



Texans Credit Union Turns to NCR to Wrangle the Most Image-Enabled ATMs This Side of Dallas; "No-Envelope" Deposit Adds Assurance and Convenience to the Customer Experience

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DAYTON, Ohio--(BUSINESS WIRE)--July 13, 2006--Proving once again that everything is bigger and better at Texans Credit Union, the Richardson-based financial institution recently ordered 12 image-enabled automated teller machines (ATMs) from NCR Corporation (NYSE:NCR). With the addition of these new ATMs to the existing three units already installed, Texans will have more image-enabled ATMs in North Texas than any other financial institution.

The recent purchase included hardware, APTRA(TM) and ImageMark(TM) Passport software, professional services and an NCR ImageMark(TM) Passport consolidation server. In addition, NCR will provide its "No Envelope" Deposit technology which enables Texans Credit Union members to experience the convenience and assurance of making ATM deposits without an envelope. An image-based receipt serves as proof-of-deposit. Imaging the transaction also helps the credit union take advantage of efficiencies enabled by the Check 21 legislation.

Greg Gallant, chief technology officer for Texans Credit Union, said, "At Texans, we pride ourselves in meeting our members' needs with services and technology that make a difference. In fact, it's the 'Texans Difference' to go just a little bit further in servicing our members. By adopting NCR's image-based deposit technology on a wider scale, our members will become familiar with its benefits even sooner. With this technology, the credit union is able to save back-office time and costs, and our members gain greater convenience and a proof-of-deposit that is a true differentiator."

Tom Conroy, area vice president for NCR's Financial Solutions Division, Americas region, said, "If Texans' members react to this new functionality and convenience as enthusiastically as consumers in other locations, it will be an obvious win-win for Texans Credit Union. With more ATMs offering the 'No-Envelope' Deposit transaction, consumers become more aware and the adoption curve for this new technology quickens. This is not only the hottest banking technology in Texas, but it also is quickly becoming the hot new topic in banking circles nationwide."

About Texans Credit Union

Texans Credit Union is a Texas-based, member-owned, nonprofit financial cooperative with branches throughout North Texas, Austin and Houston. Texans provides financial products and services to 156,000 members and has assets of \$1.7 billion. Visit the Texans Web site at www.texanscu.org for more information.

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 28,400 people worldwide.

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