

Coastal Community Credit Union Personalizes Automated Banking Using NCR Video Technology

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NCR APTRA Interactive Teller adds human touch to remote assisted service

DULUTH, Ga.--(BUSINESS WIRE)--Apr. 22, 2013-- Coastal Community Credit Union, the largest financial institution based on Vancouver Island and the Gulf Islands in British Columbia, Canada, is bringing greater access to banking services to its members – and in a faster and easier format – with innovative software-based technology from NCR Corporation (NYSE: NCR). Installed in Coastal Community’s recently opened branch in the city of Duncan, the NCR APTRA™ Interactive Teller will connect Coastal Community members to a live, remote teller via a two-way video/audio conversation over an automated banking machine.

Coastal Community, which serves 80,000 members, created a very intimate setting in its new branch, blending the latest in technology with highly personal service. This marks the first installation of an APTRA Interactive Teller by a financial institution on Vancouver Island.

“Video interactions have become a common way for people to communicate, and our members will enjoy the speed and convenience provided by our Interactive Teller Machine,” said Adrian Legin, President and CEO of Coastal Community Credit Union. “NCR APTRA Interactive Teller lets us respond to changing consumer needs by using the latest technology without sacrificing that personal touch and exceptional service that our members enjoy.” Coastal Community experts are also on-hand at the branch where the Interactive Teller is situated to show members how easy the new technology is to use.

Centralized tellers, who have full remote control of the device, can support Coastal Community members to complete more than 95 percent of typical branch transactions using APTRA Interactive Teller, and do them faster – with transaction times typically 33 percent faster than an average teller interaction.

Through APTRA Interactive Teller, Coastal Community is able to maximize the value its members get from its new branch. In an intimate setting less than half the size of most of its full-service branches, Coastal Community will provide full access to products and services across its personal banking, business banking, insurance and wealth management business lines.

“Coastal Community is taking an innovative approach to expanding their service model by increasing distribution and access to their members,” said Brian Bailey, general manager, NCR Branch Transformation. “With 80 percent of product sales still being fulfilled at the branch, it is more important than ever that financial institutions offer an excellent customer experience. Remote assisted-service technology will help Coastal Community bring exceptional service and locational convenience to its members like never before.”

APTRA Interactive Teller 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 members access to cash in their accounts in amounts over the standard ATM daily cash withdrawal limits. An internal study done by NCR showed that implementation of NCR’s video teller technology resulted in a 33 percent reduction in transaction time and the cost-per-transaction is 40 percent more economical compared to a branch teller transaction.

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. NCR is a trademark of NCR Corporation in the United States and other countries.

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About Coastal Community

For over 60 years, the satisfaction and happiness of Coastal Community's members and clients have been our bottom line. That's why we've grown to be the largest financial services organization based on Vancouver Island and the Gulf Islands. With 80,000 members, 625-plus employees and over \$2.1 billion in assets under administration, Coastal Community offers caring and helpful service integrated across an extensive network of personal banking, insurance*, investment and business services centres. Our members also have access to The Exchange® Network, with more than 2,300 no-fee ATMs in Canada. We've been named one of Canada's Top 50 Best Employers three years in a row, and we are passionate about building stronger relationships to improve financial health, enrich people's lives and build healthier communities. Visit us on the web at www.cccu.ca.

**Insurance services provided through Coastal Community Insurance Services (2007) Ltd*

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Source: NCR Corporation

NCR Corporation

Jeff Dudash

919-435-6976

jeff.dudash@ncr.com

or

Coastal Community Credit Union

Allyson Prescesky

1 888-741-1010

allyson.prescesky@cccu.ca