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## **Tennessee Credit Union Leaves ATM Hassles Behind, Turning Management Over to ATM Cinch & Dolphin Debit**

HOUSTON, January 30, 2017 – A small Tennessee credit union that tired of maintaining its own ATMs has chosen CU24's ATM CINCH program powered by Dolphin Debit, the full-service ATM management company.



Blue Cross Blue Shield of Tennessee Employees Credit Union is a 2,800-member, \$10.7 million credit union that has for 45 years served employees of Blue Cross Blue Shield across Tennessee. The credit union is headquartered in Chattanooga, where it has two branches.

BCBSTECU has a small staff, and found that dealing with its two ATMs was siphoning off valuable employee time. Manager Channon Hamilton wanted a change, but wasn't sure what to do.

The answer came to her through a Tennessee Credit Union League webinar that discussed outsourcing of ATMs. That prompted Hamilton to look into the ATM Cinch program from CU24 and Dolphin Debit, and within a month she had unburdened her staff from ATM duties.

"It was just a good time for us to make a change," Hamilton said. "We had been having more problems than we expected with our ATMs, and we were planning to add an ATM across the state in Memphis to serve members there. What I saw with the ATM Cinch program was exactly what we needed."

As part of the changeover, Dolphin Debit added the third ATM in Memphis – a walkup machine like all of BCBSTECU's equipment – and the credit union has enjoyed hassle-free ATM operations since then. Hamilton said that while turning management over to Dolphin Debit has reduced costs, the biggest benefit has been the fact that people on her staff no longer have to deal with ATM maintenance.

"Until they offload management of their ATMs, most credit unions don't even realize how much employee time they had been devoting to them," said Gary Walston, co-

founder of Dolphin Debit. “It’s a hidden cost that really reveals itself once they no longer have to deal with the maintenance.”

#### **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](http://dolphindebit.com).

#### **About CU24**

CU24 is a credit union-owned cooperative that provides a range of services tailored to small and midsize credit unions. CU24 operates the largest credit union-owned ATM and POS network in the United States, and provides access to the largest network of surcharge-free ATMs. The company also provides a range of innovative services to help credit unions compete and improve their members’ lives. CU24 demonstrates every day that you don’t have to be big to be powerful.

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