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Coastal Community And Teachers Credit Union Turns to Dolphin Debit to Manage its ATMs

HOUSTON, January 11, 2016 – Coastal Community And Teachers Credit Union has turned over management of its ATMs to [Dolphin Debit](#) in a move designed to save money and streamline operations.



In August, Coastal Community And Teachers CU handed over operations of three ATMs to Dolphin Debit, the full-service ATM management company, and added one ATM located at a Murphy USA fuel station. Dolphin Debit has an exclusive relationship with Murphy USA in several states to place ATMs at the high-traffic sites adjacent to Walmart stores.

The 80-year-old credit union, with more than 36,000 members and assets of \$284 million, serves six south Texas counties as well as a traditional base of educators in the region. It has eight branches.

Looking for a better way to operate its ATMs, and eliminate the red ink associated with them, Coastal Community And Teachers CU turned to Dolphin Debit.

"We looked at the compliance issues, the operational considerations, and the cost factors, and it made sense to work with Dolphin Debit," said Gina Prince Bryant, President and CEO of Coastal Community And Teachers CU. "It helped that they could offer us the Murphy USA location in Kingsville, because we didn't have an ATM there, and it was a good way to serve members."

The credit union accomplished its goal of eliminating the ongoing cost of dealing with ATMs, Bryant said. "We have seen a real turnaround in the total cost of the machines," she noted. "We were treating them sort of as a loss leader, and we were running in the negative by about \$4,000 a month. Now we are positive in our ATM revenue."

In addition, she noted the credit union is now free of the operational responsibilities, explaining, "All the logistics that had been a headache in the past, we don't have to worry about that anymore."

Putting an ATM at the Murphy USA location has made a good impression with members in that area, Bryant said, pointing out that "We are hearing from our branch employees how happy the members are that they have access to a convenient ATM."

Gary Walston, co-founder of Dolphin Debit, said ATM costs are a real issue for many credit unions. "They have to have ATMs to serve their members, but so often, like in Coastal Community And Teachers' case, they are losing money by doing it. And it is a hassle for them to manage the ATMs. That is why they come to realize that letting us manage the ATMs for them is the best strategy," Walston said.

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.

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