

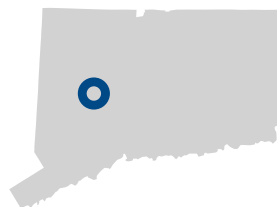
Modernizing a Community Banking Legacy Without Losing the Human Touch

For more than 150 years, Thomaston Savings Bank has built its reputation on local trust, personal relationships and a commitment to helping clients succeed. As expectations for faster, more convenient banking continue to rise, the community bank is modernizing its self-service strategy with DN Series® ATMs and Diebold Nixdorf Branch Automation Solutions—improving availability, strengthening security and extending access while keeping human connection at the center of the client experience.

Overview

Thomaston Savings Bank

Thomaston, Connecticut



Customers: Approximately **30,000** households, along with small businesses, larger commercial clients and municipalities across the bank's community footprint.

16 branches serving communities across New Haven, Litchfield and Hartford counties

A modernized ATM network that **extends convenient service** beyond branch hours and supports the bank's broader omnichannel strategy



DN SOLUTIONS

- DN ATMs running DN's latest terminal application software (Network Solution); with DN Series ATMs in 3 locations
- DN AllConnect® Maintenance Services: after-hours service and hardware replacement reduce operational burden on bank teams
- DN Managed Services 24/7 ATM monitoring, availability and security
- Multi-layered security capabilities strengthen access control, detect intrusions and help protect the ATM channel
- Recently signed contract for 13 additional DN Series cash recycling ATMs with Windows® 11, Network Solution 7 and Branch Automation Solutions Availability and Security Package

INITIAL CHALLENGES

- **Balancing digital convenience with personal service.** Expand self-service without losing the personal relationships that define its community banking model.
- **Meeting rising client expectations.** Clients expect faster, more convenient and more personalized experiences across every channel.
- **Reducing friction for branch teams.** The bank wanted to automate routine tasks so staff could spend more time helping clients.
- **Modernizing legacy self-service infrastructure.** The bank needed to evolve its ATM channel beyond basic cash withdrawal and deposit automation.
- **Maintaining security and availability.** As fraud threats grow, the bank needs secure, reliable technology clients can count on.

IMPACT

- **Improved ATM availability and reliability.** Thomaston Savings Bank has seen increased uptime and availability since upgrading to DN Series ATMs.
- **Lower operational burden and cost.** DN Managed Services monitor the bank's ATMs 24/7, ensure compliance and SW maintenance updates and help reduce the need for internal teams to look after terminals.
- **Stronger ATM security.** Security features have helped the bank respond to attempted jackpotting incidents and strengthen protection across its self-service environment.
- **More consistent client experience.** The ATM channel supports Thomaston Savings Bank's goal of creating a seamless experience across branches, mobile banking, online banking and self-service.
- **A roadmap for continued innovation.** The bank is investing in capabilities such as contactless NFC, QR-enabled transactions, cash recycling, video banking and AI-enabled staff support to keep improving convenience and advisory service.

THOMASTON SAVINGS BANK: EVOLVING SELF-SERVICE, PRESERVING LOCAL TRUST

Founded in 1874, Thomaston Savings Bank has served communities across central and western Connecticut for more than 150 years. As a mutual savings bank, its mission has remained clear: to help local households, families, businesses and municipalities succeed financially. What has changed is how the bank delivers on that mission.

Today, Thomaston Savings Bank operates 16 branches and serves approximately 30,000 households across a footprint that includes urban centers such as Waterbury, Bristol and New Britain, as well as smaller towns throughout New Haven, Litchfield and Hartford counties. The bank's leaders describe its role as more than a transaction center. They want staff to be trusted advisors—people clients can turn to for financial wellness, business growth, homeownership, savings goals and guidance through moments that matter.

"We want our staff to be trusted advisors. We want our clients to come to us for solutions to financial issues." — Stephen Lewis, President and CEO, Thomaston Savings Bank

That people-first philosophy shapes the bank's approach to technology. Digital and self-service channels are not viewed as replacements for personal relationships but as extensions of the bank's ability to serve clients more conveniently. As customer expectations evolve, Thomaston Savings Bank is building a model that blends reliable digital access with the reassurance of human support when clients need it.

THE CHALLENGE: MODERNIZE CONVENIENCE WITHOUT LOSING COMMUNITY CONNECTION

Like many community banks, Thomaston Savings Bank faces a dual challenge. Clients want faster, easier and more flexible ways to bank, yet they still value the accessibility and trust of a local institution. Branch teams need tools that reduce routine work and improve service consistency, while technology leaders must protect the bank from increasingly sophisticated fraud and cybersecurity threats.

"We're trying to reduce friction, to allow staff to spend less time on tasks and more time with their clients." — Patryk Krakowski, Vice President, Regional Manager, Thomaston Savings Bank

The ATM channel is central to that balance. It extends service beyond branch hours, gives clients a convenient way to complete everyday transactions and supports a broader omnichannel experience alongside mobile, online and in-branch banking. But the channel must also be dependable. For clients, confidence comes from knowing the ATM will dispense cash quickly, support modern interactions and be available when needed.

THE SOLUTION: DN SERIES TECHNOLOGY BACKED BY MONITORING, MAINTENANCE AND SECURITY

Thomaston Savings Bank has partnered with Diebold Nixdorf for more than 20 years, a relationship that has grown alongside the bank's branch network and self-service strategy. Together, the organizations have supported ATM deployments at new branches, expanded standalone ATM access points and added new capabilities that help consumers do more through the self-service channel.

The bank is now modernizing with DN Series Cash Recycling ATMs and the latest Dynamic Connection Points (Network Solution) terminal software. Additionally, the modernization roadmap includes capabilities such as contactless NFC, QR-based experiences, deposit automation enhancements and future cash recycling as host capabilities allow.

DN Managed Services are equally important, with DN monitoring the bank's ATMs 24/7 to support uptime and reliability. Additionally, DN provides hardware maintenance and can perform after-hours maintenance without requiring direct involvement from bank staff. This fully AI-enabled and data-driven service model, powered by data intelligence platform DN AllConnect® Data Engine, speeds up incident resolution, optimizes wear-and-tear maintenance, and identifies potential failures early—so issues can be fixed before they cause downtime. Fewer incidents and higher availability enhance consumer experience, driving satisfaction and loyalty, while reducing friction for branch employees and freeing them to focus on serving customers.

"DN is consistently monitoring our ATMs, ensuring their uptime and watching for different hardware failures, in addition to keeping our terminals up to date and in compliance." — Patrick Quinn, Chief Information Officer and Security Officer, Thomaston Savings Bank

THE RESULT: MORE CONFIDENCE FOR CLIENTS, STAFF AND THE BUSINESS

The impact of the partnership is visible in both day-to-day operations and long-term strategy. Thomaston Savings Bank has seen improved ATM availability and reliability since moving to the newer DN Series terminals. For clients, that means more confidence that the ATM channel will be accessible when they need it. For employees, it means fewer distractions from service issues and more time to focus on clients.

Security is another critical outcome. Thomaston Savings Bank leaders describe security as non-negotiable but also recognize the need to balance protection with ease of use. DN's multilayered security capabilities are designed to protect the ATM environment inside and out, including helping stop attempted jackpotting incidents and securing sensitive consumer data. This gives the bank greater confidence as threats continue to evolve.

Most importantly, modernization supports the bank's mission. Automation is not about removing people from the experience; it is about making room for them to do higher-value work. By automating routine transactions and administrative steps, the bank can give staff more time to provide advice, solve problems and build relationships with clients.

"Clients want more than transactions. They want advisory services, advice and knowledge." — Patryk Krakowski, Vice President, Regional Manager, Thomaston Savings Bank

LOOKING AHEAD: THE FUTURE OF COMMUNITY BANKING IS BOTH DIGITAL AND HUMAN

Thomaston Savings Bank's roadmap reflects the changing future of banking. Leaders are watching AI, cybersecurity, video banking, cash recycling and new self-service capabilities closely. AI is already being explored as a way to help staff find the right information faster and support more consistent client interactions. Video banking could extend advisory services across channels, giving clients access to guidance whether they are in a branch, using an ATM or banking digitally.

At the same time, Thomaston Savings Bank does not see branches, ATMs or cash disappearing. Instead, leaders believe physical touchpoints continue to provide trust, access and reassurance—especially when clients need help with complex financial decisions or fraud concerns. The bank's future strategy is therefore not digital versus physical. It is a connected model where technology makes banking easier, more secure and more convenient, while people remain the differentiator.



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