



RIO GRANDE VALLEY CREDIT UNION, HARLINGEN, TEXAS

## South Texas credit union realizes more than \$30,000 in annual savings thanks to Cummins Allison technology



In 1954, 112 employees of the Harlingen Consolidated Independent School District decided to open a credit union with an entrance fee of 25 cents and \$5 shares. Fast forward to 2019, following two mergers and the addition of three branches, the Rio Grande Valley Credit Union has grown to four locations, 45 employees, and assets totaling more than \$99 million.

Rio Grande Valley is all about the member experience. “Member service is our thing,” says Allyson (“Missy”) Morrow, CEO and president. “That’s what sets us apart from other financial institutions in town. We do the loans that others don’t want to do. Even though it costs us more to process them, over the years, we’ve helped many people improve their credit scores, pay off loans and start building better futures.”

### Cost optimization, growth and better member experiences

Like most credit unions, Rio Grande Valley is continually looking for new ways to transform the way it provides service to its members. When its main branch moved to a new site, it was redesigned to create an open, welcoming environment, with technologies such as mobile banking, remote deposit capture, self-service coin counting, and more advanced ATMs to help reduce costs, automate transactions and increase productivity.

“We like to keep our branches comfortable for members, not full of cold features like marble and glass,” says Morrow. The new branch design features teller pods that replace the old teller counters with high windows. “Our members love to visit the branch and now nothing separates them from our staff.”

“We’ve had such a great experience with our self-service coin counters and ATMs that we would love to continue to do business with Cummins Allison.”

Allyson (“Missy”) Morrow  
CEO and President  
Rio Grande Valley Credit Union



### High volume coin counting demands fast, efficient technology

Rio Grande Valley members fully utilize the coin counting service. In a recent single 12-month period, the main branch reported \$313,254 in coin volume, with other branches reporting more than \$350,000 in coins over the same period.

In the past, staff would spend hours manually counting coins getting them ready for deposit. “Now, I can’t imagine having employees count well over half a million dollars in coin by hand,” says Morrow. Cummins Allison coin counters at all the branches have enabled staff to significantly speed up the process. “With the inordinate amount of coins that come through our self-service coin machines every week, they’re a godsend,” Morrow continues. “They’re rarely down and the service that Cummins Allison offers is amazing. It’s a win-win for us.”

### Unlocking the full potential of technology

When Rio Grande Valley moved its main branch, the decision was made not to move the existing drive-up island ATM to the new location. “It was just too old—and we had been dissatisfied with the vendor’s service for a long time,” says Morrow. “We had heard good things about Cummins Allison ATMs from our local representative, so we decided to attend a conference to learn more. We wanted to view a demo because of our success with their self-service coin counters.”

Following the conference, a drive-up Cummins Allison ATM was installed at the new branch. In addition, because many members prefer to park and come inside the facility, an ATM was installed in the vestibule to take deposits. The hope was that the ATM would free up employees to provide more value-added services, while reducing transaction processing costs and teller wait times.

“When we were ramping up this new ATM for deposits, we knew it was important that we train our staff and customers about the technology,” says Morrow. “We worked with Cummins Allison who delivered a workshop that presented our staff with opportunities to learn about the ATM’s features and functionality and hands-on practice in making check and cash deposits.” Cummins Allison also provided marketing materials and web-based video tutorials about the ATM deposit technology that employees could view at their convenience. “It was a great way to launch the new technology and get everyone excited.”

Rio Grande Valley now has a total of six ATMs, including one at each branch, an ATM at a local hospital and two at the main office (one outside and one inside the vestibule).

“ATMs are available 24/7,” says Morrow. “I can’t imagine paying an employee to work a midnight shift. So, when you factor in the cost of a teller salary, we estimate that the ATMs are saving us about \$30,000 to \$35,000 a year.”

More than that, the credit union is realizing new efficiency and productivity benefits. After the new branch opened, the credit union experienced record growth. “We grew by 23% in the first quarter without hiring any new employees,” says Morrow. “All the new technologies at the branches are making us more efficient.”

Morrow concludes that the credit union’s relationship with Cummins Allison demonstrates everything she seeks in a business partnership. “We look for partners that match our commitment to being helpful and available to our members,” she says. “From the technicians to the salespeople, everyone at Cummins Allison is very knowledgeable and responsive. Uptime is critical for us, so it’s very important that we have a partner in the Valley that can come and help us when we need it.”

To learn more about Cummins Allison’s self-service coin solutions visit [cumminsallison.com/moneymachine](https://cumminsallison.com/moneymachine)  
To learn more about ATMs visit [cumminsallison.com/atm](https://cumminsallison.com/atm)



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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.