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Poised for the Next Chapter

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John R. Davis Talks to CUB

5 Ways to Get Your Members' Attention



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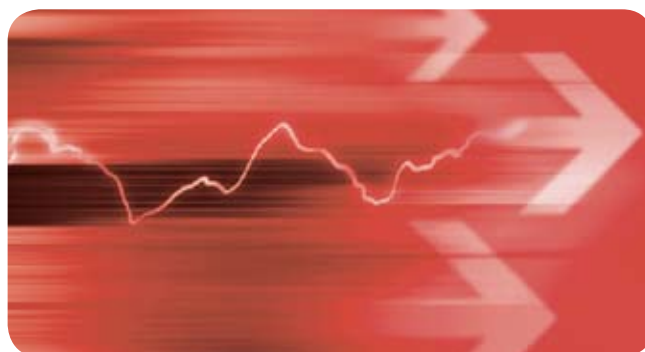
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Key Issues of Drive-Through Design

Membership Numbers and Location Figure Prominently

People are more comfortable with mobile and online banking, but they will always need to get cash at their credit union. The drive-through is needed for obtaining cash, either via teller or ATM. And the biggest trend in drive through design is technology. The addition of a marketing element allows the drive-through transaction to become more than a simple conventional transaction. “As long as Americans have a love affair with their cars, drive-throughs

will stay,” explains Carter. *By Laura Gater*

Most credit unions have at least one drive-up lane or drive-through, if not more, to provide quick and convenient service to members. There is much more involved in credit union drive-up design than just adding a canopy and a few lanes to the back of the building and calling it a drive-through.

“We consider drive-throughs one of the typical basic delivery strategies that customers expect,” says David Jaeckels, executive vice president and COO of BCI, in Milwaukee, Wis.

Drive-throughs are a cultural thing, notes Patrick Sende, president of Integrated Builders Group, in El Dorado Hills, Cal. He says that California is very unique in that it doesn’t have many credit unions with drive-through lanes. His clients in other states always ask for drive-throughs. The weather may be partly responsible for that, though.

Some drive-throughs have just two lanes, while other credit unions have no trouble keeping busy with an eight-lane drive-through. Member count and credit union location will determine the size and scope of a drive-through.

“To have drive-up lanes is better for business than to not have them,” explains Gene Lock, COO of Design Build Concepts,



in Atlanta, Ga. “I’ve never had a client not ask for a drive-through.”

BCI generally plans new credit union designs to handle 55 percent drive-through traffic and 45 percent inside traffic flow. If indoor traffic flow is higher, then they need to design a larger lobby; the same goes for a higher percentage of drive-through traffic at a credit union – the number of drive-through lanes will need to be increased to accommodate more stacking.

Credit union buildings are getting smaller, adds Lock, offset by the larger number of drive-through lanes built, and this may be due mostly to the economic recession affecting the amount of money that credit unions have available to build.

Drive-Through Keys

Designing a drive-through consists of many things, and separating drive-through traffic from walk-in traffic is often a primary goal. This will help avoid conflict between those getting in and out of cars to walk into the credit union and those driving in and leaving the drive-through. Stacking is usually limited to five cars per lane – any more, and traffic is likely to back up into a nearby street. Lane width also needs to be considered. In some parts of the country, like the South, either one or all drive-through lanes are usually designed wider to accommodate wider trucks. One lane is sometimes designed with a higher canopy as well, to accommodate oversize trucks.

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– Gene Lock

“In the future, I think credit union drive-throughs will have all ATM lanes and they will have pretty good success with that.”

– Thomas Montchai

The most important aspect of credit union drive-through design is appropriate placement on the site, says Scott Carter, senior vice president of design and construction at Consultants and Builders, Inc., in Duluth, Ga.

“There is nothing worse than having queuing wrap around the front of the credit union. It’s the biggest function, considering that members park and have to cut through the line of cars to walk in to the building,” he states.

Wider lanes and double stacks are also important features for credit unions in the southern and western states, adds Carter. It is important, however, not to make lanes too wide because then drivers of not-so-wide vehicles will have to open their car doors and step out to reach the tube. Drivers won’t be happy and accidents could happen.

Pneumatic Tubes and Related Design Trends

Overhead tubes are the most common ones that we see at credit union drive-throughs today, because they are easier and cheaper to install and maintain than underground tubes. Ninety-five percent of credit union drive-throughs utilize overhead pneumatic tubes, according to Jaeckels, and most credit union drive-through architects recommend them.

One reason for utilizing underground tubes may be that the drive-through canopy is not attached to the credit union; for example, in a strip mall this might be the case. Underground tubes might also be used in a credit union with a high-volume drive-through. Overhead tubes can carry the transaction into the building, where underground tubes will carry it to a room where the tellers work. This practice is often more efficient, notes Tom



Lombardo, vice president of Clayco, in St. Louis. Tellers located in a “work room” can still keep an eye on drive-through traffic and customers via two-way monitors and cameras. High-volume credit unions may also utilize double-sided tubes and drive-through lanes that can service two cars at a time (called “tandem lanes”).

Many credit unions today rely on monitors to identify members and conduct transactions. While they are completing transactions, the cameras can turn off and instead stream a marketing message to members about loans, rates, and other topics of interest related to finances. The addition of a marketing element allows the drive-through transaction to become more than a simple conventional transaction.

Technology Enables Changes

The biggest trend in drive-through design today is technology, says Carter. Having two-way audiovisual communication allows credit unions to maximize employees and helps ensure security by recording drive-through visitors, and helps improve efficiency in the drive-through lanes.

Other technology-related design enhancements include ATMs and cash recyclers. ATMS have been around for a while, but some credit union drive-throughs now consist of only ATMs, which may offer more efficient service, but remove the personal touch that many members prefer in their drive-through transaction.

Having all ATM lanes is more convenient for both the credit union and members because it’s more efficient, no tellers are needed, and it means 24-hour access to their accounts, says Thomas Montchai, design architect at DEI, in Cincinnati, Ohio

“In the future, I think credit union drive-throughs will have all ATM lanes and they will have pretty good success with that. We can see that becoming more popular, because we have seen an increase in the number of ATM lanes in the credit unions that we design,” he says.

Cash recyclers also increase the efficiency of getting traffic through the drive-through as quickly as possible, says Lock.

“We do see a change in drive-throughs, by using them to enhance marketing for merchandise, promotions and audiovisual transactions on monitors and digital display boards,” says Lock. “We do see change in how credit unions are becoming more efficient to accommodate members by speeding up [drive-through] transactions.”

Although people are becoming more comfortable with mobile and online banking, Sende notes that they will always need to get cash at their credit union, where they seek that personal relationship with a teller. Drive-throughs will always be needed for obtaining cash, either via teller or ATM.

Design Mistakes

Architects have to consider convenience, traffic flow, stacking (the number of cars in line), lane width, location, and municipal design codes before even drawing their drive-through plans.

Not paying attention to the so-called rules of drive-through design and failing to acknowledge the unwritten “rules” inherent to drive-throughs is a huge mistake, acknowledges Carter. These rules cover such things as inconvenient stacking and sharp left or right turns out of the drive-through.

Some of the key mistakes when designing a drive-through, according to Lock, are not providing enough lanes to accommodate drive-up traffic, not designing the drive-up to effectively accommodate traffic flow and ending up with a dead-end parking lot, and not providing efficient stack back to prevent drive-through lines from backing up into streets.

Cities and towns have to consider the impact of each drive-through on traffic circulation. Car and truck headlights, noise pollution, signage, and potential traffic snarls due to backed-up stacking on local streets, all affect drive-through building, location, and design.

Car and truck headlights can create a hazard as well as an annoyance to neighbors. Berms, low fences, vegetation and landscape walls can all help eliminate headlight hazards that

“Electronic banking may someday have an effect on drive-through windows, but not yet, because there is a need for traditional banking functions.”

– Gene Lock

may affect nearby traffic and homes. Noise levels are often limited by local municipal requirements, so they must be considered and dealt with when planning a credit union’s drive-through. Many municipalities also have strict signage rules and regulations. Stacking problems will affect local traffic and can cause mayhem during rush-hour traffic, so it must be dealt with before the problem occurs.

“From a design standpoint, the drive-up really does dictate a great deal of site planning,” explains Montchai. “We try to have the drive up not in the focal point, but try to position it for convenience and not make it stand out.”

Montchai says that areas with strict zoning codes may require his firm to anticipate planning for stacking the maximum number of cars, in order to keep them from backing up into roadways. Usually historic areas have strict restrictions against drive-ups. Credit unions will not select a building site that does not allow drive-throughs. Sometimes designers and architects are just not familiar with credit unions, and so are more likely to make mistakes in their design. Choose an architect that is familiar with credit unions in order to ensure that yours will be designed most efficiently.

Sende urges credit unions to consider other safety considerations. For instance, his firm doesn’t want a means for someone to hide behind a nearby hedge or wall, so they try to design a drive-through without such potential hiding places. Adequate lighting also goes along with eliminating hiding places. One other option for drive-through design is to place a walk-up ATM in

the credit union vestibule, which often goes against what the police prefer, but credit unions want to provide this convenience to their members.

Future of Drive-Throughs

“As long as Americans have a love affair with their cars, drive-throughs will stay,” explains Carter. “Drive-throughs have such an important part to play, and they are an incredible lifesaver for parents.”

Lombardo makes an interesting statement. He points out that because more credit unions are offering commercial lending solutions, they need to be open to offering a commercial drive-through lane (one that is wider, with a higher canopy) with a tube that has a greater capacity (to hold coin bags, for example) than in the other lanes.

“Electronic banking may someday have an effect on drive-through windows, but not yet, because there is a need for traditional banking functions,” says Lock. “There is still a need for brick and mortar credit unions. Our research indicates that face-to-face transactions are the most profitable ones.”

Laura Gater is a freelance business and medical writer based in Northeast Indiana. She has written articles for a variety of trade and consumer publications, including For the Record, Corrections Forum, Podiatry Management, Healthcare Traveler, University Business and Diversity/Careers in Engineering and IT.

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