

# Case Study SSB Community Bank



# A New Main Branch Comes To Life Through Collaborative Design & Build Process.

After 50 years, SSB Community Bank is coming home—and in this small, tight-knit community, that means moving three blocks down the hill from their current main branch, to a new facility that's right on the village's main street and right next door to their original 1924 location.

Since moving up the hill in the 1960s, SSB more than quadrupled its staff and added on to the building twice. As their growth continued, the bank expanded to a second branch in nearby Berlin, Ohio in 2014. But by the following year, President Doug Hensel and the management team knew there was only one way to accommodate the bank's continued success and drive even more growth for the future: expand into a new main branch with more space inside, and better visibility outside.

Working collaboratively with the Diebold Nixdorf Product Application Services (PAS) team, an architect and a design firm, Hensel and his staff envisioned a bright, modern, open space that would maintain their small-town atmosphere while offering consumers new functionality and enhanced customer service.

### Bank Overview

#### **SSB Community Bank**

Strasburg, Ohio Founded in 1924 as Strasburg Savings & Loan



2 locations and \$90 million in assets



#### **CHALLENGES**



Design a new corporate office that maps with growth



Provide modern amenities while maintaining community-first atmosphere



Gain approval on design from Strasburg Village

#### **SOLUTIONS**



Diebold Nixdorf's PAS team performed a site survey and drafted design layouts



Collaboration with bank's architect and interior designers throughout design and construction



CS7780 ATM with Agilis terminal application software

#### IMPACT



The branch was completed on-time and on-budget through collaborative vision



Modern, open branch layout encourages relationship building



New self-service functionality empowers consumers with additional options

## Preparing for the Next 50 Years

In 2013, SSB Community Bank realized the need to make changes that would enable them to remain an independent community bank well into the future or face the possibility of being acquired. For Hensel, the board and the staff, there was only one answer: grow the bank, increase earnings and remain an independent, community-focused bank.

SSB proceeded to kick off an aggressive growth initiative that included more commercial lending, an expanded product set and industry-leading asset quality. Momentum built as the bank became more progressive, and the efforts paid off. Between 2013 and 2018, their assets and earnings doubled. However, their success created the need to find a new space that would enable them to better serve the Strasburg community. "We wanted to think 25, 50 years down the road," says Hensel. "In our current space, the only room we had left was in the basement—it just wasn't going to work for us long-term."



SSB purchased land on Wooster Avenue in the heart of downtown, right next door to the original brick building where SSB started life as a Savings & Loan. The site was historical—but Hensel knew the branch needed to be modern, functional and customer-focused, with easy access to loan officers, a convenient drive-through and new self-service capabilities. Already a Diebold Nixdorf client on the hardware and software side, the SSB team discovered that DN's PAS experts could support their architect and designers with a deep background in branch design and construction, as well as intimate knowledge of terminal specifications and technical details.

"We had an idea of what we wanted our new branch to look like and a list of things we knew we needed, but no idea how to bring the two together," says Hensel. "That's where the PAS team was able to help us out so much: they were able to put us inside the space, through lifelike renderings that we could discuss and modify as the process went on."





# An Experience Like No Other

"We wanted our customers to have an experience like no other," Hensel explains. "We wanted lots of glass, so that customers could see our staff. Throughout the entire process, the PAS team was walking side by side with us. We would brainstorm, talk to the architect, talk to the designer, and the PAS team would come back a few days later with revised renderings. It was so refreshing to have this strong, committed partnership: We're a small bank with two branches, so this was really important to us, and the PAS team clearly cared just as much as we did about making the space exactly right." The team communicated on the most minute details, from the location of the sidewalk ramp to the locations of the doors to the height of the lobby windows. The renderings, says Hensel, were a critical differentiator that gave him the reassurance that the choices they were making were the right ones.

#### WHAT'S YOUR STRATEGY FOR BRANCH TRANSFORMATION?

A collaboration with Diebold Nixdorf's design & construction experts ensures your branch meets—and exceeds—your unique priorities.

