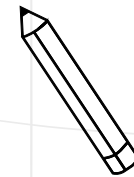
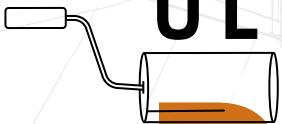




ULTIMATE WORKBOOK TO

# Designing a Bank



# Welcome!

## **Thank you for downloading this Ultimate Workbook to Designing a Bank.**

We've created this workbook in the hopes that it will assist you in those beginning steps of getting a new bank project off of the ground. In my 30+ years specializing in bank architecture, I've partnered with thousands of clients to help them execute their vision. And in that time, a lot has changed. But the truth of the matter is this:

***Even more has stayed the same.***

People visit banks for many of the same reasons they did decades ago. To manage their finances, secure loans, and plan their financial futures. Now, the strategies and technologies we use have evolved, but the people and their needs really haven't.

Still, there are banks and branches out in the world today that are wildly successful, others that are just getting by, and still others that find themselves below the line, month after month. It's enough to make you wonder, what makes a successful bank? Well, I'll be the first to tell you, there's no one-size-fits-all answer. A successful bank branch is made up of a combination of ideas, intentions and efforts that all work together in harmony.

In this workbook, we've identified six key concepts that come together to influence the overall success of a bank branch. By understanding these concepts and how you can apply them to your bank project, you'll have a more complete vision of the best branch for you. But remember, one of the most important ingredient is your vision.

As you navigate these pages, we'll introduce each concept and follow it with an exercise to help you apply the concept to your unique vision. By the end, you will have a more detailed understanding of what success looks like for your bank.

***Oh, and don't forget to have fun with it.***

Sincerely,  
SEAN RABOIN  
**Partner**, HTG Architects

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## Image and Design

A bank's image is very important. Determining a theme and designing a bank around it will add continuity and consistency to the customer experience, and while customers might not know exactly how a bank's image is influencing their experience, they will be able to feel it.

The overall image and design of a bank branch is a representation of your image, culture and values. Yes, it's the first impression you give to new and potential customers, and it's part of the ongoing experience you provide year-over-year. A branch's image also speaks to employees and has an impact on recruitment efforts. When someone comes to your branch for an interview, they're going to assess your overall image as they determine whether or not this is the right fit for them. Better yet, a branch's design can attract future customers and employees who identify with the image you've put forward. When a branch displays themselves for the world to see, it catches the eye of individuals who align with their mission and vision.

Banks designed around a common theme excel in a lot of ways, and understanding more about the image you want to put forward can become the foundation from which you make future decisions.

# Image and Design Worksheet

—o What is your **Culture?**

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—o What makes your bank **Different?**

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—o What is the **Bank's History/Story?**

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—o What is **Unique About The Community It's In?**

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—o Do you have a **Theme In Mind?**  
*Northwoods | Techie | Ag | Business...*

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—o What **Colors & Tones Distinguish Your Culture?**

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# Image and Design Worksheet

What words describe the image of your bank?

modern dated busy disheveled acceptable  
thriving historic plain inaccessible congested popular  
clean empty dull detached  
conventional sleek classic noisy  
tight quaint sleek functioning  
messy slow-paced

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What words do you want to describe your future bank?

classic peaceful progressive  
attractive private common sense  
accommodating privacy  
open green convenient  
integrated smart value modern

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What words describe your culture?

energetic collaborative thorough friendly creative welcoming  
innovative family-oriented business casual kind  
relationship-oriented fun  
trust attentive reliable professional  
dedicated peaceful

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## Customer Demographics

Understanding your customer base is a game changing advantage in today's competitive financial market. People from different generations bank differently. People with different socioeconomic statuses bank differently. People from different neighborhoods bank differently. And in an ideal scenario, all of these differences would influence **your bank project**.

When you look at baby boomers versus millennials, for example, you'll find that the approach to meeting their financial needs can be quite different. Not only are they at vastly different life stages, but they also carry different sets of values.

The things they expect from a financial institution and the ways they interact with technology are different, but at the core, both generations are looking for a trusting, consultative experience. They both want to talk face-to-face with a banker, when they need a loan. And you'll find something quite similar when you compare other customer demographics as well.

# Customer Demographics Worksheet

- What are your **Current Customer Demographics?**  
*General Breakdown | Families or Individuals | Socioeconomic Status | Education Level*

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- What are your **Ideal Customer Demographics?**  
*General Breakdown | Families or Individuals | Socioeconomic Status | Education Level*

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- What **Products & Services Do You (or Do You Plan to) Provide?**

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- How should you attract **Boomer and Business Accounts?**  
*These are your most profitable customers...*

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- How do you meet **Customer Needs Differently Than Your Competitors?**

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- What percentages do your **Customer Markets Break Down Into?** *Consumer | Commercial | Ag | ...*

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## Location

Too many banks have been and are still being built in the wrong locations. Unlike a lot of the other concepts in this guide, which are made up of many smaller decisions, choosing the site for your branch is a single decision that carries a lot of weight. Branches built in a poor location can easily fail, but on the other hand, **banks built in a great location are set up for success.**

At the end of the day, banks that are conveniently located are going to have customer foot traffic, and banks that aren't conveniently located won't. And despite what online-only banks would have you believe, brick-and-mortar banking is not on its way out. In fact, it's just the opposite. Customers are craving that connection that comes along with in-person banking, and the branches that provide that experience are going to be more successful. But how do you know a location is right for your branch?

Some business banks say, "it doesn't matter where their building is located, because our commercial lenders go out to sell." Ok, let's put your bank building in the middle of a corn field and let your lenders go out and sell. Now, if we positioned your bank on a highly traveled road, your lenders will still go out and sell, but now they get a little help, by having thousands of people drive by your building every day. This may be an oversimplified analogy, but the point is worth considering. Remember, out of sight, out of mind.

Luckily, site selection doesn't have to be left up to chance. At HTG, we've developed a **9-point mathematical model** that will statistically determine the best possible location for a new branch. It analyzes factors like distance from relevant businesses, accessibility, signals of economic growth and more. By taking the time to evaluate these factors, you'll have a better grasp on your intended location's best (and unfavorable) attributes.

# Location Worksheet

—◦ Is your future (or current) bank located in an **Area Experiencing Economic Growth?**

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—◦ Are your location options and your **Ideal Customer Demographics Aligned?**

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What words describe your current (or anticipated) location?



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# Interior Space

A bank's interior carries a lot of responsibility. Today's customers are looking for convenience, and they're going to build a relationship with the financial institutions that provide the level of convenience they require. There are many steps you can take to ensure your branch is welcoming to new and existing customers. *For example:*

- Remove the traditional barriers and provide more open and flexible meeting areas.
- Remove the traditional barriers of the teller line and introduce a concierge station or pod concept in your branches.
- Install living room atmospheres that encourage your customers to stay longer in your facility.
- Provide a full-service coffee bar along with technology hotspots and WIFI.
- Provide interactive technology and merchandising to entice the customer to stay longer.
- **Co-Brand** with another retail or professional service to increase foot traffic to your branch.
- Install a high-quality sound system to delight customers on every visit.

While all of these options might not be right for you, they all have a common goal of changing your branch from being transaction focused to customer-experience focused. Including assets like those listed above have a secondary benefit of enabling you to hire more qualified staff who can do more than smile and process a transaction. Overall, providing personal touches and experiences for your customers will keep them coming back to you to be their trusted financial advisor.

And don't forget, **your interior space** involves employee-only areas as well. Sure, the typical customer will never see your operation offices, on-site data center or employee breakroom, but these areas are so important to your culture and your overall image.

# Interior Workspace Worksheet

— How should your space be designed to allow you to **Create Strong Relationships?**

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— What will bring additional **Foot Traffic To Your Bank (Hint, Co-Branding...)?**

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— Will your **Bank Have Multiple Levels?**

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— What is available to **Customers While They're Waiting?**

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— What resources will customers be able to **Access Inside Your Bank?**

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How do you want customers to feel when they enter your lobby?

cautious informed eager  
impressed invited warm  
confused troubled quiet  
welcome relaxed energetic  
happy calm open safe pleasant  
cooperative nervous

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# Functionality

When it comes to providing a great customer experience, functionality has a massive impact. Think of it this way: If the customer takes the time to come into your branch you need to take advantage of every second you have their attention. You need to strengthen and build the relationship to give them a reason to come back. And you do that through branch functionality.

First, realize you cannot just insert the latest technology trends into your business and hope they will work for your organization. Instead, take the time to understand how they can be a benefit to your organization and what changes are required to make them successful. **Banking technology** can enable customers to complete their own transactions by making certain resources accessible, like:

- ITMs and full-function ATMs
- Self-service coin counters
- Tech islands
- Deposit automation
- Cash recyclers

Technology is important and is a huge part of the financial experience. Recent advancements have helped the banking world to expand and become more efficient. But remember, functionality doesn't just have to do with technology enhancements.

Promoting functionality can be as simple as changing how your staff interacts with your customers. It can include things like reducing the number of teller stations or providing additional services outside of the normal consumer and business lending, such as financial planning and advising.

Given the right tools, resources and training, your branch and staff can engage with customers to provide the services they want and need. This will instill in your customers a level of trust and confidence that can build life-long relationships.



# Functionality Worksheet

—o What tools and resources are **Accessible to Your Employees?**

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—o How would you like **Customers to Use Your Lobby?**

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—o How will **Customers Interact with Employees?**

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What words describe the customer experience you'd like your new bank to provide?



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## Exterior Space

A bank's exterior space deserves just as much time and attention as the interior. Yes, they serve different functions, but financial institutions need to start thinking differently to maintain and attract new clients. Your branch needs to be convenient for your customers, inside and out.

Convenience is the number one reason people bank where they bank. The traditional idea that if you build it they will come is long gone. The new approach is about being proactive and adapting to the changing environment. And a bank with an inviting exterior is going to welcome more new and prospective customers as well as retain existing.

When it comes to the building, how you orientate the main entrance in relation to its surroundings has a significant impact on branch success. Additionally, details like signage and messaging must be visible, memorable and representative of your image. The positioning of the drive-up, ATMs and ITMs is important — *they need to be visible from the main road.*

Relationship banking has become the delivery channel to building and maintaining your customer base, and that includes your exterior space. Drive through teller lines require attention to customer flow, spacing, technology placement and more.

# Exterior Workspace Worksheet

—o How is your bank positioned in relation to the **Street it Occupies?**

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—o What **Exterior Features Would Benefit Your Customers?**

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How can your bank's exterior represent your brand?

ATMs/ITMs water stations  
bicycle rack colors ample parking  
outdoor seating music  
building shape  
windows flags

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What words describe your ideal exterior space?

modern classic peaceful progressive  
private common sense attractive  
accommodating privacy  
open green convenient  
smart value green memorable  
welcoming impressive relaxing  
technological traditional safe

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## Conclusion

I hope the information and exercises in this workbook were helpful to you in expanding the vision you have for your next bank. While the concepts covered are essential to any financial project—be it a new build, remodel, or tenant improvement—these exercises may have left you wondering one thing:

**Where do we go from here?** As I mentioned at the beginning of this workbook, HTG Architects have decades of experience in financial architecture, and we'd love to help you.

If you're interested in discussing the specifics of your upcoming project, please **get in touch with one of our financial experts**. You're invited to **check out some of our bank projects**. Regardless, we hope you keep working toward developing and executing your vision.

## Contact a Financial Expert

Founded in 1959, **HTG Architects** began as an architecture firm specializing in financial institution projects. We have become to be known for recreational projects, retail projects, commercial projects, office, buildings and industrial buildings. But financial institutions (banks and credit unions) remain our primary niche, 2,500 and counting. We're very confident in our ability to **meld each client's vision with our expertise** to design and create a facility that works best for them.





**Corner Stone State Bank**



**First State Bank of Roscoe**



**Granite Community Bank**



**Home Town Bank**



**Minnesota National Bank**



**United Prairie Bank**



