

### **Are my box contents insured?**

The contents of your box are not covered unless you insure them yourself. Because we do not know the contents of your box, insuring them would be impossible. You may consult your insurance agent about available policies to insure items stored in your box.

### **What happens if I lose my safe deposit keys?**

If any keys are lost, contact us immediately. Key replacement and drilling costs are at your expense.

### **How can I make my annual fee payment?**

We require an automatic payment from your Envista account on an annual basis. We will set this up upon opening your box.

### **Can I keep money or guns in my safe deposit box?**

While there is no law against storing money or guns in a safe deposit box, firearms are prohibited inside Envista. Your rental agreement prohibits the storage of any property of an illegal or destructive nature.

### **Can the IRS get into my box?**

IRS representatives cannot arbitrarily gain access to your box. However, they can serve a Notice of Levy or Seizure requiring us to freeze your box. The IRS requests that you open the box in the presence of their representatives. If you refuse, a court order must be issued to require the box to be forced open and the contents impounded.

### **Is your vault fireproof, waterproof or burglarproof?**

Vaults are merely “resistant” to fire, floods, burglary and other unavoidable perils. No institution can guarantee complete vault security.

### **What if I don't pay my box rent?**

The rental agreement states that your annual rent is to be paid one year in advance. If this rent is not paid on or before your due date, it is considered delinquent. As a courtesy we will make an attempt to notify you by mail. If there is no response, we will take the prescribed action in accordance with state law and remedies portion of the lease agreement. Any expense incurred in this collection process will be added to your past due rent and your account may be turned over to a credit and/or collection agency.

### **If I am physically unable to access my box, may I specify someone to be responsible for its contents?**

Yes. You may appoint a deputy. All renters and the new deputy must be present during the appointment. The deputy should be given one of your keys for access. Envista Credit Union is not responsible for any action the deputy may take regarding the contents of your box. Upon proper notification of your death or incompetency, the deputy's right of access will cease.

### **Who is authorized to remove my box contents in the event of my death?**

If you have a jointly rented box, the other authorized renters may access the box and remove its contents without restrictions. If you are the sole renter, access will only be granted to someone who presents a “will search” court order. At our discretion we may also grant access to your spouse, parent, adult descendant, a person named as the estate representative in your will or other interested persons. However, only your life insurance policies, burial deed or will may be removed and delivered to this designated person. Nothing else may be removed until proper estate documents are provided.