



ATM Strategy Improves Fleet, Reduces Cost, Simplifies Management for Community Resource Credit Union

ATMs are a strategic product for Community Resource Credit Union of Baytown, Texas. An ATM's small footprint allows the credit union to expand its market presence without having to invest in new branches.

In the last eight years, Community Resource has built a community presence through strategically placed ATMs. The machines are more than a convenience tool for members; they are an advertising vehicle for the credit union.

Prior to this initiative, members had to use an affiliate ATM or visit one of Community Resource's five branches to withdraw money from an ATM. The credit union wanted to make it more convenient for members to access their money while increasing market awareness for the credit union.

Community Resource began working in 2006 with Dolphin Debit, the full-service ATM management company that owns and operates ATMs for financial institutions. Dolphin Debit, through its relationship with Murphy USA gas stations, located adjacent to Walmart stores, was able to install ATMs for Community Resource in high-traffic areas throughout Baytown, which has a population of more than 70,000.

According to Deena Smith, CFO for Community Resource Credit Union, "The drive-up ATMs serve a dual purpose for us. Besides giving members convenient access to their money, the ATMs are large enough to be wrapped, allowing us to stamp our brand identity on the machines, so they serve as an outdoor billboard."

For a while, Dolphin Debit managed Community Resource's off-premise ATMs, with the credit union managing its branch machines through a number of vendors. That was until the credit union discovered the large capital investment it would need to replace its branch ATMs in order to upgrade for Windows 7 and meet new regulations associated with EMV.



"To upgrade all of our branch ATMs, we were looking at investing hundreds of thousands of dollars," says Smith. The credit union turned to Dolphin Debit for the solution.

"With an aging ATM fleet and the ongoing regulatory changes we decided to get out of the ATM management business," says David Frazier, Community Resource's President and CEO. "Dolphin has always delivered on its promises and been easy to work with. By turning everything over to Dolphin, we reduced the cost of providing ATM services to our members, while improving service across the board."

As part of a long-term agreement, Dolphin Debit replaced and upgraded Community Resource's existing ATMs to ensure compliance with Windows 7 and EMV requirements. Dolphin now also provides ongoing turnkey ATM management and service for all of the credit union's 19 ATMs.

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

Smith notes, "One of the benefits of working with Dolphin is having a single point of contact for all of our ATMs. We no longer have multiple vendors to manage. Dolphin monitors each machine remotely and is able to respond more quickly, minimizing downtime."

Noting that "An ATM isn't something you can install and forget about," Smith points out that Dolphin Debit remotely monitors every machine, detecting technical issues early and getting repairs done quickly. "Before Dolphin, our ATMs weren't remotely monitored and we wouldn't know about an issue until a member notified us," she says.

Community Resource has been able to streamline and simplify the management of its ATM fleet through Dolphin Debit. The credit union has eliminated the daily burden of maintaining its machines and avoided the cost of future upgrades, which are now the responsibility of Dolphin Debit

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