
From Footprint to Future:

Driving Credit Union Growth with Brand-to-Branch Strategy

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The Challenge:

A Zero Transaction Future



The Challenges:

- **Inconsistent network design**
- **Scaling across geographies**
- **Low- to no-transaction approach**



The Solution:

**Focused investment
strategy through data-
informed, tiered kit of
parts design**

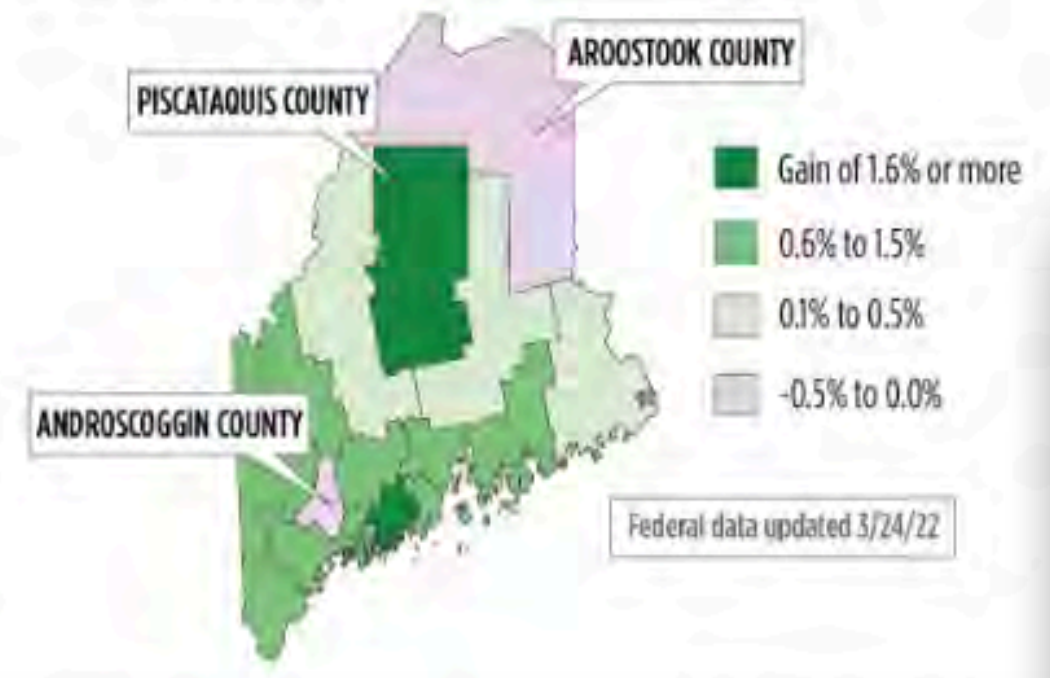
Assessing demographic trends is a critical first step

BUSINESS | Posted March 24, 2022 | Updated March 25, 2022

Most Maine counties have grown thanks to in-migration

Maine population change by county

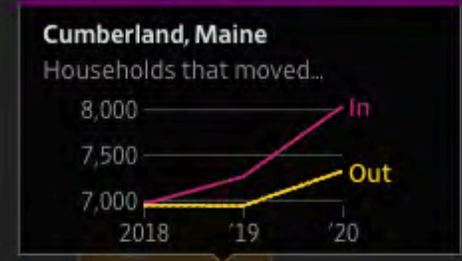
All but two Maine counties experienced net population growth from 2020 to 2021, according to new U.S. Census data released Thursday. Piscataquis County saw the highest growth rate among counties in Maine.



DATA MONITOR

Maine's population continued to grow in 2022, fueled by new out-of-state residents

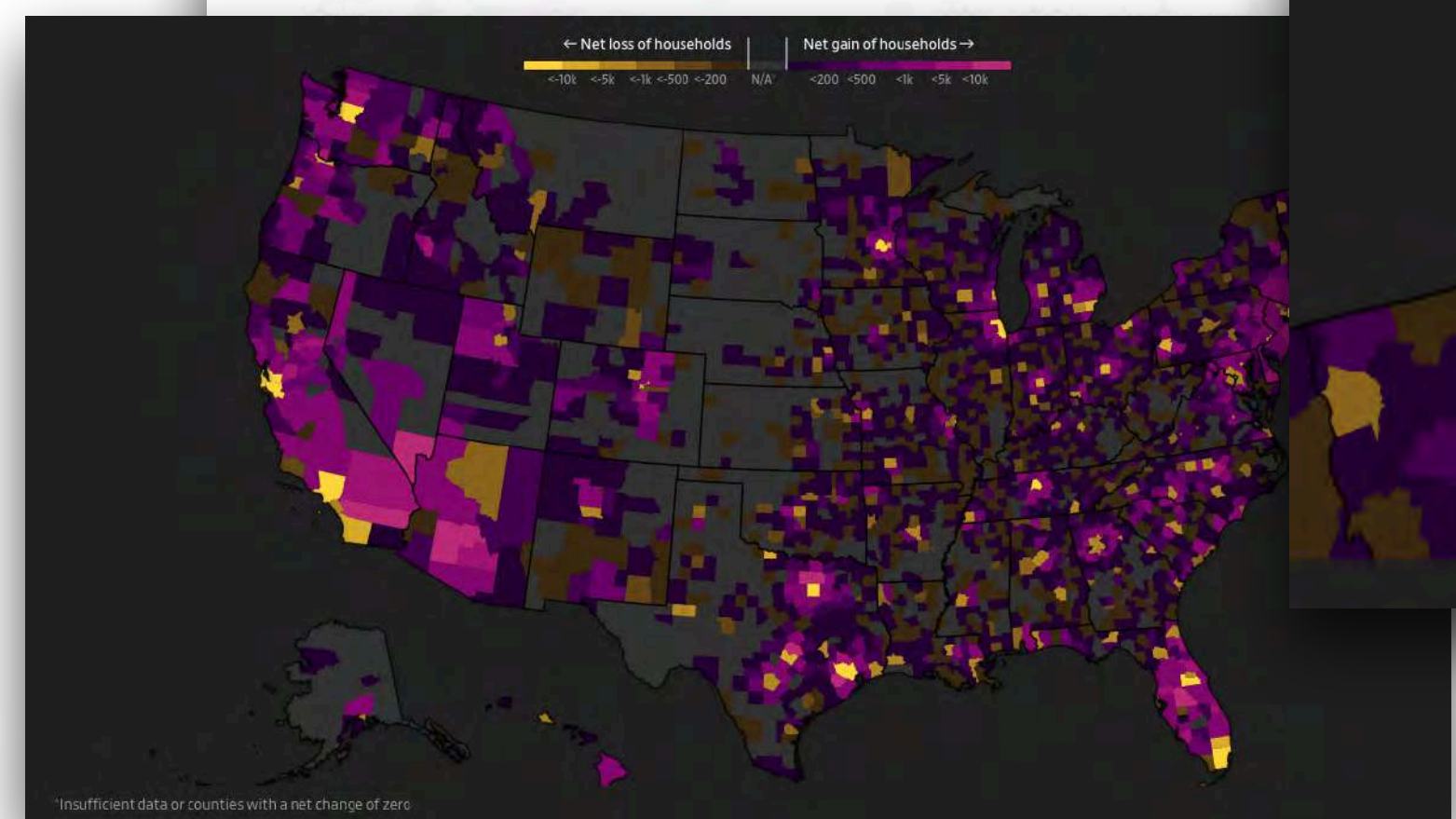
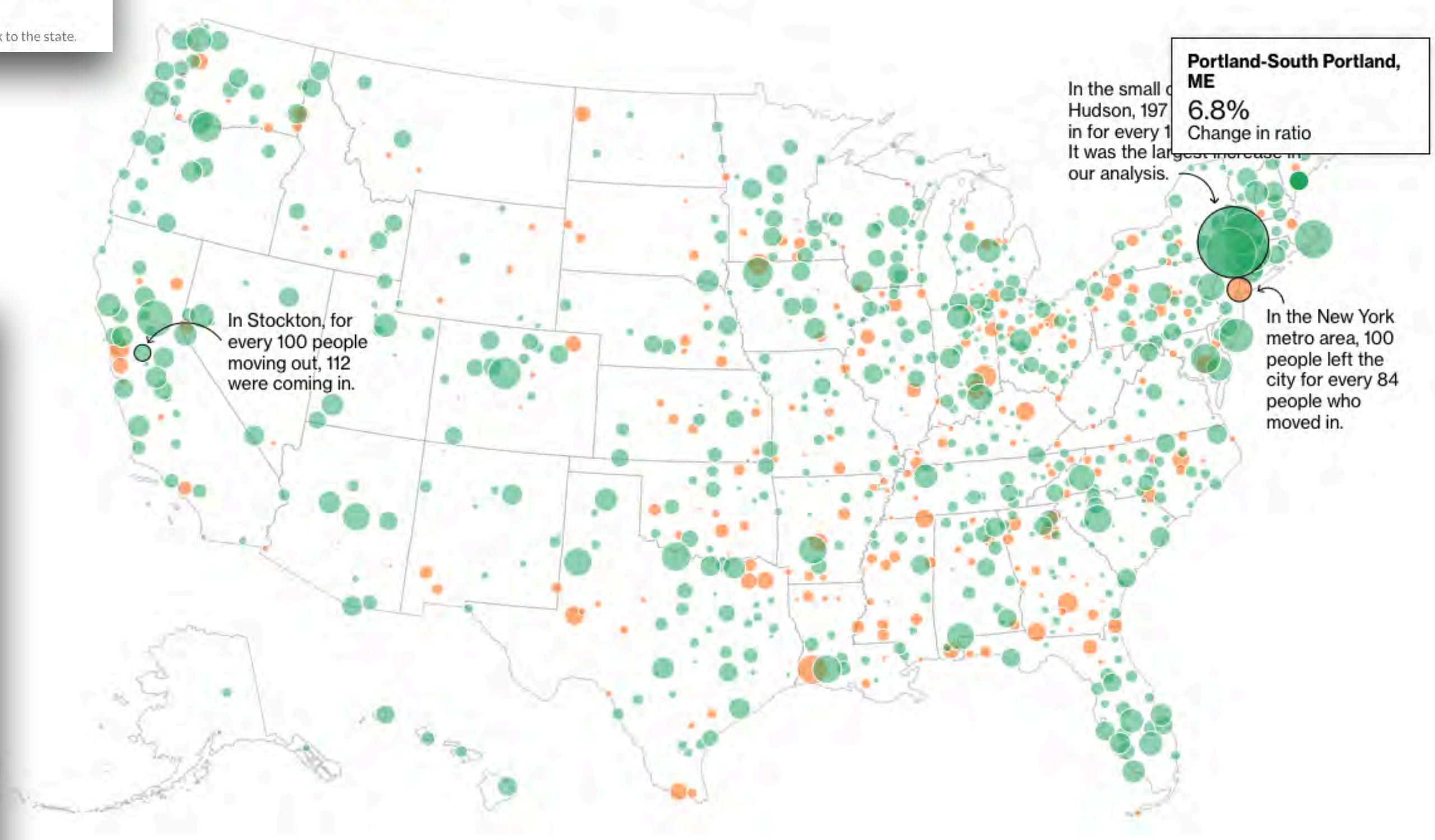
The new Census numbers are the latest sign of the pandemic-era influx to the state.



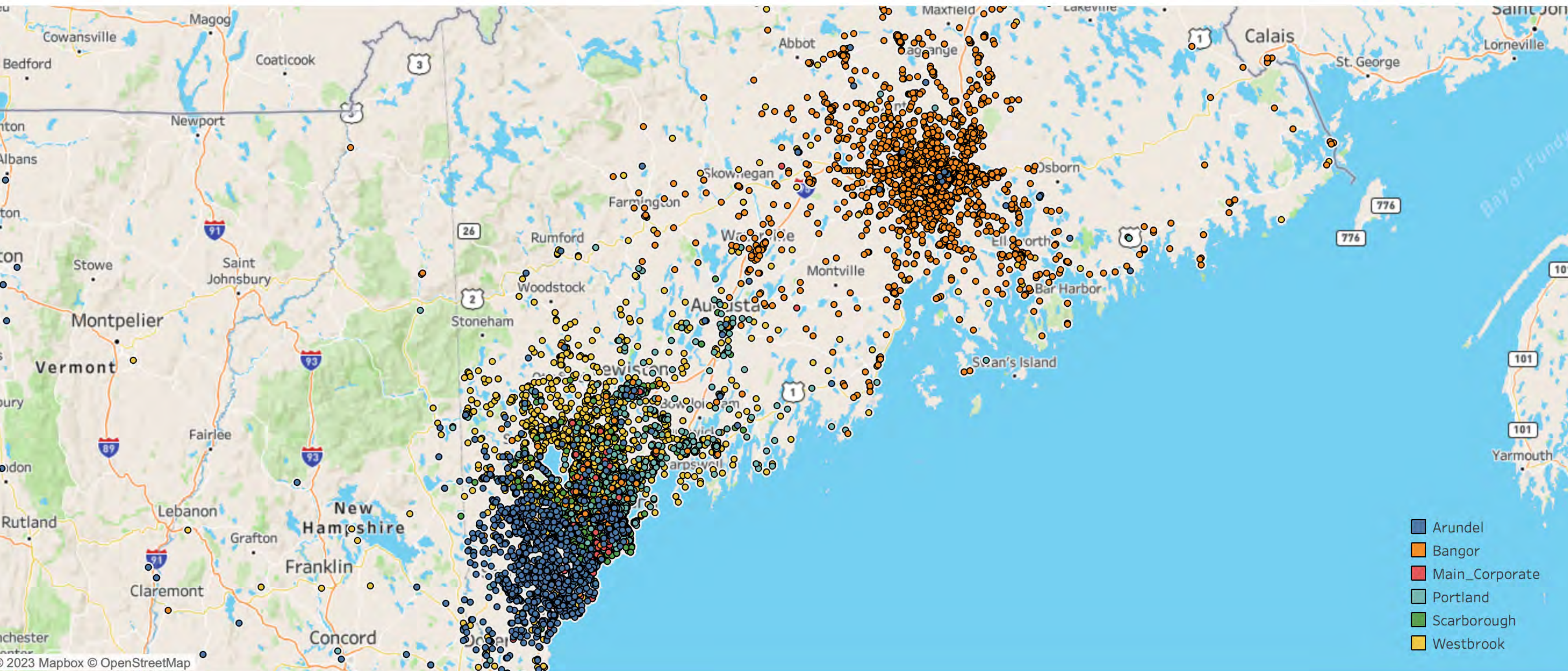
Metro Areas That Lost and Gained During the Pandemic

Nationwide, areas adjacent to urban centers saw more people moving in than moving out, compared to pre-pandemic levels

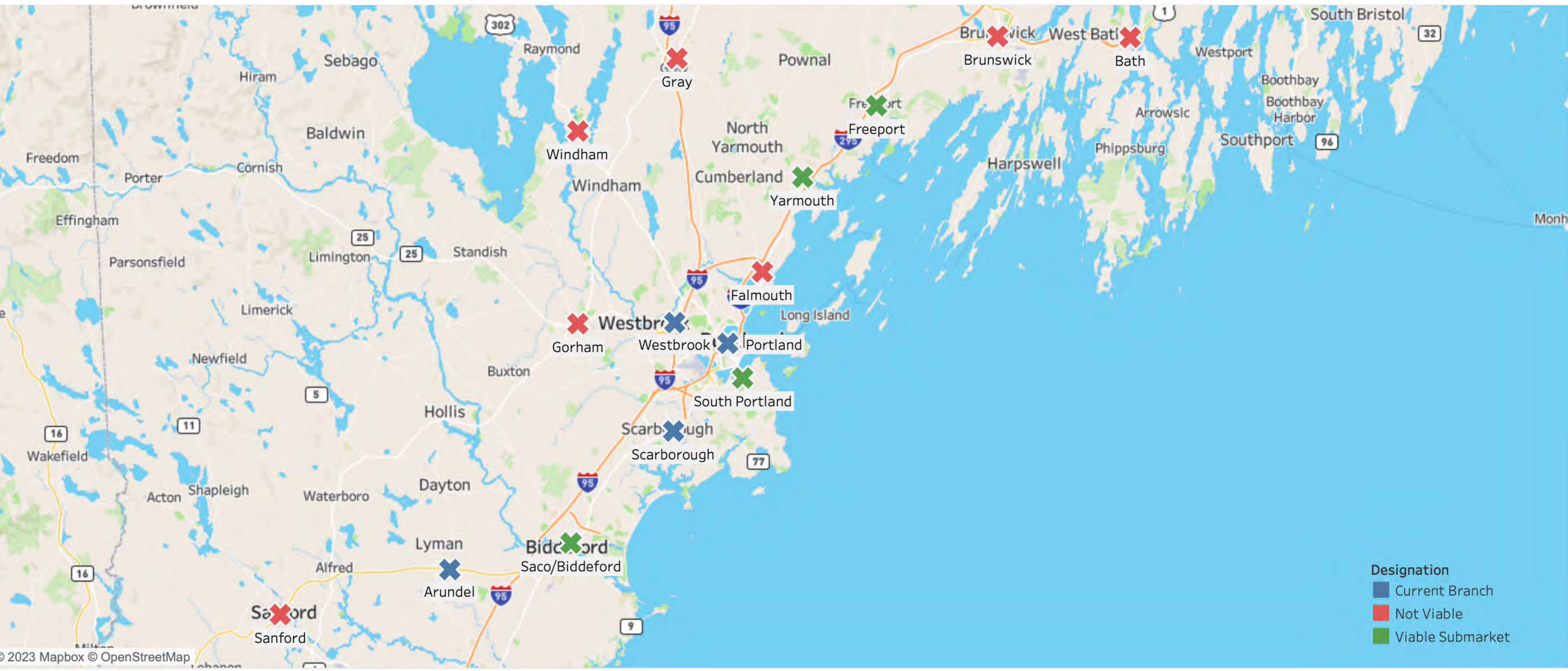
● Gain ● Loss



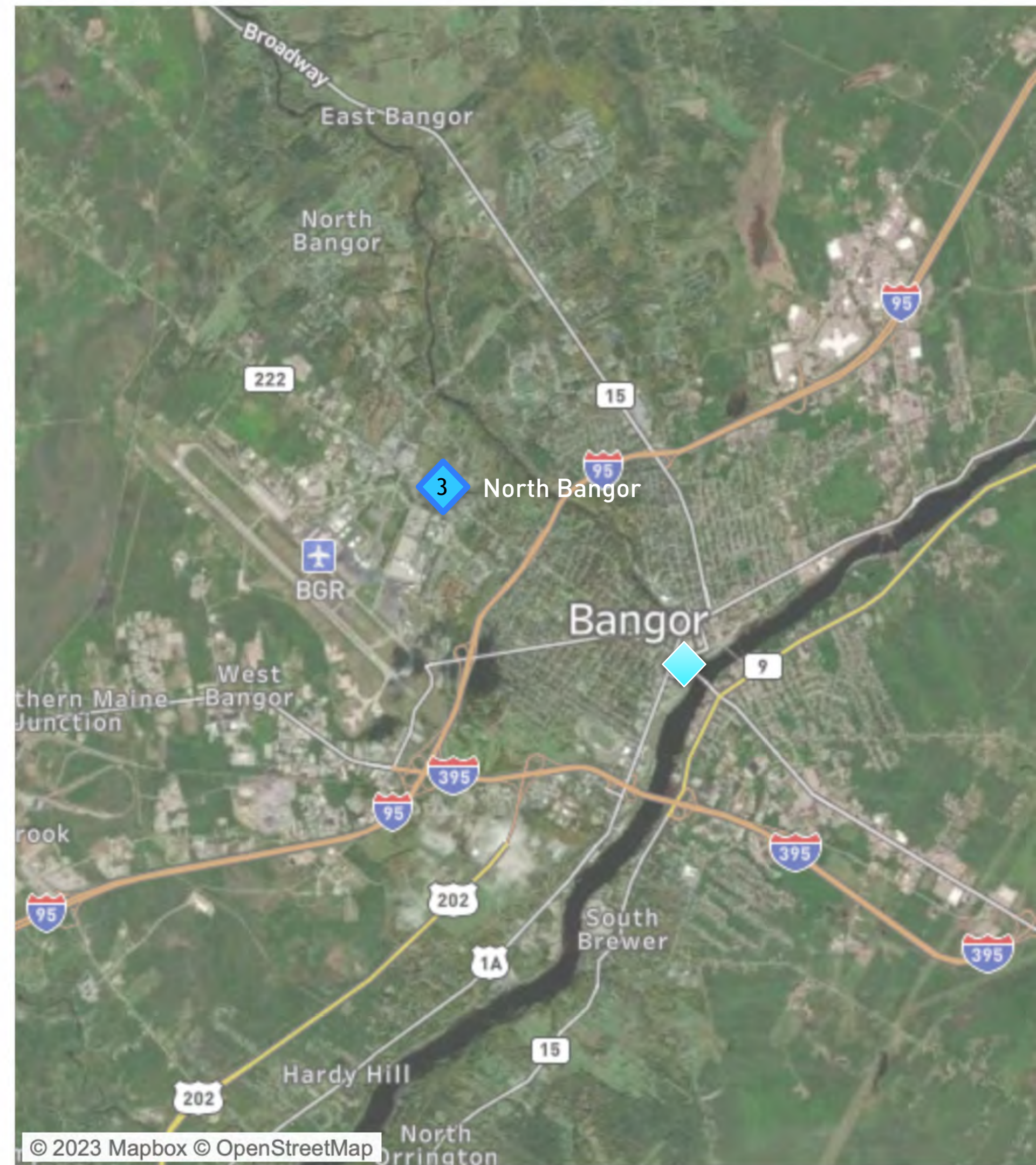
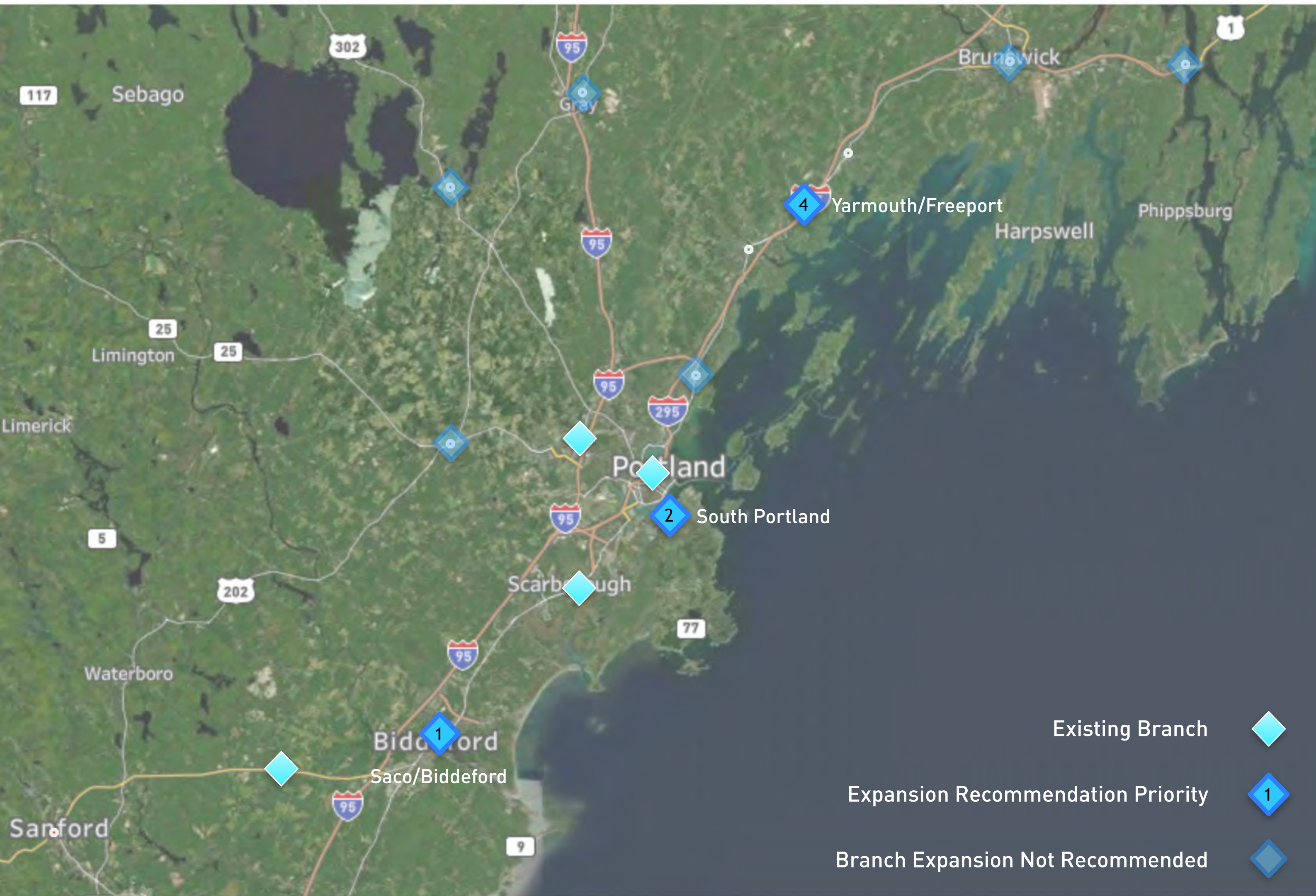
Existing member locations is a material expansion factor



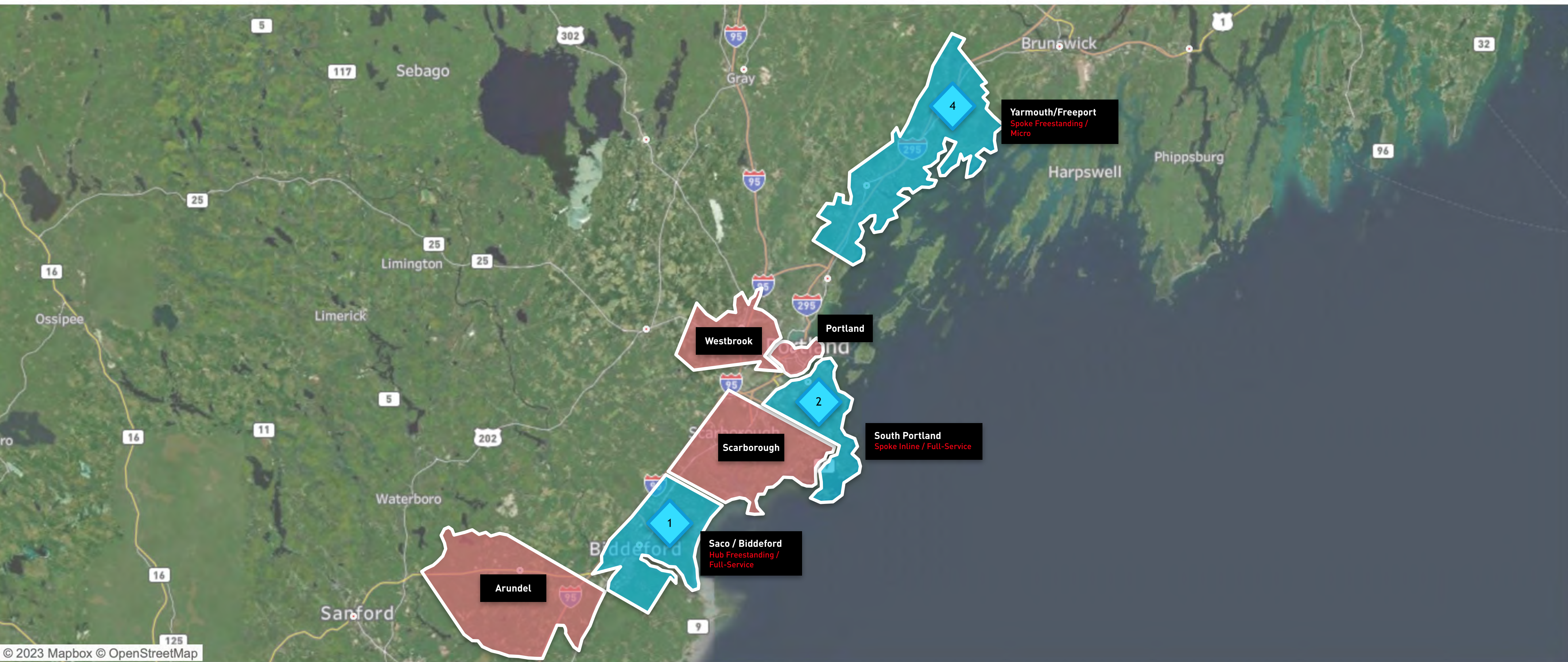
Expansion markets were evaluated from all angles



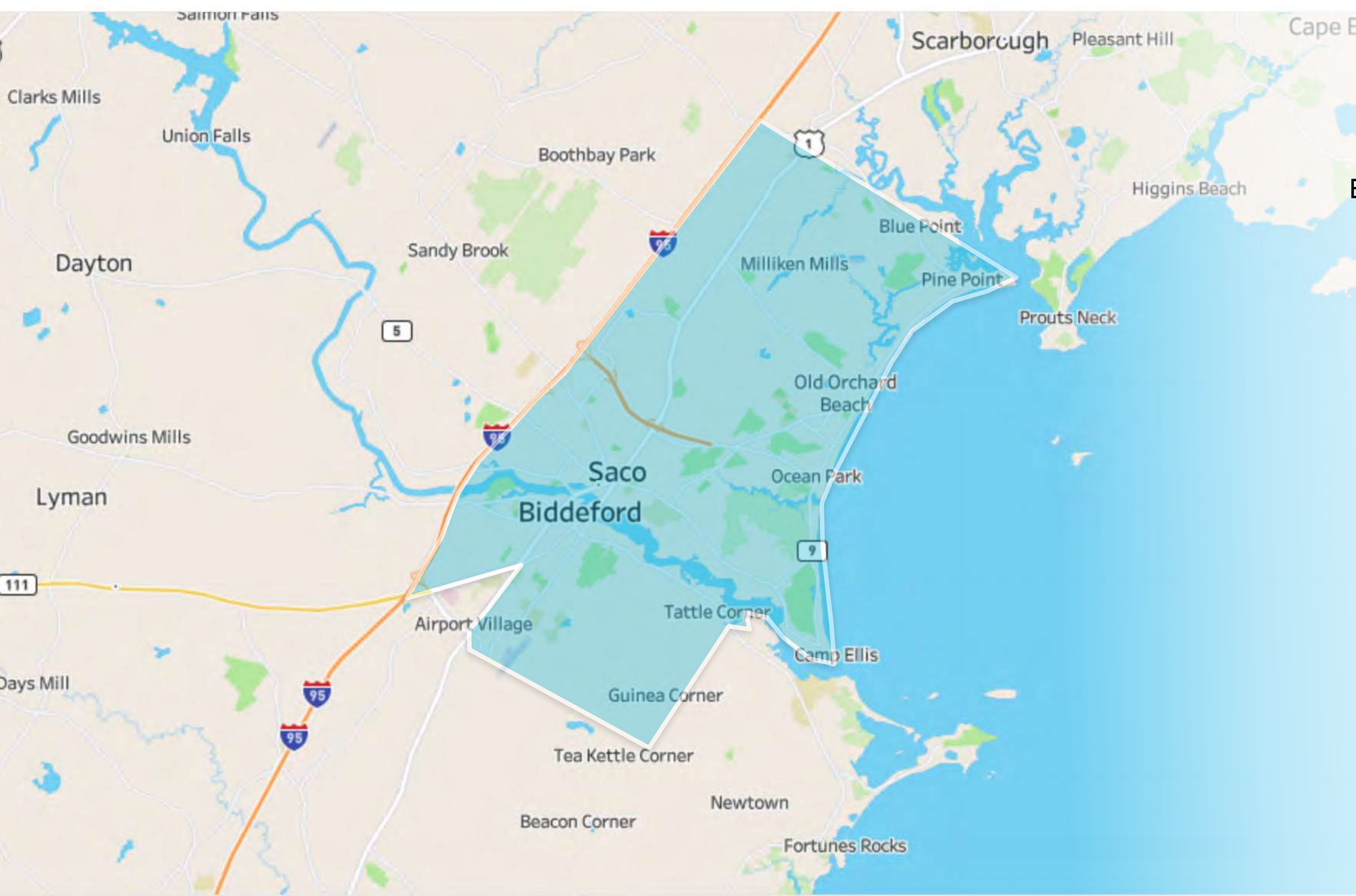
Further refinement allows for development of a viable path




We seek ideal network tapestry via minimal capital outlay



Refining CAPEX & OPEX estimates prompts effective budgeting



Saco/Biddeford

Total Saco/Biddeford Fair Share	\$23,650,010
Est. Attainable Fair Share	75%  \$17,737,508
Estimated Gross Margin	2.5%
Target ROI	10%
Max Investment to Achieve ROI	\$2.5M

Facility Assumptions

- Format: Freestanding/Full-Service
- Land Cost: \$900k
- Branch Buildout (2,500 sf @ \$300/sf): \$750k
- Furniture & Equipment: \$300k
- Annual NIE: \$530k







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Bank Execs Predict Branch
Model Will Be Dead In Five Years

— *Finextra, 2020*

US bank branch closures increase
38% to new record high in 2021

— *S&P Global, 2022*

The retail apocalypse is upon us. The bank
branch apocalypse isn't far behind.

— *Forbes, 2019*

The Branch is Dead

— *Forbes, 2019*

Banks are ditching their branches.
Maybe you should, too.

— *WSJ, 2022*

COVID Killed the
Branch of the Future

— *Forbes, 2020*

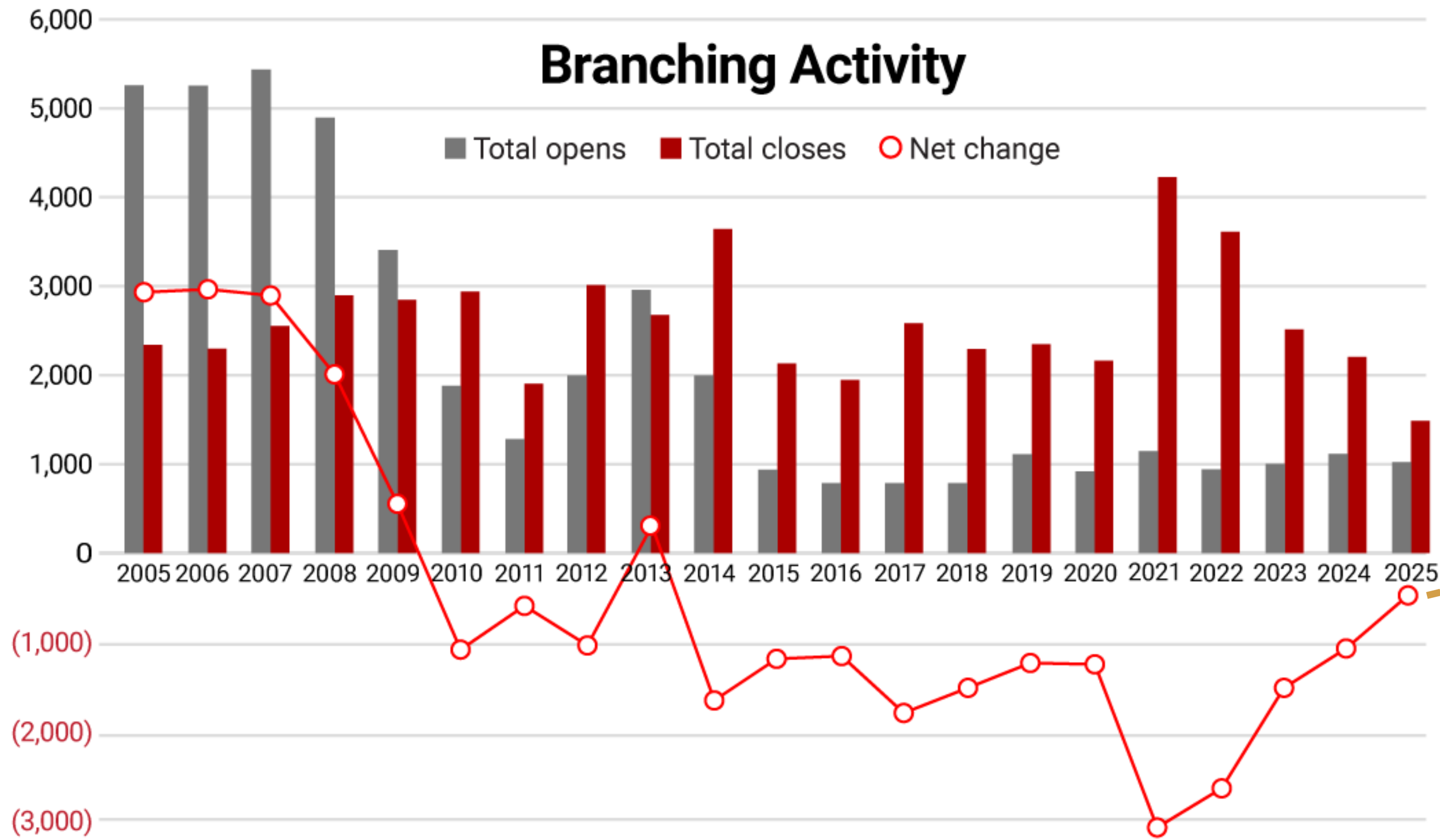
“The Branch is Dead...
Is Dead”

— *Bancography & Financial Brand, 2026*

Through the last 24 months,
consumers used branches more than
any other channel to get advice, solve
problems, and acquire new products.

The Trend Has Reversed: Branch Growth Is Back

Bank and credit union branching trends, 2005-2025



2026 YTD:

+ 500

○ Net openings

A close-up photograph of Jamie Dimon, CEO of JPMorgan Chase, speaking. He is wearing a dark suit jacket and a light blue shirt. His mouth is open as if in the middle of a sentence, and his right hand is raised in a gesture, with fingers slightly curled. The background is dark and out of focus.

People 'like to visit their money.'

The nature of the branches
change, but people still go there.

—Jamie Dimon



Digital
is where you
do
banking



Branches
are where you
win
relationships

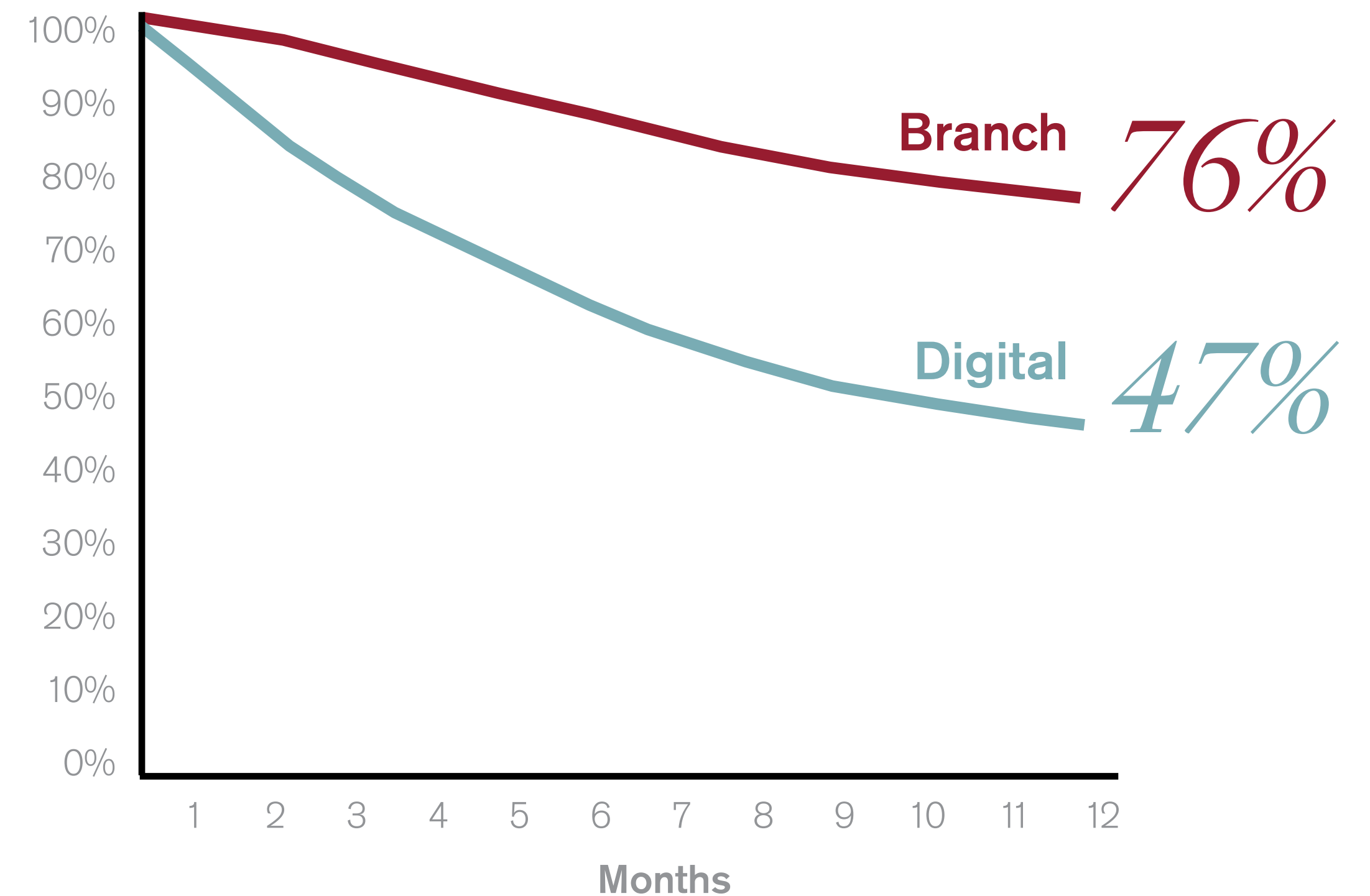
Branches remain essential for consideration and retention

75% say access to a local branch is crucial

7 of 10 want a branch within 15 minutes to consider switching

86% have used a branch in the last year

Relationship Retention by Channel of Origination

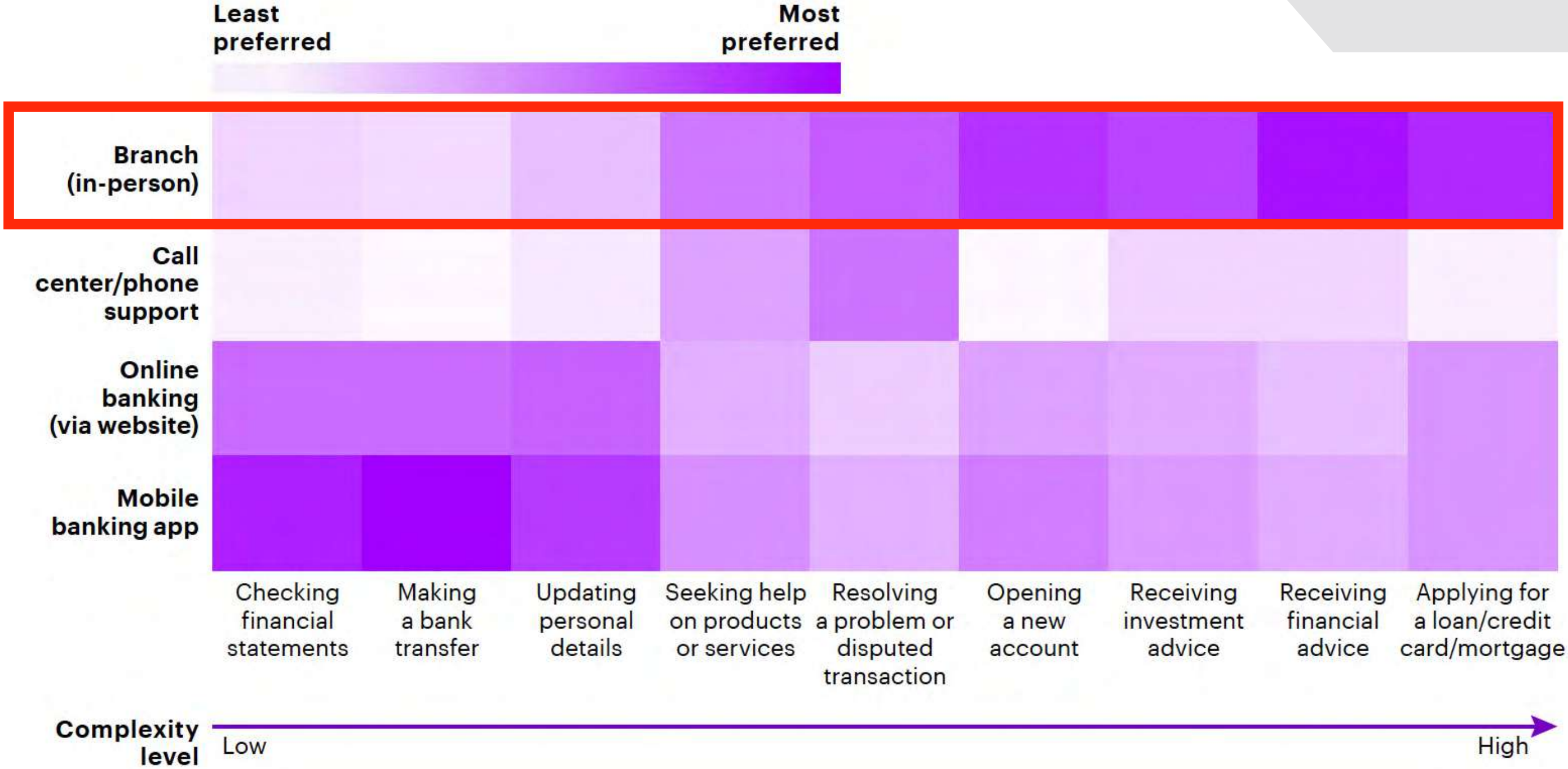


Sources: Accenture Global Banking Consumer Study 2025, Rivel Banking Research, Curinos Analysis, FDIC, 2024

Customers still favor branches for complex needs



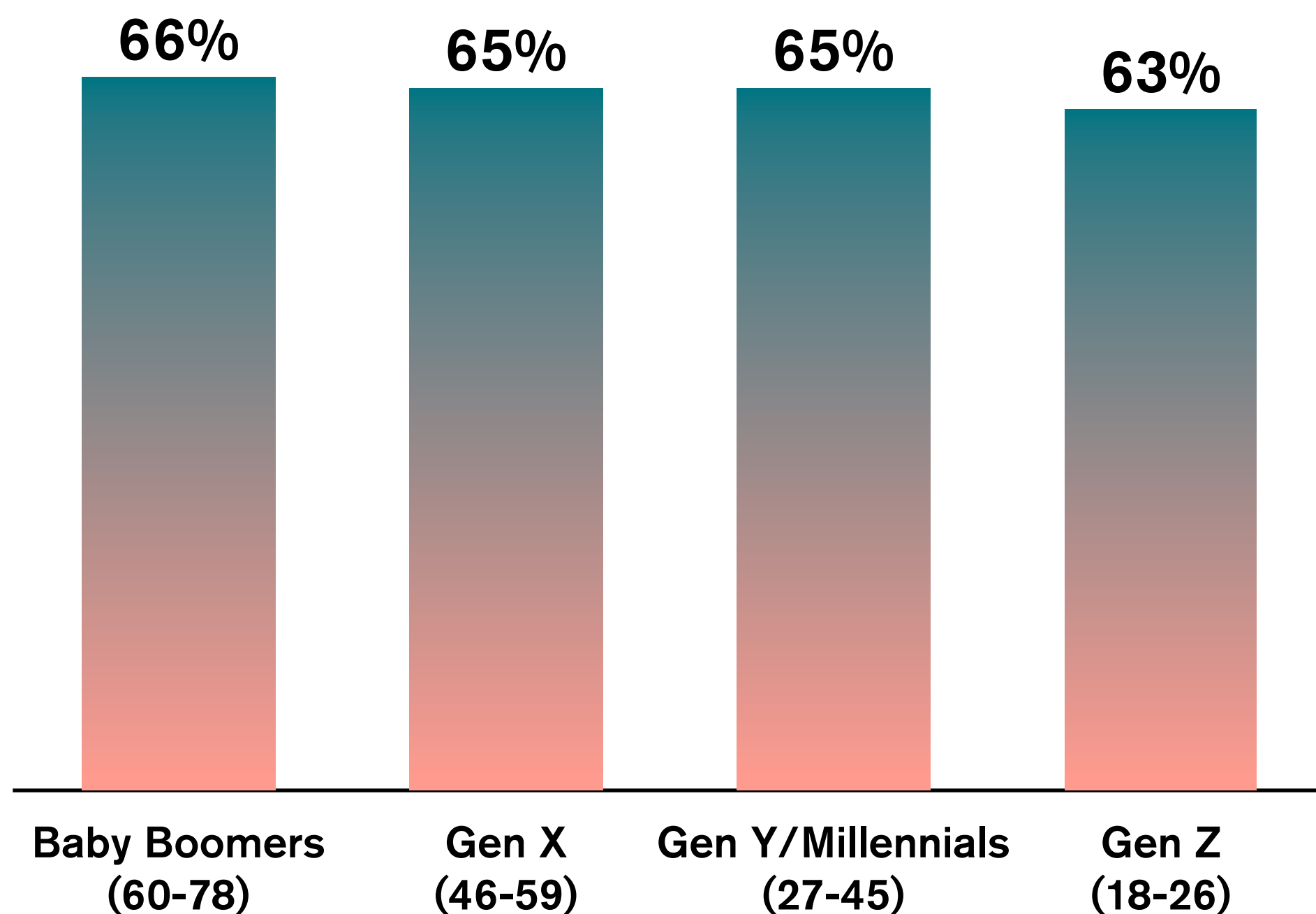
Channel preference by banking task



“In a world where digital experiences can blur the line between real and fake, *physical locations represent trust and safety.*”

Branches play a critical role across generations

Percent of members that like seeing bank branches in their neighborhood as it conforms a banks stability and availability



Source: Accenture Global Banking Consumer Study 2025; “Maximizing the Branch’s Value,” CCG Catalyst, 2024;

“How Gen Z Is Reshaping Financial Services Worldwide,” RFI Global, 2025;
 “Closing Customer Experience Gaps in Branch Banking,” Adrenaline, 2025

65% of *Gen Z* prefer to open new accounts in person

25% of those *under 44* seek *in-person* advisors for key milestones

76% acted on personalized advice when they received it in the branch

Even consumers who prefer online
also want the **security** and **reassurance**
provided by a nearby branch –
even if they never use it.

The 'new' purpose of branches for consumers...

1

The Front Door

- Brand beacon
- Perceived convenience
- Community connection



2

Financial Advice

- Expert consultation in moments that matter
- Relationship expansion



3

Human Service

- Elevate to a banker when things go wrong
- Human connection during most vulnerable times



4

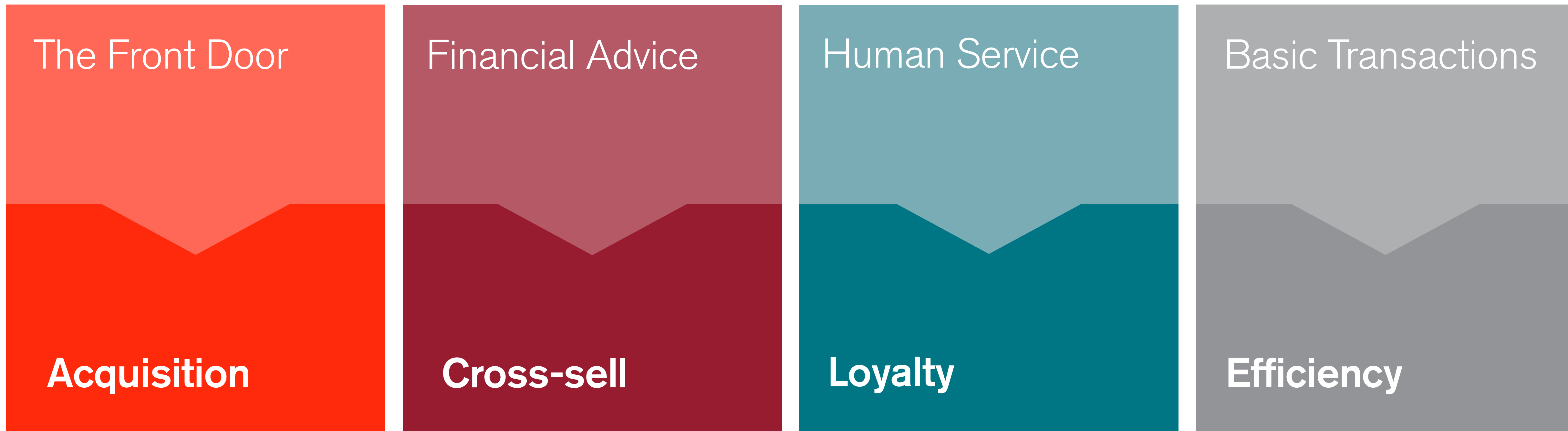
Basic Transactions

- When virtual channels can't
- Cash services (for small business)



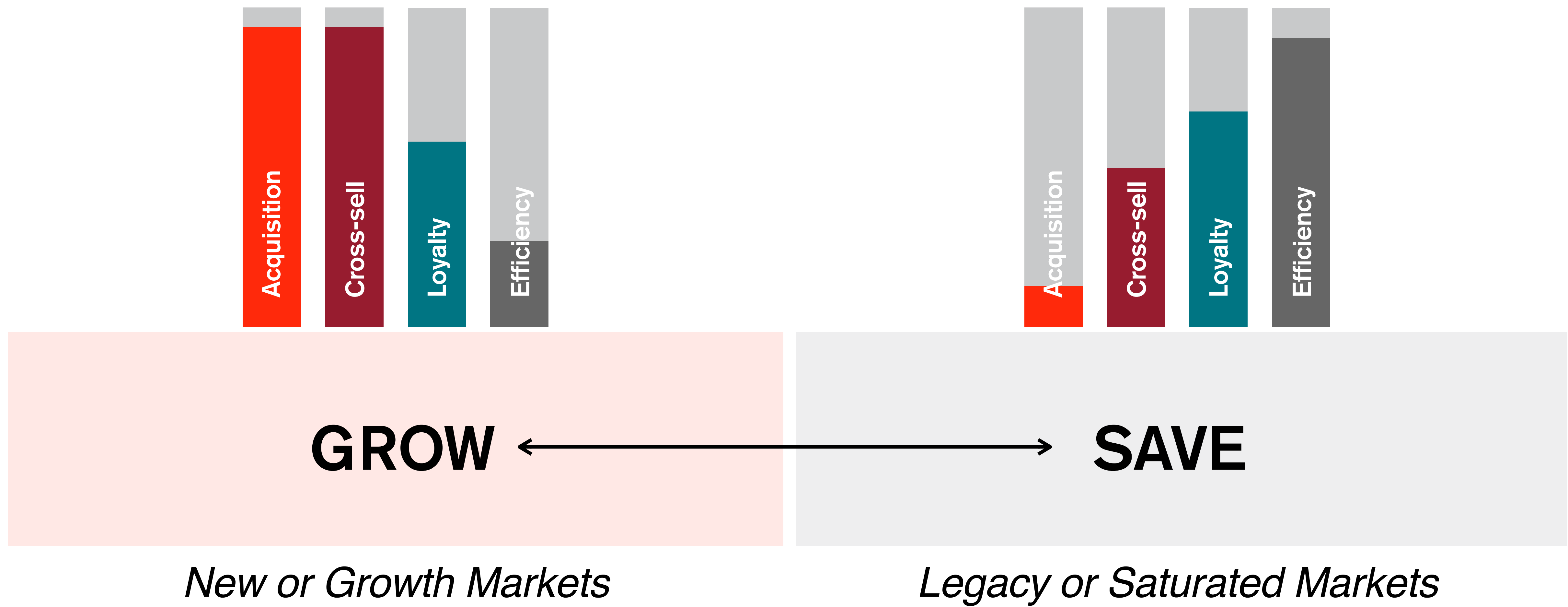
...reflect the branch value drivers for you

Value For Consumers



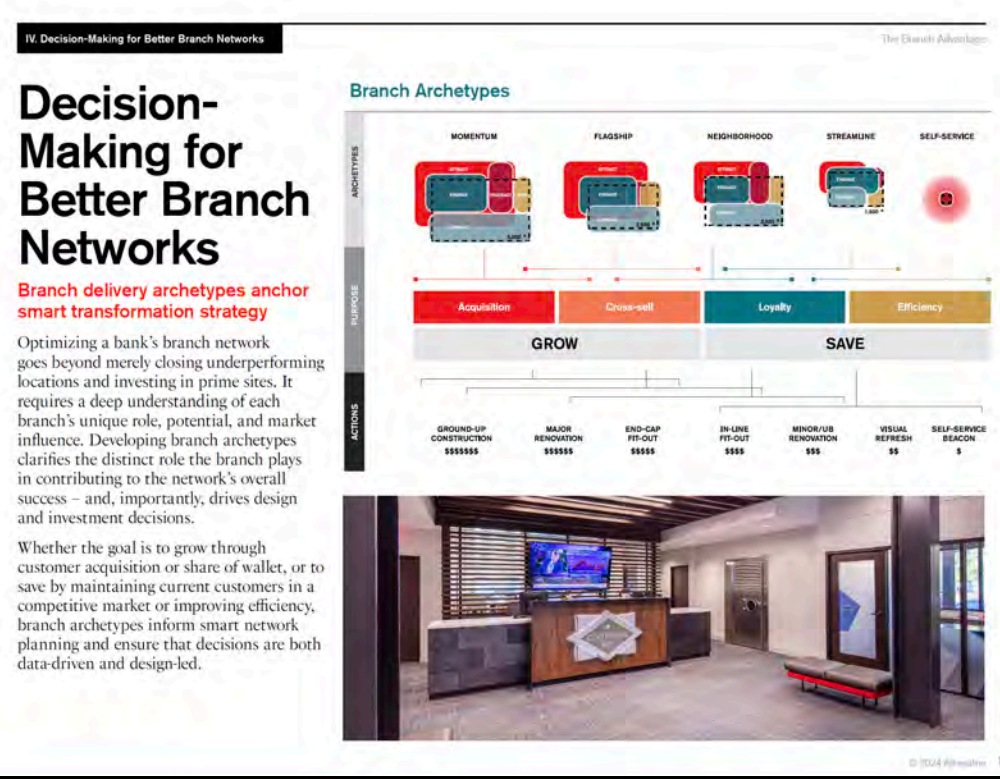
Value For You

Not all markets and branches provide the same values



Strategic branch network transformation pays off

Adrenaline Report:
Retail strategies for
banking industry leaders

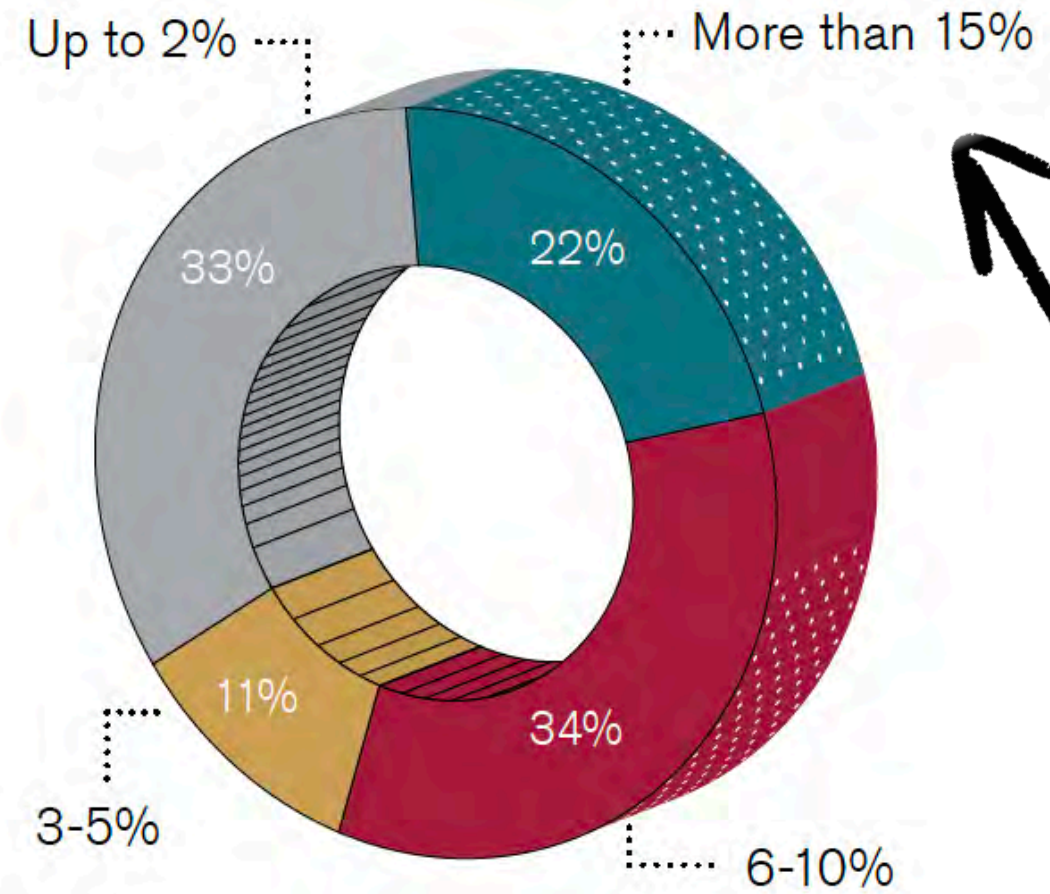


Branch deposits 2023 excess from branch transformation



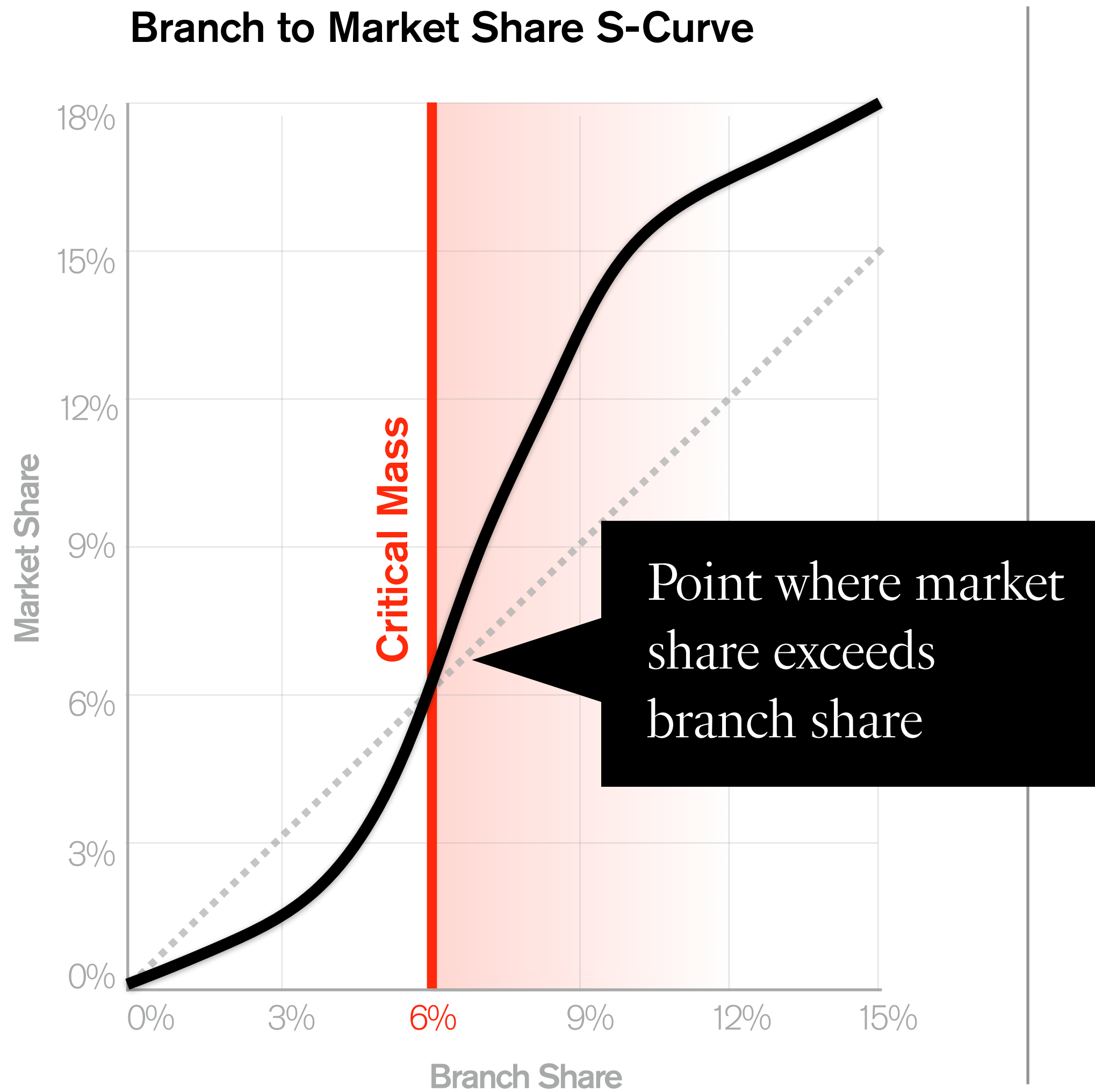
More than **22%** in excess deposits generated from branch transformation

Customer/member growth following branch transformation

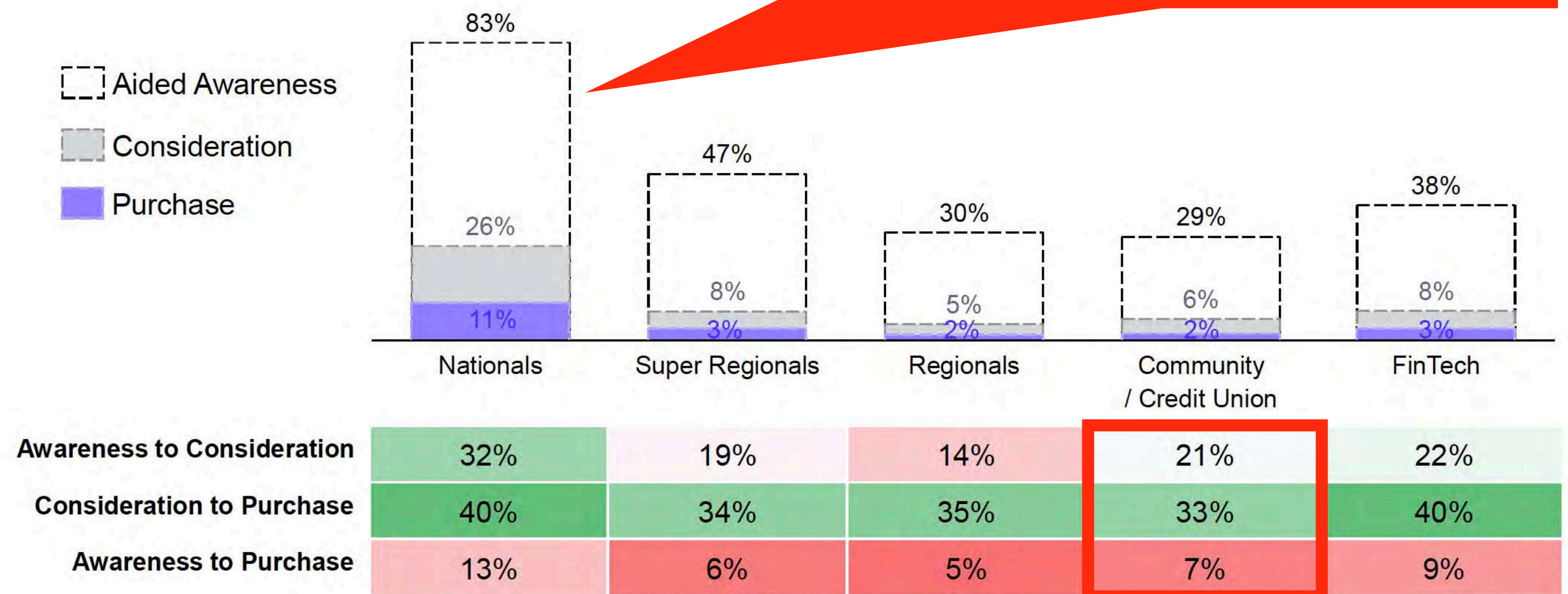


Two-thirds exceeded industry average, and over one-fifth saw **more than 15% growth**

Perceived presence is key to closing the conversion gap



Awareness/Conversion/Purchase by Institution Type

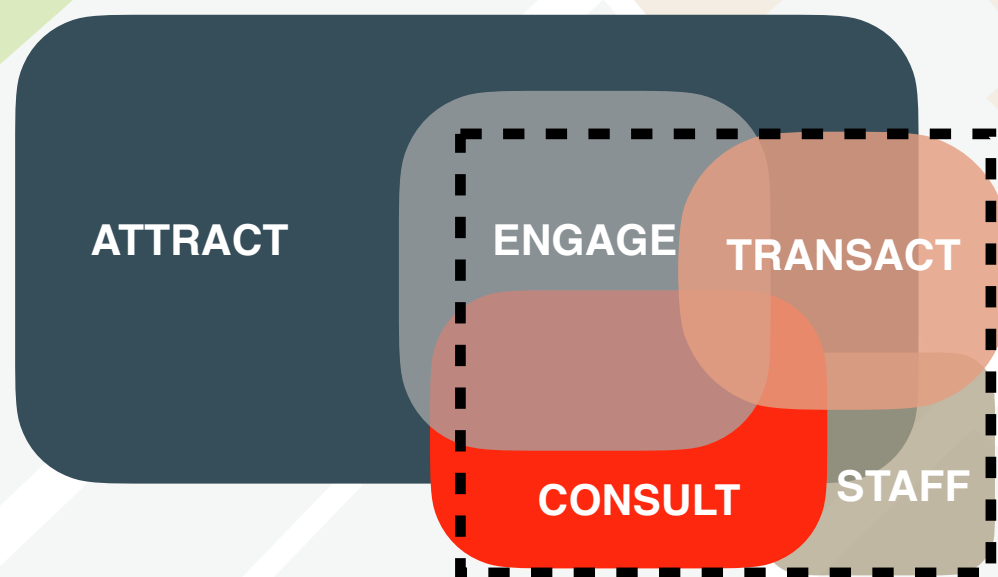
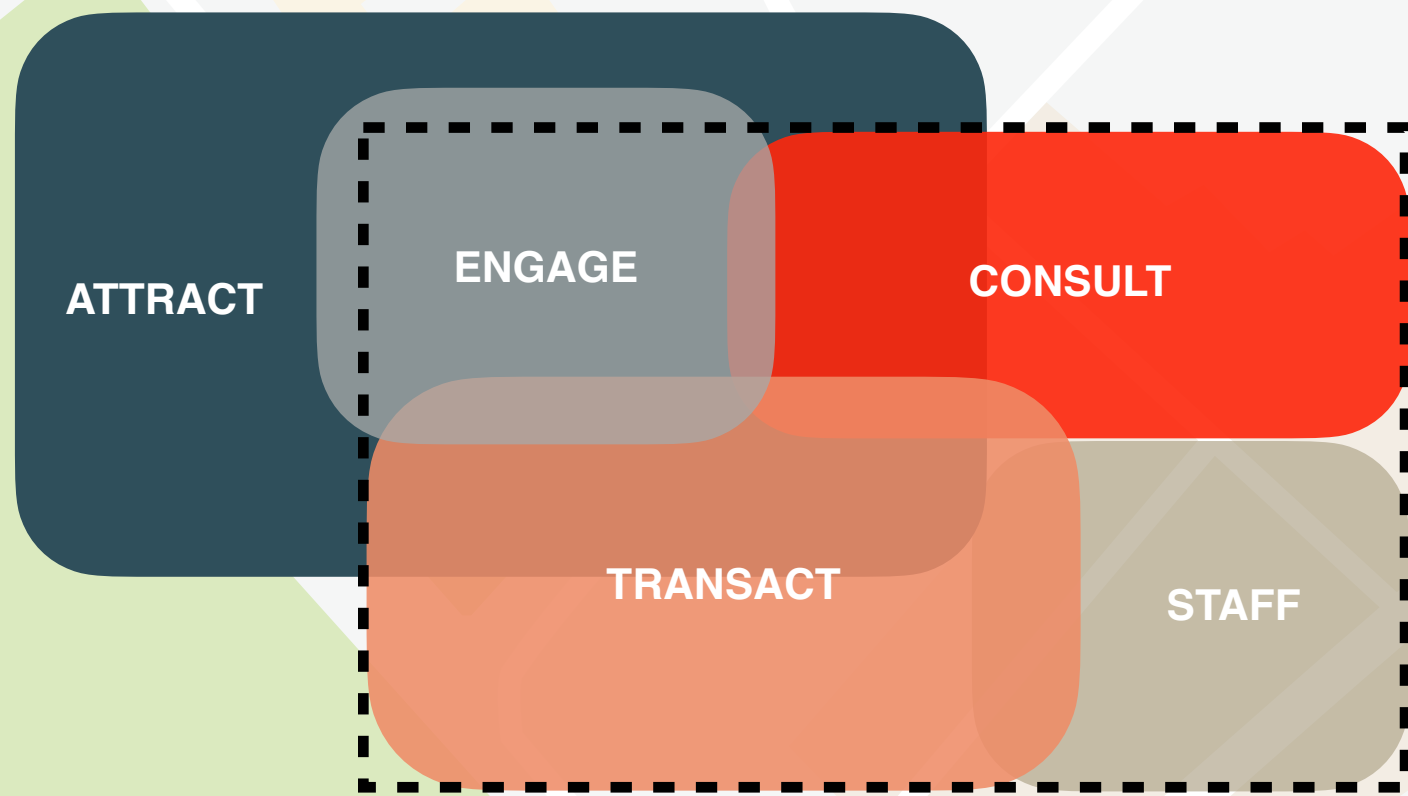


Nationals winning market share with perceptions of 'being everywhere'

Credit unions lag in closing the gap between awareness and purchase

Deploying smaller formats can help you achieve maximum “perceived presence” impact with minimized spend

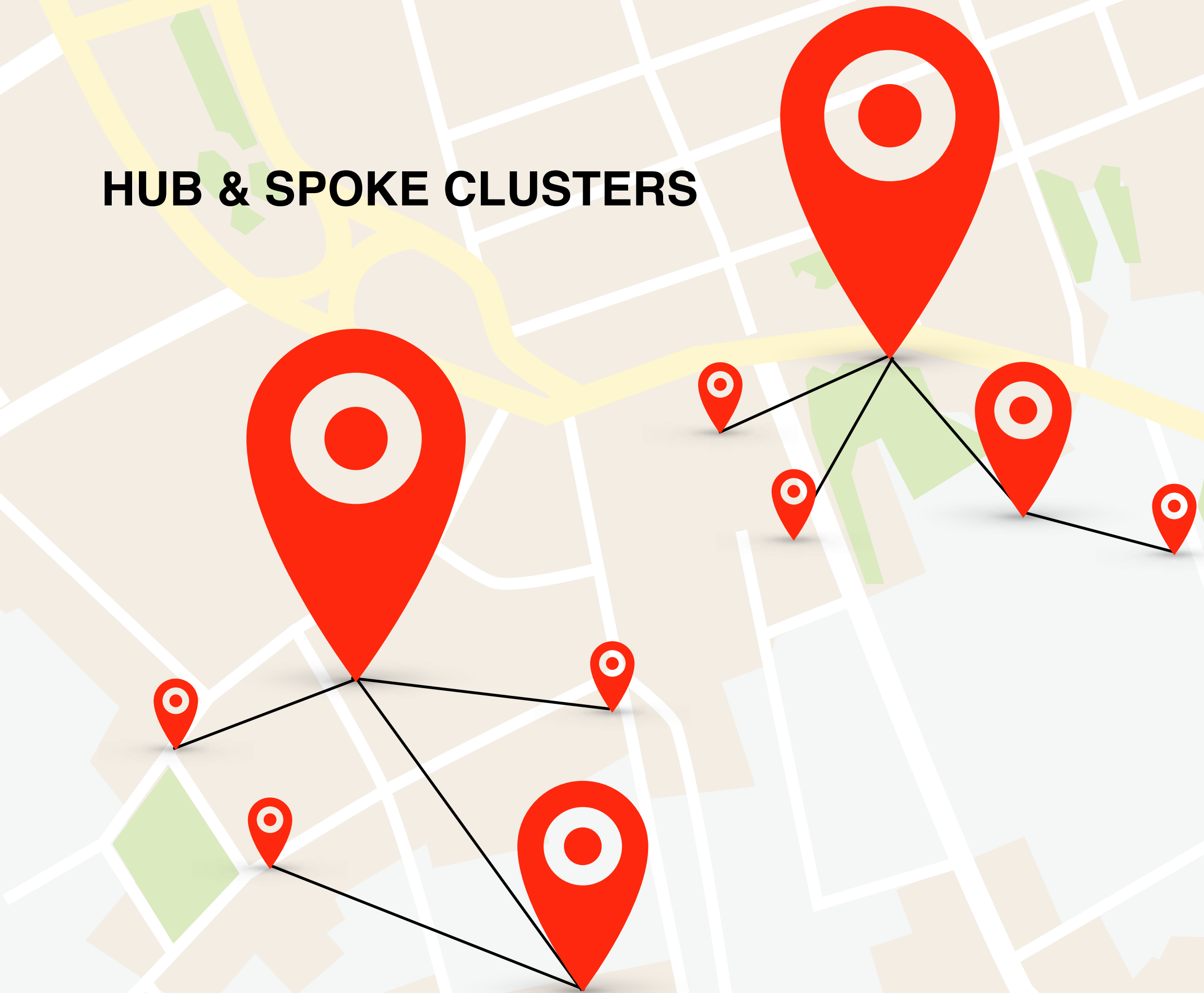
3,000 sf, 6 FTE



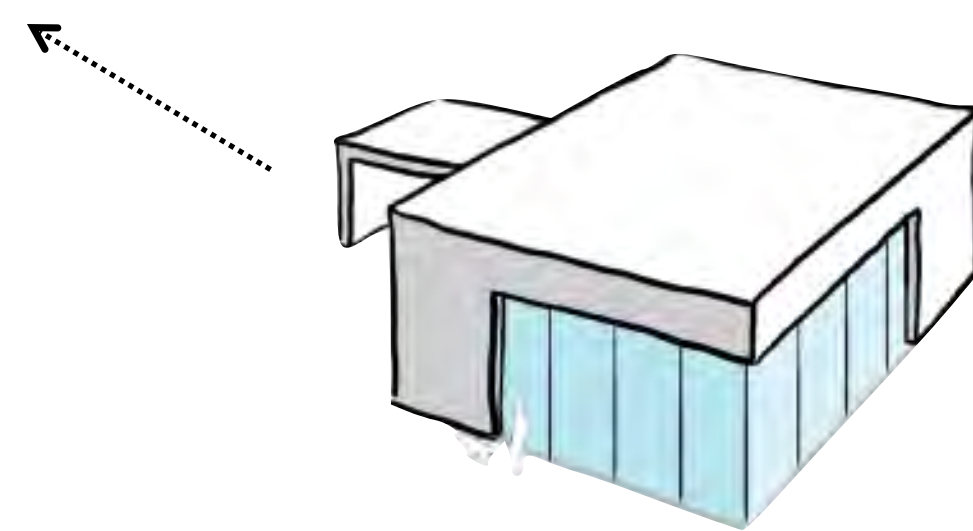
1,500 sf, 3.5 FTE



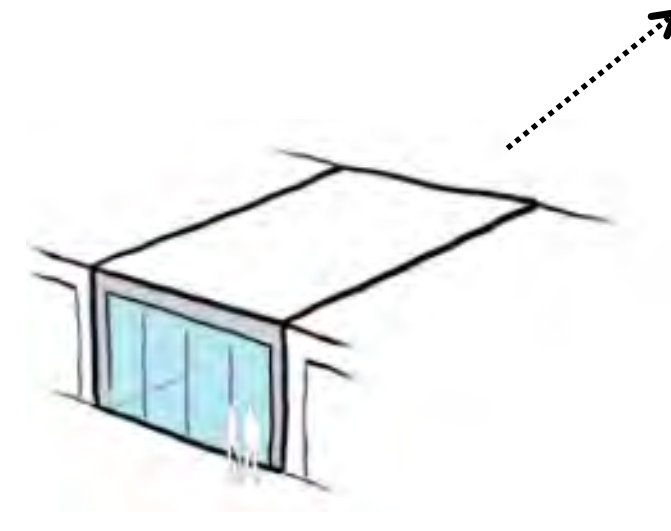
HUB & SPOKE CLUSTERS



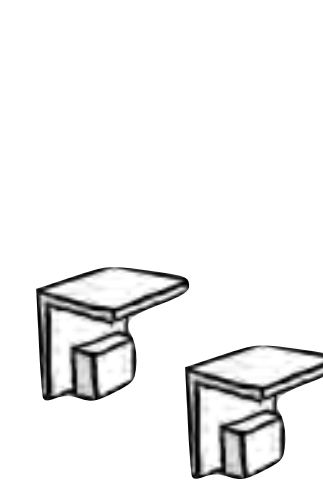
Hub-and-spoke footprints deliver optimal balance



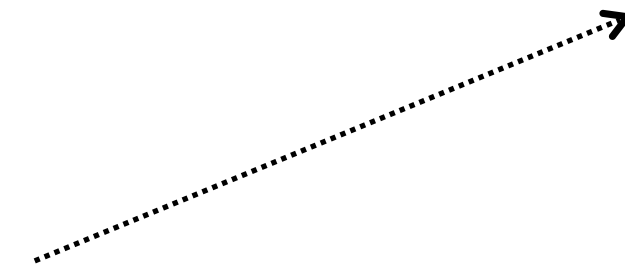
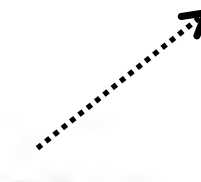
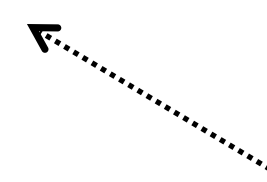
Full-Service



Micro



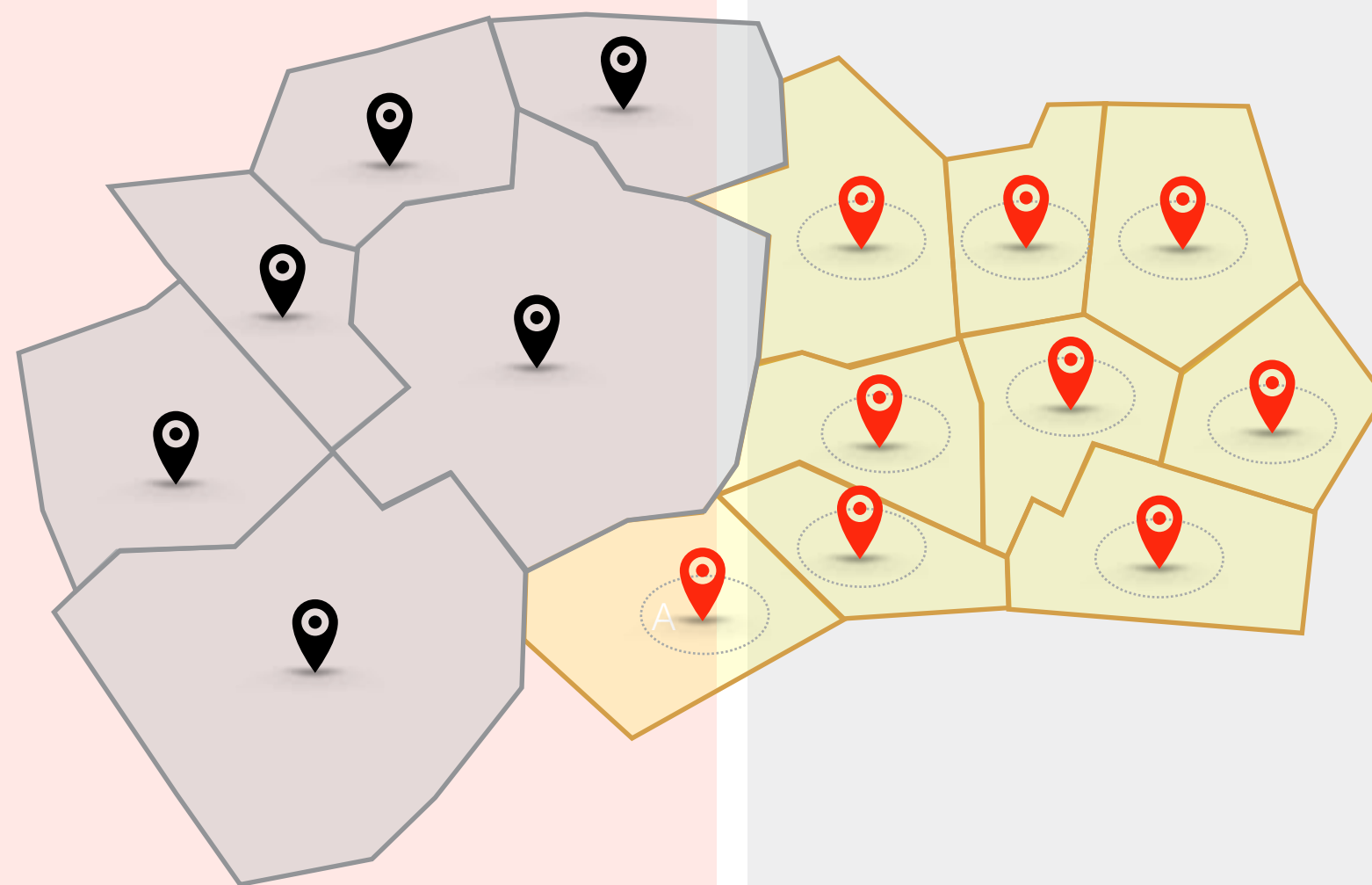
Remote



Data-driven strategy identifies how to save and grow

Expansion (New Locations)

- Prioritize markets/areas for new branch prioritization
- Determine infill strategies to enhance existing footprint
- Inform real estate site selection with mobility data



Optimization (Existing Locations)

- Find opportunity gaps (vs. current performance)
- Prioritize actions (close, downsize, relocate, renovate) by branch
- Create roadmap to migrate from current network to ideal configuration

Acquisition

Cross-sell

Loyalty

Efficiency




GROW



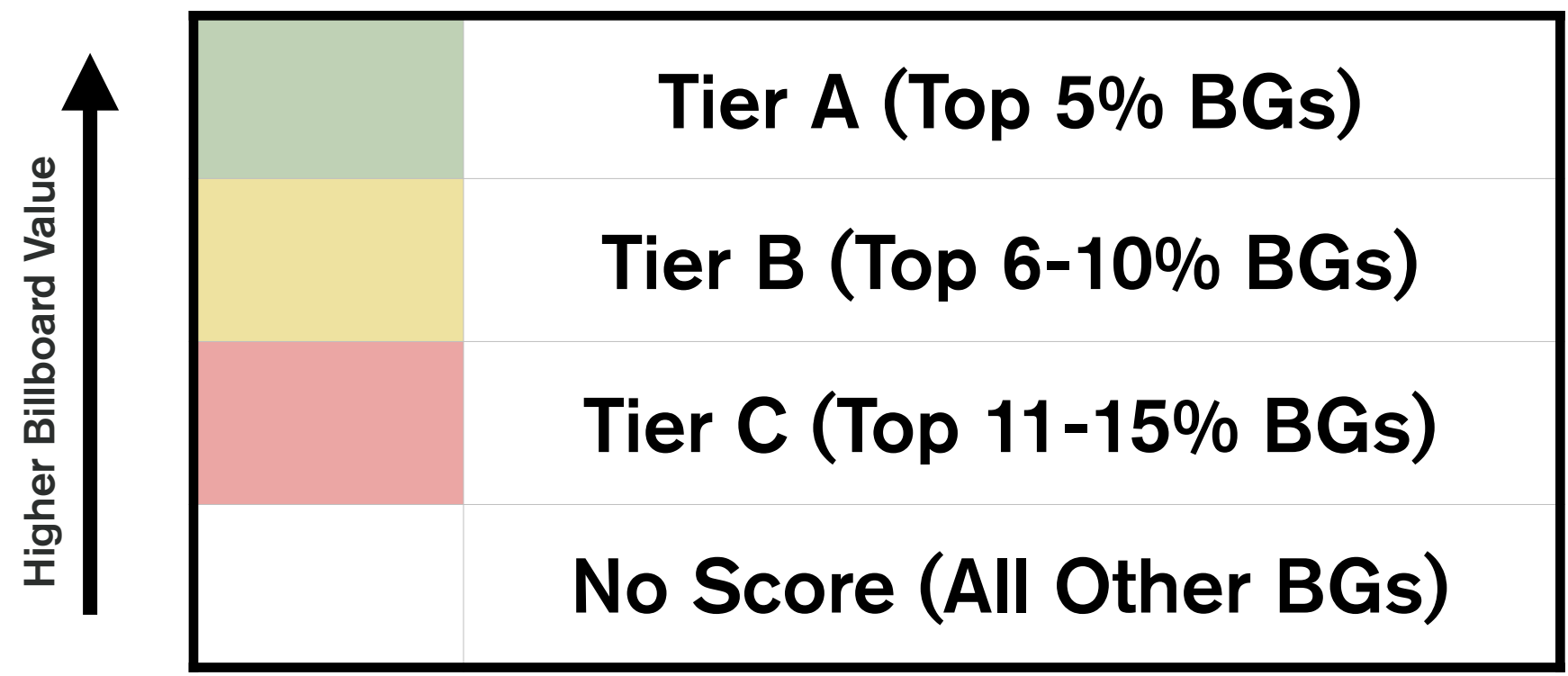
SAVE

Billboard Value assesses market access and visibility

Measure of high “Billboard Value” sites:

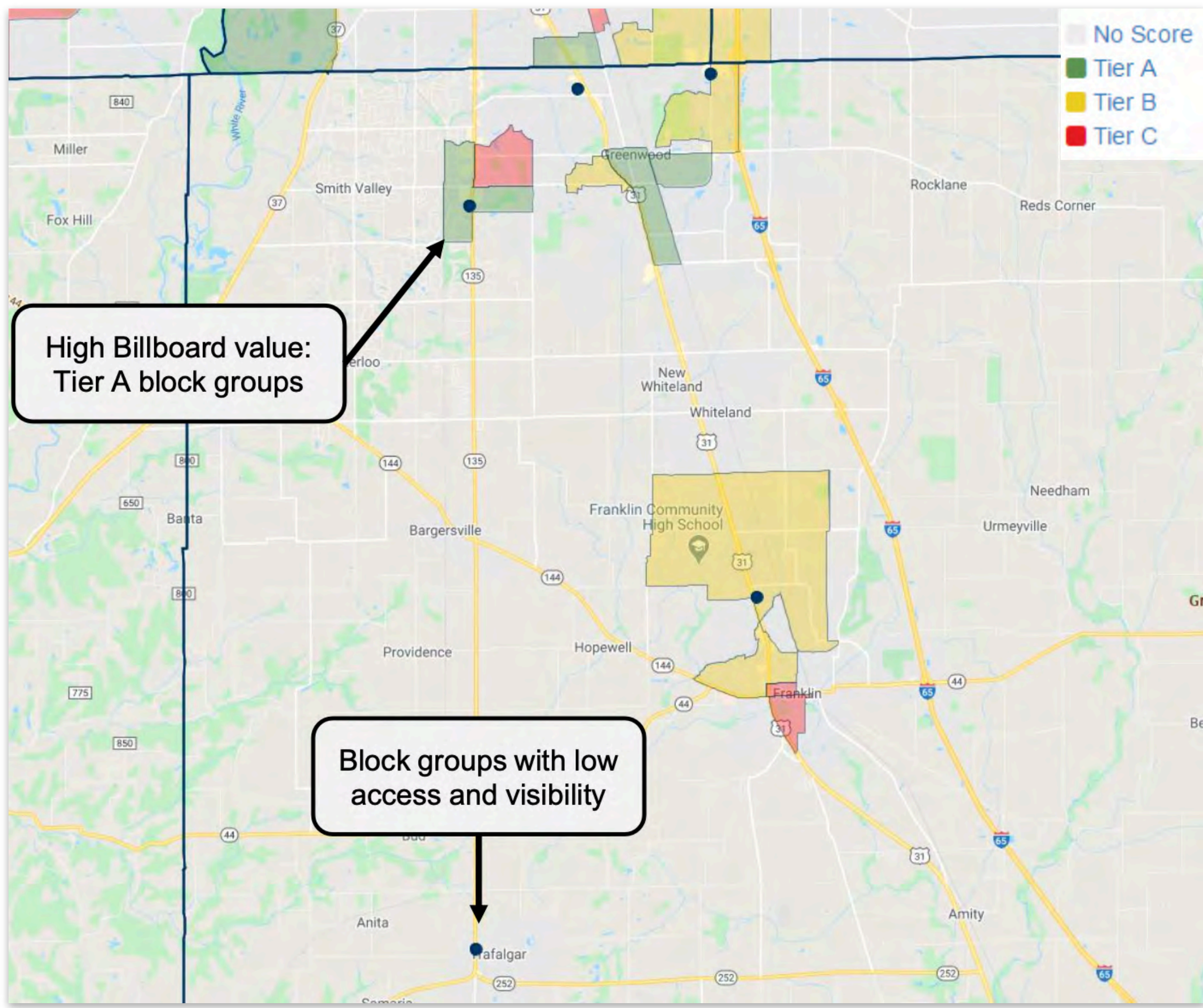
-  High branch traffic
-  Most visible locations
-  Most visited areas by members

Each block group is automatically scored and compared to other block groups within the same market and ranked into tiers:



Being in the best “Billboard Value” sites will create the perception of scale without needing to pay for the cost of scale

Example: Billboard Value Analysis



Note: Borders represent block groups, dots represent branches
Source: Curinos Optimizer

The right data informs the right investment priorities

Four Factor Model → Implied Strategies

Potential

Represents the current opportunity in the market and the outlook for future opportunity

- Market Outlook
- Segment Potential
- Churn Potential

Competitiveness

Measures the strength of the competitors in a given market

- Competitive Intensity
- Top Competitor Concentration

Position

Analyzes the current presence of the bank in a given market

- Share Relative to Scale

Performance

Measure how successful the bank has historically been in a market

- Profitability
- Sales and Retention
- Product Mix



Data tells you where to invest.

*Brand determines whether that
investment delivers.*

#1 Differentiation

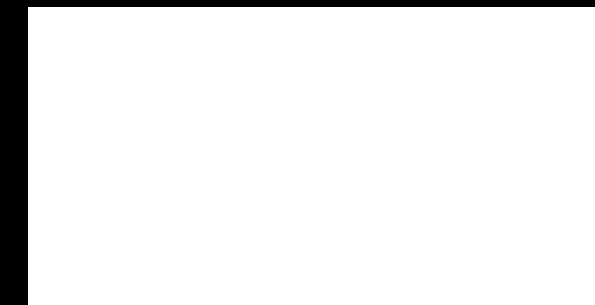
is the top brand factor
determining org
performance

Source: Oxford University, 2023

*Every
1%*

Increase in brand
differentiation

Source: Business Insider, 2025



*Drives
2.3%*

Increase in
shareholder value

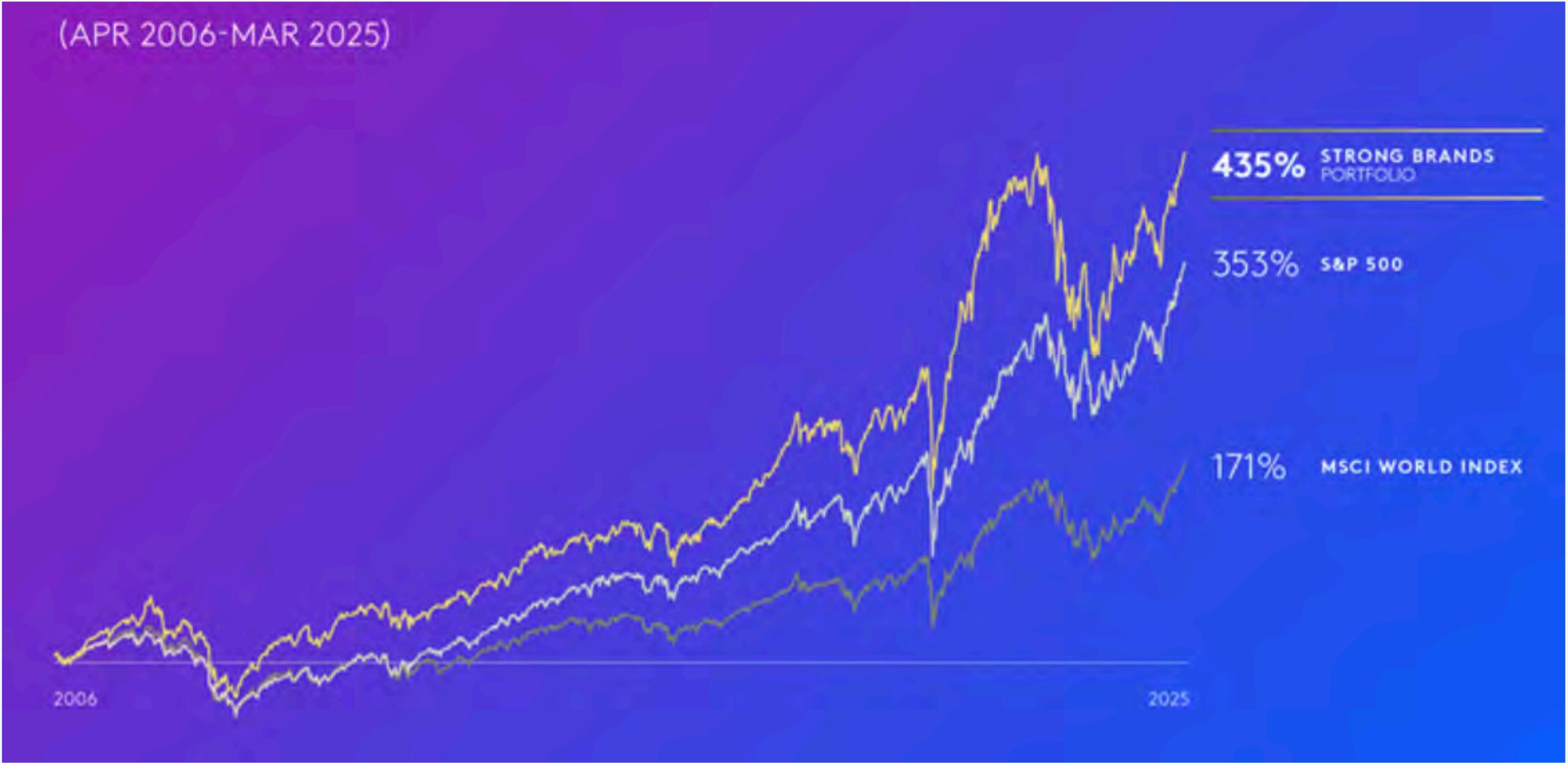
100 strongest brands performance over 20+ years

Strong, differentiated brands outperform market by

132%

And drive sales volume by

3x



Source: Forbes 2026; Interbrand 2025; Morgan Stanley Consumer Index 2006-2025



4700

Credit unions in the US

Member Expectations Have Shifted



They want credit union brands that are bold.



They want credit union brands that feel local.



They want credit union brands that embody optimism.



They want credit union brands that feel real.



Adrenaline



Winning Gen Z

A Data-Driven Brand-to-Branch Playbook for Financial Leaders



Inside This Report

Born between 1997 and 2012, Generation Z represents not just a pivot but a true strategic reset for all brands. Gen Z are digital natives, yet they're deeply disconnected. This paradox – online all day but craving real connection – is your financial institution's biggest opportunity.

To learn more about Gen Z and how financial institutions are prioritizing this up-and-coming generation, Adrenaline partnered with analytics and insights firm Alexander Babbage on **original research to identify top priorities for Gen Z and Millennials when selecting a financial institution**, gathered industry data on generational preferences, and conducted a quantitative survey of banks and credit unions. This playbook will help institutions win with this generation in their peak financial years by bridging the gap between digital convenience and human guidance, from the brand to the branch.

57% of Gen Z report feeling isolated, lonely, and disconnected from relationships¹

50% of Gen Z say they wish major social platforms didn't exist²

Why Gen Z is Non-Negotiable

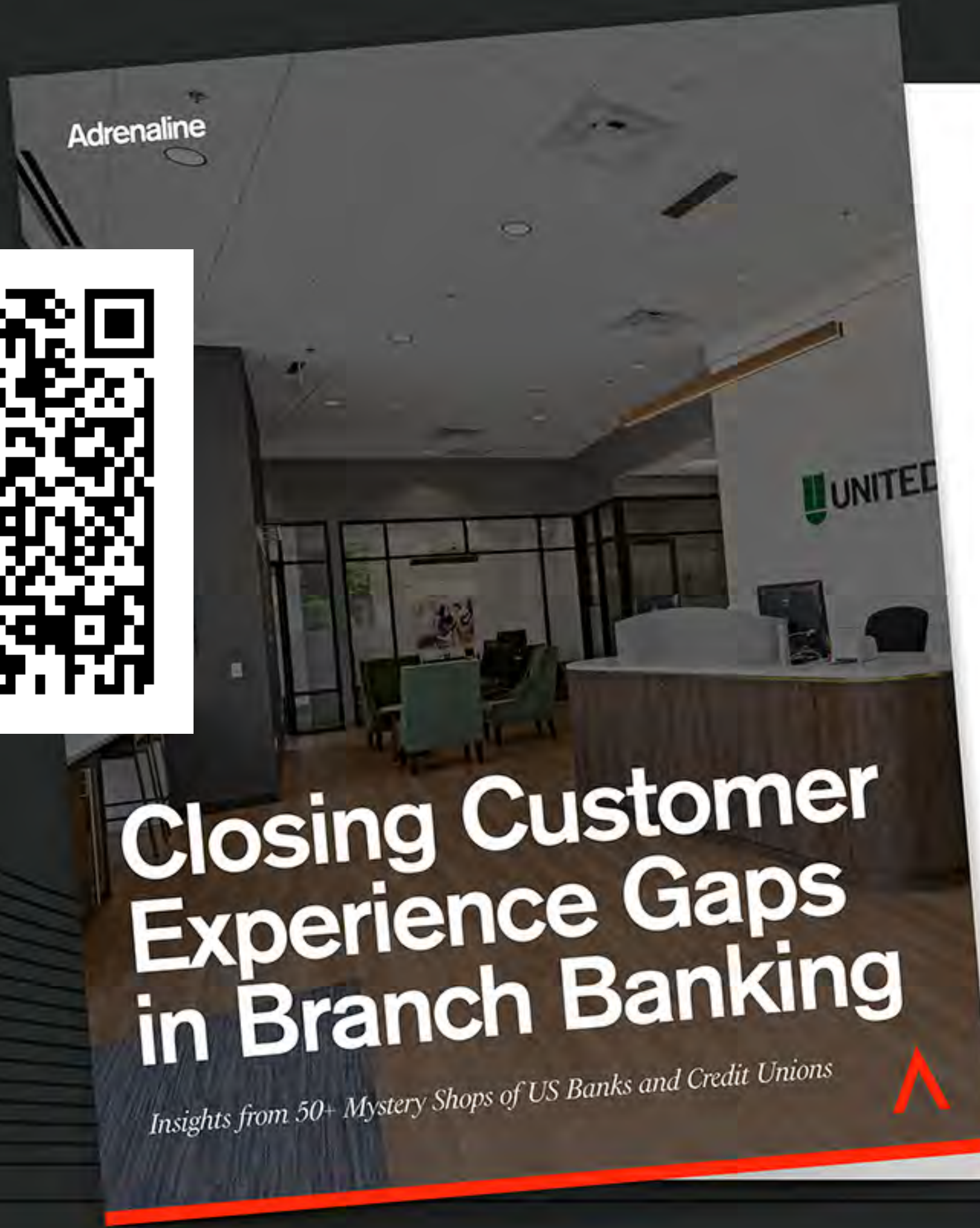
Financial leaders must not treat Gen Z as an afterthought, but as a core business priority. Entering their peak earning, spending, and borrowing years, they're on the receiving end of an \$85 trillion intergenerational wealth transfer over the next two decades.³ Their economic influence is immediate and will have a massive impact. But financial influence alone doesn't guarantee loyalty. Understanding Gen Z's confidence gap is what determines whether that opportunity is captured or lost.

30% of the U.S. workforce will be Gen Z by 2030⁴

\$12T in global spending power over the next five years⁵

70% are mostly or completely financially independent⁶

4M new bank accounts opened annually by Gen Z through 2026⁷



Closing Customer Experience Gaps in Branch Banking

Insights from 50+ Mystery Shops of US Banks and Credit Unions



Benchmarks for Customer Experience

Legacy branch layouts were designed to service transactions with dedicated full-time employees. But with more than 60% of customers between the ages of 15-44 using mobile banking,⁶ falling in-branch transactions have become a challenge to staff efficiently. This continuous drop in transactional activity in the branch brings massive changes to retail strategy, network density, and operational opportunities that increase the need for long-term strategic planning and branch design future-proofing.

Today's customers want more than transactions – they want a sense of being seen, understood, and guided. The ideal branch experience blends hospitality with human connection and advisory support.

After the visit, branch visitors should be able to answer “yes” to these questions:

- ✓ Were they greeted upon entry?
- ✓ Was their name used in the interaction?
- ✓ Was there a handshake at the exit?
- ✓ Would they recommend going into the lobby to a friend?

On a deeper level, they should feel as if the overall experience was positive, personalized, and painless. But to make this a reality is harder than it sounds.

Banks and credit unions must align services, branch choreography, employee training and culture, and brand promise to meet the rising expectations of customers.

Data drives service expectations⁹

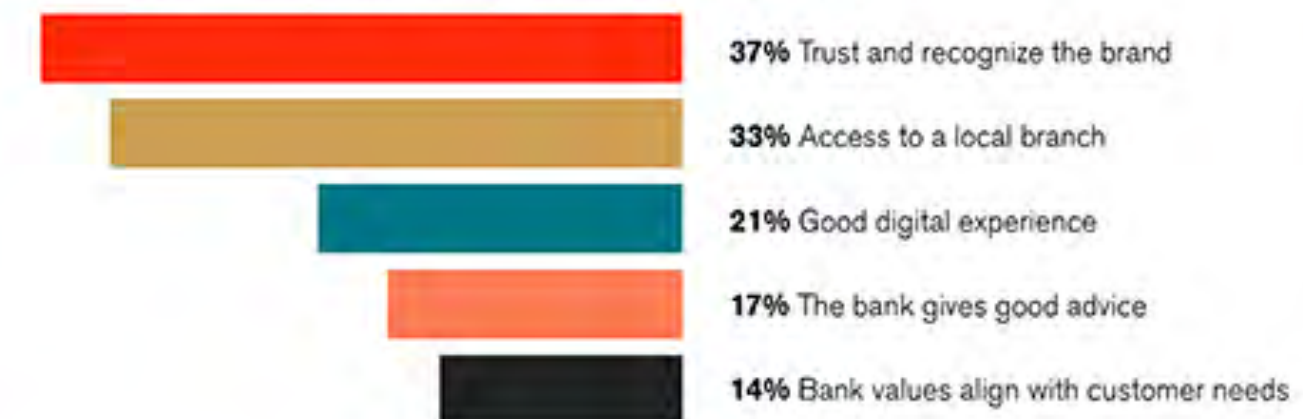
54% of customers expect their banks to leverage their existing data to personalize their experience

48% of consumers would provide more data if they knew it would lead to better service

This willingness is even higher among Gen Z... and Millennials

54% **58%**

Reasons consumers chose their current primary bank⁹



Member Experience Gaps Revealed

80%

of businesses believe they deliver superior customer experiences

but only

8%

of customers agree³

Four areas branch experience falls short

58%

of experiences began without a welcome upon entry

62%

of visits did not inspire intent to return

66%

of interactions felt product-led rather than needs-led, with mystery shoppers feeling like they were being sold to

98%

of staff did not leverage digital tools or content (e.g., tablets, QR codes) during the exchange

Next Generation *Experience* Gap

80%

Of younger generations hold a main account at an FI

30%

Plan to switch because they're dissatisfied with their current banking experience

The Gen Z banking competitive landscape

Primary Provider/ Platform	Traditional Banks	Peer-to-Peer Payments	Online-Only Banks	Investment Platforms	Credit Unions	Buy Now, Pay Later
Gen Z Usage	64%	56%	39%	36%	31%	31%

Position



Brand Experiences designed to
grow *relationships*

Presence



Where & how to locate for
acquisition & efficiency

The Brand-to-Branch Performance Gap

Position



Brand Experiences designed to
grow *relationships*

Presence



Where & how to locate for
acquisition & efficiency

Closing the Gap

Position + Presence

Brand Experiences

Branch Network Optimization

=

Performance

The Challenge:

*Leverage Brand and Branch for
New Market Growth*



The Challenges:

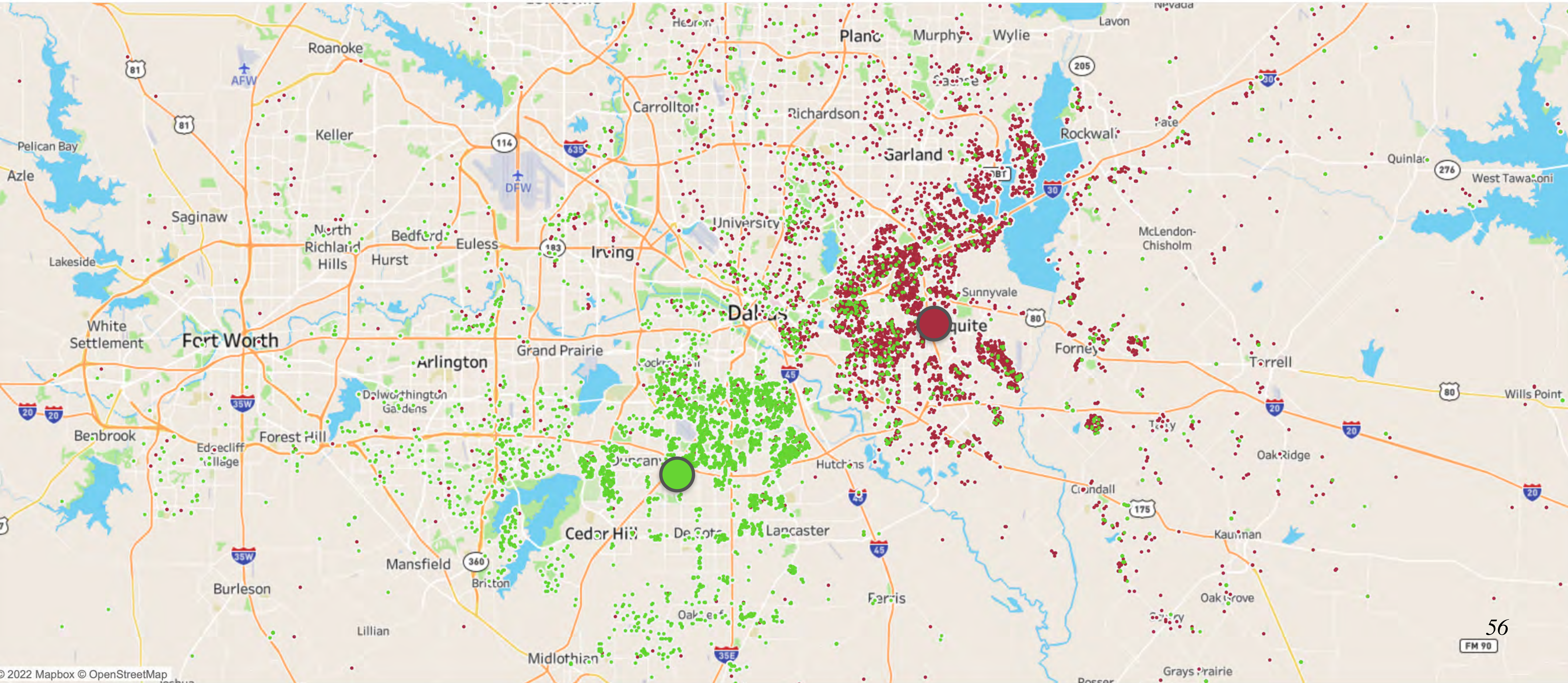
- **Highly competitive markets**
- **High cost of branching**
- **Growing into new markets**



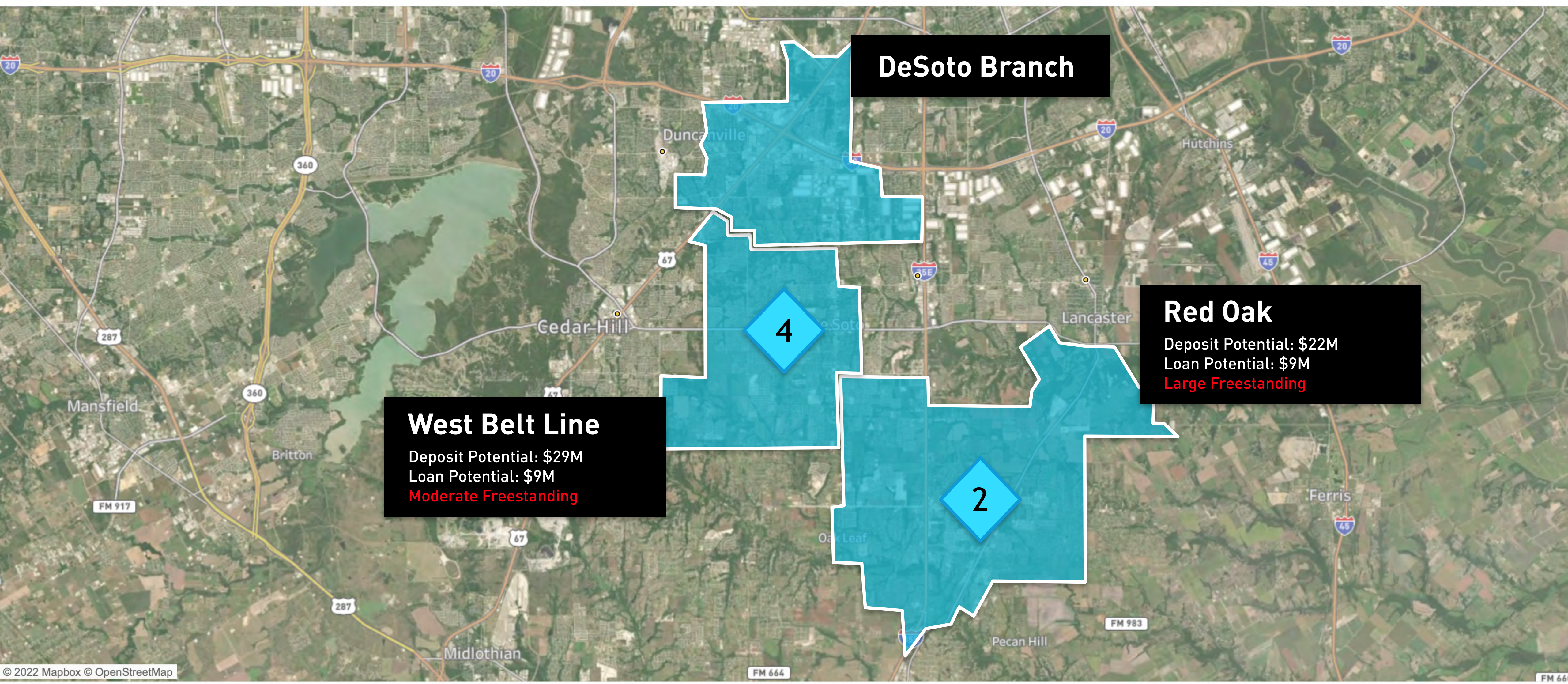
The Solution:

**Data-informed
smart branching
with different
branch archetypes**

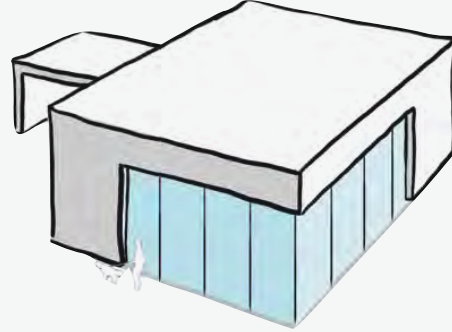
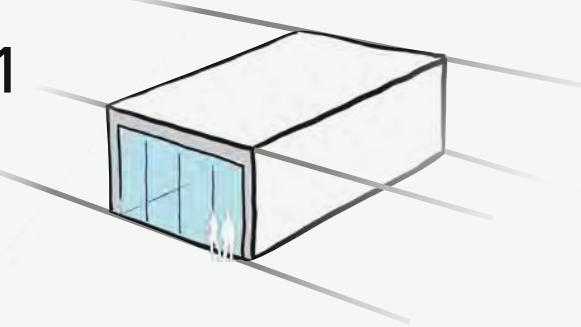
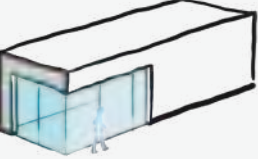
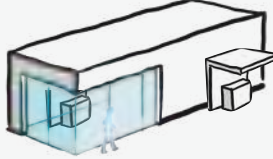
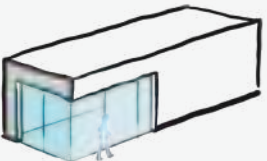


Mapping existing members establishes baseline density



Marrying opportunity with budget provides format guidance



Marrying opportunity with budget provides format guidance

FACILITY TYPE	CONSTRUCTION TYPE	FORMAT & SIZE	YEAR 1	YEAR 2	YEAR 3	
Stand-Alone	Ground-Up Build	Full-Service 3000sf	x 0	x 1 	x 0	1
Inline	Tenant Fit-Out	Full-Service 2500sf	x 1 	x 0	x 0	1
Inline OR Stand-Alone	Tenant Fit-Out OR Ground-Up Build	Micro 600-1000sf	x 1 	x 2 	x 2 	5
Stand-Alone	Ground-Up Build	Remote	x 1 	x 0	x 1 	2
YEARLY TOTALS			3	3	3	9

Market
Opportunity

High



Low





RELAX & ENJOY

Please wait here.



Market
Opportunity

High

Low

CU CREDIT UNION OF
TX TEXAS

2651

CU CREDIT UNION OF
TX TEXAS





Market Growth

High



Low

Market
Opportunity

High

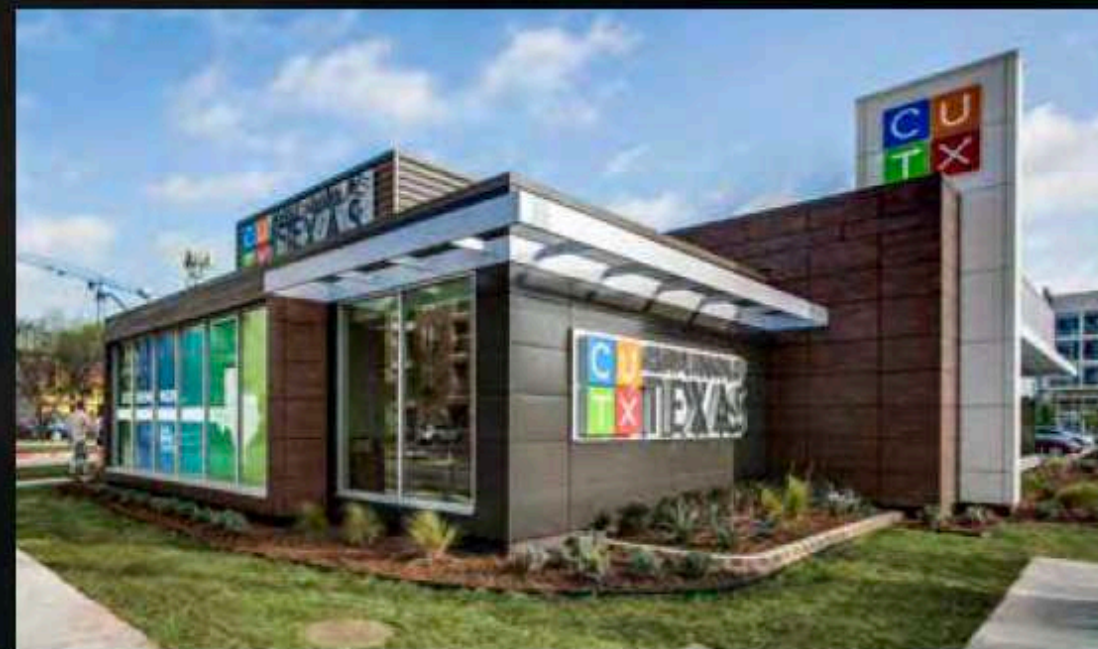
Low



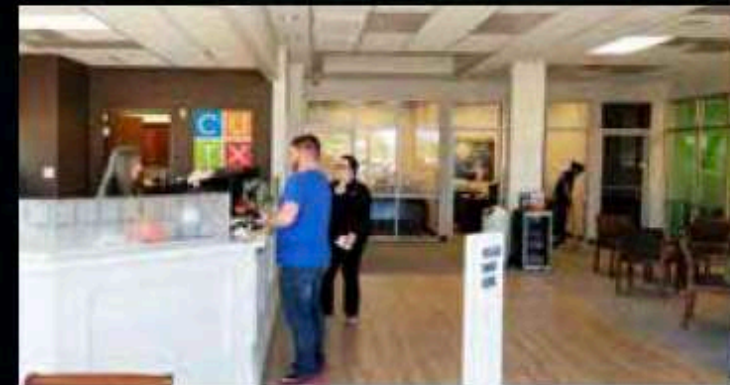
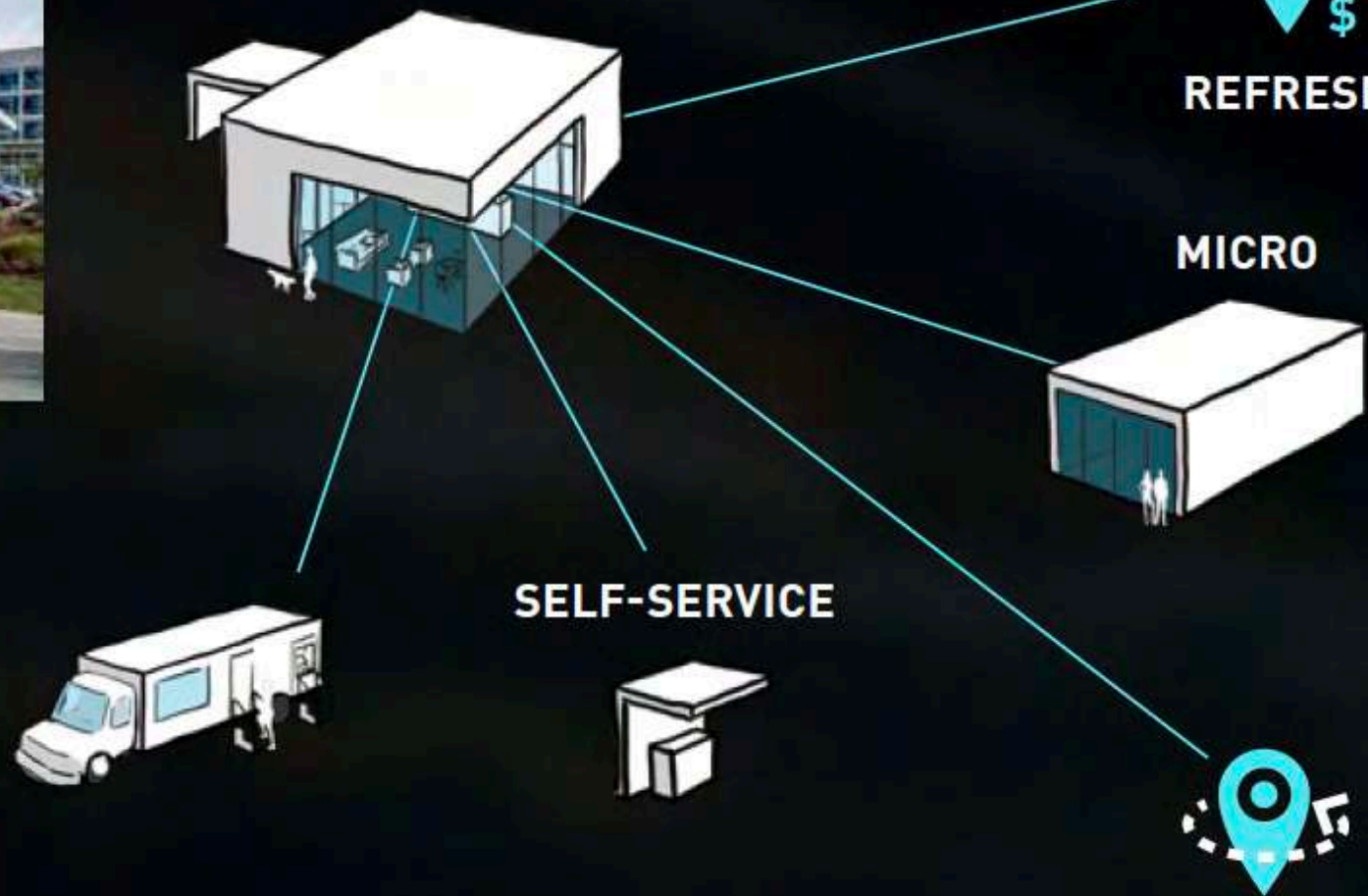


Video teller drive through,
with dog park in parking lot

CUTX: Transformation Toolkit



FLAGSHIP HUB



REFRESH



MICRO

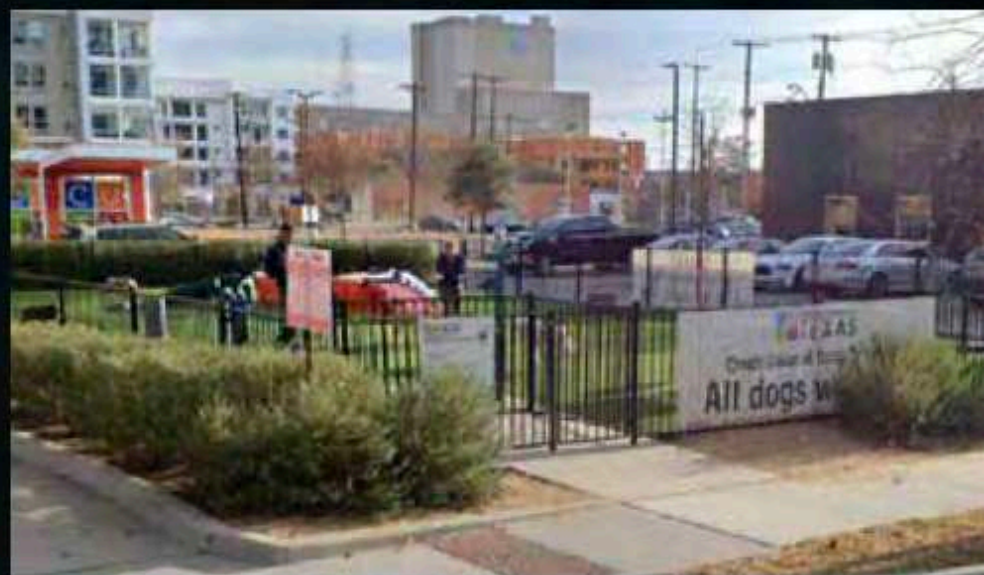
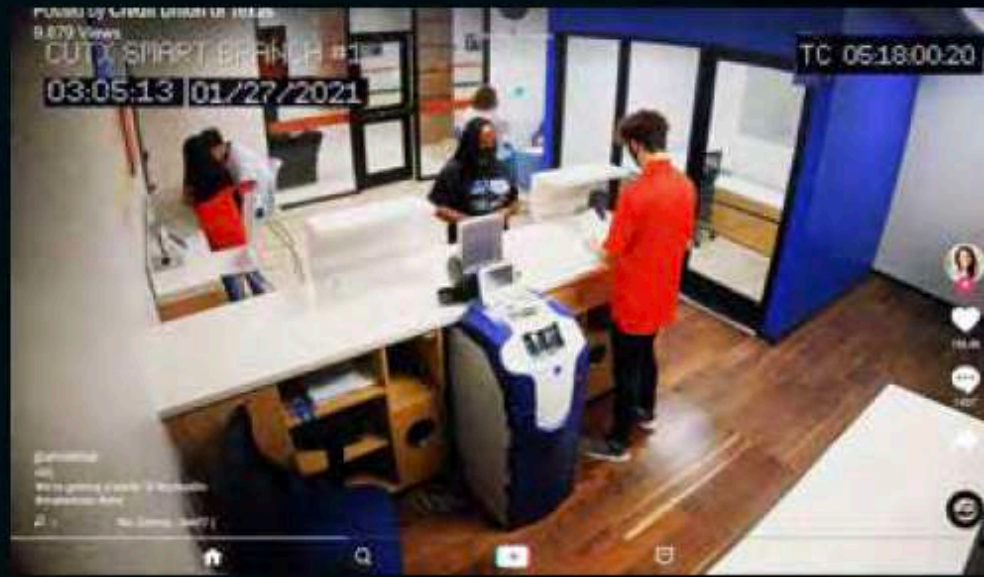
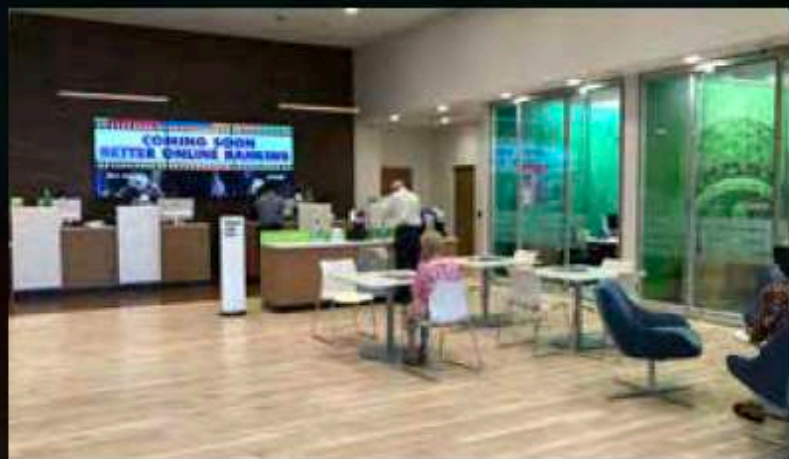


MOBILE

SELF-SERVICE



RENOVATE



The Challenge:

*Design a Standout Brand &
Branch Experience*



The Challenge:

- **HNW demographic market**
- **Renovating *and* rebranding**



The Solution:

**Renovate existing
branch design to fulfill
a new experience for
next gen members**

(Before)





star one

We're good with numbers, but we won't treat you like one.

star one

When it comes to
personal service,
settle for more.





(Before)



star one



star one

star one

Making money isn't our goal. Your goals, that's our goal.



3536





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The Challenges:

- **Building brand awareness for a new name & brand**
- **New market entry**



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The Solution:

**Fully integrated brand
and branch strategy
to drive awareness
and growth across
legacy and new
markets**

Position
Our big idea
Our DNA

Powering People

Purpose
What drives us

**We believe everyone deserves
to grow into their dreams**

Values
Our foundation
What we believe

People First

We put people first, and treat everyone as though they matter, because to us, they do.

Wisdom

We're continually learning, and we share our expertise to help people make sound decisions.

Inclusion

We're accessible, welcoming, and find ways for everyone to contribute and feel they belong.

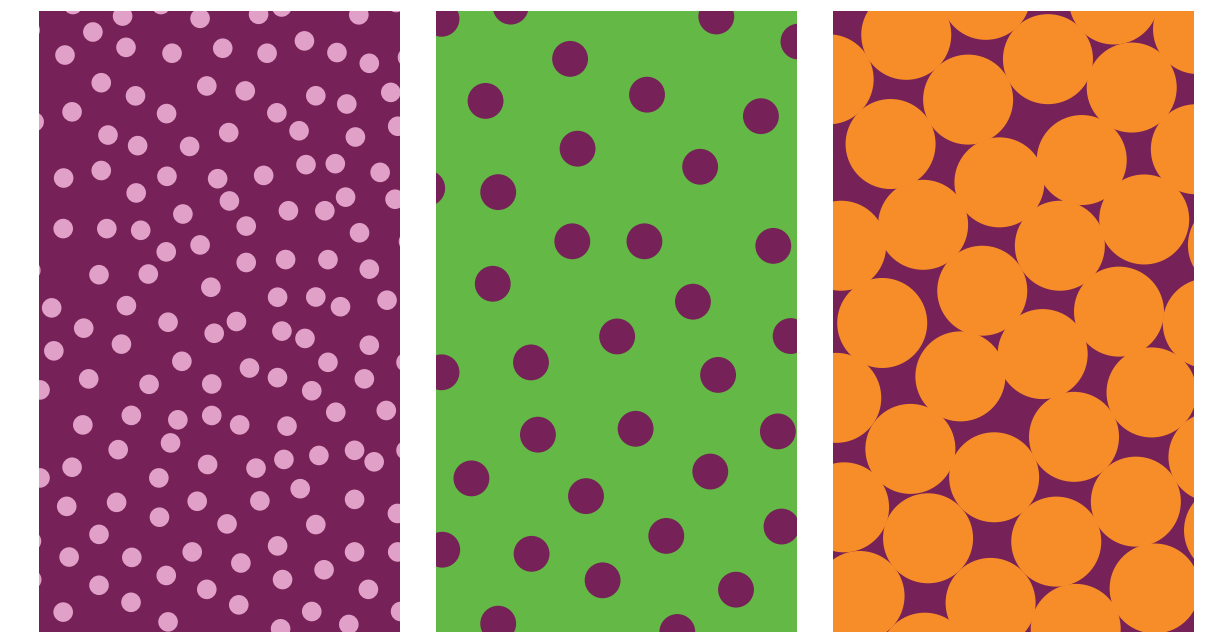
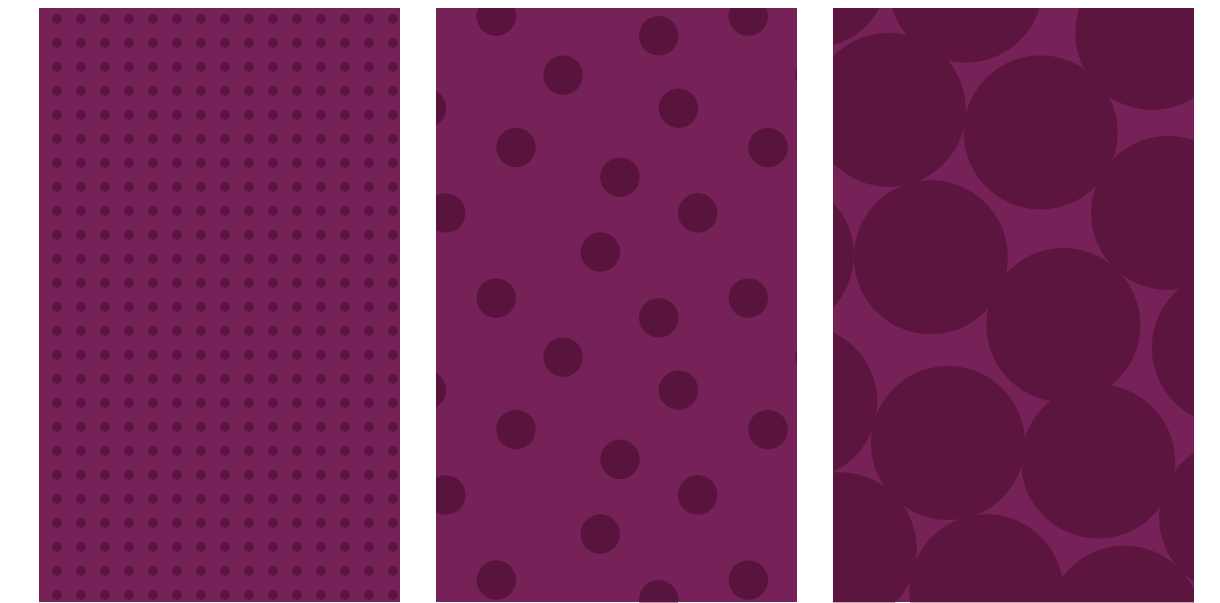
Drive

We serve hard working people, and we work hard to help them achieve their goals.



Tomato Grotesk Tiempos Text

Confidence changes *everything.*







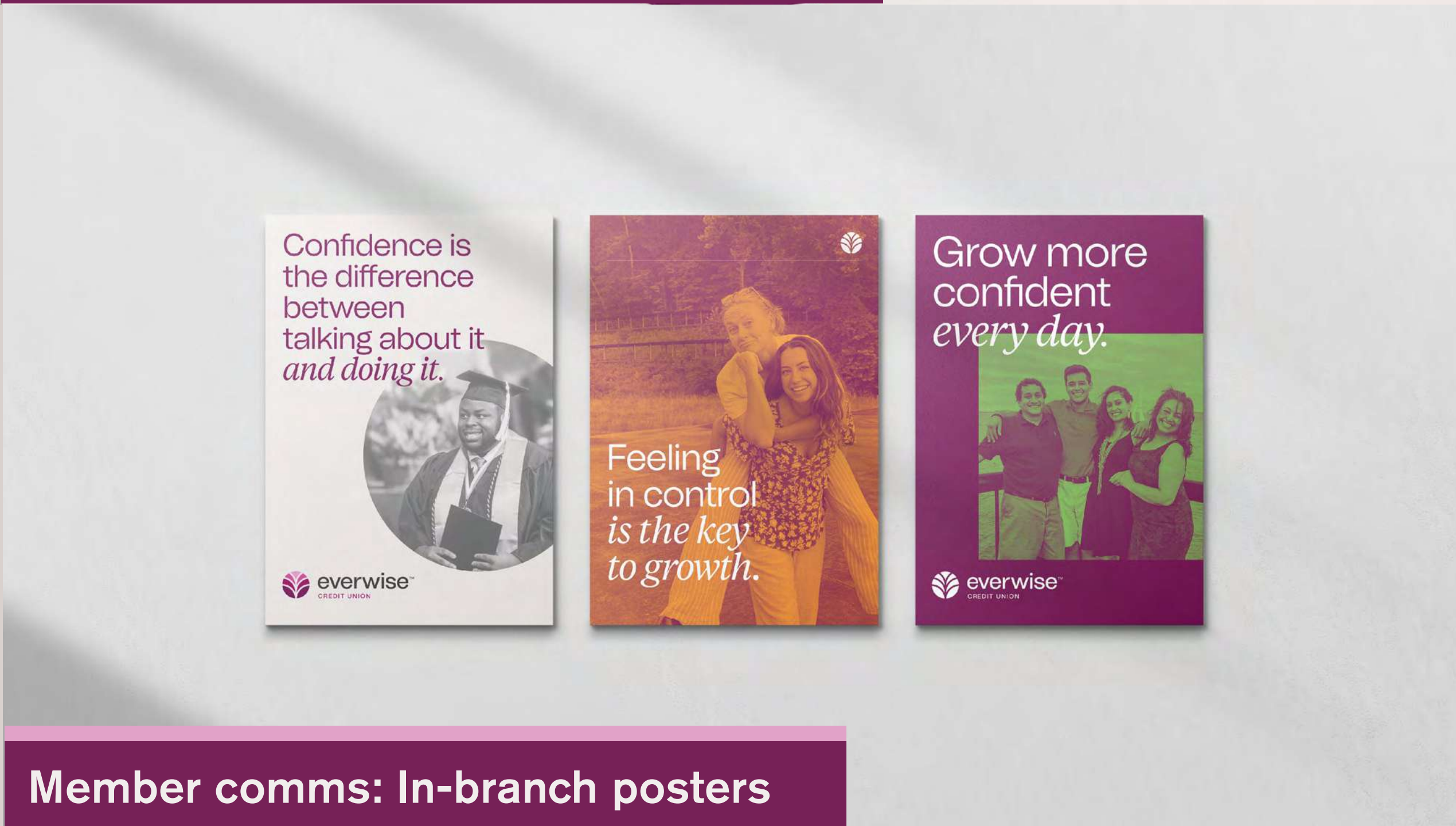
Member Comms: Direct Mail



Member Campaign: In Branch Flyer



Member Collateral



Member comms: In-branch posters



Market Campaign: OOH



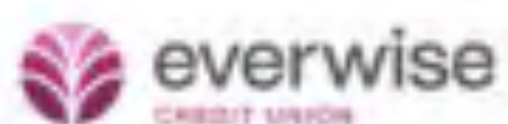
Market Campaign: OOH



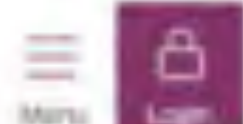
Market Campaign: Print



Branch Communications



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Feeling in control is the key to *growth*.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt.

[Become a Member](#)

Advantage Checking

An account with state-of-the-art identity protection services and benefits.

Round-Up Savings

Turn your small change into a big deal.

Certificates

A little time can pay great dividends as high as **X.XX%**.



I want to...



Save more money



Buy a home



Simplify money management



Reduce debt



Plan for retirement



Build a financial foundation

Confidence changes *everything*.

[See More](#)



Your Car: Does an Entertainment Credit?



Sometimes Opportunity Means a Second Chance



Family vacation ideas that won't drain your college savings.



Employee Communications

Employee FAQs



Employee Brand Book



Employee Brand Webinar



The Three Pillars



What Everwise

Sounds Like

The way we speak with and respond to our members, communities and on another



What Everwise

Acts Like

The way we consistently behave with our members, communities and with one another



What Everwise

Feels Like

The vibe we foster and the experiences we create



Exercise



What Everwise Acts Like

Value-led Goal

Pick one goal on how you can:

- A. Put **People First**
- B. Prioritize **Wisdom**
- C. Practice **Inclusion**
- D. Embody **Drive**

Action

Give examples on the actions you can take tomorrow to fulfill the goal.

Exercise



Pick one goal on how you can:

- A. Put **People First**
- B. Prioritize **Wisdom**
- C. Practice **Inclusion**
- D. Embody **Drive**

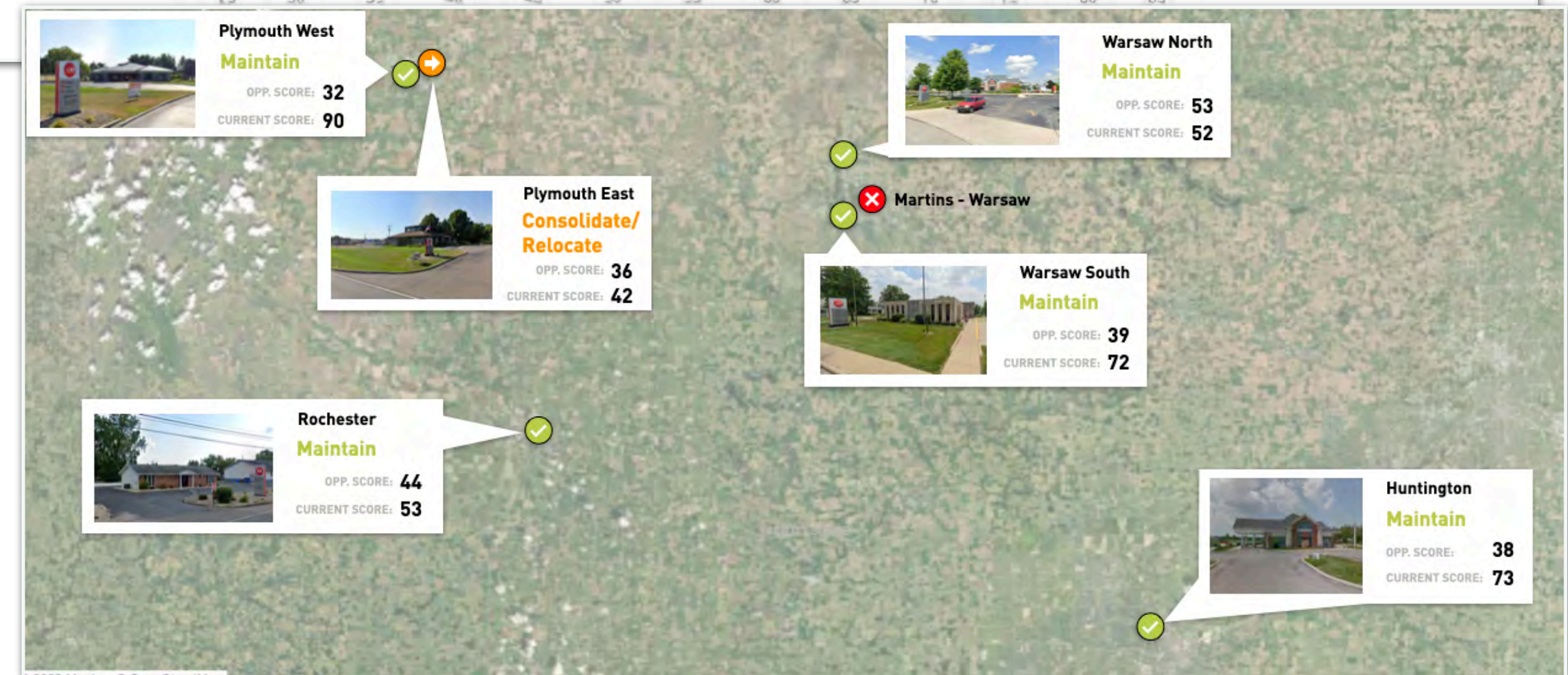
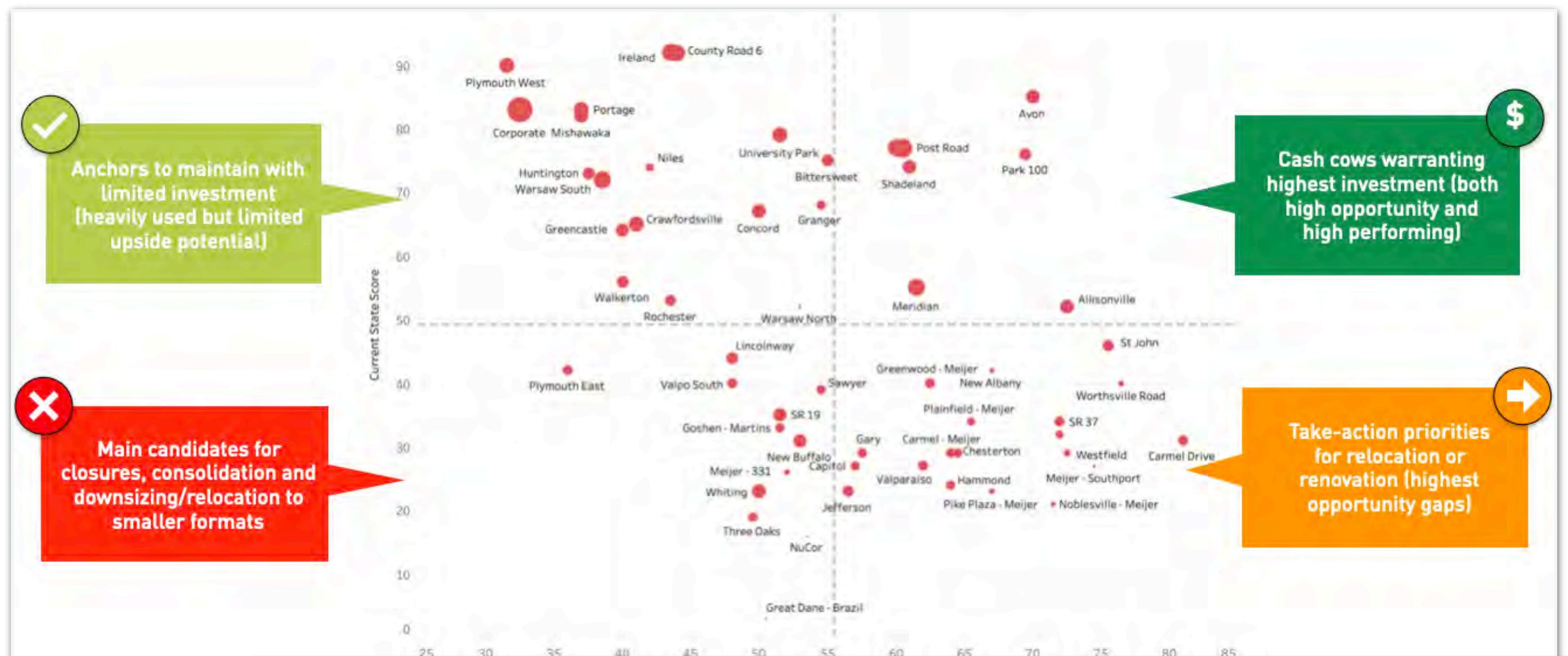
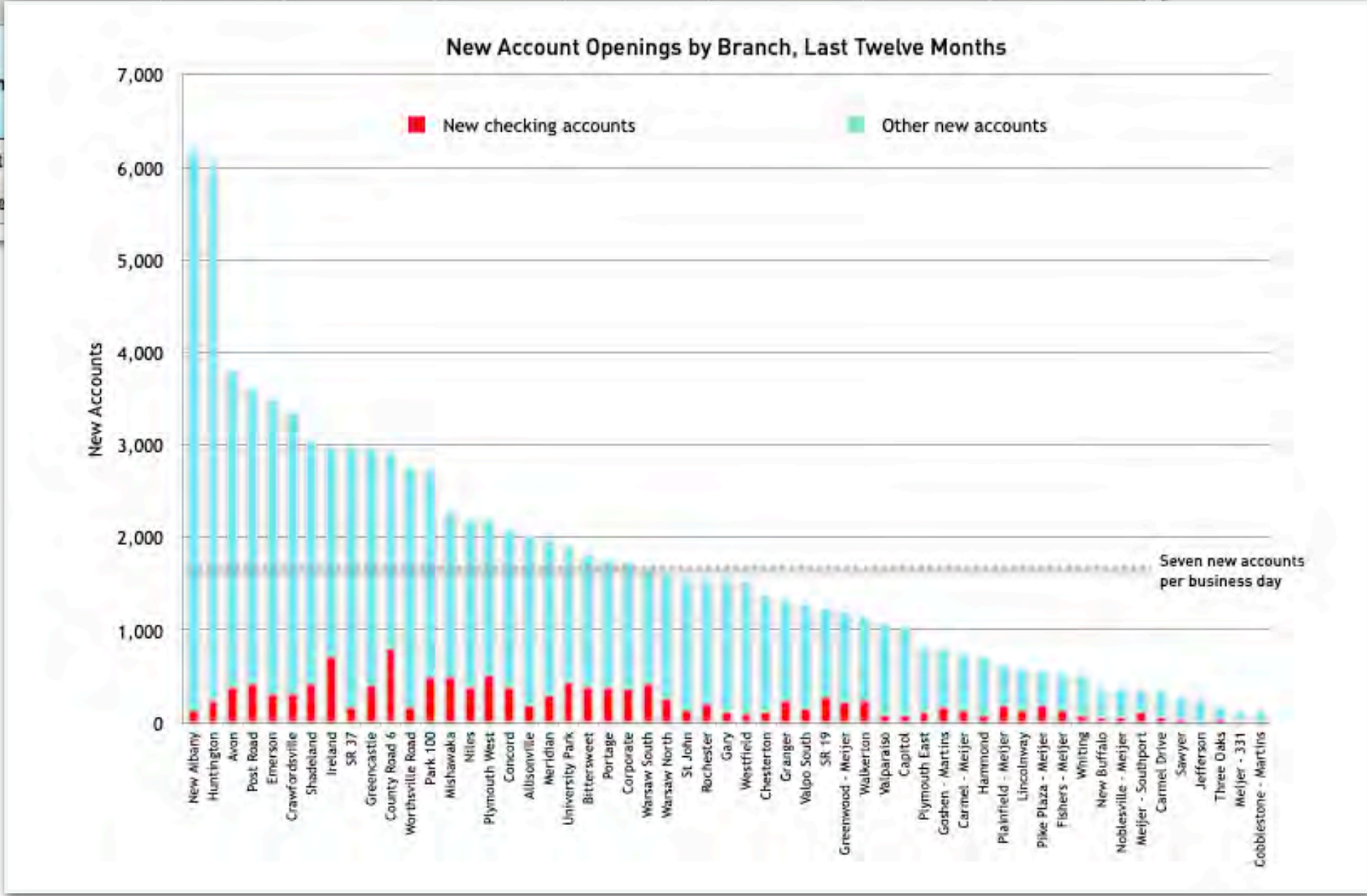
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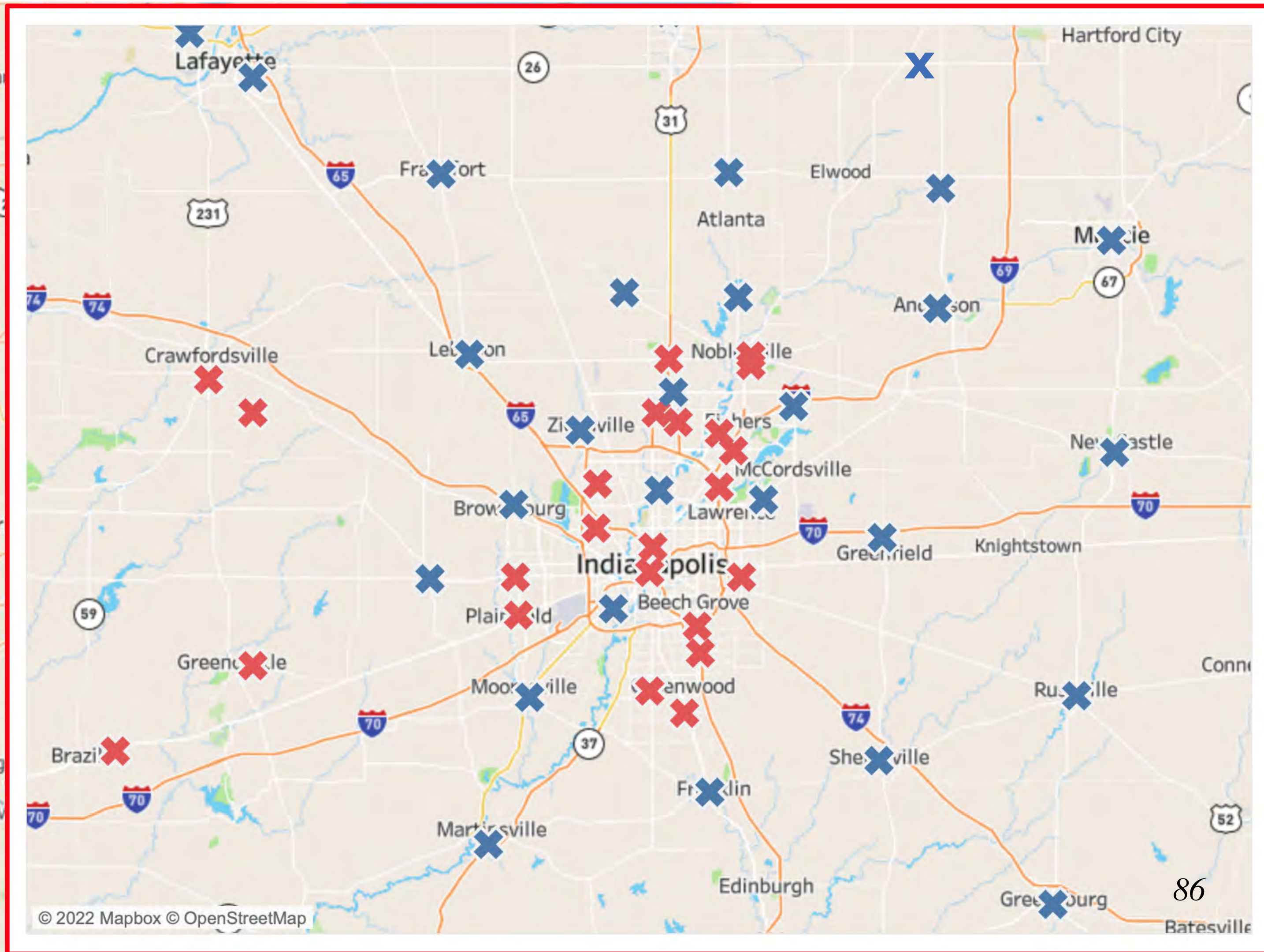
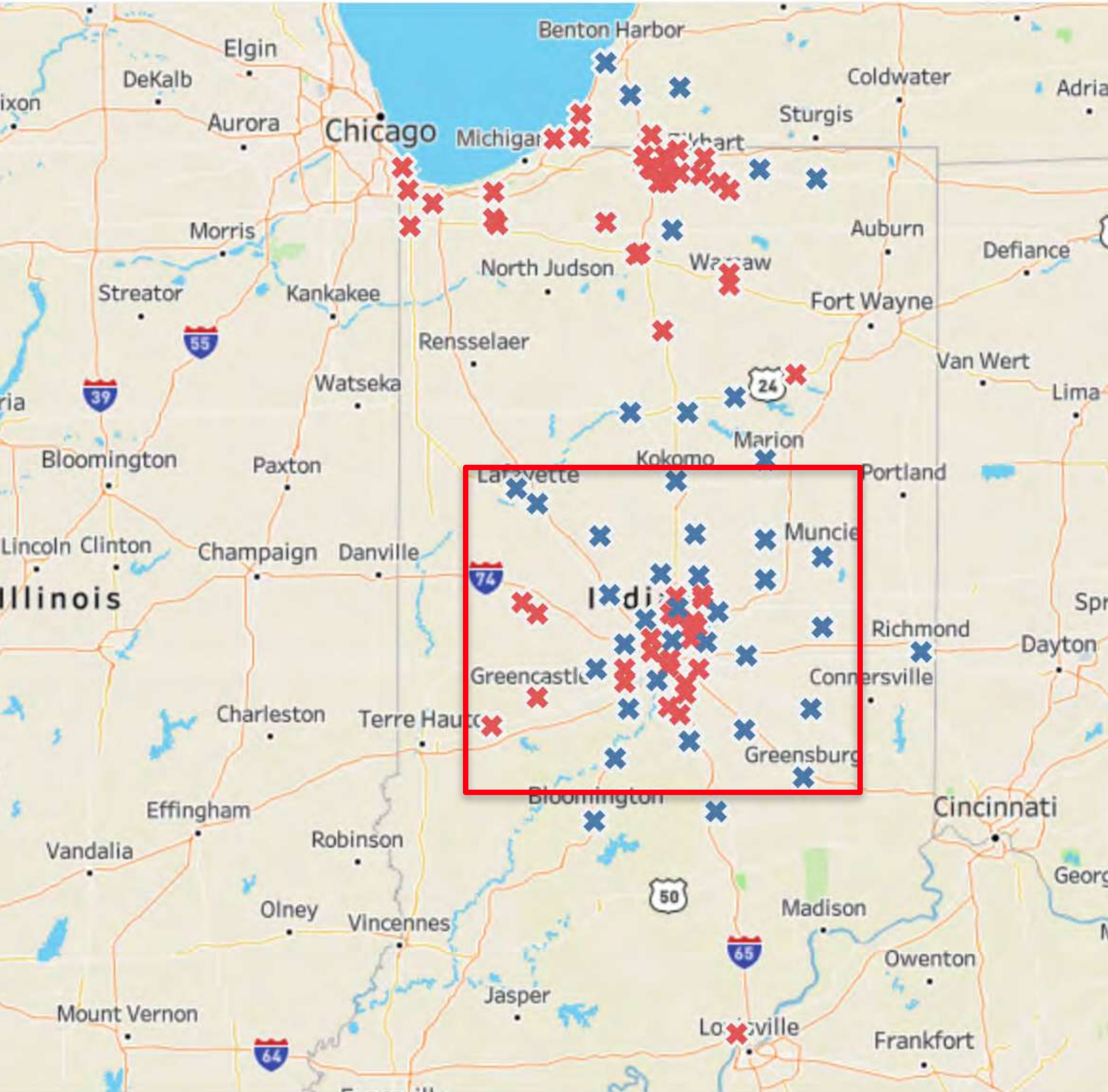
meet.ps/Everwise

Forensic performance analysis paired with latent opportunity capture in turn leads to actionable recommendations

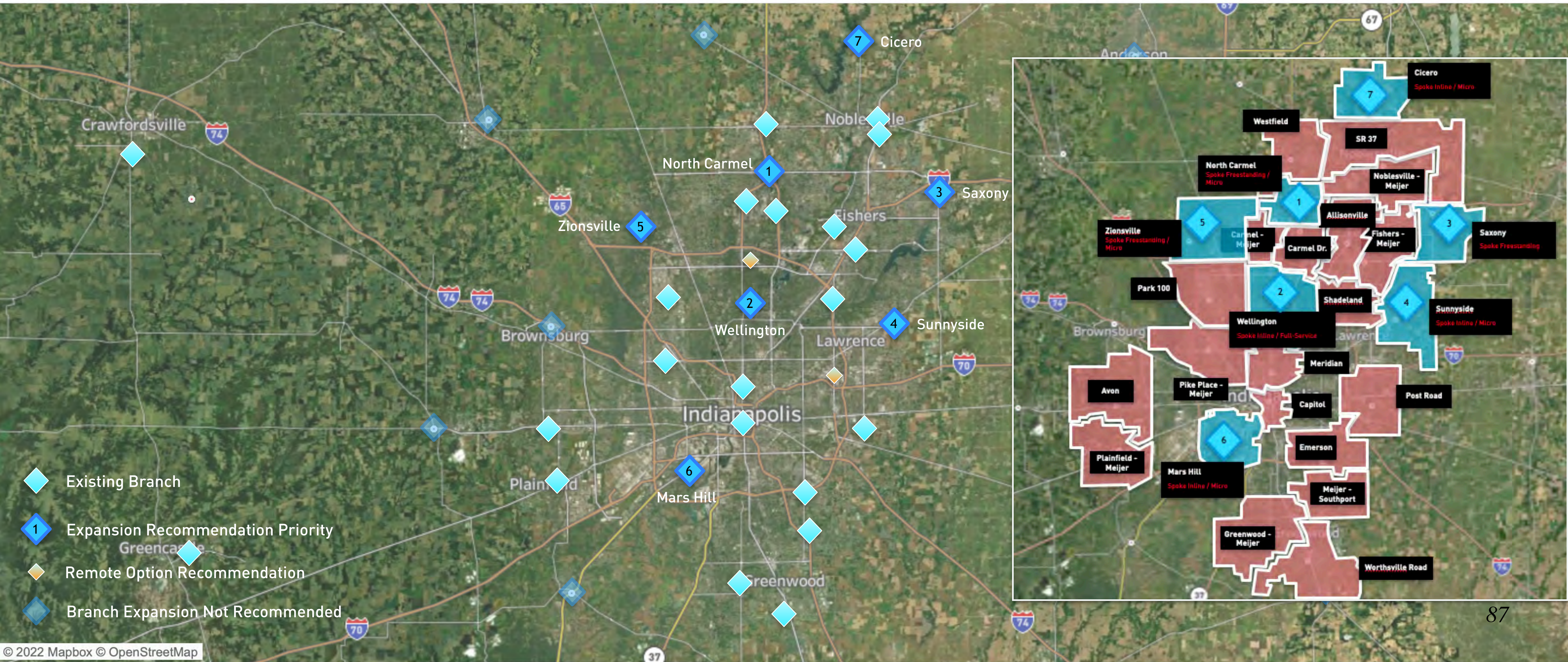
Branch	Total Accounts	Total TCU Households	TCU Consumer HHs	TCU Business HHs	Average Cross-Sell Ratio	% Single Account HHs	% Consumer HHs w/ Checking
Granger	12,001	2,738	2,583	155	4.38	7%	75%
Bittersweet	18,333	4,961	4,773	188	3.70	12%	69%
Plymouth West	23,435	6,392	6,213	179	3.67	11%	74%
Ireland	35,650	9,765	9,483	282	3.65	12%	72%
Meijer - 331	2,245	618	605	13	3.63	10%	80%
...							
Gary	7,720	3,933	3,883	50	1.96	28%	14%
New Albany	22,066	11,392	11,357	35	1.94	26%	7%
Total	760,334	285,080	278,898	6,182	2.67	19%	39%
Average branch	13,109	4,915	4,809	107			
Industry norm		1,500 - 2,000 per branch			2.0 - 2.4	45% - 55%	60% - 70%



A thorough review of expansion markets prioritizes next steps

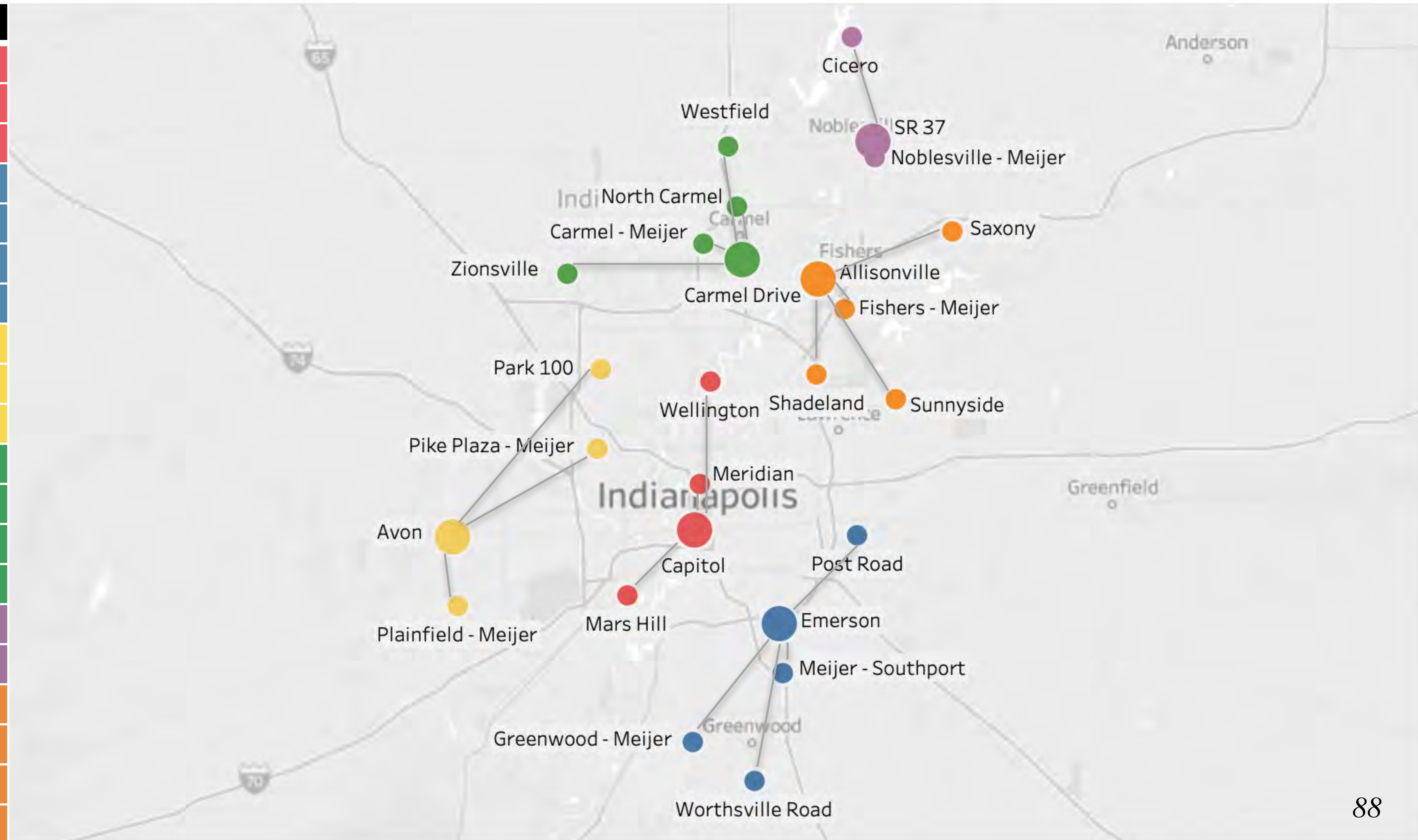


Synthesizing existing branch recommendations and future growth plans produces a medium-term strategic roadmap



Hub-and-spoke clusters designed to maximize efficiency

Cluster	Hub Branch	Spoke Branches
1	Capitol	Mars Hill
		Meridian
		Wellington
2	Emerson	Greenwood - Meijer
		Meijer - Southport
		Post Road
		Worthsville Road
3	Avon	Park 100
		Pike Plaza - Meijer
		Plainfield - Meijer
4	Carmel Drive	Carmel - Meijer
		North Carmel
		Westfield
		Zionsville
5	SR 37	Cicero
		Noblesville - Meijer
6	Allisonville	Fishers - Meijer
		Saxony
		Shadeland
		Sunnyside





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Clearance 10'6"

OPEN

OPEN

OPEN

Confidence changes everything.
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This is Confider



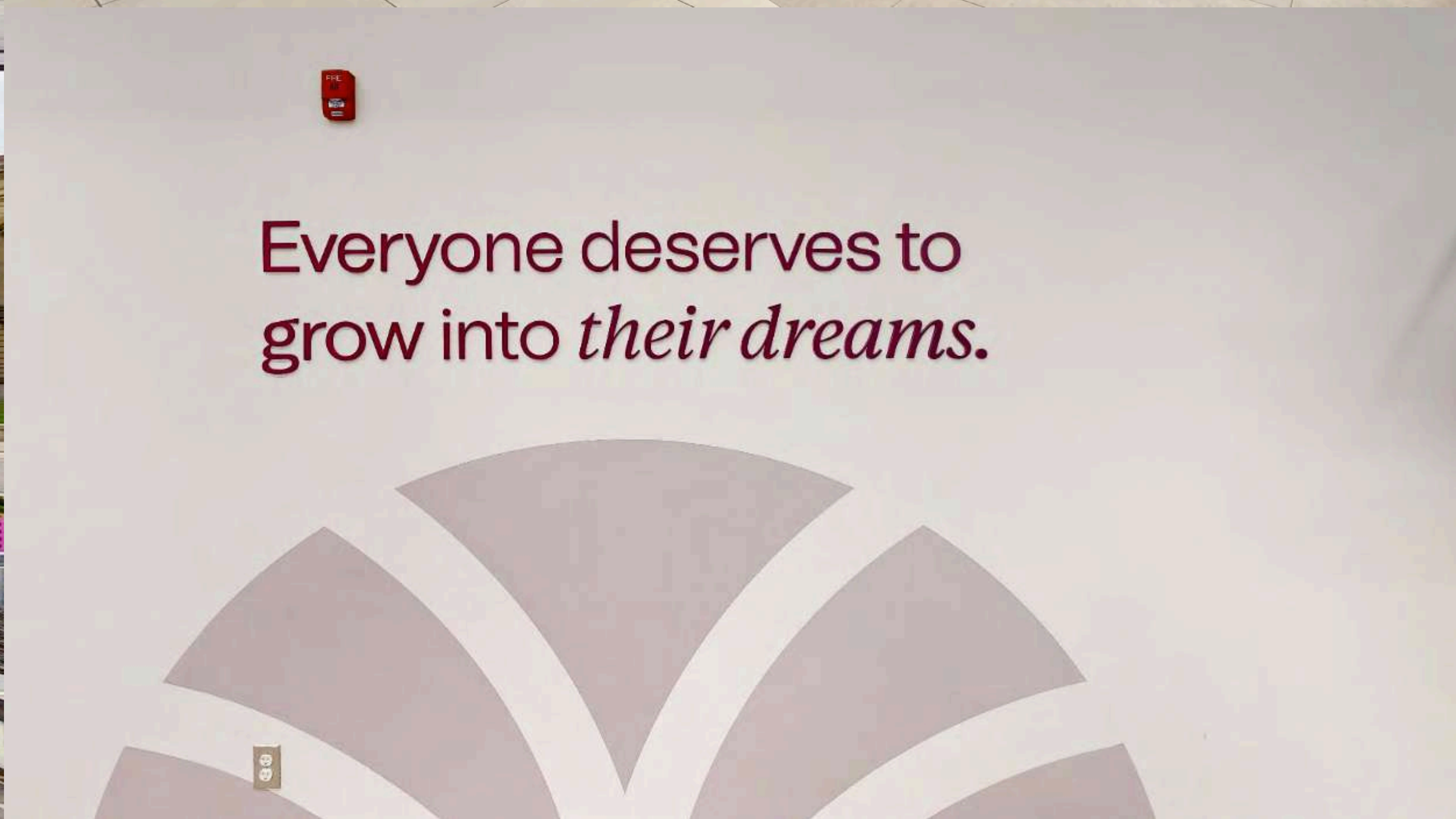




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Headquarters

People
First

Wisdom

Inclusion

Drive



Closing the Gap

Position + Presence

=

Performance

Questions



Adrenaline

