



# Exceed Consumer Needs & Expectations

**Seamless Journeys & Transaction Automation via Self-Service**

**Jeremy Deamer - America First Credit Union &**

**Judy Long First Citizens National Bank**

**August 30, 2022**





## Agenda

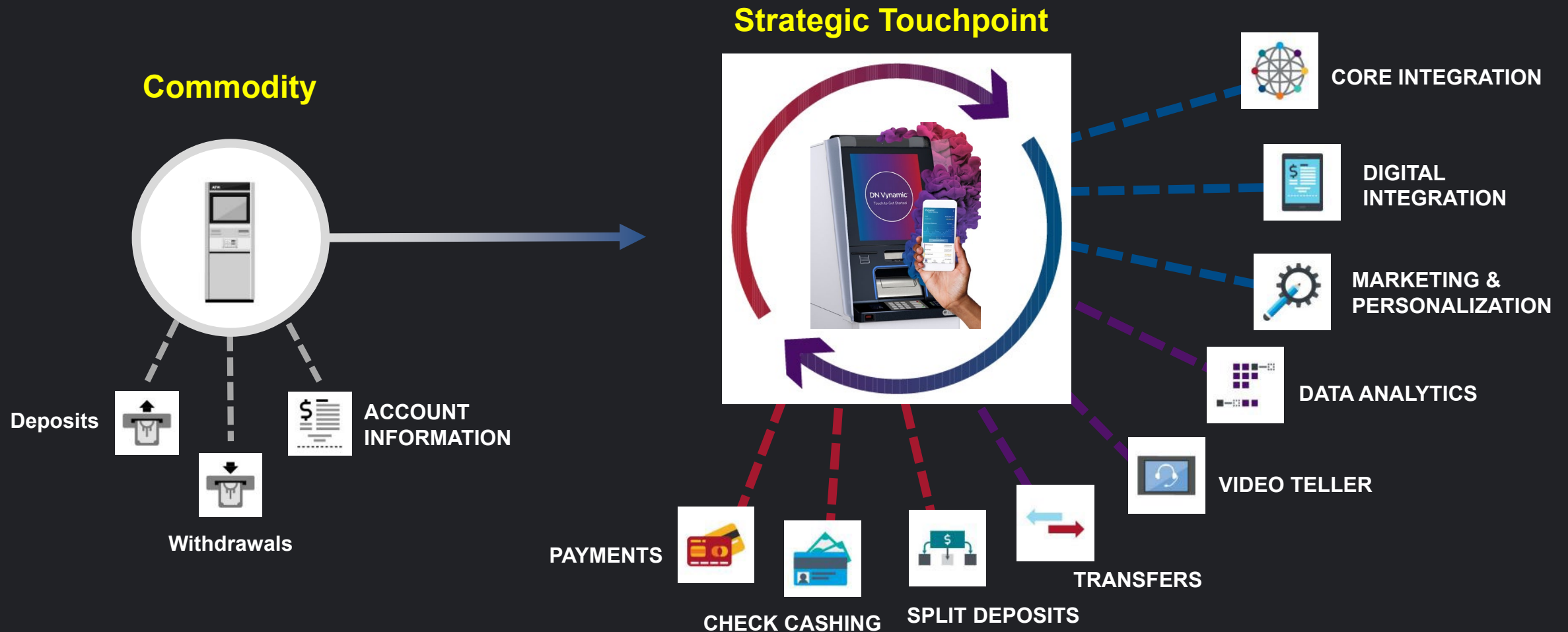
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1. Setting the Stage – What Are We Talking About Today?
2. Meet Your Peers
3. What Does Transaction Automation Mean to You?
4. Why Did You Choose Your Strategies?
5. Lessons Learned



# Prioritize the Hidden Value of the ATM

## Enable Further Automation within Self-Service



# Transactions Available with Core Integration



Balance Inquiry

Cash Withdrawal

Cash Deposit

Check Deposit

Mixed Deposit

Acct to Acct Transfer (owned accts)

Payment via cash deposit

Payment via transfer

Split Deposit

Check Cashing of on-us check from on-us member

Account:	Balance
Home Equity	\$35,213.22
Checking	\$5,492.60
Savings	\$3,925.60
Joint	\$1,492.60

Print ▶

◀ Return Card

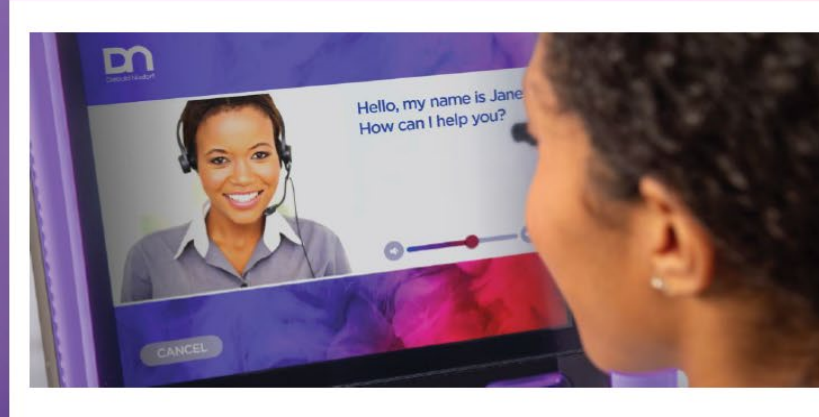
Another Transaction ▶



# Consolidation of Branch Transactions and Service

## Interactive Video Teller

Common use cases for IVT and where we have seen successful implementations



### New Branch or Market Entry

Use of video teller when consolidating branches, opening new or moving to hub and spoke model



### Drive-Thru

VAT Replacement and expanded transaction sets on self-service terminals



### Extended Hours

Extend hours of assisted service leveraging video agents on self-service terminals



### Centralize Expertise

Reduce costs by leveraging centralized remote tellers and lower cost staffing models

# Introduction to Judy Long & First Citizens National Bank



- ▶ Mrs. Long serves as President and Chief Operating Officer of First Citizens National Bank, chartered in 1889, representing 25 Tennessee locations and \$2.4 billion in assets. Judy has been a part of the FirstCNB team since 1974 in service to her bank, community and industry.
- ▶ First Citizens National Bank Mission Statement-
  - ▶ Attract, develop, and retain high performance ethical employees creating a customer centric organization.
- ▶ First Citizens National Bank Motto-
  - ▶ Providing unbelievably good service.



**Jeremy R.  
Deamer**

Manager of Branch  
Technology and Innovation

Proudly celebrating 83 years of serving members and a long-standing history, America First Credit Union has become one of the largest, most stable, and most progressive credit unions in the country.

Today, America First has 121 locations, and is the seventh largest credit union in assets in the United States with over \$17 billion, and the fifth largest credit union in membership in America with more than 1.2 million members.





# What is Transaction Automation to us?





# Innovating With Our Strategic Partners



# Why Transaction Automation?

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- Improve efficiency ratio
- Improve customer service
- Branch transactions were on decline
- E-Transactions were increasing
- Investment in technology is a strategic decision because of customer preference, service and cost
- Self-Service is paramount to serving younger demographics
- Customer Service is paramount to our strategic plan
- Growth is planned around a consistent branch strategy

# Technology Strategies

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- Interactive Teller Machine (ITM)
- Interactive Video Teller (IVT)
- Interactive iPads
- Mobile Banking with Online Account Opening
- Digital Payments
- Electronic Vault Attendant
- Digital Merchandising
- Cash Recyclers



# Expansion Strategy to Nashville & Chattanooga:



- ▶ Branch expansion strategy in metropolitan areas to minimize costs and maximize customer convenience
- ▶ Acquisition tool with optimal branding and marketing on the ATM
- ▶ Up to 90% of typical branch transactions can be completed on Interactive Teller Machine or Interactive Video Teller
- ▶ Providing unbelievably good customer experience without a full-service branch

# Why Diebold?

## Why IVT?

Why Diebold? America First seeks to provide automation and technology to support members as well as employees. We seek to be strategic in our partnerships and are invested in those partners creating roadmaps that provide support for multiple channels and solutions.

Why IVT? Diebold's set of solutions including the IVT project provides AFCU with a roadmap that aligns with our strategic focus of providing the automation and technology that we are known for. The solution supports our direction with digital offerings that will help to continue to support our members.





# Lessons Learned

## Key Takeaways; Open Discussion

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### **“Did Wells”**

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What worked well?

### **“Next Times”**

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What would you do differently?

### **Business Case**

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Understanding the costs, forecasting the benefits.

### **Advice**

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...I wish I had known...



# QUESTIONS?