

# A Bank's Most Important Asset is Not on the Balance Sheet!

It seems as though you can't walk down the street without running into at least one bank. In addition, access to countless more is available through the internet. For the most part, the product offering is the same, so what makes you choose one bank over another? In most instances, it is the efficiency, knowledge and friendliness of your staff that keeps a customer coming back. With that much importance placed on your front line, what are you doing to attract and retain the right employees to deliver a top notch customer experience? Millennials, who will comprise 40% of the workforce by 2020, are making decisions about where they work based on their values. Their expectations for a workplace environment plays a significant role in this choice and therefore employers that meet their expectations will attract the best talent. That's where the Well Building Standard comes into play.

The WELL Building Standard®, the latest development in construction, is not only a new trend but a healthy one and piggy backs on the LEED certification program that was introduced over a decade ago. LEED certification means healthier, more productive buildings along with reduced stress on the environment by encouraging energy and resource-efficient buildings. Of the sectors that have adopted LEED, the financial sector has proven to be a leader in green building and there is no reason to think the financial industry won't embrace the new correlating building trend which more directly impacts the health and wellbeing of employees.

The new WELL Building Standard® is a performance-based system for measuring, certifying, and monitoring features of the building environment that impact human health and wellbeing, through air, water, nourishment, light, fitness, comfort, and mind. A comprehensive listing for each featured category is evaluated and scored to determine the company's overall performance as it relates to the standards established by the International WELL Building Institute.

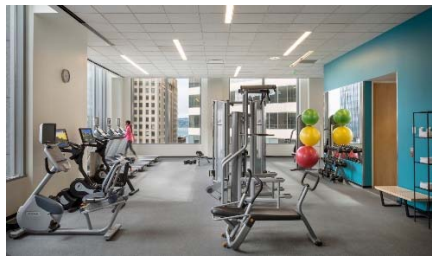
The image displays three overlapping copies of the WELL Building Standard Features Matrix. Each matrix is a grid with columns for 'COMPLIANCE CERTIFICATION' (subdivided into 'PRECONDITION' and 'OPTIMIZATION') and 'Tenant Improvement' (subdivided into 'Core & Shell', 'New Construction', and 'New Construction'). The rows are organized into categories: Air, Nourishment, Light, Water, and Mind. Each cell in the matrix contains a letter (P, F, O) or a circle (O) indicating the status of a specific feature.

The quality of our buildings can impact not only our productivity but also the way we feel. Following the WELL Standards can effectively provide the following benefits:

- A more efficient and creative workforce
- Lower absenteeism rates
- Lower healthcare costs
- Enhanced ability to attract and retain exceptional talent
- A superior work environment people want to work in
- Improved brand commitment through leadership and innovation
- Increased job satisfaction

Just as financial institutions have had to adjust to change and new technology for decades, the trend continues with the branch of the future and adopting this new idea of creating environmentally healthy workspaces to enhance the well-being of all employees. While some experts envision the branch of the future to be built for speed based with an emphasis on self-service and 24-hour access, others believe it to be built on engagement where branding plays a key role in setting up more of a retail type feeling where customers are encouraged to actively engage not just transact and get out. Either way, employees play a key role in each strategy and their performance will play a vital role on whether or not it will be successful.

There's no doubt people are the most important asset in your bank and a major driver of overall success. It makes absolute business sense to invest in them with quality workspace. As this is the core mission of WELL - to make businesses more effective by making the employees more productive as well as an effective way to attract talented millennials – it's a strategy that should be strongly considered as you contemplate renewing or adding to your retail delivery system or operations space.



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James G. Caliendo is a former bank executive and now President and COO at the 107 year old retail services and design/build firm, PWCampbell. In the past 10 years alone, PWCampbell has influenced over 4 million square feet of financial institution locations and worked with over 175 financial institutions to create engaging, impactful and scalable solutions for every sized project.