



Erie Community
CREDIT UNION

ERIE COMMUNITY CREDIT UNION, ERIE, PENNSYLVANIA

Self-service technology helps credit union transform branch operations and better serve members





Erie Community Credit Union is in the midst of a transformation to modernize both its core system and physical branch locations to better serve members' needs. Its focus is on automating services without sacrificing the personal touch that members have come to expect.

Speedy, secure and innovative service

As part of this transformation, the credit union recently upgraded its core processor to allow for seamless support of technology based service options such as online, mobile and text banking, in addition to remote deposit capture and eSign documents. It is also transforming its retail banking locations by revitalizing the interior spaces and adding self-service technology solutions. To support this transformation, Erie Community Credit Union turned to Cummins Allison.

It all started with a coin counter

Erie Community's relationship with Cummins Allison began when the credit union's largest customer, Erie Insurance, asked for a self-service coin-counting machine in its private branch. After researching different options, Cummins

Allison stood out as the best choice, says Brian Palotas, COO of Erie Community Credit Union.

"Erie Insurance needed a coin machine to support one of its fund-raising initiatives, which encourages employees to bring in their spare change and donate it to charity," says Palotas. "But given that their office training room is located right above the branch lobby, we knew we needed to purchase and install a very quiet coin-counting machine."

"I came across the Cummins Allison brand in my research. After seeing and hearing the machine first hand, I knew we would be happy with their product." Palotas says. "But the final decision actually came down to the user-friendliness of the coin machine. Ongoing maintenance issues with previous machines, such as replacing the coin collection bags, were difficult to

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Erie Community Credit Union now owns two Money Machine®2 self-service coin-counting machines and is planning on installing two more as part of its overall branch remodeling efforts.

Expanding services with new ATMs

In addition to the self-service coin machines, Palotas also needed a new ATM at Erie Insurance. Based on his positive experience with the Cummins Allison coin counters and level of service, Palotas decided to give Cummins Allison ATMs a try.

“Really, our choice came down to styling, user-friendliness, functionality and our strong relationship with the company,” Palotas says. “And I’ve been very pleased with our decision.”

Erie Community Credit Union selected the H34ND and E300L ATM to expand service to its members. In addition to the traditional ATM services, the H34ND ATM in use at the Erie Insurance private branch also sells stamps – a service that has been met with great excitement by Erie Insurance employees.

“I get comments all the time from Erie Insurance about how convenient it is to buy stamps at work,” Palotas says. When it came time to purchase a drive-up ATM at its newest branch, the credit union once again turned to Cummins Allison.

A critical aspect of member service

Palotas feels the coin machines are a critical tool in serving the credit union’s

members – and will remain so in the future. “Offering self-service coin-counting services is important to us because of the clientele we serve,” he says. “Credit unions are about serving the underbanked and that means giving them all the avenues that they need to succeed financially. If their only means of saving money is a coffee can full of loose change that they bring in every few months, why would I want to deny them that service?”

“Sure, there’s a cost to buy the machine. But in the long run, we are providing a service to the member who needs it, and that is something you can’t put a price tag on,” he adds.

Erie Community Credit Union: Cummins Allison provides a high quality product at a reasonable price

Not only is Palotas pleased with the equipment and service quality he has received from Cummins Allison, he’s also pleased by the business value offered by Cummins Allison equipment.

“Because we’re in the midst of a transformation in technology and facilities, it was really important that I got the best deal without sacrificing product quality from my ATMs, coin-counting machines and currency scanning equipment. That’s what I got from Cummins Allison,” Palotas says. “I’ve been nothing but pleased with the Cummins Allison equipment and service. We’ve built a great relationship with Cummins Allison – one that began based on simply needing a quiet coin machine.”



“...the final decision actually came down to the user-friendliness of the coin machine. Ongoing maintenance issues with previous machines, such as replacing the coin collection bags, were difficult to handle. The Cummins Allison self-service coin counters are very simple for our staff to operate and manage.”

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A history of transformation

Originally established as Erie Insurance Exchange Credit Union in 1956, Erie Community Credit Union expanded its membership base and changed its name after merging with Zurn Federal Credit Union and GTE Federal Credit Union in 2004.

Today, Erie Community Credit Union serves approximately 16,000 members, manages around \$112 million in assets and operates three public branches. The credit union still maintains strong ties to Erie Insurance and even supports a private branch in the Erie Insurance headquarters building.

To learn more about automating deposits, streamlining deposit processing, minimizing currency handling and automating coin handling visit cumminsallison.com/automation



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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.