



Teller Service at FirstCapital Bank of Texas Soon to Never Close, Thanks to NCR Interactive Video Technology

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NCR APTRA Interactive Teller helps FirstCapital work toward 24x7 service to local community

DULUTH, Ga.--(BUSINESS WIRE)--Apr. 2, 2014-- In order to better serve customers working night shifts in the oil, medical and other businesses of West Texas and the Texas panhandle, [FirstCapital Bank of Texas](#) now offers live teller service 24 hours a day, five days a week and will soon expand that to 24 x 7 service. With interactive video software from [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technology, FirstCapital customers can bank with a live video teller and conduct up to 95 percent of typical teller transactions – beyond what can be done at an ATM.

With NCR APTRA™ Interactive Teller, a live teller takes remote control of the device while on video chat over its screen. FirstCapital's interactive tellers work out of the Lubbock, Texas branch and can support customers at any of the bank's 10 Interactive Teller kiosks. The latest Interactive Teller unit went live March 19, as part of the bank's new branch opening in Amarillo.

"FirstCapital Bank is committed to bringing customers an array of quality financial products with personalized service that no other bank in The Panhandle and West Texas can offer," said Brad Burgess, CEO, FirstCapital Bank of Texas. "For more than 15 years, we have been providing customers with a complete package of banking products and services with a personal smile and handshake by hometown, friendly people. Soon, we will be leveraging new NCR technology to be able to deliver our signature personalized banking by hometown friendly people 24 hours per day, seven days per week."

FirstCapital worked hand-in-hand with NCR and [FTSI](#). FTSI is one of NCR's largest financial services solutions partners, serving Texas, California and the Pacific Northwest since 1998. FirstCapital's Interactive Teller units are available both in lobbies and drive-thru banking.

"We're proud of FirstCapital's investment in APTRA Interactive Teller technology," said Susan Napier, President/CEO of FTSI. "Their new enhanced and expanded service options will differentiate them as a service leader in their community, while lowering long-term operating costs which will positively impact their profitability."

"FirstCapital is a terrific example of how Interactive Teller is helping transform customer service in local communities," said Jed Taylor, general manager, NCR Interactive Services. "The people in West Texas and the panhandle need more than traditional banker's hours, and FirstCapital is using the efficiency and convenience of technology to deliver banking service when and where their customers need it."

About FirstCapital Bank of Texas

FirstCapital Bank of Texas was chartered in November of 1998 and has offices in Amarillo (2), Lubbock (1) and Midland (4), Texas. FirstCapital Bank presently employs over 170 team members across the three markets it serves. We also have an accomplished Board of Directors who are well respected in the communities in which they live. Our Board brings expertise in fields such as oil and gas, real estate and medicine.

FirstCapital Bank of Texas is the only community bank serving the financial needs of the three major financial centers in the Panhandle and the Permian Basin Regions of Texas. Each market brings economic diversification to the Company. Amarillo includes a strong emphasis in cattle, government and general business and Lubbock brings a major university, medical and agricultural market. Midland and the Permian Basin Region is one of the largest energy producing regions in the country.

The Company and its team members strive towards a common vision of "Making Every Customers Dream a Reality" and exemplify that vision in each interaction we have with our customers. We focus primarily on providing a broad range of financial services to small and medium size business and retail financial services for the owners and employees of those businesses. The Company also has a strong mortgage lending presence in all of the markets served.

As of February 2014, First Bancshares of Texas, holding company for FirstCapital Bank of Texas, reported Total Consolidated Assets of \$810,374,024.

Web Site: www.fcbtexas.com

Facebook: www.facebook.com/firstcapitalbank

About FTSI

FTSI is the largest independent provider of ATM services for credit unions and community banks in the Western Region of the United States. Connecting clients with financial industry technologies since 1998, FTSI offers a comprehensive collection of cutting-edge ATM management solutions including hardware, software, cash services and first and second line maintenance, in addition to consultative services to assist clients in a variety of areas. FTSI helps financial institutions increase ROI on their ATM channel, while allowing branch and administration employees to focus on customer-facing activities. FTSI connects leading technology with superior customer service to create turn-key solutions for customers.

Web sites: www.ftsius.com

Twitter: [@FTSIUS](https://twitter.com/FTSIUS)

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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 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

Web sites: www.ncr.com, www.ncrsilver.com

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