

GLORY



## Enhancing Community Banking: HFS FCU's QuickChange Upgrade for Efficiency and Growth





# ABOUT HFS FEDERAL CREDIT UNION

Founded in 1937, HFS Federal Credit Union is the largest credit union on the island of Hawai'i. With a strong community focus, HFS serves over 50,000 members who share a connection to the island. Originally open only to state and federal employees, HFS has since expanded its membership to include all individuals with ties to the local community. With six branches across the island, HFS is committed to delivering exceptional service and innovative financial solutions to its members.



# MEMBER NEEDS

With a strong community focus, HFS regularly seeks innovative ways to enhance the member experience while streamlining operations. In response to member demands for faster, more convenient coin deposit options – and to reduce the operational burden on tellers – HFS recognized the need to modernize and implement a self-service solution that can meet member needs and expectations as they continue to evolve. The credit union aimed to:

- **Improve deposit efficiency** by allowing direct account credit via debit card.
- **Minimize machine downtime** caused by foreign object jams.
- **Reduce teller workload** and free staff for more complex member interactions.
- **Support small business members** with a reliable, self-service coin deposit option.



# THE CHALLENGE

A longtime customer of Glory, by 2015, HFS had implemented QuickChange™ coin deposit machines in five of its six branches. However, the original units presented several challenges:

- **Limited functionality:** Members could not deposit coins directly into their accounts using debit cards. Instead, they had to take a printed receipt to a teller, creating inefficiencies and longer wait times.
- **Frequent maintenance issues:** The machines were prone to jamming due to foreign objects, requiring service technician visits and resulting in costly downtime.
- **Operational inefficiencies:** Teller time was consumed by coin deposit transactions, reducing their availability for more complex member needs.



# THE SOLUTION

In 2024, HFS upgraded all five existing QuickChange units and installed a sixth in their final branch, completing a full deployment across their network. The new machines allow members to insert their debit cards and have coin deposits credited directly to their accounts – eliminating the need for teller interaction.

This upgrade not only streamlined the deposit process but also empowered members to choose how they interact with the credit union – whether through self-service or with teller assistance.

**“Building a financial community that members can trust is imperative, and providing solutions that meet our customers’ needs is made possible with Glory.”**

**Jesica Carriaga,**  
Marketing Manager at HFS FCU





**“Our new system makes depositing coins effortless, giving our tellers more time to support members with what really matters – their financial goals.”**

Alexander Kay-Wong,  
Project Manager at HFS FCU

# PRODUCT SOLUTION

HFS implemented six units of **Glory’s QuickChange Consumer Self-Service Coin Deposit Solution** – one in each branch. Originally introduced in 2015, the machines were fully upgraded in 2024.

QuickChange offers a faster, more convenient way for members to deposit coins, reducing wait times, improving staff productivity, and enhancing overall member satisfaction. The solution also supports coin recycling, which contributes to a strong return on investment.



[Learn more about QuickChange](#)

# THE RESULTS

Since the upgrade to the new QuickChange units, HFS Federal Credit Union has received overwhelmingly positive feedback from members. The ability to deposit coins directly into their accounts using a debit card has been especially well-received, with members appreciating the speed and convenience of the process.

- **Reduced downtime:** Improved design prevents foreign objects from entering the machines, minimizing breakdowns and service calls.
- **Increased efficiency:** Teller transactions related to coin deposits have significantly decreased, freeing staff to focus on higher-value interactions.
- **Branch coverage:** All six HFS FCU branches now offer coin deposit services, ensuring consistent member experience island-wide.
- **Member experience:** Improved convenience with the ability to deposit directly to their account, enabling a faster service experience for all members in-branch.
- **New member growth:** Self-service coin deposits has attracted new merchant members, particularly small businesses that handle large volumes of coin.





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