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## **Memorial Credit Union Puts Dolphin Debit in Charge of Its Entire ATM Fleet in Houston**

HOUSTON, February 9, 2015 – Memorial Credit Union of Houston has moved the ownership and operations of its entire ATM fleet over to [Dolphin Debit](#), the full-service ATM management company, freeing itself of a sizable management burden.

Memorial CU is a fast-growing, 10,528-member credit union that serves Memorial Hermann Healthcare System, the nationally renowned hospital with 12 major facilities and a number of other hospitals, institutes, and specialty centers in greater Houston. The credit union, which also serves residents of Houston and Harris County, has assets of \$71.5 million, with five branches and a total of 16 ATMs.

Thomas Rogers, President and CEO, said the decision to turn over all of Memorial CU's ATM management to Dolphin Debit was precipitated by a new wave of regulations that would have required the credit union to replace all its cash-dispensing ATMs with new units.

"Replacing every unit just wasn't feasible for us," Rogers said. "We might have been able to afford the replacement, but we still would have had to manage the program. I thought that was the perfect time to go with Dolphin Debit, since I had been looking at them anyway."

For Rogers and Memorial CU, "Managing our ATM program had always been a huge chore," he said. "It was very time-consuming and labor intensive, and we always felt that the time involved in managing the program could have been better spent in other areas."

For some financial institutions, giving up control of their ATMs is hard to do. That wasn't the case for Memorial CU.

"Once we looked at the numbers, and looked at all the scenarios, it was an easy move to make," Rogers explained. "I didn't lose anything by giving up ownership. We are saving labor and staff hours, and it really has been a stress-free change."

Dolphin Debit had 16 all-new cash-dispensing ATMs installed within a month, a fraction of the time that Rogers said it would have taken him to work with ATM vendors himself and get them installed and operational. It didn't take long to realize the benefits.

"The biggest benefit, on top of the internal cost savings, is that I can keep up on the latest technology going forward, without any stress. If new rules and regulations come down and the current ATM models can't handle them, Dolphin Debit will upgrade those machines. I don't have to deal with any of that. With everything taken care of in one management program, it makes it a simpler process," Rogers said.

"Memorial Credit Union is like many other credit unions that struggle to keep up with new ATM regulations and find that the ATM business isn't worth the resources they have to devote to it," said Ben Allen, President of Dolphin Debit. "That is why so many credit unions are turning to us to manage their programs."

#### **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](http://dolphindebit.com).