



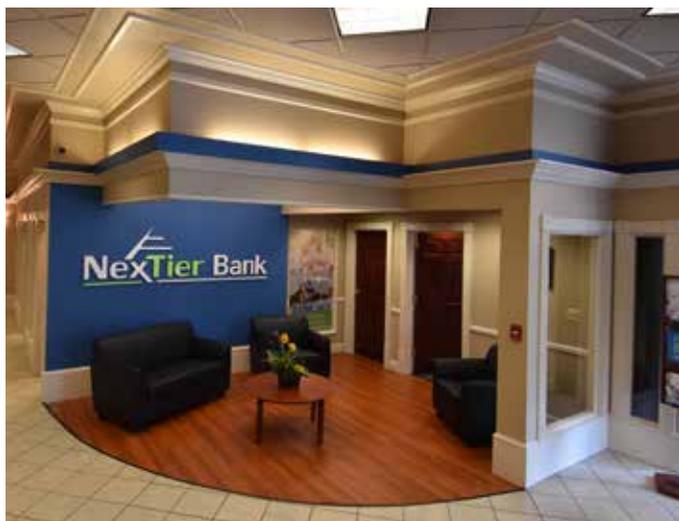
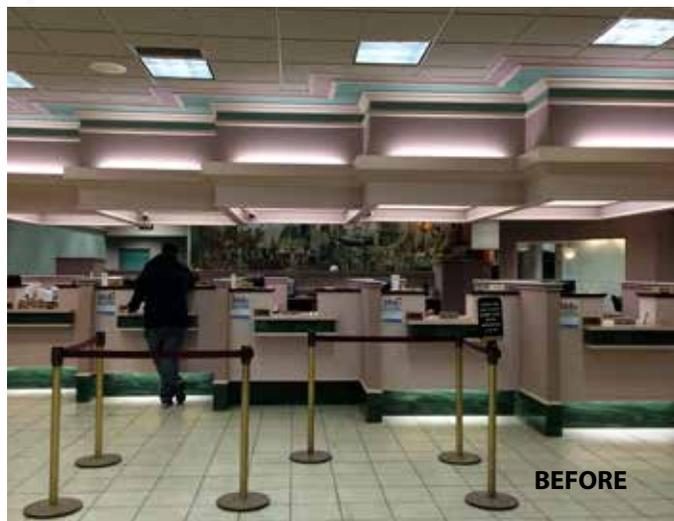
# New Year's Resolutions:

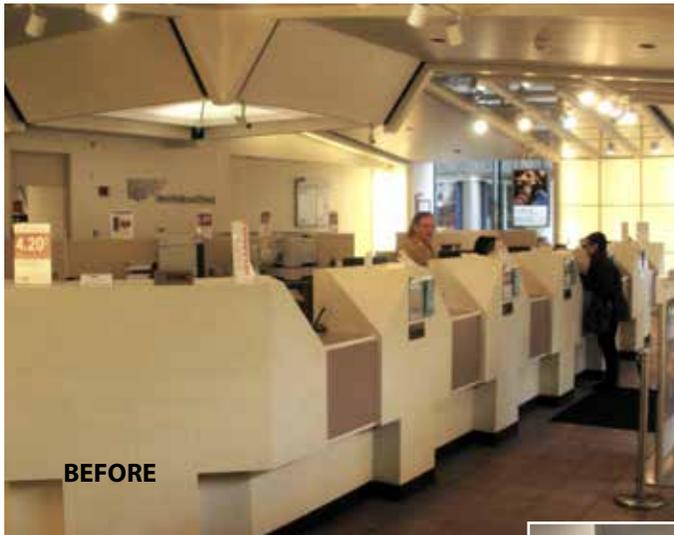
*A Better You, A Better Branch*



by  
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The beginning of a new year always brings to mind change. A change to improve upon the not so good and change to improve upon the good to make it better. The top resolutions at the start of most new years' tend to relate to health, finances and losing weight. While most people are making the commitment to refocus their attention to their finances, it would serve banks well to do the same. Half of the branches in the United States are over 20 years old and many of them are outdated. With all the technological advances, changing customer preferences and increasing delivery channels, banks need to rethink the branch environment in order to remain relevant and stay competitive.





As bank branches move to reimagine their networks, most are doing so with the primary goals of improving the branch experience and increasing branch profitability. It is true that the amount of transactions conducted in a branch continues to decline and while many banks understand this, they also know that the branch is vital to the success of their organization – as long as it is positioned in a good location/market and all available space is effectively being used to support transactions, brand awareness, education and improve sales. Today's customers are now using the bank branch for expertise, guidance, and high involvement services and the branch retail environment needs to reflect that.



Here are some example branch transformations. You will see the use of community walls, teller pods, interior and exterior retail branding and the integration of technology. All of these things translate to a better experience for your customers, can positively affect profitability, will enhance brand/name recognition and will add greater efficiency and flexibility. As you look to make improvements for 2019, be sure to include your branch network in the mix.



James G. Caliendo is a former bank executive and now President and COO at the 108 year old design/build and retail services firm. In the past 18 years alone, under Jim's direction, PWCampbell has worked with over 500 financial institutions influencing millions of square feet of retail and operational space to create engaging, impactful and scalable solutions for every sized facility project. Jim is viewed as an industry leader with bankers on the reimagination of their retail delivery services network.