



LowellBank to Expand Its Branch Network Using NCR APTRA Interactive Teller

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Support by integrator Red Hawk Fire & Security to help bank add service locations in underserved areas with video tellers

DULUTH, Ga.--(BUSINESS WIRE)--Oct. 17, 2012-- LowellBank, a 127-year-old financial institution in Lowell, Mass., is taking a new approach to growing its geographic footprint. Beginning in November, LowellBank will install NCR APTRA™ Interactive Teller at remote sites throughout the region in order to give customers greater access to teller services.

The new ATM-based technology from NCR Corporation (NYSE: NCR) lets customers conduct transactions and other banking sales and services with a live, remote teller, who has complete control of the ATM. Supported by simultaneous video and audio connections, Interactive Teller can help customers complete 95 percent of the teller services that can be done inside a branch. NCR Interactive Teller will allow LowellBank to offer teller services well beyond traditional branch hours.

The bank also will install units in branch lobbies to give their customers even more service options, and several more units in new locations in order to reach underserved areas.

"The decision to purchase this technology just made perfect strategic sense for LowellBank," said Richard E. Bolton, Jr., LowellBank president and CEO. "Our Personal Teller Machines will not only improve the delivery of service for our customers and provide customers with more banking options, but allows LowellBank to extend service hours and deliver a personalized experience remotely. We are excited to be the first bank in New England to introduce NCR's video teller services to the market, positioning ourselves to be an industry leader in innovative ways to service our customers."

In August 2012, the National Credit Union Administration ruled that the functionality of Interactive Teller could be considered a "service location," allowing federal credit unions to adopt the technology to grow their footprint. NCR anticipates U.S. banks to adopt a similar approach, and LowellBank will be one of the first in the nation to use Interactive Teller as a remote branch.

"Bank branches remain an important selling tool and revenue driver for financial institutions, but they are costly and make it difficult for banks to expand their footprint," said Michael O'Laughlin, senior vice president, NCR Financial Services. "Interactive Teller is a solution to the challenges around expansion. Financial institutions can use Interactive Teller to augment their branch footprint, deliver teller services to underserved areas and deliver their branch promises. We believe that LowellBank is one of the first of many financial institutions who will take this approach."

NCR began the first installations of Interactive Teller in March 2012, in partnership with uGenius Technologies - a Utah-based pioneer in video banking solutions. [Red Hawk Fire & Security](#) will provide service and support for the units.

"Red Hawk Fire & Security's strong background in community banking, coupled with NCR's innovative approach to technology and support combine to help LowellBank reinvent the customer experience, deepen their relationship with clients, strengthen their competitive advantage and drive revenue," said Mike Snyder, CEO, Red Hawk Fire & Security.

About Red Hawk Fire & Security

Red Hawk Fire & Security designs, installs, tests, inspects and maintains a broad portfolio of life safety and security solutions using the latest technologies and advanced systems integration for enterprise level access control, video surveillance systems and physical security equipment such as safes, vaults and ATMs. An industry leader with more than 1,400 employees and a national footprint, the company serves more than 50,000 businesses in banking and financial services, retail, education, health care and manufacturing. Red Hawk Fire & Security is headquartered in Boca Raton, Florida and their website is <http://www.redhawkus.com>.

About LowellBank

With assets in excess of \$183 million, LowellBank has been serving the banking needs of the Greater Lowell Community since 1885. Two full service banking locations and a Lending and Operations Center in Lowell, MA along with 23 Residential Mortgage Loan Offices within the Omega Mortgage Division, throughout Southern New Hampshire, Massachusetts, Rhode Island, and New Jersey offer customers full commercial, residential and consumer products and services. All deposits are fully insured by the Federal Deposit Insurance Corporation (FDIC) and the Shareholder Insurance Fund (SIF). For more information visit <http://www.lowellbank.com>.

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, hospitality, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

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NCR Corporation
Jeff Dudash, 919-435-6976
jeff.dudash@ncr.com