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New service . . .

Flo to debut

A seed planted last summer will reach maturity this summer as the affiliated banks of Town Financial Corp. "get with the Flo."

The "Flo" in this story is formally known as Cash Flo™ — a series of six automated teller machines (ATMs) with computer ties to a pair of statewide networks, Inteller and Share System, as well as a nationwide network, Cirrus.

For City Savings Bank and the two Pacesetter Banks, it will mark their first entry into this rapidly expanding area of banking. Meanwhile, customers of Citizens State Bank, which introduced the Cash Flo name in 1980 utilizing an ATM with limited capabilities and no computer link-up, will begin to enjoy greatly enhanced services.

"It's certainly a very costly but, at the same time, necessary move for us," remarked John R. Maddox Jr., president of City Savings Bank. "To remain competitive, we simply have to provide our customers with this means of convenient and nationwide banking."

Citizens State Bank will operate two Cash Flo machines, one at the Raintree branch (site of the original Cash Flo ATM) and the other at the Payne Village

office. City Savings Bank will maintain Cash Flo ATMs at both its main office and at the new Upland branch. The two Pacesetter Banks will each have a Cash Flo machine at their main offices.

Each Cash Flo machine will be on-line with Data Comp, an Indianapolis-based data processing bureau. It is through this connection that a holder of a Cash Flo card gains access to the statewide and nationwide ATM networks.

Once the system becomes fully operational, Bank Computer Services will transmit daily to Data Comp the current balance information on customers enrolled in the service. Data Comp, likewise, will report to Bank Computer each day all deposits, withdrawals, balance inquiries and transfers made by holders of the Cash Flo card.

"There were several good reasons for choosing Data Comp, but the most im-



Cash Flo awaits its opening at the Upland office of City Savings.

portant was their access to the Cirrus network," said Stuart Armstrong, president of Bank Computer. "Another thing I felt would be to our advantage was that they use NCR hardware and software, which meant we talk the same (computer) language."

Employees of the Pacesetter Banks and City Savings will be introduced to Cash Flo during special breakfast meetings this month. In addition, each bank will be offering its staff the chance to participate in an incentive awards program designed to stimulate customer applications for the new service.

Citizens State Bank plans an August breakfast meeting to unveil the new, improved Cash Flo service to its employees.

"Magic"

The "Magic" Cash Flo card is two-tone brown in color with the issuing bank's name and a 16-digit number on the front.

The "Magic", though, is the digitally encoded magnetic stripe on the backside. The ATM reads it to learn the identity of the issuing bank and the card holder.

