

DESIGNING & MARKETING

BRANCHES THAT BRIDGE GENERATIONS

Jeff Klump, President
Nicole DeRogatis, Chief Marketing Officer





FACILITIES



MARKETING



PEOPLE

THE FINANCIAL SUCCESS PUZZLE





FACILITIES



MARKETING



BABY BOOMERS



GEN Z



GEN X



MILLENNIALS

GENERATIONS/MARKETS

THE NEXT LAYER –
GENERATIONS/MARKETS



WHAT COMES
TO MIND,
WHEN YOU THINK
OF
RIC FLAIR?



Ric Flair – 1980's



Ric Flair – Circa 2015







DO YOU WANT TO...

ATTRACT YOUNGER MEMBERS

DELIGHT YOUR CURRENT
MEMBERS

INCREASE BRAND LOYALTY

RECRUIT & RETAIN TALENT

GAIN MARKET SHARE

IMPROVE ROI



CREATE CONSISTENCY INCREASE VISIBILITY

IN YOUR FACILITIES & MARKETING

NO MATTER THE GENERATION,
DEMOGRAPHIC OR MARKET



75%

75 % OF CONSUMERS ACROSS ALL GENERATIONS SAY
ACCESS TO A LOCAL BRANCH IS CRUCIAL

66%

66% OF CONSUMERS LIKE TO SEE BRANCHES
IN THEIR NEIGHBORHOODS

49%

49% OF CONSUMERS SAY THEY WOULD BE
UNCOMFORTABLE WITH AN FI THAT HAD NO LOCAL
BRANCHES.

Source: Adrenaline Branch Advantage Report 2024



3X

GEN Z'S MONTHLY BRANCH USAGE IS TRIPLE THAT OF BOOMERS

70%

70% OF GEN Z HAVE USED BRANCHES TO PURCHASE
BANKING PRODUCTS AND SERVICES

72%

72% OF NEW SALES HAPPEN AT THE BRANCH

Source: Adrenaline Branch Advantage Report 2024



LET'S TEST YOUR BRAND RECOGNITION

FACILITIES



BRAND FACILITIES – BOOMERS



BRAND FACILITIES – GEN X



BRAND FACILITIES – MILLENNIALS



BRAND FACILITIES – GEN Z



BANK BRANCHES – TURN OF CENTURY



BANK BRANCH FACILITIES – BOOMERS



Midwest



Southeast



FIFTH THIRD TODAY – GEN Z

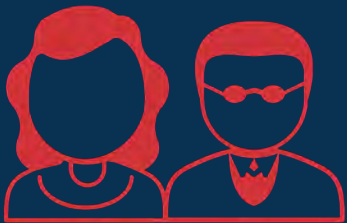


“Each generation imagines
itself to be more intelligent than
the one that went before it,
and wiser than the one that
comes after it.”

- George Orwell



IN THE CURRENT MARKET, THIS LARGELY MEANS THE FOLLOWING:



Baby Boomers
Born 1946 - 1964



Gen X
Born 1965 - 1980



Millennials
Born 1981 - 1996



Gen Z or Zoomers
Born 1997 - 2012



Gen Alpha
Born after 2012

?

HOW DO WE DESIGN
OUR BRANCH NETWORK
TO APPEAL TO DIFFERENT
GENERATIONS?



BANKS

A stylized graphic of a building facade on the left side of the slide. It consists of a light yellow rectangular frame containing several darker yellow vertical bars of varying heights, representing windows. The bars are arranged in a grid-like pattern with some missing, creating a modern architectural look.

FACILITY DESIGN

FOR MULTIPLE
GENERATIONS



BABY BOOMERS

(Born 1946-1964)

Traditional Meets Comfort

Key Elements:

- Recognizable branch exteriors
- Warm, inviting interiors
- Private meeting rooms
- Clear signage



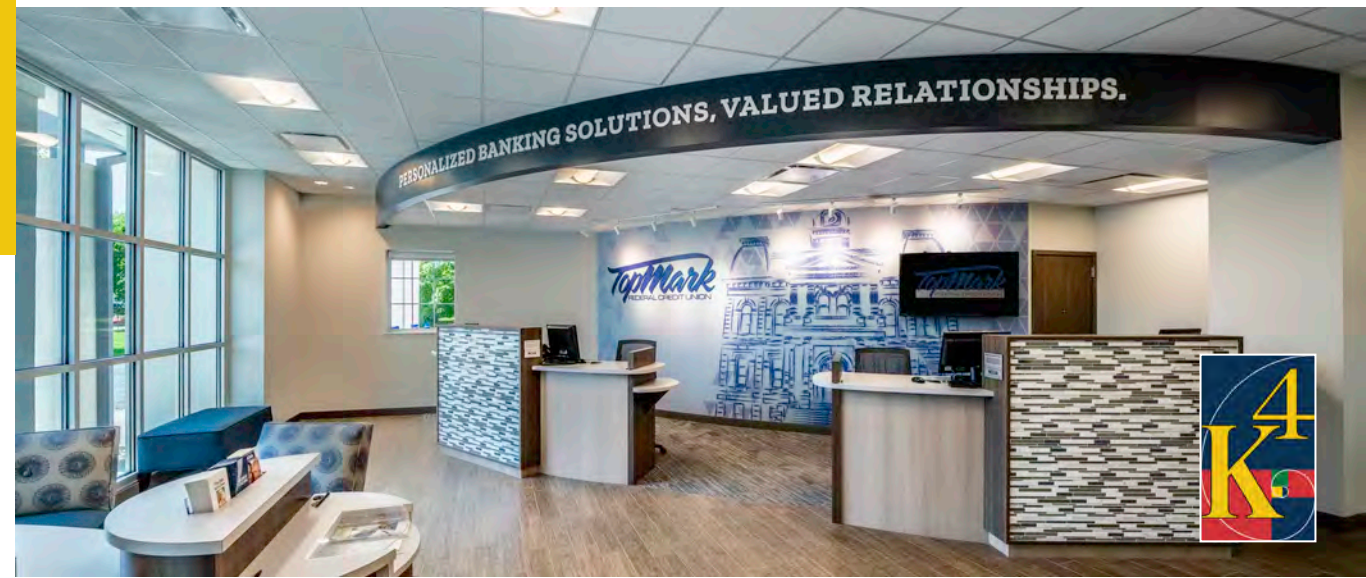
GEN X

(Born 1965-1980)

Balancing Convenience and Personal Service

Key Elements:

- Recognizable branch exteriors
- Warm, inviting interiors
- Private meeting rooms
- Clear signage



MILLENNIALS

(Born 1981-1996)

Experience & Modern Design

Key Elements:

- Modern, minimalist aesthetics
- Co-working and social spaces
- Engaging technology (screens, mobile charging stations)
- Community Driven Spaces



GEN Z

(Born 1997-2012)

Digital Natives Seeking Authenticity

Key Elements:

- Tech-forward environments (mobile app integration, contactless payments)
- Social media-friendly spaces (Instagram-worthy moments)
- Sustainability and ethics in design



DESIGNING ACROSS GENERATIONS



"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

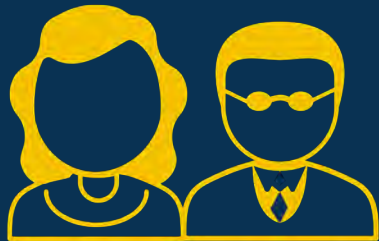




Gen Z



Gen X & Millennials



Baby Boomers

FM BANK

PROFITABLE BRANCH IN 3 YEARS (INDUSTRY NORM: 3-5 YEARS)





MARKETING

TO MULTIPLE
GENERATIONS &
DIFFERENT
DEMOGRAPHICS



LET'S TEST YOUR BRAND RECOGNITION

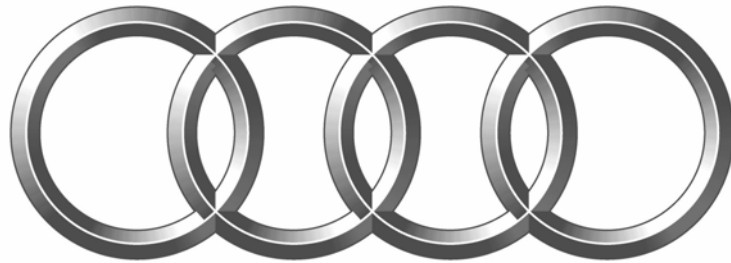
MARKETING



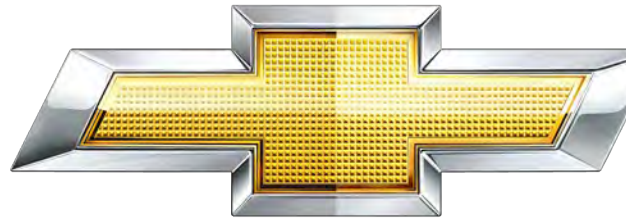
BRAND LOGOS - ALL



BRAND LOGOS - BOOMERS



BRAND LOGOS – GEN X



BRAND LOGOS – MILLENNIALS



BRAND LOGOS – GEN Z



?

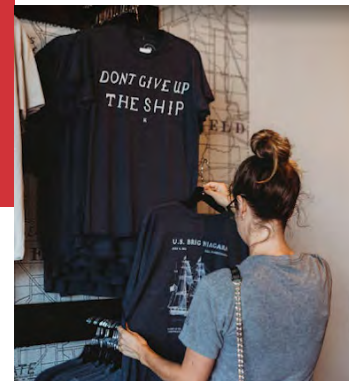
HOW DO WE MARKET
TO REACH DIFFERENT
GENERATIONS?



BANKS



I STILL CALL IT EDINBORO TEE
\$ 28.00



ERIE APPAREL

LOCATION:
Erie, PA

POPULATION:
90,000 RESIDENTS

Share a
Coke. with...



COCA COLA – SHARE A COKE CAMPAIGN

25 MILLION

25 MILLION NEW FACEBOOK FOLLOWERS DURING
SUMMER 2014 - 500,000 PHOTOS SHARED

1.1 BILLION

\$1.1 BILLION INCREASE IN REVENUE IN 2014

870%

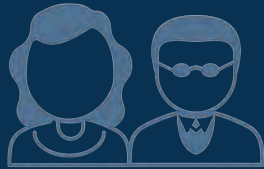
870% INCREASE IN WEBSITE TRAFFIC



Coca-Cola



WHAT MATTERS TO EACH GENERATION



BABY BOOMERS
(1946-1964)



CORE VALUES

Trust, Security,
personal Service



PREFERRED CHANNELS

In-branch, Direct Mail,
Phone, Email



MESSAGING TONE

Respectful,
Reassuring,
experienced



GEN X
(1965-1980)

Efficiency,
Independence,
transparency

Email, Websites,
LinkedIn, SMS

Direct, Intelligent,
Value-Focused



MILLENNIALS
(1981-1996)

Convenience,
Authenticity, Access

Mobile Apps, Social
Media, Youtube

Friendly,
Conversational,
Socially Aware



GEN Z
(1997-2012)

Speed, Purpose,
Individuality

TikTok, Instagram,
Youtube Shorts,
Reviews

Bold, Visual, Real-
Time, Relatable



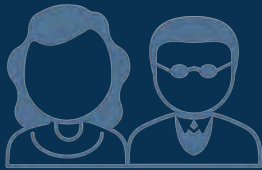
WHO DO THEY TRUST?



EXPERT



EXAMPLE



BABY BOOMERS
(1946-1964)

Seasoned Professional

Travel Agent



GEN X
(1965-1980)

Mentors, Family,
Authority Figures

Boomers or Silent
Generation



MILLENNIALS
(1981-1996)

Peers, Online Reviews

Amazon and/or Google
Reviews, Reddit, Online
Community Testimonials



GEN Z
(1997-2012)

Influencers Delivery
Experience

Celebrity or Travel
Influencer, Dylan Efron
Instagram



FIRST JOBBERS



YOUNG FAMILIES



THE SANDWICH GENERATION



TRAVELING SPORTS FAMILY



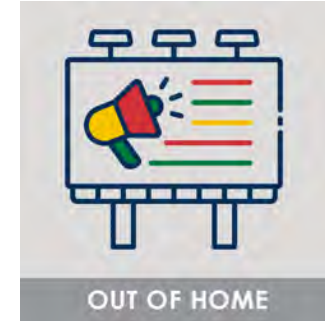
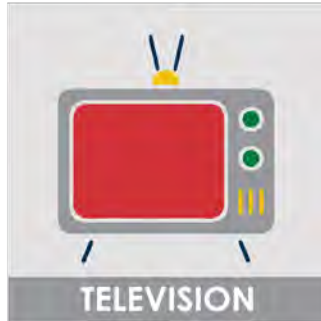
EMPTY NESTERS



RETIREES

MEDIA TOOLBOX 2000 VS TODAY

PRE-
2000



CIRCA
2000



PRESENT
DAY



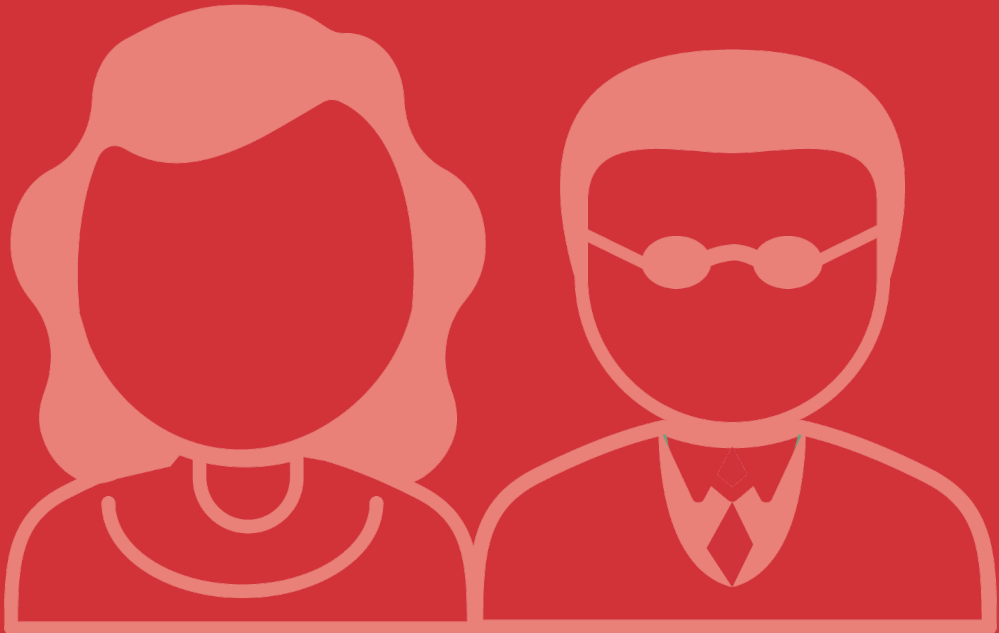
“Generations are products of the experiences and challenges they face. Understand those, and you understand them.”

- Neil Howe
American Author
Generational Theory



MARKETING TO: BABY BOOMERS

(Born 1946-1964)



Experiences

- Post-War Optimism
- Civil Rights and Social Movements
- Technological Shifts
- Economic Stability

Challenges

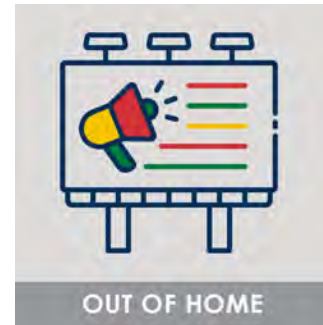
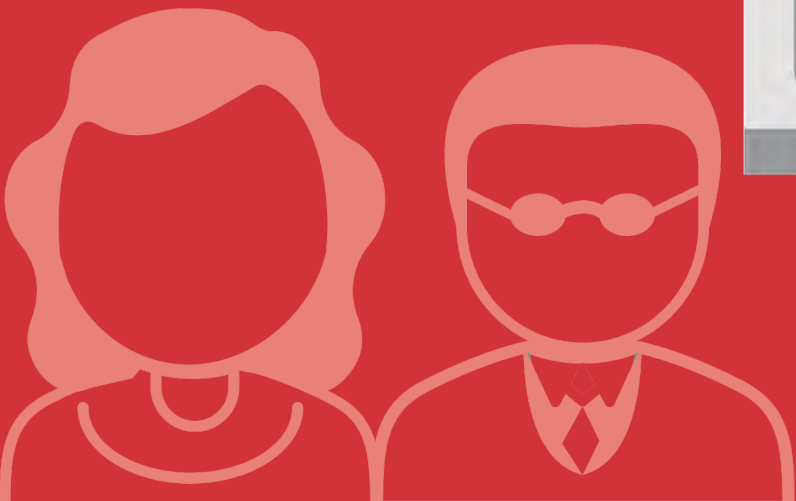
- Inflation
- Adapting to rapidly advancing technology later in life



FINANCIAL PRODUCTS & SERVICES –

BABY BOOMERS –

Fixed-Rate Mortgages
Technology Support for Online Banking
Health Savings Accounts (HSAs)
Home Equity Loans
Low-Risk/High Yield Savings Products (Share
Certificates, Money Market Accounts)
Community Involvement Programs
Financial Literacy Workshops for Grandchildren





AARP – DISRUPTING AGING

MARKETING TO: GEN X

(Born 1965-1980)

*XENNIAL MICRO
GENERATION: 1977-1983*

Experiences

- Economic Uncertainty
- Latchkey Kids
- Technology Boom
- Cultural Shifts
- Analog Childhood/Digital Adulthood
- Sandwich Generation – taking care of aging parents and children

Challenges

- Navigated job insecurity during the 2008 financial crisis
- Balance between work and family.



FINANCIAL PRODUCTS & SERVICES

GEN X

College Savings Accounts

Youth Accounts

Work-Life Balance Solutions (Digital Banking and Mobile Apps)

Mortgage Refinancing and Home Equity Loans

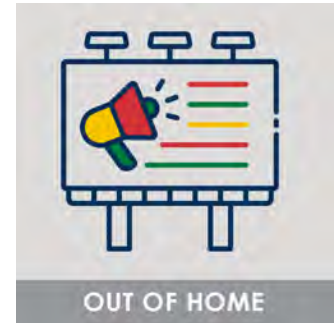
Credit Repair and Debt Management Tools

Life Insurance and Disability Coverage.

Personal Loans for Side Businesses or Hobbies

Small Business Banking Services

Educational Workshops (Technology and Financial Literacy)





GOOGLE – HEY MOM



MARKETING TO: MILLENNIALS

(Born 1981-1996)



Experiences

- Digital Natives
- 9/11 and War on Terror
- Great Recession
- Diverse Values
- Mass Shooting Generation

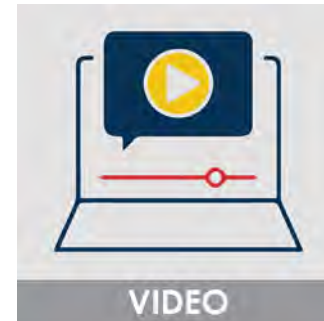
Challenges

- Struggle with student debt and unaffordable housing.
- Tech dependent

FINANCIAL PRODUCTS & SERVICES

MILLENNIALS

Mobile Banking Apps with Advanced Features
Student Loan Refinancing and Management
First-Time Homebuyer Programs
Green and Sustainable Investment Accounts
Peer-to-Peer Payment Platforms Integration
Financial Education Resources (Podcasts, Blogs, Videos)
High-Yield Savings Accounts with Low Minimums
Community Engagement Programs (Volunteer Opportunities and Charity Support)
Affordable Small Business Loans
Customized Credit Cards with Rewards





VOLVO – MOMENTS THAT NEVER HAPPEN



MARKETING TO: GEN Z

(Born 1997-2012)



Experiences

- Always Connected
- Global Awareness
- Economic Uncertainty
- Cultural Fluidity

Challenges

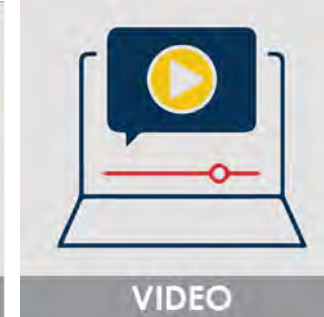
- Mental health struggles
- Navigating a rapidly changing job market.



FINANCIAL PRODUCTS & SERVICES

GEN Z

Mobile-First Banking Apps
Mental Health and Financial Wellness Resources
Short-Term Savings Accounts with No Fees
Gig Economy-Friendly Checking and Savings Accounts
Social Media Integration and Digital Engagement
Inclusive Loan Programs for Education and
Entrepreneurship
Gamified Savings and Financial Education Tools
Buy Now, Pay Later (BNPL) Integration





STANLEY CUP



110

110 YEAR OLD COMPANY

74 MILLION

\$74 MILLION REVENUE IN 2019

750 MILLION

\$750 MILLION REVENUE IN 2023



DYNAMIC FEDERAL CREDIT UNION – RECENT GRADS



VALUE: Efficiency, Independence, Transparency



PRODUCT/SERVICE:
NEW GRAD CHECKLIST

Checking, Savings Accounts, Credit Cards, Auto Loans



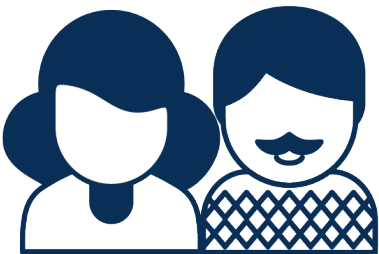
MESSAGE: Help Them Start Their Financial Journey and Grow Their Money Where Their Roots are Planted



TONE: REASSURING



MEDIA VEHICLE DELIVERY:
Social Media - Facebook



GEN X



DYNAMIC FEDERAL CREDIT UNION – RECENT GRADS



GEN Z



VALUE: Speed, Purpose, Individuality



PRODUCT/SERVICE:
NEW GRAD CHECKLIST



MESSAGE: Get Ready for Campus Life
and Adult Life

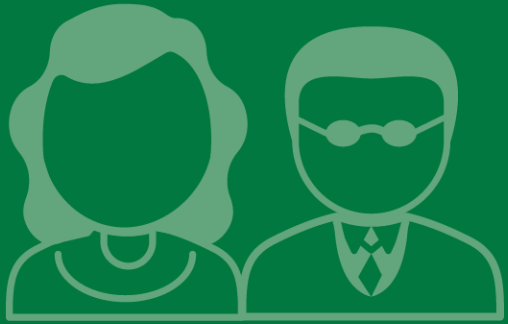


TONE: YOU'VE GOT THIS, BUT WE'VE
GOT YOUR BACK



MEDIA VEHICLE DELIVERY:
Social Media - Instagram





BABY BOOMERS



GEN Z



GEN X



MILLENNIALS

FACILITY DESIGN

FOR DIFFERENT MARKETS
& DEMOGRAPHICS



?

HOW WE DESIGN
OUR BRANCH NETWORK
TO APPEAL TO DIFFERENT
MARKETS &
DEMOGRAPHICS?



BANKS

UDF CASE STUDY

**United
Dairy
Farmers**



RETAIL

URBAN/ COMMERCIAL MARKET BRANCH EXAMPLE



RURAL/ RESIDENTIAL MARKET BRANCH EXAMPLE



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 DO
THIS FOR CREDIT UNIONS?



BANKS



CUSTOMER EXPERIENCE CENTER - ITM/LPO MICRO BRANCH EXAMPLE

LOCATION:
Rochester Hills, MI

SF: 1,560
POPULATION:
< 76,000 RESIDENTS



"Surprisingly, the older generations favor the ITM/LPO concept more than the younger generations, especially when they have been informed that the person staffing the ITM is a local employee."

- Nancy Rosentrater
Chief Operating Officer
Oxford Bank



40%

40% RATIO OF TRANSACTIONS TO ACTUAL
RELATIONSHIP BASED ACCOUNTS

100

IF 100 CUSTOMERS USE THE ITM, ALMOST HALF OF
THOSE THEN ALSO OPEN NEW ACCOUNTS



THE ITM MICROBRANCH IS INDIRECTLY
DRIVING DEPOSIT AND NEW ACCOUNT
GROWTH THROUGH EASE OF TRANSACTION
AND POSITIVE EXPERIENCE



Delivering value. For life.



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



6-10

ON AVERAGE: 6-10 GROUPS PER WEEK BOOK THE
COMMUNITY ROOM

250%

250% INCREASE IN TRANSACTION VOLUME OVER 4 YEARS

123%

123% increase in new accounts over 4 years



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



48

2022 = 48 EVENTS BOOKED

58

2023 = 58 EVENTS BOOKED

72

2024 = 72 EVENTS BOOKED

178

= 178 EVENTS BOOKED OVER 3 YEARS

40%

40% ASSET GROWTH DURING THAT TIME



“The key to longevity is staying relevant while staying true to what you stand for.”

- David Butler
Former VP of Innovation
Coca-Cola





QUESTIONS?



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



 ARCHITECTURE
+ DESIGN



K4 Monthly Newsletter

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.

