



PEOPLE'S CHOICE CREDIT UNION, AUSTRALIA

Self-Service Coin Counter Boosts Efficiency at People's Choice Credit Union

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As a major credit union with 70 sites serving a large portion of Australia's population, People's Choice Credit Union prides itself on creating a truly personalized, hands-on, comfortable experience for its members. From opting for restaurant-like booths in lieu of staff desks to providing dedicated reading areas and children's play centers, the best interests of the community are always top-of-mind. That's why choosing to standardize self-service coin counting machines after a major merger three years ago became a natural extension of providing the best possible member experience. "In reengineering our branches, we wanted to invest in coin counting machines that would fit our new design and our functionality requirements," says Ian Lilburn, manager, leasing and purchasing, People's Choice Credit Union.

Having a solid relationship and working history with the local Cummins Allison distributor, People's Choice Credit Union turned to them to achieve their self-service coin-sorter solution. According to Lilburn, "We selected the Cummins Allison Money Machine™ coin sorter because it had all the features we were looking for, and we were able to go onsite to our supplier warehouse to see the machine and participate in an onsite demo. It made our decision easy."

The right technology to sort out member needs

Among the features coveted by People's Choice Credit Union, the Money Machine was selected for its ability to quickly and accurately sort large quantities of coin in a small amount of time. "Using a bin

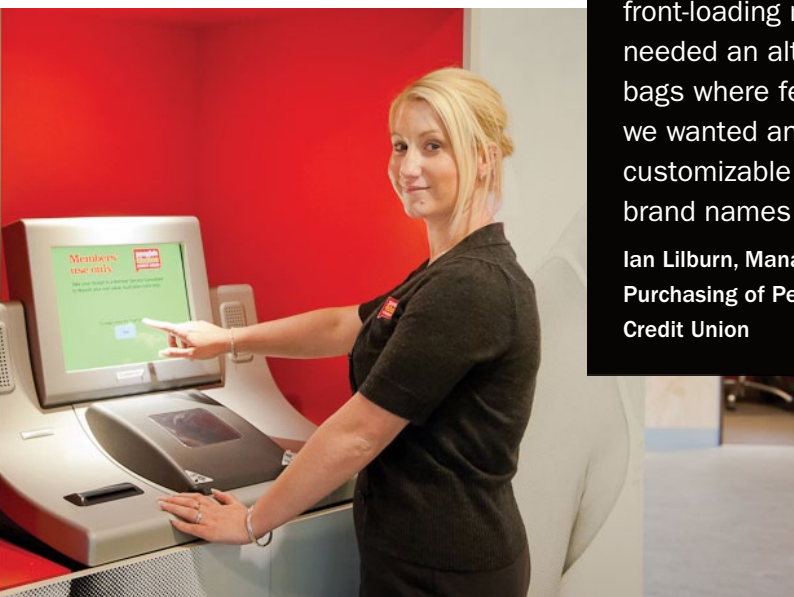
machine is inherently more secure, as coin is quickly locked away. And our Money Machines significantly cut down on People's Choice Credit Union member wait time; what used to take 10 to 15 minutes now takes a fraction of that time," relates Karl Gerberick, director of international sales, Cummins Allison.

People's Choice Credit Union began its Money Machine rollout 18 months ago. Within weeks of the onsite supplier demo, they had one Money Machine in place with several other sites in the works – creating a scenario where the first four branches were rolled out on an accelerated basis. The credit union's goal is to refurbish an average of seven to nine branches each year, including installation of the new coin counters. The ability to have the local distributor keep pace with this aggressive roll-out, and the capacity to receive each Money Machine preconfigured, ready to literally "plug-and-play," has been a huge asset. "They're as easy to use as a coffee machine," shares Lilburn. "The machines come preconfigured with our specifications, branding and images loaded, so they're ready to use even before they're delivered onsite."

Another plus, onsite training provided by the local distributor at each branch, has been a great time-saver. "It truly only takes about 30 minutes for the staff to become fully conversant on how the Money Machine operates, how to clear blockages and handle receipts. That's another big benefit of these coin counters for us – seamless integration with our workflow and simplicity of use," says Lilburn.

"We definitely needed a front-loading machine, we needed an alternative to coin bags where feasible, and we wanted an option with customizable screens for brand names and logos."

Ian Lilburn, Manager, Leasing and Purchasing of People's Choice Credit Union



“The efficiency of the Money Machine is impressive. At one of our branches we are able to generate six to eight full bins a week on a consistent basis. That’s extremely efficient and provides great value for our members.”

Peter Evers, Managing Director, People’s Choice Credit Union



Streamlined sorting elicits “bankable” rewards

The Money Machine indeed offered meaningful benefits right from the start and one stand-out feature is the capacity to run an almost entirely bag-free coin sorting operation. Lilburn explains. “We do have one or two bag machines – Cummins Allison Jet Coin models – in our rural locations where there currently is no bin pick-up service. But the other 98 percent of machines in our recently refurbished branches are the Money Machine bin models, which frees up staff from having to constantly change bags due to weight limit laws, dictating what employees can safely carry.”

Another important advantage is the freedom to seamlessly roll out the Money Machine in a timely, efficient manner. Because of People’s Choice Credit Union’s long-standing relationship with the distributor, they were able to find the coin-counting technology that best fit their requirements – and have the machines up and running in a matter of weeks rather than months. That People’s Choice Credit Union found one technology that

met all their aesthetic and operational requirements says a great deal about the quality and value of the Money Machine coin counter solution itself, with its flexible configuration that meets a variety of needs. One additional asset to note – particularly for People’s Choice Credit Union members – is that the credit union offers this value-added convenience free of charge to its members.

Member experience matters

In the 18 months since initial rollout, People’s Choice Credit Union has found their Money Machine coin counters to be nothing but reliable. “We have not had significant downtime,” states Lilburn, “and any minor issues that have come up have been addressed quickly. That’s crucial, since member satisfaction and customer service is the most important driver behind our decision to invest in new coin-sorting technology.” Working with a local distributor has increased availability and convenience for People’s Choice Credit Union. The option to have someone come onsite to address questions versus relying on service over the phone significantly reduces machine downtime.



The self-service Money Machine provides fast, reliable coin-counting capabilities for People’s Choice Credit Union members.



In addition to reliability, the intuitive user experience of the technology has proven a huge draw for both employees and members. With less staff intervention required to help members sort coin, employees are freed up to devote more time to other value-added account activities and provide an even more hands-on experience to credit union members. For members, the speed and simplicity of using a Money Machine, and the fact that this service is offered to them free of charge,

allows them to count coin as often, or as little, as they prefer. Redeeming several hundred dollars' worth of saved coin no longer means a long wait for sorting – be it \$10 or \$100, it still only takes minutes to count. Faster coin counting has contributed to an increase in member traffic across all People's Choice Credit Union branches, and is further supported by the comforting atmosphere and inviting design of each location.

Currently, about 10 percent of the People's Choice Credit Union network has implemented the new Money Machine coin counters, with additional rollouts continuing to occur on a yearly basis – with the goal to keep improving the member experience. People's Choice Credit Union is evaluating additional Money Machine capabilities and add-ons that may provide further enhancements.

Cummins Allison is the leading manufacturer of coin and currency processing equipment for the banking, gaming and retail industries. Made in the United States, Cummins Allison equipment includes currency scanners, coin counters and self-service coin redemption machines.

People's Choice Credit Union is one of Australia's largest and most successful member-owned financial institutions. People's Choice is committed to building an organization focused on members, staff and the community.

Cummins Allison delivers the fastest, most accurate and most reliable coin counters. Learn more about our self-service coin counters at cumminsallison.com/SSC2



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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. With a 125-year heritage of leadership in technology and product innovation, 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 recommend our products and services.

CA holds more than 350 U.S. 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, 4 wholly-owned subsidiaries in Europe and is represented in more than 70 countries around the world.