



RIO BANK, MCALLEN, TEXAS

Time savings, conveniences,
and strategic, competitive
advantages prove value of
self-service coin counter

Self-service coin counters improve new account relationships and give a competitive advantage in the market



Rio Bank partners with the Salvation Army, sending employees to kettle locations, ringing the bell and bringing in money. “That money goes right back into the very community that Rio Bank serves.”

Juan Gomez, Salvation Army of Hidalgo County, Texas

The resources used to attract and maintain accounts are often as diverse as the accountholders themselves and deploying solutions to keep pace with their changing needs means finding a strategy with the power to attract new customers and keep them coming back. Rio Bank, McAllen, Texas, found that self-service coin counters not only improved a new account relationship but gave Rio Bank

a competitive advantage in their market by meeting local demand.

Rio Bank, a community bank in south Texas, has seven locations and assets of \$205 million. They offer a wide range of services and play a critical role in the community as a partner to

businesses and non-profit organizations. “We get involved in our community, says Craig Lewis, executive vice president. “We team up with large organizations as well as small, niche non-profits that do a lot of good in our community.” The Salvation Army is one such agency.

Existing coin processing solution did not meet new demand

Weeks before the Christmas season, the Salvation Army of Hidalgo County, Texas, partnered with Rio Bank to manage its commercial accounts, including coins collected from its 47 kettle locations. Rio Bank processed the initial Salvation Army deposits through its commercial, countertop coin sorter and wrapper but the volume of coins soon overwhelmed the bank’s tellers.

The first day the Salvation Army arrived with coins from the kettle program there were 20 to 25 coin bags recalls Joel Serna, teller manager. “But then they started bringing more and more. After a weekend, it was as many as hundred bags.”

Tatiana Bravo, personal banking associate, was responsible for the Salvation Army account and concerned about how the bank was managing the coin volume. “We had only one teller working on the coin deposits, so we actually had one person out of our staff dedicated to rolling the coins, instead of helping the other tellers. Our coin machine couldn’t work fast enough to keep up with the deposits. It took hours to roll them.”

Coin counting solution exceeded expectations

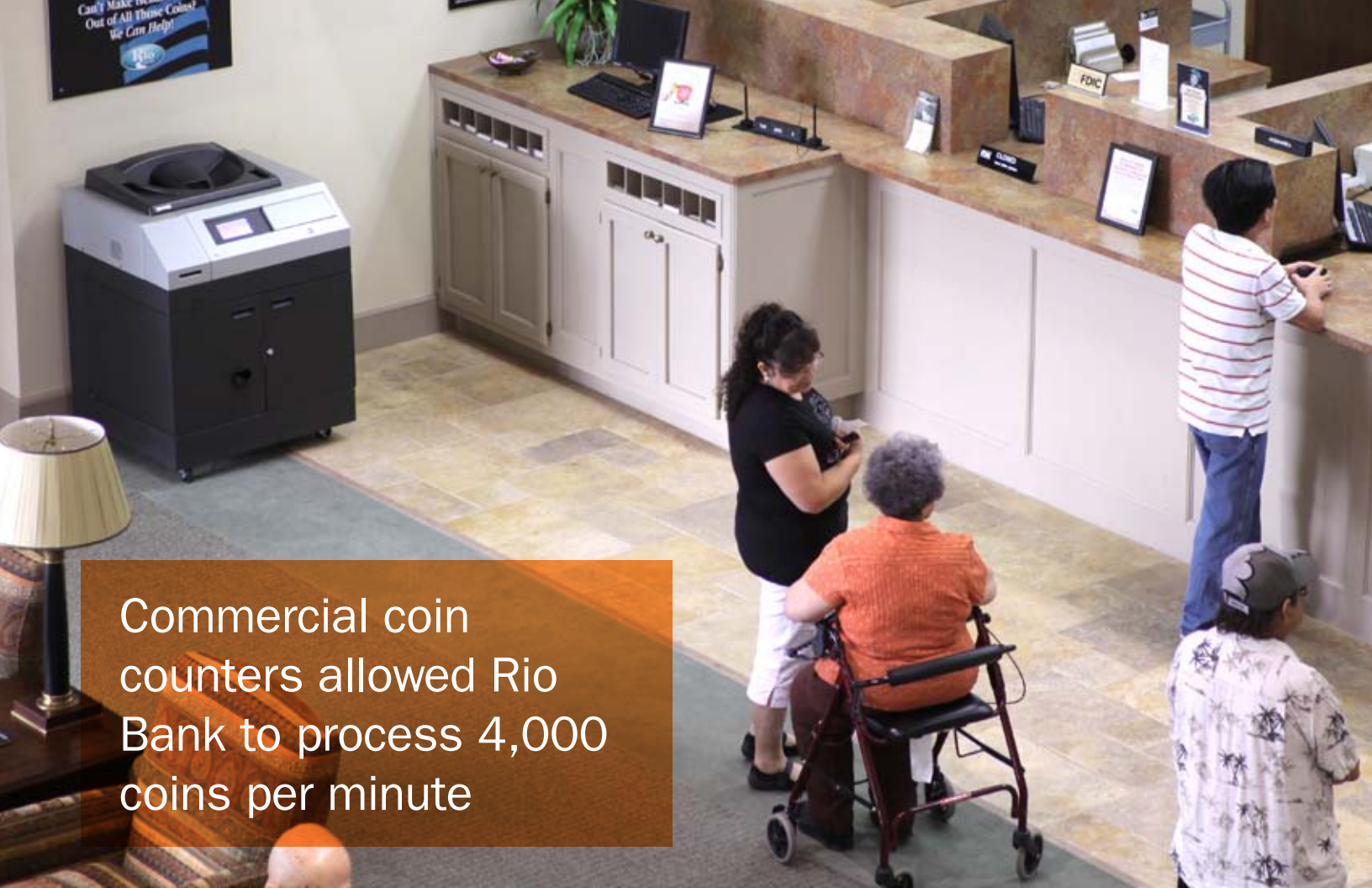
Bravo knew a new solution was needed. “The first step was letting our customer know that they would have to leave their money here and return for the deposit. We tried it for two or three days but they felt uncomfortable leaving the donations before they were deposited. It wasn’t working for them and it wasn’t working for us.”

The decision to install a Cummins Allison self-service coin counter was already under consideration. “I had previous experience with Cummins Allison and they were always very professional, always very reliable, and the equipment worked great,” says

“...we put a rush order in for the self-service coin machine. Our rep jumped through hoops and had us up and running and trained in a couple of days.”



Craig Lewis,
Executive Vice
President, Rio Bank



Commercial coin counters allowed Rio Bank to process 4,000 coins per minute

Lewis. “So we put a rush order in for the self-service coin machine. Our rep jumped through hoops and had us up and running and trained in a couple of days.”

96 hours saved

“The first month, we took the coin counter through a major stress test. The Salvation Army was bringing in 25 to 40 big, big bags every day,” says Lewis. Rio Bank saved nearly 100 teller hours over the 31 days of the Salvation Army donation drive.

“The self-service coin machine was so convenient for everyone,” says Bravo. “Everybody’s life was easier after the coin machine arrived. The tellers could do a better job and didn’t have to be stressed. It was like having somebody extra on our staff. The coin machine was taking minutes to do what was taking the tellers eight hours. It was extremely convenient and it wasn’t on the payroll.”

The convenience and time savings for the Salvation Army was also significant. “With other places we’ve processed coins, it’s taken anywhere from an hour and a half to two hours just to get the coins counted,”

comments Gomez. “At Rio Bank that time has been cut in half. I’m looking at about 45 minutes when I come here. And that’s always a good thing. The less time I spend here, the more time I can spend back in my office, doing things that really have effect on the community.”

Accurate, fast and jam free processing

The high-speed, high-volume commercial coin counter allowed Rio Bank to process 4,000 coins per minute without jamming or stopping. Coins were sorted and bagged according to denomination, then easily removed for armor carrier pickup. With the exception of removing full bags from the machine, all coin handling was eliminated.

“I’m going to tell you right now,” says Gomez, “the coin sorter is fast. It’s one of the fastest machines I’ve had the opportunity to use. And it doesn’t jam up. It just keeps flowing, which makes my job easy. There is a lot of reliability in that – making sure those coins are accounted for properly.”

“The coin sorter is fast. And it doesn’t jam up. It makes my job easier.”

Juan Gomez, resource director, Salvation Army of Hidalgo County, Texas



Strategic and competitive advantages

For Lewis, one of the greatest benefits in offering self-service coin counting to Rio Bank's customers is the strategic advantages. "We're a community bank," says Lewis, "and I'm looking for things that make us different from other banks. I really like the coin counter because when I go to the grocery stores and I see people stacked up, trying to count their coins, I'm faced with the realization that coin counting is a bank function. From a strategic point of view, I'd like us to be the bank that offers coin counting to our customers."



Offering coin counting is a great service to Rio Bank customers and the surrounding community. "Instead of asking our customers to wait for their coins to be processed or asking them to leave their coins so we can deposit them," adds Serna, "we just ask them to take their coins to the coin counting machine. They do it themselves, in less than one minute. They're pretty happy with that."

Self-service coin counters build customer relationships

Cummins Allison self-service coin counters create opportunities to build customer relationships. Tellers, freed from coin processing responsibilities, focus on customer interactions, cross selling, and expanding commercial and personal banking relationships.

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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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.