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Coin and Currency Service Overview

Introduction

Eastern Bank’s Coin and Currency Service is a solution for customers that have money services needs.

Coin and Currency Features

Ordering Coin and Currency
Coin and currency is ordered through an online vault platform that is available 24 hours a day. Your Relationship Manager at Eastern Bank will provide you with a User Name and Password prior to your first order.

Shipping Coin and Currency
Depositing coin and currency is made simple whether you have one location or multiple locations. Through a separate contract with your armored car provider of choice, shipments are taken into their custody and delivered to the Eastern Bank vault. Currency deposits are credited to your Eastern Bank account the next business day and coin credits are received within 48 hours.

Reporting of Coin and Currency Activity
Eastern Bank’s web-based reporting system, TreasuryConnect, lets you to reconcile your branch orders and shipments to your Eastern Bank account. The online vault platform offers a comprehensive reporting feature that will allow you to easily track and trend branch order and shipment volumes.

Eastern Bank will also provide a monthly account analysis statement, which shows all of your coin and currency transactions and volumes.
Coin and Currency Customer Service

Customer Service Contacts

At Eastern Bank, every client has the benefit of working with our dedicated Financial Institutions Relationship Manager. They will act as your point of contact for all of your day-to-day coin & currency needs.

You should contact the Financial Institutions team for the following:

- For any questions or issues regarding your coin and currency service
- To place late orders
- Shipment discrepancy reports and follow up on previously reported cash discrepancies

**Financial Institutions Relationship Manager** 1-781-598-8529

*Fax Number:* 1-781-598-7478

Emergency or Late Orders

In the event that you have missed the 11:00 am cutoff and require next day delivery please do not attempt to place your order through the online vault platform. Please contact your Relationship Manager immediately to request your order.

Special Request Orders

In the event that you have a special request, you should contact your FI Relationship Manager in advance to coordinate. The vault will do their best to accommodate your request.
Cash Preparation Guidelines

In order to improve overall efficiency, Eastern Bank recommends that the depositor prepare deposits for coin separate from currency and use tamper-evident bags for these shipments.

Coin and Currency Deposit Overview

1. Coin and currency should be prepared in two separate deposits and shipped in separate bags.
2. Coin shipments must be full bags and of the same denomination.
3. Traveler’s checks are not considered cash and should not be included with coin and currency.
4. Each strap of currency must be clearly stamped with the location name, location ID, date and teller number.
5. Coin and currency deposit bags delivered to the vault must be properly secured prior to acceptance.
6. Tamper-evident plastic bags used for coin and currency should be securely/tightly sealed and contain no holes, and all fields on the front of the bag must be properly completed.
7. Coin and currency deposits may be refused by the vault money center if they have not been properly labeled, or if the bags contain any holes.

Currency Deposit Preparation Procedure

1. Eastern Bank recommends that all outgoing currency be fine counted under dual control before being shipped.

2. Currency must be separated into ‘straps’. The strap must be secured and clearly stamped with the location name and location ID (see strap table below).

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Dollar value of one strap (100 notes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hundreds</td>
<td>$10,000</td>
</tr>
<tr>
<td>Fifties</td>
<td>$5,000</td>
</tr>
<tr>
<td>Twenties</td>
<td>$2,000</td>
</tr>
<tr>
<td>Tens</td>
<td>$1,000</td>
</tr>
<tr>
<td>Fives</td>
<td>$500</td>
</tr>
<tr>
<td>Twos</td>
<td>$200</td>
</tr>
<tr>
<td>Ones</td>
<td>$100</td>
</tr>
</tbody>
</table>

3. Multiple straps of currency need to be bulked together in groups of 10 (or what is know as a bundle). Each bundle must be tightly banded with two rubber bands, one on each end of the bundle, so that there is no wiggle room. A rubber band that is 3 ½ by ¼ (#64) works well. Please note that rubber bands that are too small have the potential to break when the deposit is in transit and will require the deposit to be reconstructed before it can be counted. This will cause a delay in processing.

If you are shipping less than a full bundle, you still need to secure it with a rubber band, in this case you should only use one rubber band in the center of the bunch of currency.
4. Still under dual control, prepare all outgoing currency shipments in clear plastic bags. Legibly fill in the fields below on the front of the bag.

| DELIVER TO: | Eastern Bank |
| DATE: | The date of the shipment |
| FROM BRANCH: | List location name |
| BR ID: | List location ID |
| SAID TO CONTAIN: | The total amount of currency in the bag |
| PREPARED BY: | The two individuals preparing the shipment must legibly sign the bag |

Note: The plastic bag should not contain more than 15 bundles of currency

5. Shipment is ready to be picked up by the armored carrier.

6. The armored carrier must sign your branch manifest when they pick up the shipment.

Important Reminder: Each bag contains its own serial number (located at the top right corner of the bag). It is recommended that the client maintain a manifest, where you should list each bag separately. In the column Bag/Seal# - write the bag’s serial number for future reference. Complete the Date and Amount fields on the perforated top section of the bag, tear it off, and retain it at the branch.
Coin Preparation Guidelines

Coin Deposit Preparation Procedure

1. All loose coin must be shipped in plastic bags in the following denominations.

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Dollar value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gold Dollars</td>
<td>$2,000</td>
</tr>
<tr>
<td>Susan B. Anthony 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>

2. Under dual control, prepare all outgoing coin shipments in clear plastic bags. Legibly fill in the fields below on the front of the bag.

   DELIVER TO: Eastern Bank
   DATE: The date of the shipment
   FROM BRANCH: List location name
   BR ID: List location ID
   SAID TO CONTAIN: The total amount of coin in the bag
   PREPARED BY: The individual preparing the shipment must legibly sign the bag

3. The shipment is ready to be picked up.

4. The armored carrier must sign your branch manifest when they pick up the shipment.

If the above requirements have not been met, credit for the deposit may be delayed due to additional processing time.

**Important Reminder:** Each bag contains its own serial number (located at the top right corner of the bag). It is recommended that the client maintain a manifest book, where you should list each bag separately. In the column Bag/Seal# - write the bag’s serial number for future reference. Complete the Date and Amount fields on the perforated top section of the bag, tear it off, and retain it at the branch.
Procedure for Counterfeit Currency

1. Currency note(s) suspected as being counterfeit will automatically be charged to the client’s account.

2. The counterfeit note(s) will be forwarded to the United States Secret Service Office.

3. If the suspect note(s) is returned as genuine by the Secret Service, the client’s account will be promptly credited.

Procedure for Mutilated or Contaminated Currency

Currency can become mutilated in any number of ways. The most common causes are: fire, water, chemicals, explosives; animal, insect or rodent damage; or deterioration by burying.

Under regulations issued by the Department of the Treasury, mutilated United States currency may be exchanged at face value if more than 50% of a note is identifiable as United States currency.

Contaminated Currency is currency notes that have come in contact with some biological or chemical contaminant that could cause a health hazard. These contaminants may include, but are not limited to, blood or dye from dye packs.

Mutilated currency is to be handled according to the guidelines outlined by the Department of Treasury. These guidelines can be found at the Department of Treasury’s web site or by accessing the following URL:

http://www.moneyfactory.gov/services/currencyredemption.html
Ordering Coin and Currency

Overview

Coin and currency orders are placed primarily through the online vault platform. Authorized personnel will be provided with a User Name and Password for use in placing coin and/or currency orders through this system.

Orders placed by **11:00 a.m.** will be delivered the next business day. If you require next day delivery after 11:00, please refer to page 3 of this guide for further instruction.

If the online vault platform is unavailable and you need to place an order, please contact your relationship manager and have the following information available:

- Your Bank ID number
- Your Location number
- The categories and denomination of currency and coin to be ordered
- The total dollar amount of your order

Request for New Money

If you need to order **new** money, your Eastern Bank Relationship Manager can assist you with this request. Please be aware that the Federal Reserve only makes new money available at limited times during the year and it will be provided based upon availability.
**Receiving Orders of Coin and Currency**

**Procedure**

1. When the order is received, clients must sign the armored courier’s manifest indicating receipt.

2. Internal procedures regarding the verification of each denomination should then be followed (bulk count/fine count/dual control, etc.).

3. It is recommended that fine counting of the order be done within 48 hours (2 business days) of receipt, or before cash is used in the event of a discrepancy.

**NOTE:** Discrepancies must be reported within 48 hours or they may be denied. In addition, plastic wraps and bill bands must be saved as discrepancies will not be honored without them. Refer to the "Reporting Incoming Discrepancies" section policy for further information.
Reporting Incoming Discrepancies

Overview

Overages or shortages may occasionally occur in coin and/or currency orders received from the vault strictly due to human error. Eastern Bank has specific procedures for the handling of all orders as they are received, and discrepancies must be reported to the vault within 48 hours of receipt or they may deny the claim(s).

You will be established at one of Eastern Bank’s Cash Vaults. You will be notified of which vault you are to contact for cash discrepancies during the setup of this service.

Procedure

1. Contact your relationship manager at Eastern Bank as soon as a discrepancy is identified to open a research case.
2. Retain all original currency packaging (plastic wrap and currency strap) for claim submission to the vault.
3. Adhere to any applicable internal policy, or procedural guidelines, such as vault custodian over/short tickets.
4. Follow up with your Financial Institutions Relationship Manager after 10 business days if discrepancy settlement has not yet been made.