

FROM BRAND TO BRANCH

CREATING CONSISTENT MEMBER EXPERIENCE
ACROSS EVERY TOUCH POINT

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Nicole DeRogatis, Chief Marketing Officer



MARKETING
+ BRANDING



BRAND CONSISTENCY





BRAND CONSISTENCY

Brand Consistency helps members recognize you, helps staff represent you with confidence, and helps your community understand who you are - everywhere they engage with your credit union.

Why it matters:

Members recognize and trust you instantly

Staff feel aligned and confident representing the brand

Communities experience consistency, credibility, and clarity

A strong brand isn't just how you look—it's how people experience you.

WHY DO WE NEED BRAND CONSISTENCY?

Brand Inconsistency = Risk

Different vendors interpret the brand differently

Branch environments don't match digital experiences

Staff create workarounds instead of following standards

Members experience mixed signals

A Brand System Delivers:

A logo plus the rules and tools to use it correctly—everywhere.



CANVA & AI: The New Challenge

THE POWER OF ACCESS



Create Faster



Empower
More People



Reduce Costs



Produce
More Content

VS.

THE NEW CHALLENGE



More Creators



More Templates



More Inconsistency



Greater Brand
Risk

Design has become easier. Brand management has become harder.

CONTENT VS. BRAND

CONTENT

One Piece, One Purpose.



One Campaign



One Message



Short-Term
Communication



Individual Piece

VS.

BRAND

Every Experience, One identity.



Every Experience



One Identity



Long-Term Trust



Consistency Across
Every Touchpoint



BRAND SYSTEM DELIVERABLES



CUSTOM LOGO

Tailored concepts refined into a final design that reflects your credit union's values and community.



VISUAL STANDARDS GUIDE

Clear rules for logo use, color palette, and typography to ensure consistency across every channel.



PRINT COLLATERAL

Business cards, letterhead, and additional materials that establish credibility from the first impression.



DIGITAL TOOLKIT

Ready-to-use assets, social media templates, and logos so your team can apply the identity across digital touch-points seamlessly.



SCALABLE BRANDING

A purposefully scalable system designed to grow with your credit union goals and adapt to new opportunities.



BRAND CHECKLIST

Core Brand Identity

Print Collateral

- Online Library & Ordering System

Digital Marketing Assets

Physical Marketing Assets

Marketing & Advertising

Internal & HR Assets

Member Facing Communications



RELEVANT CASE STUDIES

Each started with these logo questions:

- How far do we modernize without losing equity?
- Keep SEG or geographic naming or remove it?
- Keep original brand color palette or change?
- How do we honor history without looking dated?
- Do we need a new logo or a new name?
- Do we need a milestone logo?



MODERNIZE/HONOR ROOTS

How far do we modernize without losing brand equity?



MODERNIZE/HONOR ROOTS

How do we honor our history without looking dated?



A NEW LOGO OR A NEW NAME?

To Rename or Not Rename? That Is the Question.

Brewster
FEDERAL CREDIT UNION



BREWSTER FEDERAL CREDIT UNION

EST 1956

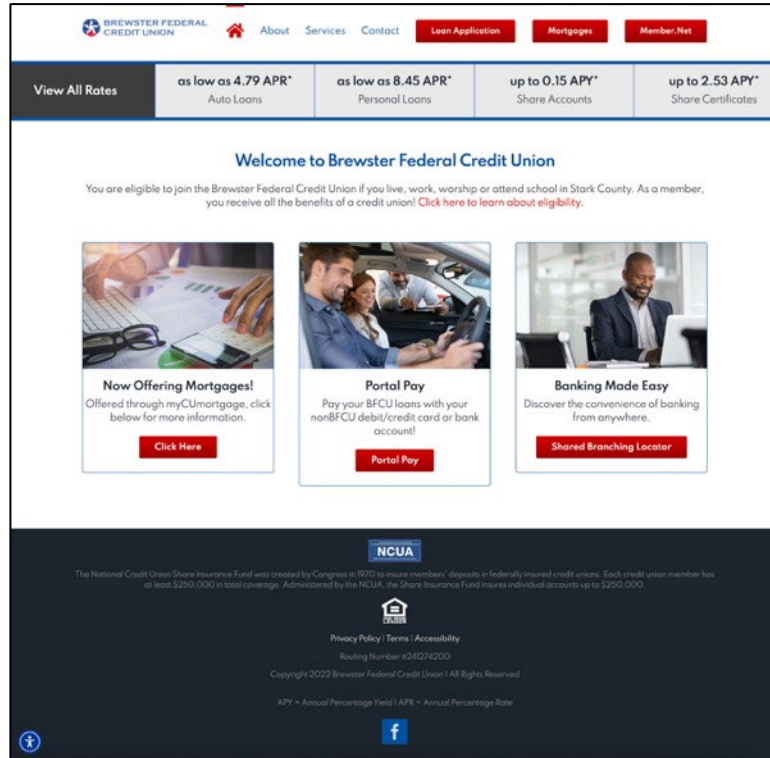
America's Credit Union. Where *people* are worth more than money.™



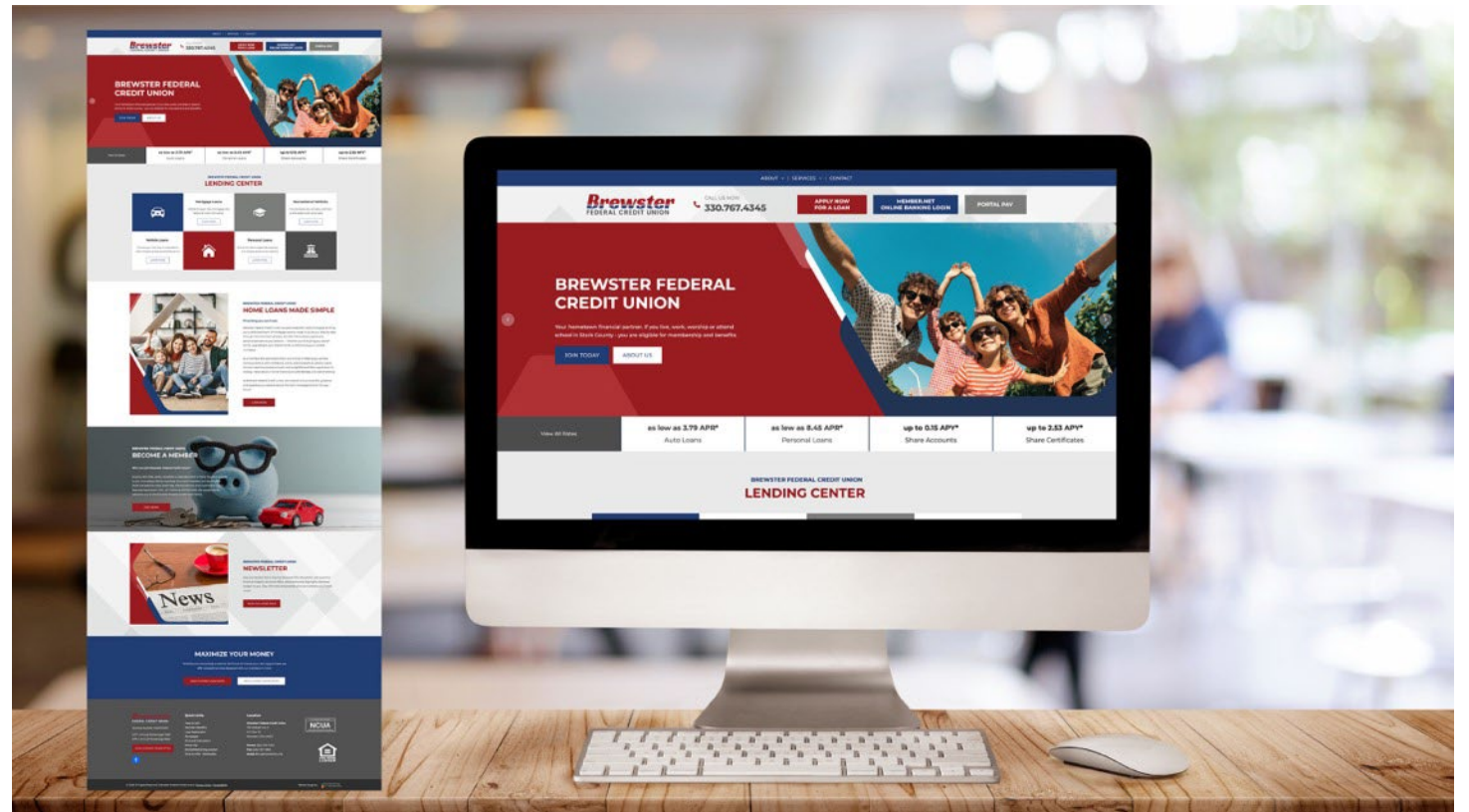
NEW NAME – HERITAGE INSPIRED SYMBOLISM



NEW BRAND, NEW WEBSITE



BEFORE



AFTER

GEOGRAPHIC NAMING/BRAND COLORS

Original Logo



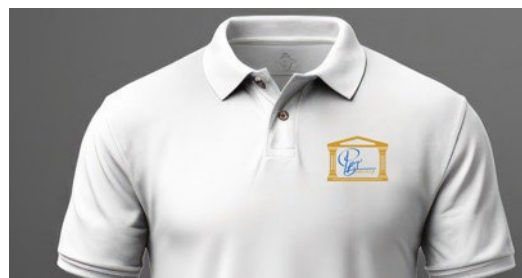
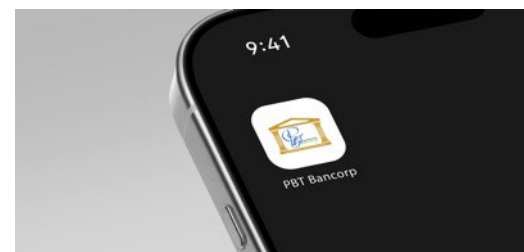
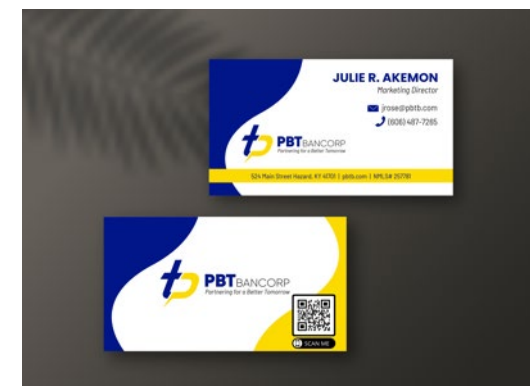
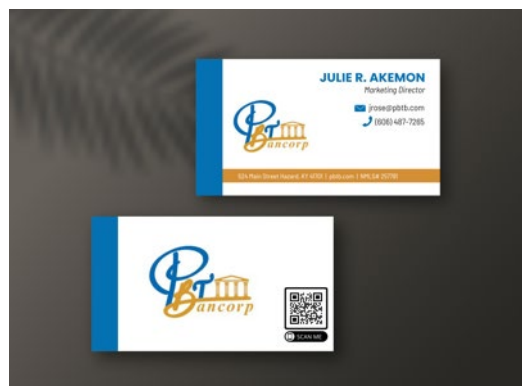
Internal Redesign
Direction



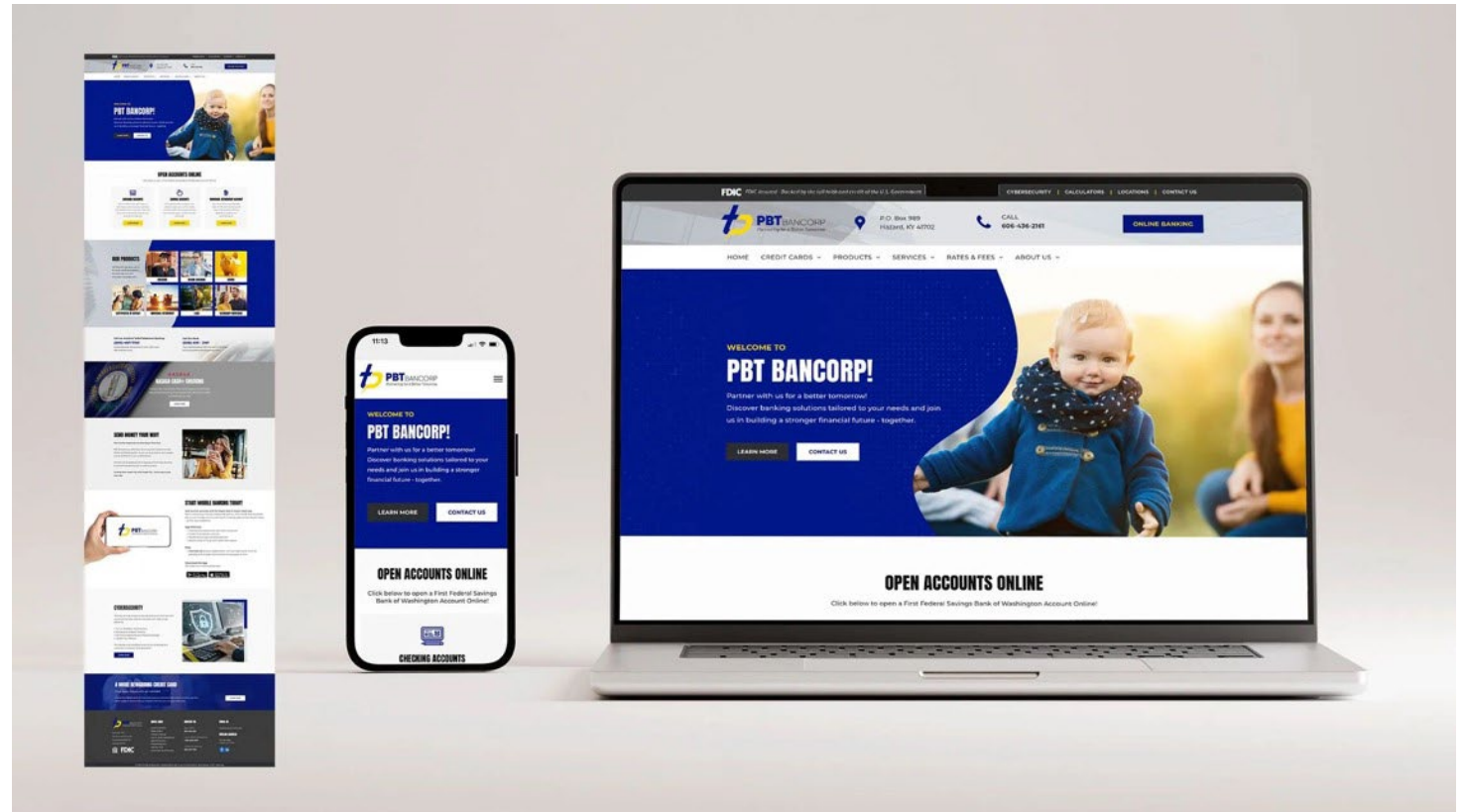
K4 Proposed
Redesign Direction



LOGO APPLICATIONS



NEW BRAND, NEW WEBSITE



AFTER

CONNECTING BRAND TO BRANCH

Today, your brand begins long before someone walks through your front door.



MARKETING/SOCIAL

We reach them here.



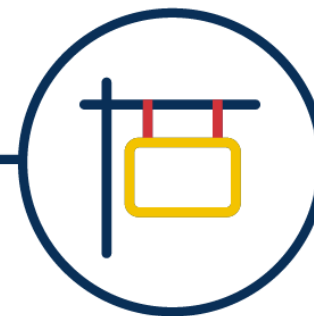
WEBSITE

They explore here.



APP

They connect here.



SIGNAGE

They see us here.



BRANCH EXPERIENCE

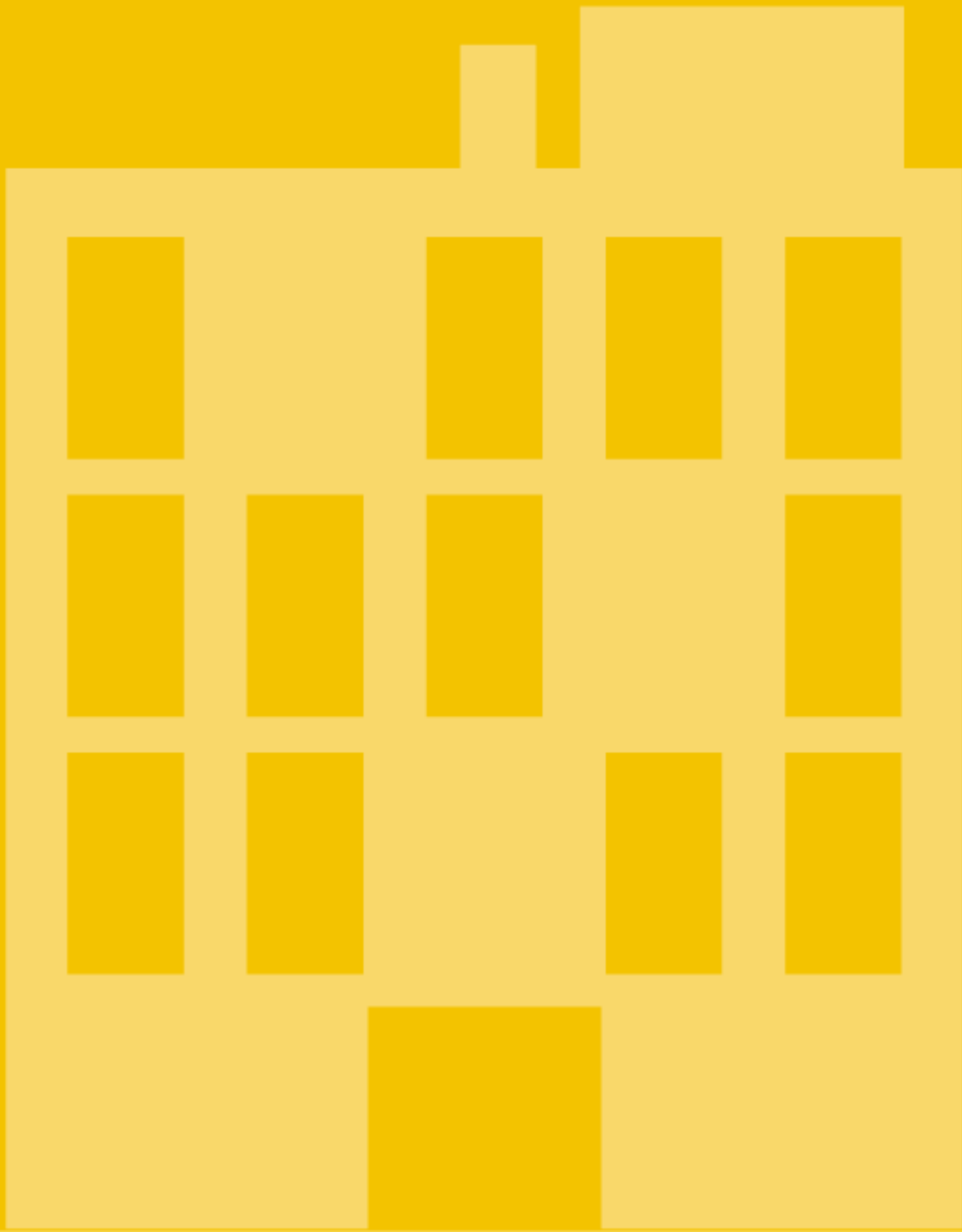
They experience us here.

DIGITAL EXPERIENCE



PHYSICAL EXPERIENCE

*Members don't see channels. **They see your brand.***



YOUR BRANCH(ES)





BRANCH IS STILL THE #1 TOUCHPOINT

Where Relationships Begin

Physical Manifestation of your Brand

Point of Differentiation

Make your Facilities an Experience

Humanize and make it Personal

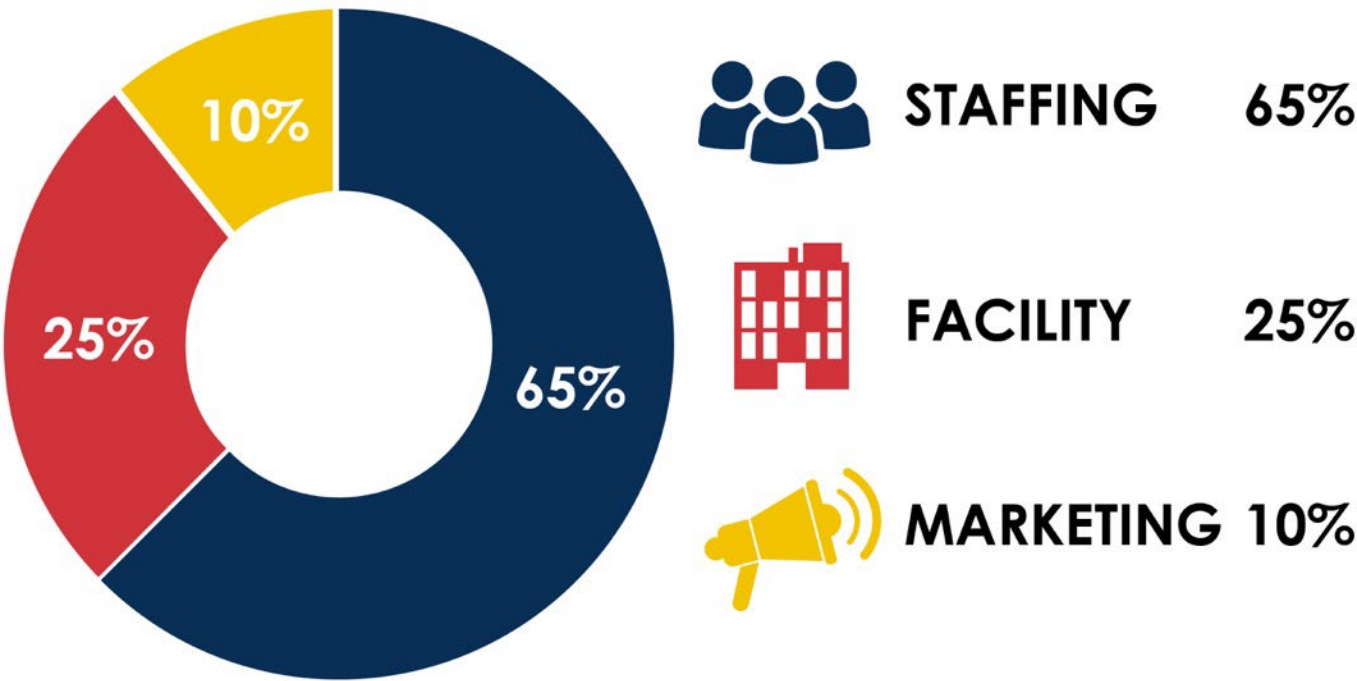
It is a RELATIONSHIP business





THE HIDDEN MARKETING BUDGET ON YOUR BALANCE SHEET

WHAT MOST CREDIT UNIONS INVEST IN:



WHAT MOST MEMBERS SEE FIRST:



WHAT DOES A CREDIT UNION BRANCH LOOK LIKE?





MEMBERS AND CU LEADERSHIP EVALUATE DIFFERENT THINGS...



CREDIT UNION MEMBERS:



Convenience



Comfort



Technology



Consistency



LUXURY CAR BUYER:



Convenience



Comfort



Technology



Consistency

Also maybe....Easy to Find, Easy to Park, Helpful Staff

CREDIT UNION LEADERSHIP:



Square Footage



Drive-thru Count



Office Count



Teller Stations



Cost per Square foot

LUXURY CAR SELLER:



Horsepower



Frame Dimensions



Manufacturing Cost





**WHICH FACILITY
WOULD YOU
CHOOSE AS YOUR
FINANCIAL
INSTITUTION?**





WHERE THE BRAND SHOWS UP PHYSICALLY



DRIVE BY
Exterior Architecture
& Night Illumination



PARK
Curb Appeal, Exterior Architecture + Landscaping



ENTER
Wayfinding, Interior,
Furniture, Technology



WAIT
Environmental Graphics,
Refreshments, Restrooms



MEET STAFF
Staff Apparel & Appearance





DRIVE BY:

Exterior Architecture
+ Night Illumination





PARK:

Landscaping,
Curb Appeal, Entry





ENTER:

Wayfinding, Interior Finishes,
Furniture + Technology





WAIT:

Environmental Graphics,
Refreshments & Restrooms





WHERE YOUR BRAND SHOWS UP

In Every Member & Staff Interaction



MEET STAFF:



Staff Appearance & Name Badges
Consistent, professional, & on-brand.

One-One Conversations
Tone, language, and how we listen and respond.

Greeting & First Impression
Lobby Signage, atmosphere, & team member presence.



Thank You & Follow-Up
Emails, calls, & handwritten notes that reinforce care.



Team Member Equipment & Systems
Screens, email signatures, and internal tools.

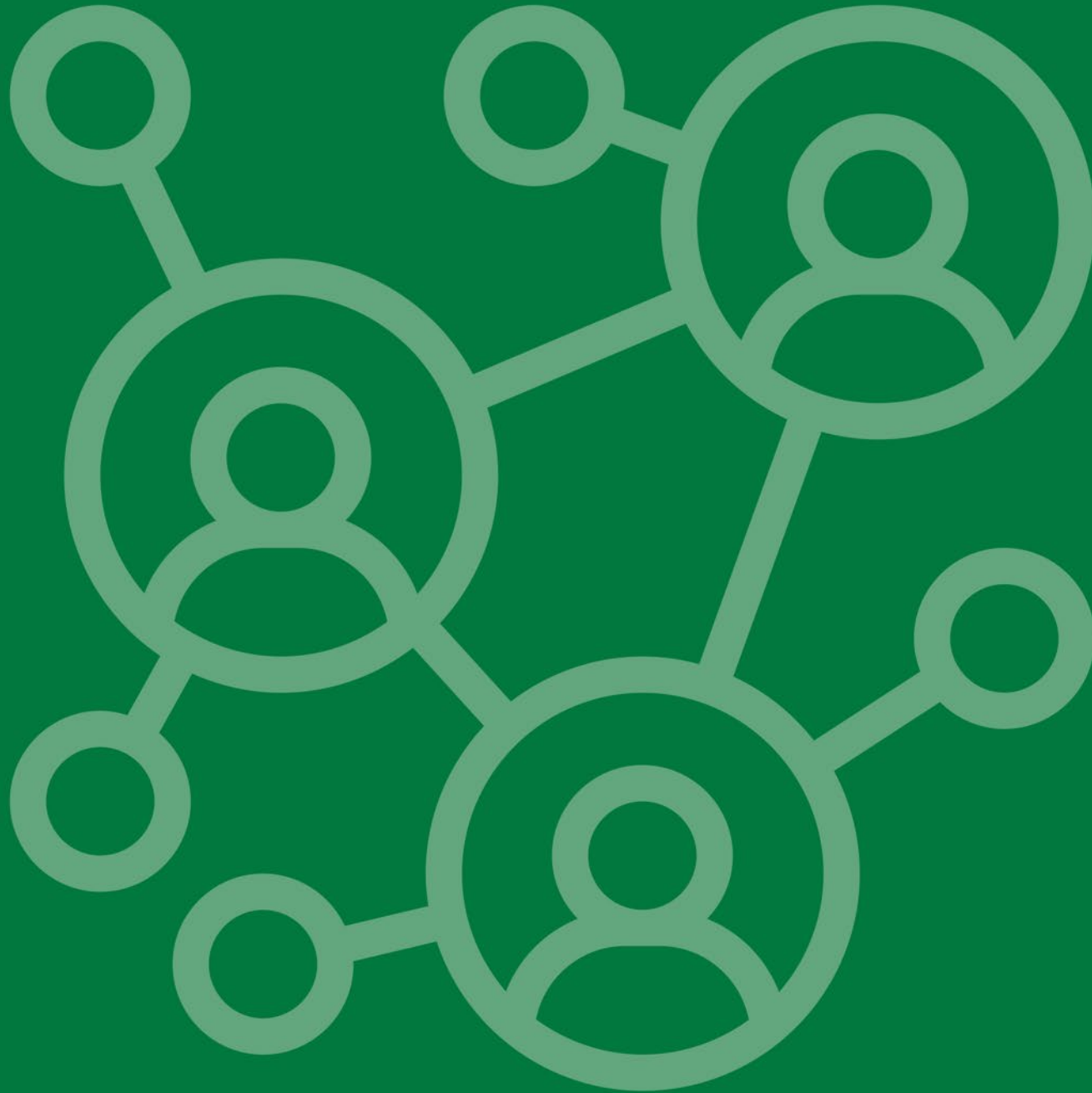


Forms & Documents
Applications, disclosures, letters & receipts.



Closing & Next Steps
How we confirm, guide, and set expectations.





CONCEPT BRANCHES

REVENUE GENERATORS &
COMMUNITY ASSETS



RETAIL TENANT/ COFFEE CONCEPT

LOCATION:
SPRINGBORO, OH

SF: 3,080

POPULATION:
< 20,000 RESIDENTS



"This branch design has driven significant foot traffic, especially among younger generations, thanks to the integrated coffee shop staffed by high school students. We've seen a strong mix of usage—millennials and Gen X prefer the drive-thru and quick meetings, while older clients enjoy spending more time in the space. Despite being in an overbanked market, this location became profitable in just three years. A key success factor? Seamless cross-selling—our FM debit cardholders enjoy daily discounts at the coffee shop, creating a natural connection between banking and everyday life."

- Shon B. Myers
President/CEO
Farmers & Merchants Bank



CAFÉ & COMMUNITY ROOM CONCEPTS

LOCATION:
BELLEFONTAINE, OH

SF: 8,200

POPULATION:
< 15,000 RESIDENTS



"Our deposits, accounts, and loans have consistently increased year over year. While multiple factors contribute to this growth, our coffee program and community rooms have been instrumental in fulfilling our brand promise: inspiring, protecting, and celebrating all that helps communities thrive."

- Chad Hoffman
President/CEO
Richwood Bank

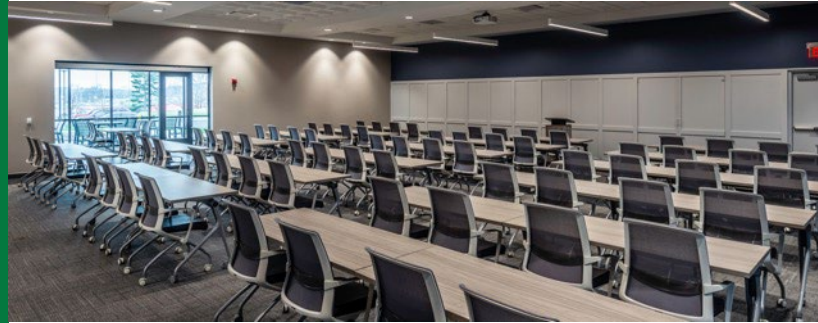


FINANCIAL EDUCATION CENTER

LOCATION:
DOVER, OH

SF: 24,300

POPULATION:
< 13,000 RESIDENTS



"Our Financial Education Center has been a tremendous asset in our first year at our new location. It has hosted a wide range of events, including economic forecasts, shareholder meetings, financial education classes, community organization gatherings, and business workshops. With full AV capabilities and seating for 70-100 people, the Center has strengthened our community presence and enhanced our civic engagement."

- Trent Troyer
Chief Executive Officer
First Federal Community Bank





CONCEPT BRANCHES THAT GENERATE BUSINESS

123%



123% increase in new accounts over 4 years

4-6 Years



Profitable branch in 3 years (Industry norm: 4-6 years)

40%



40% Asset growth in 3 years





COMMUNITY ROOM CONCEPT

LOCATION:
WEST MILTON,
OH

SF: 6,000

POPULATION:
< 5,000
RESIDENTS



BRANCHES ARE COMMUNITY ASSETS

COMMUNITY CALENDAR

Events Happening in the branch community room

MON



First-Time Homebuyer Seminar

TUES



Chamber Networking Event

WED



Small Business Workshop

THURS



Financial Reality Fair

FRI



Nonprofit Board Meeting

SAT



Community Event

SUN



Scout Meeting

FACILITY UTILIZATION



40
Hours

Branch
Operations



20
Hours

Community
Meetings



15
Hours

Financial
Education



15
Hours

Business
Workshops



15
Hours

Partner
Events



100
Hours

of Community
Value



RETAIL STRATEGIES

FOR CREDIT UNIONS





EXAMPLE: WALGREENS, RITE AIDES & OTHER RETAIL CONVERSIONS

Repurposing Former Retail Sites as Branch Locations



MAIN & MAIN

Visible intersections,
established traffic,
strong demographics



11,000–15,000 SF

The right size for
today's branch
footprint



FLEXIBLE MIX

Branch + community
room, offices, or
income-generating
retail

If a former Walgreens can become a successful financial center, what other overlooked assets might be hiding in plain sight in your market?





**EXAMPLE:
RITE AIDE &
WALGREENS**





EXAMPLE: FRIENDLY'S

BEFORE



AFTER





What is the credit union equivalent of a “third place”?

EXAMPLE: STARBUCKS



Starbucks doesn't just standardize square footage.
They standardize experiences and expectations.



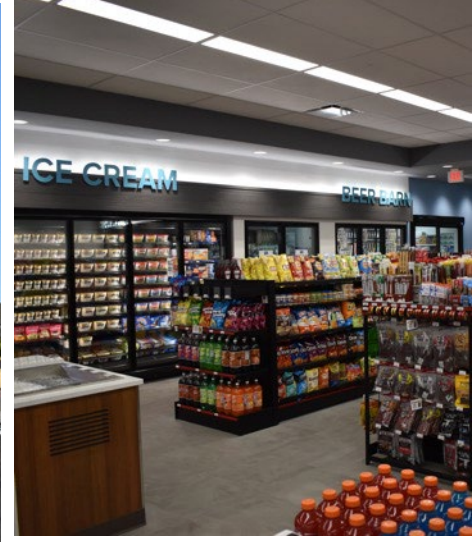
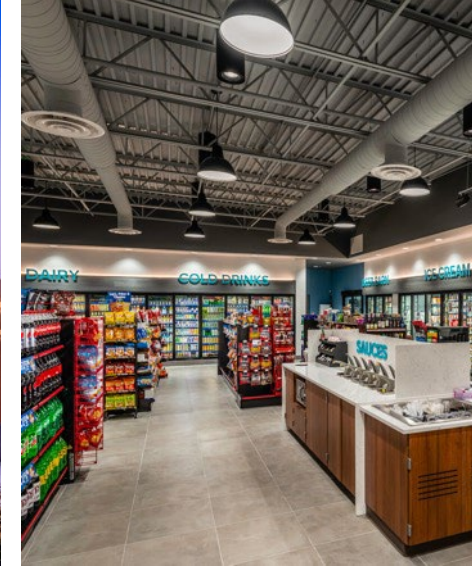


EXAMPLE: SALON PATRICK





EXAMPLE: UDF





13%

13% OF 198 STORES MADE UP 25% OF PROFIT FOR 2023

25

25 STORES OUT OF 198 ARE DRIVING PROFIT



THOSE 25 STORES WERE ALL NEW STORES
OR TEAR DOWN/REBUILDS



**United
Dairy
Farmers**





?

**HOW DO WE
CREATE
BRAND CONSISTENCY
IN THE FACILITY
NETWORK?**



CREDIT UNIONS



ACQUIRING OTHER
FINANCIAL
FACILITIES

BEFORE



AFTER



BEFORE



AFTER





EXAMPLE: ACHIEVE CU





**EXAMPLE:
AUTOTRUCK
FINANCIAL CU**

**REGIONAL OFFICE
+ BRANCH**

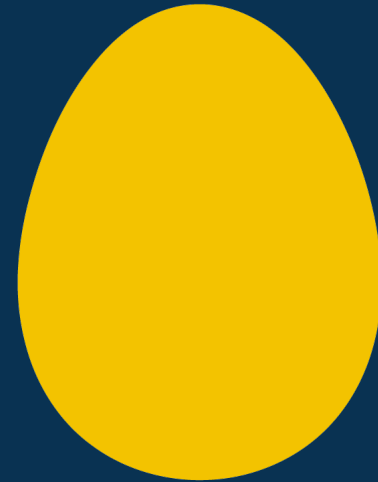




**EXAMPLE:
L&N FCU**

**MAIN OFFICE
REGIONAL OFFICE
BRANCH**





QUESTIONS?



IF YOU WANT MORE IN THE LATEST FINANCIAL DESIGN TRENDS & PROJECTS:



Call Today: (513) 842-K4K4

MAINTAINING COMMUNITY CONNECTIONS...

And making way for total brand consistency!

Kentland Bank acquired a new facility for their Main Office/Operations Center only a few blocks away from the original Kentland Bank site. They approached the K4 Team to develop concepts to build a new retail branch facility on the original bank site, tear down the old Main Office building, and convert that area to become the front parking lot for the new branch.

