



Kennebec Savings Bank's Traditional Branches and New Electronic Banking Center Feature NCR Check-Image Capture for the ATM and Branch

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Business Editors

DAYTON, Ohio--(BUSINESS WIRE)--Sept. 29, 2006--When Kennebec Savings Bank of Augusta, Maine, opened a new high-tech Electronic Banking Center (EBC) this summer, it became the first savings bank in New England to offer image-based "No Envelope" Deposit technology on its automated teller machines (ATMs). Leveraging a new check-imaging infrastructure from NCR Corporation (NYSE:NCR), Kennebec Savings also deployed check-image capture at the back counter in their traditional branches, garnering the benefits of end-to-end image processing. Kennebec Savings plans additional EBC's throughout its central Maine service area.

Using NCR's ImageMark(TM) Passport technology, Kennebec Savings is quickly capturing check images both at the ATM and at the branch back counter using tabletop scanners. These transactions are sent to NCR's ImageMark NCompass platform where they are processed using sophisticated balancing and error detection tools designed to reduce back-office time, eliminate processing errors and flag questionable transactions for investigation.

Kennebec Savings Bank's new high-tech EBC provides 24-hour access for Kennebec customers, including state-of-the-art technology in a tellerless branch facility with the latest drive-up and interior ATM technology on NCR's Personas M Series.

"Thanks to this technology, we are now able to serve our existing customers better through shorter lines at our traditional branches, while also enabling a cost-effective bricks-and-mortar option of new locations in high-traffic areas that are the most convenient to new and existing customers," said Mark L. Johnston, president and chief executive officer of Kennebec Savings Bank. "Each ATM, and its deposit technology, reinforces our commitment to personal service by making banking services easier to access."

With NCR's "No Envelope" Deposit service, bank customers are also assured the ATM correctly received and posted their transaction. Customers receive a printed image of each check on their ATM receipt, along with a tally of cash deposited by denomination. Since the implementation of the Check 21 legislation in the United States, the use of imaging technology has become a more viable means for check processing.

Andy Orent, vice president of NCR's Financial Solutions Division, Americas region, said, "Small- to mid-sized financial institutions like Kennebec Savings are finding this capability helps to expand their geographic reach. They can easily establish virtual branches by using enhanced deposit features and validation with the automated self-service channel. The processing efficiencies and customer convenience advantages brought about by Check 21 are coming to fruition more and more every day."

About Kennebec Savings Bank

Kennebec Savings Bank is a \$607 million state-chartered mutual savings bank with a team of 77 employees and branches in Augusta, Waterville, and Winthrop, as well as KSB Anytime, the Savings Bank's new 24-Hour Electronic Banking Center in Manchester, Maine. Kennebec Savings Bank is proud to be Kennebec County's community bank since 1870.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 29,300 people worldwide.

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