



## Compliance Challenges Convince Memorial Credit Union to Turn Its Entire ATM Fleet Over to Dolphin Debit

**It was the challenge** of keeping up with regulations that finally convinced Memorial Credit Union of Houston to get out of the ATM business.

The credit union had always been able to stay compliant, but when a new wave of regulations would have required Memorial CU to replace all of its cash-dispensing ATMs with new units, that was the final straw. They called Dolphin Debit, the full-service ATM management company.

"Replacing every unit just wasn't feasible for us," recalls Thomas Rogers, President and CEO of Memorial Credit Union. "We might have been able to afford the replacement, but we still would have had to manage the program."

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The credit union turned over ownership and operations of its entire ATM fleet to Dolphin Debit, and the way Rogers sees it, freed itself of a sizable management burden.

"Managing our ATM program had always been a huge chore," Rogers explains. "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."



**Memorial  
Credit Union**  
**Houston, Texas**  
**Members: 10,300**  
**Assets: \$95 million**  
**ATMs: 18**



Rogers adds that "What drove our decision was that due to regulations we would have had to replace 16 ATMs, at \$12,000 to \$15,000 per unit. That, plus the fact that ATM management programs have really become an attractive proposition, made it the perfect time to look at Dolphin Debit, since I was leaning toward them anyway."

Once Memorial CU committed to its new strategy, Dolphin Debit had 16 all-new cash-dispensing ATMs installed within a month, a fraction of the time that Rogers says 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 says.

The replacement process went very smoothly for Memorial CU. "We were able to take all our current units and trade them to Dolphin Debit for new units. Once they started, they had every ATM installed within a week and a half," Rogers notes. "With our old provider, it might have taken 120 days to get a new machine in. And the new units are much better than what I traded in. I am still surprised how simple and headache-free the process was."

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 says. "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."

**Memorial Credit Union is a fast-growing 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 also serves residents of Houston and Harris County.**

