

# Long-Term Relationship Was Key to Sabine FCU's Conversion of ATM Fleet to Dolphin Debit

It took a decade, but eventually Sabine Federal Credit Union moved all of its ATMs over to management by Dolphin Debit. A 2006 experiment kicked off a relationship that grew and thrived and kept paying off for the credit union. And then in early 2017, Sabine FCU at last completed its transition to Dolphin Debit, the full-service ATM management company.

"We started working with Dolphin Debit via some shared ATMs in 2006," recalls Kenita Dougharty, President and CEO of Sabine FCU. Those ATMs were at Murphy fuel stations adjacent to Walmart stores. It was a successful program for the credit union, and when its biggest SEG, the DuPont Sabine River Works plant, asked the credit union to locate an ATM on-site, Sabine FCU immediately turned to Dolphin for that.

Frustration with its existing ATM provider pushed Sabine FCU to convert additional ATMs to Dolphin Debit as contracts ended, and then it completed the transition in February 2017, with all five of its ATMs now in Dolphin Debit's hands.

"All our ATMs are owned and serviced by Dolphin, and we have a lot fewer headaches now," Dougharty said.

## One Phone Call

Early on, Dougharty says, the Sabine staff got spoiled by being able to make one phone call to Dolphin Debit for whatever was needed with the ATMs. "They knew who we were and they were courteous and quick to respond. When we called, we got action," she says, which encouraged the credit union to move more of its resources to Dolphin.

As Sabine FCU gave consideration to fully outsourcing its ATMs, the credit union conducted a cost-benefit analysis, although as Dougharty explained, "The operational simplicity was most important to us, so that we could make better use of our time, spending it on member service rather than working with the ATMs."

One thing that Dougharty says impressed her was the smooth conversion of the final ATM. "Dolphin Debit worked with us and prepared us ahead of time, so on the day it was converted I knew what to expect. There were no surprises. The old ATM was removed and the new one was installed, with cash loaded, and in a few hours we had a working ATM."

### **Sabine Federal Credit Union**

**Founded: 1948**

**Members: 14,528**

**Assets: \$180 million**

**Branches: 2**

**Serves: 3 counties in  
southeastern Texas**

**ATMs: 5**

## **The Convenience Factor**

“ATMs are simply a necessity,” Dougharty maintains. “Our members and society in general are driven by convenience. For us to provide that convenience means that we need a company that we can depend on to deliver the service we need quickly and efficiently.

“I would definitely recommend outsourcing for credit unions in our size range, with a few branches but limited staff. In our case, we have a limited staff and we have to be able to wear many hats and multitask. Outsourcing our ATM management has freed up our staff’s time to focus on other issues.”