



Safekeeping for items that would be difficult or impossible to replace

Renting a safe deposit box in Lanco FCU's vault can provide you with secure storage of important items. Safe deposit boxes are fire-, water-, and theft-resistant.

Safe deposit boxes are available to rent at Lanco FCU's main office in the following sizes:

| | |
|---------------|--------------|
| 3" x 5"..... | \$16.00/year |
| 3" x 10"..... | \$20.00/year |
| 5" x 5"..... | \$25.00/year |
| 5" x 10"..... | 45.00/year |

All boxes are approximately 17" deep.

Access to your box is available during the Roseville branch's regular business hours, generally as follows:

Monday–Thursday 9 a.m.–5 p.m.
Friday 9 a.m.–6 p.m.
Saturday 9 a.m.–Noon

To access your box, we must be able to verify your identity, and your key must be used in combination with the credit union's key. A private room will be provided to you to open the contents of your box.

Your box rental will renew each year.

Payment will be deducted from the checking or savings account that you designate.

What should I keep in a safe deposit box?

Use your safe deposit box to store items that would be difficult or impossible to replace, such as important documents, valuables, or other items of personal significance. For example:

- Birth, marriage and death certificates
- Deeds and vehicle titles
- Stock certificates and bonds
- Business agreements and contracts
- Military records
- Social security cards
- Jewelry
- Family heirlooms
- Valuable collections

What should I NOT keep in a safe deposit box?

Do not place items in your safe deposit box that may be needed in an emergency or in your absence. Safe deposit boxes cannot be accessed outside of business hours or by anybody who is not authorized. (Giving somebody else your key does not mean they will be granted access—they must be a co-signer on the rental contract or, in the case of death, an executor of your estate.)

Examples of documents that should not be stored in your safe deposit box include your passport (in case of an emergency trip) and your will, living will, and "power of attorney" papers. You may keep copies of these documents in your safe deposit box, but choose another secure place to store the originals. Your lawyer might provide safekeeping of your will and power of attorney documents.

How safe is a safe deposit box?

Safe deposit boxes are manufactured to be highly resistant to fire, flood, heat, earthquakes, explosions, or other disasters. However, there is no guarantee against loss or damage.

Loss of safe deposit box contents is very rare, but it can happen. You may want to insure your high-value items. Some insurance companies may charge lower premiums on valuables kept in a safe deposit box as compared to valuables kept at home.

In the event that a disaster occurs, these preparations may make it easier to identify and recover your belongings:

- Prevent water damage by sealing items in air-tight bags or containers
- Put your name on each item in the box
- Make a list and take photographs of the box's contents to keep in a safe place at home