



CASE STUDY:

MidSouth Community Federal Credit Union's Strategic Partnership with Members ATM Alliance

MidSouth Community Federal Credit Union, a \$464MM not-for profit financial institution dedicated to serving its members, faced growing challenges managing its ATM operations internally. Seeking to improve efficiency and member service while ensuring regulatory compliance and system security, the credit union made the strategic decision to outsource their ATM operations to the Credit Union Service Organization (CUSO) Members ATM Alliance (MAA). This case study outlines their journey, the decision-making process, and the measurable impact of the partnership.

THE CHALLENGE: IN-HOUSE ATM MANAGEMENT STRAINS RESOURCES

Prior to working with Members ATM Alliance, MidSouth Community FCU managed its ATM operations internally. While this approach provided direct control, it presented significant challenges including:

- Lack of internal expertise in managing ATM-specific technologies
- Frequent issues requiring time-consuming service calls
- Difficulty in keeping up with necessary software updates and security patches
- Frustration and inefficiency for staff managing systems outside their core competencies



Roy Bibb
President and CEO
of MidSouth Community

President and CEO of MidSouth Community, Roy Bibb, noted: "We were trying to manage a service and a technology without the experience and knowledge—which was frustrating and time-consuming."



THE SOLUTION: PARTNERING WITH MEMBERS ATM ALLIANCE

MidSouth Community FCU's leadership recognized the need to shift their focus back to their core strength—serving their members—while entrusting the management of their ATM operations to the experts. The decision to transition to MAA was influenced by:

- The desire to free up staff time and reduce internal frustration
- Confidence that MAA would ensure compliance and up-to-date security measures
- Cost-effectiveness and improved functionality compared to their in-house model
- Trusted referrals from leaders within The League of Credit Unions & Affiliates and *LEVERAGE* as well as peer financial institutions already benefiting from the MAA partnership

IMPLEMENTATION & RESULTS

Since the transition, MidSouth Community has realized significant improvements across multiple areas.

- **Cost Savings:** Reduced staffing burden, fewer compliance-related expenses, and more predictable maintenance costs
- **Operational Efficiency:** Increased ATM uptime, faster response times, and simplified management processes
- **Enhanced Member Experience:** Smoother transactions, fewer complaints, and better overall access
- **Security & Compliance:** Improved fraud prevention and consistent adherence to industry regulations

“Entrusting Members ATM Alliance with our ATM management has instilled confidence that our operation is up to date and compliant. The end result has been improved functionality and significant cost savings,” said Bibb.

LOOKING AHEAD

While the credit union currently has no plans to deploy new ATMs, they remain open to expanding or enhancing their operations with MAA should they move toward ITM (Interactive Teller Machine) technology in the future.

CONCLUSION

MidSouth Community Federal Credit Union’s transition to Members ATM Alliance illustrates the benefits of aligning operations with experienced partners. By offloading the complexity of ATM management, the credit union has been able to improve service delivery, enhance security, and refocus resources on their core mission—supporting their members’ financial well-being.

Call (800) 768-4282, ext. 3479 or email maainfo@membersatm.com today to discuss how MAA can help improve your ATM operation!

