



# Integrated Teller Machines (ITMs)

If you've ever wished you could get the personal service of a teller but with the convenience of an ATM, then Integrated Teller Machines (ITMs) are the perfect solution. Let's explain what ITMs are, why they're becoming popular, and which credit unions offer them.

## What is an Integrated Teller Machine (ITM)?

Think of an ITM as a high-tech ATM with an upgrade. ITMs allow you to perform the duplicate basic banking transactions you'd do with an ATM, like withdrawing cash, depositing checks, and transferring money, but with the added benefit of live teller assistance. Need help? Connect with a live teller through the screen, and they'll walk you through whatever transaction you need.

## Why Should You Care About ITMs?

ITMs are quickly becoming a go-to service for many credit unions because of their convenience. Here's why they matter to you:

- **24/7 Access**  
Do you need to do something after regular business hours? With an ITM, you can bank whenever you need.
- **Faster Service**  
Skip the lines. ITM helps you get in and out quickly, whether depositing or paying a loan.
- **No Need to Go Inside the Branch**  
You can do most transactions right from the machine, and if you need assistance, a live teller is available.
- **Personalized Help**  
Unlike ATMs, which can only do basic tasks, ITMs let you speak to a real person if you need help with more complex services.

## Why Should You Use ITMs?

Simply put, ITMs are all about convenience. You don't have to wait for business hours or spend time in long lines at the branch. Whether making a quick deposit, transferring money, or getting assistance with more complex transactions, ITMs are designed to make banking smoother and faster.

With 24/7 availability and the option to speak with a live teller when needed, ITMs allow you to handle your banking on your terms.

## How Can You Find Credit Unions with ITMs?

Want to find a credit union that offers ITMs near you? Head to **CU Station™**, where we make it easy to discover credit unions with cutting-edge services like ITMs.