

**HOW TO TURN A LARGE EMPTY LOBBY INTO AN INVITING PLACE.** Many banks are suffering a hangover from the days gone by when large bank buildings—with equally large lobbies—were common. Numerous teller stations, multiple offices, a large new account and secretarial platform area, conference rooms, and spacious seating areas are nearly passé as more consumer and business customers by-pass the lobby in favor of online, telephone and drive-in banking.

Frankly, walking into a near-empty bank lobby is somewhat intimidating. It looks as if the bank has gone out of business—or is on the brink. So what do you do with too much space and too few people? Cosmetic solutions may be helpful, so here are a few fairly low-cost ideas.

- The number of teller stations can be reduced and handicapped access stations can be added.
- Empty offices can be filled with non-banking functions such as investments, insurance, etc. Or, these offices can be turned into children's play areas, private areas for customers accessing their safe deposit box, etc.
- Empty desks in central platform areas can be removed and replaced with trees and large decorative plants, a self-serve beverage center, or even a seating area for customers to view stock tickers and financial channels.
- Bright banners hung from the ceiling can make a large space feel more intimate.
- A community room for public use during and after hours can be added using current space. The bank can also offer local museums, schools and community groups the opportunity to place displays in the banking center.

However, if your bank has a 5,000 square foot facility when 2,500 square feet would be sufficient, cosmetic solutions only go so far. Therefore, here are some other options to consider.

- The bank can sublease space to other tenants such as a post office, dry cleaners, photo studio, coffee café, real estate brokers, medical professionals, restaurant or other type of tenants that place a premium on ground level locations with convenient parking.
- The branch can be moved to another nearby location—selling or leasing the entire current facility to a compatible business.
- If your bank has two branches that provide overlapping coverage for a market area, one branch may be a candidate for closure as you consolidate two branches into one.
- If the drive-in banking facility is near capacity, you may be able to expand the number of drive-in banking and/or ATM lanes by reconfiguring part of the building.

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