Park Community Credit Union embarked on an initiative to be the first financial institution in the state of Kentucky to add ITMs (interactive teller machines) to its network.

Relatively new in the financial industry, state-of-the-art, cutting edge ITM technology would replace traditional ATMs (automated teller machines) with a more personalized experience for its members. While ATMs could facilitate withdrawals and deposits, Park Community’s drive-thru ITMs engage members with live remote tellers to enhance their experience. It also enables members to request and receive the funds they withdraw in various increments, as opposed to the denomination limitation associated with ATMs, deposit cash and checks with no envelope, cash checks to the penny, make bill and loan payments, and handle other traditional banking tasks.

At Park Community, ITMs benefit members with faster service and extended hours by leveraging credit union staff that can work from remote locations. Those expanded hours hold the potential for Park Community to service more members and provide flexibility and convenience.

Maximizing The ITM Investment
To ensure the use of its ITMs, Park Community needed its drive-thru signs to indicate whether ITM and ATM lanes were open, thereby eliminating any member confusion.

Optimizing the ITM investment is only possible, of course, if credit union members know those ITMs are open and available for use. Usage is critical to achieving a return on the investment in ITMs.

Park Community Credit Union Facilities Coordinator Wendy Scott says it was imperative that the credit union take measures to inform its members with absolute certainty whether ITM, ATM, and traditional teller lanes are open.
Any lack of clarity regarding the status of its drive-thru lanes could potentially impact the usage of the ITMs. It could also negatively impact the credit union member experience. “Our members are vested in the credit union, so member service is our top priority,” says Scott. “When we uncover opportunities to improve the member experience at Park Community, we take those opportunities very seriously.”

The Smart Sign System

In search of signage that would meet its member’s expectations—and help drive usage of its ITM investment—Park Community Credit Union VP of Facilities & Real Estate Steve Loftis reached out to Southeast Banking Systems (SBS) Account Executive Dave Ballard to discuss the possibilities.

Faced with the credit union’s challenge, Ballard knew exactly where to place a call. SBS is a long-time integrator of signage solutions from Signal-Tech, having leveraged Signal-Tech’s line of signage products in every drive-thru financial installation it’s provided for the past twenty years. Ballard’s call to Signal-Tech would prove timely. “At the time, Signal-Tech was in the process of designing its Smart Sign System of networked signage and Sign Control Software,” explains Ballard. “The need at Park Community Credit Union would provide an ideal testing ground for the Smart Sign System.”

The Smart Sign System is a networked, software-driven solution that enables users to control their enterprise-wide signage from a central location. Smart Signs installed in the drive-thru canopies at each of the branches are connected to the network via Ethernet, and lane lights are controlled remotely through Signal-Tech’s Sign Control Software. That software allows sign commands to be scheduled based on predetermined operating hours. This automated, remote control of the signs eliminates the need for credit union associates to manually flip switches on/off to indicate open or closed lanes, which is of particular importance for banks and credit unions that operate ITMs in dual mode—either attended during banking hours or in unattended ATM mode after hours.

It also eliminates mistakes that can happen when associates forget to flip those switches appropriately. The permissions-based system allows authorized users to view the status of individual and collective signs in real-time via any web browser and even on mobile devices. It also allows those users to view the weekly message schedule by specific group(s) and, if necessary, temporarily override the scheduled message.

Signal-Tech’s Smart Sign System fit the bill for the credit union. When ITM and/or ATM lanes are open, Signal-Tech’s signs illuminate a bright green “ITM OPEN,” “ATM OPEN,” or “ITM/ATM OPEN” with lettering that can be seen in any lighting conditions. When they’re closed, the signs say as much in equally visible red LEDs.

The need at Park Community Credit Union would provide an ideal testing ground for the Signal-Tech Smart Sign System.”

-Dave Ballard, Account Executive, Southeast Banking Systems

Park Community needed its drive-thru signs to indicate whether ITM and ATM lanes were open to eliminate member confusion.
Signal-Tech’s Smart Signs look much like the traditional LED signage installed at drive-thru, parking garage, and other lane control applications—but their automated operation is managed by Signal-Tech’s intuitive Sign Control Software.

Upon seeing the proposed signs, Park Community’s Scott was convinced they would provide clear-cut direction to credit union members. She was also excited to participate in the first-of-its-kind beta program. Signal-Tech escalated development of the Smart Sign System to accommodate Park Community’s time frame, and simultaneously trained SBS and designated credit union staff on the use of its simple Sign Control Software application.

**Minimal Downtime, Maximum Satisfaction**

With the Smart Sign System installation ready for launch, Scott’s only remaining concern was drive-thru lane downtime during the sign installation. That concern turned out to be fleeting. “Initially, we moved forward with the new signage system at three of our locations,” she says. “We found that SBS provided ample staff for the project, which contained our downtime to under two hours per site.” In fact, SBS’ Ballard says the implementation speed improved with each site the team tackled.

“The ATMs/ITMs continued to operate while we were installing the new signs, so we simply hung printed OPEN signs over the lanes during the brief time it took us to install the Smart Sign System,” says Ballard. The new signs were designed by Signal-Tech to fit the same form factor of the previous VMS (variable messaging system) signs used at Park Community, which mitigated the need for any retrofitting of the drive-thru canopy and facilitated a speedy implementation.

Park Community’s Scott says the signs have been well received. “Our members are very pleased with the new signs, and branch managers continue to receive positive feedback on them,” she says. For its part, SBS’ Ballard says that moving forward, the new Signal-Tech Smart Sign System will be offered as part of its core ITM package. “Networked signage is a must-have for seamless and ongoing success of ITM implementations,” he says. “You simply can’t optimize the investment and provide clear direction to members without the ability to automate the operation of the signs from a central location.”

With the growth of ITM adoption across the financial industry, Ballard sees plenty of opportunity for Smart Sign System implementation on the horizon. That’s why Signal-Tech is actively developing its base of authorized Smart Sign System dealers—those with the IT and networking expertise to sell and service this new paradigm

*“We found that SBS provided ample staff for the project, which contained our downtime to under two hours per site.”* – Wendy Scott, Facilities Coordinator, Park Community Credit Union

**Automated, remote control of the signs eliminates the need for credit union associates to manually flip switches on/off to indicate open or closed lanes.**
How The Signal-Tech Smart Sign System Works

The Sign Control Software resides on a central computer and operates over the facility network.

The Sign Control Software identifies each Smart Sign in the system and allows the administrator to establish its operating schedule. Once the schedule is set, the software communicates the information to the Smart Signs and their messages change automatically based on the commands.

The System includes a Web interface that gives authorized users a way to view the sign status in real-time using any web browser or mobile device. Authorized users can view the weekly message schedule by location, view the status of individual signs and override it with a temporary message when needed. It’s secure; access to all information is permissions based.

About SBS
Southeast Banking Systems is a financial equipment and service provider offering customized solutions to financial institutions.

- Sells and services ATMs, ITMs, cash dispensers, vaults and doors, safety deposit boxes and depository systems, complete drive-thru systems and DVR surveillance solutions
- Currently serving Alabama, Illinois, Indiana, Kentucky, Tennessee, Virginia and West Virginia

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About Signal-Tech
U.S. manufacturer of LED illuminated signs. We pride ourselves on customer satisfaction and the expertise of our reseller distribution network.

- Established in 1928
- Offers 137 in-stock products
- Expertise to design and engineer custom signs with short lead times
- Offers free drawing and design services
- Manufactures lane control and directional signs for the financial, parking, highway, rail and institutional industries

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-Wendy Scott, Facilities Coordinator, Park Community Credit Union