

OUTSOURCING DELIVERS FLEXIBILITY, CONVENIENCE



MEDINA COUNTY
FEDERAL CREDIT UNION
WADSWORTH, OHIO

Medina County Federal Credit Union is the first to leverage Diebold's Integrated Services solutions to expand security and processing capabilities.

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About: Serving residents, professionals and students in one of Ohio's fastest-growing counties, Medina County Federal Credit Union is a full-service financial institution with three branch locations. Chartered as a small credit union in 1960 with deposits of \$50, the organization has grown to nearly \$50 million in assets and is among the top 25 largest credit unions in Northeast Ohio.

Solutions: A longtime Diebold customer, its most recent partnership with the company allowed Medina County Federal Credit Union to expand its capabilities without growing its staff. By leveraging Diebold's Integrated Services for security and transaction processing, the credit union achieves a more efficient operation and enables its staff to focus on what it does best — help members improve their personal finances.

When Medina County Federal Credit Union (Wadsworth, Ohio) President Pete Grimm decided to take advantage of new security outsourcing solutions from Diebold, Incorporated, he wasn't necessarily looking to be the first.

"I didn't set out to be first," Grimm said. "But the fact that we were had its benefits. We had the opportunity to really work with Diebold to customize solutions to meet our needs."

In today's business environment, those needs were many. Grimm was working to balance the pressures of the financial market with the credit union's vision to expand and grow its business. And while the organization viewed security as a priority, it didn't have the luxury of a dedicated security staff.

"Our goal is to have the best possible security at a price we can afford," Grimm said. "It needs to be functional and easy to manage."

Grimm didn't have time to waste. Less than six weeks after his first outsourcing discussion with Diebold, the financial institution planned to open a new branch in Brunswick, Ohio. He wanted to launch in time for the opening, and he wanted to bring the other two branches online shortly



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— Pete Grimm, Medina County Federal Credit Union (Wadsworth, Ohio) President

thereafter. He knew that as the first site for Diebold’s new Integrated Services security solutions, it was a tall order.

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Enhancing Security, Streamlining Operations

Outsourcing is a creative approach to staffing that can enable organizations to overcome shrinking budgets and limited manpower. By adopting an outsourcing model, financial institutions can take advantage of a true, end-to-end solution while allowing for the addition of new security solutions with continually updated technology. And these benefits come without the traditional upfront expense. By leveraging Diebold’s 150 years of security expertise for the management of key security elements, organizations can maintain a focus on their core capabilities.

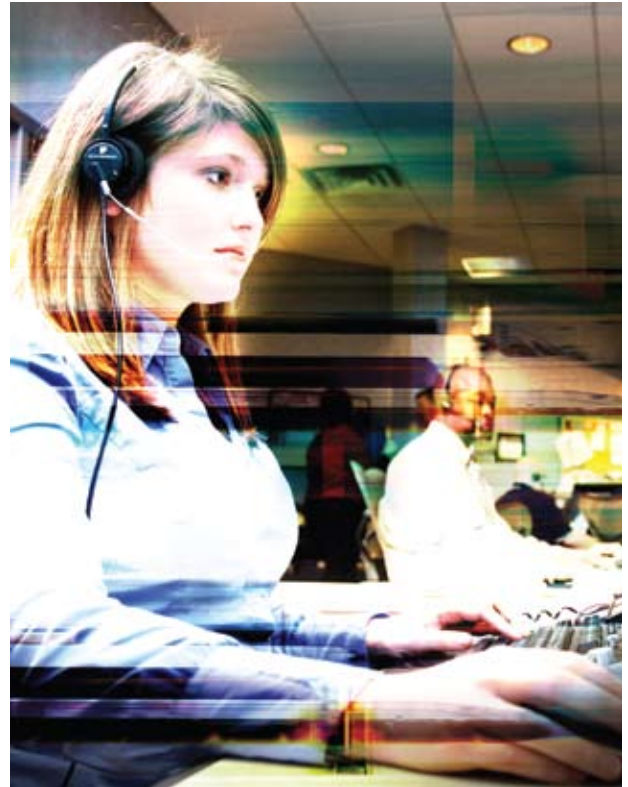
Diebold’s outsourcing solutions enabled the financial institution to enhance its security capabilities while streamlining operations. Medina County Federal Credit Union took advantage of Diebold’s access control, credential management, monitoring and alarm solutions.

“By leveraging Diebold’s Integrated Services, I have one less thing to understand and manage,” Grimm said. “If it’s going to cost you the same, financially, to manage it yourself or have someone else do it, why would you manage it yourself?”

Overcoming the Complexity That Comes with Growth

As Medina County Federal Credit Union continued to grow, its security operation became increasingly complex. Even the programming of the financial institution’s alarm panels became a daunting task. By outsourcing such tasks to an expert, Grimm eliminated the need for his staff to spend time on the administrative requirements of maintaining an effective security system.

In addition to minimizing administrative requirements, Diebold’s Integrated Services enabled Medina County Federal Credit Union to purge the multitude of keys required to access its facilities. A new access control



solution, fully managed by Diebold and supported by its Five Diamond Event Monitoring Center, eliminated most keys and replaced them with key fobs. Today, each credit union employee accesses facilities by using a single key fob with a variety of access-control devices. Diebold manages the user database, making updates quick and easy for Grimm and his staff.

“The keys were an inconvenience,” Grimm said. “If employees lost keys or didn’t return them, it cost time and money to rekey facilities. The key fobs are cheap, and we don’t have to worry about issues like adding new employees to the panels because it’s all managed for us by Diebold. That’s the beauty of this arrangement.”

Marrying Security and Self-Service for Efficiency and Cost Savings

At the same time Medina County Federal Credit Union was implementing its security outsourcing model, the financial institution also was seeking new options for management of its ATM transaction processing.

Another Diebold Integrated Service solution, ATM transaction processing, allowed the credit union to deploy its full-service ATM network without the burden of owning, operating and maintaining the complex system. The service offers financial institutions ATMs with advanced functionality, coupled with efficient deployment and robust terminal monitoring. Once again, Grimm was able to leverage Diebold's expertise to deliver services that were vital to his organization — and to its members.

"With Diebold transaction processing, we receive complete support for our ATMs, while having the freedom to choose the capabilities we want to offer our members at the ATM," Grimm said. "The difference in the smoothness of the daily operation of our ATMs is amazing. It's been absolutely flawless."

Beyond simplifying administration for the credit union's ATM network, Diebold transaction processing also offers benefits that are even more valuable to Grimm. Because of the timely processing and sophisticated reports that are part of the Integrated Services solution, the credit union has been able to raise authorization limits on funds for withdrawals made at the ATM. And account information members acquire at the ATM is delivered in real time, allowing them to more accurately track their finances.

"It's been a real win for our members," Grimm said. "It's given them more buying power."

By simultaneously implementing the outsourcing of security and transaction processing with a single resource, Medina County Federal Credit Union realized a benefit it didn't expect — the ability to leverage one communications system for two diverse operational

capabilities. The credit union's monitoring and transaction services — both managed by Diebold — require costly T1 lines. Grimm was able to use one line for both services and achieved significant cost savings in the process.

"We added savings by being able to multitask this line," Grimm said. "It's one of the benefits of using a single source for these services. We're saving, on average, an additional \$1,000 a month on communications because we didn't need to add a second T1 line. It's streamlined everything."

Looking to the Future

Grimm intends to continue partnering with Diebold for outsourcing solutions. In the near term, Medina County Federal Credit Union plans to launch Diebold's single sign-on solution, which will allow users of the credit union's systems and networks to complete a single log-in to gain access to multiple resources, applications and software systems. Such capabilities significantly decrease password administration, and they eliminate the need for individuals to remember multiple, complex passwords. Ultimately, the capability also minimizes existing and potential password vulnerabilities, enhancing the security of an organization's data and information assets.

Grimm said that as he enhances the credit union's operational services, he wouldn't consider any partner but Diebold.

"There's no question — Diebold has our business," Grimm said. "They've absolutely met our needs. We don't go with anyone else, because Diebold is the best. The product is the best. The service is the best."

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Since 1859, Diebold has put the customer first.

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