



NEWS RELEASE

America First Credit Union Builds Better Member Experiences with New Tech from Diebold Nixdorf

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By being the first to adopt transaction middleware, the credit union is helping members do more at ATMs and providing modern, secure transaction options.

OGDEN, Utah and NORTH CANTON, Ohio , Oct. 10, 2024 /PRNewswire/ -- **America First Credit Union** has partnered with technology leader **Diebold Nixdorf** (NYSE: DBD) to modernize and improve its payment transactions and ATM offerings — including being the first credit union to implement next-generation cloud-native technology that powers enhanced member experiences. This is a part of the credit union's long-term strategy to further modernize and future-proof how members interact with their money.

Chad Lynch, director, ATM Technology and Card Services at America First Credit Union, said: "By updating our legacy switch systems with these advanced solutions, we can quickly roll out new processes and stay flexible as member needs change. This is ultimately about being able to deliver innovative products and services to our members while reducing costs and introducing new efficiencies."

The credit union worked with Diebold Nixdorf to implement:

- **Vynamic® Transaction Middleware** to replace their legacy switch systems, which will help the credit union offer faster and more customizable transactions, as well as the ability to update existing services quickly in the future. This will also include features like text and email receipts, personalization settings, card tap authentication, cardless services, higher transaction limits, and more. America First Credit Union is the first

credit union to implement this technology.

- **Diebold Nixdorf ATMs, including the DN Series®**, offer real-time video support, cash recycling, and improved security, providing members with a more robust transaction experience. Members can use these machines to handle nearly all credit union services without leaving their car at locations like the **new Provo Branch**. The implementation of these machines and middleware allows for new experiences, like being able to talk with a credit union employee on demand.

Joe Myers, executive vice president of Global Banking at Diebold Nixdorf, said: "As a full-service provider, we're helping America First Credit Union enhance its ability to deliver great tech — from quickly deploying new features to richer security — all to provide a better member experience. This type of multi-faceted approach to both software and hardware helps credit unions stay adaptable and ahead of member needs."

About America First Credit Union

Now in its 85th year, America First Credit Union has grown from a single branch serving military personnel and federal employees into one of the strongest and most progressive credit unions in the country. The credit union is the largest in Utah, and has 115 locations across Arizona, Idaho, Nevada, New Mexico and Utah. It is also the fifth largest credit union in America with more than 1.4 million members, and the seventh largest in assets with more than \$20 billion. America First Credit Union is a member-owned, not-for-profit cooperative financial institution dedicated to building communities and helping members do more with their money. Learn more at americafirst.com.

About Diebold Nixdorf

Diebold Nixdorf, Incorporated (NYSE: DBD) automates, digitizes and transforms the way people bank and shop. As a partner to the majority of the world's top 100 financial institutions and top 25 global retailers, our integrated solutions connect digital and physical channels conveniently, securely and efficiently for millions of consumers each day. The company has a presence in more than 100 countries with approximately 21,000 employees worldwide. Visit www.DieboldNixdorf.com for more information.

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