ATMs

Dollar Bank has utilized technology throughout the years to extend our branch service area and assist customers in markets where we are either under-branched or have no branches. As a mutual savings bank, our growth has primarily been organic. There have been four acquisitions including: Continental Savings in Northeast Ohio (1984), Progressive Home Federal Savings in Pittsburgh (2017), Bank @lantec in Virginia Beach (2017), and Standard Bank (2021).

ATM access was greatly expanded in 1999 when Dollar Bank was the lead bank in establishing the Freedom ATM Alliance®. Today, 17 financial institutions participate in the surcharge-free network providing more than 350 ATMs. The majority of the ATMs are located in southwestern Pennsylvania. 2025 was the twenty- sixth anniversary of this free ATM service.

In 2007, Dollar Bank joined the Allpoint nationwide ATM network. This makes 55,000 ATMs available to Dollar Bank customers. Our goal was to make a surcharge-free ATM network available to Dollar Bank customers for business or vacation travel nationally.

VIDEO TELLER MACHINE (PTM)

In July 2012, Dollar Bank was the second bank in the country to utilize video teller machines. We partnered with NCR on this project to offer customers extended hours (8:00 AM to 8:00 PM, Monday thru Saturday) for banking transactions completed in real time, via a face-to-face conversation with a Dollar Bank teller at the machine. Dollar Bank's video teller machines are called Personal Teller Machines (PTMs) and are designed to allow the customer to choose between teller centric and standard ATM transactions. Currently 85 PTM machines are deployed at 37 branches. There are 62 drive-up PTM/ATMs and 23 lobby units.

DIGITAL BANKING (ONLINE & MOBILE BANKING)

Dollar Bank was an early adapter of Digital Banking, introducing our service in 1997. This Internet-based service has grown to include Text Message Banking and mobile applications for the leading smartphones and tablets for consumers and business banking customers. Over the years, Digital Banking enhancements have been continuous online and in mobile applications. Some of these advances include:

Service	Service
Text Message Banking	Business Online Banking
Smart Phone Application-Apple	Business Banking Mobile App - iPhone
Smart Phone Applications-Android	Business Banking Mobile App – Android
MyCards	Apple Pay
Mobile Remote Deposit	Google Pay
Consumer Online Banking	Samsung Pay
Business Deposit Mobile App	Debit/Credit Card Control Mobile App
Fraud Text Alerts	Zelle

Usage of these services grows each year. It is important to realize that many low-to-moderate income households utilize smartphone technology extensively. Dollar Bank believes that services like Text Message Banking and Alerts are very important for low income households to help manage monthly finances. Likewise, businesses of all sizes are dependent on a growing suite of digital services to help run the business efficiently.