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Dolphin Debit Delivers High-Traffic ATM Sites to Aid Commercial Bank of Texas Expansion

HOUSTON, Texas, April 8, 2014 – Commercial Bank of Texas, a community bank eager to expand in the north Texas market, is leveraging high-traffic ATM facilities secured by Dolphin Debit to aid its expansion, Dolphin Debit announced today.

Dolphin Debit is a full-service ATM management company that owns and operates ATMs for financial institutions. Dolphin Debit worked with Nacogdoches, Texas-based Commercial Bank of Texas to strategically locate branded bank ATMs in front of Walmart stores at Murphy USA fuel locations in the Dallas-Fort Worth area and other locations in north Texas, where Commercial Bank of Texas is seeking increased market visibility. Murphy USA is the exclusive gas station operator for Walmart.



Dolphin Debit has exclusive rights to locate financial institution ATMs at Murphy USA facilities in several southern and southeastern states. It has installed Commercial Bank of Texas ATMs in six Murphy USA locations so far, with a seventh one soon to come online.

Although the Murphy USA ATM sites are new, Commercial Bank of Texas is already seeing results, both in increased surcharge income and in greater visibility in Collin, Denton, and Tarrant counties.

"We wanted to deliver the brand to the Dallas-Fort Worth market," said Kurtis Acosta, AVP of Virtual Banking for Commercial Bank of Texas. "We have seen strong traffic counts in these new ATM locations, and this is paying off not only financially, but also in marketing value. Our brand is being seen every day by people we could not have reached otherwise."

Commercial Bank of Texas is a \$530 million bank with 14 branches in east and north Texas, and 9,000 active debit cardholders. Dolphin Debit has helped the bank drive its

Dallas-Fort Worth area expansion through a turnkey setup of the new Murphy USA ATM locations.

"Dolphin Debit enabled us to expand our ATM network into areas of north Texas that we couldn't have done on our own," Acosta said.

"With ATMs, high visibility and high traffic are the keys," said Ben Allen, President of Dolphin Debit. "We deliver both of those, particularly through our relationship with Murphy USA, since everybody wants to take advantage of Walmart's traffic. With that relationship and our turnkey approach, we can help a bank or credit union expand their ATM network quickly and painlessly."

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.