



LAUNCH

POWERED BY THE CAROLINAS CREDIT UNION LEAGUE

BRANCH DESIGN SECRETS

Improving Customer Experience
& Employee Engagement

Roadmap for Today

- Introduction & Quick Survey
- Retail Branch of Today
- 5 Secrets of a Successful Branch Design
- Closing
- Q&A



About Me



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Q&A

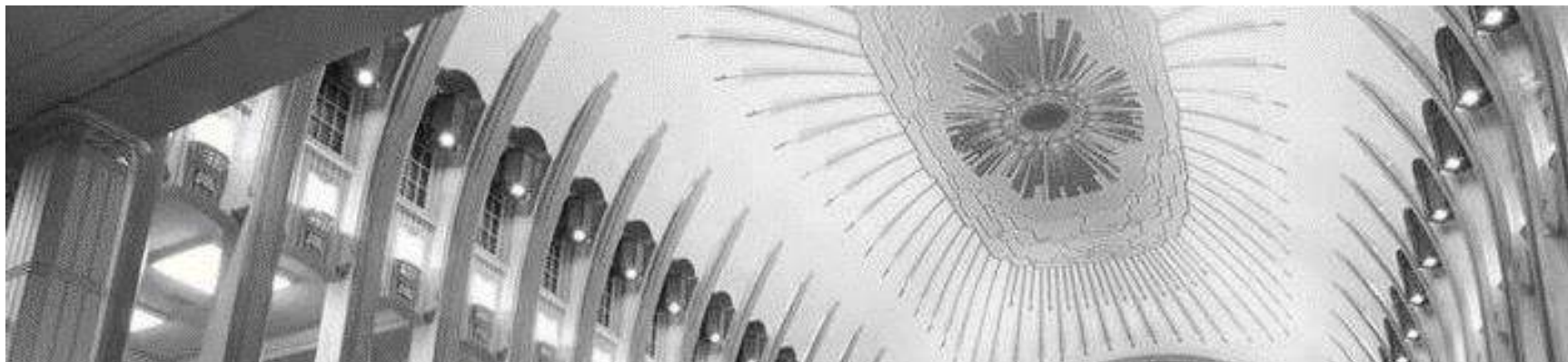


MENTI!

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State of the ~~Firm~~ Retail Branch

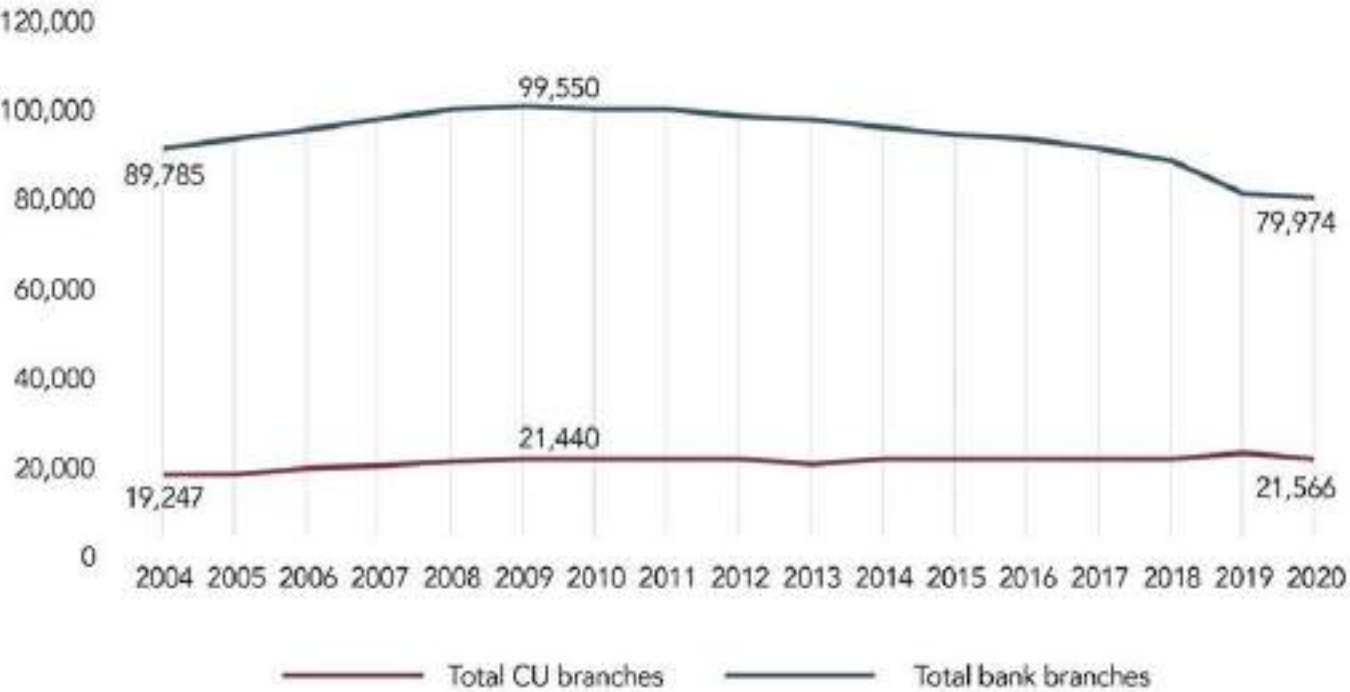


IS THE BRANCH DEAD?



State of the ~~Firm~~ Retail Branch

Bank and credit union branches
(2004-2020)

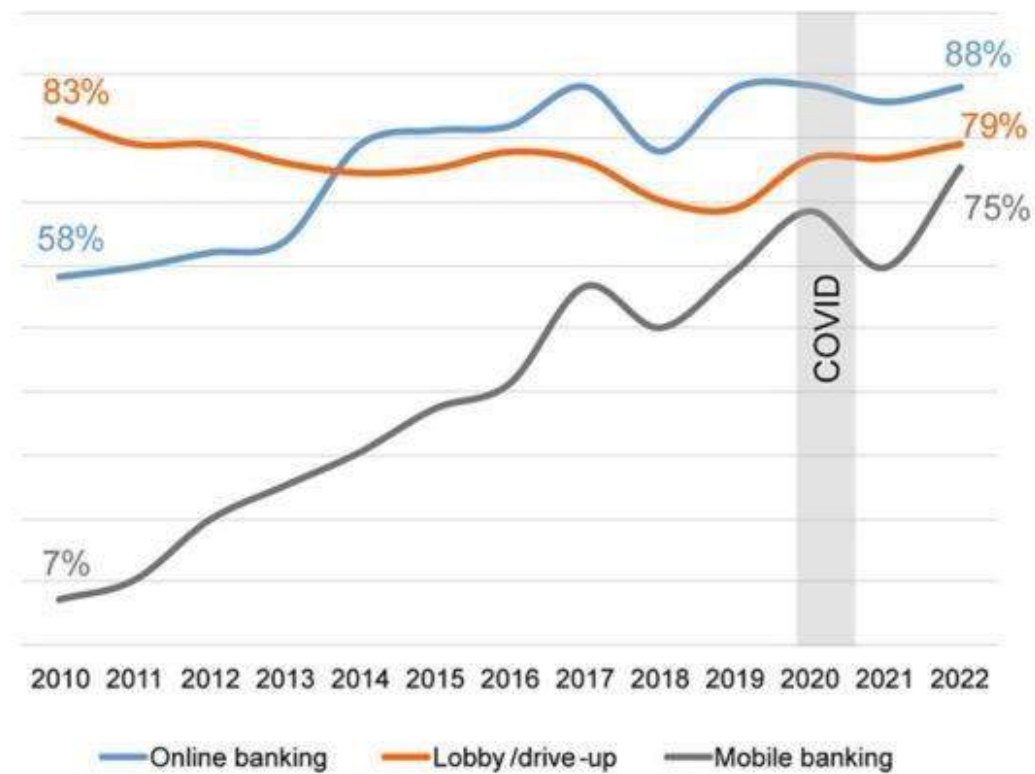


2022 Branches in US
Banks: 71,190
Credit Unions: 21,748

Source: FDIC, CUNA, and NCUA



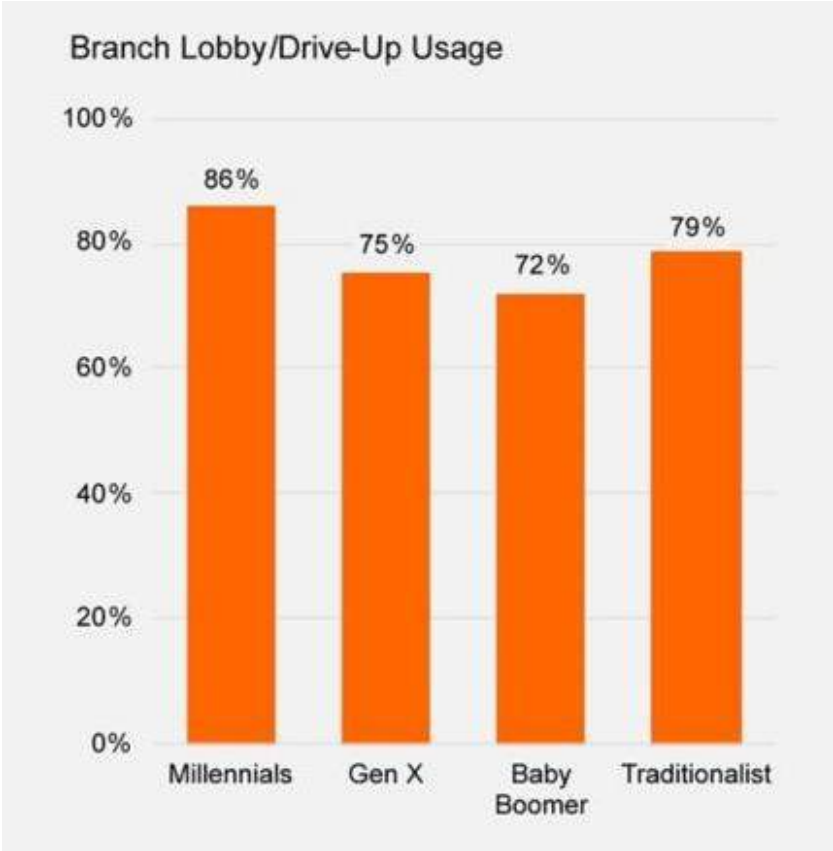
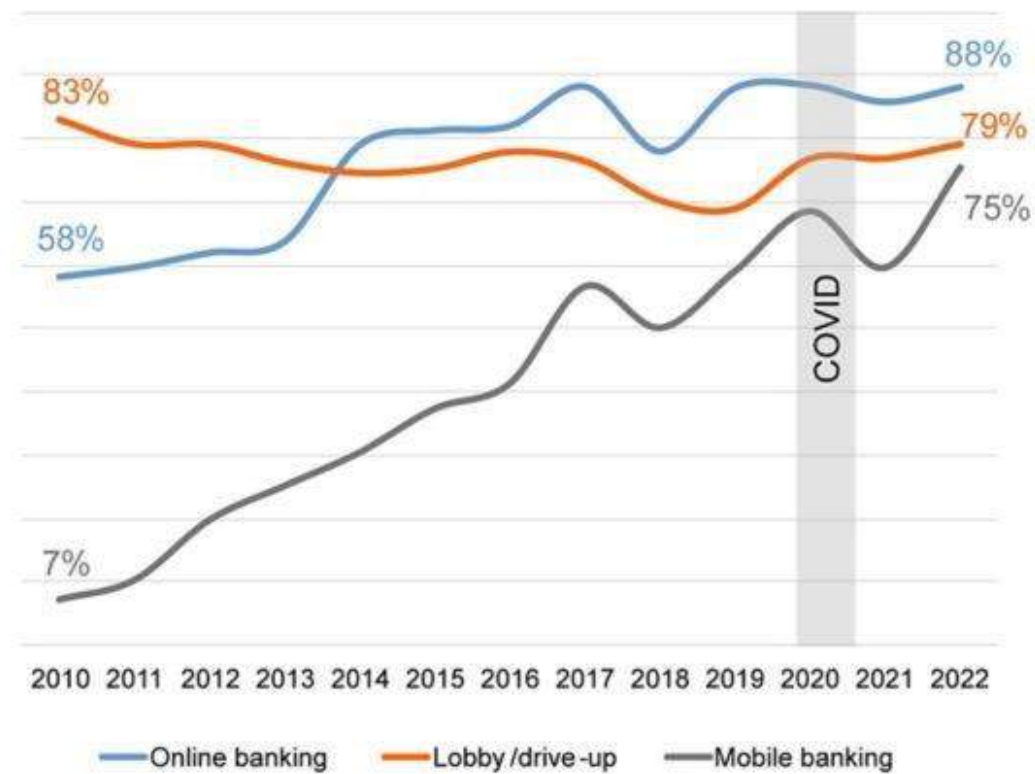
State of the ~~Firm~~ Retail Branch



Source: Raddon Research Insights 2022



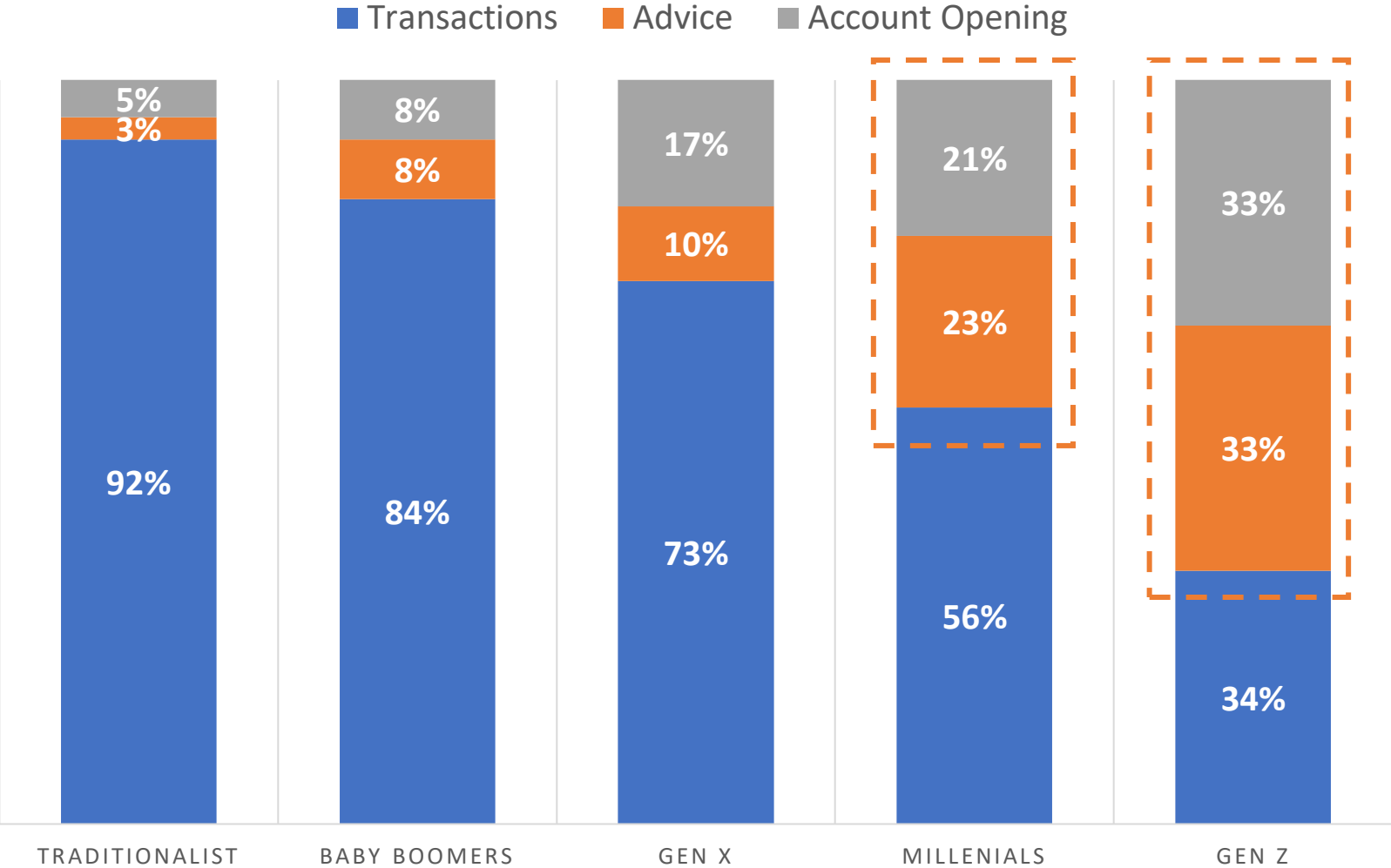
State of the ~~Firm~~ Retail Branch



Source: Raddon Research Insights 2022



State of the ~~Firm~~ Retail Branch



Source: EPAM Consumer Banking Report 2022



State of the ~~Firm~~ Retail Branch Summary

- 1 Retail branches, especially for Credit Unions – are not dead, but their purpose continues to evolve.
- 2 It's an omnichannel world. Digital & online are not leaving. The branch must be part of a few channels you execute on!
- 3 You should consider your branches a network, serving different areas and different needs. You deserve a strategic plan for your branch network!



5 SECRETS OF A SUCCESSFUL BRANCH DESIGN





#1 MEMBER EXPERIENCE

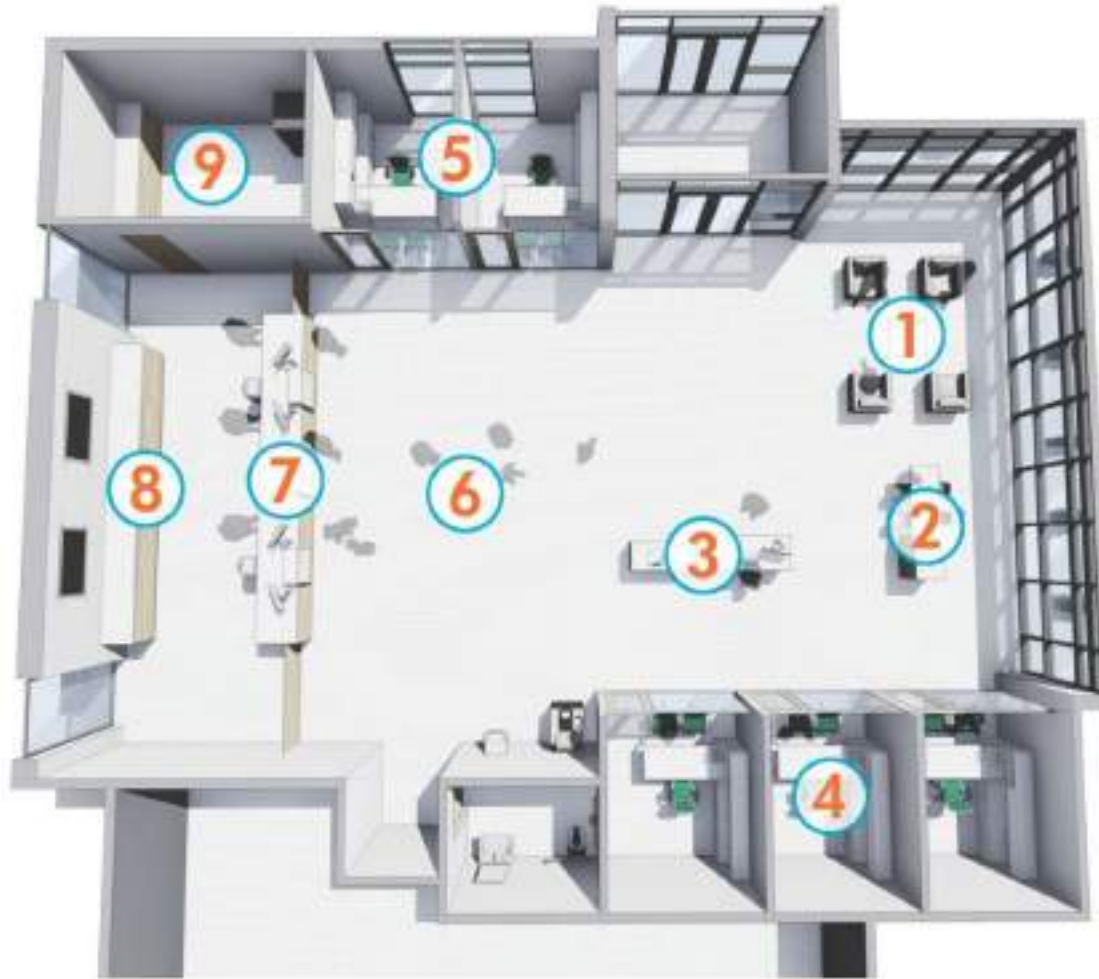


#1 – Member Experience

- + First impressions
- + Humanize the experience
- + Consider the journey
- + Provide a variety of meeting spaces for different conversations
- + Flexibility for adaptability



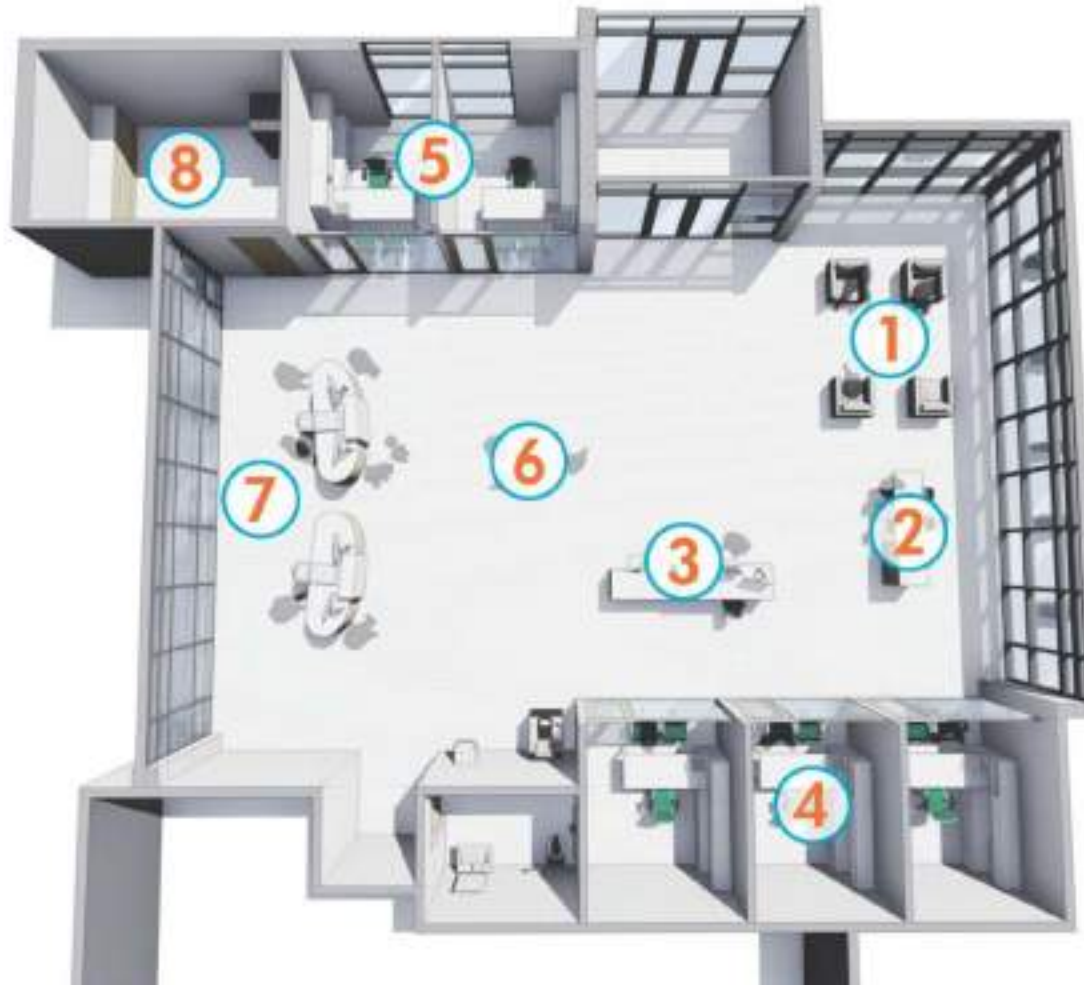
#1 – Member Experience



TRADITIONAL MODEL

- ① WAITING
- ② CAFE
- ③ WELCOME DESK
- ④ FLEX OFFICES
- ⑤ BRANCH OFFICES
- ⑥ QUEUE LINE
- ⑦ TELLER LINE
- ⑧ TELLER LINE SUPPORT
- ⑨ WORK ROOM

#1 – Member Experience



TRANSITIONAL MODEL

- ① WAITING
- ② CAFE
- ③ WELCOME DESK
- ④ FLEX OFFICES
- ⑤ BRANCH OFFICES
- ⑥ QUEUE LINE
- ⑦ TELLER PODS
- ⑧ WORK ROOM

#1 – Member Experience



UNIVERSAL MODEL

- ① WAITING
- ② CAFE
- ③ CUSTOMER SUPPORT
- ④ FLEX OFFICES
- ⑤ BRANCH MANAGER
- ⑥ WORK ROOM
- ⑦ LARGE CONFERENCE

#1 – Member Experience



Traditional

750 SF Less!



Universal





#2 TECHNOLOGY



#2 – Technology within the Branch

How many of you have technology in your branch?

Walk up inside ITMs?

Considering it?



#2 – Technology within the Branch



#2 – Technology within the Branch

Leverage technology that will improve the member experience!

Digital messaging boards that showcase marketing materials

Leave the ITM's for the drive-thru





#3 ACTIVATE YOUR BRAND



#3 – Activate your Brand



Reinforce your mission & unique brand

Be subtle – bold colors can be overwhelming!

Use accents in furniture and other collateral

Specialty lighting can enhance the design

#3 – Activate your Brand

BEFORE



AFTER



#3 – Activate your Brand

BEFORE



AFTER





#4 Future in Mind



#4 – Future in Mind

- Prepare for Technology
- Flexibility in Design
- Consider your employees needs of today
- Leverage furniture where possible





#5

Understand Costs



#5 – Understand Costs

- + Construction Costs
- + Soft Costs
- + Fees & Permitting
- + Contingency



#5 – Understand Costs

Approximate Project Construction Cost



Small Renovation
~\$50 sf



Full Renovation
~\$225 sf



New Construction
~\$650-\$1,000 sf

In Closing

Understanding the branch needs of today – keep these five items top of mind for your next project:

1. Member Experience
2. Technology Use
3. Activating your Brand
4. Future in Mind
5. Understanding Cost





SAFE
FEDERAL CREDIT UNION

QUESTIONS?



THANK YOU!



**Presentation
Link**



My LinkedIn