

8777 East Hartford Drive
Suite 100
Scottsdale, AZ 85255
[\(888\)702-5266](tel:(888)702-5266)
www.swhbank.com



CASH VAULT SERVICES SCHEDULE

Effective Date: September 1, 2026

This Cash Vault Service Schedule ("**Schedule**") is for purposes of the Master Services Agreement for Treasury Management between the parties (the "**Master Agreement**"), the terms and conditions of which are hereby expressly incorporated by reference.

GENERAL TERMS AND CONDITIONS.

Terms and Conditions. The Cash Vault Services (the "**Services**") provide an efficient way to deposit and place orders for currency and coins.

This Schedule and the Services (defined below) are subject to the terms and conditions set out in the Master Agreement between us, and the Account Agreement governing the terms of your Deposit Account(s) (each, an "**Other Agreement**"). In the event of an irreconcilable conflict between the terms of this Schedule and the Other Agreements, the terms of this Schedule will control to the extent of such conflict.

SERVICE TERMS AND CONDITIONS

Transportation.

In order to use the Services, you must contract with a bonded and licensed armored Transportation Service provider reasonably acceptable to us ("**Armored Transportation Service Provider**"), to transport deposits. Armored Transport Service Provider will determine if checks can be included. In most instances their services will be restricted to cash and coin ("**Deposits**"), from your place or places of business and other locations to vault locations specified by us in writing from time to time (the "**Vault**"), and to transport orders of cash and coin ("**Orders**") from the Vault to your place or places of business specified in your Order Request (defined below).

In order to use the Services, you must enter into a separate agreement with one or more armored transportation service providers approved by us (each, an "**Armored Transportation Service Provider**").

The Armored Transportation Service Provider will act as your agent, and we will not be liable for any damage, destruction, theft, or unexplained loss of any Deposit prior to receipt by us.

Traditional Deposits Service. The traditional deposit service allows you to bundle and bag currency and coin for delivery to us for deposit through an Armored Transportation Service Provider.

Making Deposits. Prior to making a Deposit using the traditional deposits service, you must:

- a. Insert the cash, coin, checks, and other items for deposit into [a tamper-proof deposit bag] accessible only by you and us ("**Deposit Bag**").
- b. Clearly indicate on a deposit ticket included in each Deposit Bag the amount of currency, coin, and other items such Deposit Bag contains, itemizing currency, coin, checks, and other items intended for credit to your account. All checks must be indorsed "For Deposit Only."
- c. Seal each Deposit Bag and take all such precautions as may be necessary or appropriate to ensure that each Deposit Bag is secure and to prevent unauthorized persons from having access to such Deposit Bag.
- d. Ensure each Deposit Bag is logged in the Armored Transportation Service Provider's manifest or logbook for deposit to us, which logbook or manifest must be signed by an Authorized User.

Deposit Processing.

- a. General Processing Terms. We may reject any Deposit that we consider unacceptable or irregular (e.g., open, damaged, or improperly sealed deposit bags). Any shipment receipt provided upon delivery to your Armored Transportation Service Provider will not be an acknowledgment of the contents of the Deposit. Your Deposits will not be deemed accepted for deposit by us until they are received, counted, and reconciled against your deposit tickets. We may charge your Deposit Account for adjustments we make respecting items deposited (e.g., counterfeit currency, mutilated, foreign or mis-strapped currency, incorrect check amounts, etc.).
- b. Daily Deposit Threshold. Where we issue provisional credit for Deposits, we may at our option set a daily deposit threshold ("Daily Deposit Threshold"), and may decline to provide provisional credit that exceeds the Daily Deposit Threshold. If we set a Daily Deposit Threshold, you agree not to exceed such Daily Deposit Threshold. We reserve the right to change the Daily Deposit Threshold in our sole discretion. Changes will be effective immediately and may be implemented prior to your receipt of the newly established Daily Deposit Threshold.
- c. Cut-off Time and Daily Deposit Limits. Deposits delivered to us through the Service must be received by us prior to our processing cut-off time, which time will be established and may be changed by us from time to time (the "Cut-off Time").
 - i. Currency and Coin. For Deposits of currency and coin received before our Cut-off Time on a Business Day, you will receive provisional credit on that Business Day. For Deposits received after the Cut-off Time or on a day other than a Business Day, you will receive provisional credit on the next Business Day. We may make adjustments to your Deposit Account at any time if we discover counterfeit currency, contaminated currency, or discrepancies resulting from mis-strapped denominations, etc..
 - ii. Checks and Other Items. For Deposits of checks and other items received before our Cut-off Time on a Business Day, we will use commercially reasonable efforts to process and deposit such checks and other items on the next business day after receipt from the Armored Transportation Service Provider. For Deposits of checks and

other items received after the Cut-off Time or on a day other than a Business Day, we will use commercially reasonable efforts to process and deposit such checks and other items on the Business Day immediately following the Business Day following receipt from the Armored Transportation Service Provider. Any unprocessed checks and other items will be forwarded to you.

Remote Safe Service. The remote safe service allows you to deposit currency into your Deposit Account by inserting currency into a safe or vault approved by us and located on your premises ("Remote Safe"), which currency is periodically collected by an Armored Transportation Service Provider and delivered to us or our designated vault.

Making Deposits. Deposits are made using the remote safe service by physically inserting currency into the Remote Safe. Upon insertion, your Deposit Account will be provisionally credited on the next Business Day following the time of insertion for the total amount of currency inserted. Currency inserted into the Remote Safe after the Cut-off Time or on a day other than a Business Day will be credited on the Business Day immediately following the Business Day following the time of insertion. Each deposit made through the remote safe service will remain provisional until it is physically received, counted, and reconciled by us. We may make adjustments to your Deposit Account at any time if we discover counterfeit currency, contaminated currency, or other discrepancies regarding the currency inserted into the Remote Safe.

Daily Deposit Threshold. We may at our option set a Daily Deposit Threshold for the Service, and may decline to provide provisional credit that exceeds the Daily Deposit Threshold. If we set a Daily Deposit Threshold, you agree not to exceed such Daily Deposit Threshold. We reserve the right to change the Daily Deposit Threshold in our sole discretion. Changes will be effective immediately and may be implemented prior to your receipt of the newly established Daily Deposit Threshold.

Coin, Checks and Other Items. Coin, checks and other items inserted into the Remote Safe will not receive provisional credit and will not be processed for deposit through the remote safe service. Any coin, checks and other items inserted into the Remote Safe will be forwarded to you.

Use and Maintenance. You agree to follow instructions and documentation for use of the remote safe service and any Remote Safe, including, without limitation, reporting any "said to contain" information as may be available based upon the Remote Safe used. You agree that any maintenance to the Remote Safe will be performed only by the manufacturer of the Remote Safe or a third party identified by us.

Collection and Delivery. You agree that we may in our discretion dispatch your Armored Transportation Service Provider from time to time to collect the contents of the Remote Safe and deliver such contents to us for receiving, counting and reconciliation. We will use commercially reasonable efforts to coordinate collection with you in advance, but reserve the right to cause the contents to be collected as we deem necessary or appropriate. In each case, The Armored Transportation Service Provider will be deemed your agent for all purposes, and deliveries will be deemed received by us only when such deliveries are actually made to our Vault and a receipt

for same is issued by us to the Armored Transportation Service Provider. In each instance, the amount of any delivery or Deposit will remain subject to verification and adjustment as described in this Schedule.

Orders. Requests for deliveries of currency or coins may be made by placing an order request ("Order Request") in accordance with the Documentation for the Service. An Order Request received prior to our Cut-off Time on a Business Day will be delivered on the next Business Day. An Order Request received after the Cut-off Time will be delivered on the Business Day immediately following the Business Day following the time of the Order Request. We will debit your Deposit Account for the amount of an Order upon our receipt of the Order Request. All deliveries will be made by an Armored Transportation Service Provider. The Armored Transportation Service Provider will be deemed your agent for all purposes. Orders will be deemed received by you when given to the Armored Transportation Service Provider. The Armored Transportation Service Provider's written receipt of delivery will be conclusive evidence of the amount and date of the Order and the currency and coin provided by us. We assume no risk, and you agree to hold us harmless from and against any loss occurring after the Armored Transportation Service Provider takes possession of the Order to you.

Other Terms and Conditions.

Deposit Discrepancies. For all Deposits, whether made through the traditional deposit service or the remote deposit service, if a discrepancy were to occur between the amount of a Deposit as reflected in our official count after your deposit has been verified by us and the amount shown on any deposit slip you prepared, any "said to contain" report generated by a Remote Safe, or any receipt we provided to you at the time of your deposit, we will verify our official count. Our determination and records as to the receipt of any Deposit and the contents thereof will be conclusive and binding on you, and we may adjust any provisional credit made to your Deposit Account so as to be consistent with our official count. We will notify you of any adjustment made because of a discrepancy.

Representations and Warranties. In connection with each Deposit made using the service, you represent and warrant to us (a) the currency, coin, checks and other items deposited were not obtained by any illegal or fraudulent means or in violation of any law, rule, or regulation, (b) the information input into any Remote Safe represents the amount of currency deposited into the Remote Safe, and (c) you have not taken any action that would obscure, alter or impair the ability of any Remote Safe to capture or transmit currency-related information or that may misrepresent the true value of any currency.

Indemnification. In addition to any other obligations set out in this Schedule or the Agreement, you agree to indemnify, defend, and hold us harmless from and against any and all claims arising from or relating to your use of the Services, including, without limitation, those connected with (a) any misuse of the Service of the Remote Safe by you or your employees, agents or personnel; (b) actions by third parties, including, without limitation, any Armored Transportation Service Provider; (c) theft, robberies or attempted theft or robberies; (d) other acts of physical violence of any nature or kind related to an attempt on the part of any person to remove, damage, or destroy the contents of any Deposit Bag or the Remote Safe.

Limitation of Liability. Our liability for errors or omissions with respect to the Service will be limited to correcting such error or omission once verified by us. Correction will be limited to adjusting your Deposit Account accordingly.