



# Aloha Pacific Federal Credit Union

*NATIONWIDE*

*BRANCH SYSTEM | FLAGSHIP BRANCH | BRANCH TRANSFORMATION | TENANT IMPROVEMENT | PROTOTYPE*

Aloha Pacific Federal Credit Union (FCU) had become Hawaii's third-largest credit union, and it needed to grow to accommodate the workforce it served. This included the relocation of their Las Vegas branch and expansion of their Waimalu, HI branch, ultimately leading to a system-wide branch renovation and relocation initiative.

Each branch now boasts a new environmentally-friendly design, the latest technology, and innovative teller features like cash automation technology in a "cash bar" instead of traditional teller lines. The end result was easier movement for staff, better use of space, and an exponential return on investment from new business.

**50%**

GROWTH IN DEPOSITS  
(HENDERSON BRANCH)

**2nd**

LARGEST HAWAIIAN CREDIT UNION

**6**

COMPLETED PROJECTS



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Founded in 1936, Aloha Pacific Federal Credit Union (FCU) (formerly-named Honolulu City & County Employees Federal Credit Union) saw a need to satisfy the banking needs of Honolulu's workforce. Membership quickly grew to include more than 2,000 select employee groups and is now Hawaii's third-largest credit union. As part of the dedication to their members, Aloha Pacific FCU developed a forward-looking philosophy by incorporating technology that includes mobile, text, telephone banking, and online account services.



## *HENDERSON, NV BRANCH*

Las Vegas, NV is considered the ninth Hawaiian island because it has become a favorite destination for Hawaiian tourists, with 260,000 guests visiting each year. Due to the low cost of living and relaxed culture, Las Vegas has also become the largest migration destination for Hawaiians. Because of this, Aloha Pacific FCU wanted to expand to Las Vegas to reach this large Hawaiian-native market and work toward increasing their mortgage lending business.

The original branch location the credit union opened allowed them to build a mortgage portfolio; however, it was not in the right location to build membership. The branch did not experience high traffic flow, was located far from most of the city's Hawaiian population, and was based in an area still feeling the effects of the economic downturn. Realizing they had to relocate their branch, Aloha Pacific FCU turned to NewGround for help.

The decision had already been made by Aloha Pacific FCU leadership to relocate the Las Vegas branch to Henderson—a suburb just southeast of downtown—where many Hawaiian natives have already settled. They felt that this location would give them a better opportunity for sustained growth over a longer period of time. The credit union engaged NewGround's Strategy Team to verify their decision with demographic data. NewGround

confirmed that the location was near the heart of Henderson's Hawaiian community, there was a sufficient range of household income within a three-mile radius of the location, and the branch stood in an area with strong traffic flow.

Aloha Pacific FCU wanted to incorporate several design elements to engage their core Hawaiian target market, as well as incorporate a cutting-edge technology infrastructure that related to their Oahu locations. To engage their target market, the credit union decided to incorporate a Hawaiian look and feel without the stereotypical design elements of Hawaiian-themed establishments. They wanted the location to give the impression that members were back home on the islands as soon as they walked in the door.

NewGround also wanted to leverage technology to handle more transactions without increasing the employee headcount. They implemented two key technology and design elements: virtual tellers and teller pods. The virtual teller is a kiosk similar to an ATM but displays two-way video so that members can communicate with a teller—at the headquarters in Honolulu—while withdrawing cash, making a deposit, or cashing a check. The virtual teller is located in a vestibule that can be separated from the rest of the bank during off-business hours and is easily accessed by members using their debit cards.

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### *WAIMALU, HI BRANCH*

Following completion of the Henderson, NV branch, Aloha Pacific FCU decided to move the Waimalu, HI branch-located on Oahu-to a bigger space in the same shopping center and incorporated the same branding elements and retail platform as its predecessor. These two new branches saw so much success that the credit union decided to renovate and refresh many of their other branches on Oahu as part of their long-term strategic plan.

### *SYSTEM-WIDE BRANCH RENOVATION AND RELOCATION INITIATIVE*

In the fall of 2017, leadership embarked on a branch renovation and relocation initiative, partnering with NewGround to help them achieve their system-wide transformation. Each branch claims the same environmental design, houses the latest technology, and the teller area now features a cash bar. The cash bar is a slight variation from the teller pods installed in the very first design in Henderson. Similar in appearance to a traditional teller line, the cash bar-open on both ends and integrated with cash automation technology-supports the universal banker and allows for easier movement by staff for member engagement. The decision was made to make the change because of space limitations in the existing branch.

As a direct result of the transformation of their branches and the strategic decision around their branch locations, Aloha Pacific FCU saw an exponential return on their investment in deposits, new accounts, and loans.

