

The Art of Branch Design



Scratch the surface just about anywhere in small-town America and you'll find hundreds of reasons that people take pride in their community—interesting and unique forebears, tales of economic dynasties, and entrenched institutions.

That's what the leaders of Middlesex Savings Bank kept in mind when they decided to move a bank branch in the tranquil town of Millis, Mass. (pop. 8,000). When a move occurred recently from one part of the Milliston Commons Shopping Center to a better location in the same group of businesses, the bank recognized an opportunity. The objectives included reconfiguring the teller line and platform area to address a developing trend toward fewer but lengthier visits by customers, introducing new technology, and adding local aesthetic touches.

“This was the first time that we looked to the exterior of a branch to recognize the uniqueness of the community we're serving,” commented Jim Briand, marketing director of Middlesex Savings Bank. “What better way to welcome people and recognize the unique character of Millis than by displaying photographs of the town's iconic images for everyone to see and enjoy.”



In addition to the exterior, Briand and his colleagues also decided to adorn the interior of the branch with photos and artwork that paid homage to the special history of Millis.

A suburb about 23 miles southwest of Boston, Millis was once the home of Christian A. Herter, international statesman, congressman, governor, and Secretary of State under President Dwight Eisenhower. Detained briefly in Germany during World War I on suspicions of spying, Herter was also a delegate to the Paris Peace Talks in 1919 at the close of the war. Of course, the town sent generations of sons and daughters to fight in all of America's foreign wars.

At the Community Wall: Teller Kristen Day (above), Branch Manager Barbara Kennedy (below).

Millis was once the home of Cliquot Club Ginger Ale, the most popular soft drink in America in its day. The Cliquot Club Eskimos, an orchestra led by renowned banjoist Harry Reser, had a weekly show on nationally syndicated radio from 1923 through 1936.

Millis citizens were no strangers to houses of worship, or to the bells that rang forth from church steeples. The Holbrook Bell Foundry, established by a former apprentice to Paul Revere in a section of Millis formerly known as East Medway, cast more than 11,000 bells and was the only place in America to make bells from 1816 to 1820.

A Visual Statement

Middlesex Savings had done business in Millis for 23 years, so its management and branch staff had a strong sense of what images were meaningful to local residents. But they also made sure to consult a range of customers and citizens of the town—to be sure that they'd properly represented the community's distinguished past. The result? From the exterior, large window shades with historic images can be seen hanging in the branch's seven picture windows. It is a virtual Hall of Fame of the Town of Millis.



Depicted on the window screens and on internal wall panels are the estate of Governor Herter; the towering smokestack of the old Cliquot Club bottling plant; Christ Church, a tall-steepled edifice whose congregation dates back to the town's first Meeting House in 1714; Oak Grove Farm, now a recreation area but built originally as a summer home for Boston steel magnate Lansing Millis for whom the town was named in 1885; a Holbrook Bell in the yard of the town's former train station which is now a library; and the Niagara Engine House, now an office building but built in 1878 for horse-drawn firefighting apparatus.

Local citizens, both customers and non-customers, are pleased with the bank's special attention to the town's heritage.

Nate Malpinsky, chairman of the Millis Historical Commission, said that "Everyone on the historical commission felt it was a great idea and liked it . . . and we've had several people from the town comment on it was well."

Branch manager Barbara Kennedy agreed, noting, "We have had a number of people stop in here, both customers and non-customers, just to tell us how much they like and appreciate the pictures and displays."

Inside, photos of the town's Memorial Day parade and military veterans who earned Purple Hearts are mounted on the walls. The branch's "Community Wall" holds center stage and is unmistakably the star attraction.

"You don't see bank posters and big signs around here," said Bruce Weisberg, the bank's senior vice president and retail property manager. "There's just no need to have a big 'Middlesex-everywhere' look throughout the branch. Millis and its people are the focus here."

The branch, designed by Boston-based architects Margulies Perruzzi, is the newest example of Middlesex's evolving approach to community banking. Bank executives acknowledge the increased importance of technology for all age groups. There is a demo station where customers can bring up the bank's website and review its products.

Middlesex Savings has also been changing the pattern and feel of branch offices to address today's needs. Weekly – or more frequent – customer visits to the teller window are not as common as they once were, yet they're tending to be more involved and substantive.

The Millis branch has only three teller stations. They are not arrayed in a straight line; rather, each station is bent into an angled niche with wide counter space. Low-rise glass panels along the sides keep the conversations between teller and customer shielded from anyone who may be at a neighboring window. The teller also has a swivel screen that can show account balances and demonstrate products right at the counter.

"We had two goals when we set out to build this new branch," notes Dana Neshe, executive vice president for Retail Banking at Middlesex. "First, we wanted to use the design to express our commitment to the Millis community. Second, we wanted to create an environment that makes it easy for customers to get to know their banker and find solutions for their financial needs. We think this new design achieves those goals."

Teller Kristen Day, a 17-year resident of Millis, sums it up.

"Lots of natural light from the windows, space to do business with privacy and confidentiality—this is community banking the way it should be."

This article first appeared in The Massachusetts Banker, Fourth Quarter 2011 issue, pages 18-19.