NCR REA NEWS



Official publication of NCR REA, Inc.

www.ncr-rea.org

4th Quarter 2014

WHAT'S INSIDE

<u>From Our President</u>	1
<u>From Your Editor</u>	2
<u>Did You Know?</u>	3
<u>New Members</u>	4
<u>In Memoriam</u>	4
<u>2014 Reunion</u>	5
<u>NCR in the News</u>	8
From Our Members	10
<u>Events Calendar</u>	13
<u>FYI & Contacts</u>	15
<u>The Tale End</u>	16

FROM PRESIDENT CHUCK!

t is with great pleasure that I comment on our 2014 Reunion and Annual Meeting held on September 11-12 at the Hope Hotel in Fairborn, Ohio. We welcomed over 100 members and guests for the Thursday evening reception and dinner. Everyone had a good time renewing friendships and reminiscing. We also observed a moment of silence to remember those who were lost and injured in the terrorist attacks of September 11, 2001.



At the Annual Meeting, I discussed our declining membership, deaths, and non-renewals. Greg Jump, our

Treasurer, reported that we remain quite viable financially. You members elected our newest trustee, Janet Morris, and re-elected returning trustees George Ellis and Barb Miller. Your trustees are very committed to going forward as long as possible!

After our business session, we were very encouraged by an outstanding update on NCR strategy by Bill Van Curen, VP and CIO. Bill was pleased to be with us for our reunion, as well as a reunion of his own with family. We are very grateful to NCR for financially supporting the reunion, and for bringing Bill to us for this special event.

Shortly before lunch, a distinguished lady, Betty Darst, appeared in our midst and mingled with us. After lunch, Betty presented an extraordinary portrayal of Katharine Wright, sister of Orville and Wilbur. Betty received a standing ovation. When she was finished, several members went to the National Museum of the USAF for guided and self-guided tours.

At our annual planning meeting on October 13, we welcomed Janet Morris to the Board. Greg Jump returns as Treasurer, Ken Carr as Secretary, and Don Barmore is your new Vice President. And yours truly is honored to return as President. We also welcome Mike Freeman back as a Trustee for one more year.

As we approach Thanksgiving, I'd like to note three things for which I am truly thankful: 1) The great team of trustees, our wonderful administrator, Sue Schweitzer, our meticulous newsletter editor, Steve Wicinski, and our impressive webmaster, Lesley Baumann; 2) Your very important contributions beyond your membership dues; 3) Your ongoing input and support. Share your newsletter with a fellow retiree and help us to recruit and retain new members!

We wish you all blessed holidays and a safe, healthy 2015.

Chuck

NCR REA News

Board of Trustees Chuck Stuart, President Don Barmore, Vice President Ken Carr, Secretary Greg Jump, Treasurer Mike Freeman Barb Miller Lew Cluxton Charlie McGratty Dan Taylor George Ellis Jack Wheeler Janet Morris

Administrator Sue Schweitzer

Newsletter Editor Steve Wicinski

Webmaster Lesley AJ Baumann

NCR REA

Our mission is to keep members informed on issues related to NCR Corporation and other matters of interest. The REA was started in 1996, and helps perpetuate the legacy of NCR Corporation and its people. Membership in NCR REA is a great way to stay connected to NCR and its people.

NCR Retiree News is published four times per year by: NCR REA, Inc. P. O. Box 218 Germantown, OH 45327 Phone: (937) 285-0014 rea@ncr-rea.org

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FROM YOUR EDITOR . .

elcome everyone to the Q4 issue of the REA newsletter for 2014! I want to personally thank each of you for your comments, suggestions, and content contributions throughout this year.



Together we've made this an interesting and fun-filled communiqué. It has been a real pleasure serving you throughout 2014.

I'd also like to add that the 2014 reunion was a great success. Much appreciation to all of you who were able to attend. Through your memberships, ongoing information sharing, and attendance, we are able to keep this great organization alive and viable. And for that we say thank you!

With Thanksgiving, Christmas, and the new year all rapidly approaching, all of us at the REA wish you Happy Holidays and all the best for the upcoming year!

Cheers!

Steve Wicinski Editor

IN-THE-KNOW TIDBITS ...

- Dan Taylor, our Annual Meeting chair, reports that next year's meeting is scheduled for Thursday, September 17, 2015. So mark your calendars now for this very special event!
- The NCR REA welcomes Janet Morris to the Board for 2015! See page 16 for details.

NCR QUOTE OF THE QUARTER



"Airplanes are interesting toys but of no military value."

Marechal Ferdinand Foch, Professor of Strategy, Ecole Superieure de Guerre, France

DID YOU KNOW? SUBMITTED BY KEN CARR

he following was forwarded to me by Dan Taylor, a member of the NCR REA Board of Trustees. I have no idea who the author might be, but I'm sure he or she would believe that the NCR REA is the perfect audience.

Senior citizens are constantly being criticized for every conceivable deficiency—real or imaginary—of the modern world. We do know, however, that we take responsibility for all we <u>have</u> done and we do not try to blame others.

However, upon reflection, I would like to point out that it was NOT senior citizens who took:

The <u>melody</u> out of music The <u>courtesy</u> out of driving The <u>commitment</u> out of marriage The <u>togetherness</u> out of the family The <u>service</u> out of patriotism The <u>nativity</u> scene out of cities The <u>refinement</u> out of language The <u>prudence</u> out of spending The <u>pride</u> out of appearance The <u>romance</u> out of love The <u>responsibility</u> out of parenthood The <u>learning</u> out of education The <u>Golden Rule</u> from rulers The <u>civility</u> out of behavior The <u>dedication</u> out of employment The <u>ambition</u> out of achievement

God out of government and school.

And we certainly are NOT the ones who eliminated patience and tolerance from personal relationships and interactions with others!

And, we DO understand the meaning of patriotism, and remember those who have fought and died for our country.

Just look at the Seniors with tears in their eyes and pride in their hearts, as they stand at attention with their hand over their hearts, as the American Flag passes by in a parade!

YES, I'M A SENIOR CITIZEN!

I'm the life of the party..... even if it lasts only until 8 p.m. I'm very good at opening childproof caps.....with a hammer. I'm awake many hours before my body allows me to get up. I'm smiling all the time, because I can't hear a thing you're saying. I'm sure everything I can't find is in a safe, secure place, somewhere. I'm wrinkled, saggy, lumpy, and that's just my left leg. I'm beginning to realize that aging is not for wimps.

Yes, I'm a SENIOR CITIZEN. And I think I am having the time of my life!

Welcome New Members!

Byers, Billie, Tampa, FL Chapman, Jr., Henry, Bullhead City, AZ Feurtado, Margaret, Brockton, MA Fields, John, Peoria, AZ Huttenmaier, Gary, Carlsbad, CA Konsoer, Debbie, Centerville, OH Krug, Wayne, San Diego, CA Weidemann, Ron, Escondidio, CA



IN MEMORIAM (NCR REA MEMBERS) With sincere sympathy to the families of these former NCR employees.



Bratle, Ed, 92, Fountain Hills, AZ, 7/15/14 Cover, Vance, 82, Kansas City, MO, 7/10/14 Deaton, Tom, 60, Buford, GA, 4/3/14 Hunt, Charles, 83, Wilmington, OH, 6/24/14 Kier, Virgil (Whitey), 94, Scottsdale, AZ, 8/12/14 Kingrey, William, 82, Glasgow, KY, 8/6/14 Porter, Bill, 88, Centerville, OH, 12/2/13 Sanchez, Jesus, 83, Lehigh Acres, FL, 5/26/14 Spurlock, Benjamin, 89, Indianapolis, IN, 6/2/14 Struyk, Harold, 93, Misson, TX, 4/13/14 **Tagg**, Jean, 89, Pinehurst, NC, 8/7/14 Toles, Ormand (Buzz), 96, Sutter Creek, CA, 4/3/14 Uttich, Robert, 77, Deland, FL, 9/13/14 Wilkerson, Linda, 70, Greenville, SC, 4/4/14



NCR REA REUNION, SEPTEMBER 11-12, 2014

Income

Chuck Stuart

President

Greg Jump

Treasurer



Bill Van Curen

NCR



Betty Darst

Dayton History



NCR Retired Employees Association 2014	NCR Retired	Employees	Association 2014
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Annual Meeting FINANCIAL STATEMENT

September 1, 2013 - Aug 31, 2014

84)	\$17,760
10	\$1,100
	\$3,039
	\$72
	\$1,200
Total Income	\$23,171
	\$13,681
	\$3,794
	\$3,881
	\$4,537
Total Expenses	\$25,893
Europe and	\$35,864
Stock	\$1,756
Total Assets	\$37,620
	Total Income Total Expenses

REUNION AND ANNUAL MEETING (CONTINUED ...)



REUNION AND ANNUAL MEETING (CONTINUED ...)



We all had a great time!

And it showed!

NCR IN THE NEWS ...

NCR Helps Restaurants Integrate Apple Pay

Source: **QSR Magazine** (Reprinted with NCR's permission)

NCR Corporation, a leader in consumer transaction technologies, enables more than 485 million consumer transactions per day across retail, financial, travel, hospitality, and small businesses, globally.

The company's latest integration of Apple Pay is important to the industries NCR serves as it drives forward mobile payment technology, and with it, the ability for more secure digital payments and enhanced digital marketing capabilities. NCR will help enable its customers' ability to integrate and accept Apple Pay, the highly secure form of payment, through brick-and-mortar channels using traditional POS, and through mobile commerce channels using mobile device apps, and, perhaps most importantly, the intersections between those POS systems and mobile apps.

"With Apple Pay, Apple has transformed mobile payments and will have an impact on the industry like never before. We are thrilled to be working closely with Apple to help retail and hospitality customers integrate this new method of payment into their operations, providing an easy, safe and secure way to pay with a single touch," says Jimmy Fortuna, vice president of product development and chief technology officer for NCR Hospitality. "We believe Apple Pay and Apple's extraordinary reach among consumers will further enable NCR to create business-transforming innovations for our customers."

####

NCR pivoting from hardware into software, services

Source: Atlanta Business Chronicle (Reprinted with NCR's permission)

NCR Corp., the 130-year-old inventor of the cash register, is transforming into a technology and services company. It's a pivot many industrial giants, including **IBM Corp.** and **GE**, are making to stay relevant in the digital age.

Duluth-based NCR is spending billions of dollars in developing and acquiring high-margin software, applications and services, as consumers change the way they shop, bank and travel.

"Consumers are much more flexible in terms of where they are going to connect, transact and interact," NCR's chief information officer, **<u>Bill VanCuren</u>**, told <u>Atlanta Business Chronicle</u>. "The whole mobility trend requires us to now provide solutions that can be rendered to the consumer regardless of where they are physically located. NCR needs to be at the forefront of that interaction between the consumer and the merchant."

Hardware still accounts for the lion's share of NCR's \$6.2 billion in 2013 revenue. But software and services, which generated nearly \$1 billion last year, is where the puck is headed. Software-related revenue grew 45 percent in the first quarter, including software-as-a-service (SaaS) revenue growth of 242 percent.

"It is our goal to become more of a software and SaaS company," VanCuren said. "Right now we are in the Top 50 software companies in the world."

The shift to high-margin software is likely to help NCR's bottom line as margins are higher.

"Software is writw once and use many [times]," VanCuren said. "You write the software, and you can deploy it as many times as you can download that software."

To help muscle into the software and services business, the hardware maker has gone shopping. In 2011, NCR acquired software maker <u>Radiant Systems Inc.</u> for \$1.2 billion. Last year, the company paid \$1.65 billion for mobile banking firm <u>Digital Insight</u> <u>Corp.</u> and \$791 million for retail software firm <u>Retalix</u> in 2012.

NCR is adjusting as merchants replace cash registers and point-of-sale (POS) systems with flexible and hip tablet computers and smartphones. In the financial sector, customers are doing more banking electronically and skipping a trip to the bank branch.

NCR IN THE NEWS (CONTINUED ...)

"Financial services, retail and hospitality are two very large lines of business within the company that have big investments and R&D initiatives focused around the mobility of the consumer," VanCuren said. "It's an opportunity to expand our business beyond traditional POS and kiosks."

Some of those opportunities include developing applications and software that can work across multiple hardware platforms and operating systems such as Android and iOS. NCR is also developing applications — such as boarding passes and concert tickets — for the nascent, but potentially massive "wearables" market. NCR said it is trying to stay ahead of that curve.

Consider the Interactive Banker — NCR's response to modern banking. The two-part solution includes an advanced financial services kiosk that can complete as much as 90 percent of typical branch transactions. The second component is branch software installed on tablet PCs, freeing employees to roam the branch and assist customers as they conduct transactions on the kiosks.

On the retail side, NCR is helping its retail clients combat "showrooming" — where consumers try a product at a brick-andmortar store, but buy it online, typically from **Amazon.com**. In a patent application made public in May, NCR said it's developed a technology that will let retailers deliver customized offers to shoppers who are in their stores as the shoppers search on their mobile devices for competing prices.

The technology "gives physical retailers an opportunity to compete with online retailers and win over price-sensitive consumers while those consumers are in the retailers' stores. This can give the physical retailers a chance to reinvent themselves, creating more competition and better value for consumers," NCR says.

The technology works by identifying if a product or similar product is in inventory at the store, determining if the price is within a predetermined range of a best price available from comparison shopping, and deciding if the price can be reduced to the predetermined range. If a price match is unrealistic, the technology calculates alternative offers, such as determining how much a consumer may need to spend to get the price match on other goods within the store

Using software, NCR can remotely keep tabs on Internet-connected devices, reducing maintenance downtime and boosting customer satisfaction.

There are 485 million transactions daily that pass through NCR's consumer transaction technologies, such as mobile applications, airline check-in kiosks and ATMs. The company monitors that data to predict when the devices might fail, or when parts need replacement. Technicians know the history of the failures, can predict what might fail next and what subcomponents might need to be replaced, based on the amount of transactions processed, VanCuren said.

NCR also relies on Big Data to help its sales force customize product configurations, while supply chain uses it to forecast orders from a myriad of suppliers.

"Given the complexity of our product line, it has a lot of parts, and a lot of combinations and permutations in the product design," VanCuren said. "So, we're using Big Data to help customers pick and choose configurations that have worked well in the past or are standard for the industry."

As NCR's product lines pivot, so does its workforce. "In a hardware-centric company you have board designers, hardware designers," VanCuren said. "In a software industry you're building capabilities and work flow and functionality that requires a lot more flexibility and portability across hardware platforms."

On July 23, Atlanta Business Chronicle reported NCR planned to cut jobs in its hospitality and other business units. NCR confirmed the cuts July 29, noting it will ax about 1,800 jobs, with a potential add-back of up to 900 of those jobs over the next 12 to 24 months. Add-backs will occur in higher-growth, higher-margin areas of the business, mainly in engineering and sales.

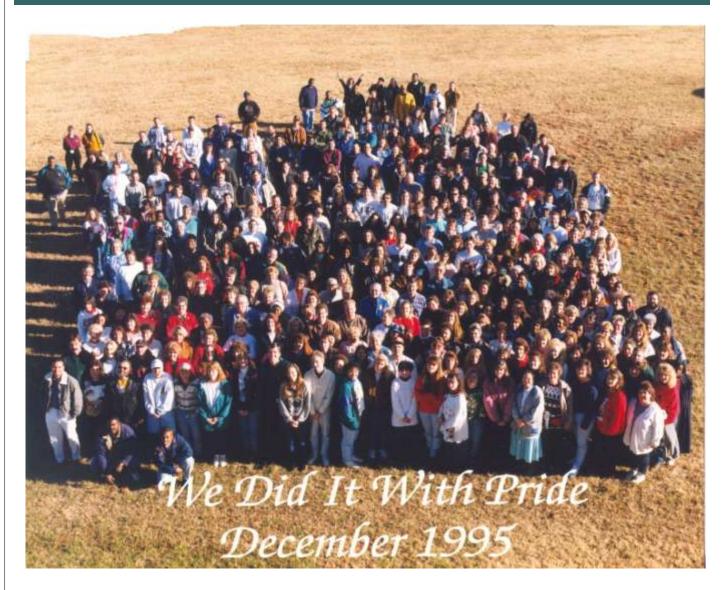
"As we enter the second half of our fiscal year we are implementing a restructuring plan focused on reallocating our resources to our highest-growth, highest-margin opportunities; in essence, aligning our resources to the realities of our transformed revenue streams," NCR Chairman and CEO <u>Bill Nuti</u> said in a statement. "This is the right time for NCR to take this step now that we have the operational assets we need for the future, and have had time to assess the impact of our acquisitions and organic investments ... As a result of this restructuring program, NCR will achieve run-rate savings of approximately \$90 million per year by 2016."

Page 10

FROM OUR MEMBERS NCR Clemson **MCR** Luncheon 9/2014ICR **ONCR** Vorli Brad Webi Becky & Don Owens Al & Nancy Socha Bill & Lou Shield **ONCR** NCR **ONCR MCR** (4) Husse **NCR Clemson Group** Quarterly Luncheon, September 20, 2014 Fatz Restaurant, Easley, SC **MONCR** NCR Jim & Cherry Graham Ø Michael & Barbara Fanelli NCR A NCR



FROM OUR MEMBERS (CONTINUED ...)



Look at what members found while going through some old archives on the Columbia group's website!

We're told this picture was taken just before the Clemson plant closed in December, 1995. Had it been taken a month earlier, the picture would have included approximately 1000 more people.

What memories are made of.

FROM OUR <u>MEMBERS (continued ...)</u>

Former NCR Cambridge Customer Services Associates Get Together



very year, a group of former NCR Cambridge Customer Services associates get together at Norris Lake, TN. What a fine group of folks!

Listed from left to right are this year's attendees.

- Front row: Rich Rinearson, Mary Hayes, Pat Hayes
- Middle row: Dave Starsnic, Bill Bullock, Elaine Bullock, Charlie Reily, Marianne Henderson, Bev Lapham, Karen Supplee, Mike Supplee
- Back row: Georgeann Starsnic, Verna Sanner, Ron Sanner, Doris Rinearson, John Henderson, Rich Lapham

Calendar of Ongoing Events					
<u>State</u>	City	Name	Venue	Date/Time	Contact
AZ	Tucson		Village Inn Restaurant	2 nd Wednesday	Dick Vail: rlvail@cox.net
CA	San Diego	NCR / Teradata Retirees of San Diego	Remington Club Rancho Bernardo 16925 Hibera Dr.	2nd Wednesday of month except Jul, Aug, 1 PM	Gerry Mikas: 858-951-0155 mikas@cox.net
CO	Colorado Springs / Pueblo		Village Inn Academy & Austin Bl. Colorado Springs	1st Friday of month at 8:30 a.m.	Fred Miller 719-578-5182
СТ	Orange		Chip's Restaurant 321 Boston Post Road	2 nd Tuesday each month . 8:30 a.m.	Jim Lash jameslash@snet.net
FL	Estero		Perkins Restaurant 20320 Grande Oaks Shoppes Blvd, Estero, FL	2nd Thursday each month at 11:30 a.m.	Tom Schoenheider 239-287-6849 tomsonly@gmail.com
FL	Tallahassee	NCR Breakfast Group	Village Inn Restaurant 3392 Lonnbladh Rd (off 110)	1st Tues each mo. 8 a.m.	Bill Smith <u>Webfoot1134@aol.com</u> Jack Hanbury junkyd@worldnet.att.net or 850-539-5992
GA	Atlanta	The NCR Lunch Bunch	Golden Corral Hwy 138 Conyers	2nd Wednesday of even months at 11:30 a.m.	Roy Greenway rlg109177@yahoo.com Cal McBroom 109487cm@bellsouth.net John Hughes johughes7@aol.com
IL	Chicago	NCR Pizza Night Group	Riggio's Restaurant 7530 W. Oakton Niles	1st Thursday each month at 6:30 p.m.	Alan J. Helstern ALHEL@aol.com
IL	Chicago	Aurora Breakfast Group		No regular schedule	Mike Ederati ederati@juno.com
IN	Evansville		Cracker Barrel 8215 Eagle Lake Drive	1st Tuesday each month 7 a.m.	Jim Bryan jrbryan@sbcglobal.net
IN	Indianapolis	ncrhasbeens	MCL Cafeteria 3630 S. East St.	2nd Tuesday each month at 6:00 p.m.	Harry Kuhn 317-862-4408 cnhkuhn@hotmail.com
KY	Lexington	Lexington Retirees	Bob Evans Restaurant Brannon Crossing, 9a.m.	2 nd Thursday, April & October	Bill Malicote: 859-229-4109 wtmalicote@aol.com
MD	Baltimore	Baltimore Lunch Bunch	Various locations near Baltimore	Wed. every month except Dec. at noon	Nelson Bengel 410-557-7302 nelsben@aol.com
MA	Pembrooke	Boston Retirees	Friendly's Restaurant Rte 139 off Rte 3 exit 12	1st and 3rd Tuesday 8:30am	Clyde Baker clyde.baker@juno.com
MA	Metheun		McDonald's Pelham St.	Breakfast every Tuesday at 8	Richard Bates 603-394-7760 R.richardbates@comcast.net
МІ	Lansing	NCR445	Flapjack Restaurant 1601 S. Waverly	2nd Monday every month 8:30 am	Tom Simmons 517-647-4469 k8tes@sbcglobal.net
МІ	Grand Rapids	NCR440	Bob Evans Walker & I96	1st Tuesday each month at 8 a.m.	Brad DeVries 616-901-7048 bradforddevries@yahoo.com
МІ	McComb Township		McDonald's 45700 N. Gratiot	Every Tuesday morning	Lee Brown 810-791-2061 20812 Lantz Street Clinton Twp., MI 48035

State	City	Name	Venue	Date/Time	Contact
NE	Omaha		HY-VEE Grocery 108th and Fort St.	1st Thursday each month at 7:30am	Henry Lokke 3815 N. 100th St. Omaha, NE 68134 (402)571-6467
NV	Sparks	FESC Retirees	Various	Every other month	Brian Burke, 775-359-9245 tritahoe@aol.com
NJ	Central		Ye Cottage Inn 149 W. Front St.	3rd Thursday each mo except June, July, Aug	Bernie Ondrey bondrey102@verizon.net
NJ	Edison	NE Retail Accounting	Cheesecake Factory Menlo Park Edison, NJ	Every 2-3 months	Anthony J. Pilato 516-561-1144 516-993-8499 (mobile)
NM	Albuquerque		Furrs Cafeteria Wyoming Mall	First Tues each mo.,12:30 p.m.	Marc LaChey 505-275-2331 Lachey8799@comcast.net
NY	Buffalo	Buffalo Retirees	The Wherle Restaurant	Every Wed at Noon	Jack Hauptman 716-440-4664 jackh8@roadrunner.com
NC	Charlotte		Carolina Prime Steak House, 225 East Woodlawn Road	3rd Tuesday each month at 9:00am	Walt Miller 704-844-6488 or mymabe@aol.com or Ralph Weddington 704-366-7226
ОН	Dayton	Former R&D employees	NCR Country Club Reservations suggested	4th Wednesday each month	Carl Wick 937-433-1352 cfwick@aol.com
ОН	Dayton	E&M Dayton	Marion's Pizza Patterson and Shroyer	2nd Saturday of March and Oct 11:30—3:00 PM	Orville Huggins 937-436-1411
ОН	Dayton	Dayton Area NCR Lunch Bunch	Varies	3rd Thursday each month, 11:45 a.m.	http://www.ncrlunchbunch.info www.ncrlunchbunch.info
ОН	Dayton	3 rd Party Support and CTEC (Retired or Displaced)	Milanos. 9572 Springboro Pike	1 st Tuesday of each Month 11:30a.m.	To ENSURE SPACE, Notify: Chuck <u>Dulaney</u> <u>cpmkd@sbcglobal.net</u> John Teserovitch <u>jmteser@yahoo.com</u> or Keith Walden <u>kwalden_45050@yahoo.com</u>
PA	Harrisburg		Peachtree Rest &Lounge 251 N Progress Ave.	Last Tuesday each month at 9:00am	Ray Kowalick 717-626-2365 rayjk@windstream.net
RI	Cranston		Green Acres Café 2131 Plainfield Pike Johnston, RI 02909	Every Tuesday at 7:30 a.m.	Don Culton 401-942-5594 Dfc-jr@cox.net
SC	Columbia	ROMEO (Retired Old Men Eating Out)	JustUs 1208 Knox Abbot Dr Cayce	2nd Thursday each month at 9:00 a.m.	Frank Thrower 803-356-5067 trky@windstream.net
SC	Greenville		Fatz Café US 123 Easley, SC	Saturday noon every 2-3 months	Ted Webb 864-234-7869 w4ne@juno.com
ТХ	Austin		McDonalds 183 & Braker	1st Monday each month 9am	James Tackett James.tph@att.net
WA	Tacoma		Ma's Place Near South Hill Mall Puyallup Bowling	Every Tues and Thurs, 9:00 a.m.	
WI	Milwaukee		Mayfair Mall Food Court	2nd Tues each mo., 9:00 a.m.	Don Eggert 414-453-8424 degg12@sbcglobal.net
Canada	Vancouver, BC	XNCRs Group		Lunch 1st Tues each month	Dick Phillips 604-526-8721 dick_phillips@telus.net

F.Y.I.

ERADATA.

News Releases

www.teradata.com/newsreleases Check it out!

For a nostalgic journey, search for You Tube these videos on YouTube.com:

- NCR Dayton Ohio History
- NCR Personal Computer Commercial Classic 1985
- 1985 - Dom DeLuise for NCR COMPUTERS
- NCR Decision Mate V Demonstration Program
- LGR: NCR 386 MS-DOS Computer Overview

MOVING?

Don't forget to tell us your new address so we can make sure you receive your newsletter. Email us at rea@ncr-rea.org, or write to: NCR REA, P. O. Box 218, Germantown, OH 45327.



News Releases

www.ncr.com/newsroom

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Like to start accessing your NCR Retiree Newsletter and directory online instead of receiving hard copy? If so, let us know. Online versions can expedite delivery and significantly reduce our printing costs! Please make sure we have your correct email address in order for you to login to the website.

Important Contacts

NCR Benefits Center P. O. Box 770003 Cincinnati, OH 45250-0071 800-245-9035 TDD# 800-610-4015 http://netbenefits.fidelity.com

United Health Care 800-889-2535 Http://www.myuhc.com

Medicare 800-MEDICARE (633-4227) http://www.medicare.gov

Social Security 800-772-1213 http://www.socialsecurity.gov

NCR Corporation 937-445-5000 http://www.ncr.com

Teradata Corporation 800-242-4800 Http://www.teradata.com

NCR Stockholder Account Inquiries Mellon Investor Services 85 Challenger Road **Overpeck** Centre Ridgefield, NJ 07660 800-627-2303 shrrelations@melloninvestor.com http://www.melloninvestor.com

CLIP and SAVE

NCR REA, Inc. P. O. Box 218 Germantown, OH 45327-0218 www.ncr-rea.org

Page 16

THE TALE END Welcome to the board!

NCR REA Welcomes New Board Member

anet Morris worked for 15 years as an Executive Secretary in NCR's International Marketing Division, Dayton, OH. From there, she was promoted to the NCR Executive Office staff, where she worked for 16 years as Executive Secretary to NCR's then Chairman and CEO, Charles E. Exley, Jr.

After graduating from the University of Dayton in 1987, Janet was promoted to Sales Representative for NCR Financial Sales, Louisville, KY.



Presently, Janet is retired and living back in Dayton, OH. For several years, she also lived in Cadiz, Spain and Buenos Aires, Argentina, as well as Krakow, Poland with her now deceased husband, who worked as a Consulting Electrical Engineer for General Motors Corporation.

Please join us in welcoming Janet to the NCR REA Board.