



City & County Credit Union

MINNESOTA

BRANCH SYSTEM | PROTOTYPE | BRANCH TRANSFORMATION

Located in the greater Minneapolis-St. Paul, MN area, City & County Credit Union is a forward-thinking organization that seeks to serve its members with a more personal and innovative approach to banking. Through market studies, NewGround vetted existing properties for strategic effectiveness and also aided in land acquisition of new locations. Therefore, when it came time for execution, design and architecture came together to create open, friendly areas that encourage human interaction. The bright color palette of the brand is enhanced by spaces that are bathed in natural light. This conveys energy and optimism.

In conclusion, increased performance quickly followed for the branches that underwent transformation. CCCU continues to expand and update their entire system with the help of NewGround.

43%

ABOVE NEXT BEST PERFORMING
BRANCH (SHOREVIEW)

6.3%

GROWTH RATE ANNUALLY

85%

INCREASE IN REAL ESTATE LOANS
(SHOREVIEW)



City & County Credit Union

MINNESOTA

BRANCH SYSTEM | PROTOTYPE | BRANCH TRANSFORMATION

Over the years, City & County Credit Union (CCCU) set out to evolve their services to better meet the needs of their members with a more personal and innovative approach to banking. The process started by determining if the site they secured years earlier in Shoreview, MN was still a financially sound business decision. After extensive market research, NewGround found that Shoreview remained a great location to target a younger, tech-savvy crowd. To appeal to that market, the building needed to stand out and function differently than other CCCU locations.

NewGround capitalized on the unique exterior design with vibrant color and lighting, illuminating the building at night with CCCU's unique pink lighting—attracting members and adding subtle beauty to its surroundings. The branch was designed for relaxation, private one-on-one consultation sessions, and areas for each universal employee to step “off stage” and complete work in privacy.

Smart, member-friendly technology was integrated into the design, including a personal device bar to introduce and familiarize members with mobile and tablet banking services. The 3,300 square foot branch is now operated by a team of just four universal employees, and quickly became CCCU's top-performing branch by attaining the top rank in the number of gross loans, checking accounts, and balance transfers per full-time employee. This is a true testament that efficiencies and growth can be realized by a well thought-out design rooted in understanding the trends and psychographics of markets.

Due to the success of the Shoreview branch, CCCU leadership knew it was time to strategically transform their system of branches using the Shoreview design as a prototype. The NewGround strategy team counseled CCCU on which communities would best be served by the credit union, along with where to purchase land. Ultimately, NewGround helped aid some of the land acquisition. One of those land purchases was in a new commercial development site in Woodbury, MN, which is in a growing and affluent community southwest of St. Paul. The look, feel, and functionality of the branch is consistent with the Shoreview branch, but the exterior was modified to meet the aesthetic requirements of the commercial developer.

The third branch transformation took place in Eagan, MN. This project was a little different because the Eagan community already had a CCCU branch for many years. It was severely outdated, so to keep the look and feel of the new prototype alive, a plot was acquired down the street to build a ground-up branch.

CCCU will continue to update their entire branch system over the next several years. The credit union shares NewGround's view—serving their employees by providing a positive environment to work in is equally as important as serving their members by giving them a positive place to do their business. CCCU stepped out of their comfort zone and into a very successful future.

