

Relax, Regroup, Recharge

SHARYN ALDEN

Making the case for workplace wellness isn't difficult. Credit unions that prioritize employee health and wellness, design facilities around employee needs, and offer healthy lifestyle choices discover employees are happier, healthier, and more productive.

Some credit unions have added gyms, blood pressure checks, health screenings, weight loss programs, massages, nutritionist visits, and ergonomic evaluations.

But even well-intentioned organizations often have trouble instituting the workplace wellness concept. Failing to budget adequate time and money can prevent the project from moving forward.

While one specific workplace model doesn't work for all, some credit unions and employees have gained robust rewards from even simple wellness programs and facilities upgrades.

Promote fitness

Tim Draper, vice president of marketing with \$1 billion asset Navigant Credit Union, Smithfield, R.I., says, "When you invest in your employees by creating a healthy workplace, you're sending a strong message that you value your employees' overall well-being."

Draper says building relationships through a family environment at work is "woven in the fabric of who we are." Two years ago, the credit union developed a facility with employee health and fitness foremost in mind. The new design addressed air quality, lighting, and work spaces. "Step-down" areas, rather than cubicles, let in natural light and allow employees to see their neighbors.

A 900-square-foot fitness center features Nautilus machines, free weights, treadmills, showers, and locker rooms. Draper says the credit union addressed a liability concern early on before moving forward. "We felt the rewards gained through better health outweighed the risks associated with working out."

Everyone who uses the fitness center must sign a waiver releasing the credit union from liability. Draper adds, "Employees have to sign in and sign out every time they use the gym. We also provide guidelines, like suggesting they consult with their physician before exercising."

Navigant partnered with a local health club to design the facility and buy equipment. While the credit union's fitness center is free to employees, classes such as cardio kickboxing and step aerobics, and personal trainer services are fee-based.

FOCUS

- ▶ **Investments** in workplace health and wellness programs send a strong message that you value employees.
- ▶ **Simple** features such as employee lounges and better lighting improve staff morale.
- ▶ **Personal** financial relationships between members and employees thrive in warm, inviting facilities.

From fitness rooms to day-care centers to décor, facilities that factor in employee needs can retain staff and boost morale.

A photograph of four people sitting on large blue exercise balls in a fitness center. From left to right: a woman in a beige blazer, a man in a light blue shirt and red tie, a man in a light-colored shirt and patterned tie, and a woman in a red top and white skirt. They are all smiling and looking towards the camera. The background shows gym equipment and a window.

Staff at Navigant CU, Smithfield, R.I., enjoy a free, on-site fitness center. From left: Joanne Hallak, branch manager; Frederick Reinhardt, senior vice president/chief lending officer; Pedro Xavier, branch manager; and Ruth Messier, payroll representative. (Photo by Stebbings Associates Inc.)

The fitness center and equipment cost approximately \$40,000, according to Navigant President/CEO Gary Furtado. While it's hard to calculate direct return on investment, some benefits can be linked to the fitness center implementation, he says. "First is the successful repricing of our annual health insurance contract. Where the industry consultants tell us that companies are experiencing 10% to 12% increases in annual premiums, ours was far less than that. Since this is a performance-based calculation and we had fewer claims last year, it resulted in better savings for the credit union.

"Second, we use it as a way to attract and retain new employees," he adds. "Finally, we believe a healthier work force is a happier and more productive work force."

An employee willing to "mentor" others who want to get in



Baxter CU (top), Vernon Hills, Ill., provides a comfortable, private room for nursing mothers. Navigant CU's fitness center (right) offers Nautilus machines, free weights, treadmills, showers, and locker rooms. (Photos provided by Baxter CU and Navigant CU)



shape can help set the tone for employee fitness. One Navigant employee is dubbed "athletic director" by co-workers.

"He has organized an employee basketball league, a pool league [a pool table is located in the employee cafeteria], and now he has us involved in a statewide softball league," says Draper. "If you can find an employee who likes to do this sort of thing, it goes a long way to getting employees involved." Draper says it also helps that CEO Furtado supports these staff fitness initiatives.

Plan for unexpected stressors

Regular seminars offering healthy lifestyle tips are part of the landscape at \$433 million asset Insight

Financial Credit Union, Orlando, Fla. "We've offered subjects such as 30-minute meals, and dealing with stress at work and at home," says Lynn W. Owen III, president/CEO.

Flexibility in meeting employees' needs is key, he says. "A few years ago, local schools unexpectedly closed during hurricane season. During that time, we provided on-site day care for our employees so they didn't have to worry about the loss of income or the safety of their children."

The credit union assists employees when unexpected financial burdens hit. "During hurricane season, we've connected several employees to monetary resources and donated goods from our employees. Grants and low-interest loans helped offset the damage to their homes," says Owen.



'Be flexible to employees' needs whenever possible.'

Lynn W. Owen III

Stress often comes in waves, he adds. "In the past, when three hurricanes hit central Florida, one right after another, our credit union opened its doors to let staff—whose homes had been damaged in the first hurricane—safely ride out the subsequent storms overnight."

The credit union also allows employees to convert vacation and sick time to paid time off. "Employees can use their time off for whatever reason they need, and they can 'cash out' some banked time to help with unexpected expenses," Owen continues.

Summing up the credit union's philosophy about health and wellness, Owen notes, "Be flexible to employees' needs whenever possible. It's the best practice and the one we try to follow."

Establish a wellness team

How do you prioritize wellness when you're building a new facility? John Bratsakis, senior vice president of business development at \$1.2 billion asset Baxter Credit Union, Vernon Hills, Ill., says, "As part of the preparation process, a team of employees representing different areas of the or-

Wright-Patt CU Inc., Fairborn, Ohio, encourages employee/member interactions through friendly signage and gathering places (top) and a coffee bar (below). (Photos by PPC Design)

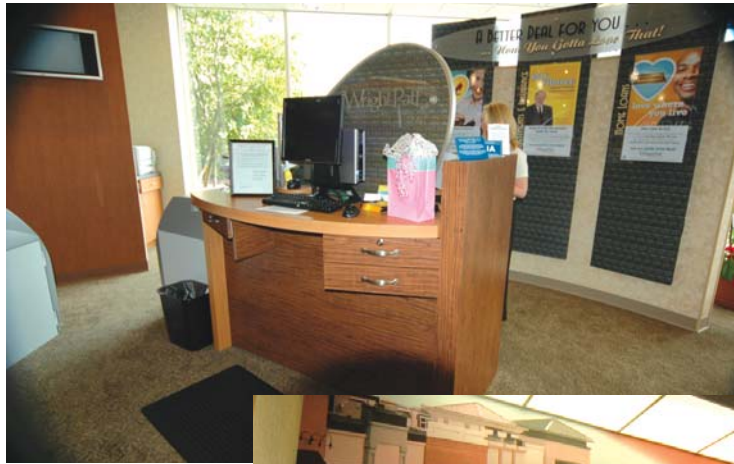
ganzation should be formed to research and work with professionals to make decisions. Areas of consideration include ergonomics, office layouts, fitness facilities, and a private room for nursing mothers.”

Bratsakis is the lead manager of a team planning Baxter’s move to a new headquarters building this fall. Currently, the credit union is divided into two buildings across the street from each other.

Though space has been an issue even at the current locations, the credit union made room for a fitness center including lockers and showers, a private room for nursing mothers, and an outdoor basketball area. “Employees regularly use these facilities during breaks and before and after work,” Bratsakis says.

“Our president/CEO, Michael Valentine, has been the driver for bringing everyone together under one roof,” notes Bratsakis. “A great deal of thought has been and continues to be given to how we integrate departments and functions to make sure all employees have an optimal working environment.”

The credit union has a health and wellness committee, which the human resources depart-



ment administers. It includes a team of volunteer employees from a variety of areas within the credit union. Bratsakis says it’s crucial to include a cross-section of the organization in the planning process. “One of the key issues is to take time in the beginning of the process to truly look at what you’re trying to achieve within the facility and make sure the plan takes your future needs into consideration,” he says.



▶ SIMPLE WELLNESS SOLUTIONS

If you haven’t budgeted for a redesign or expansion that addresses health and fitness, you can take simple steps to address employee wellness. Tips culled from credit unions include:

- ▶ **Conduct** an employee-needs survey.
- ▶ **Form** a wellness committee based on your credit union’s interests and needs. Get buy-in and support from all staff levels.
- ▶ **Identify** employees willing to be mentors.
- ▶ **Offer** healthy tips in newsletters or posted on bulletin boards.
- ▶ **Promote** national health campaigns such as diabetes and heart disease awareness.
- ▶ **Provide** good lighting throughout the credit union. Consider installing skylights where natural light is low.
- ▶ **Provide** a large break room that gives employees several ways to interact. The area might include a refrigerator, computer with Internet access for personal use, wide-screen television, board games, or a pool table.
- ▶ **Provide** healthy beverages and food choices.
- ▶ **Provide** an outdoor area for breaks or special events. Create an interaction spot with picnic tables and chairs, and a place to play basketball or other activities.

Listen to feedback

One chair doesn’t fit all at \$210 million asset Yakima (Wash.) Valley Credit Union. “Our staff are welcome to select work chairs that are ergonomically right for them,” says Earl Weatherman, president/CEO.

The credit union also provides flu shots and discounts on health club memberships. It invites Red Cross representatives to conduct presentations on disaster preparedness, and its health insurance provider presents on wellness topics.

Yakima Valley is incorporating hypoallergenic filters in a new building under construction. “We’re optimistic this will help staff with allergies and colds. If so, we’ll use them in other facilities,” says Weatherman.

While the credit union’s branches aren’t large enough to house day-care centers or fitness rooms, Weatherman says a current remodel incorporates a

► GYMS: SWEAT THE SMALL STUFF

While fitness centers can help employees get in shape, says Tim Draper, vice president of marketing at Navigant Credit Union, Smithfield, R.I., make sure to:

- **Create** a liability waiver (and require employees using the facility to sign it).
- **Show** employees how to use the equipment. Don't open a gym without educating staff first.
- **Offer** classes and possibly personal trainers. This assures employees who might not try the gym on their own that they have a support system in place.

lounge that can be used as a nursing room or quiet area for staff.

He says employee comfort factored into a facility with high windows because natural light often is more relaxing than artificial light. The credit union asked employees what they wanted in their new work space, he explains.



'Many times small things can make positive differences for your staff.'

Earl Weatherman

natural light, we put in a skylight above her work area. It will give her and others in the area more natural light."

The lesson: Ask employees what they like and don't like, says Weatherman. "Many times, you'll find small things can make positive differences for your staff."

Create a homey space

It's no secret happy employees are productive and loyal. Some credit unions go above and beyond to create pleasing facilities for staff.

Scott Carter, senior vice president, design and construction with Consultants and Builders Inc. (CBI), Duluth, Ga., says the company provided a

fun environment for a \$1.3 billion asset Charleston, S.C., credit union's branches.

"South Carolina Federal Credit Union uses the tagline 'Employer of Choice' in its promotions, so it hired CBI to help employees relax, regroup, and recharge before entering the sales floor," explains Carter.

The result was a bright, colorful break area with a serpentine counter and matching ceiling—ending with two lounge chairs and a plasma screen where employees can play video games. "There's also an Internet station for personal use, and additional plasma screens help with employee retention," he says.



'Fun and relaxing places like South Carolina FCU increase employee retention and improve recruiting efforts.'

Scott Carter

"This is a place where employees want to work," says Carter. "Fun and relaxing places like South Carolina Federal Credit Union increase employee retention and improve recruiting efforts."

Before moving forward when planning work spaces, Carter says, "in addition to a cost/benefit analysis, evaluate your policies and procedures to make sure they support health and wellness. Next, perform a needs assessment to determine your employee base, their needs, and how you can maximize their comfort levels."

You may be surprised to learn employees warmly receive home-like environments, he says. "Once you decide to make changes, determine the anticipated use of space, floor plan, and furnishings. All these things go into creating an environment that feels like home."

Encourage personal connections

Improved health and wellness at work aren't necessarily measured just by health-related programs

and on-site gyms. One way to take a reading on health and wellness is to make the workplace “feel good.” A starting point may be talking with vendors who’ve helped credit unions in this effort.

Doug Clark, vice president of client relationships with PPC Design, Novi, Mich., says the firm recently designed a member center for \$1.2 billion asset Wright-Patt Credit Union Inc., Fairborn, Ohio. “Besides emphasizing products and services, we conveyed the credit union’s ‘We are here to help’ motto.”

Clark explains the warm, comfortable environment promotes personal financial relationships. “Employees and members love the space, and it also promotes their educational message and builds trust.”

If you’re building a new facility, help members “feel” the difference between credit unions and banks, he suggests. “The retail facility needs to educate members and potential members through the physical aspects of the member center or branch,” says Clark.

PPC Design helps credit union branches plan and display products and services that affect current and potential members’ lives.

“Decide what two or three key products or services you want to promote that allow members to achieve financial well-being,” advises Clark. “Then work with a retail specialist who looks at factors such as your demographics, products, competition, and sight line, as well as the feeling you’re trying to convey.”

Through the right blend of “engagement solutions” such as layout, merchandising fixtures, soft-fit systems, signage, and finishes, credit unions can reinforce their messages, notes Clark. “This gives employees an environment they can be proud of, and it makes their jobs much easier.” @

RESOURCES

- ▶ Consultants and Builders Inc., Duluth, Ga.: 770-729-8183 or consultantsandbuilders.com.
- ▶ CUNA: cuna.org, enter “health and wellness” in the search box.
- ▶ PPC Design, Novi, Mich.: 248-348-7755 or ppcretaildesign.com.

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