



## Y-12 Federal Credit Union Needed a Solution to Their Drive-Thru Problem

As the branch manager at Y-12 Federal Credit Union, MJ Hutchison's days are filled by working with members, managing tellers, and making sure that the final bank balance is right "on the money." Hutchison however, has a problem that many traditional financial institutions don't have to worry about. Y-12 FCU has an off-site drive-thru building, which presents unique security and efficiency challenges.

"We have two Member Service Coordinators (MSC's) and three lanes that run off this machine, Hutchison said. "It's out there by itself, so it's important that we are taking in as much cash and keeping it going. Troubleshooting creates service issues since the machine is in an independent location."

A brief corporate snapshot: From a modest beginning in 1950, the Y-12 Federal Credit Union serves over 78,000 members as a full service financial institution. Based in Oak Ridge, Tenn., Y-12 FCU serves the following counties: Anderson, Loudon, Blount, Roane, Campbell, Sevier, Knox, and Union. They are committed to being a financially sound institution making a positive difference in each member's financial life.

### The Challenge: Finding A Reliable, Secure and Ergonomic Way to Handle Cash in the Drive-Thru

Y-12 FCU was not a stranger to cash recycler technology. Years earlier, they had installed a competitor's cash recycler in the drive-thru, but weren't pleased with the results.

"It was down more than it was up," Hutchison said. "Meaning that I could never get rid of cash drawers. We were still constantly running cash out. My security issues were still there. I had the same problems that a recycler was supposed to fix and that was very, very difficult on my staff."

There were also ergonomic factors to consider. "It didn't dispense from the top like the ARCA model," Hutchison explained. "Therefore my staff would have to bend and move for each transaction."

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MJ Hutchison  
Branch Manager  
Y-12 FCU

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## AN ARCA CASE STUDY

Andrew Rowe, the Associate Vice-President of Sales at ARCA, worked with Y-12 FCU from the beginning and noticed that there were problems with the current system that were not insurmountable.

“In my first interactions with Y-12 it became evident very quickly that they were having a bad experience with cash automation,” Rowe said. “We asked for the opportunity to show how ARCA was different and we were thankful to get that chance.”

## The Solution: ARCA, The Worldwide Leader in Cash Automation

In 2011, Y-12 FCU approached ARCA with their problem. They had seen the ARCA CM18 at a recent convention and were impressed with the small footprint as well as how quiet the machine was. Later that year, Y-12 FCU replaced their existing cash recycler with an ARCA cash recycler.

“It’s important that we bought a machine that had little to no down time,” Hutchison said. “This machine has been dependable. One of the things that we love about the machine is that it’s quiet. Our drive-thru is very noisy with cars, like any drive thru. Because of that, it’s made the sequence of transactions for my MSC’s much more palatable.”

The CM18 represents the most advanced cash recycler available today. The machine integrates seamlessly into any modern cash teller environment performing the counting, depositing and dispensing of bank notes, while increasing security at the teller position.

In a nutshell, Hutchison summarizes: “It’s dependable. It’s quiet. And it’s ergonomic. Honestly, if the machine can work in my drive-thru it can work anywhere. I love the machine. We nicknamed it “handsome”

Bottom line: For Y-12 FCU, they needed a dependable partner in their drive-thru operations, and they found one with ARCA.

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