

ITM Frequently Asked Questions

What is an ITM? ITM is the short name for Interactive Teller Machine, which is a video-based interactive technology which allows customers to conduct transactions and banking services driven by a centrally based teller, in a highly engaging real time video/audio interaction.

Why is UKFCU moving to these machines? They open a lot of new and different opportunities for our membership. With the ITMs, we can provide faster and more convenient service to members. Immediate improvements for members include: no deposit slip required, drive up convenience, the teller view is unobstructed and clear, and members will receive images of their processed checks right on the receipt. In addition to those changes, the machines are also safer for our employees and members to use!

Who can use ITM service? Non-members can utilize the ATM functionality to withdraw from another financial institution and can make a Credit Card Cash Advance (fees from other financial institutions may apply). UKFCU Membership allows individuals to experience everything an ITM can do.

What can I do at this machine? Members can do 95% of transactions that can be done with a traditional teller. That includes withdrawals, check & cash deposits, transfers, loan payments, credit card payments, and check cashing. The bonus is that you can also use the machine as an ATM if you would like.

What are the hours of the ITM machines? Currently, the same as our new South Broadway branch; Monday-Friday 9 am - 6 pm and on Saturdays from 9 am - 1 pm.

How do I begin using the ITM? To speak to a Teller, just touch the screen to start and the next available ITM Teller will guide you step-by-step through the transaction. For ATM Transactions, just insert your card!

If I don't have my debit card or account number, will the teller be able to do my transactions? Do I have to insert my debit card? Unlike a traditional ATM, you are not required to insert your card to complete a transaction; the teller can look you up by name, social security number, or member number, and may ask for you to scan an ID prior to completing your request.

Can an ITM dispense coins? The ITMs can dispense coins. No rolled coins can be dispensed or accepted through the ITM.

Can I put coins in the machine? No, you cannot put coins in, but the machine will dispense coins if you need them. Also, we have a coin counting machine inside the lobby available to members to use if they need to deposit amounts of coin.

Is there a limit on how much I can withdraw or deposit? When working with a teller, the ITM can process up to forty items at a time, regardless of bills or checks. For larger transactions, please see a lobby teller.

There is not enough privacy, I do not want everyone to be able to hear my information. What can I do? If you'd like more privacy, the on-screen volume can be adjusted, earphones can be plugged in, or you can use the chat messaging system on the touch screen to communicate with your teller.

Are transactions made at an ITM safe and secure? They are. In fact, ITM transactions are as safe and secure as traditional drive thru transactions. They are more accurate because of increased automation, and since the Teller is interacting with only one member at a time through a two-way screen, there are no distractions. This means our Tellers can provide you with more personalized and consistent member service!

Will I be able to do multiple transactions at one time? The ITM can accept multiple transactions within a single ITM session. While each request is processed separately, they can all appear on one receipt. Transaction processing works best when submitted items are flat with no tears and all paperclips, staples, and rubber bands are removed.

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Can I still go into the branch if I choose? Of course-we would love to see you in our branch lobby!

Do the people helping me on the ITM work for UKFCU? Yes! All our Video Tellers are UKFCU employees and work at one of our locations; you're likely to see some familiar faces!

Are tellers losing their job due to the addition of these machines? No, these are not replacing any of our current tellers or staff. When you complete a teller assisted transaction, you'll be dealing with one of our skilled tellers!