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## **Coin and Currency Services Product Operating Agreement**

Authorization. The Master Membership Agreement (“MMA”) and Master Membership Contract (“MMC”) between Member and Alloya are incorporated herein by reference and represent additional terms that are part of this Product Operating Agreement (“POA”).

### **I. Service Provided to Member**

1. Alloya shall arrange for preparation and optional delivery of coin and currency through a third party (“provider”), to the location(s) designated by Member, pursuant to orders by Member.
2. Alloya shall arrange for vaulting of adequate coin and currency to meet Member’s scheduled needs, shall provide order preparation and optional delivery from the vault as requested, and shall debit Member’s account at Alloya for each order on the date each order is shipped.
3. Member hereby elects that deliveries shall be made according to a mutually agreed upon transportation schedule. Any rescheduling of a scheduled services day may result in an additional fee.
4. Member agrees to comply with the procedures established by Alloya governing the ordering or acceptance of deliveries of coin and currency.
  - (A) Orders will be accepted with standard strap amounts only (100 bills per strap), unless otherwise agreed upon in writing.
  - (B) Any order placed after the cutoff time as established by Alloya will be charged a Late Order Fee.
  - (C) The cutoff time may be changed from time to time upon notice to Member.
5. Member may elect to return excess coin and currency through the provider for deposit to the vault. Member agrees to comply with procedures established by Alloya governing the return of coin and currency.
6. **Orders File**
  - (A) Member may elect to submit orders via Secure File Transfer Protocol (SFTP) either by Member or through an authorized third party provider.
  - (B) Member may elect to submit cash orders via Premier View.
  - (C) Member agrees to hold Alloya harmless for any errors or omissions in any cash orders Member or its vendors submit to Alloya.

### **II. Liability and Receipting**

1. **Receiving Delivery.** The armored carrier will make deliveries to Member location(s). Member shall make certain that a designated staff member will be available on the delivery dates to sign for and receive the funds from the carrier between the hours of 8:00 AM and 5:00 PM, except as otherwise agreed upon in writing. Upon delivery of a cash order by the armored carrier and prior to signing the carrier’s manifest, Member shall inspect all containers to ensure that they are properly secured. Member shall check for rips or tears in the plastic bags, and always check the seal for any evidence of tampering. If there are any irregularities, it is recommended that Member should refuse receipt of the container by not signing the manifest. A signed receipt without exception by Member’s agent shall be conclusive proof that the shipment was received properly and securely sealed to the satisfaction of Member, free from any cuts, holes or any defects, which could permit a loss of the contents. Alloya’s responsibility terminates when Member or its designated consignee takes physical possession of the sealed container(s) and signs the receipt.  
Member shall then perform a bulk verification of all orders immediately upon receipt and verify the shipment prior to opening the bags. It is recommended that the number and denomination of currency

straps in each bag be verified against the information on the shipping tag. If there is an inconsistency, Member WILL NOT OPEN THE BAG and will contact Alloya's Member Services Department immediately.

2. **Delivery Discrepancies.** Verification of the entire order by fine count shall be done under dual control in a secure, video surveillance area, and within twenty-four (24) hours of delivery. Should there ever be a discrepancy in the delivery, refer to the "Order Discrepancies" section of the Procedures for the correspondent bank preparing the cash order, available in Premier View Help. Save shipping materials including bags and other containers, until the cash order is fully verified and all discrepancies are resolved.

Alloya reserves the right to dishonor any claim made without the required supporting documentation or notification made after twenty-four (24) hours of delivery.

**III. Deposit Disputes/Error Resolution.** If Member believes there is an error in deposit credit amount, deposit adjustment, or is missing credit, Member must report the issue to Alloya within sixty (60) calendar days of the transaction date or the carrier manifest date. In addition, Member agrees as follows:

1. Report by telephone to Alloya's Member Services Department.
2. If Member notifies Alloya within sixty (60) calendar days and the investigation period will exceed ten (10) business days, Alloya will provide provisional credit on the 10<sup>th</sup> business day while Alloya completes its investigation. Once Alloya completes its investigation, it will notify Member that it will adjust Member's account or the provisional credit is final.
3. Alloya reserves the option to dishonor any claim made without the required supporting documentation or notification made as described above.
4. No action, suit, or other proceeding to recover for any alleged loss shall be maintained unless the notices and written proof of loss are received by Alloya within the time limits provided in the paragraphs above, and proceedings have been commenced not later than twelve (12) months after shipment was receipted for. Failure of Member to comply with the foregoing shall relieve Alloya of any liability to Member with respect to any loss.
5. Notwithstanding anything to the contrary contained in this POA, Alloya shall:
  - (A) Not be liable for non-performance or delays in providing service when caused by strikes, lockouts or other labor disturbances, riots, authority of law, insurrection, rebellion, revolution, terrorist act, civil war, usurped power, nuclear reaction, nuclear radiation or contamination, acts of God, named storms, tornadoes, flood, fire, earthquake, imposter pick-up or delivery, air piracy or by any other means beyond its reasonable control;
  - (B) Not be liable for any incidental or consequential damages of any kind, including but not limited to business interruption, loss of income, profits, interest or business opportunity resulting from or occasioned by the delay or loss to any shipment;
  - (C) Assume no liability for, nor undertakes to guarantee, any specific delivery time, the maintenance of any scheduled service, or specific time in transit for any shipment; however, if the failure or delay of such scheduled services continues for one month or more, Alloya shall be deemed to be in default of this POA and Member shall be entitled to terminate for cause as provided in the MMA; and
  - (D) Not be liable for acts, omissions, negligence or conduct of provider.