



**T**HE ISLAND SAVINGS division of First West Credit Union is a credit union network of 16 branches situated on Vancouver Island and Gulf Island off the west coast of Canada, with more than 57,000 members. As Island Savings president Randy Bertsch explains, the credit union decided recently that it needed to change the way it did business: “[It was] not just the decor in our branches – but how we did business in our communities, a new, better way to serve our members.”

Island Savings selected the architecture and interior design agency RATIO to create its branch of the future, based on the idea that the effective service of its members, and the building of long-term relationships, would lead it to the best design.

The work began by using models to forecast the requirements of customers from diverse communities that live on the islands. Although Island Savings, like most banks, is experiencing a rise of customers using digital channels, the credit union is conscious of its role in providing space for community

business. With a mandate for the re-design to be employed across the entire group, RATIO first laid out a modular system that could be deployed in different configurations to accommodate different demographics in different branches but also to allow for quick reconfigurations within branches. (Some branches, for instance, are on First Nations lands.) This design built scalability and flexibility into the work along while maintaining brand continuity.

Each location gets a further local identification through local artwork and on a deeper level through the use where possible of local materials – a move that strongly resonates with the sustainable ethos of the credit union. The images from Chemainus, Duncan, Jubilee and Tuscany Village branches show how the new design has a very uniform brand feel.

Brand experts Boyle Design collaborated with RATIO to create a distinctive logo inspired by the sand dollar which is found all over Vancouver Island beaches. Four circular graphic icons represent the credit union’s

four core areas of business. These shapes provide brand continuity and are featured in all the branches, on transparent glass or wall surfaces, as well as on corporate brochures.

Recognition that individual relationships between branch staff and members is key to the broader long-term relationship building was the basis for every design decision. This resulted in a design which provides clear sightlines and more “meeting space” between staff and customers. Advisors’ offices were transformed into member-focused spaces by getting rid of the traditional ‘meet-across-the desk’ scenario. Now the focus is shifted to the “side-by-side” model that allows customers to see the same information as advisors via wall-mounted screens. The credit union offers customers seminars in the same space. As is now de rigueur,

the extensive use of glass inside the branches nods to transparency.

Speaking about the end results, Mr Bertsch, commented: “They worked to understand our business and the market that we serve on Vancouver Island. RATIO did research in other jurisdictions to provide insights on best practices among the leaders in the community banking space. They challenged our thinking and provided research and visuals to support the solutions they proposed. RATIO had a sincere interest – and courage – to do something different to move our business forward. They gave us what we wanted, but better.” The proof of the concept is in the customer reaction. “Our customers rave about our new Island Savings identity and branch experience,” he says.



