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## **AMOCO Federal Credit Union Moves its ATMs to Dolphin Debit, Easing Management Burden**

**HOUSTON, March 26, 2018** – Managing 14 ATMs is one job that Ashley Carner, Chief Operations Officer at AMOCO Federal Credit Union in Texas, is glad to be rid of now that the credit union has partnered with [Dolphin Debit](#), the full-service ATM management company.



AMOCO FCU is one of Dolphin Debit's newest clients. The 81-year-old Texas City-based credit union, with more than 80,000 members and over \$900 million in assets, has been working with Dolphin since late 2017.

"Before I was over ATMs, I never knew how much work went into them," Carner said. "Machines constantly need attention and third party maintenance and cash vendors need to be managed. They take a lot of staff time to manage when we should be spending that time serving our members."

AMOCO FCU looked into outsourcing its entire ATM fleet and, as Carner noted, "Dolphin Debit gave us exactly what we were looking for."

The SEG-based credit union deploys its ATMs at its 10 branches and at key SEG partner sites, such as colleges and hospitals.

"We couldn't be happier now," Carner said. "I know someone else is always watching my ATMs. Dolphin Debit proactively reaches out to us, alerting us to any possible ATM problem before our members tell us. We've never had a partner do that for us, and it really improves the member experience."

Carner joked that she's glad Dolphin Debit is genuinely interested in keeping all the ATMs working smoothly, because when she was in charge of the ATMs, "There were days when I just wanted to rip them all out."

She added that AMOCO FCU is talking with a local community partner about adding another Dolphin-managed ATM, and "It is an easy 'yes' for me this time. Before, I would have been adamantly opposed to managing another ATM. Now we just call Dolphin Debit."

"Not everybody feels as strongly about their ATMs as Ashley Carner does, but managing them is still a major headache for so many credit unions," said Gary Walston, co-founder of Dolphin Debit. "That is why we do what we do, to free our clients to focus on what matters most to them, serving their members."

#### **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).

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