

Summer 2008

Banks

These are Challenging Times for Many Community Banks

Community banks across the country are being squeezed by many factors associated with the current economic environment. CashTrans is sensitive to that reality and has been listening carefully to bank executives across the country.

One of the consistent themes that CashTrans has been hearing is “these are challenging times and costs are spiraling higher.” CashTrans’ management, as a result, is **offering several major expense cutting strategies to any institution that is open to outsourcing some or their entire costly ATM program.**

“It is indeed our desire and pleasure to work with our banking partners of all sizes throughout the southeast,” states Fred Ethridge, President of CashTrans. *“One of the major ways we can support our partners is to try very hard to address their concerns and to develop low cost ATM solutions that will fit their needs,”* continues Mr. Ethridge.

In these challenging times, CashTrans believes that more and more banks, of all sizes, will continue to turn to ATM outsourcing. In this scenario, CashTrans can provide ATM equipment and place it into their outsourcing program. They can also provide virtually everything, including equipment service, ATM driving and transaction processing for a **fixed monthly cost.** In many cases, ATM outsourcing delivers to an institution a **30-40% cost savings** versus their current approach.

CashTrans can also purchase existing bank owned ATM equipment at its depreciated value and place it into their outsourcing program. This generates immediate savings by freeing-up precious capital, reducing monthly expenses, and a reduction in daily management and service headaches.

Some institutions like Community Capital Bank in Jonesboro, Georgia, Bank of Dooly in Vienna, Georgia, and Charter Bank headquartered in LaGrange, GA are currently outsourcing some or virtually all aspects of their ATM programs to CashTrans.



“ATM related costs will continue to increase and CashTrans is able to reduce these costs and in most cases significantly, due to the ‘economies of scale’ that we enjoy today. Most banks can truly benefit from our advantage and most of all our dedication to impeccable service.” concludes Mr. Ethridge.

For more information on this article or how CashTrans can help your institution reduce costs, please contact Fred Ethridge, President at 770-941-6680 X35 or visit www.cashtrans.com/ and submit a request for more information. All discussions will be held in strict confidence.



Advanced Technology That Is Affordable

CashTrans is a national distributor for Nautilus-Hyosung ATM equipment. We are impressed with the entire Monimax product line but especially the cost competitive yet highly advanced 7600D/T. The 7600D is pictured below and this full function and highly scalable ATM is available as both a walk-up and drive-up model.



The 7600 has an advanced system control based on Microsoft Windows XP. The unit has envelope depository but can also support check scanning, i.e. Check 21, and has bundle note acceptor capabilities. The ATM has a superior 15" sunlight viewable screen with optional touch screen capabilities.

This flexible high performance model has rear or side access plus the reliable UL291 Level1 and PCI-certified encrypted PIN pad as standard features.

The best news of all is that this dependable high quality ATM is only priced around \$30,000 plus installation. Definitely affordable by any standard and equipped to meet the most demanding environments. CashTrans is pleased to send you more information or you can contact us at sales@cashtrans.com.

3286 Humphries Hill Road, Austell, GA, 30106
800-262-7995 - 770-941-6680 - Fax 770-941-6819

www.cashtrans.com

EMPLOYEE SPOTLIGHT



CashTrans is very fortunate to have an outstanding administrative team located at our corporate headquarters in Austell, GA.

Pictured from left to right are Melinda Thomason, Sherice Daniel, Kathy Marshall and Sonya Thomason. Each has an important responsibility to deliver the excellent support that our clients expect.

Melinda manages both Accounts Payable and Accounts Receivable while Sherice provides Sales Support and helps with special projects from all departments. Kathy is our Cash Load Specialist who oversees all details on our CashLoad ATMs as well as adjustment research and processing. Sonya is our Client Support representative and assists the Service Department with terminal setup and installations

Please contact any member of our team at CashTrans with any needs at 770-941-6680 as we deeply appreciate your business.

*We are proud to announce the following financial institutions have chosen **CashTrans** and are now added to our growing list of **NEW CLIENTS**:*

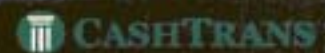
- **Libertad Bank - Austin, TX**
- **Southeast FNB - Maitland, FL**
- **Virginia Partners Bank - Reynoldsburg, VA**
- **Pinnacle Bank - Greenville, SC**

*Our existing clients are continuing to grow and below is an impressive list of **NEW ATM DEPLOYMENTS** in partnership with **CashTrans**:*

- **First Chatham Bank - Tybee, GA**
- **Metro City Bank - Suwanee, GA**
- **Glennville Bank - Glennville, GA**
- **Heritage First Bank - Ammechee, GA**
- **First Georgia Bank - Oconee & Villa Rica, GA**

For more information, please contact Fred Ethridge.

www.cashtrans.com



3286 Humphries Hill Road
Austell, GA 30106
770-941-6680
800-262-7995