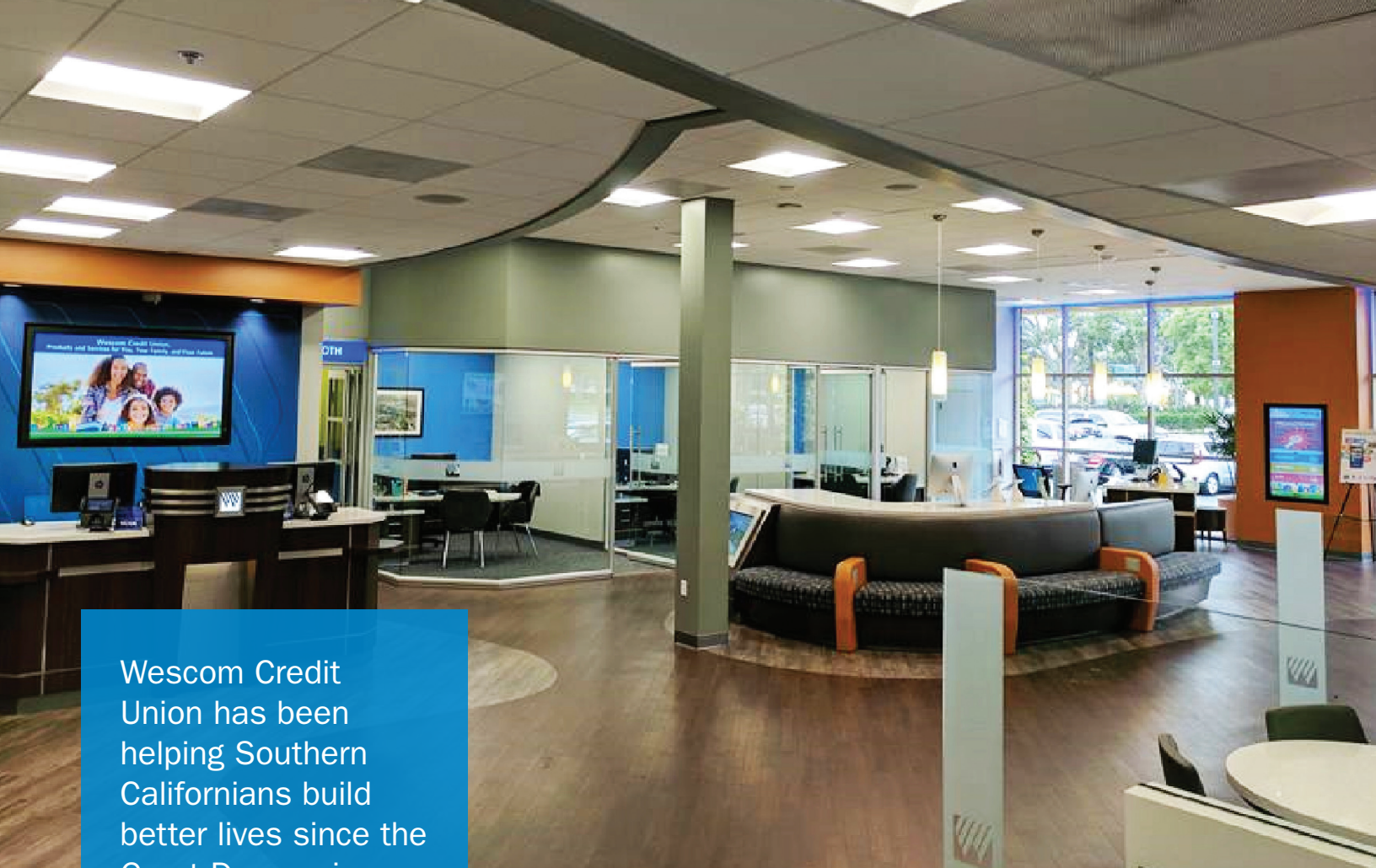




WESCOM CREDIT UNION, PASADENA, CALIFORNIA

Self-service coin machines add new member benefits, boost productivity and enhance the banking experience



Wescom Credit Union has been helping Southern Californians build better lives since the Great Depression. As part of that tradition, the credit union has embarked on an effort to transform the branch banking experience for its more than 190,000 members. This includes enhancing their products and services, updating the online banking site, adding new lending products and adding new features to the mobile banking application.

Delivering signature banking experiences

Wescom's stated mission is "to absolutely excel in member engagement by delivering signature experiences." To accomplish this, Wescom is in the process of revamping its 22 locations, which span seven California counties from Palmdale to Laguna Niguel.

"We have been transforming our branches—relocating and designing them to reflect today's modern approach to banking, and that includes incorporating new technology," says Kathie Chism, Wescom's Vice President of Branch Operations. "All of our branches will have Wi-Fi, the ability to use interactive screens and a lot more functionality with technology to enable us to create operational efficiencies while simultaneously enhancing our members' experiences."

Evaluating self-service technologies

Wescom has offered coin counting services to its members since 2006. Even though the credit union was happy with their coin

counters, inevitably, 10 years later, the coin machines began to wear. "That was an impetus for us to see what other features and capabilities were out there," says Chism.

Wescom began researching various vendors, including Cummins Allison, whose currency counters are used in all of their branches. "We had received very good feedback from our front-line staff about the efficiency and reliability of the currency machines," says Chism.

Criteria for a better coin counter

As with any other major initiative, Wescom followed a well thought out process in their quest for new self-service coin machines. The project, which was initiated by the Branch Operations Department, extended across multiple department lines—including Programming and development, IT, Finance and Treasury. "We needed to know what the impact would be on other parts of the organization," says Chism. "And, even

though we were already using Cummins Allison products, we also went through another due diligence process.”

The task force’s requirements included:

- **Quieter operation.** The level of noise created by coin machines can be disturbing, so it was important to find a quieter machine.
- **Better reliability.** In the past, coin jams caused by foreign objects required all too frequent intervention by branch employees. Cutting the amount of time machines were out of service because of jams was important.
- **Direct deposit.** Providing members with the ability to directly deposit coins into their savings or check accounts was a high priority.

Cummins Allison invited the Wescom team to the company’s San Diego solution center for a first-hand demonstration of its Money Machine®2 self-service coin machine. “We liked the fact that Cummins Allison offered us a lot of options—purchase or lease or rent, bags or bins,” explained Chism. “We looked at the bins, but we chose to go with the 16-capacity bags, an increase of four bags over our prior machine. That’s now resulting in less time spent servicing the machines.”

Undeniable popularity

“On the days we did the installs, every branch manager came in,” says Laddha Luna, Branch Operations Administrator. And word traveled fast. “We had people waiting to use the machines.” The popularity of coin counters at Wescom is undeniable. “It’s a service that members have come to expect,” says Chism. “Once you put coin machines in the branches, there’s no turning back. They’re extremely popular” says Chism.

The coin counters are so important to Wescom and its members that the credit union has designed its branches to accommodate a dedicated Coin Room for the machines. “The Coin Room is a

more private room designed in the style of a telephone booth and located off the main lobby where people can use the machine with no distractions,” Luna says.

The installation process at all the branches was smooth and quick. “In fact, on eight different occasions, we were able to install two machines on the same day,” says Luna. Now, there is a Cummins Allison Money Machine 2 installed at each branch, where the response has been unanimously positive.

“Members really love the new coin counters, especially the ability to use their check cards to access the machines and to get immediate credit,” says Chism.

The ability to accommodate direct deposit has been a real boon for members and staff alike. “We really think it’s a better banking experience when the machine immediately credits member accounts,” says Chism. The direct deposit capability also eliminates the need to reconcile misplaced or damaged deposit tickets.

“Another benefit of the Cummins Allison machine is its reporting function, which is second to none,” Chism continues. “We’re able to pull reports on demand, know that we’re in balance, and see what our coin machine capacity is at all times. It’s all on the screen. It’s just a great improvement over other machines.”

Branch managers and their staff also appreciate the quiet operation and reliability of the new machines. “I asked the managers what they like about the machine and they said that they really like the fact that there is less intervention needed for jams or other issues,” says Chism.

“Members really love the new coin counters, especially the ability to use their check cards to access the machines and to get immediate credit.”

Kathie Chism, Vice President of Branch Operations



Our branches feature a Coin Room off the main lobby, where members can count their coins in private.

“With our other machines, dropping something other than coins into the machine would halt operation. The Cummins Allison machines take the debris and move it to the side, so it doesn’t stop the machine from operating.”

Easy access to coin

Its front door configuration makes accessing the coin bags simpler than ever. “That design made it easier for us to place the machine in the branches, too,” says Chism. “With the old machines, access was from the side, so we had to allow an area on each side for access to service the machines. The Cummins machine has a smaller footprint and allows for better space utilization.

Staff are alerted to the need to reload, which is less frequent now. “There is a

feature on the top of the machine that instantaneously tells employees that the machine is near capacity and may need the bags to be replaced.”

Careful planning, great results

Having established their objectives—to improve the member experience and increase internal efficiencies and process improvement—the team moved forward with the changeover to the new Cummins Allison machines. “There were a number of items that we wanted to implement that would benefit our members, our staff and our organization,” says Chism. “We accomplished them all.”



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Kathie Chism, Vice President of Branch Operations

Cummins Allison delivers the fastest, most accurate and most reliable coin counters in the industry. Learn how your credit union can benefit at cumminsallison.com/moneymachine



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Generations of Vision and Excellence

Cummins Allison sets the standard for accuracy and dependability.

Cummins Allison is a global leader in developing solutions that quickly and efficiently count, sort and authenticate currency, checks and coin. We also offer a complete line of full-function automated teller machines (ATMs). Our leadership in technology and product innovation spans more than 125 years. Cummins Allison serves the majority of financial institutions worldwide, as well as leading organizations in retail, gaming, law enforcement and government. Ninety-seven percent of our customers would recommend our products and services.

The company holds more than 350 patents and invests double the industry average in R&D. Our world-class sales and service network includes hundreds of local representatives in more than 50 offices in North America, wholly-owned subsidiaries in Canada, the United Kingdom, Germany, France, Ireland and Australia and is represented in more than 70 countries around the world.

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