

## **Personal Teller Machine {ITM} - Frequently Asked Question**

### ***What is a Personal Teller or ITM?***

ITM stands for Interactive Teller Machine, but we like to call them Personal Tellers.

### ***Why are you moving to these machines?***

They open up a lot of new and different opportunities for our membership. With the ITM's we can provide faster and more convenient service. They are safer for our employees and members to use. We also will be able to have extended hours in the future for our members.

### ***Will my transaction take longer than it does with a traditional teller?***

No, your transaction should take the same amount of time, if not faster when you use the Personal Teller Machine {ITM}.

### ***What if I do not want to use the machine?***

At our Bridgeport location, you would need to go inside the branch to do your transactions. When we install these at our other locations, you will have a choice to use the Personal Teller {ITM} or a regular drive-thru lane.

### ***Are these machines replacing people?***

No, these are not replacing any of our current tellers or staff. We are actually hiring to fill openings created from this new department.

### ***Will my deposit be processed as it is when I go to a regular teller?***

Yes, your deposit will be handled that same as it would with a regular teller.

### ***What can I do at this machine?***

You can do 95% of what you can do with a regular teller. Including withdrawals, check & cash deposits, transfers, loan payments, credit card payments, and check cashing. You can even use the machine as an ATM if you would like. (Withdrawal and balance inquiries only)

### ***Can I put coins in the machine?***

No, you cannot put coins in, but, the machine will dispense coins if you need them when you do a withdrawal.



***Am I able to get a cashier's check, money order, draft from the machine?***

No, the machines cannot print any kind of checks.

***Do you the video tellers work for the Credit Union?***

Yes! All of our Video Tellers are United Financial employees and work in our Contact Center, located in our Bridgeport office.

***I just want to make a withdrawal with my ATM card, do I still use this machine?***

You certainly can. When you come up to the machine you will be able to *touch the screen* to talk to a teller OR you can just *insert your card* and do withdrawal or balance inquiry, just like a regular ATM.

***There is not enough privacy, I do not want everyone to be able to hear my information. What can I do?***

You will be able to *Text your Teller* right on the screen. This will enable that no one will be able to hear your transaction details or account information.

***What are some of the benefits of the Personal Teller {ITM}?***

- No Deposit Slip required
- Drive Up convenience
- Touch the screen, speak with a teller
- You can clearly see and speak to your teller.
- Your check image will print right on your receipt

***What types of currency does the machine carry?***

They machine can dispense, 50's 20's 5's and 1's for cash and for coin is has quarters, nickels, and pennies.

***What other locations have these machines?***

Currently our Bridgeport office is the only location with a Personal Teller. We will be adding one at our Saginaw – State St office, one in Auburn, one in Freeland and two in Chesaning within the next 6 months.