



Mabrey Bank

OKLAHOMA

BRANCH SYSTEM | FLAGSHIP BRANCH | PROTOTYPE

Family-owned and locally-operated, Mabrey Bank has partnered with NewGround for over 60 years. Part of being a successful community bank is evolving with changes in the industry and society. Together, NewGround and Mabrey Bank have been on the forefront of innovation while continuing to appeal to Mabrey Bank's more traditional customer base. For decades, NewGround has designed and project-managed numerous new buildings and remodels for Mabrey Bank's corporate space and branches. In 2020, NewGround completed a state-of-the-art flagship branch in Oklahoma City – a new market for Mabrey Bank. The 10,123 square foot branch features a unique banking experience that showcases stunning art and a breathtaking two-story ceiling-suspended aluminum sculpture, blurring the lines between a bank and a contemporary art gallery.

\$88M

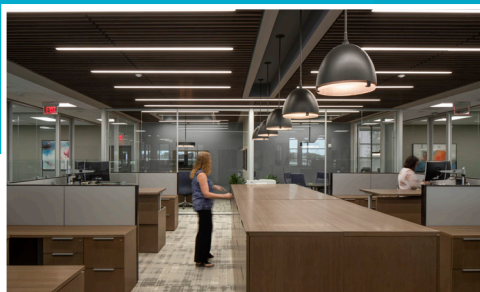
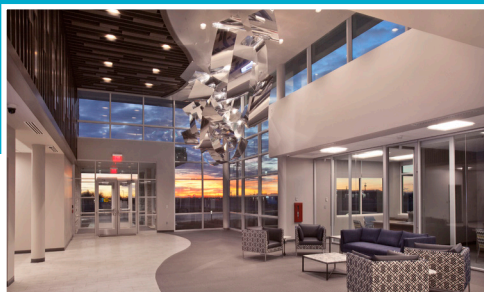
AVERAGE DEPOSITS
PER BRANCH

10.4%

GROWTH RATE ANNUALLY

1950s

NEWGROUND CLIENT SINCE



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Looking to transform, Citizens Security Bank of Oklahoma took a leap of faith and rebranded in 2015. Owned by the Mabreys, this community bank had worked hard to remain family-owned and locally-operated, yet their name, Citizen's Security Bank, was similar to other institutions in the market and gave a different impression. So, they decided to go back to their roots, to their family name-and rebranded as Mabrey Bank.

Primarily serving small to mid-sized communities, the Mabrey family has been a fixture in Oklahoma for four generations and their name is well recognized and respected. While rebranding was a bold decision, it was a necessary step as they moved into the Tulsa market to enhance their brand recognition as an institution focused on superior customer service.

Beyond the rebrand, they wanted to take their transformation to the next level, aligning their brick and mortar with this new brand. The Mabreys felt it was time to grow and modernize their branch network. Not wanting to alienate their loyal customer base, they needed a design that was rooted in their traditional history, but elevated to meet customer expectations for cutting edge retail banking. Having already secured a prime piece of real estate in the MidTown Utica Square area of Tulsa, building a brand new full-service prototype was the logical next step in their transformation. Now, all they needed was the right partner.



STRATEGY

Staying true to their goal of transformation, they knew they needed not just an architect and construction firm, but a



financial retail design expert for their new prototype branch, a partner. NewGround came to mind.

NewGround and the Mabrey family had maintained a good relationship over the years, having partnered together on various projects since the 1950s. NewGround's thought leadership and retail banking experience made them a natural fit to create this new location.

The strategic planning started with an Ideation session that included key leaders within the bank. Throughout this process, it was uncovered that with their strong percentage of commercial clients the branch needed to be designed around a more consultative experience rather than a transactional one. This meant a smaller retail footprint and more space for private one-on-one discussions between clients and the bank's commercial lenders. The Ideation session also confirmed that the name, Mabrey, carried a strong reputation and reaffirmed their decision to capitalize on that clout for their rebrand.

DESIGN

Having been well-versed in the Universal Banker Model, the Mabrey family had strong opinions on how best to implement this concept into their design. With NewGround's guidance, they elected to forgo the on-stage/off-stage model to keep as many employees on the floor as possible.

They also chose to stay true to their commitment to personal interaction and did not employ smart and virtual ATMs. Instead, they optimized the in-branch experience using teller pods and digital signage. Three drive-thru lanes and a drive-up ATM allow the bank to offer their customers convenience, but all other transactions are driven inside the branch to encourage personal communication. Fifteen full time employees serve Mabrey Bank's high-worth clientele in this MidTown branch.

As for the look and feel of the branch NewGround stayed true to Mabrey's traditional style with sophisticated touches like

fine artwork, wall coverings, modern furniture, and muted colors throughout the consultative spaces. The retail space features lightly branded elements in a welcoming and open floor plan. It was important that the building design fit in well with the neighborhood, so the exterior is a nod to the affluent area featuring a natural stone facade, subtle archways, and a slightly pitched roof.

BUILD

The site the Mabreys chose for their new branch location was a combination of three pieces of property, each with existing buildings. The build process began with the demolition of these existing structures. While the site was not without challenges, the location was ideal. At the completion of the project the Mabreys are proud that they were able to stay true to their family history and the beautiful new MidTown Branch built to serve their growing customer base.

OKLAHOMA CITY FLAGSHIP BRANCH

In June 2020, NewGround celebrated the completion of Mabrey Bank's new flagship branch in Oklahoma City. Expanding into a new market, the 10,123 square foot branch features a unique banking experience, blurring the lines between a bank and a contemporary art gallery.

The two-story volume ceiling with large open windows showcases a breathtaking aluminum sculpture suspended in the lobby, creating a light, airy, captivating space. The sculpture, *Windows: Reflections of Mabrey*, is a permanent site-specific installation created by prominent artist Sharon Loudon. Known for her whimsical use of lines, Sharon utilized highly reflective raw aluminum and colored aluminum strips suspended from steel cables to create this one-of-a-kind sculpture.

The lobby features high-end hospitality finishes and unique detailing, inviting customers to sit in the living room-style waiting area. The branch also offers a variety of meeting space configurations to accommodate different workstyles. Meeting space options include a community table for more informal gatherings in the lobby, two medium conference rooms, a large conference room equipped with video conferencing technology, and private office meeting spaces for small group collaborations.

NewGround provided strategy, design, and project management services for this new Mabrey Bank flagship branch, amid a longstanding partnership with the financial institution for over 60 years.

