



BANKING ON GOOD DESIGN

Financial institutions are turning to design to better engage with customers

By Matt Loosemore, Principal, SUM Design Studio + Architecture, an OBA Associate Member

In the past decade, every industry has seen a monumental shift in how they function, how they provide services, and how they interact with consumers. Financial institutions are no different. With new technologies, a new demographic that wants a more experiential connection, and a shift in consumers going online, financial institutions are pivoting how they run their operations. Small institutions with a handful of local branches or large corporations with national branches have one thing in common needed to thrive in the next decade: building design. Here are four ways financial institutions can meet the ever-changing industry's challenges with design.

OFFER TECH AMENITIES

They're almost as old as the first car that rolled off the lot: drive-through tellers and ATM machines. Many of the financial clients we have worked with are continuing to install ATMs, of course, while many are utilizing the more flexible Interactive Teller Machines. We're also seeing more financial institutions use Teller Cash Recyclers rather than cash drawers. Modern financial institutions are also increasingly using less formal teller solutions, essentially a teller with a tablet, so a customer's transaction can happen anywhere in a branch.

MAKE ROOM FOR PLACEMAKING

Your entry sequence is your opportunity to present how and where your customers will make their transactions. Many financial institutions are offering inviting spaces and teller pods, while others still use the traditional teller row. It's all based on your brand, the community and the demographic. It's no secret that many branches are successfully employing other placemaking

options like coffee shops within branches, tech bars that allow transactions with smartphones or tablets, and going from teller rows to teller pods to ITMs.

PROVIDE LANDSCAPE AMENITIES

Beyond the actual building itself, landscaping also plays an important role in providing consumers with a sense of place. Many cities and jurisdictions require specific types of plants (like drought resistant species) or low-maintenance grasses. For our recently completed Clackamas County Bank project (see "Real-world look: Clackamas County Bank" sidebar), we added bioswales in landscaped areas and designed an exposed rain gutter system to collect rain into a stainless steel gutter system that drains into the garden. It's a way of celebrating the water instead of trying to hide it and it goes beyond corporate cookie cutter lawns.

THINK BEYOND BLUEPRINTS

Designing a new branch is a process. Sit down with your architect, provide your feedback, and agree on the design early on. Choose an architect who says they support a collaborative process that ensures you're being engaged and a part of the decision making. ■

Matt Loosemore is co-founder and a principal at SUM Design Studio + architecture. He earned his BA and BS in architecture from Washington State University in 1996. He played major roles working at different local Portland firms in the beginning of his career. In his 24 years of experience in the industry, he has worked on numerous projects which vary in scale, typology and clientele.

Real-World Look: Clackamas County Bank

SUM Design Studio + architecture recently completed the Clackamas County Bank in Gresham, a 8,400-square-foot, two-story bank branch that offers drive-through facilities, 26 new parking spaces in a surface parking lot and two short-term bicycle spaces located outside the building.

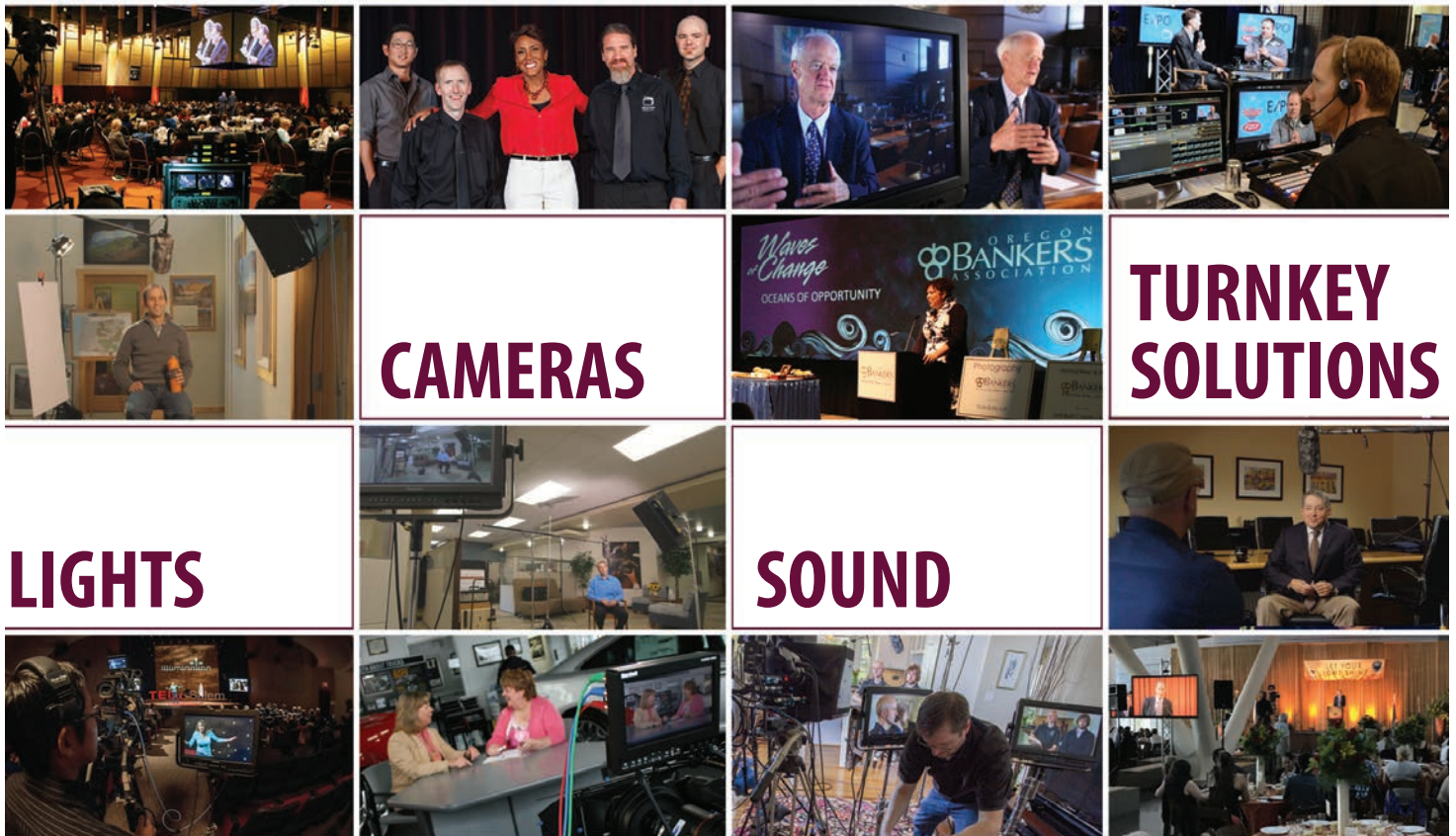
The new branch is comprised of a main floor area, offices and support spaces. The second floor houses loan offices and a community room where local organizations can gather for meetings and events. "We have a popular community room in our Sandy branch that local nonprofits use and as a part of the Gresham community, we wanted to give back and provide a similar place to gather," says **Julie Snell**, retired executive vice president, Clackamas County Bank.

Adjacent to the community room, visitors can enjoy a large deck and outdoor fireplace during cold months. Rainwater will be gathered over the entry canopy and flow down the face of the building in an open downspout manner so that visitors can actually see the water going into the rain garden.

Aesthetically, the new bank will use interesting and durable, all-natural exterior materials. Clad with 80% brick, (two-tone and dark gray shades) the branch also includes natural wood and natural stone. "We looked around at other buildings and found a look we liked," says Snell. "We then handed that off to SUM, they provided options and we voted on the final. SUM's experience helped us define our exterior look."

The newest branch will employ a teller row, traditional ATM machine and an ITM that allows customers to interact with employees. Featuring wood frame construction, exposed concrete slab on the inside and amenities like showers for their employees, the new branch represents a fresh connection in Gresham for the oldest community bank in Oregon.

"We were established in 1911, currently have the fifth generation of the founding family involved in the management of the bank and have been in the Gresham community since the 1980s," says Snell. "We've always been a relationship bank and look forward to providing the Gresham community with our great service and a wonderful new branch." ■



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