



KINGS FEDERAL CREDIT UNION, HANFORD, CALIFORNIA

ATMs bring time savings for staff and improved deposit experience for members

“We especially appreciate the fact that they (Cummins Allison) really understand the challenges that small institutions like ours face.”

Jeff Bassill, president and CEO

Located in the heart of California’s Southern San Joaquin Valley, Kings County is one of the most productive agricultural areas in the world producing dairy, cotton, cattle, pistachios, and more. It is also home to Lemoore Naval Air Station, California Department of Corrections and Rehabilitation institutions, Del Monte Foods, Adventist Health and Olam International.

Kings Federal Credit Union serves nearly 10,000 members in Kings County and surrounding communities with a full range of traditional products and services. “Longer-term savings and certificate accounts comprise the lion’s share of our deposit base, and most of our loan portfolio is secured by automobiles,” says Jeff Bassill, president and CEO at Kings Federal.

Over the course of the past two years, the credit union has made significant steps toward increasing services and modernizing its operations. Modernizations such as EMV cards, mobile deposit, mobile wallet, online banking and self-enrollment in bill pay. A single location with a staff of 20 – Kings Federal has seen significant growth throughout its history and, today, boasts more than \$110 million in assets.

Updating the credit union’s capabilities and image

Kings Federal Credit Union’s former ATMs were envelope deposit which created an image problem for the organization. “Because other ATMs in the area did not require the use of envelopes for deposits, we appeared to be behind the times,” says Bassill. In fact, because of the prevalence



in the branch with Cummins Allison ATMs with automated deposit and EMV capabilities.

Moving forward, as support for Windows 7 ends, the new machines will make the transition to Windows 10 much easier. “Our old machines likely could not have handled Windows 10.”

Significant savings in time and deposits

With the Cummins Allison ATMs in place, the staff at Kings Federal is realizing significant time savings managing deposits. “The new deposit imaging capability helps make crediting cash

to accounts much faster and reduces the need to pull deposits at a certain time,” says Bassill. “The time we’re saving from not having to open envelopes and review deposits is at least 30 minutes each day.”

In addition, members have transitioned quickly to using the new ATMs. “They are enjoying the convenience of not using an envelope for their deposits,” says Bassill.

Why Cummins Allison?

When making the decision to purchase Cummins Allison ATMs, cost was a significant factor for the Kings Federal team. “We received quotes from three companies for both new machines and upgrades of our existing machines, and the cost for

the new Cummins Allison machines was less than the upgrades,” says Bassill.

“We also relied heavily on positive feedback from existing Cummins Allison customers. All of them were happy with their decision. They told us about the support they were receiving and the good uptime. In fact, one customer said they were in the process of replacing even more of their existing machines with Cummins Allison after their first Cummins Allison install.”

In addition to automated deposit and EMV capabilities, the Cummins Allison ATMs provide anti-skimming features that discourage, detect and deter the use of skimming devices.

Bassill and his staff have been particularly impressed with the responsiveness from the Cummins Allison support teams.

“We especially appreciate the fact that they really understand the challenges that small institutions like ours face,” says Bassill. “We like that there is a service representative in our area who can quickly come out if needed. In fact, all levels of Cummins Allison management are responsive and dedicated.”

of no-envelope deposits at other locations, many members were depositing their cash and checks into our machines without envelopes. This created jams that the Kings Federal staff dealt with on a weekly basis. “Dealing with these jams involved about an hour of staff time and several hours of downtime every time they occurred,” says Bassill.

Upgrading the ATMs to include automated deposit and EMV was high on the credit union’s priority list. In their efforts to find the right solution, they found that the cost for upgrading their existing machines was cost prohibitive. After reviewing proposals from a number of providers, the decision was made to replace the two machines

To learn more about Cummins Allison’s complete portfolio of ATM solutions, contact your local representative or visit cumminsallison.com/atm



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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.

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