



Three Years Later, Memorial Credit Union is Still Glad It Turned ATM Fleet Over to Dolphin Debit



It was the challenge of keeping up with regulations that initially convinced Memorial Credit Union of Houston to get out of the ATM business in 2014. Three years later, the credit union reflects on that as a smart decision, for many reasons.

The credit union had always been able to stay compliant, but when a new wave of regulations would have required replacement of all its ATMs with new units, that pushed it to turn over its machines to management by Dolphin Debit.

Memorial CU had already been considering the move for its potential to reduce costs and free up staff time. Turning its ATMs over to Dolphin Debit, the full-service management company, eliminated what Thomas Rogers, President and CEO of Memorial CU, called at the time “a huge chore.”

The credit union has added one ATM since going with Dolphin Debit, and now has 17 machines to serve its membership, which is primarily employees and affiliates of the Memorial Hermann Hospital System.

The switchover was beneficial from the start, Rogers says, noting that “From an operational standpoint, we immediately saw the benefits both in cost savings and people’s time. That continues to be very important.”

Looking back, Rogers says the credit union had just grown accustomed to all the time and effort involved in managing their own ATMs.

**Memorial
Credit Union
Houston, Texas
Members: 10,176
Assets: \$74.4 million
ATMs: 17**

“We didn’t really think about it at the time,” he recalls. “It was just something we had to do. And then we sat down and analyzed it and looked at the benefits of turning the ATMs over to Dolphin. I would encourage other credit unions to do that, because they would be surprised how much time and expense that could free up.”

Rogers says his credit union is seeing a change toward ATMs being the primary physical touchpoint for a growing number of members.

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-- Thomas Rogers

“More and more people are using electronic services rather than walking into a branch,” Rogers says. “They may want to do most all of their other business online, but then they go to an ATM to get cash. We’re seeing that ATMs are extremely important to this group of people, and this trend is going to continue.”



Dolphin Debit takes care of all technology upgrades and regulatory compliance for Memorial CU, in addition to handling repairs, maintenance, and upkeep.

“The greatest thing about working with Dolphin is that there is just no time involved on our part. We do very little internally concerning the ATM fleet.” Rogers says.

Previously, Memorial staff was spending the equivalent of about a day and a half every week handling ATMs and taking care of maintenance, Rogers recalls. Now they can concentrate on other duties, without the hassles of ATM management.

“If there is an issue, we simply call them and it is taken care of,” Rogers says. “That was the main reason we switched, and after three years, it is still holding true.”

