



**CITIZENS FIRST STATE BANK, WALNUT, ILLINOIS**

**A reliable cash-dispensing ATM helps community bank meet high expectations for service**



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Lisa Vick, vice president of operations

For more than 100 years, Citizens First State Bank has been serving the evolving financial needs of the citizens of Walnut, Illinois, a small rural community in northern Illinois. The bank’s traditional banking services include personal and commercial checking and savings accounts and a full range of consumer and commercial loan products.

Over the years, the bank has survived many changes, including a fire and a merger of two local banks and, throughout, the bank’s mission has remained the same: to provide a consistent and reliable, high level of service for its customers.

Walnut is a tight-knit, mostly rural farming community. According to the local Chamber of Commerce, it is a place “where farming

roots grow deep, industrial businesses flourish.” A small bank with a single location surrounded by cornfields and cattle, Citizens First serves a customer base primarily comprised of local businesses and farmers.

“As a locally owned bank, we strive for a hometown feel,” says Lisa Vick, vice president of operations. “That’s important in today’s fast-paced, automated world.” Employees at the bank recognize customers by name and all phone calls are answered by employees rather than an automated service. “Most of our customers have been with us all of their lives,” Vick continues. “We’re all about customer service and being one with the customer,” says Vick.



## Keeping pace with a growing community

Citizens is not only committed to maintaining a strong connection to its long-standing customer base but it also strives to cater to a new demographic mix and the needs of a younger customer segment. “We want to keep up with the younger crowd to attract businesses and families just starting out,” says Vick.

In recent years, with forces like online banking driving customers away from in-person banking, Citizens First was experiencing lower foot traffic at the bank’s branch location. “Lately, though, it’s been picking back up,” Vick says. With this new increase in in-person engagement, the bank is beginning to explore a gradual approach to branch transformation. “People are becoming more engaged with the bank, so we think it would be good to offer customers a space for meeting with staff and to learn more about our services. We’re thinking that if we could make it more enticing, they would visit us more often.”

## An unreliable ATM

With the bank’s deep commitment to customer service, the unreliable performance of one of its four ATMs presented a worrisome challenge. “It was our worst-performing ATM,” says Vick. “It was regularly plagued by operational issues, breaking down every couple of weeks and, always, it seemed, on holiday weekends. That was extremely frustrating for our customers and our bank staff.”

Slow response to calls for service by the vendor, even with a costly maintenance contract, compounded the problem of frequent breakdowns. “It would nearly always take a couple of days for them to send a repairman out for service,” says Vick. “And, because it would take so long for them to get here, the machine was down for long periods. That made it so difficult to maintain the level of service our customers expect and it was a real problem. We wanted to provide service, but we were limited by the technology we had.”

## A new Cummins Allison cash dispenser

While researching vendors for a replacement machine, Vick received an email and a call from a Cummins Allison sales representative. The first thing that caught Vick’s attention when researching the Cummins Allison equipment was the competitive price. “The pricing was amazing, even compared with a refurbished model from another company,” she says. Hands-on demonstrations of the machine sealed the deal. “We were impressed with the clean look of the machine and its ease of use.”

The H48ND ATM is designed to serve as a secure, self-contained, automated branch in the drive-up lane. Easy to use, it features a large, color LCD display and high-speed cash dispenser. And, just as important to institutions like Citizens First, it’s highly reliable and easy to service.

The new ATM was installed in June 2017. “The Cummins Allison team was extremely helpful during the installation,” says Vick. “They check in with me regularly to make sure there aren’t any problems. It hasn’t needed any service, so that’s wonderful. We love it and our customers love it. It’s easy to balance and add cash. It’s just a smooth-operating machine.”

Vick offers advice for other banks considering upgrading to new ATM technology. “When you consider that your ATMs are the face of your financial institution, it’s important to have equipment you can count on,” she says. “If you have an ATM that’s having issues, it’s worth looking into the Cummins Allison product for the price and maintenance contract. It’s phenomenal.”

To learn more about Cummins Allison’s complete portfolio of ATM solutions, contact your local representative or visit [cumminsallison.com/atm](http://cumminsallison.com/atm)



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## Generations of Vision and Excellence

Cummins Allison sets the standard for accuracy and dependability.

Cummins Allison is a global leader in developing solutions that quickly and efficiently count, sort and authenticate currency, checks and coin. We also offer a complete line of full-function automated teller machines (ATMs). Our leadership in technology and product innovation spans more than 125 years. Cummins Allison serves the majority of financial institutions worldwide, as well as leading organizations in retail, gaming, law enforcement and government. Ninety-seven percent of our customers would recommend our products and services.

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