



Contact: Kevin Tanzillo, Dux Public Relations
kevin@duxpr.com / 903.865.1078

Six Small Credit Unions Work with Dolphin Debit to Enjoy the Benefits of their First ATM

HOUSTON, September 22, 2014 – For six small credit unions, all using machines provided by Dolphin Debit, the full-service ATM management company, deploying their first ATM has been a move that has paid off in improved service, new business, and a broader membership base.



For all of these credit unions, Dolphin Debit pointed out today, the cost and management requirements of that first ATM were big obstacles, even though they wanted a machine and knew they needed it.

Dolphin cited six "first-timer" customers in three states: Abbeville Community Federal Credit Union and Greater Abbeville Federal Credit Union in South Carolina; Everglades Federal Credit Union in Florida; Ferguson Federal Credit Union and Meridian MS Air National Guard Federal Credit Union, both in Mississippi; and Cabot & NOI Employees Credit Union in Texas.

"Beyond the often prohibitive costs, small credit unions often lack the experience and skills needed for owning and operating their own ATMs," said Ben Allen, President of Dolphin Debit. "That's why our approach is to handle every aspect of ATM operation, from purchase and installation to maintenance and compliance upgrades. That frees credit unions from the burdens of ATM ownership, but allows them the benefits of upgrading service to their members."

Abbeville Community Federal Credit Union in South Carolina, founded in 1971 and federally chartered in 2011, serves all of Abbeville County. It installed its first ATM in August 2014 at its lone branch.

"Every other financial institution in this town has an ATM, and we felt that we really needed to get on board," said Denise Ashley, CEO of Abbeville Community FCU. "We had a lot of members tell us if we had an ATM they would bring all of their checking account and other business to us."

Cost was an obstacle until the credit union looked at Dolphin Debit's leasing approach, Ashley said. "Most companies want to sell you an ATM, and we couldn't afford it. Dolphin has gone

above and beyond in working with us, and it has paid off. We have already had some people follow through on their promise to bring us their business, with several new accounts opened."

Ferguson Federal Credit Union, in Monticello, Mississippi, has been in business since 1968, and until this year primarily served a major Georgia-Pacific manufacturing plant. Now the credit union is community chartered, serving all of Lawrence County, and in May installed its first ATM.

"In May 2013, I joined Ferguson Federal Credit Union as the new CEO," said Leslie Pitts, who heads Ferguson FCU. "To become more relevant to the area, we moved to a community charter in April of this year, and we knew that we would have to expand our services and availability to meet the demands of the community. We are a small credit union with limited staffing, and we are not open on the weekends. We knew the ATM would help us deliver on our service promise while we are not open."

Pitts said her credit union lacked the financial and staff resources to own and operate its own ATM, and Dolphin Debit worked closely with her to make it possible. Now, she says, Ferguson FCU is considering a second ATM – supplied by Dolphin Debit – in a neighboring town where the credit union has a large number of members.

The 73-year old **Cabot & NOI Employees Credit Union** in Pampa, in the Texas Panhandle, is one of several credit unions in a town of fewer than 18,000 residents. It serves a number of employer groups as well as residents in a 10-mile radius of the town, and installed its first and only ATM in 2009.

"A big reason an ATM is important for our members is that we are not open on Saturday," explained Janna Bentley, President and CEO. "It gives people more access to their funds. Also, with a lot of oilfield workers around, people work different shifts and need access 24x7." But, she says, the credit union lacked the resources to buy and operate its own ATM, and found that it could work with Dolphin for "about half of what we had been quoted anywhere else."

Bentley said the credit union analyzed its membership, and found that the ATM has broadened its appeal to younger people, resulting in a big drop in the average age of members since the ATM was installed.

Another credit union in the town has contracted with Cabot & NOI to use the ATM, giving her credit union a revenue source to offset costs, Bentley said. She added that Cabot & NOI is considering a second ATM in a nearby town to better serve members in the rural area.

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.