



## **Generations Bank Debuts State-of-the-Art Branch with NCR Interactive Teller**

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*"Teller-less" branch features full-service virtual banking through Generations Bank's first branch in western Ontario County*

DULUTH, Ga.--(BUSINESS WIRE)--Oct. 14, 2014-- Generations Bank last week held the official grand opening of its newest branch, located at 6120 State Route 96, in Farmington, N.Y. The state-of-the-art branch is the area's first "teller-less" bank, featuring five NCR Interactive Teller units.

The sophisticated branch also houses the region's first "Smart Office," which offers virtual, face-to-face banking via a live high definition video remote with a Generations Bank representative, if an in-branch specialist is not available.

"This is our first bank branch that has no teller line. We're using cutting-edge banking technology to efficiently handle all daily banking transactions. No one is going to be tied up in a teller line," said Menzo D. Case, President and CEO, of Generations Bank.

Generations Bank, a regional financial institution headquartered in Seneca Falls, designed the Farmington branch, with the goal of providing its employees freedom to provide more customer advice and build stronger business relationships. Meanwhile, customers will enjoy "no waiting" traditional teller transactions, with greater access to bank personnel for detailed financial matters.

"The utilization of the latest in-bank technology ensures our employees are able to provide more meaningful services, ranging from account openings to insurance reviews and financial planning," said Case.

The NCR Interactive Teller machines are among the newest tools in the assisted-technology banking arena.

"NCR Interactive Teller is changing the way consumers bank and helping our customers such as Generations Bank meet the needs of the consumer," said Jed Taylor, vice president and general manager, NCR Interactive Services. "Through assisted-service technology such as Interactive Teller, consumers are banking at times convenient to them while maintaining a personal touch with their bank."

The Farmington branch also incorporates a "smart office," a virtual banking portal where customers can sit down and chat with a Generations Bank expert via a live video remote to conduct financial or insurance transactions.

With NCR Interactive Teller, a live teller takes remote control of the device while engaging the customer over two-way video, providing a personalized experience. The solution provides live teller services for clients who want the human touch, and also offers more services than can be conducted on an ATM or other self-service devices.

For instance, customers can perform secure transactions without using a traditional ATM card and, like branch tellers, remote tellers can provide cash beyond ATM limits, assist in mortgage payments, transfers, and more.

Kevin Gallivan has been named the Farmington Branch Manager & Business Development Officer. Five other Generations Bank employees include a business development, investment and insurance advisors and two personal bankers.

"Our employees are empowered to make decisions at the branch level, providing knowledgeable advice and help our customers enhance and protect their financial well-being," Case said. "These are people who are from the Farmington community, so they have a vested interest in its growth. All of our employees are also stockholders in our company, which cements their dedication to customer service, a hallmark of Generations Bank."

Generations Bank has been testing NCR Interactive Teller at its Seneca Falls office for nearly a year and have experienced strong customer acceptance as an alternative to waiting in a teller line.

The new, 3,000-square-foot Farmington branch, which was built in a Mid-Century Modern-style, was designed by architect Thomas Anderson of MA Architects, of Rochester. Blynn Nelson Interior Designs of Rochester is behind its sleek interior.

With its arrival in the growing Farmington-Victor-Canandaigua corridor, Generations Bank plans to expand on its footprint of community involvement in the Finger Lakes Region. The bank has a history of youth-focused programs, beginning with its own "Young Savers Program," which is aimed at informing and involving young people in their financial futures.

The bank has a long relationship with Drug Abuse Resistance Education (DARE) and other youth programs and anticipates sponsorships in its newest community.

Founded in 1870, Generations Bank currently has nine locations in Seneca Falls, Auburn, Waterloo, Geneva, Union Springs and Phelps. Previously known as Seneca Falls Savings Bank, the bank was renamed Generations Bank — while maintaining the same ownership — in April 2012.

Although Generations Bank has never established a physical presence any farther west than Geneva and Phelps, it does have several customers in Farmington and Victor, including Auto Solutions of Farmington.

### **About Generations Bank**

Generations Bank has partnered with businesses and residents in the Northern Finger Lakes region since its founding in 1870, while maintaining a strong commitment to each and every community in which it operates. The bank is headquartered in Seneca Falls and serves customers from nine retail locations in Seneca Falls, Auburn, Waterloo, Geneva, Union Springs and Phelps.

In addition to traditional business and consumer deposit services, Generations Bank focuses on residential mortgages, as well as manufactured home, automobile, home equity, commercial, non-residential real estate and construction loans. The organization also serves the broader needs of the Finger Lakes area through its insurance business, Generations Agency (formerly Royce & Rosenkrans) and financial planning and brokerage services offered by Generations Investment Services. For more information, visit [MyGenBank.com](http://MyGenBank.com).

#### **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.

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