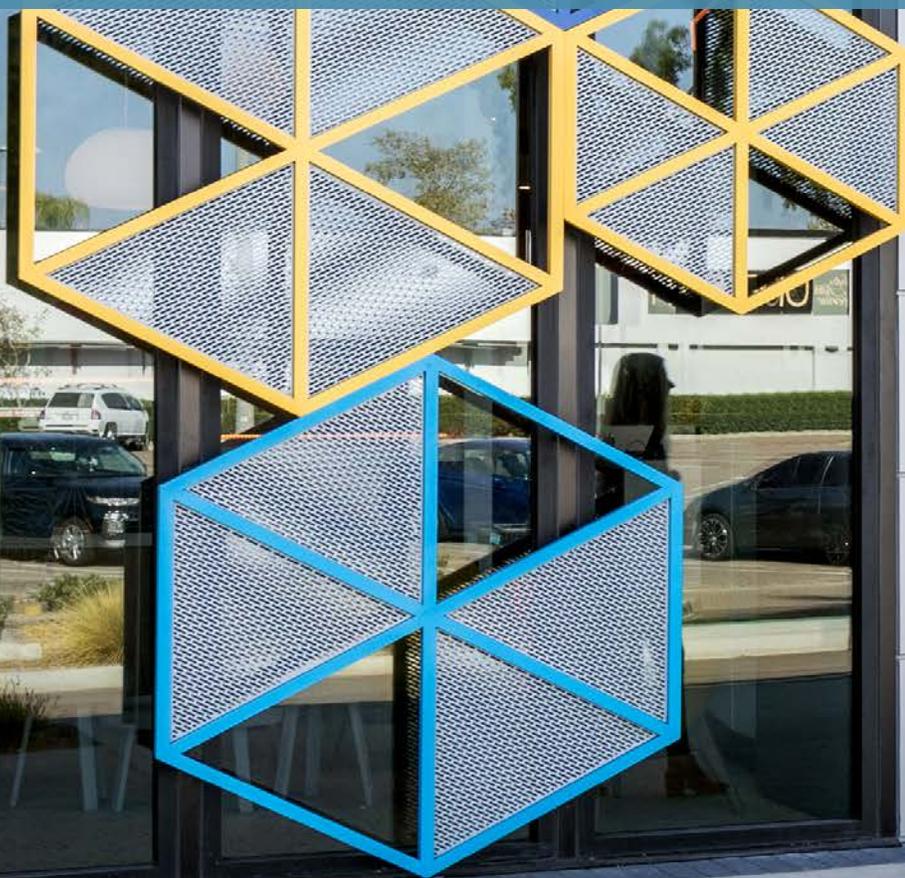
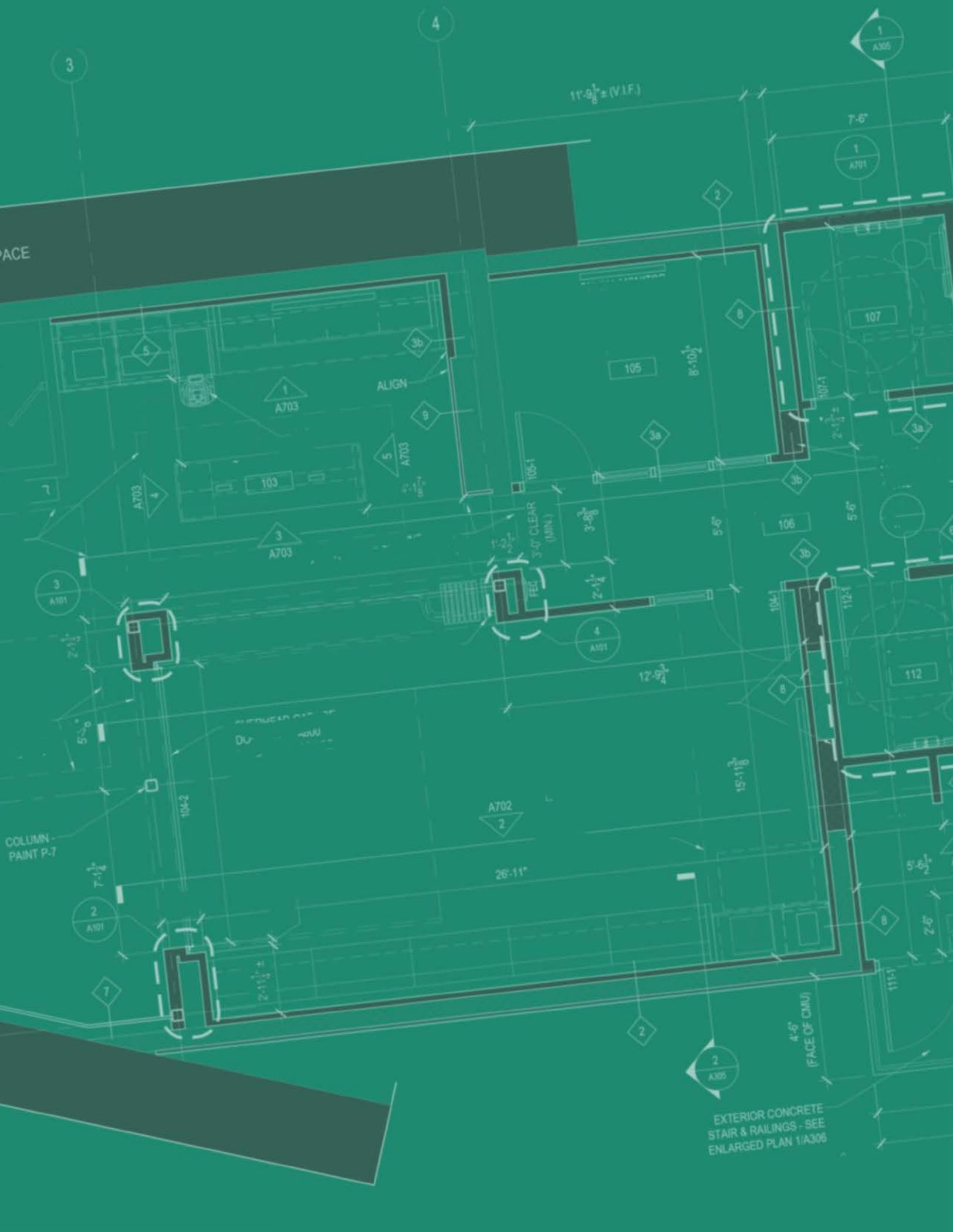




THE HUMAN ERA OF BANKING

A Momentum Branch Ideabook





FACE

COLUMN -
PAINT P.7

ALIGN

A702
2

EXTERIOR CONCRETE
STAIR & RAILINGS - SEE
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(FACE OF CMU)

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(FACE OF CMU)

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New Alliance Federal Credit Union

The Human Era of Banking

We've entered a new era of banking.

The digital revolution shifted the focus of retail banking branches from low-value transactions to high-value conversations and relationship building. But as digital services mature and online and mobile banking becomes more robust, opportunities for credit unions to connect with consumers in the branch have become more rare.

Take home lending - a common activity for new home buyers is googling "mortgage rates." This yields lists of mortgage rates from big banks and digital lenders that are just about guaranteed to be lower than yours.

And the links take these home buyers to an often seamless onboarding experience. Even if you invest in a top-tier digital platform, you will at best be on even footing with the major players.

So how can you differentiate and win over customers? It's time to shift the focus from digital to human. Welcome to the human era of banking.

Not being a hundred billion dollar bank is a weakness in some ways, but it's also your greatest strength. While they sit in wall street towers, you sit in your customers' community. Where they have inertia, you are nimble. It is your connection to your market that

gives your institution and your brand a more human face.

The purpose of this *Branch Ideabook* is to explore how financial institutions can differentiate themselves not on the commodity of raw numbers but on the relationships they build with the community. We'll show you examples of how these ideas are expressed in the branch environment.

You'll learn how to lean on the human aspect of banking to differentiate yourself from faceless competitors, create next generation experiences, attract and empower more capable employees, and build a branch network that thrives in this new era.



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Avoid Becoming a Commodity in a Digital World



New Alliance Federal Credit Union

Great digital experiences are no longer a differentiator, they are the baseline. This has led many institutions to compete virtually on a national stage, and as a result financial products and services are at risk of becoming commodities. Yet community based financial institutions have a unique competitive advantage over the big banks:

Trust.

A recent survey by Accenture found that American trust in their financial institution to support their long-term financial wellbeing has dropped from 43% to 29% in just a few years. That's abysmal, and likely the result of scandals that have been hitting the news.

Building a relationship with your customers through human interactions in your branch is how you build this trust. We are not talking about small talk over the teller line, but the deep conversations that add value to your customers' financial lives.

Driving this type of traffic requires expressing your brand in a way that differentiates you, supporting dynamic problem-solving staff, moving from channel thinking to experiences, and getting creative with your spaces in a way that shifts the purpose of the branch from servicing transactions to supporting human connections.

Your brand is so much more than a logo.

To be authentic and truly differentiating, your brand should be a driving purpose. Think about how Apple's brand permeates every aspect of the company, from advertising down to design philosophy. Apple is its brand. Reflect on your brand in the eyes of the consumer. Does it really make you stand apart? Is it authentically embedded into your organization, and does it bring people in the door?

Empower your staff to deliver their best.

Rather than training them to complete tasks, train them on your brand, culture, and mission and give them the tools to solve problems on their own. This shifts interactions from transactional to relationship driven, as the person a customer meets when they walk through the door is a partner in their financial journey.

Reframe your perspective from delivery channels to experiences.

Consumers don't think in terms of "channel". When they want to do something, they assume it's accessible and the experience consistent from whatever channel they chose. An interaction that began digitally can be carried out in person – and the experience feels familiar even if the customer has never stepped foot in the branch.

Get creative with your spaces.

Where you invest is an indication of your priorities, and it's an opportunity to be seen as part of something bigger. It also presents an opportunity to draw people in. Attributes that support your community in a brand-centric but non-banking related way can reinforce the reason customers choose to bank with you. Many credit unions, such as Chrome and Armco, are investing in community spaces and business incubators open to the public.

These strategies can bring people through your doors and expose them to experiences that give a human face to your financial institution and shows them what makes you different. Building this trust will give your brand a human face and help you stand out among the competition.



BluPeak Credit Union

As technology rapidly transforms the financial industry landscape, institutions like BluPeak Credit Union and Armco Credit Union understand that looking beyond channels and investing in people and the human experience. Their Mission Valley branch merges technology and human interactions in a seamless way.



BluPeak Credit Union

YOUR BRAND IS MORE THAN A LOGO

DELIVER POSITIVE, BRAND-ALIGNED EXPERIENCES



Armco Credit Union

A common mistake that many organizations make is thinking that their logo, their name, and their taglines are their brand.

This isn't true.

Your brand is what you stand for and how you stand out. It's the experience the market trusts you to deliver. If you simply take your logo and taglines and paste them everywhere, you've failed to truly activate your brand.

The automobile industry has great examples of companies living their brand. Volvo's brand promise is safety. Tesla's is technology innovation. Subaru's is the rugged outdoors.

These companies didn't just create a brand, they activated it in a way that's practical, functional, and emotional. It shapes the way they operate and innovate, and the products they develop. Volvo isn't going to make a car that doesn't pass safety tests, Tesla isn't going to make a car without

driving assist and other innovations, and Subaru isn't going to make a car that doesn't feel at home on loose mountain roads.

Now think about what brand activation means for your credit union. Imagine curating your customers and employees in the same way Subaru curates customers who will only buy a Subaru. This is the key to building long-term value – loyalty, retention, and engagement of both your customers and staff.

Armco Credit Union is an excellent example of brand activation in the physical environment.

Armco has positioned itself to support the local small business community, pursuing not only business lending goals but also opportunities to expand the credit union's membership base.

So how could they express their brand image of a valuable business partner in the community?

They could tell people about it, but Armco went further and embedded this brand identity into the core function of their branch in Mars, Pennsylvania.

A majority of the branch square footage is dedicated to a business incubator which is a large open space that can be used for large meetings or partitioned into several smaller spaces.

This space is available to the local business community and is actively used for networking events, presentations, meeting space, and work space. It's a valuable resource that helps a thriving community grow their businesses faster.

Armco Credit Union took this part of their brand and branching strategy activated it as core part of their branch design.



First Fed

A dog (and human) watering station outside First Fed's branch in the walkable community of Fairhaven, WA is a heavily used amenity that embodies the bank's updated "Proudly PNW" branding.

Central Willamette Credit Union activated a newly refreshed brand identity in their new Salem, OR branch. While their logo is featured in the center of the branch, shrinking a vertical space, the artwork and open interaction areas showcase the credit union's commitment to the community,



Central Willamette Credit Union

Shift From Telling to Feeling

Before you even have the chance to demonstrate you're staff's great service skills, you need to find a way to convey a feeling of what it will be like to interact with you and your brand.

A great example of this concept in practice is the NIH Federal Credit Union. They're tapping into the strong connection between how you feel and your environment. It's something that is clearly, authentically them.

How do people feel when they step into their space? Hopefully not confused or overwhelmed.

You want visitors to feel calm, relaxed, and at ease. In doing so, the credit union is setting up a very clear-cut expectation that your experience is going to be a dialogue not a transaction

It's subtle - NIH FCU isn't telling members their brand identity, they're helping members feel it. NIH FCU transitioned from branches that literally told members they were part of the biomedical community to ones that helped members feel like they were. NIH FCU is better aligning themselves with the values of their membership.

You might even say that there's been a similar shift in delivery of health care as there has been in the banking industry. If we were to describe a

space as being "clinical," you'd form a clear image in your mind; sterile and utilitarian. But healthcare now is a lot about wellbeing. It's more holistic. NIH Federal Credit Union did a great job of tapping into this - they serve employees of the bio-medical community. They're connecting with members for whom a large part of their self-identity is rooted in supporting the health and wellness of others.



NIH Federal Credit Union



CBC Federal Credit Union

Natural materials such as wood and moss walls help build a style and vibe in branches bringing an institution's brand identity to life.

For CBC Federal Credit Union, the natural wood and complimentary carpet texture celebrates the iconic natural beauty of Southern California's coastal forests. NIH FCU had different goals. With a healthcare-focused member group, the objective is to highlight health and wellbeing. The materials contribute to a calm and fresh atmosphere. At Red Canoe Credit Union, moss walls and wood are used in their urban Lake Tapps branch to balance the clean and modern finish with feelings of the outdoors and nature.



NIH Federal Credit Union



Red Canoe Credit Union

EMPOWER YOUR STAFF

BUILD THE WORKFORCE OF THE FUTURE

The financial industry is shifting from transactional branching models to more conversational and relationship-driven models.

Delivering on this branch transformation requires a fundamental change to your staffing model. This goes beyond training staff on newer policies and procedures. Great experiences aren't delivered from the top down, they need to be driven by motivated front-line staff who are bought into your mission and feel a sense of ownership over branching strategy.

This means training staff to be dynamic problem solvers responsible not for completing tasks but for solving issues that bring customers into the branch.

Verity Credit Union is an early adopter of tellerless branching, and much of their success can be attributed to the investments they make in their people.

From day one, employees are trained on the credit union's mission, vision,

and values and how they can be delivered. A universal associate encounters a wide variety of situations and, rather than being trained on what to do in every possible scenario, Verity's staff are trained to make independent decisions that align with the credit union's mission.

"If everyone truly knows our values and mission and embodies them, we build momentum and strength," explains Verity's retired CEO John Zmolek. "A lot of places have a mission statement, and it's 'sort of there,' but they don't make decisions from it."

Verity's staff provides valuable feedback about their experiences to better understand interactions with members and how they are supported by current branches. The credit union integrates branch staff in the planning process for new branches. This strategy that enables the unique and innovative branch designs to facilitate better interactions.



Verity Credit Union



Central Willamette Credit Union



Central Willamette Credit Union

Central Willamette Credit Union's Salem, OR branch features an open layout, with a financial services representative station and semi-private unassigned desks arranged to create openness and flexibility. Hotel offices opposite these desks offer a space for staff to have conversations with members in a more private setting.

Branch staff greet members at the door and have the flexibility to converse with them in a setting where the member feels most comfortable. The FSR who greets the member is empowered to solve any need that the member comes in with, creating continuity in the relationship rather than handoffs.



Pioneer Federal Credit Union

Pioneer Federal Credit Union's Caldwell, ID branch (left) features a flexible space that can be partitioned off from the rest of the branch. This supports employees with a place they can focus on individual work without distractions, as well as host training sessions or meetings.



First Fed

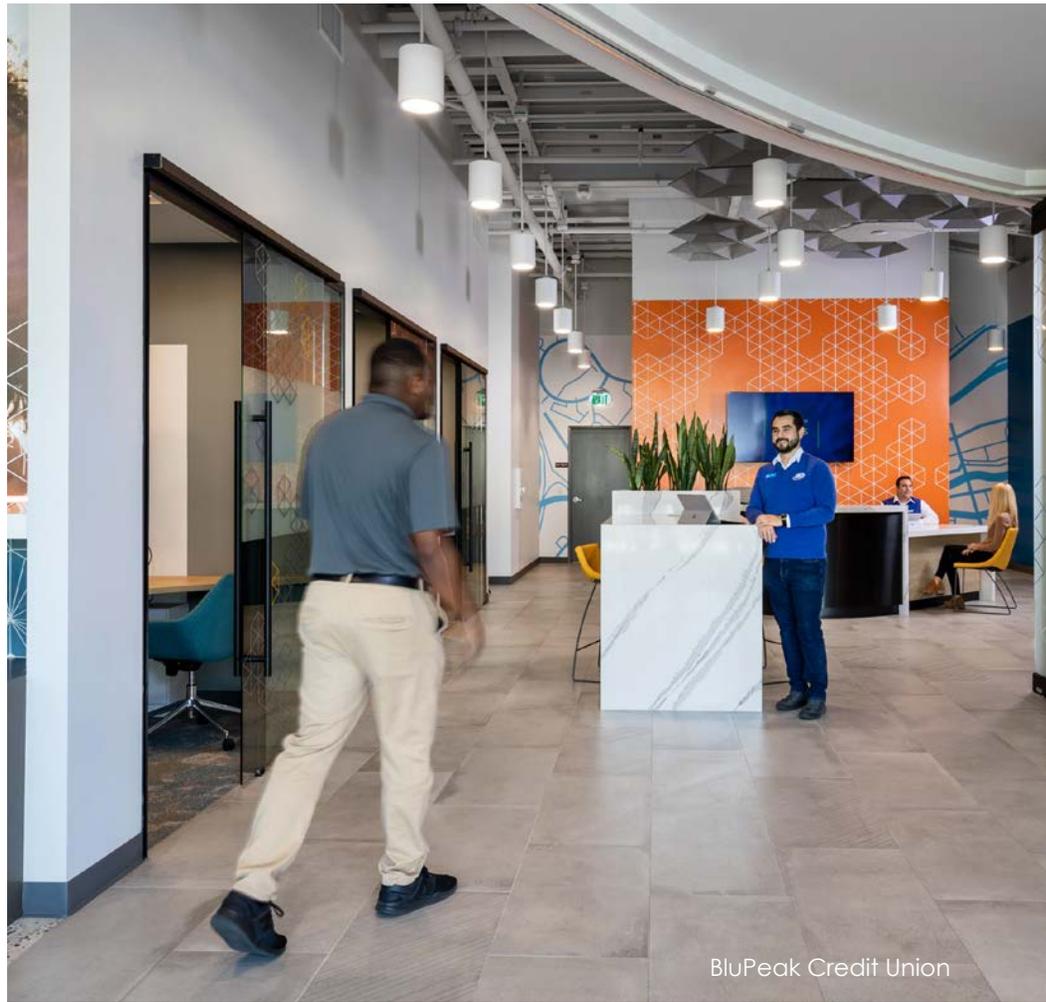
First Fed's Fairhaven Branch (below) fully opens to the street with a glass retractable wall on the storefront. This not only helps First Fed literally break down barriers and form connections with the local residents, but it also functions as an event space for community-hosted events such as wine tastings.

Fibre Federal Credit Union's Warrenton, OR branch serves as a billboard on the main road through town, with lighting reflected off the cross-laminated timber creating a warm and inviting atmosphere visible to and reflective of the entire community.



MOVE FROM CHANNEL THINKING TO EXPERIENCES

DRIVING BRANCH TRAFFIC IN A DIGITAL WORLD



BluPeak Credit Union

Experiences are the holistic sum of your customers' interactions with and perceptions of your organization. From depositing a check in the app to the lending officer who helped them buy their first home, and including how they look at your branch when they're walking through the neighborhood.

We're seeing financial institutions focus less on the individual channel and trying to think more like the consumer. Consumers don't think in terms of "channel". They simply say, "I need to go to the bank" and just assume it's accessible from whatever channel they chose. Consumers expect a good experience, regardless of the channel. Thus, the focus should be on the

holistic experience, and the branch should reflect this sentiment – a visually and experientially seamless ecosystem.

This is an environment where every interaction is an opportunity to create connections with a customer. An interaction that began digitally can be carried out in person – and the experience feels familiar even if the customer has never stepped foot in the branch.

A great perspective to take is "You may rarely need to come in to the branch, but when you do, we want it to be the best experience you've had all day."



Fibre Federal Credit Union



First Fed

“You may rarely need to come in to the branch, but when you do, we want it to be the best experience you’ve had all day.”



Armco Credit Union



HAPO Community Credit Union



Pioneer Federal Credit Union

Privacy is often a concern with video banking, whether at an ATM or video banking terminal.

Pioneer Federal Credit Union addresses this in their Caldwell, Idaho branch with cubbies that isolate ATM users (below) and a private office for their video banking terminal (top right).

Partitions and noise-isolating materials are also effective solutions to the problem, as seen in HAPO Community Credit Union's Mill Plain branch (top left).



Pioneer Federal Credit Union



Fibre Federal Credit Union



Fibre Federal Credit Union

Fibre Federal Credit Union's newest branch in Kalama, WA features a compact and efficient layout. Despite the small size, this branch experiences high traffic volumes that often involve servicing routine transactions. ITMs play a large role in boosting the efficiency

of the branch, with four on-site. One as a walk-up, another in a drive-through, and two integrated into the teller pod in the lobby.

Integrating ITMs into the teller pod creates a more natural training

environment for introducing members to ITMs, and when a staff member is not available the location is more comfortable for members to interact with the machines. This helps the credit union address resistance to ATM adoption.



BluPeak Credit Union

As the purpose of the branch transitions from facilitating transactions to supporting conversations and developing relationships, the footprint of a typical branch is rapidly shrinking.

But rental properties and buildings for sale aren't getting smaller.

So what can you do when your branch footprint is much smaller than available spaces? Instead of moving to a suboptimal location, there are many creative ways to put excess space to productive use.

The recently re-named BluPeak Credit Union used their excess space for a **contact center** (pictured above). This expands their operational space in a way that also eases staffing shortages, tapping into a new talent market around their branch. BluePeak also found that this eased member ITM adoption, as seeing familiar faces floating between the lobby and ITM screen eased many concerns they had about the new technology.

Armco Credit Union recently built a large regional branch - but the branch doesn't even occupy half of the footprint. The rest is a **community space** and **business incubator** that is helping the credit union meet its goal of strengthening relationships with the local small business community while also providing much needed training and meeting space for the credit union team..

Partner businesses are another great option. CBC Federal Credit Union's Camarillo, California branch was in an ideal location, yet much too large for their operating model. CBC partnered with Dunkin' to share their lobby, and this has resulted in boosted non-investment income from revenue sharing, increased business due to foot traffic, and they've even seen a boost in recruiting due to Dunkin' customers applying for jobs at the credit union.

These are just a few examples - the possibilities are limitless!

FIND CREATIVE USES OF SPACE

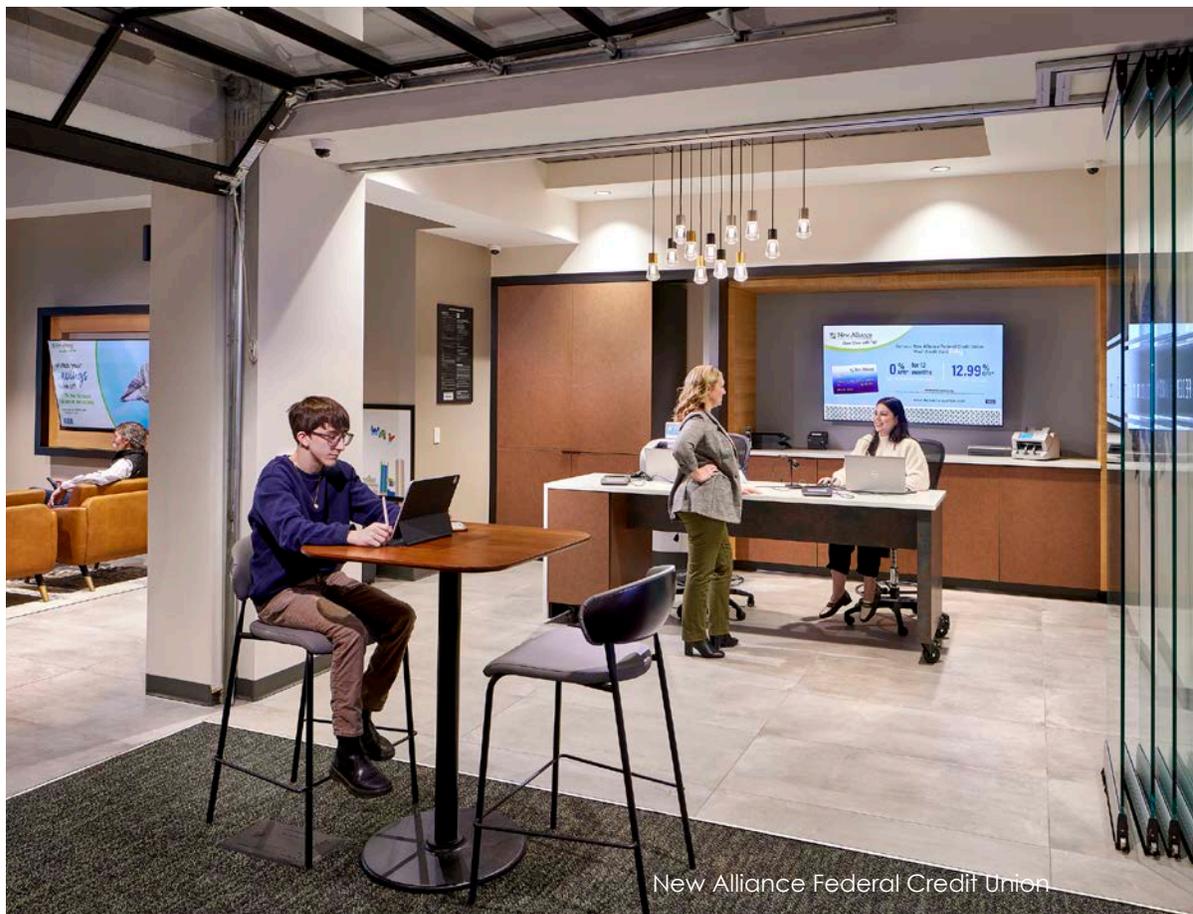
LEVERAGE YOUR SPACE STRATEGICALLY



New Alliance Federal Credit Union

New Alliance Federal Credit Union's Lawrenceville, PA branch features a flexible community and incubator space that functions as a community resource. It is open to small businesses and members of the community for meetings and events.

Partition walls around this room give New Alliance the flexibility to open the space to the rest of the branch or close it off for private events.



New Alliance Federal Credit Union



Fibre Federal Credit Union

Find Strategic Partnerships

When it comes to downsizing, many institutions find themselves sitting on more space than they need, while others struggle to find ideal locations in competitive markets. Shared retail space can be a solution to both of the problems. If your organization owns the property, leasing excess space can bring in revenue. If you're looking for a new location, partnerships can open up more opportunities.

Either way, the right partner will bring in a significant amount of foot traffic and introduce you and your brand to a large portion of the population who may not have considered a credit union or community bank. Let's take a look at the CBC FCU case study and see how it worked out for them.

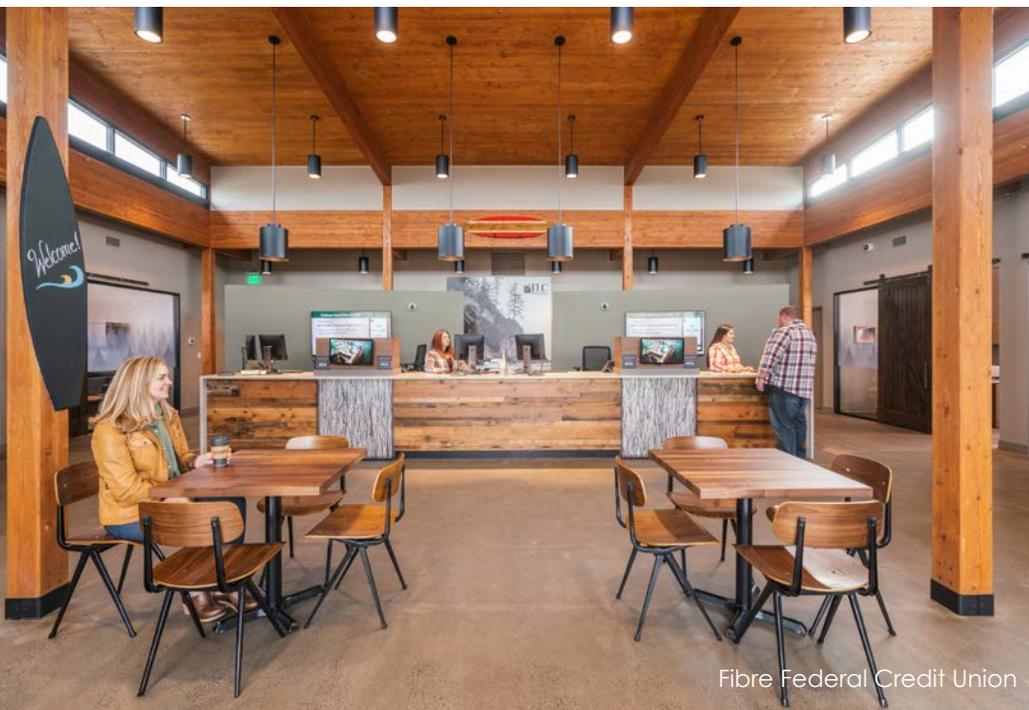
CBC's branch space in Camarillo, California was 4,700 square feet, about twice the size needed to operate effectively in the market. CBC had inhabited the space for 25 years and wanted to find a creative way to update it, while also maximizing use of the real estate and increasing branch foot traffic. Their partnership with Dunkin' on a shared space concept not only offers patrons donuts and coffee, but also exposure to the credit union and convenient access to their services. Keep in mind that only 28% of non-members are likely to join a credit union, but that number jumps to 75% if they've been introduced to one. The two organizations are leveraging the overlap in their targeted demographics and offering complimentary services that will drive foot traffic for both, and CBC gets rental income that offsets branch operational costs.

Another example is Fibre Federal Credit Union's partnership with Red Leaf Coffee, pictured above. Red Leaf is partnered with Fibre at multiple locations, and the resulting traffic is bringing new business to both organizations.

This strategy isn't right for every branch, but it's worth taking a second look at your network and properties with shared retail spaces in mind. Do you have any branches that you're downsizing in a location you'd like to keep? Do you have branches where more foot traffic would help achieve your goals? Is there a property in one of your markets that checks every box, but the footprint is just too big? Those problems might just be opportunities.



CBC Federal Credit Union



Fibre Federal Credit Union

CBC Federal Credit Union's partnership with Dunkin', pictured above in their Camarillo branch's shared lobby, is a notable success story in strategic partnerships and shared branch space.

Left, a member sits down to enjoy a coffee purchased at the co-located Red Leaf Cafe (pictured on the previous page) before banking at Fibre Federal Credit Union's Warrenton, OR branch.



An effective branch network strategy extends beyond the branch. Your back-of-house team plays a critical roll in supporting your front line employees and delivering on your organizational goals. An effective workplace that fully supports your workforce is a critical part of building the team of the future.

Sandia Area Federal Credit Union

The financial industry is changing faster than ever, and how you respond to this change will determine whether it is a threat or an opportunity for your institution.

Momentum is here as a resource to help you navigate this uncertain future. With our deep expertise and investment into original research with organizations such as the Filene Research Institute and Leesman, our team is at the leading edge of the financial industry's evolution. We will help you build a branch network strategy and design and build the branch of the future, and support these efforts with an effective workplace strategy.

We'd like to thank our architectural partners on the following projects. With our integrated design-build process, our partners play a critical role throughout each one of our projects.

sum DESIGN STUDIO

SUM Design Studio - sumdesignstudio.com

- Central Willamette Credit Union
- Fibre Federal Credit Union
- Red Canoe Credit Union
- Verity Credit Union
- First Fed
- BluPeak Credit Union

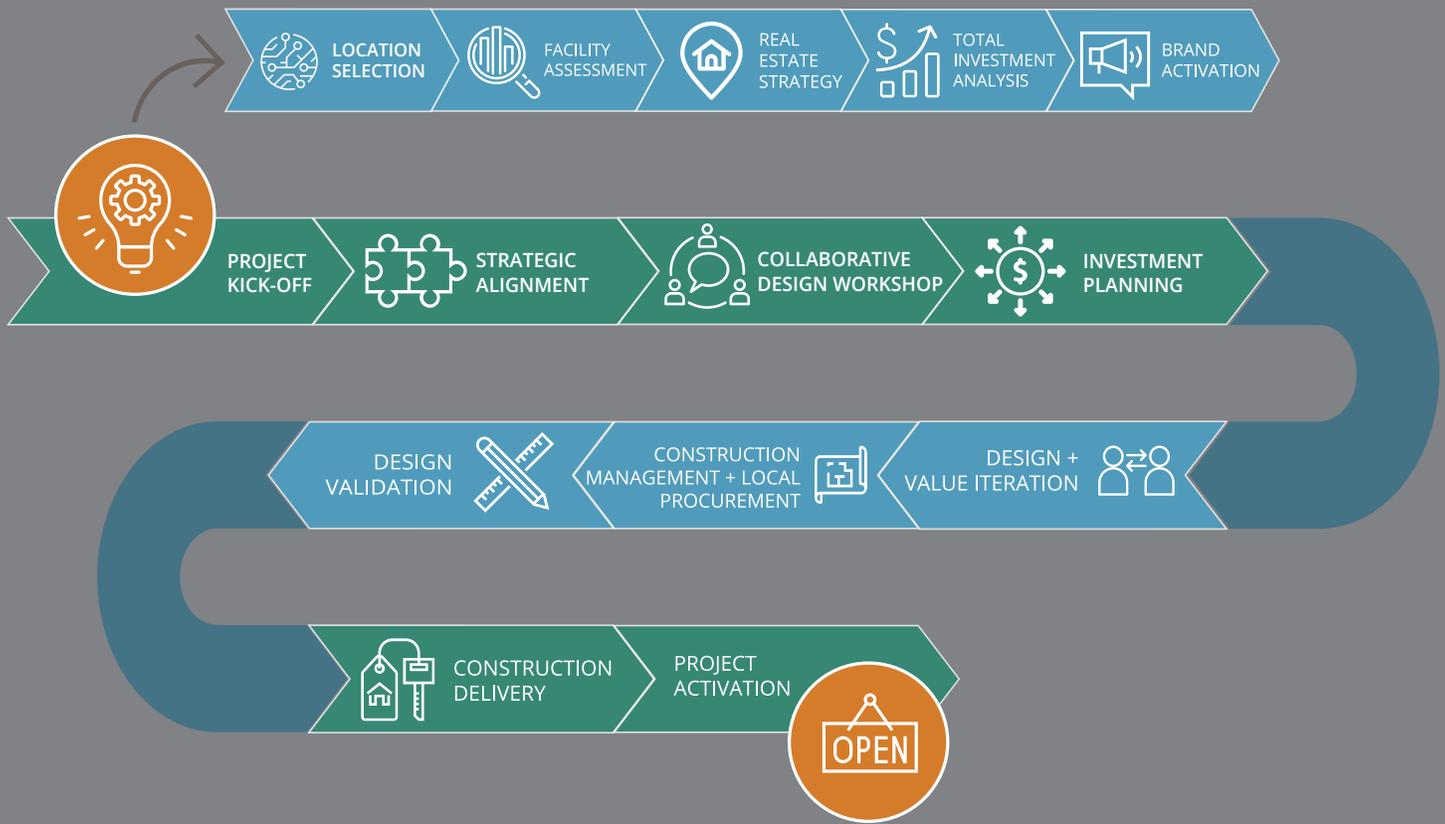


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ARCHITECTS

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- CBC Federal Credit Union
- NIH Federal Credit Union
- Pioneer Federal Credit Union
- New Alliance Federal Credit Union
- Sandia Area Federal Credit Union

Momentum's Strategic Design Build Process



We help credit unions and community banks achieve their goals through high-performing buildings, using an integrated design-build process based on open communication and active collaboration.



Plan.

We involve the right people early to ensure all decisions support your business goals.

- Strategic Planning
- Market Intelligence
- Retail Branch Strategy
- Workplace Strategy
- Space Needs Recommendations
- Financial Modeling
- Real Estate Procurement



Design.

We design spaces that create connections, where people love to work and visit.

- Branch Prototyping
- Digital Integration
- Space Planning
- Interior Design
- Architecture
- Design for Wellness
- Brand Integration



Build.

We deliver brand-inspired buildings that reflect and strengthen communities.

- Cost Estimating
- Life Cycle Cost Analysis
- Local Procurement Strategy
- Construction Management
- Sustainability/LEED Expertise
- Change Management
- Post-Project Activation

About Momentum

Momentum is a strategic design-build partner that takes a people-centric approach to helping credit unions and community banks thrive.

The way we see it, a building cannot be successful unless it's truly meeting the needs of the people who will use it. We start by fully understanding your business goals so we can design and build for your employees and your customers. We use powerful predictive data to zero in on how to best serve the people who live and work in your neighborhoods, and we help uncover the right technologies to connect your employees with colleagues and customers. We collaborate with you every step of the way using a unique integrated process and open communication style, so all stakeholders can move forward with confidence. We deliver brand-inspired buildings that strengthen connections and reflect their communities, where people love to work and visit.

People are the reason we do what we do, and high-performing buildings are the outcome.

Let's Talk!

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MOMENTUM

Building velocity.