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Dolphin Debit Named Sole ATM Provider for Community Resource Credit Union in Texas

HOUSTON, Texas, April 22, 2014 – Community Resource Credit Union (CRCU) of Baytown, Texas, has entered into a multi-year agreement with Dolphin Debit to take ownership of its ATM fleet.

Dolphin Debit will replace and upgrade Community Resources' existing ATMs to ensure full compliance with Windows 7 and EMV chip technology requirements. Dolphin will also provide ongoing turnkey ATM management and service for each of the credit union's 19 ATMs.



CRCU currently has six ATMs located within its branches and 13 off-premise ATMs, located in high-traffic areas such as gas stations, Lee College, and a local hospital.

The agreement with Dolphin Debit brings the management of the credit union's ATMs under one company, with Dolphin the sole provider of ATM services to the credit union. Dolphin Debit is a full-service ATM management company that owns and operates ATMs for financial institutions, and provides turnkey management services for ATMs owned by others.

Dolphin Debit has been managing CRCU's off-premise ATMs since 2006. It was instrumental in establishing the credit union's ATM presence in the community at key locations such as Murphy USA gas stations adjacent to Walmart stores, and at other sites in the Baytown area.

"With an aging ATM fleet and the ongoing regulatory changes, we decided to get out of the ATM management business," said David Frazier, President and CEO of Community Resource Credit Union. "Dolphin has always been easy to work with and delivered on their promises. By turning everything over to Dolphin we saved hundreds of thousands in capital expenses, reducing the cost of providing ATM services to our members."

CRCU is a \$320 million credit union with five branches in Baytown, and 20,000 active debit cardholders.

"Community Resource has increased its market presence through the off-premise ATMs we own in high-traffic areas throughout Baytown," said Ben Allen, President of Dolphin Debit. "This agreement will give the credit union a consistent level of service across its ATMs, while ensuring all of its ATMs are compliant."

About Dolphin Debit

Dolphin Debit Access is a full-service ATM management company that owns and operates ATMs for financial institutions. Dolphin's turnkey ATM service includes deployment of new ATM equipment combined with terminal driving, ATM maintenance, armored car service, communications, monitoring and dispatch, and cash management. Dolphin Debit operates all types of equipment in various on-premises and off-premises venues. In addition, Dolphin Debit has the rights to install and operate drive-up ATMs at Walmart/Murphy USA locations in multiple states. Dolphin Debit customizes solutions to the specific needs of clients, with a flexible, cost-saving approach that enables redeployment of company assets to improve the bottom line. For more information, visit dolphindebit.com.

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