



Tobyhanna Federal Credit Union to Increase Service Hours through NCR Interactive Video ATM Technology

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APTRA Interactive Teller gives live, remote tellers control of the ATM

DULUTH, Ga.--(BUSINESS WIRE)--Sep. 10, 2013-- Tobyhanna Federal Credit Union, one of the largest federal credit unions serving northeastern Pennsylvania, will begin using interactive video ATM technology from NCR Corporation (NYSE: NCR). Tobyhanna FCU has installed two NCR APTRA Interactive Tellers in order to increase service hours and create friendly and efficient member experience.

APTRA Interactive Teller is the only ATM-based technology that not only lets people talk to a live remote teller, but also gives the teller remote control over the machine to conduct transactions. Tobyhanna FCU has made remote tellers on the machine available 24 hours a day, 7 days a week, resulting in a 78 percent increase in branch service hours.

Adding an additional 10 hours of service per week to a typical financial institution branch can cost as much as \$50,000 per year. APTRA Interactive Teller can conduct approximately 95 percent of typical teller transactions over the same timeframe at a fraction of the operational cost.¹

"We are constantly looking for ways to improve our members' access to their money and financial services," said Sean Jelen, CEO, Tobyhanna FCU. "What we really liked about NCR APTRA Interactive Teller was that it gives us an efficient way of extending our service hours, so that we can improve our members' experience without increasing their costs."

The efficiency and security created through the centralization of tellers enables financial institutions to transform their branch locations into more effective service and sales environments. APTRA Interactive Teller lets financial institutions offer access to teller services during non-traditional banking hours, build new small-footprint branches, and provide full teller services in areas not served by branches, all while taking advantage of the advanced features of NCR ATMs such as intelligent deposit, bill pay and new account and loan initiation.

About Tobyhanna FCU

Tobyhanna Federal Credit Union, founded in 1954, is a full-service Northeastern Pennsylvania Credit Union providing financial products and services to individuals and businesses alike. Tobyhanna currently serves Lackawanna, Luzerne, Monroe, Wayne and Wyoming counties and has four branches located in Scranton, Wilkes-Barre, East Stroudsburg and Tobyhanna, PA. The credit union's mission is to deliver outstanding value through service to its current and future members by providing them with personalized financial solutions to assist them in achieving their financial needs and goals.

About NCR Corporation

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 300 million transactions daily across the retail, financial, travel, hospitality, telecom and technology industries. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 26,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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Notes

(1) Basing the cost of APTRA Interactive Teller over the typical lifespan of the system.



Source: NCR Corporation

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