

Coastal & Connected—Branch Design That is Regionally Relevant and Customer-Centric

Calvin B. Taylor Bank is headquartered on the eastern shore of Maryland with branches in Delaware and Virginia. The new branch design is located in Onley, VA on the quiet, eastern shore of Virginia in a rural, low-key region where people appreciate banking at a branch they know. But customers have different wants and needs today. The bank recognized it was time to reinvent the in-person experience and expand its self-service offerings to give them more accessibility, flexibility and choice. The bank brought its wish list for a branch of the future to the Diebold Nixdorf Branch Design & Deployment team, which executed the project from concept phase to assisting with custom interior/exterior design, including the implementation of custom-designed furniture. The result is a pod-based layout with self-service options, upgraded technology, improved efficiency and a reduced burden on staff. Now, Calvin B. Taylor Bank customers can have it all: Personal banking without a long teller line; choice of drive-through experience; convenient lobby ATM service; or a complete online banking offering.

Bank Overview

Calvin B. Taylor Bank

Berlin, MD


12 branches

14 ATMs




\$751,416,895 in assets






CHALLENGES

-  Develop a branch design that accommodates existing architecture
-  Provide customers with a modern branch experience that also attracts new clients
-  Execute a complete design and infrastructure to provide a template for future locations

SOLUTIONS

-  A modern, technology-equipped branch for the "new normal"
-  Choice of how and where to bank with self-service, drive-through and in-person experiences
-  A template for new locations and existing branch redesigns

IMPACT

-  A layout that elevates customer experience and improves efficiency
-  Banking technology that reduces errors, offers convenience and frees resources, as well as provides the opportunity for staff to engage with consumers
-  A competitive advantage in the market and "ready" plan for the future

A PIVOT: DESIGN STRATEGY & PANDEMIC SPACING

Diebold Nixdorf created interior and exterior design concepts that included; a coastal style direction—Carolina Low-Country inspired, breezy, open and speaking to the region it serves, and a technology-integrated, pod-style layout inside with a Colonial Virginia façade that sits well with the surrounding area’s aesthetic. Once the design was approved, Diebold Nixdorf introduced an architectural firm on behalf of the bank, which collaborated with in-house design consultants and produced an amazing template for the future.

“It’s a beautiful building, and we get compliments on it constantly,” says Ray Robinson, Senior Vice President of Operations and Facilities at Calvin B. Taylor Bank.

President and CEO Ray Thompson adds, “We quickly had to pivot, and Diebold Nixdorf made it look easy. Customers love the building, inside and out.”

Another pivot: Adjusting the interior layout to accommodate COVID-19 social distancing restrictions. The team recognized that the “first draft” design didn’t provide enough space between teller pods, per the CDC guidelines. Embracing the new normal of banking in-person would mean increasing the distance between pods to ensure appropriate social distancing. Strategically placed hand sanitizer stations were built into the design, as well. The lobby and drive-through options naturally accommodated customers’ preferences for banking digitally during—and after—the pandemic.

ATTRACTING CUSTOMERS WITH A FLEXIBLE, INTERACTIVE EXPERIENCE

Providing a modern customer experience that allows people to bank how, when and where they want called for multiple drive-up lanes with new banking equipment, deposit automation and cash recycling.

First, the pod layout doesn’t push customers who want to deal with a customer service associate (CSA) to a digital banking option. Also, the pods vs. teller line prevents clients from waiting in a queue only to get bounced to a CSA’s office to open an account or complete a specialized transaction. “Our goal was to give customers an opportunity to do what works best for them,” says Shannon Lewis, Branch Manager at the new Onley, Va., location.

Robinson calls the pod floor plan “the best of both worlds” because when customers enter the branch, they choose their experience. They can use the lobby ATM, drive-up teller window and interact with a CSA or select one of the outer lanes with an ATM or a Pneumatic tube system. Customers can enter the branch and receive personalized service at a pod that offers some privacy while lending itself to a modern, open floor plan.



Additionally, bank technology includes deposit automation. The bank already had launched remote deposit capture for online banking, so this was an extension of that convenience. “This was another piece of that puzzle to complete so our customers have another avenue for deposits after-hours,” Lewis says.

CREATING A FOOTPRINT FOR THE FUTURE

The timing couldn’t be better for Calvin B. Taylor Bank to introduce its modern, customer-centric branch design to the region, given recent competitors’ consolidations and a demand for personal service. The 4,000 square-foot branch makes a statement: Welcome.

“We have a large geographic area to service, and folks are willing to drive to bank with us because they prefer it—our reputation locally precedes itself, and when we came out of the ground with this beautiful structure, customers really appreciated it,” Thompson says.

With this branch design, Calvin B. Taylor now has a solid template to use for future locations when it is ready to expand. And with a team that is trained to implement the new technology and fully embrace the pod layout, customers are gaining the full benefit of a branch that gives them choices.

Robinson says, “This building showcases what we will offer going forward at Calvin B. Taylor Bank and what we look forward to in the future.”