



1ST BANK, N.A. HOPE AND TEXARKANA, ARKANSAS AND TEXARKANA AND NEW BOSTON, TEXAS

Self-service coin machines
help one community bank “WOW!”
customers with exceptional service

Convenient coin counters are proving to be a popular new way for 1st Bank to say to customers, “You. First.”

Customer focused approach

1st Bank has forged remarkably strong relationships with its customers with a true customer-focused approach, neatly encapsulated in its marketing tag line: “You. First.” The bank has been a valued community financial resource since it was founded in 1893 in Hope, Arkansas. Today, it’s a trusted community bank with locations in five different communities in Texas and Arkansas.



“We are local bankers. We make local decisions. And we are strongly committed to our communities,” says Genie Clem, assistant vice president of marketing, training, branch operations and security. 1st Bank is an active participant in community events and offers residents and businesses financial leadership, stability and a wide range of services and resources. The bank and its more than 100 employees serve their friends and neighbors with a uniquely customer-centric culture.

A “WOW!” Customer Experience

“Our culture follows our ‘You. First.’ tag line,” notes Clem. “We teach our employees to provide not only ‘great’ customer service, but to deliver a ‘WOW!’ customer service experience on a daily basis.” The bank provides a great deal of training, and makes it a point to reward excellent performance with an employee recognition plan, appropriately called “WOW!”

A Unique Culture

“Our culture is quite unique, and we have many programs to support it,” says Clem. One of the most popular is on Fridays, when staff members bake cookies to give away in branches and drive-throughs. “Also on Fridays, we encourage our employees to wear our primary bank color, which is red,” adds Clem. “We encourage our customers to do the same, and we actually have a number who participate.”

1st Bank has other innovative programs as well, such as its “Gotcha’ Covered” service for rainy days. “We’ve had custom umbrellas made with our ‘Gotcha’ Covered’ campaign logo. When it’s raining, we actually go out and meet customers in the parking lot with an umbrella, and we escort them into the bank,” explains Clem. “When they’re finished in the bank, we escort them back to their vehicle

and then give them the umbrella as a ‘thank you’ for being our customer.”

Coin Counters “WOW!” Customers

Constantly looking for new ways to provide better service for its customers, 1st Bank decided to install Cummins Allison self-service coin counting machines in its four largest locations. “I previously worked at a bank that had these coin machines at every location,” says Clem. “I’m familiar with the coin counters and I’m a champion for them. I’m so excited that we have them.” After just a few months, the bank is already seeing the coin machines beginning to “WOW!” both customers and non-customers alike.

“We’re looking at about one-third of our coin machine transactions being with non-customers, who can be turned into customers. If we didn’t have the machines, we wouldn’t have the foot traffic we get from non-customers.”

Genie Clem, AVP Marketing, Branch Operations

“The coin machines have provided us a thrilling opportunity to meet new people and speak with them about the products and services we offer that might otherwise not hear about them. It’s a win-win!”

Carrie Taylor, Branch Manager

Competitive Edge

Although it was not the only institution in the area to have coin counters, 1st Bank saw a way to use the new service to create a competitive advantage. “There are other banks that offer this service,” says Clem, “but they don’t offer it to non-customers for free. Here, there is no fee for customers or non-customers.” The bank looks at non-customers coming into the bank to use the machines as an opportunity. “If we didn’t have the machines, we wouldn’t have the foot traffic we get from non-customers,” notes Clem. “They get to see our bank and our employees have an opportunity to ‘WOW!’ them.”

Making Tellers’ Lives Easier

Traditionally, the coin-counting process has been difficult and time consuming for bank tellers. Before the coin machines, people would come in with bags and jars of loose coin. Tellers would either have to count and roll the coins themselves, a painstaking process, or provide customers with coin wrappers so they could count and roll the coins themselves. “That’s not real customer-friendly,” says Clem. It could actually drive customers away.

“It’s simply not time efficient for tellers to be rolling and counting loose coin,” says Clem. Although coin counting was a service the bank provided, it couldn’t efficiently and productively handle large amounts of coin. The new coin counters are changing that. At 1st Bank, the coin machines not only make customers’ lives easier, they make tellers’ lives easier, too.

Mason Jar Marketing

The bank has promoted the coin machines in a number of different and creative ways. “We originally started with newspaper ads focusing on the coin machines,” Clem notes. “We also advertised in local monthly magazines.” Point-of-purchase wasn’t neglected; the bank used banners at the branch offices to promote the machines. “We also had cards made for employees to hand out,” Clem continues, “and we created a website banner and a flyer to e-mail to schools and non-profit organizations who may be having fund raisers.”

And then there are the Mason jars with the bank’s logo on them. “We give them to customers at events, but also inside our branches. We tell them to fill ‘em up and bring ‘em back. At an annual festival in Hope this year, some non-customers received the jars then brought them into our branches full of coin. It’s very effective.”

A Positive Transition

The machines are proving themselves not just with customers, but also with employees. “There was some initial skepticism,” admits Clem. “For example, some lobby employees were concerned about noise when the machine was in operation, but the new machines are designed with a cover that lessens the noise, and we’ve had no complaints.”



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Choosing Cummins Allison

Why did 1st Bank choose Cummins Allison coin machines? “I worked at another bank where we had their machines in our lobbies,” Clem explains, “and they were so successful. Honestly, I grew up on these machines, so I am very familiar with them.” The bank had previously purchased currency counters from Cummins Allison, and already had an excellent relationship with its support team. “We’ve never had issues about service or anything like that, thanks to Justin, our representative,” continues Clem. “I have Justin’s number on my cell phone and he is always available to help me troubleshoot.” Overall, Clem was more than just comfortable with Cummins Allison. “Quite frankly,” she adds, “Cummins Allison was the company we chose to do business with because of our success in the past.”

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New Business Opportunities

Customers have been keeping the coin machines very busy, and the bank has created monthly reports that keep track of transactions. “From installation in June through October,” Clem notes, “a total of 1,500 transactions has been run through the machines in all four of our locations.” Significantly, reports show that 500 of those transactions were with non-customers. The bank sees this as an excellent new business opportunity. “We’re looking at about one-third of our coin-machine transactions being with non-customers, who can be turned into customers,” Clem says.

The bank has been successful in converting non-customers using the coin counters into customers. “We have gotten new business from the

coin machines,” Clem reports. “We just ask non-customers, ‘Have you thought about opening an account with us? You can use the coin machine any time you want, but we’d sure love your business.’ And we can walk them right over to the new account desk. That happens on a pretty regular basis.”

Customer Satisfaction

Overall, 1st Bank customers are very pleased with the new coin machines. “Our customers say, ‘oh finally, now I don’t have to go anywhere else to have my coins rolled,’” says Clem. Non-customers are just as excited. Adds Clem, “Non-customers

say, ‘You mean, anybody can use that?’ We say, ‘Yes and it’s free, so tell everybody.’”

Bottom line? “We love the machines, and I would encourage anyone to get them,” Clem concludes. “For us, they’re one more area we can add to our products and services lineup that helps set us apart from competition. The coin counters provide the avenue to get people, including non-customers, in the door, and for them to be able to experience our “WOW!” level of service.”

Cummins Allison delivers the fastest, most accurate and most reliable coin counters in the industry. Learn how your bank 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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