



Enhancing Our Member Experience Through Branch Transformation

Case Study

Affinity Federal Credit Union

Affinity Federal Credit Union is the largest credit union headquartered in New Jersey. With over \$2.3 billion in assets, Affinity has a network of more than 135,000 members from over 2,700 businesses, organizations and clubs throughout the country.

Affinity members have access to a network of over 5,000-shared branches and nearly 30,000 surcharge-free ATMs nationwide. The credit union is a member-owned, not-for-profit, full-service financial institution that has been offering superior financial services for consumers and businesses with a member-oriented focus since 1935. Affinity's consumer banking services include a full suite of deposit products, mobile and online banking, auto, real estate, education and personal loans.

Affinity offers a comprehensive set of products and services to support its business members, offering better rates and lower fees than most banks. Whether it is a new venture or a well-established organization, Affinity has the right products and services for each stage of business. Federally insured by NCUA.

For more information, please visit www.affinityfcu.com and follow us on Facebook(AffinityFCU) and Twitter (@AffinityFCU).



Affinity Federal Credit Union Challenge



The branch experience needed to bring us into the future, as well as provide a transition for our more traditional membership.

Affinity Federal Credit Union, like most financial institutions, had to face the reality that traditional branch banking was becoming a thing of the past and we needed to implement change in order to survive.

We began our branch transformation journey by visiting multiple financial institutions, attending industry conferences, and learning as much as we could while we searched for the silver bullet. We introduced universal bankers early in our process and became early adopters of some of the newest self-service technology and incorporated branch automation equipment behind the teller line with cash recyclers becoming a mainstay.

As we improved our staff and branch processes, we realized we also needed to change the branch design to better utilize the technology we had invested in and so we began looking for the right partner to work with for our future branch format. The branch experience needed to bring us into the future, as well as provide a transition for our more traditional membership.

After a thorough screening process, we chose a design partner to help us achieve our goals and to differentiate us in the world of financial services. Together with Design Made, we created a unique branch design and sought a manufacturing partner that could turn our concepts into reality.

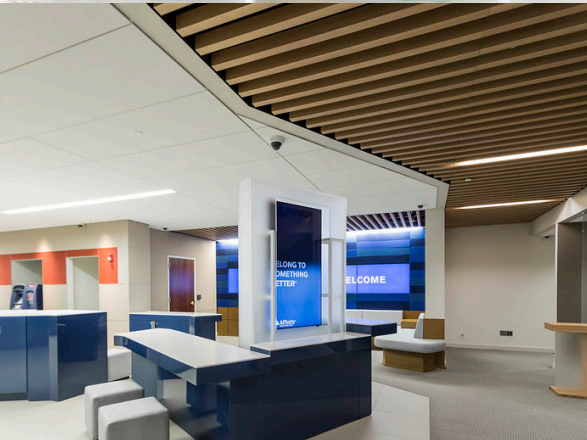


Affinity Federal Credit Union Solution

FITTS partnered with Design Made to complete the technical design and build out of the branch. The design intent called for the creation of modular furniture with compound curves.

It was important that technology be integrated into the furniture to have a seamless appearance while maintaining the functionality of the machine. FITTS was responsible for taking the design intent from a conceptual design to the end product. FITTS engineers created a virtual 3D operational model for all parties to then review, which was put into production. FITTS was responsible for manufacturing 75% of the branch including:

- ILT bar with integrated Assisted Self-Service technology
- Teller line bar with integrated cabinetry & technology and teller drive-through cabinetry.
- Tech Bar including monitor mount, benches & stools
- Lounge area including video wall, bookcase and lounge seating furniture.
- Hospitality area including coffee station, fabric paneled walls and signage
- Office cabinets, countertops and photoboards
- Brand element wall covering
- Intercept tables utilized for quick member engagement





Results

Affinity Federal Credit Union is very proud of our branch transformation progress and our members and staff love the new branch experience. We have transformed five of our branches so far and have seen very positive and measureable results.

Some of the benefits have included:

- Increase in member satisfaction
 - measured through surveys of before and after transformation.
- Migrated teller transactions to self-service, freeing time for our staff to focus on our membership.
- Mortgage volume has tripled which we credit to hosting seminars and additional time our staff can spend with membership as the branch has become automated.



“FITTS went from an unknown, to a trusted advisor and partner for us in a very short time.”

Mariann Jeffers

First off, congratulations on your branch successes!

The “Branch of the Future” can mean different things to different people and the key to success is related to people, processes and technology. What can you share about your transformational journey and how you went about it?

This was a multi-year journey for us just to find out what challenges we wanted to solve and the best way to do so. The approach employed had several elements including observation of our staff, our membership (both anonymously and with their knowledge) and by using the Kano model with our senior leaders to find out what we thought were our table stakes, performance metrics, and wow factors. We learned from others and we embraced change, which was very important for our success not just for our membership, but also for our branch staff.

How are the new branch designs assisting in making the branch more functional?

That's a great question because we have implemented the universal banker concept, self-service and assisted self-service technology in all our branches – both the traditional ones and also the newly designed ones that FITTS manufactured. The new branches certainly have a big impact on member and employee satisfaction. We have seen increased financial related sales. We strategically placed our full service counters in the back of the branch so that members realized when they come inside we have many ways to assist them. Cash is secured in devices, we are “paperless” and have automated so many processes. The new designs and modular furniture allows us to adapt the branch to our needs. We are faster now at assisting our members and they appreciate that.

It takes some great partners to accomplish all of that.

Can you share how about you began working with The Fitts Company and what strengths stood out in your mind?

Once we had the design finalized and the general contractor was engaged, the intent was that all the furniture pieces would be made from traditional millwork. It quickly became apparent that there were challenges to that approach and the General Contractor was a bit apprehensive using wood due to the curved designs and fit-and-finish we wanted. The designer then recommended FITTS to deliver the project based on past successes he had working with a top 3 US bank. As we became more familiar with FITTS, the project management team made some very good recommendations and suggested different materials that our designer also championed. We were uncertain at first about using aluminum but once we received some painted samples we immediately knew we had a winner. FITTS went from an unknown, to a trusted advisor and partner for us in a very short time.

What are a few of your favorite features of the new branch design, and what gets commented on the most by your membership?

It's really hard to limit our favorite features since the entire branch as a whole makes a statement. Members consistently comment on three areas: the contemporary appearance that is bright and open and reminds them of an Apple store, the choice of performing a transaction either self-serve at the in-branch lobby teller machine, staff assisted if they need a little help, or the ability to have a staff member transact for them. Lastly, we have received many comments on the versatility of the staff. By employing the Universal Banker model, our members can count on being served by one highly knowledgeable individual regardless of their need.

So what's next? Where do you go from here?

To date, we've completed five branches with FITTS in our new format and we would like to do more. We've learned from each one and collected valuable input that we plan to implement as we move forward. It's imperative to not get complacent and we are always striving for ways to improve the experience for our membership.



(803) 356-5947



marketing@thefittscompany.com

About The Fitts Company

The Fitts Company is a nationally acclaimed solution based manufacturing company delivering innovative designs and products for a diverse client base across multiple industries.

Our team is comprised of highly experienced individuals that enable our capabilities of consulting, design, manufacturing, implementation, and maintenance services. We manufacture a diverse range of products that includes interior/exterior signage, ATM & self-service enhancements, modular buildings, branch/store transformation and automotive solutions.



Discovery

Research
Consulting
Best Practice
Laser Scanning



Design

Product Design
Value Engineering
Renderings
3D Modeling
Shop Drawings



Manufacturing

Prototyping
Fabrication
Integration
Quality Assurance



Implementation

Project Management
Site Surveys
Permitting
Installation



Maintenance

Repair
Refurbishment
Inspection/Cleaning
Painting

Our Solutions



INTERIOR
SIGNAGE



EXTERIOR
SIGNAGE



SELF-SERVICE
ENHANCEMENTS



MODULAR
BUILDINGS



BRANCH/STORE
TRANSFORMATION



AUTOMOTIVE

For more information, please visit thefittscompany.com