



DeLaRue



IMPACT AND OPPORTUNITIES

Enhancing the client's banking experience
through innovative, automated cash handling solutions.

Better Banking.
Automatically.

Overtime

"Tellers now keep eye contact, using the member's name. They are not sitting with their heads down, counting, but are actually looking at the member, creating personable service. Naturally, people are going to put their trust in you. You can't put a value on that. And that helps to increase our sales."

Dale Rhoney
Teller Operations Manager
—
South Carolina Federal Credit Union

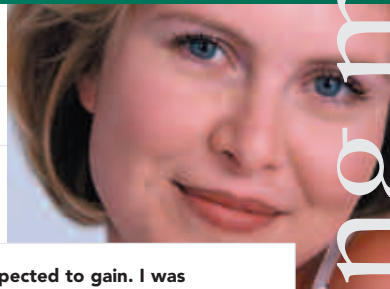
"I was amazed at how many more transactions you could do. It's really fast-paced."

Chris Worley
Senior Teller
—
Anheuser-Busch
Employees' Credit Union



"Using the TCD has reduced our transaction times by nearly 50%. I have found them to be extremely reliable, extremely accurate and easily cost justifiable."

Jeff Thompson
Chief Financial Officer
—
Bronco Federal Credit Union



Our branch

[VAULT-LEVEL SECURITY]

"It far exceeded the efficiency that I expected to gain. I was seeing shorter lines for my customers to be served. And the bonus was the efficiency I saw on the part of my employees."

Steven Hughes
VP Retail Transaction Services
—
Bank One Corporation

"Cross-selling our products and services is one of the most important things we do. De La Rue systems allow us more time with a member to talk about the services and products we offer that they're not presently using."

Kim Bailey
Branch Manager
—
Commonwealth Credit Union

We're selling more services. [INCREASE CROSS-SELLING]

[REDUCE VARIANCES]

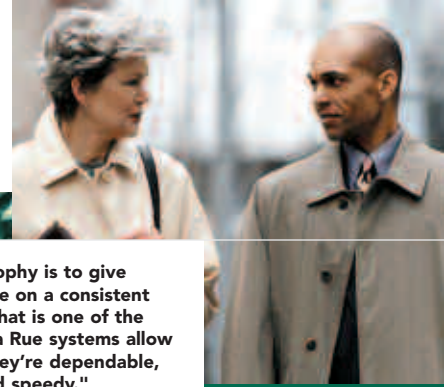
spent balancing is virtually eliminated.

"Having TCDs definitely reduces cash variances and makes balancing a breeze. It's quick, easy and efficient. It's a big plus."

Andrea Brewer
 VP of Operations
 —
 Municipal Employees' Credit Union of San Jose

[TELLER RETENTION]

I love my job.



"Our philosophy is to give super service on a consistent basis. And that is one of the things De La Rue systems allow us to do. They're dependable, accurate and speedy."

Gary Wallace
 President
 —
 Commonwealth Credit Union



security is increased.

AT TELLER STATIONS

De La Rue's goal is to assist financial institutions in offering their clients a better banking experience while also **increasing branch productivity, accuracy and security.**

By incorporating De La Rue teller automation solutions into your current and planned branch network, your space and staff will be able to offer significantly enhanced service with enhanced impact to your operations.

Your tellers will have more time to focus on clients. Outages and balancing problems will be virtually eliminated. Daily cash exposure will be

reduced by as much as 80-90%. You'll see a marked decline in teller stress levels and a corresponding drop in employee turnover.

And, perhaps best of all, because they reduce operating costs and increase cross-selling opportunities, De La Rue teller automation systems will pay for themselves faster than most other capital investments.

We provide better service and [INCREASE PRODUCTIVITY, LEVEL OF SERVICE, PROFIT]

1

- ▶ SHORTER LINES
- ▶ INCREASED TELLER PRODUCTIVITY



Client finds no line, or a line that is quickly moving thanks to enhanced teller productivity.

By eliminating the need to count notes multiple times, and drastically reducing the time spent on balancing, De La Rue cash handling solutions can increase teller productivity by as much 30-50%.

2

- ▶ SERVICE
- ▶ INCREASED SECURITY



Tellers maintain constant eye-contact, creating a friendly environment of client-focused service and attention.

Instead of your tellers looking down to manually count and recount currency, De La Rue's teller automation systems help tellers to provide better, more personalized service by allowing them to focus their attention on your clients.



- ▶ Vault-level security is brought to every teller station with all notes being stored in a UL 291 secure chest with a full array of alarm protection.

3

- ▶ ACCURACY
- ▶ INCREASED CLIENT CONFIDENCE



Cash transactions occur quickly and accurately with De La Rue systems.

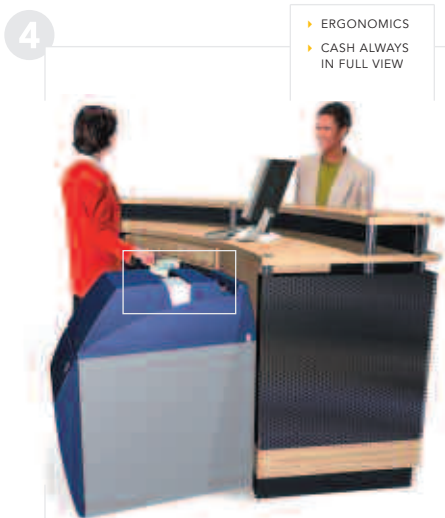
This level of "built-in" accuracy not only virtually eliminates cash variances and end-of-day balancing problems, but also significantly enhances both teller and client confidence.



- ▶ Maintaining eye contact assists in creating an environment of warm, personalized service, building your clients' trust in their financial institution.

our clients walk away happy.

[DECREASE TRANSACTION TIME, TELLER STRESS, OPERATING COSTS]



- ▶ ERGONOMICS
- ▶ CASH ALWAYS IN FULL VIEW

Security and trust are increased by cash being deposited or dispensed from the top of the system.

Keeping cash in full view at all times builds the highest level of client confidence, while also providing a secure, ergonomic and efficient delivery of cash transactions.



- ▶ The top-feed style of De La Rue systems was ergonomically designed to make it easier and more comfortable for tellers to reach cash without having to bend, stoop or break eye contact with the client.



- ▶ CROSS-SELLING

Teller uses the transaction time saved to cross-sell high margin products and services.

With no need to rush through every transaction, tellers can take advantage of the time saved to get to know clients and educate them on services that will meet their needs. This not only increases the profit potential of each cash transaction, but also makes clients feel their preferred financial services provider is working to help them increase their holdings and net worth.



- ▶ Cash handling automation enables the transformation of the teller into a more sales-focused, revenue-generating seller.



- ▶ PERSONAL SERVICE
- ▶ LOWER STRESS

Client is quickly on her way, feeling she has received personal, quick and accurate service.

Because every client is given fully undivided attention, tellers can build relationships as opposed to merely processing cash. Clients feel they have received personal attention, and are left with an overall positive feeling toward the financial institution.

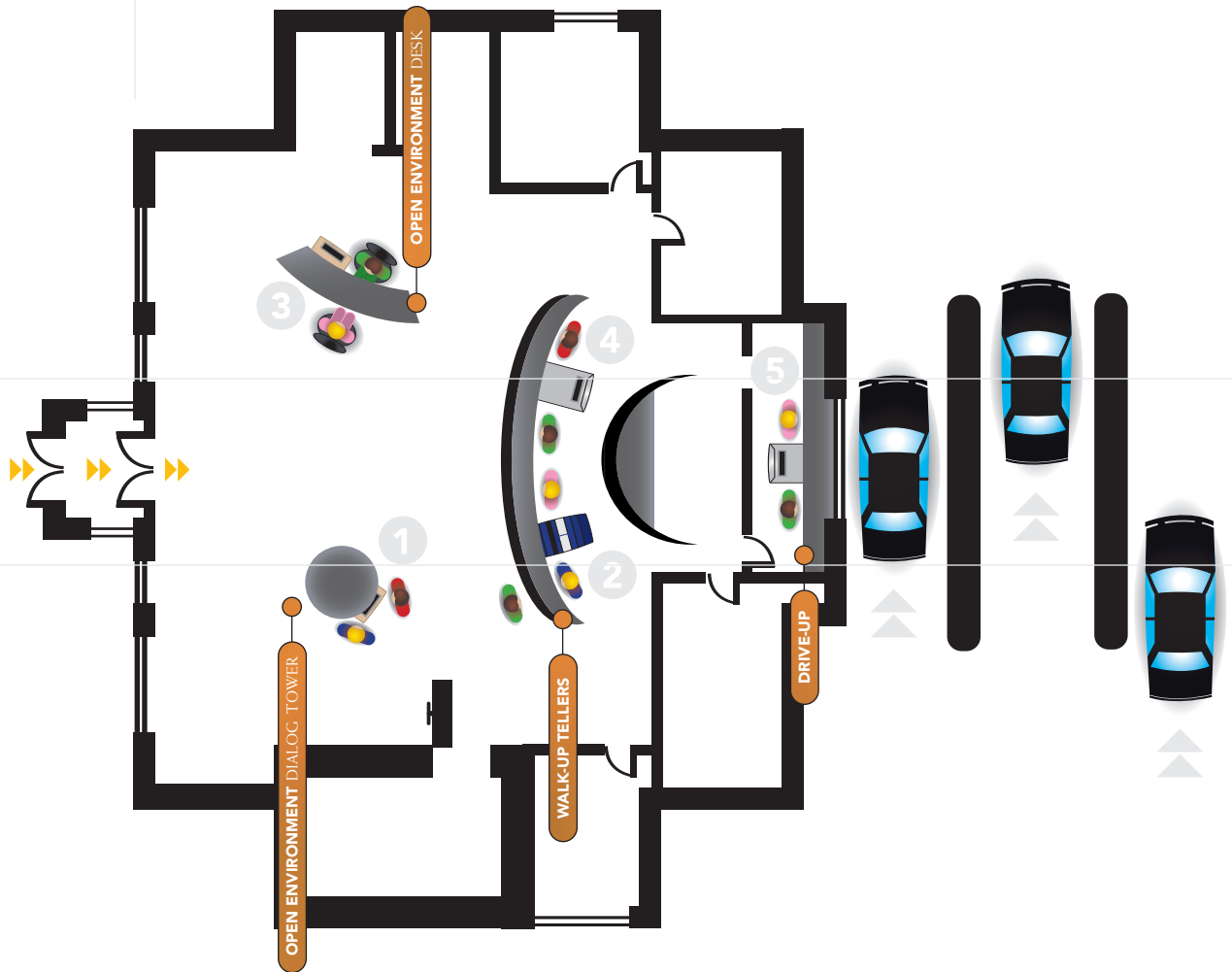
By reducing the anxieties of task-oriented, manual cash handling, teller stress levels are significantly reduced. This allows tellers to be friendlier and more focused on service and sales.

The overall result—lower teller turnover and higher returns to the financial institution.

We've been able to turn almost any space into a

Zones of Opportunity

Installation Key



A solution **for every application**

Because we recognize that every branch has its own unique requirements, De La Rue solutions are designed with built-in flexibility. Simply put, our teller automation systems are optimization tools, allowing you to maximize the impact of teller automation in all zones of opportunity.

De La Rue Cash Systems Impact every aspect of your operations

- ▶ Increase productivity and service without adding stations or personnel.
- ▶ Provide your clients with drive-up hours that match their schedules—even when the vault is closed.
- ▶ Less time away from teller stations buying, selling, preparing and balancing currency means more time with clients cross-selling your services and enhancing relationships.

The result, a more service-oriented, profitable operation—your clients' primary choice for financial services.

▼ [TCR TWIN SAFE®]



An innovative solution designed to deposit, count, secure and dispense currency—perfect for cash neutral settings. Full automation of the cash handling process makes the TCR Twin Safe—the COMPLETE Teller Enabling Tool.





DRIVE-UP WINDOW

5

- ▶ SHOWN
- ▶ ALSO WORKS IN

4

◆ [BENCHMARK SERIES ® 7]

The new Benchmark Series 7 is the most comprehensive currency dispensing system in the industry, designed for low, medium and high volume applications, with varying operations, security, IT and marketing requirements.

Enhanced by a host of configurations, options and peripherals determined by your specific operating criteria, De La Rue tailors a system designed to meet your unique needs.



STAND-UP COUNTER

4

- ▶ SHOWN
- ▶ ALSO WORKS IN

5

productive personal banking environment.
 [TAILOR-MADE SOLUTIONS FOR OPEN ENVIRONMENTS]

Just as impressive as what our solutions can do, is where they can do it. In a word, anywhere.

Our systems deliver application-specific solutions for any environment. From the teller line and drive-up, to dialog and open environments, to in-store and retail applications, virtually any banking operation can be made more efficient, more secure and more profitable—not to mention more personable and inviting—with De La Rue cash handling solutions.



[**DIALOG TOWER®**]

Dialog Banking® is ideal for open plan, retail environments where the goal is to increase communication and enhance relationships by removing the traditional barrier of the teller line, enabling the client and teller to work together, side by side, as a team.

The Benchmark Series 7 TCD and the TCR Twin Safe® can both be utilized in this revolutionary, yet proven, approach to banking.



DeLaRue

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DE LA RUE

- ▶ Produces currency for more than 150 countries
- ▶ The second largest producer of ATM mechanisms in the world
- ▶ Protects some of the world's most highly-recognized brand names
- ▶ 80% Global marketshare for teller cash dispensing and recycling solutions



De La Rue Cash Systems, a division of U.K.-based De La Rue plc, provides accurate, efficient and secure cash handling solutions to financial institutions, commerce and governments worldwide, and acts as a consultant in the cost-effective management of handling cash. De La Rue's national sales and service network ensures a quick response to customer needs.

In business for nearly 200 years, De La Rue participates in the production of more than 150 national currencies and a wide range of security documents, from checks to stamps. De La Rue also provides brand protection for some of the world's best-known consumer products and is a major supplier of identity systems.