

Balancing the Art and Science for Success

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EXPLANATION

Definition and depiction

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RELATION TO DESIGN/BUILD

Design details

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DATA DRIVEN INSIGHTS

Analysis to guide decision-making

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VISIONARY THINKING

Creative ideas to shape project outcomes

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PULLING IT TOGETHER

Integrating multiple ways of thinking

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CASE STUDY

“I do, we do, you do”

07

SUMMARY

Recap of key points

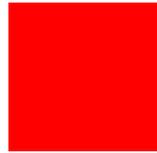
DESIGN WITH INTENTION

Fostering innovation and functionality in creative solutions to meet the varied needs and wants of today's complex consumer.

Right
Brain

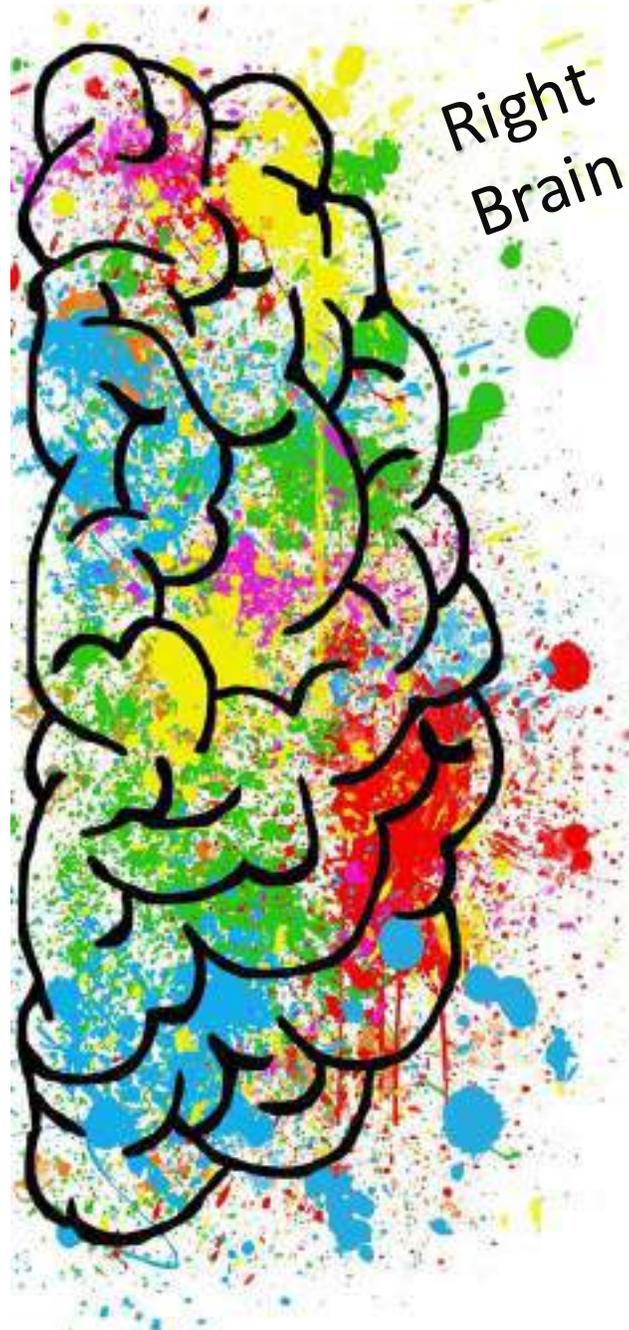
HOLISTIC THINKERS

Right-brain thinkers tend to focus on the overall picture and patterns rather than getting bogged down in details.



FREE THINKING

Right-brain thinkers are often open-minded and less concerned with rules or conventions.



CREATIVITY & IMAGINATION

Right-brain thinkers are often seen as highly imaginative and innovative, with a strong capacity for creative expression.



ADAPTABILITY

They are often flexible and adaptable, able to adjust to changing situations and embrace new ideas.





**RIGHT
BRAIN**

RIGHT BRAIN





**RIGHT
BRAIN**

LEFT BRAIN



LEFT BRAIN



**LEFT
BRAIN**



RIGHT BRAIN

Buildings designed by "right-brain thinkers" are often characterized by their bold, unconventional, and artistic designs, prioritizing aesthetics and emotional impact over strict functionality and logic.



VISIONARY THINKING

They excel at envisioning the final structure and creating spaces that are inspiring and memorable.



INTUITION & IMAGINATION

They rely on intuition and imagination to conceptualize and design, often exploring unconventional ideas and pushing the boundaries of architectural design.



FOCUS ON THE "BIG" PICTURE

Right-brain thinkers tend to focus on the overall design concept and the relationship between different elements of the building, rather than getting bogged down in specific details.



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RIGHT BRAIN

LEFT BRAIN

Buildings designed by left-brain thinkers, who favor logic and analysis, often feature a methodical, detail-oriented approach, emphasizing precision, efficiency, and adherence to established guidelines, resulting in structures that are functional and well-organized.



DETAIL ORIENTED

Left-brain thinkers approach design projects with a systematic, step-by-step approach, breaking down complex tasks into manageable parts. They rely on data-driven decision-making and logical reasoning to address problems and ensure projects progress smoothly.



FOCUS ON FUNCTIONALITY

They prioritize the practical aspects of a building, ensuring it meets specific needs and functions efficiently.

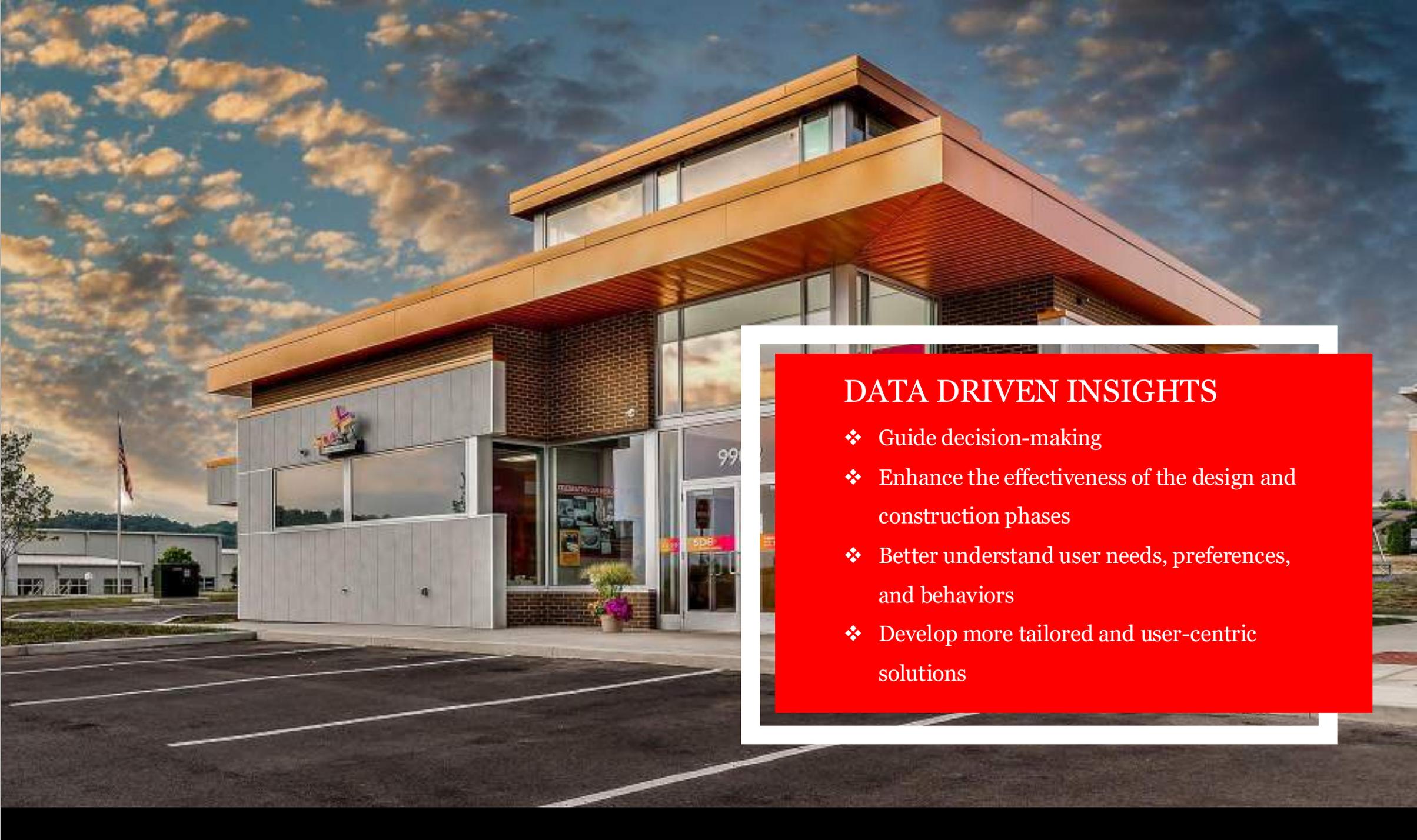


ADHERENCE TO STANDARDS

They are meticulous in following established codes, regulations, and industry standards.

LEFT BRAIN





DATA DRIVEN INSIGHTS

- ❖ Guide decision-making
- ❖ Enhance the effectiveness of the design and construction phases
- ❖ Better understand user needs, preferences, and behaviors
- ❖ Develop more tailored and user-centric solutions

DEMOGRAPHIC INFO

Informs strategic decision-making by leveraging internal operational and business data to understand performance metrics and areas for improvement. Gathering location trends and demographic information offers a comprehensive view of the target audience to tailor product offerings and marketing strategies.

BUSINESS DATA

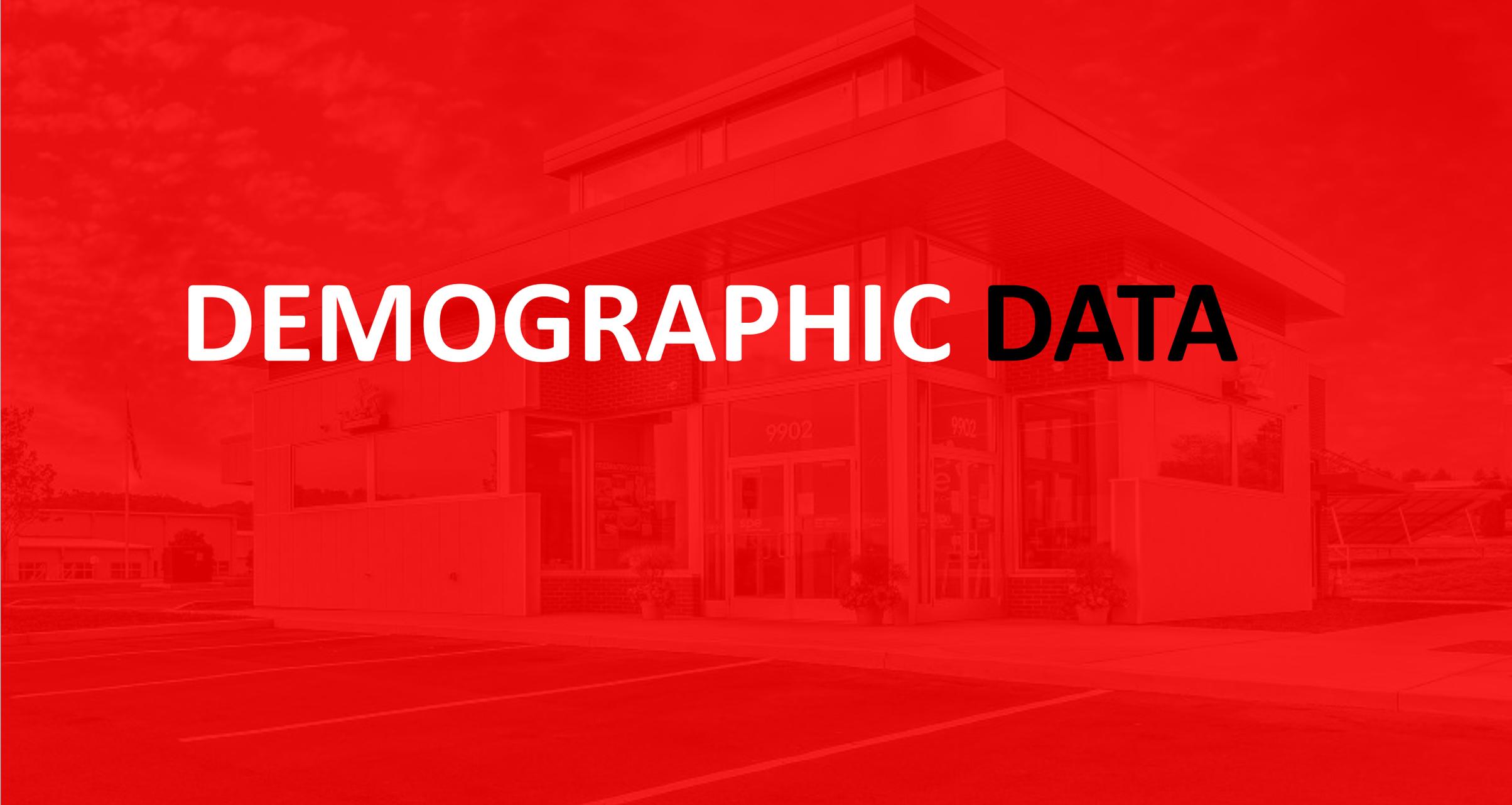
Enables Credit Unions to understand their standing within the industry, identify emerging trends, and strategically respond to competitors' actions. Additionally, leveraging financial history data allows Credit Unions to assess creditworthiness, manage risks effectively, and make informed decisions that support long-term financial stability.

PERFORMANCE METRICS

Measures key indicators to gauge brand awareness, service quality, member satisfaction, engagement, and employee contentment to enhance the member experience, foster stronger client relationships and support strategic decisions.



DEMOGRAPHIC DATA



**DEMO-
GRAPHIC
DATA**



**HOUSEHOLD
LEVEL**

Age, income, home ownership



**SEGMENT
LEVEL**

Target income, employment



**FINANCIAL
DATA**

Banking, account balance and participation, financial clout



**MARKET
DATA**

Retail & commercial

BUSINESS DATA



MARKET COMPETITION

Understand the competitive landscape of the market and determine if institutions are increasing their deposit base annually. This analysis can provide insights into market trends, competitive positioning, and growth potential.



DEPOSIT & LOAN POTENTIAL

Evaluate the market's potential to attract deposits and lend out funds to borrowers to gain a better understanding of the institution's liquidity, profitability, and overall financial stability.

Sample PWCampbell Client Deposit Potential -- Primary Market 3 Miles Fort Wayne, IN		
ASSUMPTIONS		
	AMOUNT	RATE
Total Number of Competitors	11	
Total Market Deposits	\$359,226,000	
# FI Branches with deposits reported	9	
Average Deposits/Branch	\$39,914,000	
Actual Households	29,277	
Projected New HH Per Year	(33.4)	-0.11%
Projected HH Turnover	1,463.9	5.0%
Projected Share of New & Turnover HH	119.2	8.3%
Households per Branch - Current	2,662	
Households per Branch - With New Site	2,440	
Households per Branch - With New Site - 4 Year Projection	2,429	
Actual Businesses	2,260	
Projected New Businesses Per Year	(2.6)	-0.11%
Projected Share of New Businesses	(0.2)	8.3%
Actual Employees	28,658	
# Employees Banking at Work	7,164.5	25.0%
Projected Employee Turnover	2,006.1	7.0%
# Turnover Employees Banking at Work	501.5	25.0%
Projected New Employees	(32.7)	-0.11%
# New Employees Banking at Work	(8.2)	25.0%
Projected Share of New & Turnover Employees Banking at Work	41.1	8.3%
Market Churn		7.0%
Projected Share Shift		0.6%

ANALYZE FINANCIAL HISTORY

Examine past performance, profitability, asset quality, and efficiency. This evaluation helps assess the institution's stability, risk profile, and overall financial health.

ABC BANK OFFICE FINANCIAL & PERFORMANCE DATA SUMMARY			
Branch Age	21+ Years (Own Land & Building with a Book Value of \$X)		
	Bank		Bank
Deposit Balance	\$104,307,542 ^(1/3)	Loan Balance	\$26,873,521 ^(1/7)
Net Interest Margin YTD	3.43% (6/7)	Efficiency Ratio YTD	165.87% (2/7)
Net Income	\$85,412 ^(2/7)	Return on Assets YTD	99% (4/7)
Ave. Deposits Per Household	\$24,659 ^(4/7)	Ave. Loans Per Household	\$6,353 ^(2/7)
Deposit Market Share	21.6% (3/7)	# of Competitors	12
Average Monthly Transactions	11,492 (1/7)	# Households	4,230 (3,444) (1/7)
Branch FTEs	12 (7/7)	Loan to Share Ratio	27.22% (7/7)
Average Serv	id 1.48 ^(7/7)	Estimated Share of Wallet Total	43.4% (3/7)

BRANCH DESIGN



LEFT BRAIN

BRANCH DESIGN

LEFT BRAIN



LEFT BRAIN

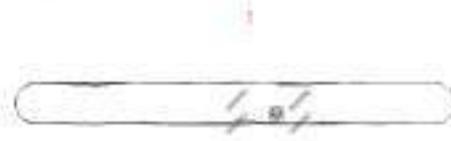
State Route 119



Huff Avenue



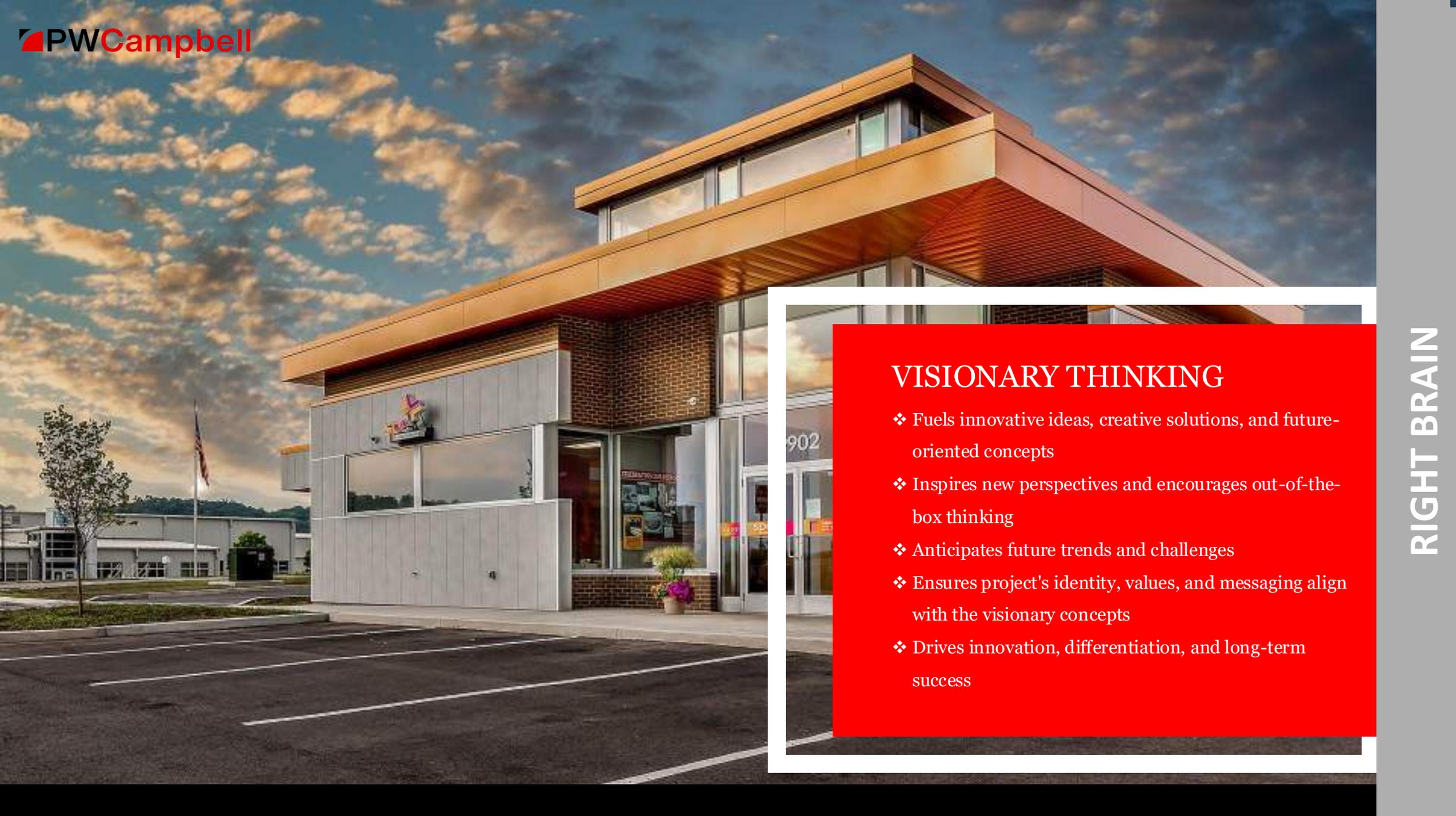
2,150 s.f.



BY PASS



PERFORMANCE METRICS



VISIONARY THINKING

- ❖ Fuels innovative ideas, creative solutions, and future-oriented concepts
- ❖ Inspires new perspectives and encourages out-of-the-box thinking
- ❖ Anticipates future trends and challenges
- ❖ Ensures project's identity, values, and messaging align with the visionary concepts
- ❖ Drives innovation, differentiation, and long-term success

BRAND STORY

What is your purpose and mission? What sets you apart from your competitors?

BRAND VOICE

How do you want your brand to sound and feel?



VISUAL IDENTITY

Develop consistent visual elements that represent your brand, including logo, color palette, typography, and design elements.

TARGET AUDIENCE

Understand who your members are and what they value.

BRAND STORY

CELEBRATING OUR HISTORY



Bookkeeper of our newly formed Federal Credit Union, Emory Dell, was snapped at his desk in the General Accounting room. At the present time 64 people have joined.



What began as an HRB Sin employee suggestion is now SPE Federal Credit Union

Photos courtesy of The Huntington County...

RIGHT BRAIN