Cash Services Overview

Cash service centers, also known as cash vaults, offer a convenient and secure method for handling all your cash-related banking needs. Many companies that transact a large portion of their business through the exchange of cash, such as grocery and convenience stores, restaurants, specialty retailers and financial institutions, have realized the benefits of using cash services.

Whether you make cash deposits or order coin and currency, you have the assurance that JPMorgan maintains state-of-the-art systems and equipment, strong security controls, and a workforce for processing your transactions.

Cash services provides the following features and benefits:

• Increased safety. By using armored carriers, your company reduces the risk of theft and injury to employees associated with transporting cash deposits and currency orders to and from JPMorgan.

• Maximum use of funds. We guarantee that deposits received prior to the local vault deadline will receive same-day ledger credit.

• Saves time and money. Our efficient methods for processing deposits eliminate time-consuming trips to JPMorgan and gives you and your associates more time with your customers.

• Flexible and easy to use. JPMorgan’s Vault Management System gives you quick and flexible access to order coin and currency. Two methods are available:
  — **Standing Orders.** Daily and regular orders can be prescheduled by day of the week.
  — **Standard Orders.** On-demand customized orders can be placed through any touch-tone telephone or by the Internet.
When cash services is implemented, JPMorgan issues your company up to three unique, confidential system access numbers for each location. Access numbers should be kept in a secure place and should be revealed only to authorized associates within your company. When needed, you can change existing access numbers by contacting a client service representative.

Cash service centers accept deposits and deliver coin and currency orders only through armored carriers. Your company must contract with a local armored carrier to act as your agent in transporting your cash. You need to notify JPMorgan of the specific armored carrier you will use for each store location.

**Standard Units for Orders**

**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:

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Wrapped Coin* Roll</th>
<th>Box</th>
<th>Unwrapped/Loose Coin Bag (approx. weight)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ones</td>
<td>$100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Twos</td>
<td>$200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fives</td>
<td>$500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tens</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Twenties</td>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fifties</td>
<td>$5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hundreds</td>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Note:* Orders for currency in increments other than the standard strap amount are available at a higher rate.

**Coin**

Coin should be ordered in increments equal to either a full box (for rolled coin) OR a full bag (for loose coin) amount:

- A full box consists of 50 rolls of the same denomination.
- A full bag consists of LOOSE COIN of the same denomination as follows:

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Wrapped Coin* Roll</th>
<th>Box</th>
<th>Unwrapped/Loose Coin Bag (approx. weight)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pennies</td>
<td>$1.00</td>
<td>$25</td>
<td>$50 = 30 lbs.</td>
</tr>
<tr>
<td>Nickels</td>
<td>$2.00</td>
<td>$100</td>
<td>$200 = 44 lbs.</td>
</tr>
<tr>
<td>Dimes</td>
<td>$5.00</td>
<td>$250</td>
<td>$1000 = 50 lbs.</td>
</tr>
<tr>
<td>Quarters</td>
<td>$10.00</td>
<td>$500</td>
<td>$1000 = 50 lbs.</td>
</tr>
<tr>
<td>Halves</td>
<td>$10.00</td>
<td>$500</td>
<td>$1000 = 50 lbs.</td>
</tr>
</tbody>
</table>

*Note:* Coin can also be ordered per roll (in whole dollars only) at a higher rate.
Order Options

Standing Orders
Standing Orders let you specify a predetermined recurring standard order for each day of the week.

To modify standing orders, notify your client service representative. Please provide a minimum of ONE WEEK advance notice.

Standard Orders
Use a touch-tone phone or the Internet to communicate standard orders directly to JPMorgan. We guarantee that orders placed prior to 1 p.m. local vault time will be available for armored carrier pickup by the end of the business day (usually between 4-5 p.m. local vault time).

Order delivery is based on armored carrier commitments, and is typically scheduled the following day or within two or three days. Contact your armored carrier for more information.

For your convenience, we will debit your demand deposit account directly for the total amount of the order on the day it is provided to your armored carrier.

See the Cash Services Currency and Coin Order Guide for detailed instructions.

Verifying Order Shipments
All shipments, regardless of how they are ordered, 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. No bag should be signed for if there is any evidence of tampering. Currency straps should be counted by note. If a discrepancy is detected, keep the strap in question for return to JPMorgan.

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 JPMorgan.

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 JPMorgan and a new bag will be shipped to you once you have notified your client service representative.
**Reporting Discrepancies**

Report any discrepancies, over or short, to your client service representative within 24 hours of detection.

For every shipment with a discrepancy, JPMorgan requires return of the currency straps, shipping tags, shipping bags, or boxes used for the shipment.

JPMorgan may require a signed statement from the two associates who verified the contents and identified the error.

We hold the option to dishonor any claim made without the required supporting documentation or notification made after 24 hours of receipt.

**Placing Emergency Orders**

JPMorgan provides two options when additional coin or currency is needed before your next scheduled delivery.

**Option 1**
You can contact the Cash Services Central Support group at 888-872-0517 to place an emergency order. Additional fees are charged for this request. You will also need to contact your armored carrier to coordinate a special delivery.

**Option 2**
You can contact the nearest Chase Banking Center to verify the availability of the denominations you require. If available, you can place your order with the banking center and arrange for pick up. Separate fees and payment methods apply when placing an order with a banking center.

*Note:* Depending on the value of your order, some banking centers may not be able to meet your needs in full. This may require that you contact and pick up partial orders from more than one banking center.

**Ordering New Currency**

New currency is subject to availability, and will usually be available during the holidays. Cash Vault Services will notify clients when new currency will be available for order.

**Charges for Orders**

The total amount of your coin and currency order is debited from your demand deposit account at JPMorgan on the day the order is provided to your armored carrier. All fees related to the order are accounted for and charged against your account through our account analysis system.
Deposit Procedures

Cash service centers accept deposits and deliver coin and currency orders through armored carriers only. Your company must contract with a local armored carrier to act as your agent to transport your cash. You need to provide JPMorgan with the name of the specific armored carrier you will use for each business location.

JPMorgan uses state-of-the-art deposit processing equipment to provide timely and accurate posting of your deposits. All deposits must be delivered to our facilities by armored carrier.

Once received, JPMorgan’s Vault Management System tracks all deposits individually from the point of delivery through verification and posting of the deposit.

Standard Methods for Preparing Deposits

For deposits with currency and small amounts of coin:

- All currency must be faceup and sorted by denomination.
- Do not bundle food coupons with currency.
- Use one of two methods JPMorgan provides for preparing currency for deposit: Fed-ready or envelope.

Preparing Fed-Ready Deposits

To prepare a Fed-ready deposit:

- Bundle as many Fed-standard straps as possible with a single nonstandard strap containing all remaining notes.
- To create a Fed-standard strap, place the appropriate strap around 100 notes of the same denomination as follows:

<table>
<thead>
<tr>
<th>Strap</th>
<th>Color</th>
<th>Strap Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hundreds</td>
<td>Gold</td>
<td>$10,000</td>
</tr>
<tr>
<td>Fifties</td>
<td>Brown</td>
<td>$5,000</td>
</tr>
<tr>
<td>Twenties</td>
<td>Purple</td>
<td>$2,000</td>
</tr>
<tr>
<td>Tens</td>
<td>Yellow</td>
<td>$1,000</td>
</tr>
<tr>
<td>Fives</td>
<td>Red</td>
<td>$500</td>
</tr>
<tr>
<td>Twos</td>
<td>Green</td>
<td>$200</td>
</tr>
<tr>
<td>Ones</td>
<td>Blue</td>
<td>$100</td>
</tr>
</tbody>
</table>

- 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 Fed-Standard and partial) should write legibly or stamp on each strap:
  — Company name
  — Store number (if applicable)
  — Current date
  — Preparer’s initials

<table>
<thead>
<tr>
<th>Standard Full Straps</th>
<th>One Nonstandard Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Image of straps with $500 and $2000]</td>
<td>![Image of straps with $1,060]</td>
</tr>
<tr>
<td>100 five-dollar notes</td>
<td>100 twenty-dollar notes</td>
</tr>
</tbody>
</table>

**Preparing Envelope Deposits**

JPMorgan can also support envelope processing of deposits. To prepare an envelope deposit:

• Sort the envelope contents by denomination.

• Order the denominations from smallest to largest denomination and place in the envelope.

• Write legibly or stamp on the outside of the envelope:
  — Company name
  — Store number (if applicable)
  — Current date
  — Amount of cash and checks in the envelope
  — Preparer’s initials

At the end of the deposit day, the envelopes are added and a deposit ticket is created for the total amount.

Additional fees apply for this service.
Preparing Coin Deposits

Small Amounts of Coin

For small amounts of coin, under $10.00:

- Write or stamp the depositor’s name, current date, preparer’s initials, and the total amount on the envelope. Place all of the loose coin inside the envelope and seal the envelope. Place the envelope in the deposit bag with the currency.

- For envelope deposits, place the coin in the applicable envelopes with the currency, and include in the total amount written on the outside of the envelope, as described in “Preparing Envelope Deposits” on page 6.

Large Amounts of Coin

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 an envelope or 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:

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Full Bag Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollars</td>
<td>$2,000</td>
</tr>
<tr>
<td>Half Dollars</td>
<td>$1,000</td>
</tr>
<tr>
<td>Quarters</td>
<td>$1,000</td>
</tr>
<tr>
<td>Dimes</td>
<td>$1,000</td>
</tr>
<tr>
<td>Nickels</td>
<td>$200</td>
</tr>
<tr>
<td>Pennies</td>
<td>$50</td>
</tr>
</tbody>
</table>

In the place indicated on the bag, write:

- Company name
- Current date
- Preparer’s initials
- Amount contained in bag
Mixed Bags
Multidenomination loose coin should be bagged and sealed in disposable plastic coin bags weighing no more than 50 pounds. In the space indicated on the bag, write:

- Company name
- Current date
- Preparer’s initials
- Amount contained in bag
- “Mixed Coin”

Preparing Check Deposits, Including Traveler’s Checks

Endorsement Stamp Specification and Sample
The endorsement stamp is a seven-line (minimum) endorsement legend that conforms to the specifications set forth in REG. CC.

The endorsement stamp must be placed within the first 1½” of the trailing edge of the back of the check.

PAY TO THE ORDER OF:
JPMorgan Chase Bank, N.A.
State (if requested)
FOR DEPOSIT ONLY
Account Name (Store number if applicable)
Account Number

Sample

Preparing Checks for Deposit

- To prepare your nonencoded check deposits:

- Stack all checks, including traveler's checks, faceup in the same direction.

- Attach a list, such as a calculator tape, computer list, or handwritten list, showing the sum of the checks in the deposit.

  Note: Checks must appear on the list in the same order as they are in the stack.

- When depositing larger quantities of checks, batch and list checks in smaller batches of no more than 300 checks. Prepare a separate list with totals for each batch, and then prepare another list summarizing the individual batch totals.
For extremely high volume check deposits, discounts are available for pre-encoded checks. Contact your JPMorgan treasury management officer (your cash management sales officer) for more information.

Preparing Food Coupon Deposits

JPMorgan requires a separate deposit ticket for food coupon deposits. Use the guidelines for Fed-ready deposits to prepare food coupon deposits (see “Preparing Fed-Ready Deposits” on page 5).

- Endorse the back of each food coupon, following Federal Reserve and U.S. Department of Agriculture (USDA) standards.
- Place all food coupons faceup and sort by denomination.
- Prepare a separate deposit ticket for food coupons. Do not combine with currency or checks.
- Follow the USDA guidelines to complete a USDA Redemption Certificate for the value of the food coupons ONLY, and include it with your deposit ticket. Redemption certificates are provided by the USDA, not JPMorgan.

Note: JPMorgan is unable to process food coupon deposits without a fully completed redemption certificate.

Completing Deposit Tickets

Required Deposit Ticket Information

- Deposit tickets should be preprinted with your company name, address, and account number, and should include the following:
  - Current date
  - Preparer’s initials
  - Bag serial number
  - Dollar amount

- If multiple locations are depositing into the same account, you may want to include your store identification number in the serial number field on the deposit ticket.
Deposit Ticket Types

Currency and Checks
To expedite the processing of your deposit, JPMorgan offers a separate deposit ticket for:

- Currency and loose coin
- Checks

Note: For mixed deposits that include currency, coin and checks, provide subtotals for each category listed.

Bulk Coin
A separate deposit ticket for bulk coin is REQUIRED.

- The deposit ticket should list a breakdown by denomination.
- The coin deposit slip must be sent separately to the vault in a tamper-evident bag, not enclosed in the bag with the coins.

For more information, see “Preparing Coin Deposits” on page 7.

Food Coupons
A separate deposit ticket is required for food coupon deposits. The deposit must include a USDA Redemption Certificate.

For more information, see “Preparing Food Coupon Deposits” on page 9.

Preparing Deposits for Shipment
To prepare your deposits for shipment:

- Always use dual-pouch, tamper-evident depository bags. To order these bags, see “Ordering Supplies” on page 12.
- 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.
- On the deposit ticket, record the bag serial number that is preprinted on the depository bag. Retain a copy of the deposit ticket for your records.
- Place currency, coin, or food coupons in the tamper-resistant pouch. Place checks, redemption certificates (for food coupons only) and deposit tickets in the resealable pouch.
- Seal the depository bag, following the instructions printed on the outside of the bag.
Your deposits are now ready for delivery to JPMorgan. For security reasons, JPMorgan Cash Service Centers will accept delivery from armored carriers only.

For more information, see the Cash Services Deposit Preparation Guide.

**Deposit Receipts**

At your request, a receipt can be generated after each deposit is credited. It is sent through the United States Postal Service by First-Class Mail® to the address indicated during account setup. Deposit receipts can also be sent to you by e-mail or fax.

To request deposit receipts, or to change the receipt mailing address, notify your service contact.

**Resolving Deposit Discrepancies**

In resolving a difference in the amount contained in the depository bag and the amount declared on the deposit ticket, JPMorgan’s Cash Services associates use specialized dual control procedures. These procedures are designed to escalate controls, based on the amount of the outage.

JPMorgan offers two methods for verifying your deposited coin and currency: at the deposit level or at the envelope/strap level.

**Deposit-Level Verification**

The teller removes the currency or food coupons from the straps or envelopes and performs a bulk count on all items included in the deposit. If the verified amount does not match the deposit total, the outage is reported by the store number, deposit date and the total amount indicated on the original deposit ticket.

**Envelope/Strap-Level Verification**

The teller verifies the amounts indicated on each envelope or strap provided, and then verifies that the deposit amount matches the totals of all envelopes or straps. Outages can be reported by envelope or strap number and amount. The envelope or strap that was determined to have a discrepancy can be returned with the adjustment notice.

**Note:** Additional fees apply for envelope/strap verification.
Discrepancy Reporting
Discrepancies are reported to you according to the following guidelines:

• For all discrepancies, a written notice (correction advice) is automatically generated and mailed to your location or other specified address.

• An additional notification option for discrepancies of $100 or more is for JPMorgan to contact you by telephone the following day. You can also choose a threshold above $100. These options can be specified during account setup.

• Through JPMorgan’s information reporting system, all account transactions, including discrepancies and deposits, can be reported electronically the morning of the following business day.

  Note: A deposit adjustment fee applies for all identified discrepancies. Additional fees apply for the optional telephone notification, and for access to JPMorgan’s information reporting system.

Ordering Supplies

Ordering Currency Straps and Envelopes
You can purchase currency straps and loose coin envelopes to use in preparing your deposits through JPMorgan’s order system. Contact Cash Services National Production Support at 888-872-0517 for our competitive pricing schedule for these supplies.

Ordering Commercial Deposit Bags

Ordering Commercial Deposit Bags from JPMorgan
JPMorgan requires the use of standard, tamper-evident depository bags for shipping deposits. Separate deposit bags should be prepared for currency and check deposits. Bags can be ordered by completing the Client Order Form for Plastic Security Deposit Bags. A reorder form is provided automatically when you receive your first order, or bags can be ordered directly from the vendor’s Web site: www.chasebags.com

All bags listed in the this chart are available through JPMorgan’s Bag Replenishment Program:

<table>
<thead>
<tr>
<th>Bag Description</th>
<th>Bag Size</th>
<th>Bag Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dual Pouch Deposit Bag</td>
<td>10&quot; X 15&quot;</td>
<td>1,000 notes of currency and 300 checks</td>
</tr>
<tr>
<td>Dual Pouch Deposit Bag</td>
<td>13&quot; X 21&quot;</td>
<td>3,000 notes of currency and 600 checks</td>
</tr>
</tbody>
</table>
Ordering Commercial Deposit Bags from a Vendor

While our bag replenishment program offers very competitive pricing for these bags, you can order tamper-evident plastic bags directly from any deposit bag vendor. Bags purchased from other vendors must meet the following minimum specifications:

- Depository bags must have two separate pouches, one designated for cash and food coupons, the other designated for checks, traveler’s checks, deposit tickets, food coupon redemption certificates, and other documentation.
  - The pouch designated for cash and food coupons should have a highly tamper-evident closure.
  - The pouch designated for checks, deposit tickets, and so forth should have a resealable closure.
  - The two pouches must be clearly separate from each other, so that there is no access from one pouch to the other.

- Pouch sizes should be designed to hold the contents of a large majority of the deposits typically made by the individual location.

- The construction of the bag must withstand customer and carrier handling without failing. We recommend a minimum side seal strength of 1,500 grams/inch.

- The printing on the outside of the bag must include:
  - Detailed instructions outlining the expected contents of each pouch
  - Space to write the delivery and sending location information
  - A unique numbering system for the identification of each depository bag. This number should be printed on the receipt strip of the bag seal and on the body of the bag. It must be replicated in bar code format as well.

- A bar code that should be placed in the tamper-evident section, near the top. The bar code must meet the following specifications: font is 39, optimally with a 1:2 aspect ratio; 15 mil bar width; 2:1 wide to narrow bar ratio; 1/4” to 1/2” white border; and black bar code color with white background.
  - The bag must provide visible means to detect tampering attempts.
  - The bag must have at least one side transparent, so the contents of each pouch can be seen without opening the pouch.
  - The bag should be recyclable.
  - To ensure compliance and uninterrupted service, you should provide five samples of each vendor-provided bag style to your JPMorgan treasury management officer or client service representative prior to placing your first bulk order. We will inspect each bag style provided to ensure sufficient compliance and make recommendations for appropriate modifications.
Ordering Disposable Coin Bags

Ordering Coin Bags from JPMorgan

The Federal Reserve has discontinued its practice of shipping coin in canvas bags. As a result, the supply of canvas coin bags previously used by JPMorgan and its armored courier vendors has been depleted. An alternative disposable coin bag that meets Federal Reserve requirements is now available for your use.

JPMorgan has worked closely with our bag vendor to develop a line of disposable coin bags that will perform well for you and fully comply with all bank and Federal Reserve requirements. These bags meet the following specifications:

<table>
<thead>
<tr>
<th>Bag Description</th>
<th>Bag Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Pouch Clear Regular Coin Bag with Handle</td>
<td>25 pounds</td>
</tr>
<tr>
<td>Single Pouch Clear Regular Coin Bag with Handle</td>
<td>50 pounds</td>
</tr>
</tbody>
</table>

Bags can be ordered by completing the Client Order Form for Plastic Security Deposit Bags. A reorder form is provided automatically when you receive your first order, or bags can be ordered directly from the vendor’s Web site: www.chasebags.com

Ordering Coin Bags from a Vendor

If you prefer to order coin bags from a different supplier, the bags must meet the minimum specifications to ensure that they meet Federal Reserve requirements:

- The bag should be self-sealing.
- The seal must be tamper-evident.
- Exterior coefficient of friction (COF) of bag should be sufficient to prevent slipping while stacked with other plastic and/or canvas bags. A COF of .95 or higher should meet this standard.
- The bag should incorporate a reinforced handle able to withstand a hang test with > 100 pound load.
- The thickness of material should be a minimum of 6.5 mil.
- A full bag of coin should be able to withstand eight to ten, six-foot drops.
- The dimensions of the bag should approximate that of a standard canvas coin bag.
• The fillable space of the bag should not exceed 13” x 19”.

• The bag handle should not exceed three inches, with total bag dimensions not to exceed 13” x 22”.

• Bags may be either clear or tinted. If bag materials are colored, the color should not be opaque; contents must be clearly distinguishable through the packaging material.

Charges for Deposits

Fees related to deposit servicing are assessed through the JPMorgan’s Account Analysis service.