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Dolphin Debit Helps Randolph-Brooks Federal Credit Union Boost Presence Via Murphy USA Sites

HOUSTON, May 12, 2015 – Randolph-Brooks Federal Credit Union (RBFCU), one of the largest credit unions in the country, has leveraged Dolphin Debit to increase its presence at Murphy USA fuel stations in Texas and better serve its members.



Dolphin Debit, the full-service ATM management company, has an exclusive arrangement with Murphy USA fuel stations in several states for locating ATMs for financial institution clients. RBFCU now has a dozen ATMs at the high-traffic fuel station locations adjacent to Walmart stores.

Founded in 1952, RBFCU has more than half a million members and over \$6 billion in assets. Originally founded to serve personnel at Randolph Air Force Base in San Antonio, it now serves more than 2,500 select groups throughout Texas.

RBFCU and Dolphin Debit began working together in 2014, with a single Murphy USA-based ATM in San Antonio. RBFCU added sites gradually in central and north Texas, and then in March 2015, doubled its number of sites, launching six locations in the Austin area.

"It was important to us to provide convenient ATM services to members who might not have easy access to a branch or traditional ATM location," said Sonya McDonald, Executive Vice President and Chief of Staff for RBFCU. "In addition, we wanted members to have access to an RBFCU ATM in a high-visibility location. Murphy USA has expanded into many areas where RBFCU members live and work and they provide convenient, safe sites to conduct transactions."

In addition, the Murphy USA-based ATMs provide added visibility and branding for the credit union. As it has expanded into the Dallas market, for example, the ATMs provide

a broader presence than the branch network alone could offer, with more options for members' financial transactions.

In one of those Dallas-area communities, "We were able to deploy an ATM prior to the opening of our first branch in that area. We began building name and brand awareness for current and potential members," said McDonald. As a result, she said, "We have seen very strong membership growth in that community."

The convenience and visibility the Murphy USA ATMs offer fits with RBFCU's devotion to its members' financial needs. "We have developed a robust mobile application to assist members anywhere they are, and adding Dolphin Debit ATMs is a physical manifestation of that same philosophy – making life easier for members so they can save time and money," McDonald said.

Ben Allen, President of Dolphin Debit, emphasized that for RBFCU, the relationship has been designed to be as smooth and streamlined as possible. "With us managing all the operational aspects of the ATM deployment and maintenance at the Murphy USA sites, Randolph Brooks Federal Credit Union has been able to expand its network more widely than it could have if it was managing the machines on its own. We plan to continue helping them expand their presence at Murphy USA locations this year."

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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