



Extraco Banks Simplifies and Expands ATM Service Through Cardtronics Partnership

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Cardtronics to manage 38 Extraco branch ATMs while also welcoming the bank into the Allpoint Network, the largest surcharge-free ATM network

HOUSTON, July 25, 2019 (GLOBE NEWSWIRE) -- Extraco Banks, the largest independent bank headquartered in central Texas, has turned to Cardtronics to power its ATM distribution strategy by providing their customers with surcharge-free cash access through membership in Allpoint Network and simplifying its own fleet by outsourcing its ATM operations to Cardtronics in an ATM Managed Services arrangement. As a financial institution heavily invested in its local community since its founding in 1902, Extraco was searching for a way to expand service availability while allowing the bank to focus more on its core customer relationships. The combination of surcharge-free ATM access at 55,000 global Allpoint ATMs with turnkey ATM management at its own branches enabled such a strategic alignment utilizing the Cardtronics platform.

The Cardtronics ATM service platform for financial institutions allows banks such as Extraco to reimagine service delivery through a combination of extensive surcharge-free ATM cash access points in convenient, high-traffic retail locations alongside comprehensive ATM management services for the bank's own locations. The combined platform improves service delivery while allowing partners to focus human and capital resources where they provide the greatest benefit.

"Partnering with Cardtronics has allowed Extraco to put even more focus on our customers, our friends and neighbors throughout central Texas, giving us the bandwidth to better serve them while improving our service delivery at the same time," commented Chris Kincaid, Corporate EVP at Extraco Banks. "Cardtronics provides a unique ATM platform that simplifies our operations and expands our capabilities by bringing Extraco closer into the lives of our customers."

Through its ATM Managed Service program, Cardtronics will own and operate 38 ATMs found at Extraco locations across the bank's footprint. The upgraded ATMs will receive usability updates that improve the customer experience. Cardtronics' turnkey ATM management ensures high ATM availability and security while remaining compliant with future ATM mandates.

While management of Extraco's branch-based ATM fleet enables the bank to turn focus and resources to key growth initiatives, the bank's new membership in the Allpoint Network dramatically enhances cash accessibility for customers throughout central Texas and the world. Providing surcharge-free access to cash at 40,000 locations in the United States and an additional 15,000 locations globally, Allpoint revolutionizes how Extraco connects its customers with their money.

"The power of a Cardtronics partnership is amplified when financial partners leverage our full ATM solutions platform, transforming not only their own ATM experiences but improving cash access and delivery across their footprint and beyond," commented Brian Bailey, EVP and Managing Director, North America at Cardtronics. "Extraco customers gain access to the most convenient, secure ATM network, a network delivered by Cardtronics, while the bank focuses on its own durable competitive advantage."

ABOUT EXTRACO BANKS®

Extraco Banks and its affiliate companies are dedicated to building people, businesses and communities. Since the Great Recession, Extraco has extended over \$2 billion in loans to 25,000 customers, while financially supporting over 1,275 community organizations working to create economic vibrancy, job growth and overall quality of life to our communities across central Texas. Founded as a cotton warehousing company, Extraco, at \$1.5 billion in assets, is the largest and most comprehensive locally owned bank between Dallas and Austin, serving over 120,000 customers' banking, mortgage, insurance and wealth & trust needs with creative and innovative excellence.

About Cardtronics (Nasdaq: CATM)

Cardtronics is the trusted leader in financial self-service, enabling cash transactions at approximately 229,000 ATMs across 10 countries in North America, Europe, Asia-Pacific, and Africa. Leveraging our unmatched scale, expertise and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to drive growth, in-store traffic, and retail transactions. Financial services providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand, and through Cardtronics' Allpoint Network, the world's largest surcharge-free ATM network, with over 55,000 locations. As champions of cash, Cardtronics converts digital currency into physical cash, driving payments choice for businesses and consumers alike.

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