



## Redwood Credit Union Replaces 30 Non-NCR ATMs with New SDM-Equipped NCR SelfServ Models

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### New NCR Customer to Run ATMs on CO-OP Financial Services' Network

DULUTH, Ga., Aug 04, 2011 (BUSINESS WIRE) --

[NCR Corporation](#) (NYSE: NCR) today announced that Redwood Credit Union, a \$1.9 billion credit union that serves 200,000 members in San Francisco and the North Bay, will deploy NCR SelfServ ATMs as replacements to 30 currently installed machines, including 28 non-NCR ATMs. Twenty-nine of the new NCR SelfServ ATMs will include NCR's Scalable Deposit Module (SDM) technology, the only technology on the market that allows consumers to deposit both cash and checks simultaneously in any orientation through a single slot. This new technology, designed for NCR SelfServ ATMs, delivers a consumer deposit experience that is twice as fast as other ATMs.

Redwood Credit Union is a participant in CO-OP Network from CO-OP Financial Services, which certified SDM on its ATM network in June. CO-OP Financial Services offers NCR SelfServ ATMs with SDM technology through its CO-OP ATM payment processing program.

"We only have two NCR ATMs in our fleet today, which we acquired through a merger. But we decided to move to NCR SelfServ ATMs because we were so impressed with their new SDM technology," said Cynthia Negri, senior vice president of Strategic Planning and Administration, Redwood Credit Union. "Our mission is to constantly serve our members better, and the faster and easier experience of NCR SelfServ ATMs with SDM will give our members an experience they will love."

With SDM, a typical consumer transaction of five bank notes and two checks can take less than 60 seconds to deposit. SDM improves the experience for small and medium businesses, such as doctors and small business owners, who on average deposit between 12-20 checks and/or 25-30 notes per transaction. Through SDM technology, customers who make multiple deposits benefit from a quick and reliable transaction outside the branch.

"Financial institutions have always trusted NCR for the security, reliability and availability of our ATMs," said Michael O'Laughlin, senior vice president, NCR Financial Services. "With new hardware and software innovations, such as our SDM technology, we are adding to those hallmarks with improved customer experiences and new ways to interact that can take financial institutions - and their members - into the next generation of banking."

NCR SelfServ ATMs have been designed to deliver the highest levels of availability, which is critical to customer satisfaction. Unique features, such as self-healing technology that allows the ATM to recover automatically without the need for human intervention, dual-roll receipt printers that ensure the ATM need never run out of paper and graphical operator panels that allow the bank employees to quickly and effectively perform routine maintenance tasks, all ensure NCR SelfServ ATMs are "in service" when consumers want them.

NCR also will provide Redwood Credit Union with software maintenance services. NCR SelfServ ATMs have been purchased by more than 680 financial institutions in more than 110 countries around the world. NCR has been the global market share leader in ATMs since 1986 - 24 consecutive years.<sup>1</sup>

For more information on Redwood Credit Union, visit [www.redwoodcu.org](http://www.redwoodcu.org).

#### About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, entertainment, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR ([www.ncr.com](http://www.ncr.com)) is headquartered in Duluth, Georgia.

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(1) Based on research from Retail Banking Research (RBR) and NCR internal data.

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