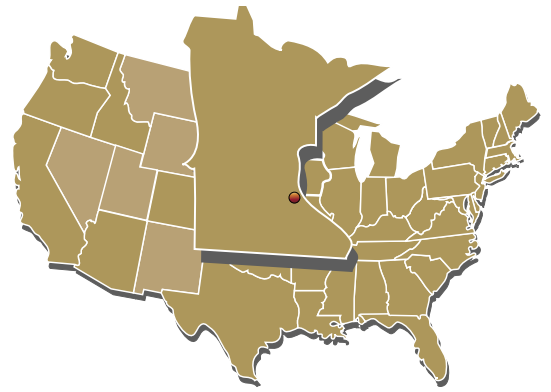


TCF Bank

EFMARK Exceeds Expectations, Proving The Value of One™



case study

When EFMARK began its relationship with TCF Bank back in the early 1990s, TCF was well anchored in its home state of Minnesota and was becoming established in several neighboring Midwestern states.

The Wayzata, Minnesota-based TCF had several branches in Illinois and hired EFMARK to deploy and service Fujitsu ATMs located within Target and Venture stores.

As the re-seller for Fujitsu in the Chicago area, EFMARK got the job by default. However, the up and coming independent impressed the bank with its willingness to go the extra mile to get the job done. So in 1995, when TCF was looking to reduce the complexity of managing multiple manufacturers for second line maintenance of its diverse Minnesota ATM network, EFMARK was asked to become the sole service provider.

The challenge was daunting: EFMARK had no operations in Minnesota, and TCF needed EFMARK to hit the ground running, deploying and performing maintenance on all NCR, Fujitsu and Diebold ATMs.

600 machines in 60 days

EFMARK quickly set up a temporary operations base in Minnesota and within 60 days began performing second-line maintenance on 600 ATMs.

Accomplishing that task proved to cement TCF's confidence in EFMARK. That year, TCF realized up to a 25 percent savings by using EFMARK as the single maintenance provider for its Minnesota ATMs.

"Using EFMARK has benefited the bank in numerous ways," said Mark Hanson, Vice President,

“Manufacturers try to sell their services by saying they know their ATMs best, and that working with an Independent Service Provider may cause delays.

We have never experienced that problem with EFMARK. Plus, they are an unbiased and knowledgeable source on the latest technology and industry happenings.”

*Mark Hanson, Vice President,
Director of Business Development*

Director of Business Development for TCF. “We only make one call to resolve a service problem. There's no confusion about which vendor did what, when, and there is no finger pointing. Also, they don't nickel and dime us for many calls outside the contract. All of which saves us time and money.”

Based on the success in Minnesota, the relationship expanded the following year to Wisconsin, where EFMARK soon became the sole maintenance vendor for another 50 TCF ATMs.

In late 1997, TCF looked to EFMARK to meet another challenge. TCF had acquired 180 ATMs from Bank of America at branch locations and

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Jewel Foods stores. As a condition of the sale, the conversion had to be completed in less than 90 days. The conversion required all new circuitry, new signage, modems, keys, combinations and passwords at each site.

They were on their own – the previous ATM teams that had provided the service were not available to offer more than minimal historical information and technical support during the conversion.

TCF and EFMARK started the conversion on January 5th and completed it on January 30th, just in time to meet the January 31st deadline required to finalize the acquisition.

Service from start to finish

By 2001, TCF was again experiencing problems attributed to relationships with multiple ATM vendors, this time in its Illinois branches. In this case, the problem involved the contracted armored services.

Having had success with the single maintenance provider model in Minnesota and Wisconsin, TCF made a business decision to search for a provider that could take care of all ATM services from beginning to end in Illinois. In order to ensure that the vendor selected met all the necessary criteria, a committee was assembled to review proposals from top national service providers.

As it turned out, TCF did not have to look far to find the solution: EFMARK broadened its service offering and established Premium Armored Services a few years earlier. Based on EFMARK's outstanding service record for the second line maintenance of the Illinois ATMs, it was a natural fit. Competing with much larger vendors, EFMARK Premium Armored won the cash replenishment contract to become a turn-key ATM solution provider. As a result, TCF estimates that uptime improved a full percentage point.

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New century, new generation

Each time TCF raised the bar, the EFMARK team was up to the challenge. So it was no surprise in 2003 that the bank tasked EFMARK with replacing nearly \$2 million in third-generation ATMs as the first phase of the Triple DES compliance initiative. Moving forward, TCF will once again partner with EFMARK to complete the bank's system wide conversion of 1,200 ATMs.

"There is synergy in working with a single partner for maintenance and replenishment services," said Hanson. "The time savings we have realized by eliminating finger pointing has been significant. The truth is that as a customer, we don't care which vendor caused the problem, we just want it fixed."

Summary

Challenge Over the years, TCF has had numerous challenges involved in expanding its self service channel. Each new challenge required EFMARK to increase the scope of its responsibility for the bank's ATM operations.

Requirements Looking to reduce the overhead of managing multiple vendors, TCF needed a single company it could rely on to be flexible and service oriented enough that it could meet tight deadlines and rapid expansion of the ATM fleet.

Solution Based on the success of each additional responsibility, EFMARK is now a multi-state single-source provider for TCF's ATM operations. EFMARK built a solid foundation of trust by exceeding expectations and completing objectives well ahead of schedule. EFMARK's single-source service increased TCF's ATM uptime by a full percentage point.

About EFMARK Premium Armored EFMARK is an "ATM Only" single source service provider, offering ATM sales, maintenance, cash replenishment and complete ATM program managed services.

About TCF TCF Banks are affiliated with TCF Financial Corporation, a financial holding corporation based in Minnesota, with \$12.3 billion in assets. TCF has 430 banking locations in six states, including Minnesota, Illinois, Michigan, Wisconsin, Colorado and Indiana. TCF provides service through multiple channels, including traditional branches and supermarket locations and TCF Express Teller® ATMs.