

# HANMI BANK

## Teller Operating Guidelines Acknowledgement

### TELLER VIOLATION and RECOMMENDED DISCIPLINARY ACTION

Outlined below are some specific violations employees must avoid and the standard level of disciplinary action that may be taken. For the below violations, the violation time frame consists of a rolling six-month period.

VIOLATION	VERBAL WARNING*	WRITTEN WARNING*	PROBATION*	TERMINATION*
Leaving cash drawer unlocked and/or keys unattended.	1 <sup>st</sup> Occurrence	2 <sup>nd</sup> Occurrence	3 <sup>rd</sup> Occurrence	4 <sup>th</sup> Occurrence
Neglecting to secure cash in the vault at the end of the day.	N/A	1 <sup>st</sup> Occurrence	2 <sup>nd</sup> Occurrence	3 <sup>rd</sup> Occurrence
Holding Cash Tickets/Checks in teller window overnight.	N/A	1 <sup>st</sup> Occurrence	2 <sup>nd</sup> Occurrence	3 <sup>rd</sup> Occurrence
Falsifying Balancing Records or Forced Balancing.				1 <sup>st</sup> Occurrence
Use of “kitty” to put teller in balance.				1 <sup>st</sup> Occurrence
Surprise Cash Count is Out-of-Balance	Level of disciplinary action will be determined on a case-by-case basis.			

*\* The department’s recommendations regarding discipline are guidelines. The Bank may deviate from the recommended disciplinary action at its discretion. These guidelines in no way limit or alter the Company’s policy of At-Will employment.*

#### Definition of Terms Listed:

- **Leaving cash drawer unlocked and/or keys unattended** - Each Teller is **solely** responsible for the cash and keys assigned to him or her. Neglecting to lock your cash drawer and take the keys with you whenever you leave your workstation will subject the teller to disciplinary action, up to and including termination.
- **Cash Drawers Left Out-** Each Teller is **solely** responsible for the cash assigned to him or her. Any teller who does not place his or her cash drawer in the vault at the end of the work day is subject to disciplinary action, up to and including termination.
- **Holding Cash Tickets/Checks-** Failure to forward transactions to the appropriate area for processing subjects the Bank to risk of loss and can negatively impact our customers. Intentional holding of cash items is grounds for disciplinary action, up to and including termination.
- **Falsifying Balancing Records or Forced Balancing-** Forcing a cash drawer to be in balance by altering a teller’s totals or the amount of cash in a cash drawer will not be tolerated and may be grounds for immediate dismissal. The branch is responsible for notifying their Regional Management and Human Resources Department.
- **Kitty-** Maintaining a “slush” fund from which small cash outages are collected and to which small cash overs are deposited to cover teller differences is **unacceptable** and will not be tolerated. Use of a “kitty” of any dollar amount may be grounds for immediate dismissal.
- **Surprise Cash Counts-** Any outage of more than \$10.00 found through a surprise cash count must be reported to the Regional Management and Human Resources Department. This type of outage is taken very seriously and may be grounds for termination.

#### TELLER CASH LIMITS GUIDELINES

Each teller is responsible to adhere to the teller cash limits for their branch. The teller cash limits can be found in the Cash Limits Procedure and documented for the individual teller on the Operational Signing Approval Authority Limits form.

If a teller exceeds their cash drawer limit, they must sell any excess cash to the vault custodian as soon as possible. If their end-of-day balance is over the stated limit, the supervisor must approve and sign their balancing sheet and the Branch Cash Recap Sheet.

\_\_\_\_\_  
Employee Initials

\_\_\_\_\_  
Date

# HANMI BANK

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### TELLER OPERATING LOSS/DIFFERENCE GUIDELINES

Outlined below are some specific violations employees must avoid and the normal standard level of disciplinary steps action that may be taken. For the below violations, the violation time frame consists of a rolling three-month period.

The guidelines and corresponding actions below apply to the gross total dollars or number of occurrences of operating losses and teller differences in a rolling three-month period.

<b>Teller Differences</b>	A reportable cash difference is defined as any out-of-balance condition (shortage/overage) <b>over \$10</b> which is <u>not</u> located/reversed within <u>5 business days</u> . Teller differences include, but are not limited to, the following: <ul style="list-style-type: none"><li>➤ Gross currency differences in a rolling 3 month period of <b>\$10.01 or more</b></li><li>➤ Excessive occurrences of <b>\$10.01 or more</b> regardless if recovered</li><li>➤ Large currency differences of \$1,000 or more</li></ul>
<b>Operating Losses</b>	Operating losses included, but are not limited to, the following: <ul style="list-style-type: none"><li>➤ Returned cashed checks</li><li>➤ Accuracy errors not related to currency handling (Proof errors)</li><li>➤ Losses to Hanmi Bank resulting from failure to adhere to established policies and procedures</li></ul>
<b>Gross Dollars (3-Month Period) Or Number of Occurrences</b>	<b>Recommended Action To Be Taken</b>
\$0.00 - \$250.00 or up to 5 occurrences	➤ Verbal Counseling or Verbal Warning
\$251.00 - \$500.00 or up to 8 occurrences	➤ Verbal Warning or Written Warning
\$501.00 - \$1,000.00 or up to 10 occurrences	➤ Written Warning or Probation (Failure to meet the terms and conditions of the probationary period could result in disciplinary action, up to and including termination)
\$1,001.00 or more or 12 or more occurrences	➤ Disciplinary Action (up to and including termination)

*Teller Cash differences may be a one-time outage or an accumulated total within a consecutive 3 month period. The dollar amounts include teller differences and losses incurred as a result of not following bank procedures.*

*The Bank may deviate from the recommended disciplinary action at its discretion. These guidelines in no way limit or alter the Company's policy of At-Will employment.*

### EMPLOYEE ACKNOWLEDGEMENT

I have read all provisions of the above Teller Operating Guidelines. I understand the guidelines and acknowledge I am accountable for adhering to these guidelines. I understand that any non-adherence to the above guidelines may lead to disciplinary actions, up to and including termination.

\_\_\_\_\_  
**Employee Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

### SUPERVISOR ACKNOWLEDGEMENT

I have read and reviewed the Teller Operating Guidelines with the above mentioned employee.

\_\_\_\_\_  
**Supervisor Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**