

Self-Service Coin Programs

More options for offering coin counting
in your branch



Leverage the high demand for coin redemption



Use of self-service coin counting machines in the financial industry has grown steadily since the practice became popular in the 1990s. Consumers want their financial institutions to offer this service. And when they do, financial institutions enjoy multiple benefits that include:

- Removing the burden of coin processing from tellers
- Increasing account-holder and non account-holder visits
- Differentiating your branch from others in the area
- Increasing customer satisfaction and loyalty

Multiple ways to add coin-counting services

While many financial institutions choose to buy their coin machines, others prefer to minimize their capital investment by renting or leasing a machine. Options give you different financial and business advantages as well as risk levels, so it's important to understand the benefits of each to determine what works best for your financial institution.

Don't allow the lack of capital deter you from offering this value-added service to your customers. With multiple choices in machine collection systems, procurement options, and coin management programs, Cummins Allison makes it easier than ever to add a coin counting machine to your branch.

- **Three procurement options** – buy, rent or lease a machine in your lobby.
- **Two coin management options** – choose a do-it-yourself bag or bin program or select a full-service bin program and Cummins Allison will manage it all so your tellers never touch the coin.
- **Four types of coin collection** – single or dual bin. 8 or 16 sorted bags or 16 mixed bags.

Whether you're considering one self-service coin counter or 1,000, Cummins Allison will work with you to explore all the possible options and design a program so you get the most value from your coin-counting machine.



"Cummins Allison helped us examine the needs of our credit union along with our revenue objectives and the risk of level of leasing, renting or purchasing the machines outright. They did all the calculations and legwork to help make the decision easy for us."

James McConnell
Branch Operations Manager,
River Valley Credit Union

Coin management programs

Cummins Allison offers two options when it comes to handling coin collection.

Full-service coin management

For hands-free coin management, ask about our coin management program (CMP) for bin machines. CMP keeps downtime to a minimum and allows bin machine customers to have the no-fuss experience that they desire. With CMP, Cummins Allison professionals monitor your coin machines remotely using our JetLink™ software. We dispatch bin pickups, handle bin reconciliation and processing, and deposit your proceeds via ACH. Customized reporting makes reconciling your payouts and deposits a breeze.

Do-it-yourself coin management

Want to maximize your profits? Our bag machines make "do-it-yourself" easy. Send any full bags that your employees remove from the machine with the next scheduled armored carrier pickup of your cash deposits. You save on pickup fees because no additional pickup is required, and the carrier doesn't need to send a truck with a lift gate as they do for bin pickups. But whether you use an armored carrier or not, you can still deliver the sealed coin bags from your Money Machine® 2 along with your cash deposits.

With bin machines, you can also reduce costs by managing armored carrier pickups on your own.

Select the program option that's right for you

Buy

Machine ownership can generate incremental revenues and help you replace non interest-earning sources.

Lease

Frees bank lines-of-credit and provides retention of capital to generate earnings, while maximizing the profit of ownership. One- to five-year with buyout options available.

Rent

Count on a fixed monthly payment with no capital outlay. One- to three-year agreements with service and maintenance included.

Coin Management Program

Coin pick up and processing can be managed by your financial institution or with bin machines by Cummins Allison through a full-service coin management program. This includes coin pickup and processing, remote monitoring of machine(s), service dispatch, maintenance, and program administration including detailed reports of all transactions.

“Langley chose to rent the machine and that is a great option for us because it means worry-free operation. Cummins Allison picks up the coin, monitors the machine’s performance and services the machine for us, when needed.”

Theresa Jackson, Senior Branch Manager,
Langley Federal Credit Union Coliseum Branch

Operational benefits: Pick the combination of product and program options that meet your business needs, risk level and revenue objectives. Work with your local Cummins Allison representative to determine which solution best meets your needs.

Program/ Product	Cost (1)	Risk-Free	Hands-Free		Recycle Coin	Cost % of Volume (4)
			Branch(2)	CMP(3)		
Purchase/ Bag	★★★★	★	★	N/A	★★★★	-1.25% > +0.96%
Lease/Bag	★★★	★★	★	N/A	★★★★	-2.09% > +0.96%
Rent/Bin	★	★★★	★★	★★★★	★★	-3.03%
Purchase/ Bin	★★★	★	★★	★★★★	★★	-3.68% > -1.47%
Lease/Bin	★★	★★	★★	★★★★	★★	-4.52% > -1.47%
Rent/Bag	★	★★★	★	N/A	★★★★	-4.5%

(1) Includes all costs. (2) Branch employees manage coin.

(3) Cummins Allison manages coin.

(4) \$2,800 per week in coin volume, no user fees.



Choose from multiple branding options

Branding your coin counter helps call attention to the machine and increases usage. Choose to use our design or create your own to match your brand. Whatever you decide, there’s a solution for your financial institution.

- **Standard Graphics:** Cummins Allison branded red and yellow graphics call attention and promote coin counter usage.
- **Custom Graphics:** Design your own custom graphics with your artwork and clear Lexan® panels. Choose your existing brand and color scheme, or create a unique name for your coin counting solution. Whatever you choose, make it memorable.
- **Stainless Steel:** These panels make your coin counter stand out, giving it an elegant finish to match your lobby décor.

Monitors can also be customized to advertise your products and services through continuous-play videos. On-screen advertising provides high visibility to your most important promotions.

Why does equipment matter?

Better equipment ensures a better customer experience. Customers want to redeem their coins quickly and easily, but not all coin-counting equipment is created equal. Our Money Machine 2 offers speed, ease-of-use and quiet, reliable operation so the coin counter is up and running when customers want to use it.

“When we’re looking for business partners, we’re looking for leaders in the industry. We’re looking for a great product, one that will last the test of time, and we found that with Cummins Allison.”

Bill Baldoni,
Chief Operations Officer,
Home State Bank



World-class coin-processing power and dependability

Each day, more than 20,000 Cummins Allison coin counters are in operation. Our world-class sales and service network includes hundreds of local representatives in more than 50 offices in North America.

Cummins Allison has a 125-year heritage of leadership in quality and innovation which has revolutionized the industry, providing the fastest and most accurate coin-sorting technology available.

If you want to learn more, talk with your local sales representative or ask them for a customer referral; 97% of our customers would refer us to someone else.

The choice is all yours.

Contact us today for your customized cost analysis. Our free cost analysis compares program and product options to determine which option best meets your needs.

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852 Feehanville Drive Mt. Prospect, IL 60056 T 800 786 5528 cumminsallison.com

Technology innovators and efficiency experts, Cummins Allison transforms the way coin, currency, and checks are counted, sorted and authenticated, and our expanded portfolio includes full-function ATMs. Leading financial, retail and gaming organizations rely on us for the fastest and most accurate solutions in the industry. Our global footprint includes headquarters near Chicago, more than 40 offices in the US and a presence in over 70 countries worldwide. Since 1887, we've been dedicated to quality, reliability and the highest level of customer satisfaction.

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