



CUNA Operations & Member Experience Council

Branch Design

Wilsonville Service Center

The Challenge

The primary challenges in designing the Wilsonville Service Center centered on figuring out how to utilize the lessons we learned from designing the Salem Service Center and improving the model as whole. The intent, as with Salem, was to create a non-traditional branch with universal representatives who could provide a full-service experience.

One of the primary difficulties we identified in Salem was that Universal Representatives working at desks still frequently redirected any members with cash transactions to the Teller Pod. We also observed that although Salem had been using laptops to process transactions, they remained attached to docking stations 100% of the time and could not be used while standing. Finally, although the open floor plan created a warm and welcoming aesthetic, we found that sound travelled easily between desks, and therefore desk areas were not as private as anticipated. The design team for the Salem Service Center had installed sound dampening panels behind each desk, but in practice, they did little to prevent conversation from carrying throughout the room. To realize our vision of a full-service, open concept service center, we knew we needed to find creative solutions and innovate our Service Center design.

In tackling the challenge of a mobile greeter, we tried deploying iPads as transactional tools in our Salem and Duck Store Service Centers for the Universal Representatives to use. Upon testing however, it was discovered that they did not integrate well with OCCU's core system, and even simple transactions took a very long time to process. From there, we moved on to Microsoft Surface PCs, which worked much smoother with our systems. Even better, they could be easily set up to a docking station, allowing the use of monitors, a full keyboard and mouse, and other more specialized peripherals such as electronic signature pads. To address the challenge of funneling cash transactions to the Teller Pod, the design team found Cash Recyclers (ECRs) with a lower cassette capacity, which could fit discretely under a desk. This would help to preserve the design aesthetics of the lobby and enhance the functionality of each workstation.

The Wilsonville Service Center was the ultimate result of tackling the above challenges. The enhanced design improved flexibility and the efficiency of our Universal Representatives, enabling them to provide exceptional service to every member who walks in our doors.

Non-Traditional Elements

The offices at the Wilsonville branch also utilize Microsoft Surface docking stations, rather than traditional PCs, which provide a number of benefits. First, staff can use the Surface PCs as tablets, allowing them to be completely mobile. After greeting members, staff can perform basic account inquiries, complete cashless transactions, and send and receive emails to communicate with the rest of their team. If the interaction calls for it, such as a loan signing or application, team members can seamlessly transition the interaction to an office, where the members needs can be met in the comfort and privacy of an office. Second, employees from other areas of the Credit Union, such as Investment Services, can meet with their member clients in Wilsonville's Hotel Office without resorting to using an unfamiliar PC.

Another non-traditional element we deployed in Wilsonville is the use of Cash Recyclers (ECRs) at all stations on the floor. Although we still have a Cash Pod for brief transactions, members can go to any station on the lobby floor and be helped from start to finish, regardless of whether their transaction includes cash.

Differentiated Look

Low ceilings and limited square footage presented a challenge at this location. We utilized a recessed ceiling design with a circular LED light fixture to bring an open feeling to the space. We also placed a curved modular wall behind the teller POD, which lends a sleek, modern look to the lobby floor, and plays nicely off the recessed ceiling design. The wall also features a large, three-paneled digital display, further enhancing the modern aesthetics of the space.

To address privacy concerns with regards to sound, we placed half-walls between the desks and lobby. By utilizing glass on the upper half, the integrity of the open floor feel is preserved, while dampening sound between the desks and the lobby. The design accents placed on the glass walls in the lobby and offices enhances the visual appeal and aligns with the look and feel of OCCU's updated branding and new logo.

Measures of Success

Our primary metrics for success centered around new deposit growth for both personal and business memberships; and loan production in the installment and Mortgage categories. Including:

- Checking Deposit Growth
- Business Deposit Growth
- Installment Loan Growth
- Mortgage Loan Growth

Goals were set based on the Credit Union's annual budget, with an eye toward a 5-year turnaround to operational profitability for the branch. As this was a new branch in a new area, this was the best baseline metric we could select to assess the impact of the new location.

	Target (12-month forecast)	Actual (9-month results)
Checking Accounts	1094	313
Business Deposits	338	110
Installment Loans	\$957,000	\$1,565,000
Mortgage Loans	\$750,000	\$3,500,000

As we look at the data, what becomes immediately clear is that deposit growth is short of what we forecasted, and loan production has far surpassed original targets. This loan growth contributes to strong net interest income for the Credit Union. At nine months in, Wilsonville has generated \$13,177 in net interest income (real estate excluded).

Although deposit growth is slower than forecast, our data indicates a 33% penetration rate in the millennial demographic (i.e. 33% of member distribution in this demographic). This is roughly 6% higher than the Credit Union average of 26.98%, which supports the long-term growth and stability of the Credit Union.

When we look at membership growth in the Wilsonville Service Center, we see a trending increase in net new memberships, meaning that we are continually growing our deposit footprint, and are experiencing fewer account closures from existing members. Another interesting facet of this growth is that as membership growth continues, the percentage share of members coming into the branch each month is decreasing - from 51% in December 2017, to 44% in March 2018, to 32.9% in May 2018. This indicates that members are adopting our virtual channels.

Although it is always a challenge to create awareness and grow membership in a new area, our Wilsonville Service Center ensures that we will be able to meet the needs of our membership in innovative and exciting ways.

###