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Credit Unions, Bank in Arkansas, Louisiana, and Texas Move All Their ATMs to Dolphin Debit Management

Four credit unions and one community bank in the South Central region now have all of their ATMs under the management of [Dolphin Debit](#), the full-service ATM management company.



The credit unions and bank range in size up to \$159 million in assets. The institutions are:

- Combined Federal Credit Union, Hot Springs, Arkansas, with 1,972 members and assets of \$6.6 million.
- Alcoa Community Federal Credit Union, Benton, Arkansas, with 5,908 members and \$43.9 million in assets.
- Ascension Credit Union, Gonzales, Louisiana, with 7,857 members and assets of \$62.6 million.
- First State Bank, Bedia, Texas, with assets of \$159 million.
- Arkansas Best Federal Credit Union, Fort Smith, Arkansas, with 14,896 members and assets of \$124.7 million.

Arkansas Best FCU had two ATMs back in 2007 when it turned over operations to Dolphin Debit. The credit union now has four ATMs – three of which are located in the facilities of major SEG companies – and is still happy with its outsourcing decision after a decade free of headaches.

“Our goal was to give our members better access and to free up my staff and me from having to deal with machine downtimes, constant updates, and government regulations,” said Nancy Henry, Member Service Manager for Arkansas Best FCU. “I got rid of the headaches as far as I was concerned.”

Henry had been looking for a solution like Dolphin Debit’s for a while, and ran across someone from Dolphin Debit at a credit union league chapter meeting. She started out on a trial basis, letting Dolphin Debit manage one ATM, and when she saw the advantages she was sold.

In addition to headache relief, Henry said there have been cost savings, since the credit union no longer has to pay for updates or for repairs not covered by a contract. She also likes the service, noting that when ATMs need work, she often hears about it first from Dolphin Debit – telling her a technician is on the way – before anyone else has reported the outage.

“The experience of Arkansas Best FCU is typical of so many of our client credit unions and banks,” said Gary Walston, co-founder of Dolphin Debit. “They turn over management of those ATMs to us to free themselves of the burdens of updates and changing regulations, and to put someone else in charge of any necessary repairs. Then they can concentrate on their top priority, serving their members and customers.”

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.