



LANGLEY FEDERAL CREDIT UNION, NEWPORT NEWS, VIRGINIA

Self-service coin machine  
meets the volume and productivity  
needs of a busy credit union

Langley Federal Credit Union has grown by leaps and bounds since 1936, when 25 employees of the National Advisory Committee for Aeronautics (NACA) contributed \$1 each to create a credit union.



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Theresa Jackson, Senior Branch Manager,  
Langley Coliseum branch

Over the years, the credit union has evolved to meet the needs of service members stationed at Langley Air Force Base, special employee groups and, ultimately, the more than 260,000 members living in the communities served by its 18 branches in 11 cities across Virginia.

Its vision: to improve members’ lives by helping them save, borrow, and spend wisely. “We’re all about helping members paint the best financial picture, whatever their situation,” says Teresa Jackson, senior branch manager at Langley’s Coliseum branch in Hampton, Virginia.

### **Branching out to serve widely disparate demographics**

Langley’s branches span the entire Hampton Roads area of Virginia from Williamsburg to Virginia Beach, serving a wide range of demographic groups. “We

recognize that we’re very multifaceted in the demographics that we serve,” says Jackson. “Each branch is unique, and we try very hard to provide services in each branch that meet the needs of that membership. We listen to our members. We pay attention to what they tell us they need. And it shows.”

Jackson’s branch in Hampton, the credit union’s busiest location, boasts a diverse customer base that includes active duty service members, veterans and reservists, private employers, associations and numerous area schools.

“Many of the schools in our community have programs designed to help children save their change,” says Jackson. “We have a lot of parents and grandparents that come in with their children and their piggy banks. We’re building our future member base,” she adds.



Historically, demand for coin redemption services has been very high at the Coliseum branch, which has provided customers with a self-service coin counting machine for more than five years. In a single month, the branch took in \$73,000 in coins. On an annual basis, the Hampton branch processes more than \$850,000 in coin alone.

### Replacing an undependable machine

As coin redemption volume increased, it quickly became obvious that the existing coin machine simply wouldn't be able to keep pace. "Because of the sheer amount of coin the machine was processing, it was breaking down too often, sometimes three or four times a day," she says. "Our tellers were spending too many hours maintaining the machine instead of doing all the things we need to do for our members. We simply weren't able to provide the high level of service our members deserve, because we were dealing with the machine all the time."

Once the decision was made to replace the old coin machine, Jackson and her team looked at options in the marketplace. "We looked at a proposal from another company and tested a machine in a store," says Jackson. "We found that those machines were much too slow in accepting the coins. Instead, we explored the rental option for a Cummins Allison Money Machine® 2, which was a much better option." Money Machine 2 features next-generation technology that is faster, with much greater coin capacity and quieter operation.

Langley chose to rent the machine, because that option enabled them to add a coin-counting machine for a fixed monthly payment that is guaranteed not to increase during the term of the agreement. Langley is in control of how the machine is branded and was able to set the fee structure, retaining all profits.

The Coliseum branch receives its payback in the form of an eight percent charge to those customers who are not members of the credit union's Active Rewards or Constellation Club programs.

"The coin machine is also a great option for us because it means worry-free operation. Cummins Allison picks up the coin, monitors the machine's performance and services the machine for us, when needed," says Jackson. "And, in the future, when technology advances happen, we won't have to reinvest in a new machine. We can simply swap out to an upgraded model instead of buying a new one."

In the not too distant future, Langley is upgrading their core platform which will give members the ability to deposit the coin amounts from Money Machine 2 directly into their accounts.

### Branch transformation at Langley

According to Jackson, 48 percent of new accounts opened in the last two years have been for millennials. "We've been able to attract them with the new platforms."

Branches also feature amenities to attract more traffic, including free Wi-Fi, iPad bars and flat-screen televisions. When the Coliseum branch opened its new facility, it was designed to provide a state-of-the-art banking experience for members.



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## A new coin machine changes the branch

Since installation of the Money Machine, the branch has seen significant improvements in productivity. “We very rarely need to touch the machine now,” says Jackson. “If it’s something we can take care of right away, we’ll do it; otherwise, our contract for service has us covered for service calls.”

This has made all the difference for productivity at the branch. “It takes the burden off our head tellers, so they can spend more time coaching and training staff,” says Jackson. “In fact, we’ve been able to rethink our staffing. When people have left recently, we actually haven’t had to replace one or two people, because we’re not spending so many man hours dealing with the coin machine.”

Members love the new machine, too. “They love how fast and easy it is to use,” says Jackson.

## A vendor with a difference

Throughout the changeover to the new machine, the management team at the Coliseum branch appreciated Cummins Allison as the vendor with the qualities that make a big difference.

“For me, Cummins Allison was much more responsive to the questions I had, they took time with me,” says Jackson. “Much more than just selling a product, they were interested in providing service. The installation process was great and, even after, they checked in with us frequently to make sure everything was okay. They’re very good about backing up what they promise. That’s what I look for in a vendor.”

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Theresa Jackson, Senior Branch Manager, Langley Coliseum branch

Cummins Allison delivers the fastest, most accurate and most reliable coin counters in the industry. Learn how your credit union can benefit at [cumminsallison.com/moneymachine](http://cumminsallison.com/moneymachine)



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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.

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.

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