

New bank merchandising systems have been followed by a new bank architecture which no longer needs to follow the old idiom that a bank must retain its aloof dignity. Stability and strength are still to be preserved in the image of the bank, but not to extremes.

Bankers of today have recognized the increased mobility of the nation and the financial needs of the average homeowner, and in combining the two have arrived at a new expression and image for the bank. In projection of future trends, these bankers indicate that the bank of the next decade will blend excitement and attraction with dignity and a modern feeling of solidity. "The banks will be made more inviting through the further use of glass, color, and art; and by offering their services more conveniently; and through increased point of contact at the street and through drive-in facilities."¹

The innovation of the drive-in and walk-up window recognizes today's informal, mobile living and extends the bank's services to make them more attractive and more convenient to the public. Elements that remain open after regular banking hours, such as a meeting room, savings department, and safety deposit vault, serve the needs not only of the customer of the bank but of the general public as well. Flexibility, then, becomes a key word in bank design. The bank of today cannot subsist under the old idea that a bank is for money only, especially when its image is concerned with public activities along with regular banking activities.

The place in which the bank's transactions take place should be attractive, friendly, and unimposing; a minimum obstruction between the customer and the bank's representatives is a must.

However, before any design requirements can be made, the building requirements (both personnel and departmental) must be firmly established and the basic philosophy of banking operations and building design agreed upon.

DESCRIPTION OF SPACES

1. Public spaces

- a. Lobby. This must be easily accessible to the public. It contains reception/information, loan officers, tellers, and check-writing desks.

(1) If located on the lower level or

second floor of a building, escalators are recommended for public conveyance to the lobby.

- (2) Tellers should be located so that they are easily accessible and so that the spaces surrounding them allow easy circulation of the public.
- (3) Loan officers and others who have direct contact with the customer should be readily available.
- (4) Check-writing desks should be placed so as not to block circulation, especially of the lineup space in front of the tellers.
- b. Tellers are usually located at one side of the bank to allow for expansion. This is usually considered to be the most flexible of all schemes.
- c. Officers' platform. This should provide open space for contact officers, cubicles for collection officers, and offices for the installment loan and commercial loan officers. A conference room should be provided in this area unless the need warrants more than one.
- d. Access to the safety deposit vault should be provided for customers. Access to the money vault for tellers should be provided.
2. Operations. This is the department that makes sure the bank is run on a steady, professional basis. It takes care of all the clerical work required to run the bank and keep its records in order.
- a. Bookkeeping department. This should be in close proximity to tellers, since this is where the tellers receive and give all the information they need.
- b. Proof department. This is not accessible to the public. It can be separated from the other areas, but should be fairly close to the data processing area.
- c. Data processing area. Special air conditioning is required here. False floors are recommended to house the electric cables.
- d. Clerical, mail, and other various minor services as required by the individual situation. The mail room is usually located in close proximity to the proof department.
- e. Fireproof records vault, to service proof, trust, and bookkeeping departments. This does not have to be adjacent to all three, but access must be provided for all three.

f. Safety deposit vault, fireproof. This provides boxes for the storage and safekeeping of customers' valuables. Coupon booths of minimal size and a conference room large enough to hold 10 to 20 people should be provided.

g. General services. This includes toilets, employees' lounge, snack bar, mechanical equipment, maintenance, and PBX.

h. Drive-in and walk-up tellers. These teller windows are an essential part of a bank. Their design should be carefully considered with regard to flow of traffic and security.

i. Trust department. This is one of the bank's major services to the public. It is here that trusts, probates, accounts, etc., are put in effect and carried out. This area also needs a lawyers' department.

j. Auditorium/meeting room able to seat 200 to 300. This room is mostly used by the public and is often loaned rent free. Rest room facilities, a stage, storage space, and coffee bar should be included. This room should be thought of as an all-purpose room. In addition to serving as a meeting room, it will facilitate the training of bank personnel.

3. Executive suite. Usually includes offices for the senior vice-presidents, board members, and president plus all the personnel they need to continue their business. A conference room and board of directors' meeting room are required.

4. Buildings. It is the duty of this department to maintain the physical building, keep records, and collect rental fees for all spaces in the building owned by the bank.

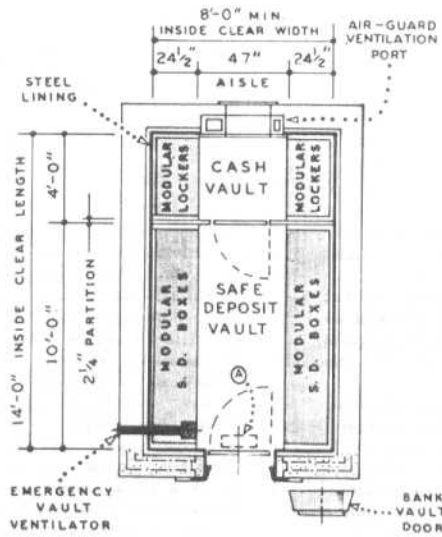
5. Legal department. This department keeps the bank's legal business in order. A library/conference room is usually included in this area.

6. Data processing. This department helps to facilitate and process the bank's checking, payroll, operations, and other procedures.

7. Mail room. The mail room usually contains the addressograph, microfilm equipment, duplicating machines, and other equipment necessary to run this operation. This area should be located near a service yard or elevator and in conjunction with the printing/purchasing department.

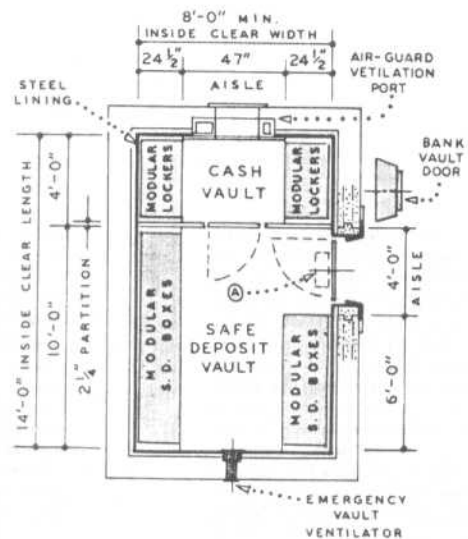
¹ *Banking*, vol. 56, pp. 57-58, February, 1964.

Commercial
BANK VAULTS



VAULT PLAN - A (8' W x 14' D x 8' H INSIDE)

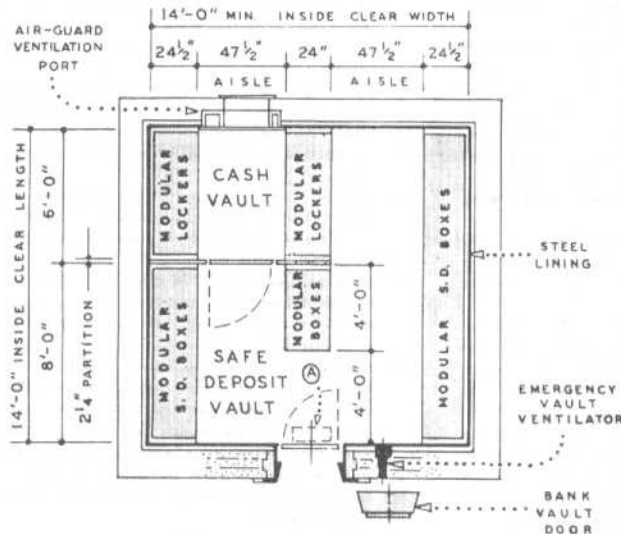
1. 112 sq. ft. inside floor area.
2. 20 lin. ft. for s. d. boxes.
3. 8 lin. ft. for lockers.



VAULT PLAN - C (8' W x 14' D x 8' H INSIDE)

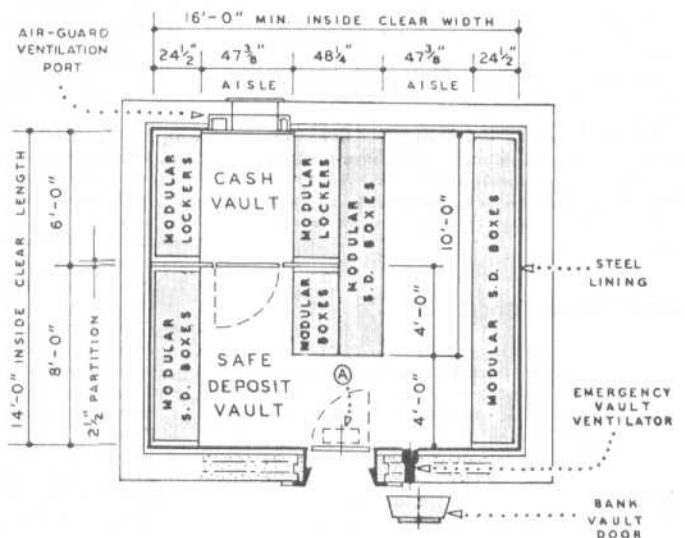
1. 112 sq. ft. inside floor area.
2. 16 lin. ft. for s. d. boxes.
3. 8 lin. ft. for lockers.

Fig. 1 The above plans are recommended for single-aisle vaults up to 14' inside clear widths. Interior vault dimensions should be established in accordance with individual requirements and the emergency vault ventilator should be located through a convenient wall area that is exposed inside the building. Location of the vault alarm control cabinet is designed [sic] by "A" and should be recessed in the vault wall when it interferes with the removal of the bond boxes. When the vault width is 14' or more, refer to double- or multiple-aisle vault plans. (Mosler Safe Co.)



VAULT PLAN - D (14' W x 14' D x 8' H INSIDE)

1. 196 sq. ft. inside floor area.
2. 26 lin. ft. for s. d. boxes.
3. 12 lin. ft. for lockers.



VAULT PLAN - E (14' W x 16' D x 8' H INSIDE)

1. 224 sq. ft. inside floor area.
2. 36 lin. ft. for s. d. boxes.
3. 12 lin. ft. for lockers.

Fig. 2 The above plans are recommended for double-aisle vaults from 14' to 16' inside clear widths. Interior vault dimensions should be established in accordance with individual requirements and the emergency vault ventilator and emergency door should be located through a convenient wall area that is exposed inside the building. Location of the vault alarm control cabinet is designed [sic] by "A." When planning vaults with three or more aisles, refer to the multiple-aisle bank vault plans. (Mosler Safe Co.)