

6801 Parkwood Blvd Plano, TX 75024 800-442-5763 catalystcorp.org

Operating Rules and User Guide

Coin and Currency

This guide is for use exclusively by Catalyst Corporate members participating in the product/service referenced above.

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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

	Catalyst Corporate Contact Information					
Processing Site	e Catalyst Corporate Federal Credit Union 6801 Parkwood Boulevard Plano, TX 75024 800-442-5763 or 214-703-7500 Fax: 214-703-7906					
Federal Holidays	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 www.catalystcorp.org under Contact Us.					
Member Services	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 memberservices@catalystcorp.org					
Support Services	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 <u>memberservices@catalystcorp.org</u>					

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

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Brinks iCash may be ordered through the Brinks website at <u>https://brinksext.okta.com/</u>. 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
Federal Reserve Bank – Atlanta
Federal Reserve Bank – Baltimore
Federal Reserve Bank – Dallas
Federal Reserve Bank – Jacksonville
Federal Reserve Bank – Los Angeles
Federal Reserve Bank – New York
Federal Reserve Bank – Phoenix
Federal Reserve Bank – Salt Lake City
Federal Reserve Bank – San Francisco
Federal Reserve Bank – Seattle
First Hawaiian Bank

9:00 a.m. CT 10:00 a.m. CT 10:00 a.m. CT 11:00 a.m. CT 10:00 a.m. CT 1:00 p.m. CT 12:00 p.m. CT 12:00 p.m. CT 1:00 p.m. CT 1:00 p.m. CT 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.

Tra	in/act			elcome: Sue Jones rofile Logout
A MY ACCOUNTS ▼ SER	VICES - FILES - REPORTS -		FAV	'orites 🗕 📌
	4 123456789 - Demo Credit Union One		Tuesday, July	5, 2022 10:03 AM C
Credit Union DEMO CREDIT UNION ONE (R/T) 123456789 Sub Accounts	Quick Find Service:		Quick Find	٩
123456789 V	Cash Orders	DEPOSIT CAPTURE Treasury Check Verification	INVESTMENTS SimpliCD	
Related Documents	Deposits Templates			
Need Help? MEMBER SERVICES 7.00 AM - 9:30 PM CT Monday - Friday (except holidays) 1.800.442.5763 Option 1 memberservices@catalystcorp.org				

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.

Tran	Welcome: Sue Jones Profile Logout	
↑ MY ACCOUNTS	ES V FILES V REPORTS V	FAVORITES 👻 🛨
<	123456789 - Demo Credit Union One	Tuesday, July 5, 2022 10:05 AM CT
Credit Union DEMO CREDIT UNION ONE (R/T) 123456789	Manage Cash Orders Search Criteria	
Sub Accounts 123456789 ~	Requested Date Branch 07/05/2022 To Hide	Reset Search
Services COIN & CURRENCY Cash Orders • Manage Request Deposits Manage Request Templates Manage		

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.

	Fran	act		Welcome: Sue Jones Profile Logout
MY ACCOUNTS -	SERVICE	S - Files -	REPORTS -	FAVORITES 🗸 🌱
	۲	123456789 - Demo	redit Union One	Tuesday, July 5, 2022 10:05 AM C
Credit Union		Request	Cash Order	
DEMO CREDIT UNION ONE (R/T) 123456789 Sub Accounts 123456789	~	Shipment Da	Branch Name Northside Vendor 668700000 Chase Bank be/Delivery Date Shipment Date Delivery Date	
Services			Cut Off Time 9:00 AM CT	
COIN & CURRENCY				
Cash Orders Manage Request				ollar Amount \$
Deposits			Twos \$ Nickels S	\$
<u>Manage</u> Request			Fives \$ Dimes 3	\$
Templates Manage			Tens s Quarters s	S
Add			Twenties \$ Half Dollars	\$
			Fifties \$ Dollar Coins 5	S
Related Documen	its		Hundreds \$	
Coin and Currency Guide TranZact User Guide				
Hanzact Oser Guide			Comment:	35
Need Help?			Account to be charged: 123456789 Requested By: suej	
:00 AM - 9:30 PM CT /londay - Friday (except holidays) .800.442.5763 Option 1 nemberservices@catalystcorp.org			Note: Orders are sent to the vendor multiple times per day. This order may be processed before the cut off time.	
monitor of the age data you by puty				Save As Template Continue

- 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.

Save As Template		×
Template Name		
	Cancel	Save

- 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.

Tran	act	Welcome: Sue Jones Profile Logout
↑ MY ACCOUNTS - SERVICE	S ▼ FILES ▼ REPORTS ▼	FAVORITES 🗕 ★
٢	123456789 - Demo Credit Union One	Tuesday, July 5, 2022 10:08 AM CT
Credit Union	Request Cash Order	
DEMO CREDIT UNION ONE (R/T) 123456789	SUCCESS Your new template has been saved	×
Sub Accounts 123456789	Branch Name Northside ~	
123456789	Vendor 68700000 Chase Bank V	
Services	Shipment Date / Delivery Date Wed 07/06/2022 => Thu 07/07/2022 Y	
COIN & CURRENCY Cash Orders Manage	Cut Off Time 9:00 AM CT	
Request Deposits Manage	Currency Type Dollar Amount Currency Type Dollar Amount	
Request Templates	Ones \$ 20,000 Pennies \$ Twos \$ Nickels \$	-
Manage Add	Fives \$ 50,000 Dimes \$	
	Tens \$ 20,000 Quarters \$	
Related Documents	Twenties \$ 60,000 Half Dollars \$	
Coin and Currency Guide TranZact User Guide	Fiffies \$ Dollar Coins \$	
Need Help?	Comment: Account to be charged: 123456789	35
MEMBER SERVICES 7:00 AM - 9:30 PM CT Monday - Friday (except holidays) 1.800.442.5763 Option 1 memberservices@catalystcorp.org	Requested By: suej Note: Orders are sent to the vendor multiple times per day. This order may be processed before the cut off time.	
	s	Save As Template Continue

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

Tran						
IIali	act					Welcome: Sue Jone: Profile Logout
↑ MY ACCOUNTS	s 👻 Files 👻 Reports 👻	ġ.				FAVORITES 🗸
۲	123456789 - Demo Credit Union One				Tuesda	ay, July 5, 2022 10:08 AM
Credit Union	Request Cash Or	rder				
R/T) 123456789	Branch Name	Northside				
Sub Accounts	Vendor	68700000 Cha	ase Bank			
123456789 ~	Shipment Date / Delivery Date	Shipment Da Wed 07/06/20	te Delivery Date 022 => Thu 07/07/2022			
Services	Cut Off Time	9:00 AM CT				
COIN & CURRENCY Cash Orders Manage Request		_	Total of this Ord	er = \$150,000.00		
Deposits			Dollar Amount	Currency Type D		
Manage Request		Ones	\$20,000.00	Pennies Nickels	\$0.00	
Templates		Twos	\$50,000.00	Dimes	\$0.00	
Manage Add		Tens	\$20,000.00	Quarters	\$0.00	
200		Twenties	\$60,000.00	Half Dollars	\$0.00	
		Fifties	\$0.00	Dollar Coins	\$0.00	
Related Documents		Hundreds	\$0.00			
Coin and Currency Guide						
TranZact User Guide			Comment:			
			Account to be charged: Requested By:	123456789 suej		
Need Help?			nequested by:	500		
MEMBER SERVICES			Note: Orders are sent to the	endor multiple times per day.		
7:00 AM - 9:30 PM CT Monday - Friday (except holidays) 1.800.442.5763 Option 1			This order may be process	ed before the cut off time.	Cano	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.



Tran_act Welcome: Sue Jones Profile Logout				
A MY ACCOUNTS - SER	VICES - FILES - REPORTS -	FAVORITES 👻 ★		
	C 123456789 - Demo Credit Union One	Tuesday, July 5, 2022 10:09 AM CT		
Credit Union DEMO CREDIT UNION ONE (R/T) 123456789 Sub Accounts 123456789	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			
Services coin & currency cash Orders Manage Request	Thank you.			

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

Tranzact									
MY ACCOUNTS	S 👻 FILES 👻 REPOR	TS -					FA	VORITES	• 7
۲	123456789 - Demo Credit Union (Dne					Tuesday, Jul	y 5, 2022 10	1:18 AM 0
	Manage Cash Search Criteria	Orders							
Sub Accounts	Open Search Oriteria								
123456789 ~	Orders								
	Showing 1 to 2 of 2 entries					Filter:			
Services	Ref # 2 Requested 2	New Bills 🗘 Status 🌣	Charge 🗘 Delivery 🌣	Amount 0	Req. By 🗘	Branch Code - Name 🗘	Comment	Actions	
OIN & CURRENCY	762397 7/5/2022 10:18 AM	Pending	7/13/2022	\$250,000.00	suej	0001 - Downtown		Review	Delete
Cash Orders	762388 7/5/2022 10:09 AM	Pending	7/7/2022	\$150,000.00	suej	68700000 - Northside		Review	Delete
 Manage Reguest Deposits Manage Reguest Templates 	Show 25 v entries					First	Previous	1 Next	Last
Manage									

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.

Trar	act			Welcome: Sue Jones Profile Logout
MY ACCOUNTS	es - Files - Reports -			FAVORITES 🗕 ★
<	123456789 - Demo Credit Union One			Tuesday, July 5, 2022 10:19 AM CT
Credit Union	View Cash Order	Detail		
DEMO CREDIT UNION ONE (R/T) 123456789 Sub Accounts	Requested By Branch Code suej 68700000	VRU Number Branch Name Northside	Comment Shipment Date / Delivery Date Wednesday, July 6, 2022 / Thursday, July	7, 2022
123456789			is Order = \$150,000.00	
Services		Currency Amount Ones: \$20,000.00 Twos: \$0.00	Currency Amount Pennies: \$0.00 Nickels: \$0.00	
COIN & CURRENCY Cash Orders Manage		Fives: \$50,000.00 Tens: \$20,000.00	Nickels: \$0.00 Dimes: \$0.00 Quarters: \$0.00	
Request Deposits Manage Request		Twenties: \$60,000.00 Fifties: \$0.00 Hundreds: \$0.00	Half Dollars: \$0.00 Dollar Coins: \$0.00	
Templates Manage Add	Back			

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

Delete Cash Order	×	
Are you sure you want to delete o	order number 762397?	
Ref #	762397	
Requested	7/5/2022 10:18 AM	
Status	Pending	
Delivery	7/13/2022	
Amount	\$250,000.00	
Req. By	suej	
Branch Code - Name	0001 - Downtown	
Comment		
	<u>Cancel</u> Delete	

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

Tra	act			/elcome: Sue Jones rofile Logout
A MY ACCOUNTS	Ces		FA	Vorites 🗸 🔸
	123456789 - Demo Credit Union One		Tuesday, July	5, 2022 10:18 AM CT
Credit Union demo credit union one	Manage Cash Orders			
(R/T) 123456789 Sub Accounts	Search Criteria	Open Search Criteria		
123456789	Orders			
Services	SUCCESS Deleted Reference Number: 762397			×
COIN & CURRENCY	Showing 1 to 1 of 1 entries		Filter:	
Cash Orders Manage Request	Ref # Requested New Bills Status 762388 7/5/2022 10:09 AM Pending	Charge Delivery Amount Req. By 7/7/2022 \$150,000.00 sue	Branch Code - Name Comment 68700000 - Northside	Actions Review Delete
Deposits Manage Request	Show 25 v entries		First Previous 1	1 Next Last
Templates Manage Add				

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.

Two	in act				Welcome: Sue Jones
112	in act				Profile Logout
↑ MY ACCOUNTS SER	VICES - FILES	- REPORTS -			FAVORITES 🚽 ★
	4 123456789 - D	emo Credit Union One			Tuesday, July 5, 2022 10:24 AM CT
Credit Union demo credit union one	Manag Add Templa	e Cash Order	Templates		
(R/T) 123456789 Sub Accounts	Showing 1 to 3	of 3 entries			Filter:
123456789		C Template Name	Modified By User	Cast Modified	Actions
123450789	Downtown	Downtown Order	suej	1/2/2020 8:42:50 AM	Open Edit Delete
	Northside	Northside Weekly Order	suej	7/5/2022 10:08:32 AM	Open Edit Delete
Services	Westside	Main	Kelly	2/23/2017 11:13:51 AM	Open Edit Delete
COIN & CURRENCY Cash Orders Manage Request Deposits Manage Request Templates	Show 25 V	entries			First Previous 1 Next Last

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

Tran	act	Welcome: Sue Jones Profile Logout
MY ACCOUNTS - SERVICES -	FILES - REPORTS -	Favorites 🚽 ★
< 123	1456789 - Demo Credit Union One	Tuesday, July 5, 2022 10:25 AM CT
Credit Union DEMO CREDIT UNION ONE (R/T) 123456789 Sub Accounts 123456789	dd Cash Order Template	
Services COIN & CURRENCY Cash Orders Manage Request Deposits Manage Request Templates Manage • Add	Currency Type Dollar Amount Currency Type Doll Ones \$ Pennies \$ Twos \$ Image: Second	
Related Documents Coln and Currency Guide TranZact User Guide Need Help?	Comment: 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.	35
MEMBER SERVICES 7:00 AM - 9:30 PM CT Monday - Friday (except holidays) 1:800:442.5763 Option 1 memberservices@catalwstorp.org		<u>Cance</u> Continue

- 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.

Tra	n/act					Welcome: Sue Jones Profile Logout
A MY ACCOUNTS	Ces 👻 🛛 Files 👻 🛛 Reports 👻	2				FAVORITES 👻 ★
1	123456789 - Demo Credit Union One					Tuesday, July 5, 2022 10:26 AM CT
Credit Union DEMO CREDIT UNION ONE (RT) 123456789 Sub Accounts	Add Cash Order Template Name Branch Name	Northside - ATM				
123466789 ~ Services	Vendor	68700000 Chase		rder = \$100,000.00		
COIN & CURRENCY Cash Orders Manage Request		Currency Type Ones Twos	Dollar Amount \$0.00 \$0.00	Currency Type Do Pennies Nickels	1lar Amount \$0.00 \$0.00	
Deposits Manage Request Templates		Fives Tens Twenties	\$0.00 \$0.00 \$100.000.00	Dimes Quarters Half Dollars	\$0.00 \$0.00 \$0.00	
Manage Add		Fifties	\$0.00 \$0.00	Dollar Coins	\$0.00	
Related Documents Coin and Currency Guide TranZact User Guide				123456789 a vendor multiple times per day.		
Need Help?			This order may be proce	essed before the cut off time.		Cancel Add Template

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.

Ti	ran	act					Welcome: Sue Jones Profile Logout
A MY ACCOUNTS ▼ S	SERVICE	es 🗸 🕴 Files	REPORTS				FAVORITES 👻 ★
	<	123456789 - De	mo Credit Union One			Τι	uesday, July 5, 2022 10:26 AM CT
Credit Union		Manag	e Cash Order	Templates			
DEMO CREDIT UNION ONE (R/T) 123456789		SUCCESS	four new template has been save	ed			×
Sub Accounts		Add Templat	e				
123456789	~	Showing 1 to 4	of 4 entries			Filter:	
		Branch	Template Name	Modified By User	Cast Modified	≎ Ac	tions
Services		Downtown	Downtown Order	suej	1/2/2020 8:42:50 AM	c	Open Edit Delete
COIN & CURRENCY		Northside	Northside - ATM	suej	7/5/2022 10:26:51 AM	C	Open Edit Delete
Cash Orders		Northside	Northside Weekly Order	suej	7/5/2022 10:08:32 AM	c	Open Edit Delete
Manage		Westside	Main	Kelly	2/23/2017 11:13:51 AM	c	Open Edit Delete
Request Deposits Manage Request Templates		Show 25 V	entries			First Pr	evious 1 Next Last
Templates Manage Add							

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

Tra	1/act		-					Welcome: Sue Jones Profile Logout
↑ MY ACCOUNTS SERVI	CES 👻 🛛 FILES 👻	REPORTS 👻						Favorites 👻 🏓
1	123456789 - Demo Cre	edit Union One						Tuesday, July 5, 2022 10:27 AM C
Credit Union	Request 0	Cash Orde	er					
EMO CREDIT UNION ONE		Branch Name	Northside	~				
R/T) 123456789 ub Accounts		Vendor	68700000	Chase Bank				
123456789 ~	Shipment Date	Delivery Date	Shipment	Date Deli	very Date	~		
			00 AM CT					
Services		Cut On Time 9	OU AM CT					
Cash Orders		Currency	Type Dol	lar Amount		Currency Type	e Dollar Amount	
Manage Request		Ones	\$	20,000		Pennies	s	
Deposits		Twos	s			Nickels	s	
Manage Request		Fives	\$	50,000		Dimes	s	
Templates		Tens	s	20,000		Quarters	s	
Manage Add		Twenties	s	60,000		Half Dollars	s	
		Fifties	s			Dollar Coins	s	
Related Documents		Hundreds	s					
Coin and Currency Guide TranZact User Guide					omment:			
Hanzau Oser Guide				Account to be		123456789		35
leed Help?					ested By:	suej		
00 AM - 9:30 PM CT						vendor multiple times per		
londay - Friday (except holidays) 800.442.5763 Option 1				This order ma	y be proces:	sed before the cut off tim	e.	
000.442.0703 Option 1								

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.

Trar	1/act						Welcome: Sue Jones Profile Logout
A MY ACCOUNTS - SERVIO	ces 🚽 🛛 Fil	.es 🚽 🛛 Reports 🚽					FAVORITES 👻 ★
•	123456789	- Demo Credit Union One					Tuesday, July 5, 2022 10:28 AM CT
Credit Union	Requ	est Cash O	rder				
DEMO CREDIT UNION ONE		Branch Name	Northside				
(R/T) 123456789 Sub Accounts		Vendor	68700000 Cha	ase Bank			
123456789 ~	Ship	ment Date / Delivery Date	Shipment Da Wed 07/06/20	ce Delivery Date 022 => Thu 07/07/2022			
Services		Cut Off Time	9:00 AM CT				
COIN & CURRENCY Cash Orders Manage > Request Deposits			Currency Type	Total of this Ord	er = \$150,000.00 Currency Type Dol	lar Amount	
Manage Request			Ones	\$20,000.00	Pennies	\$0.00	
Templates			Twos	\$0.00	Nickels	\$0.00	
Manage			Fives	\$50,000.00 \$20,000.00	Dimes	\$0.00 \$0.00	
Add			Twenties	\$60,000.00	Half Dollars	\$0.00	
			Fifties	\$0.00	Dollar Coins	\$0.00	
Related Documents			Hundreds	\$0.00			
Coin and Currency Guide TranZact User Guide				Comment:			
Need Help?				Account to be charged: Requested By:	123456789 suej		
MEMBER SERVICES				Note: Orders are sent to the	vendor multiple times per day.		
7:00 AM - 9:30 PM CT Monday - Friday (except holidays) 1.800.442.5763 Option 1				This order may be process			Cancel 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.

Tr	Welcome: Sue Jones Profile Logout	
A MY ACCOUNTS - SE		Favorites 👻 ★
	123456789 - Demo Credit Union One	Tuesday, July 5, 2022 10:28 AM CT
Credit Union DEMO CREDIT UNION ONE (RT) 123456789 Sub Accounts 123456789	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	
Services coin & currency cash orders Manage Request	Thank you.	

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.

Tra	n/act	Welcome: Sue Jones Profile Logout
A MY ACCOUNTS - SER	ICES • FILES • REPORTS •	FAVORITES 👻 ★
	123456789 - Demo Credit Union One	Tuesday, July 5, 2022 10:29 AM CT
Credit Union DEMO CREDIT UNION ONE (RT) 123456789 Sub Accounts 123456789	Edit Cash Order Template Template Name Northside - ATM Branch Name Northside Vendor 68700000 Chase Bank	
Services coin & currency cash orders Manage Request Deposits Manage Request Templates Manage Add	Currency TypeDollar AmountCurrency TypeDollar AmountOnes\$Twos\$Fives\$Tens\$Twenties\$S0uartersFifties\$Dollar Coins\$Hundreds\$	
Related Documents Coin and Currency Guide TranZact User Guide Need Help?	Comment: 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.	35
MEMBER SERVICES 7:00 AM - 9:30 PM CT Vonday - Friday (except holidays) 1:800.442.5763 Option 1 memberservices@catalystcorp.org		Cance Continue

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

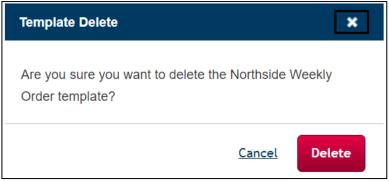
		Welcome: Sue Jones Profile Logout			
		FAVORITES 👻 ★			
		Tuesday, July 5, 2022 10:29 AM CT			
ite					
ATM					
Chase Bank					
Total of this O	rder = \$200,000.00				
2011 C					
pe Dollar Amount	Currency Type Dollar A				
\$0.00	Pennies Nickels	\$0.00			
\$0.00	Dimes	\$0.00			
\$0.00	Quarters	\$0.00			
\$200.000.00	Half Dollars	\$0.00			
\$0.00	Dollar Coins	\$0.00			
\$0.00					
Comment:					
Account to be charged: 123456789					
	e vendor multiple times per day. essed before the cut off time.				
		Cancel Save Template			
	This order may be proce	This order may be processed before the cut off time.			

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.

Tra	Welcome: Sue Jones Profile Logout				
A MY ACCOUNTS	RVICES 🗕 🕴 FILE	S 👻 REPORTS 🛩			FAVORITES 🗸 🔸
	123456789 - I	Demo Credit Union One			Tuesday, July 5, 2022 10:29 AM CT
Credit Union	Mana	ge Cash Order T	Templates		
DEMO CREDIT UNION ONE (R/T) 123456789	SUCCESS	Your new template has been updat	ed		×
Sub Accounts	Add Templ	ate			
123456789	Showing 1 to	4 of 4 entries			Filter:
	Branch	C Template Name	Modified By User	Cast Modified	Actions
Services	Downtown	Downtown Order	suej	1/2/2020 8:42:50 AM	Open Edit Delete
COIN & CURRENCY	Northside	Northside - ATM	suej	7/5/2022 10:29:55 AM	Open Edit Delete
Cash Orders	Northside	Northside Weekly Order	suej	7/5/2022 10:08:32 AM	Open Edit Delete
Manage	Westside	Main	Kelly	2/23/2017 11:13:51 AM	Open Edit Delete
Request Deposits Manage Request	Show 25	 ✓ entries 			First Previous 1 Next Last
Templates Manage					

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.

Ti	an	act				Welcome: Sue Jone: Profile Logout
A MY ACCOUNTS - S	ERVICES •	FILES -	REPORTS 👻			Favorites 🗸 🕤
	< 12	13456789 - Demo	Credit Union One			Tuesday, July 5, 2022 10:29 AM
redit Union	Ν	/lanage	Cash Orde	er Templates		
EMO CREDIT UNION ONE (T) 123456789		SUCCESS Nor	hside Weekly Order temp	late has been deleted		×
b Accounts		Add Template				
123456789	~ st	nowing 1 to 3 of 3	entries			Filter:
	B	Iranch 🗘	Template Name	C Modified By User	Cast Modified	Actions
ervices	C	Downtown	Downtown Order	suej	1/2/2020 8:42:50 AM	Open Edit Delete
DIN & CURRENCY	N	lorthside	Northside - ATM	suej	7/5/2022 10:29:55 AM	Open Edit Delete
Cash Orders	v	Vestside	Main	Kelly	2/23/2017 11:13:51 AM	Open Edit Delete
Manage Request Deposits Manage Request	St	now 25 v ent	ries			First Previous 1 Next Last
Manage						

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.

ustration 3-1 Tra	n/act			felcome: Sue Jones rofile Logout
↑ MY ACCOUNTS	/ICES 👻 FILES 👻 REPORTS 👻		FAV	/orites 👻 🦷
	123456789 - Demo Credit Union One		Tuesday, July	5, 2022 11:16 AM 0
Credit Union DEMO CREDIT UNION ONE (R/T) 123456789 Sub Accounts	Quick Find Service	ō.	Quick Find	٩
123456789 ~	COIN & CURRENCY	DEPOSIT CAPTURE	INVESTMENTS	
Related Documents	Cash Orders Deposits Templates	Treasury Check Verification	SimpliCD	
Need Help? MEMBER SERVICES 7:00 AM - 9:30 PM CT Monday - Friday (except holidays) 1:800.442.5763 Option 1 memberservices/catalystoor.org				

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

T	ran	act		Welcome: Sue Jones Profile Logout
MY ACCOUNTS -	SERVICE	es 👻 Files 👻 Reports 👻		FAVORITES 👻 ★
	<	123456789 - Demo Credit Union One		Tuesday, July 5, 2022 11:17 AM CT
Credit Union DEMO CREDIT UNION ONE (R/T) 123456789		Manage Deposit R Search Criteria		
Sub Accounts 123456789	~	Requested Date 07/05/2022	Branch	Reset
Services coin & currency Cash Orders Manage Request Deposits Manage Request				

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.

	Fran	act						-			Welcome: Sue Jones Profile Logout
↑ MY ACCOUNTS -	SERVICE	es 🗕 🕴 Fille	ES 🗕	REPORT	s 🗕						FAVORITES 🗸 🌱
	<	123456789 -	Demo Ci	redit Union C)ne						Tuesday, July 5, 2022 11:17 AM C
Credit Union		Requ	est l	Depos	sit						
DEMO CREDIT UNION ONE (R/T) 123456789				Branch Na	ame	Downtown	~				
Sub Accounts				Ver	ndor	0001 Federa	Reserve Bank	~			
123456789	~			Pickup D	ate	Tue 07/05/2	1022 ~				
				Cut Off T	ìme	3:30 PM CT					
Cash Orders			Curren	ncy Type	Dollar	Amount	Increment		Currency Type	Dollar Amount	Increment
Manage Request			Ones	log type	s	Anount	1,000		Pennies	s	50
Deposits Manage			Twos		s		2,000		Nickels	\$	200
Request Templates			Fives		\$		5,000		Dimes	\$	1,000
Manage			Tens		s		10,000		Quarters	\$	1,000
Add			Twentie	es	\$		20,000		Half Dollars	\$	1,000
Related Documen	to		Fifties		s		5,000		Dollar Coins	\$	2,000
Coin and Currency Guide	15		Hundre	eds	\$		10,000				
TranZact User Guide			Curren	cy Ticket #			83		Coin Ticket #		
Need Help? MEMBER SERVICES 7:00 AM - 9:30 PM CT Monday - Friday (except holidays)							Account to be charge Requested B te: This deposit may b	y: suej		ne.	
1.800.442.5763 Option 1 memberservices@catalystcorp.org											Reset Continue

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.

Tra	n/act						Welcome: Sue Jone Profile Logout
↑ MY ACCOUNTS	ICES - FILES -	REPORTS 🗸					FAVORITES 🗸
[123456789 - Demo 0	Credit Union One					Tuesday, July 5, 2022 11:18 AM
Credit Union Demo credit union one	Request	Deposit Branch Name	Downtown				
(R/T) 123456789 Sub Accounts		Vendor	0001 Federal Reserve B	Bank			
123456789 ~		Pickup Date	Tue 07/05/2022				
Services		Cut Off Time	3:30 PM CT				
COIN & CURRENCY Cash Orders Manage Request Deposits Manage Executest		Currency T Ones Twos Fives		Total of this Or ncrement 1,000 2,000 5.000	der = \$31,000.00 Currency Type Do Pennies Nickels Dimes	Ilar Amount Inc \$0.00 \$0.00 \$0.00 \$0.00	rement 50 200
Templates Manage		Tens	\$0.00	10,000	Quarters	\$0.00	1,000
Add		Twenties Fifties	\$0.00 \$25,000.00	20,000 5,000	Half Dollars Dollar Coins	\$0.00 \$0.00	1,000
		Hundreds Subtotal	\$0.00 \$31,000.00	10,000	Subtotal	\$0.00	
TranZact User Guide		Bag Count Currency Ti	2 sket #		Bag Count Coin Ticket #	0	
Need Help? MEMBER SERVICES 7:00 AM - 9:30 PM CT Monday - Friday (except holidays)				t to be charged: Requested By: deposit may be pro	123456789 suej pocessed before the cut off time.		
nonday - Friday (except holidays) 1.800.442.5763 Option 1 memberservices@catalystcorp.org							Cancel Request Deposit

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

Tran	ES V FILES V REPORTS V	Welcome: Sue Jones Profile Logout FAVORITES - 🗙
د	123456789 - Demo Credit Union One	Tuesday, July 5, 2022 11:18 AM CT
Credit Union DEMO CREDIT UNION ONE (RT) 123456789 Sub Accounts 123456789 Services Coin & currency Cash Orders Manage Request	Coin and Currency Confirmation Your deposit request has been received and will be processed. Reference Number 36724 Amount to be deposited to your account \$31,000.00 Thank you.	

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.

Ti	an/act	Welcome: Sue Jones Profile Logout
↑ MY ACCOUNTS - S	ERVICES - FILES - REPORTS -	FAVORITES 👻 ★
	123456789 - Demo Credit Union One	Tuesday, July 5, 2022 11:19 AM CT
Credit Union DEMO CREDIT UNION ONE (RVT) 123456789 Sub Accounts	Manage Deposit Requests Search Criteria Requested Date Branch	
123456789	✓ 07/05/2022 葡 To	Reset Search
Services	Deposits	
COIN & CURRENCY Cash Orders Manage Request Deposits	Ref # C Requested C Status C Deposit Date C Deposit Amount C Reg. By C Branch Code - Name 36724 7/5/2022 11.18 AM Pending 7/5/2022 \$31,000 00 suej 0001 - Downtown	Filter: Comment Actions Review Delete
Manage Request	Show 25 v entries	first Previous 1 Next Last

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.

ustration 3-	7					
Tra	an/act					Welcome: Sue Jones Profile Logout
A MY ACCOUNTS	RVICES 👻 FILES 👻 RE	Eports 🗢				Favorites 👻 ★
	123456789 - Demo Credit	Union One				Tuesday, July 5, 2022 11:19 AM C
Credit Union	View Depos	sit Request Deta	il			
DEMO CREDIT UNION ONE	Requested By	Branch Code	Branch Name	e	Comment	Deposit Date
(R/T) 123456789	suej	0001	Downtown			7/5/2022
Sub Accounts						
	~		Total of this Depo	sit = \$31,000.00		
		Currency	Amount	Currency	Amount	
Services		Ones:	\$0.00	Pennies:	\$0.00	
COIN & CURRENCY		Twos:	\$6,000.00	Nickels:	\$0.00	
Cash Orders		Fives:	\$0.00	Dimes:	\$0.00	
Manage		Tens:	\$0.00	Quarters:	\$0.00	
Request		Twenties:	\$0.00	Half Dollars:	\$0.00	
Deposits		Fifties:	\$25,000.00	Dollar Coins:	\$0.00	
Manage		Hundreds:	\$0.00			
Request Templates		Bag Count	2	Bag Count:	0	
Manage	Back					
Add	Dduh					

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

Delete Deposit	×
Are you sure you want to	o delete deposit number 36724?
Ref #	36724
Requested	7/5/2022 11:18 AM
Status	Pending
Delivery	7/5/2022
Amount	\$31,000.00
Req. By	suej
Branch Code - Name	0001 - Downtown
Comment	
	Cancel Delete

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

	/	
		Welcome: Sue Jones Profile Logout FAVORITES 👻 🖈
	4 123456789 - Demo Credit Union One	Tuesday, July 5, 2022 11:19 AM CT
Credit Union DEMO CREDIT UNION ONE (RT) 123456789 Sub Accounts	Manage Deposit Requests Search Criteria Deen Search Oriteria	
123456789	Deposits	
Services	SUCCESS Deleted Reference Number: 36724	×
COIN & CURRENCY	Showing 0 to 0 of 0 entries	Filter:
Cash Orders Manage Request	Ref# ≎ Requested ≎ Status ≎ Deposit Date ≎ Deposit Amount ≎ Req. By ≎ Branch Code - No data available	Name Comment Actions
Deposits Manage Request	Show 25 v entries	First Previous Next Last

APPENDIX A

Operating Rules – <u>Federal Reserve Bank</u> 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.

<u>Security</u>

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

<u>Holidays</u>

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:

Denomination	Standard Strap (100 notes)	Standard Bundle (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:

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

Coin Deposits:

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

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 – <u>JP Morgan Chase</u> 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.

<u>Holidays</u>

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	Вох
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 a 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: <u>http://www.bep.gov/services.html</u>.

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:

Denomination	Full Bag
	Amount
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 resealable 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 – <u>First Hawaiian Bank</u> 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.

<u>Holidays</u>

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.

Currency Denomination	Minimum Increment	Amount
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

Standard Increments for Ordering Currency:

Standard Increments for Ordering Coin:

Hundreds

Coin Denomination	Wrapped Coin Minimum Increment*	Wrapped Coin Full Box Amount
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

\$100.00 \$10,000.00

*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.