REFINING

Hoover & Strong has been refining precious metals for over a century and we pride ourselves on being the greenest refiner in the USA. When you refine with Hoover & Strong, you are helping to protect our planet. All refined metals are recycled into our Harmony brand of 100% recycled mill and jewelry products.

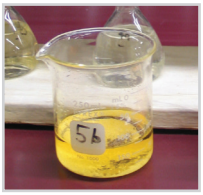


OUR REFINING SERVICES INCLUDE:

48 Hour Settlements | 99% Returns on Gold | Analytical Services | Stone Removal | Diamond Services







Count on us to provide honest and fair returns, the highest payouts and unsurpassed customer service.

HOOVER® &STRONG
THE GOLD STANDARD

www.hooverandstrong.com • info@hooverandstrong.com • 800-759-9997

Why Refine with Hoover & Strong?

Our Long History of Honest and Fair Returns

Our commitment to giving our customers honest and fair returns for over a century is the reason why we are the industry leader in gold, platinum, silver and palladium refining.

We are the Greenest Refinery in the USA

We have been refining precious metals since 1912 and we pride ourselves in utilizing the most environmentally-friendly refining techniques. Our refining processes use 80% less chemicals than standard refining techniques and our water treatment facility assures that no waste water is discharged into the environment. We maintain four large fume scrubbers to clean our emissions. Utilizing these processes has allowed us to become the greenest precious metal refinery in the USA.

Post-Consumer Recycled Scrap

Our principal supply of fine precious metals is our on-site green refinery, where we only purchase scrap from the United States, Canada and Mexico, giving us a supply of 100% recycled precious metals. This post-consumer recycled scrap is predominantly in the form of unwanted or broken jewelry, jewelry processing scrap and dental scrap.

Our Responsible Source Certification

Since April 2012, we have been SCS Certified as a "Responsible Source". This annual certification confirms our ongoing commitment to the environment and to our customers who demand raw materials that are ethically sourced with minimal environmental impact.

HARMONY® RECYCLED PRECIOUS METALS

All refined metals are recycled into our Harmony brand of 100% recycled mill and jewelry products!



WE PROUDLY OFFER:

- **Industry Leading Payouts**
- **99% Returns on Gold**
- **48 Hour Settlements**
- **Free Assay on Gold and Silver**
- **Free Shipping**
- **Free Sweeps Boxes**
- **Diamond Services**
- **1% Product Discount if refining is used to buy product**

Important NOTE

We accept precious metal scrap from the United States, Canada and Mexico only, and you must provide a state business license and/or tax exempt certificate.

We DO NOT BUY scrap metal from private individuals that live in Virginia.

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Bring in Business and Improve Your Cash Flow



Refining is an important part of any jewelry store's business. If systems are set up properly, refining can help bring in business and improve cash flow.

Use Refining To Bring In Business

Everyone has an old high school ring, a broken chain, or an out-dated piece of jewelry. Advertise that your store will give great trade-in values for unwanted jewelry.

When you're in-between seasons and business is slow, promote the fact that your customers can trade-in their old jewelry for cash to purchase new jewelry.

Use Refining To Improve Your Cash Flow

Don't hoard your scrap gold, platinum, palladium and silver. Your goal should be to turn your scrap like the rest of your inventory, at least twice a year. Remember that scrap gold does nothing for you unless you trade it in and turn it into usable material or cash.

Does your scrap include diamonds? We buy those, too!



DIAMOND MELEE PURCHASING

DON'T JUST SELL YOUR DIAMONDS, RECYCLE THEM!

WE PAY TOP DOLLAR FOR DIAMONDS!

No matter what the quality or the quantity! We buy breakouts, melees, all stone sizes, any shape, quality, chipped or broken. AND, we will pay the highest prices for your stones because we recycle them!

- No minimum, no obligation purchase quotes are usually available within 24 hours
- Free evaluations and no minimum carat requirement

See details on page 14 and 15.

WHAT IS YOUR PRECIOUS METAL SCRAP WORTH?

Simply go to our website under the REFINING tab and use the online Refining Calculator to estimate your settlement amount.

This application allows you to enter your weight and metal to get an estimate.

REFINING CALCULATOR

Please be sure to separate your metals first. For instance, if you have three 14K gold chains and two sterling silver chains, keep them separate. Weigh them and enter the "Weight" below. Then choose 14K in the "Metal" dropdown box. Click "Get Estimate" to see what they're worth. Then, do the same for your silver items. We'll keep track of both.

NOTE: This is an estimate only based on the information provided and can change subject to refining, assay and/or assessment of actual materials received.

SCRAP WEIGHT

UNIT OF WEIGHT
Select...

METAL
Select...

SUBMIT



Acceptable Materials



We will accept the following materials for refining:

- Gold, silver, platinum & palladium scrap
- Diamond jewelry (we can remove and buy your stones)
- Sterling silver flatware
- Dental scrap - crowns/bridges
- Placer gold
- Benchsweeps, filings, polishings
- Filters and emery
- Floorsweeps
- Photo silver and flake
- Platinum thermocouple wire
- Watch batteries (silver oxide only)
- Watchbands
- Gold filled scrap

We accept weighted silver material and stainless steel knife blades for an additional charge of $75 an hour to remove the weighting and blades. If able please remove weighting and stainless blades, before sending to Hoover & Strong. Otherwise, your lot will incur additional labor fees.

INCREASE YOUR CASH FLOW TODAY!

DENTISTS

Send us your crowns and bridges!

Scan the QR code to learn more.









PRIVATE INDIVIDUALS

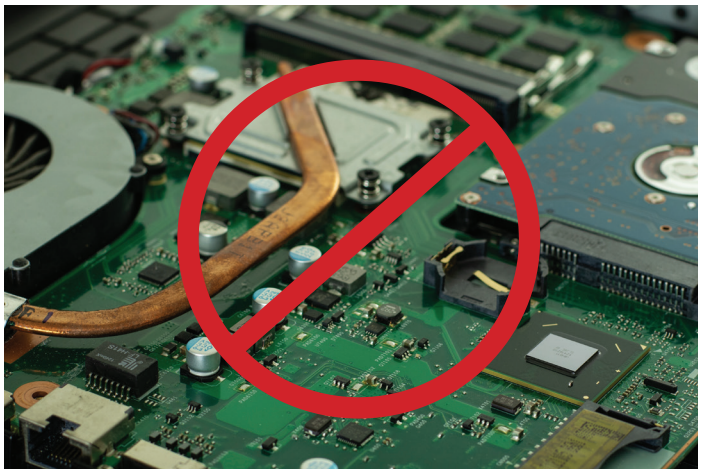
We will accept refining lots from private individuals, excluding Virginia residents.

Scan the QR code to learn more.

What We Won't Refine

Please DO NOT SEND the following, as we will not refine these materials:

- Crucibles
- Plating solutions
- Mercury
- Computer/electronic parts
- Electrical switches/circuits
- Silver solders with cadmium
- Silver nitrate
- Carpet
- Ore
- Plated material
- Dental retainers
- Stainless steel
- Optical scrap



HOOVER & STRONG
THE GOLD STANDARD

REFINING PAYMENT TERMS

Gold, Silver, Platinum and Palladium are payable at 100% of London PM Fix on the day your refining is received.

No Refining Charge!
No Assay Fee!

GOLD SCRAP

Jewelry, filings, sprues, damaged castings, Gold Filled (GF), etc.

Metal	Purity	Fine Metal Recovered	Standard Payable Metal	Stone Removal Payable Metal
GOLD	≥ 10% fine gold	1000+ dwts	99%	97%
		500 - 999 dwts	98%	96%
		200 - 499 dwts	97%	95%
		50 - 199 dwts	96%	93%
		< 50 dwts	95%	91%
	< 10%	All weights	90%	86%
Gold Filled		All weights	$2.00/oz	—

$95 processing charge for Placer Gold which must be separated from clean gold or additional charges will apply.
$75 stone removal charge will apply if less than 100 dwts fine gold recovered.

No Refining Charge!
No Assay Fee!

SILVER SCRAP

Jewelry, filings, flatware, etc.

Metal	Purity	Fine Metal Recovered	Standard Payable Metal
SILVER	≥ 90% fine silver	100+ oz	95%
		50 - 99 oz	93%
		25 - 49 oz	90%
		< 25 oz	85%
	< 90%	All weights	80%
	Watch Batteries	—	$0.20/oz

Please separate fine silver from sterling to maximize return.

$50 Assay Fee

PLATINUM OR PALLADIUM SCRAP

Jewelry, filings, etc.

Metal	Purity	Fine Metal Recovered	Standard Payable Metal
PLATINUM or PALLADIUM	≥ 90%	200+ dwts	96%
		100 - 199 dwts	95%
		50 - 99 dwts	93%
		< 50 dwts	90%
	Industrial	All weights	80%
Platinum or Palladium Benchsweeps		**Refining Charge $125**	**Payable Metal 90%**

POLISHINGS AND SWEEPS

Polishings, filters, sand paper and/or emery paper, floor sweeps, etc.

		Recovered Metal	Metal	Standard Payable Metal
SWEEPS	**$75 Assay Fee for Gold and Silver** **$125 Assay Fee for Platinum and Palladium**	140+ dwts	Gold	94%
			Silver	80%
			Platinum	90%
			Palladium	90%
		80 - 139 dwts	Gold	92%
			Silver	80%
			Platinum	88%
			Palladium	88%
		20 - 79 dwts	Gold	90%
			Silver	80%
			Platinum	85%
			Palladium	85%
		< 20 dwts	Gold	85%
			Silver	80%
			Platinum	80%
			Palladium	80%

Prices subject to change without notice.

If you have fine precious metals, Hoover & Strong will purchase amounts following the settlement schedule below.
Gold, Silver, Platinum and Palladium are payable at 100% of London PM Fix on the day your refining is received.

FINE GOLD

Quantity	Settlement
> 20 oz	$10 under market
5 - 19.99 oz	$15 under market
< 5 oz	$20 under market

FINE PLATINUM

Quantity	Settlement
> 10 oz	$30 under market
3 - 9.99 oz	$35 under market
< 3 oz	$40 under market

FINE SILVER

Quantity	Settlement
> 250 oz	$1.00 under market
100 - 249.99 oz	$1.25 under market
< 100 oz	$1.50 under market

FINE PALLADIUM

Quantity	Settlement
> 20 oz	$10 under market
5 - 19.99 oz	$15 under market
< 5 oz	$20 under market

Prices subject to change based on market conditions.

Get the Best Return on Your Scrap!

You can be confident that you will get the best return on your scrap by refining with Hoover & Strong. Our **REFINING SETTLEMENT REPORT** includes a photo of your shipped scrap and an easy to read calculation of your return.

Choose one of two convenient ways to receive settlement for your precious metal scrap. We are committed to providing the best service with the highest returns when entrusted with your refining.

ONE

If you use findings or mill products, take advantage of this option for even greater savings! Use your credit to purchase any of the quality products we offer with an **additional 1% cash discount.**

You may also opt to get your return in the form of fine gold bullion, coin, or grain. We treat your refining like cash, so either way, you will receive a 1% cash discount.

TWO

If it's money you want, it's money you'll get! The quickest way to receive payment is through our FREE ACH option.

Please include your bank information on the Chain of Custody Form.

- **ACH Electronic Payment - No Minimum, No Charge**
- **First Class Mail* - No Charge**
- **FedEx AM - Next Day - $25**
- **FedEx PM - Next Day - $20**
- **FedEx 2 Day - $15**
- **Express Mail - $25**

Note: *Prices above are subject to change based on zip code.*

*The mail option above is subject to USPS service. There is a $30 stop-payment fee to re-issue a check prior to 10 business days from date issued. If time is of the essence, ACH or FedEx is strongly suggested.

HOOVER® & STRONG THE GOLD STANDARD

800-759-9997 (option 3 for refining)
Fax: 804-794-4728 (fax)
10700 Trade Road, N. Chesterfield, VA 23236
www.hooverandstrong.com

REFINING SETTLEMENT REPORT

Refining Info	
Lot #	8 4 5554
Lot Type	Mixed
Date Received	5/24/13
Date Settled	5/27/13
Settlement Method	Check
Check #	12345

Metal Markets 05/24/2013	
London PM Fix	$1,771.50
Silver	$33.98
Platinum	$1,633.00
Palladium	$1,050.00

Hoover Customer
12345 Indian Rockout Rd.
Coolio, CA 95567

Comments

Material Recovered	Incoming Weight (Troy Ozs)	Melt Weight (Troy Ozs)	Assay	Payable	Payable Wt. (Troy Ozs)	Net %	Market	Settlement
Gold	56.743	56.528	32.718	99%	32.391	XX.XX%	$1,771.50	$53,162.26
Silver (Only)	105.021	103.087	93.933	93%	87.358	XX.XX%	$33.98	$3,030.10
Platinum (Only)	2.641	2.316	2.179	93%	2.027	XX.XX%	$1,633.00	$2,607.80
Palladium (Only)	1.222	1.011	0.952	93%	0.886	XX.XX%	$1,050.00	$1,000.00
Mixed Metals	56.146	54.219						
Gold			22.121	97%	21.340	XX.XX%	$771.50	$31,150.30
Silver			12.224	85%	10.390	XX.XX%	$33.98	$298.22
Platinum			4.621	90%	4.153	XX.XX%	$1,633.00	$7,789.78
Palladium			1.621	90%	1.459	XX.XX%	$1,050.00	$1,878.49
Stone Removal	28.188	16.897						
Gold			6.613	97%	6.415	XX.XX%	$1,771.50	$10,528.82
Sweeps	151.234	87.512						
Gold			20.250	92%	18.630	XX.XX%	$1,771.50	$53,162.26



Sub Total	$112,382.71
Stone Removal Fee	($95.00)
Net Total	$112,097.71

- Our refining processes use 80% less chemicals than standard refining techniques.
- Our water treatment facility assures that no waste water is discharged into the environment.
- We maintain four large fume scrubbers to clean our emissions.

RESPONSIBLE SOURCE CERTIFIED™ SCS GLOBAL SERVICES

H&S RESPONSIBILITY STATEMENTS AND POLICIES

Scan the QR code to view all of our Responsibility Statements, Policies and Certifications on our website.





Separate Your Metal

Separating your scrap properly is the most important step in minimizing your refining charges. Follow our simple steps to maximize your returns.

All metal weights should be notated on the Chain of Custody Form. If you do not include weights of your materials and the package is damaged or your weights do not match ours, we have no way of knowing if there are discrepancies until the lot is settled and your material has been melted.

Special instructions regarding the settlement options must be in writing, preferably on our **REFINING CHAIN OF CUSTODY FORM** (not written on the package). Due to the high cost of assaying, **WE DO NOT ASSAY FOR ALL PRECIOUS METALS UNLESS REQUESTED.** This includes platinum, so please tell us the specific metals you want assayed. Additional charges will apply.

Six Ways To Separate Your Scrap

1 - Gold scrap – karat scrap, jewelry scrap, filings & bench sweeps
2 - Silver scrap & filings
3 - Platinum
4 - Palladium
5 - Gold filled scrap and watch bands
6 - Floor sweeps, polishings, sink sludge, emery & filters

Tip To Improve Your Return - Iron in your scrap may lower your return. Iron has a high melting temperature so it's more difficult to melt and assay. It is best to remove any iron from your scrap with a magnet.



REQUIRED FORM!

YOU MUST COMPLETE A REFINING CHAIN OF CUSTODY FORM WITH ANY REFINING SHIPMENT.

This important form must be filled out and enclosed with your refining material to ensure we process your lot accurately. Please also complete the AML (Anti Money Laundering) portion, located at the bottom of the form.

Scan the QR code to view and print the required Refining Chain of Custody Form.

HOOVER & STRONG OFFERS THE HIGHEST RETURNS - USE THE SPLIT-LOT TEST TO FIND OUT!

We challenge our jewelers to split their scrap and test us against anyone else in the refining industry. Make sure the scrap is mixed as evenly as possible. If you only have one 10K ring and cannot snip it in half, pull the piece out. We have acquired many loyal customers through the split-lot test because of our proven higher returns.



Follow These Tips For Sending in Your Refining:

- Include a completed **REFINING CHAIN OF CUSTODY FORM**. If you are unable to print the form, please include name, address and instructions on handwritten paper.
- Include the weight of the scrap.
- State Assay Instructions (ie. Assay for Silver, Gold, Platinum, Palladium)
- Separate metals, not karats.
- Separating your scrap increases your bottom line by minimizing your refining charges.
- Separate magnetic from non-magnetic material.
- Treat it like the rest of your inventory, turn it at least twice a year.
- Know the basics of refining.
- Track the scrap in your shop.
- Promote the fact that you buy scrap.
- Send your scrap to a reputable refiner, not a middleman.

Take Advantage of our FREE Sweeps Boxes!

The majority of our shipments are received through FedEx, UPS and USPS. UPS Ground is used to ship larger refining shipments such as floorsweeps and polishing dust. We encourage you to recycle our product boxes when you send us your scrap.

We also have FREE trash can size boxes available for your polishings and sweeps. Just call 800-759-9997 and ask for a small or large size sweeps box shown in photo at right.

Box Dimensions in Inches:

Large Box: 31" x 16" x 16" (holds up to 60 lbs of sweeps)
Small Box: 18" x 10" x 10" (holds up to 15 lbs of sweeps)

These heavy-duty boxes come with plastic liners, a Chain of Custody Form and include FREE and insured shipping labels for your convenience. **Please include the REFINING CHAIN OF CUSTODY FORM with your shipment.** Including this completed form will expedite the processing of your refining shipment.

Two Box Sizes Are Available



7.5 gallons
(15 lbs sweeps)

30 gallons
(60 lbs sweeps)



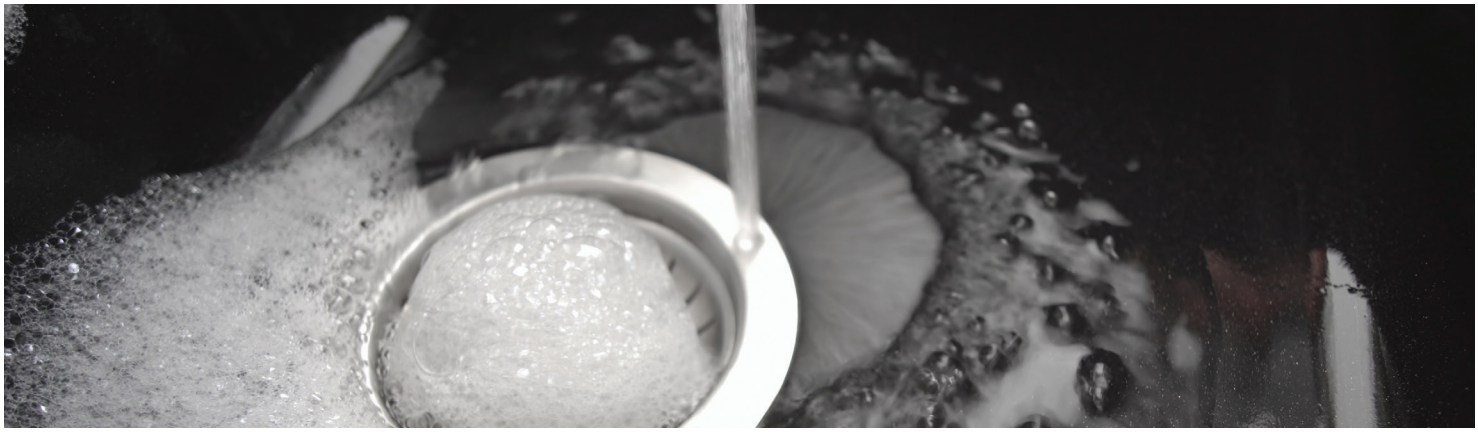
SHIPPING NOTES:

- Free FedEx 2Day® Shipping is limited to $25 per package.
- The customer will incur charges for shipping charges over $25 per package and/or karat scrap sent that yields less than 1 oz of Fine Gold, Platinum or Palladium.
- **We DO NOT offer free shipping on silver scrap.**
- Free FedEx 2Day® Shipping is insured for $25,000 per package.
- In the event of loss, claims compensation is limited to 75% of customer estimated value.
- For high value packages ($25,000+), please contact customer service for an insured overnight label.
- **Make a copy of the shipping label to keep for your records. This contains important tracking information.**

PLEASE FOLLOW THESE PACKAGING GUIDELINES:

- Double plastic bag and seal your material securely.
- Place into a secure box with a completed REFINING CHAIN OF CUSTODY FORM, including AML info, or include a letter with all pertinent information (Make a copy for your records).
- Label the outside of your box clearly with your name and address or use the FREE downloadable shipping label from our website.
- **Address your shipment to: Hoover & Strong, Attn: Jay, 10700 Trade Rd., North Chesterfield, VA 23236.**
- Drop into the mail or take to FedEx/UPS dropoff location.
- **If you use our FREE SHIPPING LABEL,** tape the shipping label on the outside of your package and leave it with your FedEx driver or drop-off point. Make sure to notate the tracking # or make a copy of the label for your records.

Your Metal Scrap Could Literally be Going Down the Drain!



Increase your profit margins by targeting waste in your shop. Identifying these areas is the first step towards maximizing the value of your return and ultimately increasing your bottom line.

Sink traps, brushes, emery paper, wastebaskets and the floor are all areas in your shop that collect valuable precious metals.

Sink Trap

A sink trap can be purchased or made for very little cost. Purchase a 5-gallon or larger container that will fit under your sink. The trick is to extend the sink drain (inlet) below the tank drain (outlet) so that any precious metal pieces will settle to the bottom instead of floating across the top of the water and out into the sewer. Place the outlet towards the top of the tank so that there is little water movement in the bottom of the tank to allow settling. Clean the trap out at least twice a year to reduce offensive odors in the tank. Include the dried sludge with your sweeps to reduce refining costs. This inexpensive tank will be "worth its weight in gold" over the years.



Wastebaskets

Have two separate wastebaskets; one for regular trash and one for aprons, rags, floor sweeps and polishings. **Better yet...use one of our FREE sweeps boxes (all of which include a plastic liner) to collect these types of items.**



#1 for trash, #2 for rags, sweeps, etc.

FREE SWEEPS BOXES!

Scan the QR code to order a FREE sweeps box.

Jewelers should use baby wipes or wet paper towels to clean their hands before washing their hands in the sink. This practice will capture particles usually washed away into the sewer. You would be surprised at how many small particles go into the sewer otherwise. We can guarantee this practice will more than cover the cost of wet wipes.

We are the Greenest Refiner in the USA!

Post-Consumer Recycled Scrap

Our principal supply of fine precious metals comes from our on-site green refinery, where we only purchase scrap from the United States, Canada and Mexico, giving us a supply of 100% recycled precious metals. This **post-consumer recycled scrap** is predominantly in the form of unwanted or broken jewelry, jewelry processing scrap and dental scrap.

Our Green Processes

Hoover & Strong guarantees that it processes, handles, stores and ships all hazardous material with procedures that meet or exceed federal, state and local environmental regulations.

In the Refining Division:

- Our refining processes use 80% less chemicals than standard refining techniques.
- Our water treatment facility assures that no waste water is discharged into the environment.
- We maintain four large fume scrubbers to clean our emissions.
- All cooling water for our refining melting furnaces is provided by a fully recycled, no-loss water cooling system.

In the Mill and Jewelry Division:

- All clean manufacturing scrap from our operation is re-melted.
- Floor sweeps, sink sludge and mixed scrap are all refined.
- Cooling water from casting and melting is re-circulated within the plant.
- All copper and brass is recycled from the tool and die department.

Utilizing these processes has allowed us to become the greenest precious metal refinery in the USA.



Scan the QR code to view the above source certification on our website.

Shipment Arrival



The moment your scrap shipment is weighed in at our refining division, it is entered into our computerized refining flow system. The shipment is checked and double-checked through every step of the refining process. Each lot, regardless of size, receives the same careful attention to ensure you a maximum return.

If there is a weight discrepancy between your stated weight and our scales, you are called before the scrap continues through our system.

Our refining coordinator then records a description of the scrap and a karat estimate. The scrap then moves to our melting department.

Melting

Clean scrap (karat gold, sterling silver, etc) is mixed with a special flux and then melted. The flux makes the melt more fluid and homogeneous and then a pin sample is taken for fire assay.

The melt is then poured into a mold, the metal settles to the bottom and the slag created by the flux remains on top taking some of the non-metallic impurities with it.

After melting, the bars are returned to the vault to be weighed and a sample is taken from each side. The bullion remains in the vault until you have been paid for your scrap.





Assay



After your bullion has been weighed, the sample is fire assayed in duplicate to determine the precious metal content of the refining shipment.

The assay lab does a miniature refining process on multiple samples to determine the precious metal content.

The bullion karat is actually determined by the percentage of fine gold remaining following the assay process. The results of the assays must agree. If they do not, the bar is remelted to ensure that it is homogeneous and then resampled and reassayed.

We use XRF or Fire Assay to recover the highest possible amount of gold, silver, platinum and palladium from your scrap material.

Read more about these Analytical Services on page 13.

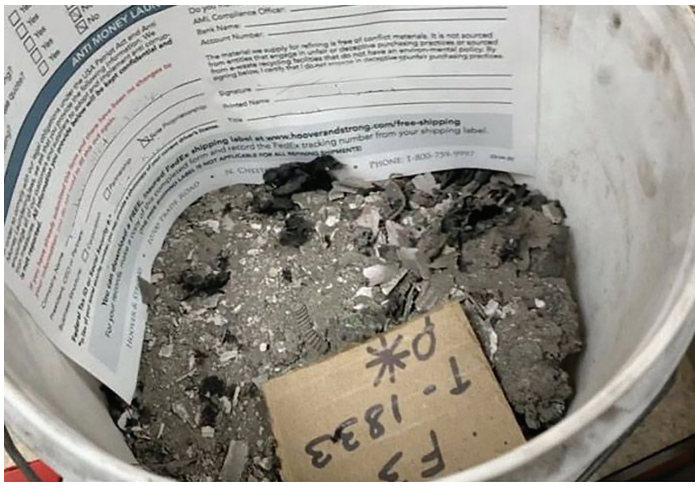
Sweeps

Sweeps require more involved processing than clean scrap. It would be impractical to melt down a sweep because of its large volume and low grade gold content.

The sweep is first burned at a low heat to incinerate the combustible material. It is then milled into a fine powder and sifted. By producing a fine blended powder, the sweep is made homogeneous. A representative sample is taken and assayed to determine the fine gold content.

Standard lead times on sweeps is 7-10 days.

Scan the QR code to view and print the required Refining Chain of Custody Form.



Refining to Fine Gold

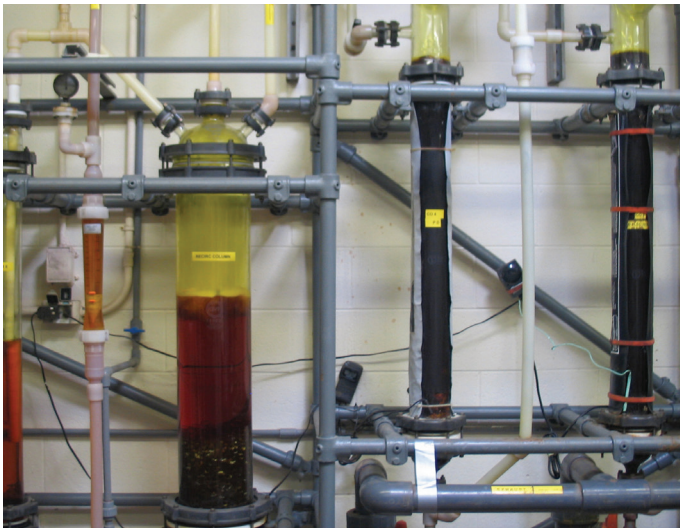
After the assay process, we determine the value of the scrap shipment and pay you, our customer. The metal is then ready for refining into its precious components.

Bullions are melted in a furnace and chlorine gas is bubbled through the liquid metal. This converts silver and base metals into solid chlorides.

The remaining liquid metal is at least 98% pure gold. It is cast into anodes and electrolytically refined in a gold-based solution. Fine or 24k (.999) gold is plated onto the cathode, while platinum and palladium are later recovered.

Increasing our capacity and throughput saves us money by reducing the time the gold spends in "limbo." We pass these savings on to you, helping us maintain competitive pricing.

Our refining processes use 80% less chemicals than standard refining techniques and our water treatment facility assures that no waste water is discharged into the environment. We maintain four large fume scrubbers to clean our emissions. Utilizing these processes has allowed us to become the greenest precious metal refinery in the USA.



All refined metals are recycled into our Harmony brand of 100% recycled mill and jewelry products!

OUR COMMITMENT TO SECURITY

Hoover and Strong is committed to safeguarding the precious metals entrusted to us. Our Refining Division is an isolated wing with access limited to refining employees. All incoming packages are delivered to the wing where they are logged into the refining flow system.

The packages are then taken to our vault where they are opened under security's surveillance. Hoover and Strong's security exceeds the industry standard. We do this for our peace of mind, as well as yours, our refining customer.

Refining to Fine Platinum



Hoover & Strong is the only secondary, independent refinery in the United States that refines Platinum and Palladium!

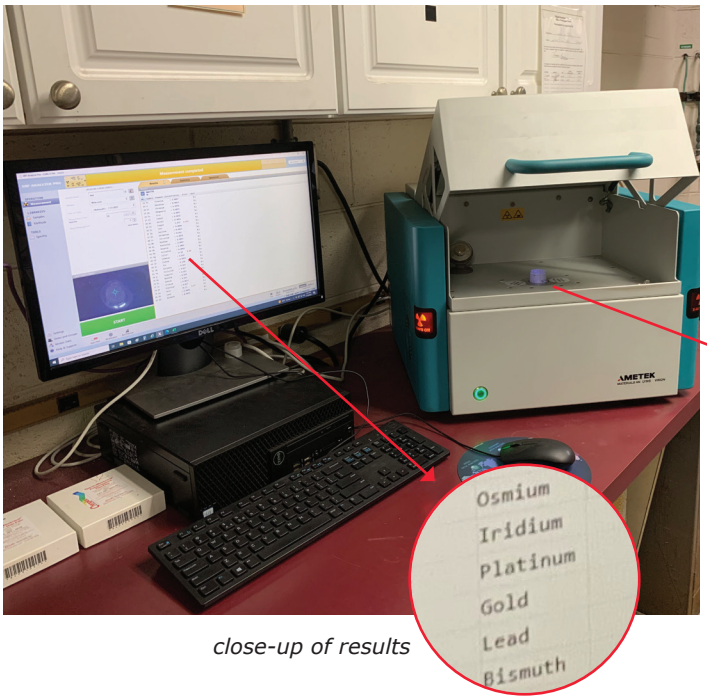
The platinum or palladium to be refined is processed into a suitable form and placed inside the columns where it undergoes a digestion process.

Once the platinum or palladium have digested, the remaining liquid is the secondary process in retrieving the fine metals.

The overall process recovers metal and generates 60% less acid waste per ounce recovered. These financial gains can again be passed on to you, the customer, by keeping our charges low and competitive.

Our Analytical Services include XRF and Fire Assay

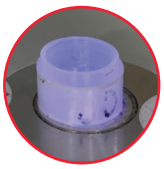
It is our goal to recover the highest possible amount of gold, silver, platinum and palladium from your scrap material. Our leading-edge laboratory offers two analytical techniques, XRF and Fire Assay, both of which are capable of detecting even the smallest amounts of precious metals. The analytical technique used will depend on your budget, timeframe, the elements to be determined and the level of accuracy required. **Please Note: This page describes stand-alone assay charges. Lot specific assay charges are stated on our Refining Terms.**



close-up of results

XRF: X-Ray Fluorescence Spectroscopy is a non-destructive technique capable of determining the concentration of multiple elements in a sample. It is particularly useful in providing qualitative results, defining the elements present in the sample with a less accurate determination of their concentration. This technique provides the most accurate results from smooth, flat, homogeneous samples.

Accuracy: GOOD ± 0.1% for gold & ± 0.5% for all other metals. Results are dependent on sample quality and homogeneity.



sample is placed in the spectrometer

Cost: $75 per sample

Turnaround: One working day from receipt of sample

FIRE ASSAY: Over 4,000 years old, fire assay is still the most accurate method for determining gold content.

This ancient technique is still used today and requires a small amount of your sample to undergo a thermal and chemical process. Samples must be homogeneous.

BEST FOR High and Low AU, PT and PD

Accuracy: BETTER ±0.01% or better

Cost: $150 per sample

Turnaround: Two working days from receipt of sample

After your bullion has been weighed, pin samples are taken from each end and fire assayed in duplicate to determine the precious metal content. The results of the assays must agree. If they do not, the bar is remelted to ensure that it is homogeneous and then resampled and reassayed.



THE FOLLOWING REFINING RELATED FORMS ARE AVAILABLE ON OUR WEBSITE:

- Refining Chain of Custody Form
- Lab-Grown Screening and CZ Frosting Form
- Stone Setting Submission Form

Scan this QR code to access the refining-related forms on our website.

Diamond Melee Purchasing - Don't Just Sell Your Diamonds, Recycle Them!

We will buy your diamonds and precious metals and we'll offer the BEST PRICES, too!

No matter what the quality or the quantity! We buy breakouts, melees, all stone sizes, any shape, quality, chipped or broken. AND, we will pay the highest prices for your stones.

Why Sell Us Your Diamonds?

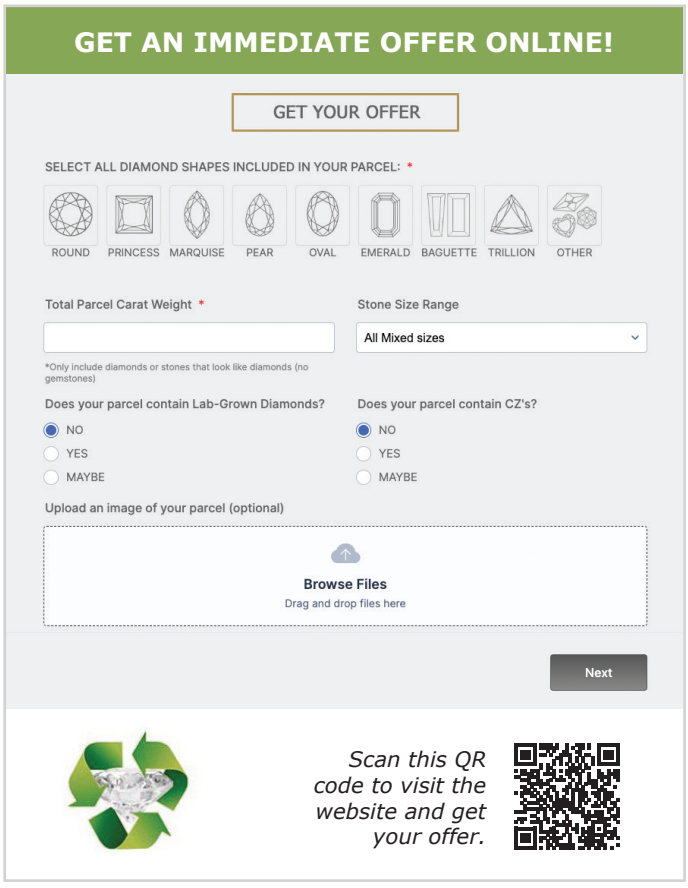
For generations, jewelers and pawnbrokers have trusted and relied on Hoover & Strong to buy their scrap precious metals at the highest prices. We have worked hard to maintain our reputation for over a century in the manufacturing and refining business!

You have trusted our expertise and customer service for many years. You can trust us with your precious stones as well!

- **No minimum, no obligation purchase quotes are usually available within 24 hours**
- **Free evaluations**
- **No minimum carat requirement**

SHIP YOUR DIAMONDS TO US FOR FREE AND GET A CASH OFFER.

GET AN IMMEDIATE OFFER ONLINE!



Scan this QR code to visit the website and get your offer.



CZ Frosting

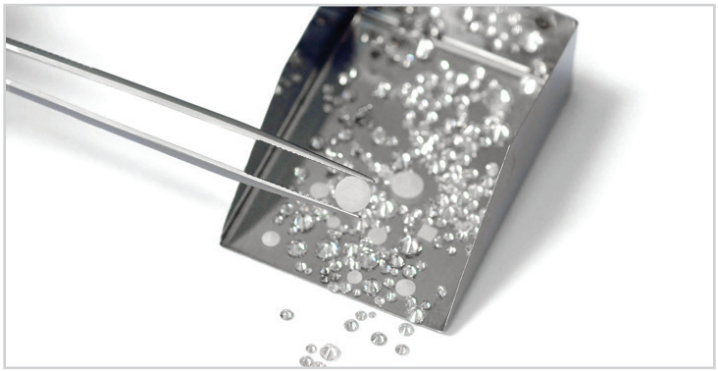
The easy way to separate CZs from diamonds - During this chemical process, the CZs in the parcel get etched (similar to etched glass) and therefore are easily detectable and separable from the diamonds in the parcel. This process is safe for diamonds, but does affect colored gemstones and could permanently damage them. Make sure to have any valuable gemstones removed from your parcel before sending them in.

Pricing:

CZ frosting is $50 per parcel. This fee will be added to your refining charge. (Fee includes the CZ frosting only). Pricing is for lots up to 1000.00ct. Larger lots will be priced individually.

CZ Separation - This service, which is done after the frosting, will be charged at $1 per carat.

Colored Stones Separation - Since the CZ frosting process can permanently damage colored gemstones, we can separate the colored gemstones before the CZ frosting process. Charge for this service is $25.



Lab-Grown Screening



We can help you separate lab-grown diamonds from natural diamonds in your melee parcels and jewelry items. Lab-grown diamonds have gained popularity in recent years. While they present a great cost-effective alternative to natural diamonds, it is crucial they are identified and disclosed to the consumers when sold. If you are accepting diamond jewelry through upgrades or buy them outright from consumers, the items you buy may feature lab-grown diamonds. It is your responsibility to make sure you identify any lab-grown diamonds before resale, and we're here to help!

Our lab-grown detection process is quick and reliable and it allows us to detect both CVD and HPHT grown diamonds. The process is safe for all diamonds and precious metals and doesn't involve any chemicals.

Pricing:

Diamond Parcel - 0 - 50 carats total weight - $49 per parcel
Diamond Parcel - 50 - 100 carats total weight - $79 per parcel
Jewelry item set with 5 stones or less - $5 per item
Jewelry item set with 5-50 stones - $10 per item
Diamond parcel over 100 carats or jewelry item set with over 50 stones - priced upon review



ANOTHER WAY TO SELL YOUR DIAMONDS IS THROUGH OUR ONLINE AUCTIONS!

HARMONY DIAMOND AUCTIONS

Learn more on our website.

Getting your diamonds in front of hundreds of qualified buyers all over the world has never been easier!

- Our simple, no-risk process allows you to GET THE BEST MARKET PRICES for your diamonds quickly and consistently!
- Expert evaluation and grading so you never undersell your diamonds!
- No risk review period allows you to accept or reject the highest offers

Chemical Stone Removal

Removing diamonds from gold, platinum or palladium channel, pave and cluster settings can be a time-consuming process, often resulting in significant breakage.

Our state-of-the-art chemical processing facility is able to remove your diamonds quickly and safely.*

STONE REMOVAL IS FREE ON GOLD when the fine metal recovered is AT LEAST 5 oz. ($75 charge for less than 5 oz.)

Please Note:

- Stone removal lots must be separate from non-stone lots or additional charges may apply
- Platinum stone removals require extra lead time

Important: ALL LOOSE STONES must be mailed separately from your refining material and clearly marked to "Dept. 291" to ensure they are received directly by our diamond department. We cannot assume responsibility for damaged or missing loose stones when they are mixed with your refining material.



**Pearls, opals, colored and synthetic stones usually undergo color changes, chipping and cracking and may not be recovered. We do not offer stone removal from silver.*

HOOVER & STRONG REFINING CHAIN OF CUSTODY FORM

Please complete all sections of this form and include a physical copy with your scrap shipment. Orders may be delayed without all sections completed.

Markets are set on day your refining is received. We purchase metal scrap from USA, Canada and Mexico customers only.
We DO NOT BUY scrap metal from private individuals that live in Virginia.

Company Name _____

Customer Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

Email _____

☐ **I am a new customer.** ☐ **The above is an address change.**
☐ **I live in the USA.** ☐ **I am a registered USA business.**

I am shipping the following:

☐ Karat Gold ☐ Sterling Silver ☐ Platinum
☐ Palladium ☐ Gold Filled ☐ Dental Scrap
☐ Filings, Grindings, Polishings ☐ Bench Sweeps ☐ Floor Sweeps

☐ Other Material: _____

DESCRIPTION OF MATERIAL

Unit of Measure (please check one) ☐ grams ☐ dwts ☐ ozs ☐ lbs

Description of Items	Customer Weight	Weight Rec'd (for H&S use only)

CLEAN SCRAP (HARD SCRAP) - ASSAY

☐ Gold & Silver (Free) ☐ Platinum & Palladium ($50) ☐ All four metals ($50)

SWEEPS - ASSAY FOR:

☐ Gold & Silver ($75) ☐ Platinum & Palladium ($125) ☐ All four metals ($125)

STONE REMOVAL

Request Stone Removal ($75)	☐ Yes	☐ No
Return My Stones ($15 FedEx fee)	☐ Yes	☐ No
Do you want Lab Grown Screening? ($49-$79)	☐ Yes	☐ No
Do you want a stone purchase quote? (free)	☐ Yes	☐ No
Do you want CZ Frosting? ($50)	☐ Yes	☐ No

All charges will be deducted from lot value upon settlement

PLEASE SELECT YOUR PREFERRED PAYMENT METHOD BELOW:

☐ **Send me a check.**
Make check payable to: _____

(Specify your delivery preference below.)

☐ First Class Mail (No Charge)
☐ FedEx AM - Next Day ($25)
☐ FedEx PM - Next Day ($20)
☐ FedEx 2 Day ($15)
☐ International FedEx (cost subject to zip codes)
☐ Express Mail ($25)

••• PRICES ABOVE ARE SUBJECT TO CHANGE BASED ON ZIP CODE •••

Regular Mail – This option is subject to USPS Service. There is a $30 stop-payment fee to re-issue a check prior to 10 business days from date issued. If time is of the essence, FedEx or wire transfer is strongly suggested.

☐ **Send me an ACH Payment** (no minimum, no charge)
For wire transfers, fill out the form below or attach a voided check.

Name of Bank _____

Location of Bank (City) _____ (State) _____

Account Name _____

Account # _____ ABA Routing # _____

☐ **Credit my account.**

☐ **I would like to use my settlement to purchase these products now:**

_____

_____

_____

_____

_____

_____

SPECIAL INSTRUCTIONS: _____

_____

_____

MAIL YOUR REFINING TO:

Attn: JAY
Hoover & Strong, Inc.
10700 Trade Road
N. Chesterfield, VA 23236

ANTI MONEY LAUNDERING REQUIREMENT

In order to comply with our legal obligations under the USA Patriot Act and Anti Money Laundering laws, we ask that you provide the following information. We encourage all of our customers and suppliers to adopt and implement anti corruption measures. **All information you provide below will be kept confidential and is not reported.**

If you have already submitted this form and there have been no changes to your information, you do not need to fill this out again.

Company Name _____

President, CEO or Partners: _____

Business Structure: ☐ Corporation ☐ Partnership ☐ Sole Proprietorship

Federal Tax ID or Social Security #.* _____

***In lieu of your social security number, you may provide a photocopy of your current driver's license.**

Do you maintain an AML program? ☐ Yes ☐ No

AML Compliance Officer: _____

Bank Name: _____

Account Number: _____

The material we supply for refining is free of conflict materials. It is not sourced from entities that engage in unfair or deceptive purchasing practices or sourced from e-waste recycling facilities that do not have an environ-mental policy. By signing below, I certify that I do not engage in deceptive or unfair purchasing practices.

Signature _____

Printed Name _____

Title _____

You can download a FREE, insured FedEx shipping label at www.hooverandstrong.com/free-shipping
For your records, make a copy of this completed form and record the FedEx tracking number from your shipping label.
(THE FREE SHIPPING LABEL IS NOT APPLICABLE FOR ALL REFINING SHIPMENTS)