



Bank Landscaping For Greater Engagement

branch strategies business customers

Summary: Landscaping at your branch can help to engage your community and convey a message. We give you some examples of how your peers did this successfully.

Apparently, plants have a way of communicating with each other. We are not exactly sure how, but we found this interesting to hear nonetheless.

Community financial institutions (CFIs) may not be thinking of talking plants when they think of the landscaping around their branch, yet, landscaping can do more than just make things pretty. We have heard from a few CFIs that have used it to engage with their community and convey a message.

Branch design often defines landscaping as an afterthought to the physical structure, reduced to a few shrubs and plants to add a touch of curb appeal at modest cost and minimal maintenance. But landscaping can do more for a CFI and can be an essential part of how an institution presents itself to customers. To start this topic off, we venture into pollinator gardens.

Connect deeply. A CFI in AR partnered with a conservationist to create pollinator gardens that attract bees and butterflies. The landscape design led to teaching programs with local schools, including a coloring book, all of which contributed to the bank's positive community image. The financial reasoning behind the project was straightforward: the institution already spent money on landscaping, so it only took a modest increase to advance important community engagement goals.

Not only that, but through word of mouth, this outreach has grown rapidly. This CFI estimates that this outreach program has resulted in the opening of about 150 accounts in the last year.

Convey a message. One of the ways landscaping can communicate a CFI's close relationship to its community is through careful selection of the types of plants. Thoughtful plant selection can demonstrate an institution's deep community roots and convey its strong values.

One CFI in FL, for example, spent considerable effort in the design of a new branch so the building reflected the design of the headquarters. The branch landscaping paid special attention to flora by making extensive use of native species. When approaching the branch, it's clear that this is a Florida business, located in a tropical climate. That image advances the CFI's aim of presenting itself as an institution that embraces the unique qualities of its community.

The payoff of effective landscaping

The point is that good branch landscaping takes a little extra effort. Following some basic principles of effective commercial real estate branch design is a good way to start. There are ways to use landscaping to draw attention to the entrance, or to help direct customers to ATMs, or to convey a message about the institution, such as its robustness or commitment to sustainability. The good news is that it is easy to start. No matter if you choose to redesign or simply maintain your landscaping, remember that it conveys a message to your community. Make it good.

TWO APPROACHES TO STRESS TEST YOUR LOANS

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