









66 By utilizing the cash automation tools provided by Glory we have the 'power tools' within Dialogue Banking to allow the change in the branch environment, with our staff, and the focus is on our members. 99

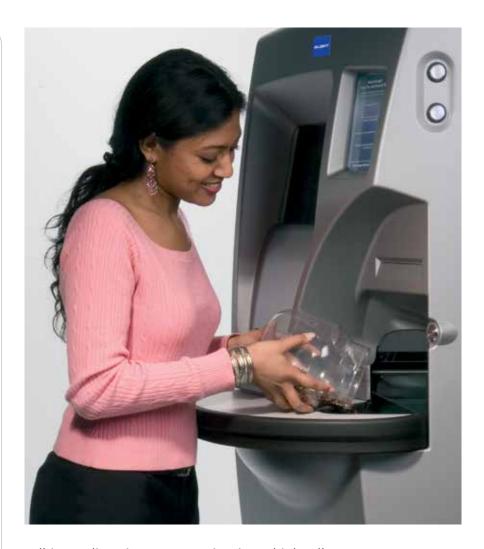
Improved cash handling efficiency and teller productivity

The situation

About Telhio

Telhio Credit Union has been a strong and stable financial institution in central Ohio since 1934. Telhio is a not-for-profit, full-service financial institution cooperative, meaning the members are owners and can expect to receive high-quality financial services to meet all of their needs. Telhio is strong and safe, and has been serving central Ohio for more than 75 years.

Telhio began as a credit union for Columbus Telephone Company employees. The expanded vision of our board of directors and management staff took our credit union beyond just that select group. We now service all who live, work, worship and attend school in Franklin County and surrounding communities. We also serve Select Employer Groups (SEGs) in a variety of industries including accounting, automotive, manufacturing, medical, real estate and telecommunications.



Telhio Credit Union was experiencing a high teller turnover rate due to out-of balance issues and end-of-day balancing was adding significant time to the frontline payroll. In addition, Telhio had security issues and several robberies and was looking to gain efficiencies throughout the branches.

Telhio was seeking an innovative solution that would:

- Improve their branch cash values
- Make better use of staff resources, specifically their vault teller position
- Secure cash in an open dialog banking environment
- Reduce teller turnover due to balancing issues
- Decrease time for end-of-day balancing and overtime costs

The solution

After an assessment of Telhio branch operations, Glory was able to put together an analysis that provided an ROI for Telhio in 14 months. Glory recommended a mix of cash automation technology. This included Vertera cash recyclers in all 8 branches and the addition of QuickChange self-service coin deposit centers in the dialog branches. Additionally, Glory recommended Benchmark 750 Cash Dispensers to make transactions automatic and secure.

Glory has been partnering with Telhio since 1999. Glory provided the initial consulting and together with Telhio built the analysis that provided the foundation for their branch transformation. Glory now automates all Telhio branches and supplies them with market leading Cash Recyclers (Vertera, 6G and RBG 100's) Benchmark Model 750 Cash Dispensers and Quickchange Member Self Service Coin Stations.



Glory's experience, expertise and know-how, delivers a comprehensive, integrated, enterprise-wide solution, addressing many of the most pressing demands of the modern bank branch and their customers.

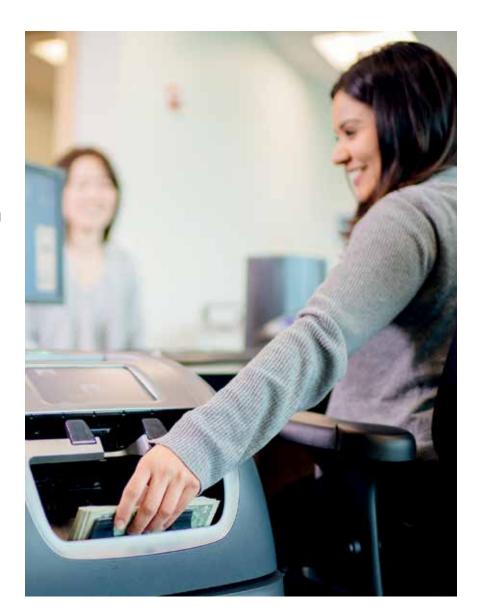




The results

The cash automation solution created exceptional results for Telhio Credit Union:

- Eliminated the need for a Vault Teller position, which made the Twinsafe (now Vertera, 6G and RBG 100) a 14-month payback
- Lowered overall branch cash by 20% and eliminated exposed cash
- Increased the speed of balancing and shortened the end-of-day process by 50%, saving on payroll expenses
- Decreased teller turnover due to balancing issues to less than 7%
- 34% increase in upsells to customers as compared to traditional teller lines
- Lowered risk of robberies and decreased security issues by implementing Cash Dispensers and Recyclers
- Telhio saw an increased productivity in their tellers of 28%
- Customers waiting time at the teller position was reduced by 40%
- Budget for Cash Short & Over account decreased by 83%
- The time taken handling cash was reduced by 3.5 hours per day and balancing was cut from 20 minutes to 5 minutes per teller



66 We have found the member experience within Dialogue Banking reduces the barriers for more effective member service and suggestive selling. By utilizing the cash automation tools provided by Glory we have the 'power tools' within Dialogue Banking to allow the change in the branch environment, with our staff, and the focus is on our members. 99

The Glory Global Solutions Commitment

Glory Global Solutions is a world expert in cash management delivering technology and service solutions that provide security, productivity and innovation to our customers in more than 100 countries worldwide. These solutions are supported by the technical expertise of Glory Group of Japan, a pioneer in the development and manufacture of money handling machines across the financial, retail, vending, amusement and gaming industries for nearly 100 years.

The company is committed to meeting society's wide ranging needs for accurate, secure financial transactions between individuals and businesses, and between businesses.

As a responsible organization we maintain a disciplined approach to our corporate governance and operate to the optimum professional and ethical standards in all aspects of our business. Glory Global Solutions strives to be an exemplary employer, and will always seek to provide a fair, safe and productive work environment where all employees can grow and be challenged. Wherever we operate, our objective is to contribute actively to the community and the local environment including consistent environmental responsibility.

Our philosophy, business priorities and everyday practice are summarized in a single commitment:

We Secure the Future.



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