



CANANDAIGUA NATIONAL BANK & TRUST, HONEOYE FALLS, NEW YORK

Self-service coin counter helps turn a community bank into a destination



Convenient coin counting machine helps attract new customers and promote stronger relationships with existing ones.

A community bank

From the oversized electric train circling overhead to free WiFi to an always-ready cup of coffee, Canandaigua National Bank has created a friendly, engaging and efficient experience for its customers throughout its community.



“One of the great things about having the coin machine in the branch is it brings in customers that we’ve never met before.”

Cyndi Silver, Assistant Manager

“We are a full-service bank,” says Branch Manager Steve Benz. “We offer everything from checking and savings accounts to commercial loans to mortgages to home equities to boat and RV loans.” As exemplified by its ambience and full range of services, the bank’s key goals include driving new business by focusing on the customer and the community.

A place for more than cashing a check

“We’re a community and customer-centric bank,” says Executive Vice President, Karen Serinis. “‘Bank as a destination’ stands as one of our premier strategies.” The idea is to turn the bank into a place where customers want to come for more than simply cashing a check. “This is a strategy to drive customers into the bank,” adds

Serinis, “and it’s really why we started to entertain the idea of adding self-service coin machines to our customer services.”

Canandaigua National Bank serves a very coin-friendly populace. “We have a lot of retired people and families with young children, and they love their coin,” says Assistant Manager Cyndi Silver. The bank’s customers were accustomed to saving, rolling, wrapping and bringing their coins into the bank to see how much they’d saved. Canandaigua management realized this was an inefficient process, to say the least.

“We used to have to give customers coin wrappers. They had to go home, count their change, then bring it back, throw it on the counter and hope it was right,” says Dawn Driscoll, Service Manager. “That didn’t

always work out so well.” What it did do was take up a lot of tellers’ time, move them off the bank floor and create errors that cost time and effort to resolve.

Everybody loves Penny

“Our bank continually looks at ways of differentiating itself by offering services that others do not,” says Serinis. It quickly became clear that a coin counter would fill the bill. Once the decision to bring in a self-service coin machine was made, the bank began doing its due diligence. “We looked at a number of different companies,” Serinis explains. “We were looking for reliability, state-of-the-art and ease of use. Cummins Allison just rose to the top with regard to our criteria.”

The Cummins Allison machine is now installed in the bank lobby, and is well liked by everyone, including employees. “We really love our coin machine,” says Silver. “We’ve even given it a nickname. We call it ‘Penny.’ It’s become part of the fabric of our lives.” Adds Driscoll, “Servicing the customer is much easier because they can just bring the coin in. They don’t have to separate it. They don’t have to count it. They can just drop it in the machine and it does everything for them.”

A great many community businesses utilize the new machine. Coin-driven businesses such as car washes and laundromats appreciate the convenience. “I would say that the laundry service is a perfect example,” notes Driscoll. “They don’t have to roll their coins. They just bring in their buckets of quarters and dump them in the machine, then deposit.”

The machines are fast, easy and fun, and can even make for some memorable experiences. “A woman came in one day with her children and a big bucket of change,” Driscoll recalls. “She thought she had several hundred dollars’ worth, but all of a sudden there was a lot of noise, commotion and screaming. The machine told her she had over \$2,000. It was very exciting.”

Wow! You have a coin machine!

The coin counter has the community talking about the bank. “I would say the machine has brought new faces into the branch,” says Driscoll. “The word gets out and people do come to our branch to use the machine.” Especially important, adds Silver, is that the machine “brings in customers we’ve never met before.”

The bank looks at the coin counter as a competitive advantage. “Many times, the immediate reaction we get,” says Benz, “is ‘Wow! You guys have a coin machine? Does it cost anything to use it?’ Our response is, ‘No, not if you’re one of our customers.’” Helping people with the machine gives bankers an opportunity to meet non-customers, which has resulted in a significant number of new accounts being opened. It also helps bankers cross-sell and build stronger relationships with current customers.

“We have customers who come in and let me know the coin machine is the main reason they’re here,” says teller Bobby Lord. “Normally we wouldn’t see them in person. When they come in to use the machine, it gives us an opportunity to talk with them about any other needs they might have.”

Fast, reliable and efficient

“The machine is very, very easy to use,” explains Driscoll. “It’s a touch-screen and we just push a few simple buttons on the screen. It prints out receipts and we balance very quickly every day. Then we take the bags and put them in the vault until Brinks picks them up. It’s very efficient.”

Service has also been excellent. “The service from Cummins Allison is wonderful,” Driscoll continues. “I have a first-name-basis serviceman and he’s more than happy to help me over the phone to get it back up and running, or he’ll come out and do the service.”



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Karen Serinis, Executive Vice President,
Retail Banking and Consumer Lending





A destination everyone can count on

The new self-service coin counter has proven a big hit with virtually all customers, and is an important new part of Canandaigua National Bank & Trust's bank-as-destination strategy. "Kids get a kick out of it. Businesses really appreciate the time it saves them," says Serinis. "Right now, we have these machines in roughly half our branches and they're very well received wherever they are. This is an experience that everybody young and old appreciates and it certainly has gone over well here."

"I find there's a real social aspect to this branch," says Silver. There's the coffee in the lobby, there's the train, there's the free WiFi, there are the bankers who know customers by name. All agree that the coin counter is an excellent addition to this helpful, friendly ambience. "Since the coin machine's been here, it has created even more of this great atmosphere," concludes Silver. "I just can't imagine the branch without it now."

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

"If they took the coin machine away, I would not be happy. It's just a wonderful operating machine that makes our lives so much easier."

Dawn Driscoll, Service Manager



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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.