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## **Mississippi Postal Federal Credit Union Turns ATMs Over to Dolphin Debit to Avoid Compliance Costs**

HOUSTON, March 24, 2015 – Fearing that keeping its ATMs in compliance would get too expensive and require new machines, Mississippi Postal Federal Credit Union has turned over management of its ATMs to Dolphin Debit, the full-service ATM management company.

Mississippi Postal FCU, based in Jackson, is a 4,200-member, \$61 million credit union that serves primarily U.S. Postal Service and other federal employees in Jackson and across Mississippi. The credit union's two ATMs – one at its headquarters and another at the main post office in Jackson – were almost a decade old, and that presented problems.

"The machines barely made the upgrade for ADA (Americans with Disabilities Act). That was a huge expense," said Katie Nelson, CEO and Manager of Mississippi Postal FCU. "They really wouldn't have been able to handle any additional upgrades. So with EMV coming, I knew we were going to have to have new machines."

Nelson checked out three companies, and chose Dolphin based on service, price, and the fact that Dolphin includes all upgrades and will make sure Mississippi Postal FCU stays in compliance.

Now that the credit union has swapped out the old ATMs for new ones from Dolphin, Nelson said, "It's a very easy process. All I have to do is provide the money. I don't have to worry if that ATM at the post office is up or down. It's out of sight and out of mind. Also, because we cover the entire state of Mississippi, I like the fact that my members get access to the CU24 network and to other Dolphin machines outside of the Jackson area."

Moving to Dolphin Debit-provided ATMs has been a money saver for Mississippi Postal FCU. Nelson said the projected cost of buying new machines, depreciating them, and managing them would have been much more than Dolphin's turnkey solution.

"We also have less staff time involved with the ATMs, and we don't have to pay for upgrades anymore. That's Dolphin's responsibility," Nelson said.

Ben Allen, President of Dolphin Debit, said that for some credit unions and banks, particularly those with older ATMs, the cost of compliance is going to be a growing concern.

"The upgrades needed for the switchover to EMV are pretty significant," Allen said. "We expect a lot of financial institutions to take a look at that cost over the next several months and conclude that it's smart business to get out of running their own ATMs."

#### **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).