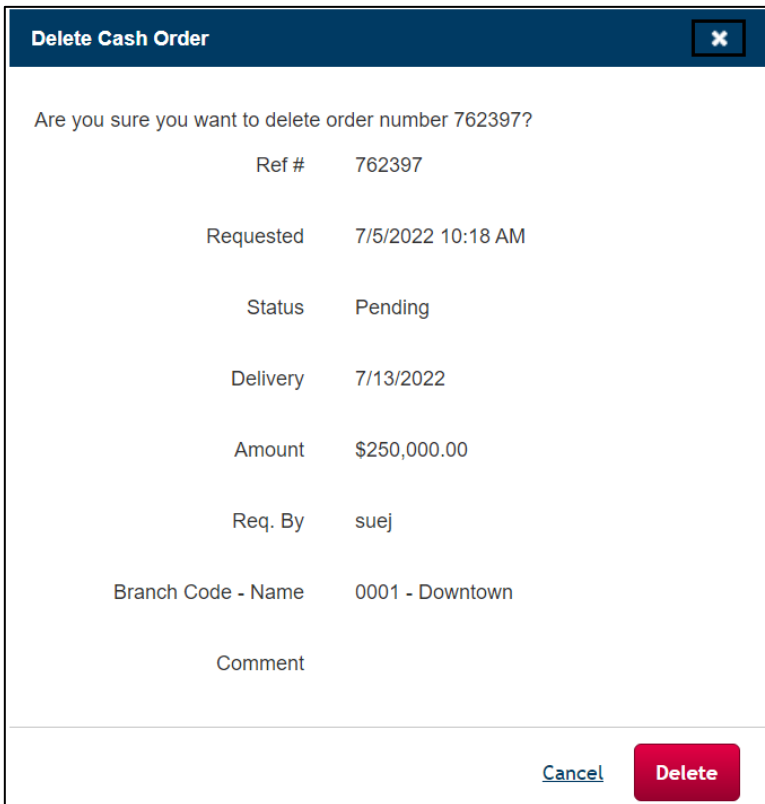
6. Select the “Review” button of the order to view. The View Cash Order Detail screen appears as shown in Illustration 2-9.

### Illustration 2-9



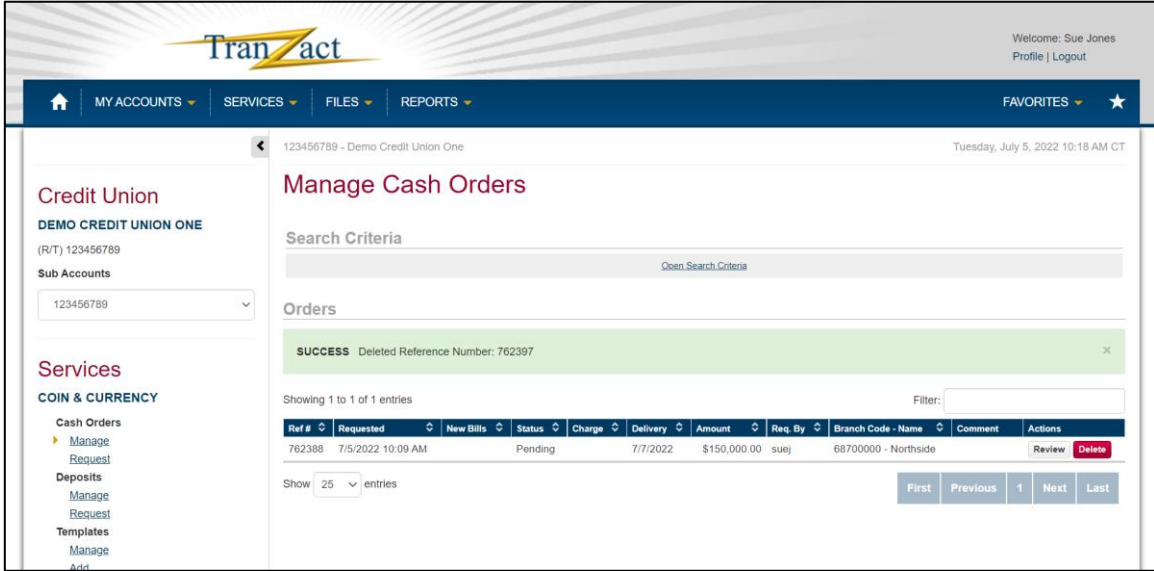
7. Select the “Delete” button of the order to delete. The Delete Cash Order popup window appears as shown in Illustration 2-10.

### Illustration 2-10



8. Select the “Delete” button. The Manage Cash Orders screen appears indicating the order has been deleted as shown in Illustration 2-11.

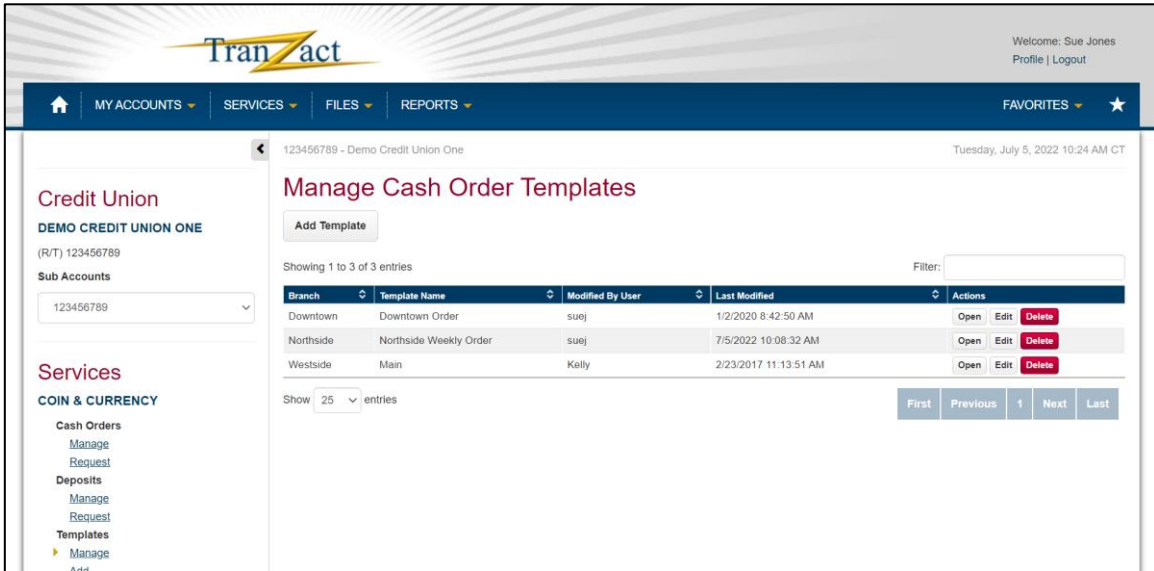
### Illustration 2-11



### Procedure 2-3: Adding Templates

1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 2-1.
2. Select the “Templates” link under the Coin & Currency section. The Manage Cash Order Templates screen appears as shown in Illustration 2-12.

### Illustration 2-12



3. Select the “Add Template” button. The Add Cash Order Template screen appears as shown in Illustration 2-13.

## Illustration 2-13

The screenshot displays the TranZact web application interface. At the top, the TranZact logo is on the left, and the user's name 'Sue Jones' and 'Logout' link are on the right. A navigation bar contains 'MY ACCOUNTS', 'SERVICES', 'FILES', 'REPORTS', and 'FAVORITES'. The main content area is titled 'Add Cash Order Template' and includes the following elements:

- Header:** '123456789 - Demo Credit Union One' and 'Tuesday, July 5, 2022 10:25 AM CT'.
- Form Fields:**
  - Template Name:
  - Branch Name:
  - Vendor:
- Currency Tables:**

Currency Type	Dollar Amount
Ones	\$ <input type="text"/>
Twos	\$ <input type="text"/>
Fives	\$ <input type="text"/>
Tens	\$ <input type="text"/>
Twenties	\$ <input type="text"/>
Fifties	\$ <input type="text"/>
Hundreds	\$ <input type="text"/>

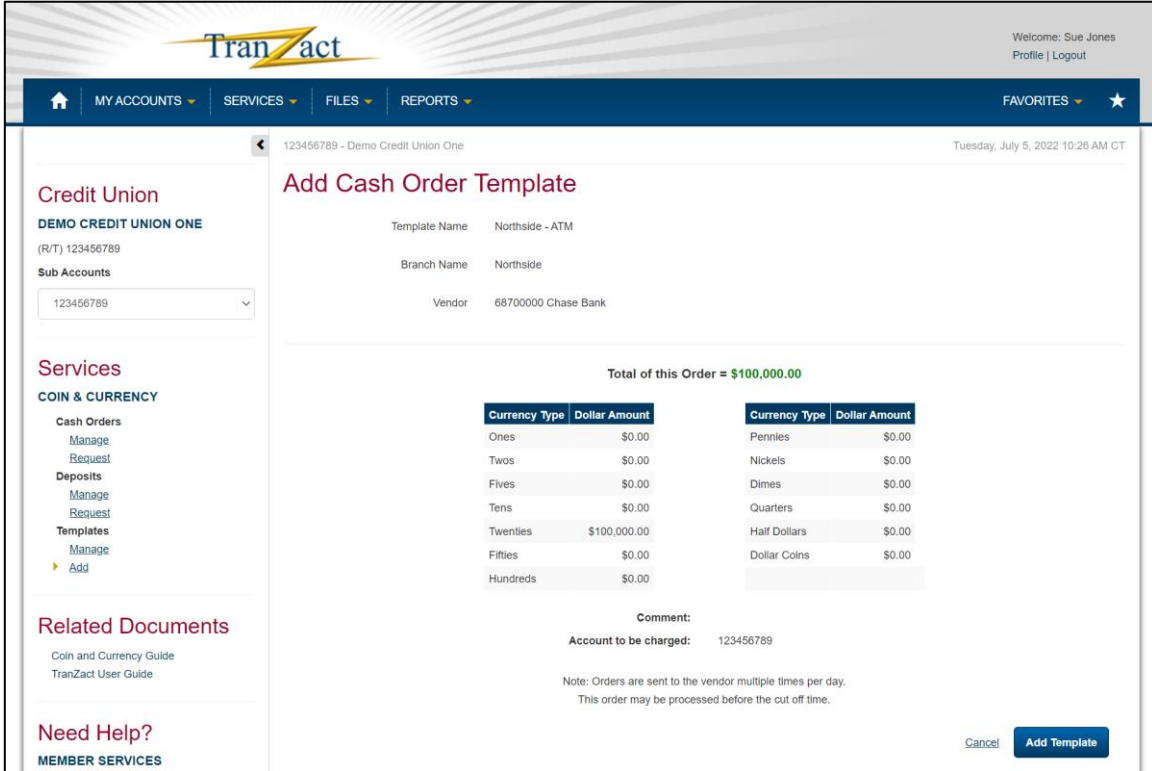
Currency Type	Dollar Amount
Pennies	\$ <input type="text"/>
Nickels	\$ <input type="text"/>
Dimes	\$ <input type="text"/>
Quarters	\$ <input type="text"/>
Half Dollars	\$ <input type="text"/>
Dollar Coins	\$ <input type="text"/>
- Comment:**  (35 characters)
- Account to be charged:** 123456789
- Note:** Orders are sent to the vendor multiple times per day. This order may be processed before the cut off time.
- Buttons:** Cancel, Continue

**Sidebar Content:**

- Credit Union:** DEMO CREDIT UNION ONE (R/T) 123456789, Sub Accounts: 123456789
- Services:** COIN & CURRENCY, Cash Orders (Manage, Request), Deposits (Manage, Request), Templates (Manage, Add)
- Related Documents:** Coin and Currency Guide, TranZact User Guide
- Need Help? MEMBER SERVICES:** 7:00 AM - 9:30 PM CT, Monday - Friday (except holidays), 1.800.442.5783 Option 1, memberservices@catalystcorp.org

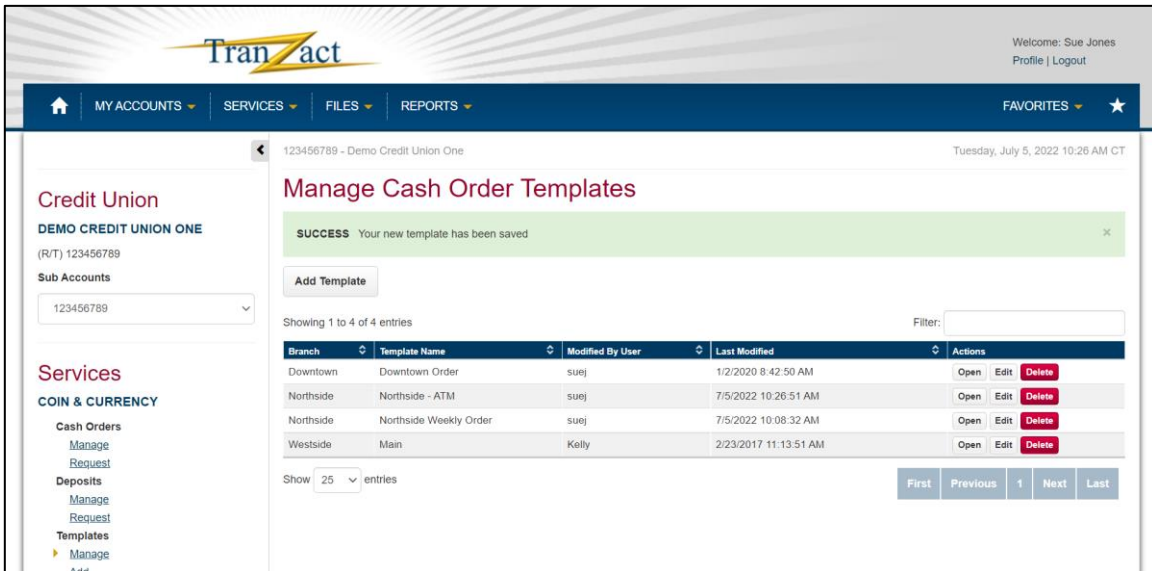
4. Enter a name for the template in the *Template Name* field.
5. Select the branch from the *Branch Name* dropdown menu, if needed.
6. Select the vendor from the *Vendor* dropdown menu, if needed.
7. Enter the amounts of currency to order in the appropriate fields.
8. Select the “Continue” button. The Add Cash Order Template screen appears as shown in Illustration 2-14.

### Illustration 2-14



9. Select the “Add Template” button. The Manage Cash Order Templates screen appears indicating the template has been saved as shown in Illustration 2-15.

### Illustration 2-15



## Procedure 2-4: Utilizing Templates

1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 2-1.
2. Select the “Templates” link under the Coin & Currency section. The Manage Cash Order Templates screen appears as shown in Illustration 2-12.
3. Select the “Open” button of the template to utilize. The Request Cash Order screen appears as shown in Illustration 2-16.

**Illustration 2-16**

TranZact

Welcome: Sue Jones  
Profile | Logout

MY ACCOUNTS SERVICES FILES REPORTS FAVORITES

123456789 - Demo Credit Union One Tuesday, July 5, 2022 10:27 AM CT

**Credit Union**  
DEMO CREDIT UNION ONE  
(R/T) 123456789  
Sub Accounts  
123456789

**Services**  
COIN & CURRENCY  
Cash Orders  
Manage  
Request  
Deposits  
Manage  
Request  
Templates  
Manage  
Add

**Related Documents**  
Coin and Currency Guide  
TranZact User Guide

**Need Help?**  
MEMBER SERVICES  
7:00 AM - 9:30 PM CT  
Monday - Friday (except holidays)  
1.800.442.5763 Option 1  
memberservices@catalystcorp.org

**Request Cash Order**

Branch Name: Northside

Vendor: 68700000 Chase Bank

Shipment Date / Delivery Date: Shipment Date Delivery Date

Cut Off Time: 9:00 AM CT

Currency Type	Dollar Amount
Ones	\$ 20,000
Twos	\$
Fives	\$ 50,000
Tens	\$ 20,000
Twenties	\$ 60,000
Fifties	\$
Hundreds	\$

Currency Type	Dollar Amount
Pennies	\$
Nickels	\$
Dimes	\$
Quarters	\$
Half Dollars	\$
Dollar Coins	\$

Comment:  35

Account to be charged: 123456789

Requested By: suej

Note: Orders are sent to the vendor multiple times per day.  
This order may be processed before the cut off time.

Save As Template Continue

4. Select the date from the *Shipment Date/Delivery Date* dropdown menu.  
**Note:** Delivery Date is the date the credit union will receive the cash.
5. Make any other changes as needed.
6. Select the “Continue” button. The Request Cash Order screen appears as shown in Illustration 2-17.

### Illustration 2-17

**Credit Union**  
DEMO CREDIT UNION ONE  
(R/T) 123456789  
Sub Accounts: 123456789

**Request Cash Order**  
Branch Name: Northside  
Vendor: 68700000 Chase Bank  
Shipment Date / Delivery Date: Shipment Date: Wed 07/06/2022, Delivery Date: Thu 07/07/2022  
Cut Off Time: 9:00 AM CT

**Total of this Order = \$150,000.00**

Currency Type	Dollar Amount	Currency Type	Dollar Amount
Ones	\$20,000.00	Pennies	\$0.00
Twos	\$0.00	Nickels	\$0.00
Fives	\$50,000.00	Dimes	\$0.00
Tens	\$20,000.00	Quarters	\$0.00
Twenties	\$60,000.00	Half Dollars	\$0.00
Fifties	\$0.00	Dollar Coins	\$0.00
Hundreds	\$0.00		

Account to be charged: 123456789  
Requested By: suej

**Request Cash**

- 7. Select the “Request Cash” button. The Coin and Currency Confirmation screen appears with a reference number as shown in Illustration 2-18.

### Illustration 2-18

**Coin and Currency Confirmation**  
Your order has been received and will be processed.

Reference Number: **762400**

Amount to be debited from your account: **\$150,000.00**

Thank you.

**Add Another**



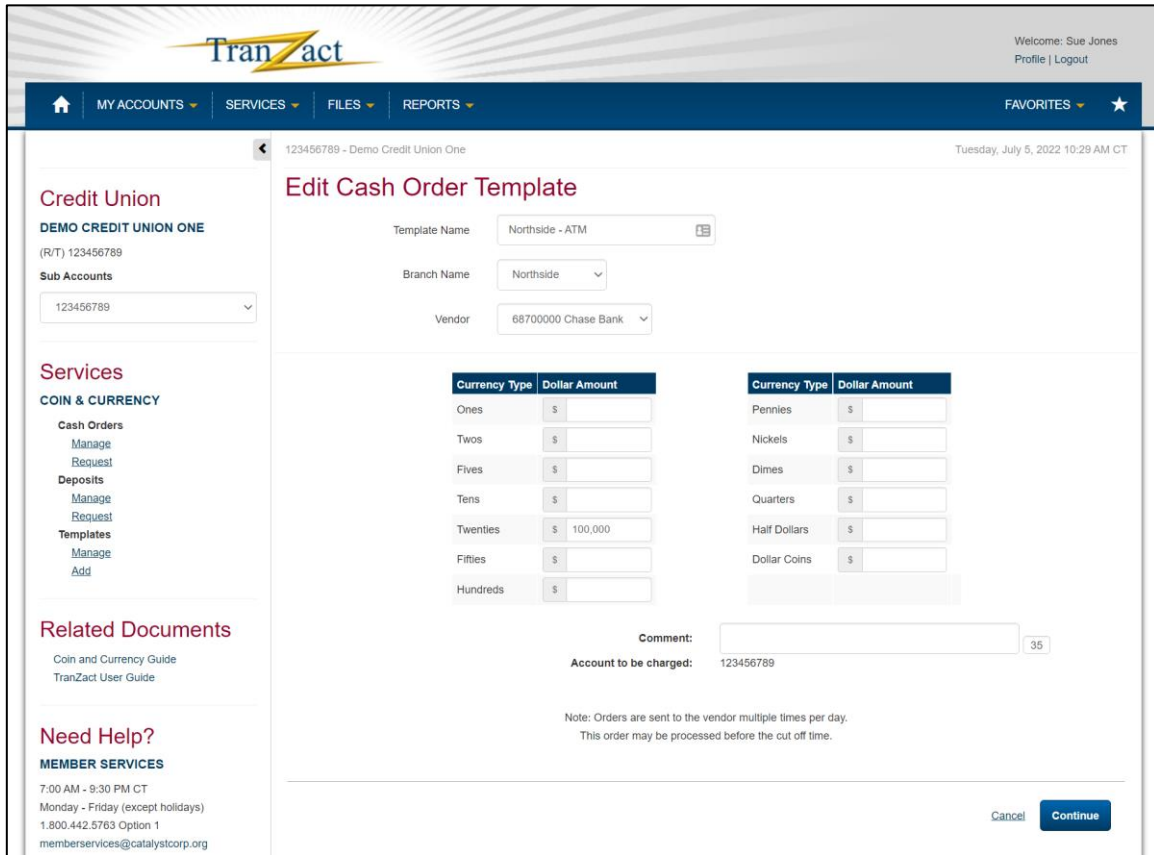
## Procedure 2-5: Managing Templates

1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 2-1.
2. Select the “Templates” link under the Coin & Currency section. The Manage Cash Order Templates screen appears as shown in Illustration 2-12.

To edit a template:	Proceed to Step 3.
To delete a template:	Proceed to Step 7.

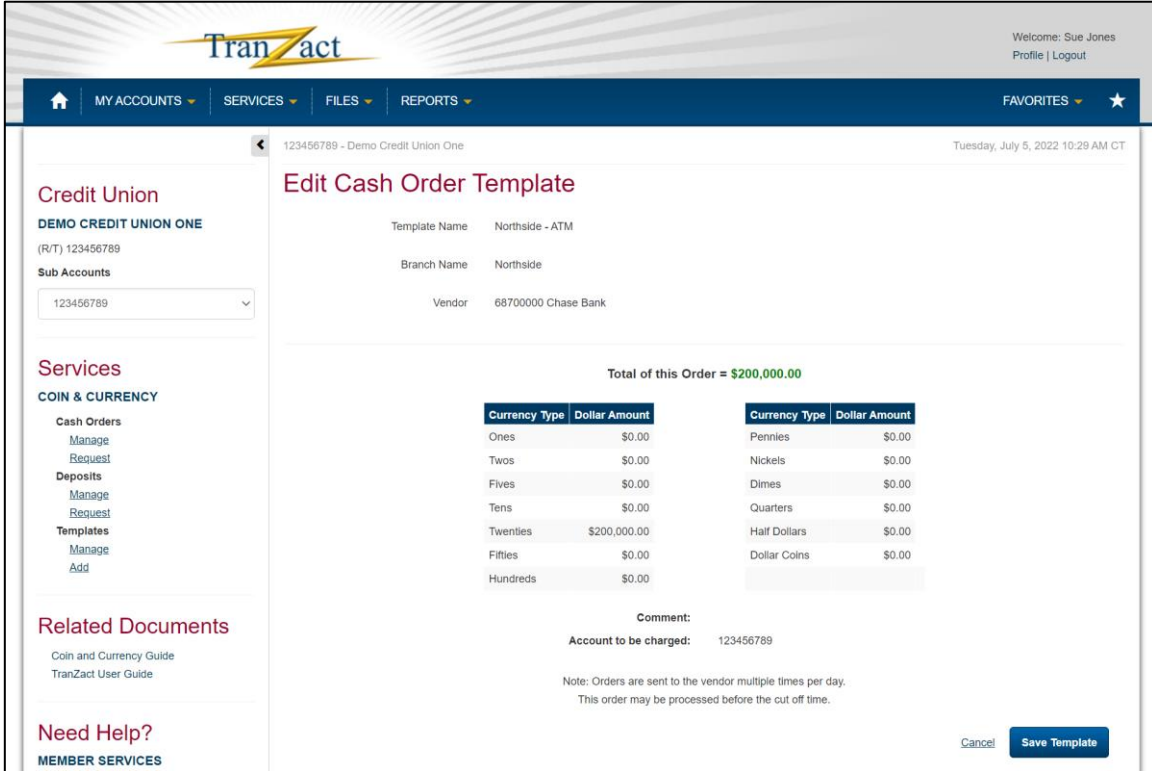
3. Select the “Edit” button of the template to edit. The Edit Cash Order Template screen appears as shown in Illustration 2-19.

**Illustration 2-19**



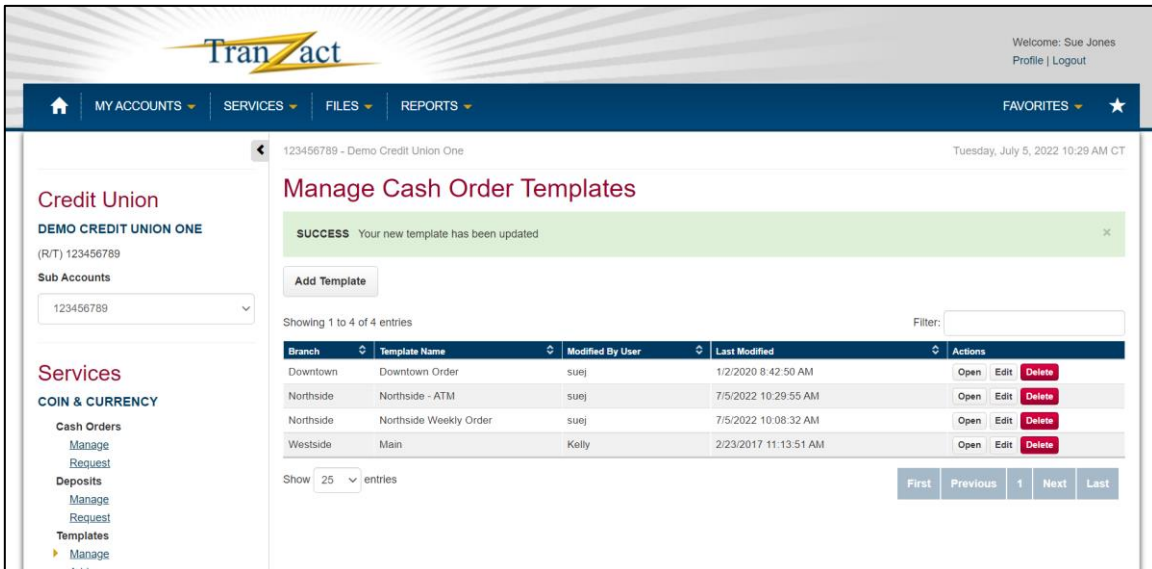
4. Edit the template as needed.
5. Select the “Continue” button. The Edit Cash Order Template screen appears as shown in Illustration 2-20.

### Illustration 2-20



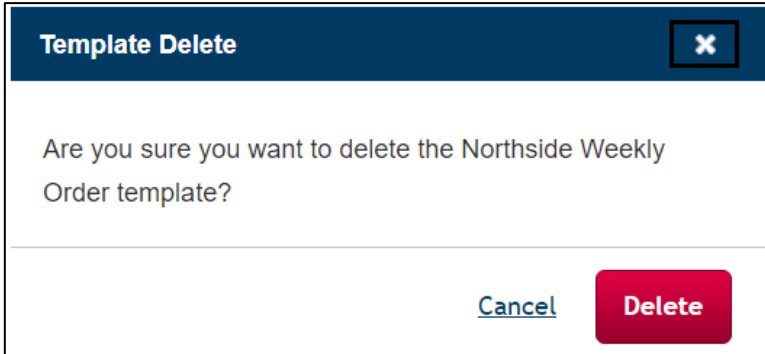
6. Select the “Save Template” button. The Manage Cash Order Templates screen appears indicating the template has been updated as shown in Illustration 2-21.

### Illustration 2-21



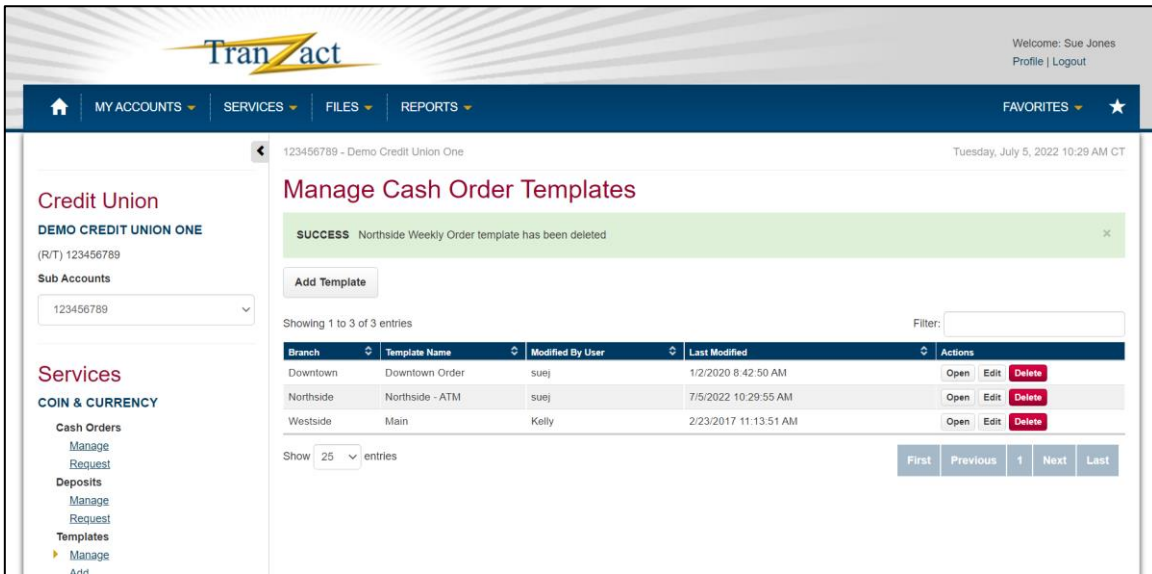
7. Select the “Delete” button of the template to delete. The Template Delete popup window appears as shown in Illustration 2-22.

### Illustration 2-22



8. Select the “Delete” button. The Manage Cash Order Templates screen appears indicating the template has been deleted as shown in Illustration 2-23.

### Illustration 2-23



# CHAPTER 3: DEPOSITS (FED ONLY)

**Note:** The Federal Reserve Bank of Atlanta, Salt Lake City, and Jacksonville are the only vendors that *require* notification of deposits.

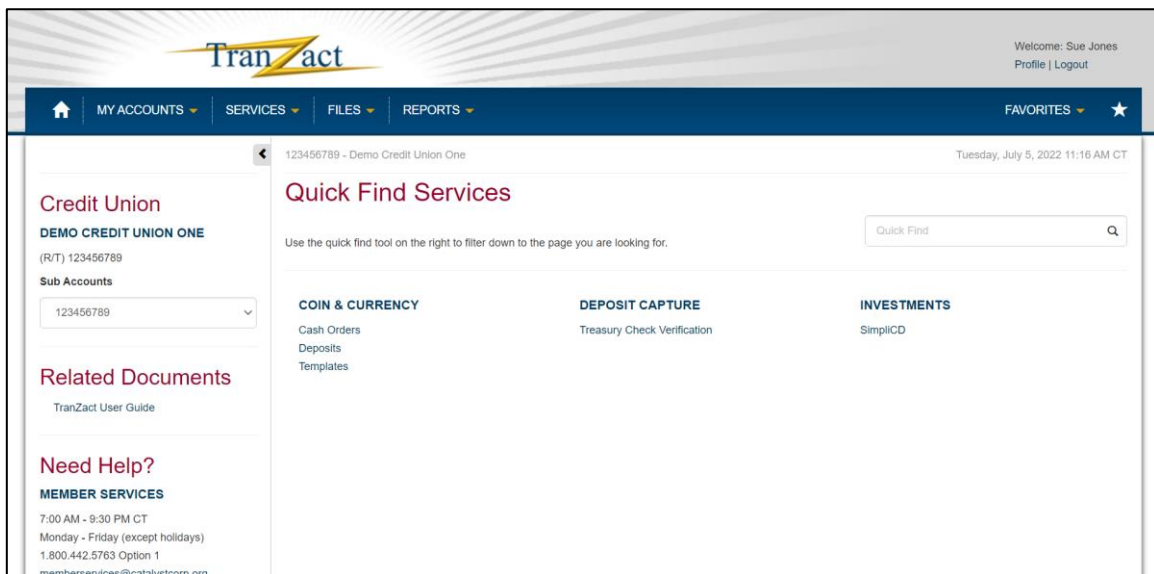
Chapter 3 contains these procedures:

- Procedure 3-1: Requesting Deposits
- Procedure 3-2: Managing Deposits

## Procedure 3-1: Requesting Deposits

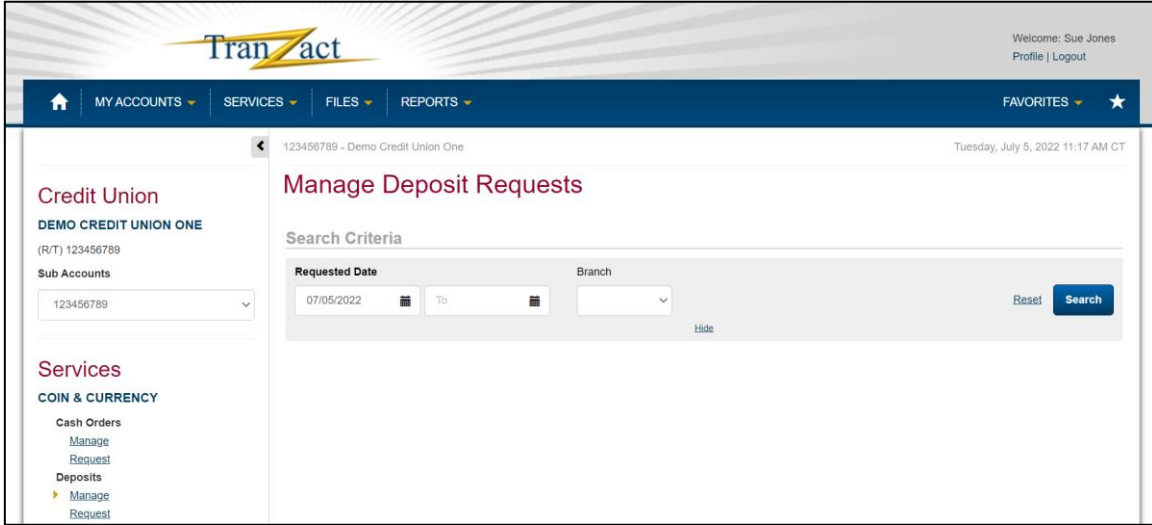
1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 3-1.

**Illustration 3-1**



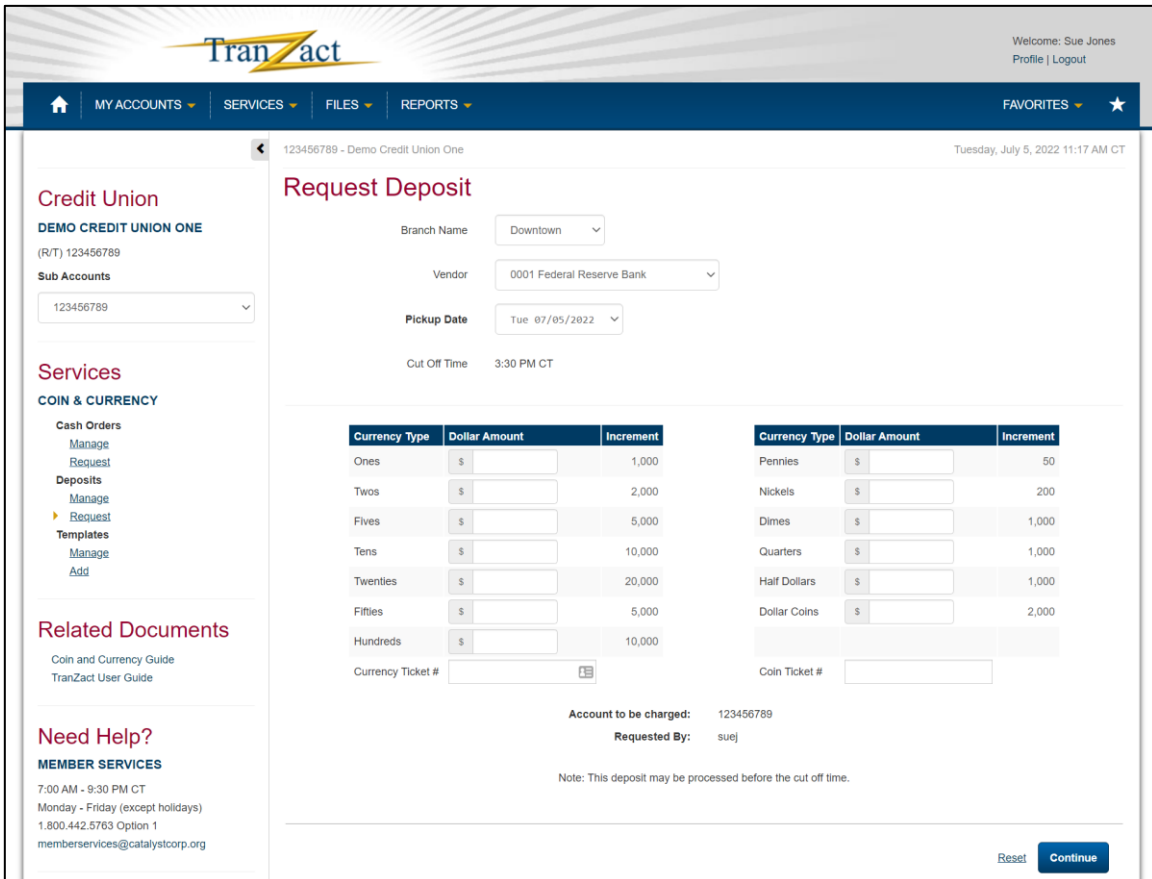
2. Select the “Deposits” link under the Coin & Currency section. The Manage Deposit Requests screen appears as shown in Illustration 3-2.

### Illustration 3-2



3. Select the “Request” link on the side navigation bar under the Deposits section. The Request Deposit screen appears as shown in Illustration 3-3.

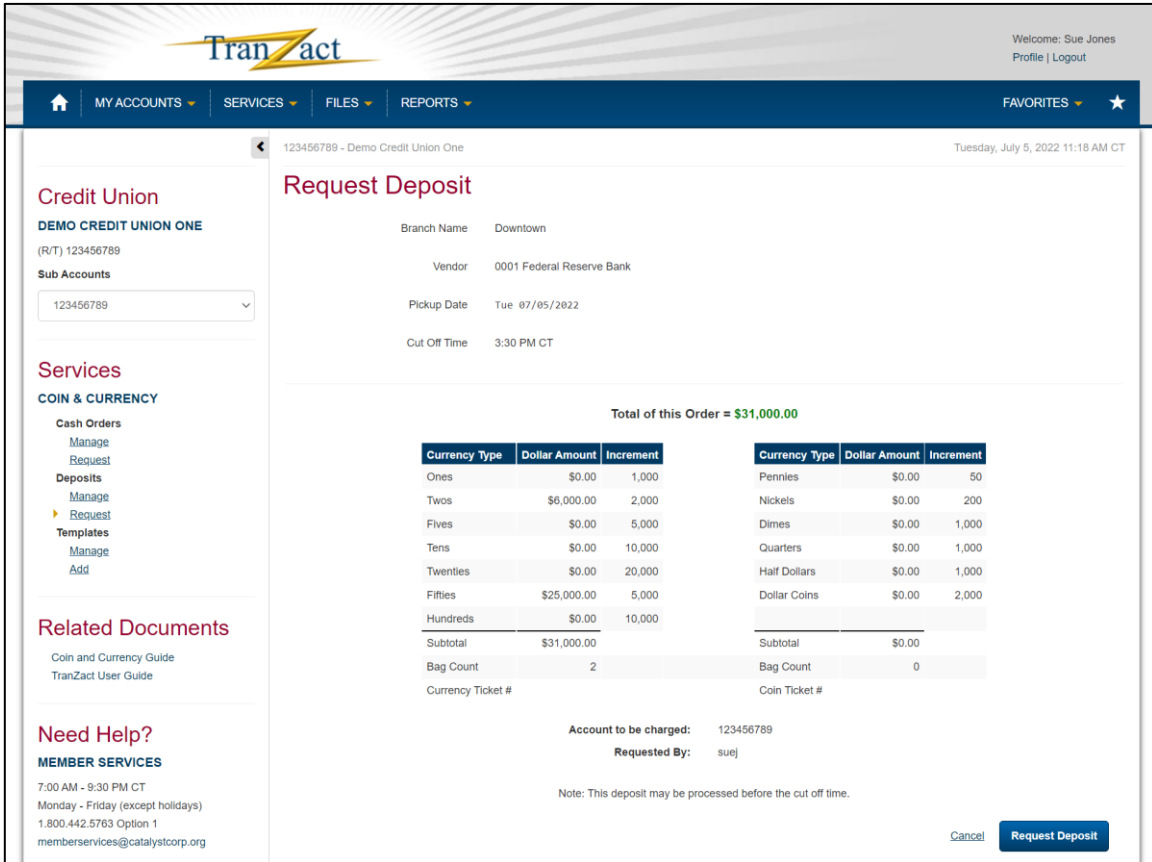
### Illustration 3-3



4. Select the branch from the *Branch Name* dropdown menu, if needed.

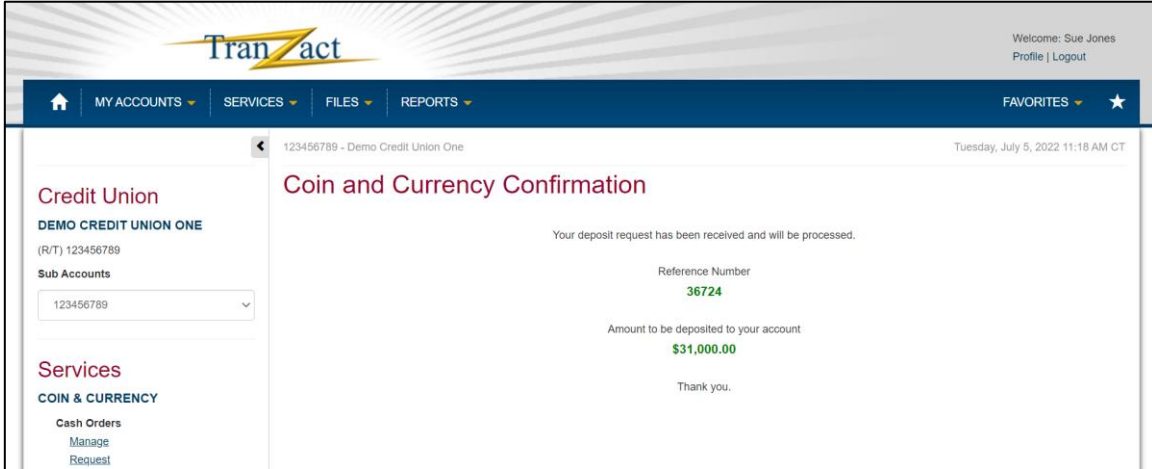
5. Select the vendor from the *Vendor* dropdown menu, if needed.
6. Select the date from the *Pickup Date* dropdown menu.
7. Enter the amounts of currency to deposit in the appropriate fields.
8. Select the “Continue” button. The Request Deposit screen appears as shown in Illustration 3-4.

**Illustration 3-4**



9. Select the “Request Deposit” button. The Coin and Currency Confirmation screen appears with a reference number as shown in Illustration 3-5.

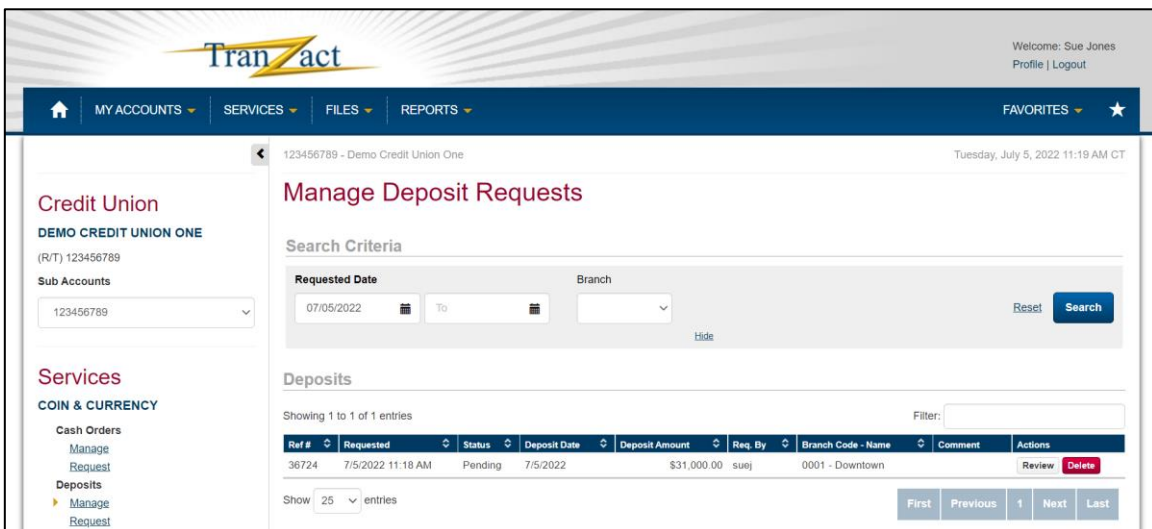
### Illustration 3-5



### Procedure 3-2: Managing Deposits

1. Login to TranZact. The TranZact Home screen appears as shown in Illustration 3-1.
2. Select the “Deposits” link under the Coin & Currency section. The Manage Deposit Requests screen appears as shown in Illustration 3-2.
3. Enter the appropriate search criteria.
4. Select the “Search” button. The Manage Deposit Requests screen appears with the search results as shown in Illustration 3-6.

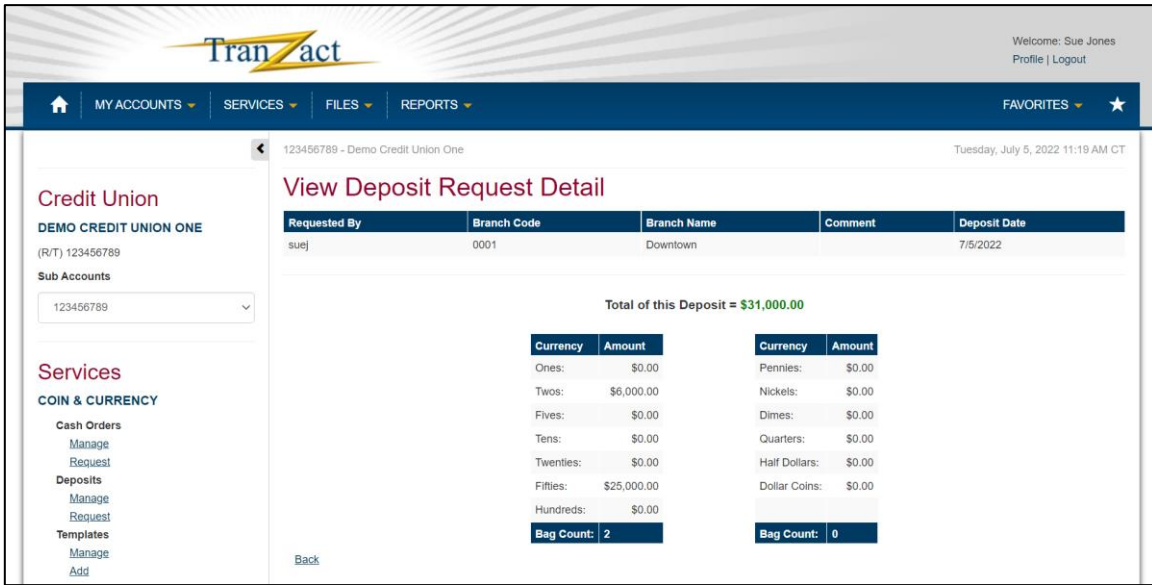
### Illustration 3-6



- |                      |                    |
|----------------------|--------------------|
| To review a deposit: | Proceed to Step 5. |
| To delete a deposit: | Proceed to Step 6. |

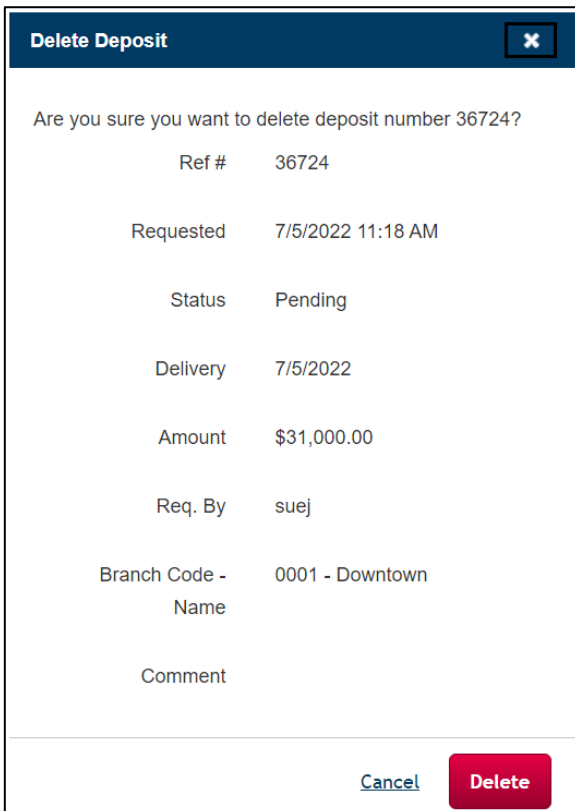
5. Select the “Review” button of the deposit to view. The View Deposit Request Detail screen appears as shown in Illustration 3-7.

**Illustration 3-7**



6. Select the “Delete” button of the deposit to delete. The Delete Deposit popup window appears as shown in Illustration 3-8.

**Illustration 3-8**





7. Select the “Delete” button. The Manage Deposit Requests screen appears indicating the deposit has been deleted as shown in Illustration 3-9.

**Illustration 3-9**

The screenshot displays the TranZact web application interface. At the top, the TranZact logo is on the left, and the user's name 'Sue Jones' and 'Profile | Logout' are on the right. A navigation bar contains 'MY ACCOUNTS', 'SERVICES', 'FILES', 'REPORTS', and 'FAVORITES'. The main content area is titled 'Manage Deposit Requests' and shows a success message: 'SUCCESS Deleted Reference Number: 36724'. Below this, a table with columns 'Ref #', 'Requested', 'Status', 'Deposit Date', 'Deposit Amount', 'Req. By', 'Branch Code - Name', 'Comment', and 'Actions' is shown, but it contains no data. The interface also includes a search criteria field, a filter input, and pagination controls.

# APPENDIX A

## Operating Rules – Federal Reserve Bank Vault Cash Services

### Fees and Charges

Fees and charges for coin and currency services and deposit processing are as presented to the credit union by its account representative prior to implementation, as amended from time-to-time.

### Security

The credit union will comply with all security procedures specified by the Federal Reserve Bank or Catalyst Corporate and security procedures specified by its armored carrier.

### Placement of Orders

An authorized representative must place an order in standard Fed increments with Catalyst Corporate via TranZact prior to the cutoff times listed below. Please note these times apply to orders which are one to two days before the pickup date depending on your location and armored carrier schedule. All times are listed in central time. Please adjust for time zone differences.

Federal Reserve Bank – Atlanta	10:00 a.m. CT
Federal Reserve Bank – Baltimore	10:00 a.m. CT
Federal Reserve Bank – Dallas	11:00 a.m. CT
Federal Reserve Bank – Jacksonville	10:00 a.m. CT
Federal Reserve Bank – Los Angeles	1:00 p.m. CT
Federal Reserve Bank – New York	10:00 a.m. CT
Federal Reserve Bank – Phoenix	12:00 p.m. CT
Federal Reserve Bank – Salt Lake City	12:00 p.m. CT
Federal Reserve Bank – San Francisco	1:00 p.m. CT
Federal Reserve Bank – Seattle	1:00 p.m. CT

### Holidays

Credit unions must order one day earlier than normal to accommodate a Federal Reserve holiday. Pick-up is the day after the holiday. Please confirm the schedule with your armored carrier.

### Order and Deposit Requirements and Procedures

The Federal Reserve Banks' ordering and depositing requirements, including reporting of discrepancies between statements, advices and other notifications are published in the following documents: Federal Reserve Banks Operating Circular No.2 and the Federal Reserve Bank's Cash Operations Manual of Procedures.

*Currency Orders and Deposits:*

<b>Denomination</b>	<b>Standard Strap</b> (100 notes)	<b>Standard Bundle</b> (1,000 notes/10 straps)
Ones	N/A	\$1,000
Twos	N/A	\$2,000
Fives	N/A	\$5,000
Tens	N/A	\$10,000
Twenties	N/A	\$20,000
Fifties	\$5,000	\$50,000
Hundreds	\$10,000	\$100,000

*Coin Orders:*

<b>Denomination</b>	<b>Standard Unit Dollar Amount</b>
Pennies	\$50
Nickels	\$200
Dimes	\$1000
Quarters	\$1000
Halves	\$1000
Dollars: Presidential, Native American, and Susan B. Anthony	\$2000

*Coin Deposits:*

<b>Denomination</b>	<b>Standard Unit Dollar Amount</b>
Pennies	\$50
Nickels	\$200
Dimes	\$1000
Quarters	\$1000
Halves	\$1000
Dollars: Eisenhower	\$1000
Dollars: Presidential, Native American, and Susan B. Anthony	\$2000

*Approved Packaging for Currency Deposits*

All Currency deposits must be packaged in clear plastic bags designed for one-time use, or clear plastic or metal containers.

*Preparing a Currency Deposit*

Before depositing Currency, you must prepare Currency according to denomination. For \$1 through \$20 denominations, your deposit(s) must contain full Bundles. If depositing \$50 and/or \$100 denominations, it must be in full Straps and/or full Bundles. A Bundle consists of 1,000 notes of the same denomination in ten equal Straps. A Strap is a package of 100 notes of the same denomination.

### *Preparing a Coin Deposit*

You are responsible for piece counting, verifying for authenticity, and assembling Coin before depositing. Coin must be sorted and bagged by denomination. The FRB **does not accept** wrapped Coin.

### **Deposit Notification**

The Federal Reserve Bank is the only vendor that *requires* notification of deposits. Credit unions should submit notice of deposits to Catalyst Corporate via TranZact prior to the cutoff times listed below on the day of armored carrier pick-up. Catalyst Corporate notifies the Federal Reserve Bank the same day. The Federal Reserve Bank may refuse the deposit if notification is not made. All times are listed in central time. Please adjust for time zone differences.

Federal Reserve Bank – Atlanta	10:00 a.m. CT
Federal Reserve Bank – Jacksonville	10:00 a.m. CT
Federal Reserve Bank – Salt Lake City	11:00 a.m. CT

### **Settlement for Orders and Deposits**

Coin and currency orders and deposits are posted to your Catalyst Corporate account on the Federal Reserve Bank settlement date.

### **Deposit Supplies**

Deposit supplies are purchased from a vendor that meets Federal Reserve Bank requirements. Supplies cannot be purchased through your Catalyst Corporate account.

### **Periodic Posting of Fee and Charges**

Fees and charges are debited to your Catalyst Corporate account on the last day of the month following the month for which the services were rendered.

### **Periodic Provision of Statements**

The credit union's Catalyst Corporate account statement received via TranZact is available on the first business day of the following month.

### **Record Retention**

It is the credit union's responsibility to develop an appropriate plan for record retention according to the law and accounting rules applicable to the credit union. Records of coin and currency orders and deposits should be retained, at a minimum, until accuracy is confirmed. Records will be maintained for the periods of time necessary to meet the timing requirements of the ordering and depositing procedures contained in these Operating Rules.

### **Amendments to Operating Rules**

As referenced in Section 1.A of Catalyst Corporate's Master Agreement, Catalyst Corporate may amend the Operating Rules from time to time. Catalyst Corporate will notify the Credit Union of any such amendment.

# APPENDIX B

## Operating Rules – JP Morgan Chase Bank Vault Cash Services

### Fees and Charges

Fees and charges for coin and currency services and deposit processing are as presented to the credit union by its account representative prior to implementation, as amended from time-to-time.

### Security

The credit union will comply with all security procedures specified by Chase or Catalyst Corporate and security procedures specified by its armored carrier.

### Placement of Orders

An authorized representative must place an order with Catalyst Corporate via TranZact prior to 9:00 a.m. CT for next day delivery. Cutoff time is listed in central time. Please adjust for time zone differences.

### Holidays

Credit unions must order one day earlier than normal to accommodate a Federal Reserve holiday. Pick-up is the day after the holiday. Please confirm the schedule with your armored carrier.

### Order and Deposit Requirements and Procedures

#### *Standard Units for Ordering Currency*

Currency should be ordered in increments equal to a standard strap amount. A standard strap consists of 100 notes of the same denomination as follows.

Ones	\$100.00
Twos	\$200.00
Fives	\$500.00
Tens	\$1,000.00
Twenties	\$2,000.00
Fifties	\$5,000.00
Hundreds	\$10,000.00

#### *Standard Units for Ordering Coin*

Denomination	Wrapped Coin Minimum Increment Roll	Box
Pennies	\$0.50	\$25.00
Nickels	\$2.00	\$100.00
Dimes	\$5.00	\$250.00
Quarters	\$10.00	\$500.00
Halves	\$10.00	\$500.00

### *Verifying Order Shipments*

All shipments should be received and verified by two authorized associates within 24 hours of your armored carrier delivery.

### *Inspecting the Shipment*

Shipping bags should be inspected prior to acceptance from the armored carrier to ensure no tampering has occurred. Do not sign for a bag if there is any evidence of tampering. Currency straps should be opened and fine-counted by note. If a discrepancy is detected, keep the strap in question for return to Chase within 24 hours of receipt. If damaged currency is received, the Credit Union may redeposit the mutilated money. It does not need to be a full strap. Place the money in the strap, flip the strap over and mark it mutilated.

Rolled/boxed coin should be counted by roll. If a discrepancy is detected, keep the shipping tag or box (empty) in question for return to Chase. Full bag (loose coin) should be verified by weight prior to removing the bag seal. If a discrepancy is detected, **DO NOT OPEN THE BAG**. Return the **FULL BAG** to Chase. A new bag will be shipped to you when you notify your client service representative.

### *Reporting Discrepancies*

Claims must be submitted to Chase within 48 hours. Claims will be denied if the instructions are not followed. Please notify Catalyst Corporate Member Services by phone or email to receive the Change Order Claim form. With this form, you have the option to scan and email the information to the claims area – rather than mailing in. Contact information is provided on the form.

Please make sure that good images of the documentation are sent as these documents are used to identify customer and specific change orders in which the outage occurred. As well as correctly filled out claim forms with details clearly identifying the outage details.

Concerning the required image of strap is needed, if the outage occurred in a strap. It is important to include this information as it is used to investigate issues and promote accuracy in future change order packings.

### **Standard Methods for Preparing Deposits**

- All currency should be sorted by denomination
- There should be one deposit per deposit bag.
- Never combine cash and coin. Cash and coin should have each a separate deposit slip and bag separately to be process at different Vaults.

*Deposit Preparation*

To prepare a deposit:

- Place the appropriate strap around 100 notes of the same denomination as follows:

Strap	Color	Strap Amount
Hundreds	Gold	\$10,000.00
Fifties	Brown	\$5,000.00
Twenties	Purple	\$2,000.00
Tens	Yellow	\$1,000.00
Fives	Red	\$500.00
Twos	Green	\$200.00
Ones	Blue	\$100.00

- If you do not have enough notes for a standard strap, combine the denominations under one reversed strap, sorted from the smallest to the largest denomination.
- Use one partial strap for currency, and place it around the currency with the strap reversed (the color/printed side down). Write the total dollar amount on the strap.
- The person preparing the straps (all straps, including standard and partial) should write legibly or stamp on each strap:
  - Credit Union Name
  - Store number (if applicable)
  - Current Date
  - Preparer's initials

**Note:** Unfit currency (i.e. badly soiled, dirty, defaced, disintegrated or torn) should be sent in full straps for credit. Mutilated currency that has been damaged by fire, flooding, chemicals, explosions, animals or insects should be sent to the Bureau of Engraving and Printing. For further information please visit the following website: <http://www.bep.gov/services.html>.

*Large Amounts of Coin*

To prepare a coin deposit for large amounts of coin:

- Place the loose coin inside a disposable plastic coin bag. If you have multiple bags for a single deposit, number the bags (#1 of 3, #2 of 3, #3 of 3). Do not wrap coin.
- Bulk coin deposit tickets must be separately sent to the vault in tamper-evident bag. Do not enclose the deposit ticket in the bag of coin.

*Full Bags*

Single denomination, loose coin should be counted, bagged, and sealed in disposable plastic bags in the increments as follows:

<b>Denomination</b>	<b>Full Bag Amount</b>
Dollars	\$2,000.00
Half Dollars	\$1,000.00
Quarters	\$1,000.00
Dimes	\$1000.00
Nickels	\$200.00
Pennies	\$50.00

In the place indicated on the bag, write:

- Credit Union name
- Current date
- Preparer's initials
- Amounts contained in bag

**NOTE:** Rolled coin can be deposited but will require additional fees.

*Mixed Bags*

Multi-denomination loose coin should be bagged and sealed in disposable plastic coin bags weighing no more than 50 pounds. In the place indicated on the bag, write:

- Credit Union name
- Current date
- Preparer's initials
- Amount contained in bag
- "Mixed Coin"

*Completing Deposit Tickets*

Deposit tickets should be pre-printed with the Credit Union's name, branch name/number, address and account number. The MICR line should include the branch number in the serial number field and the account number. Enter the following on the deposit ticket:

- Current date
- Preparer's initials
- Bag serial number (pre-printed on tamper-evident deposit bags)
- Dollar amount (total amount of currency and coin)

*Mixed Currency and Coin*

- Prepare separate deposit tickets for
  - Currency and loose coin <\$10.00
  - Loose bulk coin >\$10.00
- List sub-totals for each category on the deposit ticket



### *Bulk Coin*

A separate deposit ticket is REQUIRED for bulk coin

- List the breakdown by denomination
- Deposit ticket must be sent separately in a tamper-evident bag, not enclosed in the bag with the coins.

### *Preparing Deposits for Shipment*

- Always use dual-pouch, tamper-evident depository bags.
- Write the deposit information in the space provided on the outside of the depository bag. If more than one bag is needed, number the bags #1 of 2, #2 of 2, etc.
- Place currency or coin in the tamper-resistant pouch. Place deposit tickets in the re-sealable pouch.
- Seal the depository bag, following instructions printed on the outside of the bag.

Your deposits are now ready for delivery to Chase. For security reasons, Chase will accept delivery only from armored carriers.

### *Deposit Discrepancies*

In resolving a difference contained in the depository bag and the amount declared on the deposit ticket, Chase Cash Services' associates use specialized dual control procedures. The procedures require escalation and re-verification based on the amount of the outage.

The teller removes the currency from the straps and performs a bulk count on all items included in the deposit. If the verified amount does not match the deposit ticket, Chase posts an adjustment to Catalyst Corporate's account and Catalyst Corporate posts an adjustment to the credit union's Catalyst Corporate account

### **Deposit Supplies**

Contact Catalyst Corporate Member Services department to order your deposit slips and bags.

### **Settlement for Orders and Deposits**

Coin and currency orders and deposits are posted to your Catalyst Corporate account on the Chase Bank settlement date. Deposits may be posted to your account up to two days following armored car pickup depending on the time of the pickup and delivery of the deposit.

### **Periodic Posting of Fee and Charges**

Fees and charges will be debited from your Catalyst Corporate account on the last day of the month following the month for which the services were rendered. Debits and credits for adjustments are posted the day following the adjustment.

### **Periodic Provision of Statements**

The credit union's Catalyst Corporate account statement received via TranZact is available on the first business day of the following month.

**Record Retention**

It is the credit union's responsibility to develop an appropriate plan for record retention according to the law and accounting rules applicable to the credit union. Records of coin and currency orders and deposits should be retained, at a minimum, until their accuracy is confirmed on the credit union's Catalyst Corporate account statement.

**Amendments to Operating Rules**

As referenced in Section 1.A of Catalyst Corporate's Master Agreement, Catalyst Corporate may amend the Operating Rules from time to time. Catalyst Corporate will notify the Credit Union when the rules are amended.

# APPENDIX C

## Operating Rules – First Hawaiian Bank Vault Cash Services

### Fees and Charges

Fees and charges for coin and currency services and deposit processing are as presented to the credit union by its account representative prior to implementation, as amended from time-to-time.

### Security

The credit union will comply with all security procedures specified by First Hawaiian Bank or Catalyst Corporate and security procedures specified by its armored carrier.

### Placement of Orders

An authorized representative must place an order with Catalyst Corporate via TranZact prior to 3:30 p.m. CT for next day delivery. Cutoff time is listed in central time. Please adjust for time zone differences.

### Holidays

Credit unions must order one day earlier than normal to accommodate a Federal Reserve holiday. Pick-up is the day after the holiday. Please confirm the schedule with your armored carrier.

### Order and Deposit Requirements and Procedures

You agree to inspect all cash shipments prior to accepting them from the armored carrier by examining the bag and bag seal for integrity and condition. You also agree to refuse damaged or torn shipping bags or bags with loose or missing seals, as well as visually verify the shipment strap count through the shipping bag before you accept it from the armored carrier. You must, within 24 hours after your acceptance and before you use any of its contents, open and piece-count the bag, in dual custody, to verify the order.

You must, within 3 Business Days of the receipt of the cash order, report to us in writing any discrepancy between the amount you verify and the amount we have charged your account (the "Difference"). Each report of a Difference must be accompanied by the strap in which the Difference occurred, the shrink-wrap packaging around the strap and, if possible, the shipping bag and bag shipping seal. Each Difference of \$50 or more must be reported to us immediately by telephone, followed by written notice in the manner described above.

You authorize us to debit your account for any cash order overage and credit the account for any cash order shortage. An overage in cash shipment must be re-deposited through your courier.

*Standard Increments for Ordering Currency:*

<b>Currency Denomination</b>	<b>Minimum Increment</b>	<b>Amount</b>
Ones	\$1.00	\$100.00
Twos	\$2.00	\$200.00
Fives	\$5.00	\$500.00
Tens	\$10.00	\$1,000.00
Twenties	\$20.00	\$2,000.00
Fifties	\$50.00	\$5,000.00
Hundreds	\$100.00	\$10,000.00

*Standard Increments for Ordering Coin:*

<b>Coin Denomination</b>	<b>Wrapped Coin Minimum Increment*</b>	<b>Wrapped Coin Full Box Amount</b>
Pennies	\$1.00	\$25.00
Nickels	\$2.00	\$100.00
Dimes	\$5.00	\$250.00
Quarters	\$10.00	\$500.00
Half Dollars	\$10.00	\$500.00
SBA Dollars	\$25.00	\$1,000.00

\*Whole dollars only

**Settlement for Orders and Deposits**

Coin and currency orders and deposits are posted to your Catalyst Corporate account on the First Hawaiian Bank settlement date.

**Deposit Supplies**

Contact Catalyst Corporate Member Services department to order your deposit supplies. Deposit supplies will be charged to your Catalyst Corporate account.

**Periodic Posting of Fee and Charges**

Fees and charges are debited to your Catalyst Corporate account on the last day of the month following the month for which the services were rendered.

**Periodic Provision of Statements**

The credit union's Catalyst Corporate account statement received via TranZact is available on the first business day of the following month.

**Record Retention**

It is the credit union's responsibility to develop an appropriate plan for record retention according to the law and accounting rules applicable to the credit union. Records of coin and currency orders and deposits should be retained, at a minimum, until accuracy is confirmed. Records will be maintained for the periods of time necessary to meet the timing requirements of the ordering and depositing procedures contained in these Operating Rules.

**Amendments to Operating Rules**

As referenced in Section 1.A of Catalyst Corporate's Master Agreement, Catalyst Corporate may amend the Operating Rules from time to time. Catalyst Corporate will notify the Credit Union of any such amendment.