



Salmon Arm Savings & Credit Union; photo: Michael Hintringer

Community branch design helps deliver on brand promise, and high value transactions

Credit Unions are about community, people and relationships. Community is part of the CU DNA. And, community engagement is part of every CU brand promise. How then does Credit Union branch design support those brand characteristics that set it apart from competitors and deliver on the promise of community support?

Good Credit Union design can help communicate the brand story across the network with consistency and still deliver unique community branches. By creating environments where people can meet and engage not only with financial experts, but each other, the promise that Credit Unions are serving their communities is reinforced. These environments make real the commitment to building community. Commitments like this lead to engagement, trust and loyalty with individual members. This environment creates an opportunity for conducting high value transactions like securing a mortgage, a business loan or discussing wealth and insurance plans.

So, in the case of the branch built environment, design decisions should reinforce the brand and sense of community; show how and why you are different. Your branch is a visible asset; and connecting your brand is a value-based strategy that expresses who you are and why people want to do business with you. Simply, the Credit Union branch is too valuable an asset to leave out of the brand equation.

RATIO

ARCHITECTURE.
INTERIOR DESIGN.
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Island Savings, Chemainus Branch; photo: Michael Elkan

Maintain brand consistency across branches and communities

› DISTINCTIVE THINKING:

- › Leverage the community branch and build brand by offering community space
- › Create customer-friendly private space for high value transactions
- › Leverage corporate support for community partnerships by incorporating them into branch design standards.
- › Develop clear strategy for balancing overall operational and brand experience with the benefits of connecting with individual communities
- › Use technology in-branch to enhance engagement but not replace personal interaction

BRANCH OF THE FUTURE

Credit Unions pride themselves on taking a customized, grassroots approach to serving the communities where they do business. We are often in conversation with our CU clients about how best to reflect the specific cultures and communities that they serve. Historically, approaches have ranged from the incorporation of local landmark images, colours thought to imbue a sense of local geography, to re-appropriated cultural artifacts.

If not handled correctly, these more literal approaches can backfire losing relevance over time and risking the alienation of some members. How then do we design the branch of the future, communicate brand and still ensure we are reflecting the local values and flavour of our members? A good place to start is to develop clear strategy for balancing overall operational and brand standards with the need to reflect the identity of individual communities within the branch network.



left: Island Savings, Jubilee Branch; photo: Michael Elkan; top right: Tuscany Branch; photo: Michael Elkan; bottom right: Duncan Centre Branch; photo: Michael Elkan

BRAND CONSISTENCY CASE STUDIES

The Island Savings approach:

Brand consistency is derived from the quality of member experience and “localness” related to Vancouver Island as a whole. In the “kit of parts” RATIO developed for Island Savings, it was first determined what components would be included in every branch and which would be customizable. Priority was given to the overall consistency of member experience. Key was recognizing that the value of the brand hinged on the individual relationships between branch staff and members. This was the

basis for every design decision made.

First West ‘House of Brands’:

First West has merged with several credit unions across British Columbia in recent years. In every case, each credit union retains its name, corporate identity and staff. First West understands that its future success relies on the strength of existing relationships. Members benefit through mergers with increased leverage and service offerings but retain the connection to the credit union

they’ve historically banked with. First West’s Hub and Spoke model allows for the provision of service to members in more and far-reaching communities through Hub, Service and Satellite branches. RATIO’s mandate was to ensure that the experience remain unfailing at every touch point while ensuring the flexibility to meet the unique needs of individual communities. Incorporated into the design are subtle, visual clues hinting at regional specificity.



top: Envision Financial Garrison Branch; photo: Jason Brown
middle: Salmon Arm Savings & Credit Union; photo: Michael Hintringer
bottom: Vancity North Burnaby Community Branch; photo: Lucas Finlay

RATIO has provided architectural, interior design and planning services to credit unions for over 50 years. Recent and ongoing projects include: Island Savings Branch of the Future, award winning design on the uptown branch of Salmon Arm Savings & Credit Union, a refresh of Greater Vancouver Community Credit Union's brand and branch template, integrated consulting on all Vancity branches and a recently launched forward-thinking branch concept for First West Credit Union.

What makes our approach unique is the full integration of the three disciplines. We always think about the larger perspective, stepping back to ask the right questions and analyze design problems from every angle. Our cross-discipline team considers the project context, intended function and the inevitable built form cohesively. This is how we help our clients look beyond conventional thinking to create inspiring, innovative and sustainable spaces.

Visit thinkratio.com for a look at our work.

Contact Chris Pollard for a conversation about your project.

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