



# Money Metals Exchange

## Monthly Gold & Silver Savings Plan Frequently Asked Questions

### Monthly Savings Plan Product Questions

**Q. What products are in the program that I can purchase? Can I choose the ½ oz. Paul Revere rounds or Pre-1965 U.S. 90% silver coins?**

A. We have nine silver options and seven gold options available in the program:

<b>Silver</b>	<b>Gold</b>
1/10 oz Walking Liberty Silver Round	1 gram Gold Bar
1/4 oz Walking Liberty Silver Round	1/10 oz Lady Liberty Gold Round
1/2 oz Walking Liberty Silver Round	1/10 oz Canadian Gold Maple Leaf Coin
1 oz Walking Liberty Silver Round	1/10 oz Australian Gold Kangaroo Coin
2 oz Walking Liberty Silver Round	1/10 oz American Gold Eagle Coin
1 oz American Silver Eagle Coin	1/4 oz Lady Liberty Gold Round
1 oz Buffalo Silver Round	1/4 oz American Gold Eagle Coin
1 oz Canadian Silver Maple Leaf Coin	1/4 oz Canadian Gold Maple Leaf Coin
1 oz Australian Silver Kangaroo Coin	1/2 oz American Gold Eagle Coin
1 oz Don't Tread on Me Silver Round	1 oz American Gold Eagle Coin
1, 5 or 10 oz Silver Bar	1 oz American Buffalo Gold Coin
	1 oz Gold Bar

If you are interested in purchasing any other products, we are happy to help you outside of the Monthly Savings Plan. Just give us a call and we can handle your purchase of these other items on an individual order basis.

**Q. What is the difference between the Walking Liberty rounds and the American Silver Eagles?**

A. Silver rounds are privately minted rather than government issue and therefore offer significantly lower premiums. Rounds are among the most widely traded bullion products available. The American Eagles are the most popular bullion coins in the world as they offer beauty, confidence, and maximum liquidity.

**Q. Can I purchase both the American Silver Eagles and the Walking Liberty rounds?**

A. Currently, you can choose only one silver option and/or one gold option at a time. You are welcome to begin purchasing one item and then switch to the other item after you have reached your goal.

Updated 9/12/2023

**Q. Is it okay for me to contact you each month and switch back and forth from silver to gold and then gold to silver?**

A. The Monthly Savings Plan is designed to run each month so that you may purchase silver and gold automatically - without worrying about it. We can certainly accommodate changes if needed, but frequent changes increase the chances of confusion and can delay shipping. If you would like to make changes on a regular basis, it is best to call in each month and make an individual purchase rather than enrolling in the Monthly Savings Plan.

**Q. If I sign up to purchase silver or gold but want to add one or the other later, is that possible?**

A. Yes, you may add gold or silver as long as you do so 2 business days prior to your lock date. You can make changes by visiting our website and completing a change request or by giving us a call. Please keep in mind that changes submitted within 2 business days of your lock date will be effective for the following month's purchase.

**Q. Can I change my dollar amount or number of ounces I previously specified?**

A. Yes, you may change your amounts as long as you do so 2 business days prior to your lock date. You can make changes by visiting our website and completing a change request or by giving us a call. Please keep in mind that changes submitted within 2 business days of your lock date will be effective for the following month's purchase.

## **Monthly Savings Plan Lock Date/Spot Price Questions**

**Q. What does the term "lock date" mean?**

A. This is the day that you choose to lock in the price of silver and gold each month. There are four lock dates available to choose from: the 1st, 10th, 15th or 25th of each month. The total price of your metal, the spot price, and the premium is locked in for you at noon Eastern Time on that date.

**Q. Which lock date is best to choose?**

A. We offer four different lock dates to accommodate personal payment schedules. There is no noticeable pattern that makes one date better than the other. It is always best to choose the date that best fits your personal finances.

**Q. Can I choose a lock date and switch that date later?**

A. Yes. That said, repeated changes to your lock date are not recommended as that can result in errors or delays in your shipping.

**Q. Where do you get the spot price for silver and gold?**

A. The spot price used when calculating your total price per item is determined at noon Eastern Time. Keep in mind that if your lock date falls on a weekend or a holiday, then the spot price is locked in at noon Eastern Time on the **next business day**.

## **Monthly Savings Plan Payment Questions**

**Q. When will the payment post to my account if I pay by credit card or auto debit?**

A. Payments will be charged to your account once your lock date purchase has been completed. It may take 2-3 business days for the charges to appear on your credit card or bank statement.

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**Q. When will I receive an invoice by email?**

A. Invoices will be emailed the next business day once the purchase has been completed and payments have been processed.

**Q. When will I receive an invoice by mail?**

A. Invoices will be mailed from our office in Idaho the next business day after your purchase has been completed.

**Q. When should I send in a check payment?**

A. If you have elected to pay by check, please arrange for your payment to arrive within 2-3 days of your lock date. If you haven't already sent in your check by the time you receive our emailed/mailed invoice, please send it immediately upon receipt of the invoice.

**Q. If I do not make payment before the next upcoming lock date, will I be able to lock in the price on that date?**

A. No, payments must be received promptly each month. If payment has not been made for a prior month or if any payments for one-time orders are overdue, your account will be placed on hold until all payments due have been made. Failure to make timely payments may result in existing orders being liquidated and termination of your account.

## **Monthly Savings Plan Shipping Questions**

**Q. How can I get free shipping on my monthly orders?**

A. All shipments with a value of \$199.00 or more will be shipped for free. If you want to ship every month and your total amount is under \$199, then you will be charged \$7.97 for shipping.

**Q. Is there a shipping cost if I ship every three months?**

A. All shipments being sent out every three months will be free shipping regardless of amount.

**Q. Will my order be shipped on the estimated ship date found on my invoice?**

A. This is our best estimate of when your order will ship, but your actual ship date may be sooner or, in rare cases, later. If you pay by credit card, you may expect your order to ship within 1 week after your lock date. If you pay by automatic debit, you may expect your order to ship within 2 weeks after your lock date. If you pay by check, your payment will take 5 business days to clear once we have received your payment. Therefore, your ship date will vary based on when your payment arrives.

**Q. I would like to have you hold my shipments for more than 3 months, is that possible?**

A. We do have long-term storage options available. Please contact us for more information on setting up an account with Money Metals Depository.

**Q. I want to purchase a product outside of the Monthly Savings Plan. Is it possible to have it shipped with my monthly purchase?**

A. No, individual purchases are processed separately from monthly purchases and therefore we are not able to ship them together. The Monthly Savings Plan is its own entity and we unfortunately cannot comingle individual orders.

Updated 9/12/2023

**Q. How will my coins be shipped? Will I receive coin tubes or coin flips?**

A. 1/10 oz gold pieces are typically shipped in coin flips as it takes 50 pieces to fill a tube. 1 oz silver is typically shipped in coin flips if less than 10 are being shipped together. For shipments of 10 or more, coin tubes are generally used. In some cases, a mix of tubes and flips will be received: for example, a shipment of 29 oz of silver in 1 oz pieces would normally be shipped with 20 in a tube and 9 in coin flips.

## **Monthly Savings Plan Cancellation Questions**

**Q. How hard is it to cancel my Monthly Membership?**

A. Canceling your membership is simple. Please contact us via phone, email, postal mail, or fill out a change request form online. We MUST receive your cancellation 2 business days prior to your next lock date for the cancellation to take immediate effect.

**Q. Is there a cancellation fee?**

A. No, we do not have a cancellation fee. However, if you are shipping every three months and are cancelling before the three months is up with your amount under \$199, you will be charged \$7.97 for shipping. We may be able to deduct those charges if you have a sufficient credit balance on your account. If not, you will be asked to make payment of the amount due prior to shipment of existing orders.

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