



FirstOntario Credit Union

ONTARIO, CANADA

BRANCH SYSTEM | TENANT IMPROVEMENT

FirstOntario Credit Union (FirstOntario) decided to expand their branch network, leading to a 10-year engagement with NewGround to develop and execute a branch strategy focusing on the universal banker concept, where bankers are free to move about and perform both teller and member service tasks. This concept, together with cash recyclers and a groundbreaking remote teller system, made branches maximally efficient while improving the overall member experience.

As for overall look and design, the goal of each branch was to set a tone for extraordinary service. A concierge, complimentary coffee and branch tours, and comfortable waiting spaces all helped achieve this goal as well.

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PROJECTS COMPLETED
BY NEWGROUND



10

YEARS OF PARTNERSHIP



SYSTEM-WIDE
TRANSFORMATION



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FirstOntario Credit Union (FirstOntario) recently decided to expand their branch network by reaching out to a thriving residential market in North Oakville, a high growth, high-income residential location. Since a new retail development plaza was a popular destination for the community, this became the chosen site for the new branch. Situated among three of the big five banks, FirstOntario decided to make a bold move to create a new banking model for the region.



STRATEGY

Entering a new community, FirstOntario needed to make an impactful statement that would quickly establish their presence in the marketplace and set the tone for extraordinary service. Together, FirstOntario and NewGround developed a new branch strategy focusing on the universal banker concept. A universal banker is a cross-trained employee capable of performing both teller and member service tasks, which can reduce the number of full-time employees while also enhancing the credit union's member experience. For example, two cash recyclers allow the staff to move away from the complexity that processing cash entails, so that the focus is directly centered around the needs of the members.

Upon entering the branch, guests are greeted at the front door by a concierge who welcomes you into the branch with a warm smile. If this is their first visit, guests are offered a complimentary coffee and a tour. After settling in, they are escorted to a waiting area that suits their needs. Member waiting is differentiated from wealth management waiting by style and aesthetics to reflect the intended service delivery each area requires.

DESIGN

Located in a strip mall, the exterior design was primarily guided by strict municipal planning guidelines. However, occupying an end unit ensured that FirstOntario did not get "lost in the crowd" amongst the rest of their retail neighbors. The clean, symmetrical exterior layout allowed the credit union to have a heightened signage presence on multiple faces of the exterior.

The interior design projects the aesthetic of the loft or condo that members might aspire to possess. The use of the steel structural elements also reflects the credit union's history in both steel and auto manufacturing. To complement the steel, the floors, wall accents, and drop ceilings were finished in a lightly stained wood. The space has twenty-foot ceilings yet remains welcoming and cozy, with a mixture of rustic and industrial elements.

The cash recyclers play a large role in how the interior space of the credit union is utilized since employees are not tethered to a cash drawer. Laptops, rather than fixed desktops, are used to assess, record, and process member needs and allow staff to leave the station and wander with their guest. One cash station is designed to deal with fast transactions, while a second station offers barrier-free service for those desiring a lengthier transaction. For other transaction options, members can use an ATM or chat with "PAT." As a core service for FirstOntario, PAT is a "personal assisted teller" using ITM technology, where all banking needs can be addressed by a remote teller. PAT offers quick, convenient assistance and allows for extended hours of service after the branch is closed for the day. Five different consulting rooms are in the tool chest, with none serving as the traditional desk/barrier mode. From one on one discussions to family comfort with kids in mind, members can discuss their financial needs in an environment that is designed to meet their requirements. Lastly, though certainly not less important, is the employee experience and staff comforts. The branch provides a comfortable off-stage area to recharge and discuss ideas with colleagues. Throughout the space, staff needs are paramount to ensure they have the tools required to successfully serve their members.