

 **NCR ATLEOS**

SAFE Federal Credit Union

Redefining member experience and digital transformation through strategic partnership.

ncratleos.com





WHAT THEY NEEDED

Access to the latest banking technology without capital-intensive investments

SAFE Federal Credit Union (SAFE) faced a significant challenge common to many credit unions: keeping pace with the rapid evolution of financial technology. Unlike larger national banks with vast capital reserves, SAFE lacked the extensive resources to constantly deploy the newest innovations. This constraint threatened its ability to differentiate and effectively serve the evolving needs of its diverse member base.

Celebrating its 70th year, SAFE has grown from humble beginnings at Shaw Air Force Base in 1955 to a robust institution serving approximately 140,000 members across 19 physical branches in South Carolina. Its core philosophy, encapsulated by “family values, forward vision,” underpins every strategic decision, particularly its pursuit of improving members’ financial lives through embracing cutting-edge technology.

“Our members are front and center—we aim to deliver value to them through convenience. Most times this means improving ease of use and embracing newer technologies as they come forward. You don’t get a second chance to make a first impression with technology.”

– Keith Troup, executive vice president and chief operating officer,
SAFE Federal Credit Union

WHAT WE DELIVERED

Comprehensive ATM management through NCR Atleos ATM as a Service

NCR Atleos ATM as a Service (ATMaaS) delivered a fundamental shift in SAFE's approach to technology acquisition and member engagement. By moving from a capital-intensive ownership model to a flexible service model, SAFE transformed its financial and operational agility.

"Through ATM as a Service, NCR Atleos has not only accelerated our progress but also freed up both financial and human resources, allowing us to focus on other priorities. We lacked both the capital to rapidly deploy the technology and specialized expertise to fully leverage its value. We simply couldn't have achieved this without NCR Atleos."

WHAT HAPPENED NEXT


Reduced costs, improved security and better value for members

The outcomes of this partnership have transformed previously unpredictable ATM channel costs into easy-to-forecast monthly expenses, eliminating the unknowns often associated with large expenditures. This enables SAFE to be more accurate with budgeting and long-term strategic financial planning.

Crucially, the robust security measures offered by the ATMaaS model instilled an ongoing, collaborative effort for protecting members and their assets. Security in financial services is not a static challenge but a continuous, evolving arms race against increasingly sophisticated threats. ATMaaS shifts a significant portion of this complex burden to an expert provider, allowing the financial institution to benefit from specialized, up-to-date security measures and

threat intelligence without having to build and maintain that extensive expertise internally.

The story of SAFE and its partnership with NCR Atleos serves as a powerful testament to what can be achieved through strategic foresight, a deep commitment to member value and truly collaborative innovation. It underscores the imperative for the broader financial services industry to embrace innovative partnership models to remain competitive, relevant and resilient in the face of continuous change. Such alliances are not merely operational conveniences but competitive necessities, allowing financial institutions to accelerate their digital transformation journeys, enhance their value proposition to members and achieve ambitious growth objectives more effectively and efficiently.

A man and a woman are standing in a modern office environment, interacting with a large, sleek, white and black self-service financial machine. The woman, wearing a blue blazer over an orange top and white pants, is looking at the machine's screen. The man, wearing a blue button-down shirt, is pointing at the screen with his right hand. The machine has a large screen at the top and a keypad below it. The background shows a modern office with glass partitions and hanging lights.

To learn more about how NCR Atleos
can transform your self-service
financial access, contact us today.



Contact us at [NCRAtleos.com](https://www.ncratleos.com) today

About NCR Atleos

NCR Atleos (NYSE: NATL) is a leader in expanding self-service financial access, with industry-leading ATM expertise and experience, unrivalled operational scale including the largest independently-owned ATM network, always-on global services and constant innovation. NCR Atleos improves operational efficiency for financial institutions, drives footfall for retailers and enables digital-first financial self-service experiences for consumers. NCR Atleos was ranked #12 in Newsweek's prestigious 2025 Top 100 Global Most Loved Workplaces® list. NCR Atleos is headquartered in Atlanta, Ga., with approximately 20,000 employees globally. For more information, visit www.ncratleos.com.

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