



Commercial Cash Vault Services User Guide

This User Guide, along with any other documents Atlantic Union Bank (“Bank”) gives a Customer pertaining to Customer account(s), including but not limited to the Treasury Services Terms and Conditions, is a contract that establishes the rules which control Customer's account with the Bank. Throughout this document, Atlantic Union Bank is referred to as “Bank” and the entity using the services is referred to as “Customer.”

*If you need support, please contact us at
TreasuryServicesSupport@atlanticunionbank.com or 877.920.6888, Monday – Friday 8 am – 5pm ET*

Terms and Conditions

Customer agrees to comply with the Bank's Treasury Services Terms and Conditions, User Guides, procedures, as well as all applicable federal, state, and local laws and regulations.

About Commercial Cash Vault Services

Atlantic Union Bank partners with a Cash Services Processor ("Processor") to allow you to make deposits and obtain change orders.

Customer will contract directly with an armored courier ("Armored Courier") of your choice and approved by the Bank for transport of your deposits and/or change orders to/from Processor.

The Bank is not responsible for any loss to Customer which results from the failure of Customer to follow the terms, conditions, and procedures set forth in this Commercial Cash Vault User Guide ("Guide") or otherwise required by the Bank from time to time. In addition to the procedures and other requirements specified in this Guide, cash deposits or cash orders utilizing the Armored Courier going to and from the Bank's Processor shall also be subject to the Treasury Services Terms and Conditions.

Customer agrees to notify Bank of any change of Customer's Armored Courier on such forms as the Bank may require. Customer agrees that, regardless of the source of payment for services of Armored Courier: (i) the Armored Courier is not an agent of Bank; and (ii) Bank makes no representations or warranties regarding the Armored Courier, and assumes no responsibility with respect to any services performed or promised by the Armored Courier. Customer releases and agrees to indemnify and hold Bank harmless from and against any and all losses arising out of fulfillment of the Armored Courier's services to Customer.

As part of its decision making process relating to whether the Bank can provide the Service to the Customer, the Bank may establish certain minimum criteria required of Customer, including, by way of example, the following: Customer's satisfactory handling of its deposit accounts with Bank; obtaining a satisfactory Dun & Bradstreet report of Customer; Bank's right to request additional information from Customer, such as financial statements or true copies of tax returns; Bank's right to conduct public records searches, including lien searches; Bank's request for Customer's Certificate of Good Standing; and any other actions relating to the opening and maintaining of deposit accounts by Customer.

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Ordering Policies and Procedures

Customer is responsible for engaging and authorizes a designated Armored Courier to deliver to Customer coin and currency in amounts communicated to Processor by Customer through use of the Processor's internet cash ordering portal or other communication between Bank and Customer. Specific descriptions, procedures, and instructions on the use of coin and currency ordering options, will be specified by Bank. Bank shall, and is hereby authorized to, treat any and all orders for the delivery of coin or currency received through the internet cash ordering portal or alternative means as genuine. Customer understands that Bank has no duty or obligation to obtain verification as to the genuineness of the communication transmitted to Bank via the internet cash ordering portal or the authority of the transmitter to send such communication through the internet cash ordering portal.

Bank and Customer agree that delivery of coin and currency to the Customer's Armored Courier shall, for all purposes, be considered delivery to Customer. Bank shall in no way be liable for any loss that may occur after delivery has been made to Armored Courier.

Orders will be placed using the Processor's internet cash ordering portal. The order deadline is 10:00 AM ET daily. Orders placed after 10:00 AM ET will be processed for the next day.

Customers may also place standing orders for repetitive deliveries of the same amount and breakdown on a set schedule. If you will utilize standing orders only, the order will be established during implementation of your cash vault service.

Once an order is placed using the internet cash ordering portal, it will be reviewed by the Bank's Treasury Services Fulfillment team to confirm available funds are in your account. If available funds for the order amount are in your account, Treasury Services will place a hold on the order amount and approve your order. During implementation you will be made aware of the timing of a hold that will be placed on your account for your order amount.

If you do not have available funds in your account, Treasury Services will not be able to approve the order. Treasury Services will call the user who initiated the order to inform the user that Treasury Services is unable to process the order. If they are able to reach the user in a timely manner, the order can be adjusted for an amount that is available in your account. If they are unable to reach the user prior to the 12:00 PM ET deadline, the order will not be processed. Another order will have to be placed following the standard deadlines outlined above.

****It is very important that your order amount is available in your account on the day you order to avoid unprocessed or delayed orders****

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Deposit Policies and Procedures

Customer is responsible for engaging and authorizes a designated Armored Courier to deliver to Customer coin and currency deposits to the Processor's designated cash vault. Deposits must be placed in a sealed, disposable tamper resistant deposit bag (s) or in an official Federal Reserve approved bag used for coin transport "Fed Ready Coin Bag". A deposit ticket listing customer name, deposit account number and the amount of funds must be included in each sealed deposit bag. Atlantic Union Bank or Processor may reject any shipment that the bank or the service provider considers unacceptable or irregular.

Checks cannot be processed through the Bank's commercial cash vault. If a check is included with a deposit your Armored Courier will return it to you.

Our Processor shall verify the amount of the deposit and a credit to your account will be processed. If the contents of your deposit do not conform to the items listed on the deposit ticket our Provider will provide adjustment detail to Bank and the correct amount will be posted to your account. Customer agrees that the deposit amount posted to your account shall be final and conclusive as to the contents of the shipment when opened by our Processor.

Customer will be able to view deposit amounts using the Bank's online banking portal and is responsible for contacting Bank to request additional detail regarding deposits.

The Customer is responsible for obtaining, supplying, replacing and/or maintaining all associated equipment and/or supplies in connection with the service.

Explanation of Certain Terms

"Bank"	Atlantic Union Bank
"Processor"	The Cash Services provider contracted Atlantic Union Bank to process cash orders and/deposits. The Processor may have a number of cash vault locations within the Atlantic Union Bank footprint.
"Customer"	Atlantic Union Bank Customer.
"Armored Courier"	The armored courier service for which the Customer has an independent transportation contract for delivery of cash orders and/or pick up of deposits.
"Guide"	This Commercial Cash Vault Services User Guide

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