

National Vault

A faster, safer and more reliable way to deposit funds.

Not only can cash processing be time consuming, it presents security challenges that make day-to-day business activities difficult and dangerous for employees. First Horizon's cash processing services provide large volume coin and currency depositors a safe and convenient way to deposit funds.

Our National Vault service allows deposits to be delivered to any Loomis or Brinks vault location throughout the United States for deposit to your account. This allows you to streamline processing and reduce depository relationships (and the related fees, reconciliation and complexity that accompany them).

How it works

- We can perform a proximity study to advise the most convenient vault location.
- You will contract separately with a nationally approved armored courier service for delivery to the Loomis or Brinks vault location.
- Loomis or Brinks will process and transmit deposit information to the bank.
- Business deposits are credited and available for use at the end of the day or the cut-off time on the specified checking account.
- Currency and change orders can be placed and picked up at these same locations.

The advantages of using our National Vault service

- Increased safety and security – An armored courier service prevents the need to transport cash deposits to the bank.
- Faster funds availability – Cash is credited to your account the same day with real-time reporting to your accounting systems for reconciliation.
- Reduced cash handling errors or adjustments – Any discrepancies are reported immediately.
- Greater efficiency – Reduce the number of banking relationships and reconciliations.
- Enhanced timeliness of cash deposit reporting - Improve the movement of cash funds to the depository concentration account.

**Let us help your business accelerate the way you move money.
Contact your First Horizon Relationship Manager today.**