



May 2, 2013

Mr. Martin Roupe
Town Planner
301 West Main Street
Carrboro, NC 27510

Dear Mr. Roupe,

Please accept this as the official reply to your Request For Information regarding Bank of America's proposed drive up ATM addition at 104 E. Main Street, Carrboro, NC 27510. This Bank of America banking center services approximately 18,000 transactions a month including: 5,000 walk up teller transactions, 2,000 drive up teller transactions and 11,000 ATM transactions. The existing ATM at this location is a walk up.

Bank of America sees a need for a drive up ATM at this location to better serve our customers. The new drive up ATM will be replacing an existing vacuum actuated tube system that is used to provide drive up teller service during normal banking hours. The new drive up ATM will serve our customers 24 hours a day, 7 days a week.

Our experience shows that an average drive up teller transaction takes 105 seconds. The average drive up ATM transaction takes 75 seconds. This will reduce the idle time of each car in the drive thru by an average of 30 seconds.

While we expect the walk up ATM to continue meeting the needs of pedestrian customers in the central business area of Carrboro, we see a strong need to provide a drive up ATM option. Our customers tell us they want to be able to choose how and when they bank with us... a live teller, ATM, telephone, cell phone, on line, etc.

Thank you for your favorable consideration of our request for adding a DU ATM at our Carrboro banking center. If you have further questions please let us know.

Sincerely,

Lisa Powell
Retail Distribution Execution-ATM Project Management
(704)733-9606

