



HILLTOP NATIONAL BANK, CASPER, WYOMING

A network of reliable ATMs brings advanced capabilities and convenience to customers

“We are a hometown community bank and we pride ourselves on that reputation.”

Cheryl Wedlock, assistant vice president and bank card services manager

Its main office is nestled on a quiet residential street in Casper, Wyoming, yet Hilltop National Bank is the second largest bank in the state of Wyoming. Chartered in 1964, the bank has a solid footprint in the communities it serves, with six locations, 137 employees and 35,000 customers.

“We are a hometown community bank and we pride ourselves on that reputation,” says Cheryl Wedlock, assistant vice president and bank card services manager.

Wedlock, who has been with the bank for more than 35 years, believes that Hilltop offers the best of both worlds—a warm and caring neighbor and a provider of state-of-the-art services. “When you call us, you can count on being able to talk to a

person,” Wedlock says. “And, even though we are a hometown bank, we have a state-of-the-art IT department that we are proud of. We have a lot of technologically advanced products.”

One of the most significant challenges that Hilltop has faced in recent years is meeting growing customer expectations for 24/7 availability. “While we’re not 24/7, we’re close to it,” says Wedlock. Two of the bank’s branches now have Saturday hours, and the bank’s website features a secure email portal where customers can send messages. “We answer every single inquiry,” says Wedlock. “I think our level of communication with customers exceeds expectations.”



A busy ATM network

Hilltop's network of ATMs includes two machines at the main office (drive-up and main lobby), with additional ATMs located at Hilltop branches, local grocery stores and Natrona County International Airport in Casper.

In 2016 their ATM provider informed Hilltop that six of the ATMs in their fleet were approaching the end of warranty and support. "When we got our notification that our machines were being phased out, we invited replacement bids from a number of ATM providers," says Wedlock. "Then, we heard that Cummins Allison was getting into the ATM business. After talking with

several representatives, viewing videos about how the machines work and how easy they are to maintain it wasn't a hard decision to make and it was the right decision."

Wedlock and the rest of the Hilltop team were impressed with the responsiveness of the Cummins Allison team throughout the bidding process. One of many deciding factors was the fact that the new Cummins Allison machines can be easily upgraded, allowing for automated deposits at the ATM when Hilltop is ready.

An "amazing" installation

The six ATMs—including two islands, two drive-ups and two walk ups—are equipped with Anti-Skim dip card readers.

"We were at the peak of the EMV chip card rollout, so we were dealing with changes in card functionality," says Wedlock. "There were many upgrades that were needed and it was a huge learning curve for us. The Cummins Allison team was extraordinarily accommodating. Everybody knew exactly what they needed to do and when they needed to do it. When all was said and done, we got six ATMs up and in service in six days. That's pretty amazing."

Once the ATMs were up and running, customers quickly took notice. "We have at least two of the most popular ATMs in

town, according to volume and location," says Wedlock. "They work so well and people use them so much, it's important to have machines you can depend on. And they hold more currency than the old ATMs, so we don't need to replenish them as often."

Customers also appreciate the improved resolution on the screens of the new machines. "Two of our ATMs face east," says Wedlock. "In the past, when the sun shone on the screens, the resolution went away. That doesn't happen with the Cummins Allison ATMs."

When the bank made the initial decision to purchase ATMs from Cummins Allison, technical support was an important requirement. "We knew that, if we made this expenditure, we would need assurance that we'd have ongoing support. Cummins Allison went the extra mile by assigning a dedicated service representative. There haven't been any issues. These are beautiful machines. We love them."

To learn more about Cummins Allison's complete portfolio of ATM solutions, contact your local representative or visit cumminsallison.com/atm



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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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