

The background of the image is a purple-tinted photograph of architectural blueprints spread out on a surface. A black pen is visible in the upper right corner, resting on the blueprints. The blueprints show various geometric shapes, lines, and numbers, including '7', '580', '350', and '30'.

element

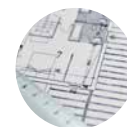
A BIT ABOUT US



element

every bit matters

At Element we believe every bit matters. From the quality of the foundation to the mug sitting on your desk, we pay attention to every element of your financial environment.



Who we are

THE ELEMENT STORY



Element provides niche expertise in design, build, and engagement services for financial institutions. We believe that the miniscule details – and a lot of them – are what make the ultimate difference. The goal of our work is to always go a bit beyond expectations each and every time to give that extra edge of service – service that converts a first-time client into a life-long partner, while transforming the banking experience from traditional brick-and-mortar branches into engaging retail-type financial environments with mass appeal. From our signature creative designs, to the quality of the building foundation, to the digital content on the displays that engage customers, every element of your financial environment becomes relevant again to the next generation of financial consumers. Because, to us, every bit matters.

Having worked with hundreds of financial institutions, Element operates from their headquarters in Portsmouth with offices in Seattle, Salt Lake City, Helena, Phoenix, Columbus, Atlanta, and Miami.

Who we are



William Foley
Implementation

Not only does William develop, orchestrate, and oversee the process to complete an Element project, he delivers – on time and to a level of quality that no competitor can match. “It’s one thing to promise a client a solution, it’s another to deliver,” says Foley. Foley quickly moved through the ranks at Willey Brothers prior to bringing Element to life. The fact that he’s occupied virtually every project management position has given him a unique edge when orchestrating all of the moving parts of a project whether that’s a new build or renovation or implementing digital signage outside the branch setting. “My favorite thing is sitting down with the client and helping them understand why we put the plan together and how it’s going to be implemented. Element has the best product that you can imagine, with a great design and management team – all of which fosters drive, confidence, and results that are second to none. We have built relationships with people over the span of twenty years. An honest part of the business is being able to talk with our clients, and establish a solid basis of trust.”



Nate Baldasaro
Business Development

Nate’s expertise lies in developing visionary, creative, and dynamic experiences for the customer’s journey by leveraging modern day digital messaging within the floorplan of a financial institution. He sees digital elements as opportunities to develop brand awareness and trust with every interaction a customer has in a bank or credit union. Nate has spent over twenty years mastering the client experience in retail environments and is a one-man think tank. His knowledge of technology and design is diverse and deep with a constant cache of innovative ideas. “Nate has a plethora of different ideas every day and a deep-rooted passion about what we do at Element. He’s just constantly trying to innovate.” Nate’s excitement about his ideas is contagious and his sense of humor makes work feel like play for the Element team and their clients.

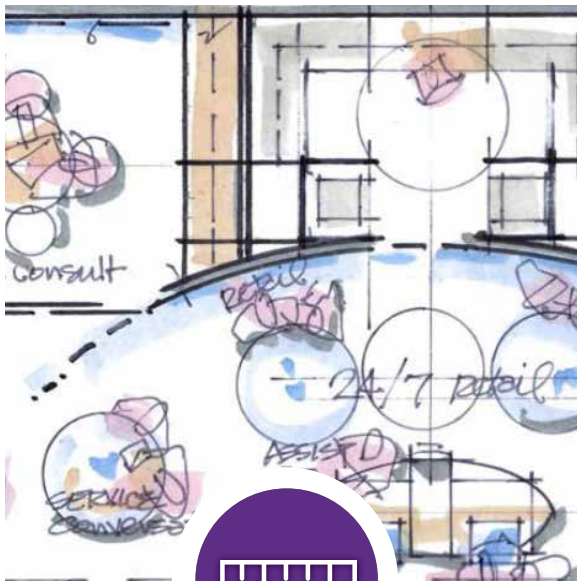


Richard Brattland
Executive Director of
Design & Implementation

Rick has seen a significant amount of success in developing engaging branch environments that fulfill the needs of customers and future customers while increasing shareholder value. Before joining the Element Group, Rick served as the Vice President/ Director Corporate Real Estate of Popular Bank for seven and a half years where he was responsible for facility management, project management, lease administration, transaction management, and security for the U.S. based branches. “As an industry leader, Rick will bring extensive knowledge and experience of the financial world, provide next level thinking, and continued success to the Element Group” said William Foley, Co-Founder. Rick’s primary focus is ensuring all aspects of the design and implementation process stay on track.

What we do

DESIGNING & TRANSFORMING FINANCIAL INSTITUTIONS NATIONWIDE



DESIGN



BUILD



ENGAGE

What we do

ELEMENT OVERVIEW

Element designs and implements highly effective retail branches and headquarter facilities for financial institutions nationwide. Our integrated approach is used to develop brand identity, select markets and sites, design, build and remodel facilities, and implement messaging and merchandising strategies. These efforts lead to enhanced customer/member loyalty, more efficient operations, and increased network profitability.

Our team includes brand strategists, architects, designers, space planners, furniture specialists, account managers, market analysts, construction managers, general contractors, and promotional experts. Our project management ensures design intent and implementation are carried out with detail and precision. We understand financial service operations and the latest banking technology, and we bring this knowledge to each and every project.

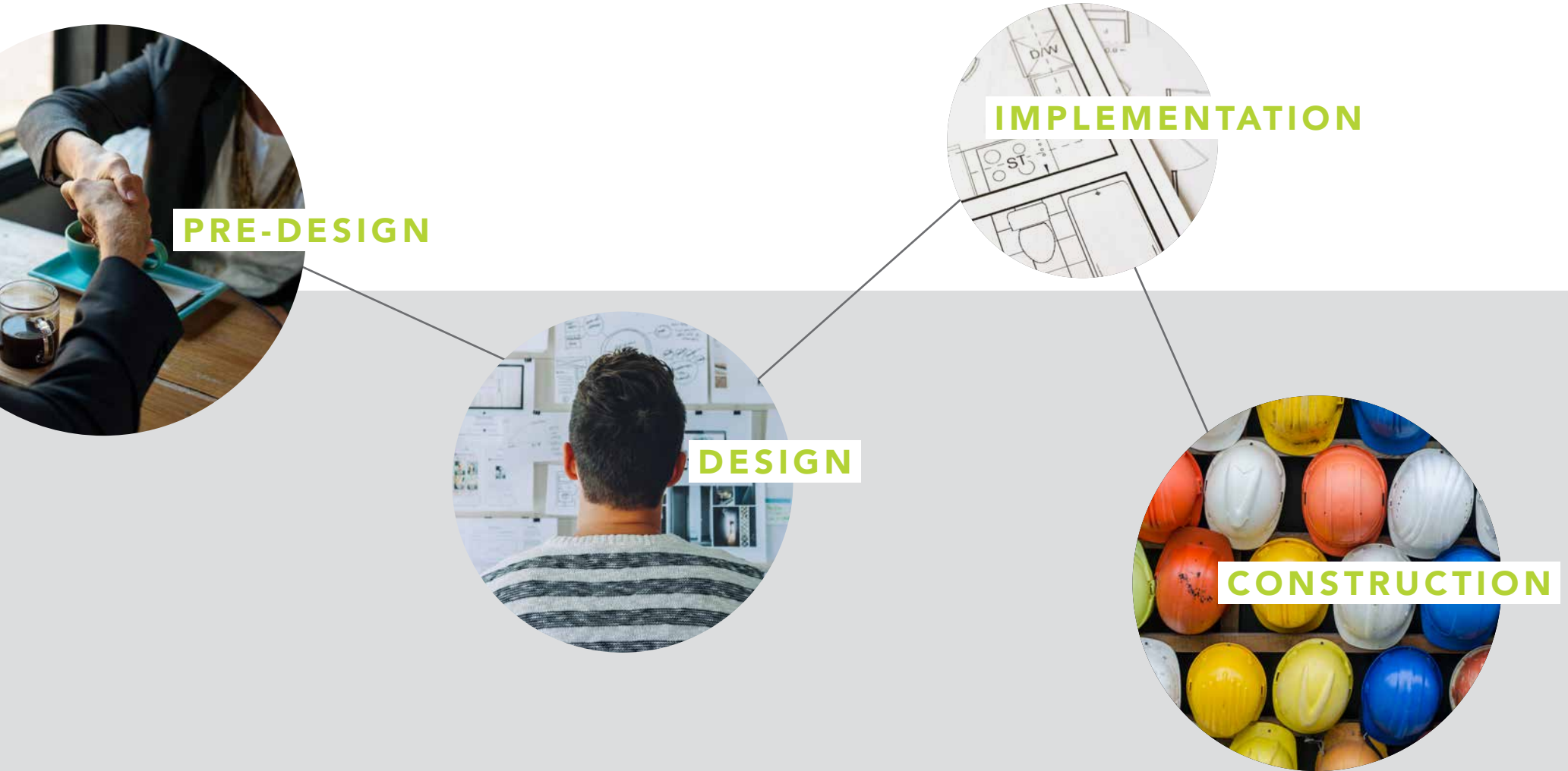
We believe a consistent and effective retail will positively influence customer/member buying behavior.

Our integrated services include:

1. Turnkey design/build and project management services
2. Market intelligence, planning, and site selection
3. Brand strategy and positioning
4. Architecture and interiors
5. Retail design, space planning, and furniture solutions
6. Merchandising, fixtures, point-of-sale communications, and signage
7. Environmental graphics and branded signature elements
8. Construction management and administration
9. General contracting (with our local partners)
10. Digital messaging and new “engagement” technologies

Our Process

AN ELEMENTAL TURNKEY APPROACH



Our Process

A TURNKEY DESIGN IMPLEMENTATION APPROACH

A Turnkey Design-Implementation Approach

Element has developed a business model for providing turnkey design-implementation services nationwide. Our approach relies on our high-level project detail and execution throughout the pre-design, design, implementation, and construction phases of a project. Our process is designed to:



Minimize our clients' time commitment and financial risk associated with the management of a complicated and expensive design and implementation project.



Maintain strict budgetary and schedule controls, minimize change orders, and eliminate costly mistakes.



Maximize benefits to the financial institution's customers and vendors; provide our clients the best retail branch possible with exceptional customer service.

A Team Approach

Element will assemble the appropriate design and implementation team for your project. This team will take you through all phases of site selection, lease/land negotiations, zoning/permitting, branding, design, merchandising, construction, close-out, and staff training.

Element takes complete project ownership from design concept through project close-out, allowing our team to control budgets and maintain schedules. This process ensures overall quality and the timely delivery of outsourced materials.

Detailed Budgets

Element provides a detailed budget for your project. This budget is "open book" and continuously updated, reviewed, and approved by the client throughout the project.

Partnerships with Local Architects, Contractors, and Vendors

We understand financial institutions often have long-standing relationships with local businesses in the community and need to keep those relationships strong. Our approach respects these existing relationships and will incorporate the services of these companies (many of which are customers or potential customers). This approach benefits all parties and eliminates the adversarial relationship created by the traditional architect/GC model.

Qualifying and Hiring Local General Contractors and Subcontractors

All general contractors, subcontractors, and suppliers are qualified by Element before project bidding.

Our Process

A TURNKEY DESIGN IMPLEMENTATION APPROACH

Comprehensive Project Management

An Element project manager will be the team leader and is responsible for your project, from the start of the design process through close-out. This accountability ensures a smooth transition from design through construction. The project manager will have an intimate understanding of every element of your project and will ensure “design intent” is applied throughout. Our highly experienced project managers have business, construction, engineering education and years of “hands on” experience.

Negotiation of the General Contractor's General Conditions/Overhead and Profit

We will negotiate contractor and vendor fees to reduce the overall project cost on behalf of our clients.

Approach to Project Management and Onsite Supervision

The qualified local general contractor will appoint an onsite job superintendent to assume responsibility for subcontractors during the build out. Subcontractors, electricians, plumbers, etc., shall be used from within the local community. The selected general contractor's onsite job superintendent will work with the Element project manager to handle day-to-day project operations. Element's project manager will communicate with the onsite job superintendent on a daily basis from the start of construction through final close-out. This approach differs from that of many of our competitors who send their own onsite supervisor to reside at the branch throughout construction (at an added cost to the client).

Permitting

Element will work directly with building officials and the general contractor to ensure all permits are obtained in the most timely manner possible. If necessary, Element will hire an expeditor to assist in this process.

Streamline Payment Process

Element manages the payment process for all contractors and outsourced materials listed in the Schedule of Values. This process ensures correct quality and the timely delivery of and payment for goods and services from outsourced materials.

National Buying Power for Cost Reduction

Element purchases millwork, bank equipment, flooring, furniture systems, and lighting components in quantity. The discounts our suppliers give us are passed directly onto our clients. We first look to secure these items from local material and suppliers.

Bid Solicitation

Each general contractor bidding on the project will solicit a minimum of three bids for each portion of the construction trades, assuring competitive costing and establishing a cost baseline. Subcontractors, skilled tradesmen, and labor are drawn from the local area.

PRE-DESIGN



Strategic Planning and Executive Decision Support

Element has worked with a number of clients prior to the design phase, to assist with strategic planning, branch development, financial planning, site selection, site purchase, business growth analysis, and assessment, particularly as it relates to branch network expansion.

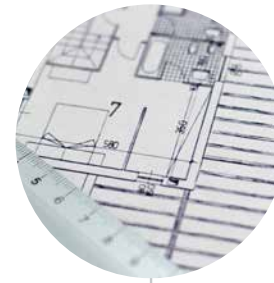
Space Assessment

Element has assisted many clients who require an assessment of their current location(s) so that they may better use their facilities. A Space Assessment will analyze the space utilization by department, and develop a plan that includes specific space and recommendations to meet future organizational objectives and appropriate building size.

The analysis will project five to ten years into the future, so that you can plan for future space requirements and adjacencies. This analysis will consider the departments typically located at the headquarters or operations building. Also included in the analysis will be the shared areas – conference/meeting rooms, board rooms, break rooms, storage/filing, and equipment areas.



DESIGN



Schematic Design



**Environmental
Graphic Design**



Design Development



Digital Elements

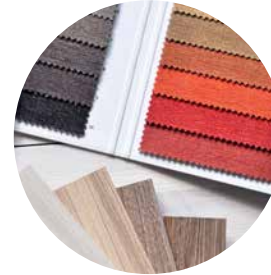


**Construction
Documentation**



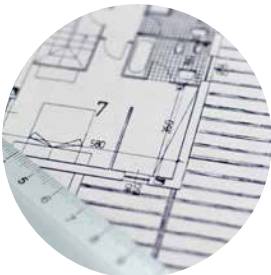
Information Gathering

Element will perform a series of activities to gather information we consider crucial to the development of a design strategy, with collaboration from both the client and Element project team. We will facilitate discussion sessions with management to refine our strategic direction, build consensus, and explore customer strategies, brand issues, products and services, and physical and electronic networks.



Design Development

Design development activities will integrate concepts with retail strategies, maximizing the effective use of space to create a positive selling environment. This concept is applied to both the building exterior and interior. These design elements encompass customer traffic patterns, dwelling points, lines of sight, technology deployment, sales culture, and merchandising.



Schematic Design

Element will work closely with our client's project team to fully understand budgets, preferences, and goals to be carried forward to design development. At schematic design, we develop concepts and ideas into drawings/plans and designs.



Construction Documentation

Construction documents are the written and computer-generated drawings that will be used to execute the final design. Drawings and specifications are used as a guide for precise communications to the client, general contractors, and subcontractors. These documents will be used for the competitive bid process, local permitting, and building construction, from start to finish.



Civil Engineering

The civil engineering package will include site, grading, utilities, specifications, landscaping, and the development of a City submittal package and design standards. Element will meet and coordinate with City team members to determine design criteria, permit requirements, conditions of approvals, public hearings, and preparation of documents.



Environmental Graphic Design

After presenting merchandising and digital design concepts, Element will develop an integrated strategy for implementing the ideal merchandising and graphics program, according to project needs and goals. Our design team will then develop practical creative concepts which are consistent, easy to manage, affordable, and in keeping with your brand strategy, corporate identity, and vision.



Millwork

Element designs and engineers branch millwork fixtures. Shop drawings are prepared in house for the bidding process, and fixtures are manufactured by one of three partnering millwork houses; installed locally.



Furniture

Our furniture partner and lead designer will work together to select the best furniture and equipment to maximize design, function, and efficiency. As required, we can provide space planning and consultation services, product review and selection, ergonomic evaluations, nationwide delivery and installation, and an AutoCAD specifications and standards programs.



Digital Elements

Digital Elements are a synergy of all the digital bits that allow you to distribute information consistently across multiple channels. The advantage and benefits of using digital elements are increased brand awareness, consumer acquisition, cross selling ratios and consumer loyalty.

Digital elements provide a quicker, on-site message delivery system to target an audience. We can launch products/services almost instantly, getting to market ahead of competitors.



Digital Signage

Digital displays add a modern touch to any space, while giving you the versatility to control and update marketing campaigns as often as you like.



Touch Display

Invite your customers to directly engage with tangible, interactive marketing on touch screen displays.



Managed Wi-Fi

When connected to your Wi-Fi network, guests will be redirected to your portal, where they may log in with an email address or Facebook account before gaining access to the Internet.



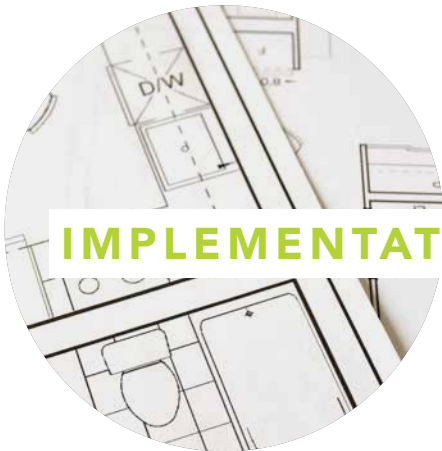
Hive

Feature digital screens in local businesses in your town and extend the brand to the community.



Digital Network

When the four elements of digital are utilized in a community they create a digital technology network. This encompasses in-store branches, local branches, ATMs, local businesses, and headquarter locations.



Element has created a team of project managers who have successfully completed hundreds of complex financial institution projects. Our team oversees project details to ensure all objectives are met or exceeded. From initial scope and financial planning through project completion, our management will continually review every stage of your project.

Permits

Element will work directly with building officials and contractors to ensure all permits are obtained.

Qualify

All potential contractors, subcontractors, and suppliers are qualified prior to project bidding – including AIA standard documentation, work completion verification, and references.

Solicit

Element will solicit a minimum of three bids for each portion of the construction trades, assuring competitive costing and establishing the cost baseline. We are committed to utilizing local community resources including subcontractors, skilled tradesmen, and labor.

Construction

The construction phase of a project brings the pre-design, design, working drawings, bidding, and negotiation services to reality. An onsite job superintendent will be assigned to the project to assume responsibility for subcontractors during the construction phase. Subcontractors, excavators, electricians, plumbers, framers, etc., shall be utilized from the local

community. Element project managers will work directly with the onsite job superintendent to handle day-to-day project operations. They will take full responsibility and communicate with the job superintendent, vendors, suppliers, and onsite professionals on a daily basis to ensure the building is constructed per the plans and specifications to ensure the highest quality product.

Implementation Services

1. Obtain building permit
2. Provide bid administration services
3. Site development
4. General construction
5. Millwork
6. Furniture
7. Signage
8. Retail communication
9. Digital signage
10. Bank equipment
11. Program integration, compliance, and consistency



Contract Administration

Throughout the project our contract administrator, in conjunction with the project manager, will take care of all accounting details as they pertain to the project, payment, requisitions, change orders, reimbursable expenses, and updated project budgets. Element manages the payment process for all contractors and outsourced materials listed in the detailed Schedule of Values. This process ensures correct quality and timely delivery of and payment for goods and services from outsourced materials. Element utilizes Standard AIA contract administration forms for this process.

1. Review and control budgets
2. Prepare client and general contractor AIA Contract(s) for signature
3. Develop a detailed project step plan
4. Prepare and update a detailed construction schedule
5. Schedule and coordinate all aspects of project
6. Inspect and control job progress
7. Process and review all submittals
8. Review project step plan and schedule with institution personnel prior to execution
9. Coordinate schedule and implementation plan with general contractor, phone service provider, bank equipment provider, millwork provider, and all other trades needed to execute the project
10. Work closely with architect to review shop drawings and material samples from general contractor
11. Track and review payment schedules and requisitions to contractor and owner
12. Communicate daily with the onsite job superintendent to ensure quality, cost, and schedule are on track
13. Weekly communications with all parties regarding the progress of the projects as it relates to schedule, budget, quality, cost, and schedule
14. Review and minimize all change order requests from contractors
15. Chair weekly client and contractor status meetings
16. Prepare meeting notes with actions items and distribute to all parties involved
17. Orchestrate final walk through and prepare punch list; coordinate project close out
18. Coordinate completion of punch list
19. Provide client with a comprehensive close-out binder which will include warranties, manuals, subcontractor list, contract information, and as-built drawings.

Environmentally Conscious

DESIGN & BUILD SERVICES



We are dedicated stewards when it comes to energy and selecting the environmental products for the branch. High-efficiency LED lighting and solar calculations are used to determine what is appropriate for the site. Motion sensors and lighting controls are also utilized. Element has team members that are LEED certified.

Promotional

& MARKETING SERVICES



Brand Extension

Promotional marketing items are used to increase brand awareness, customer loyalty, and employee engagement. These items may include, but are not limited to, apparel, bags, caps, pens, and gift boxes.

Element Engagement

Engagement is our proactive, non-traditional marketing program designed to maximize brand recognition and increase an emotional connection to the institution through a unique client experience.

Employee Recognition

According to a recent Tower and Perrin study of 40 global companies: "Firms with the highest percentage of engaged employees collectively increased operating income 19%, and earnings per share 28%, year-to-year." We develop and implement recognition programs for employee excellence.

Account Acquisition Kits

We specialize in developing branded "gift sets" to help with account acquisition and retention programs. Kits are a unique way to engage prospects and provide employees a way to be introduced to prospects.

Case Studies

ELEMENT TRANSFORMATIONS



Hawaii State Federal Credit Union

(Salt Lake Branch) Honolulu, HI

From the moment you enter the door, digital technology is at the forefront, and Hawaii State Federal Credit Union's new branch in Salt Lake is unlike any other local credit union or bank. The focal point of the branch are two self-serve interactive teller machines (ITMs), which is a first in Hawaii. These ITMs are also the first in the nation to feature palm vein authentication. Additionally, the new branch design offers two digital "touch tables" – essentially two giant tablets that double as tabletop counters for members to browse credit union offerings.

Case Studies

ELEMENT TRANSFORMATIONS



Blue Hills Bank

Boston, MA

Blue Hills Bank in Boston, MA, is a welcoming, aesthetically stimulating space with vibrant colors. Its clean, clutter-free space is easy to navigate, and focuses on the Blue Hills Bank business customers. The existing light wood throughout was changed out to a darker finish, creating a more distinguished look. A multi-functional office/meeting space was a design priority, allowing the space to be used for social events or business meetings.



Case Studies

ELEMENT TRANSFORMATIONS



Denali Federal Credit Union

Kent, WA

In 2014, Element was selected to design/build Denali FCU's flagship branch, their first branch in the lower 48. Element transformed a warehouse space into an eye-catching, interactive, and welcoming space. Features include three teller pods with TCRs, a nine-screen in-branch presentation "theater", greeter station, coffee and online banking stations, small business banking center complete with printers and other accommodations, a video conference room, 24-hour vestibule, and after hour access to loan offices.



Case Studies

ELEMENT TRANSFORMATIONS



Popular Bank

New York, NY

With over 50 locations, Popular's flagship branch is located on Madison Avenue in New York City. Element designed this branch to be highly visible – to really stand out from the crowd – utilizing cutting-edge technology, interactive touch screens, abstract nine-screen video walls, and wrap-around column screens. With floor-to-ceiling windows along the exterior façade, it is impossible not to stop and look when passing by. Functional elements such as a client check-in area, Smart ATMs, and cash recyclers were also incorporated in the design.



References

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A close-up photograph of an architectural floor plan. The drawing is on a light-colored paper with a spiral binding on the right. A black pen lies diagonally across the top right. A ruler is visible at the bottom left. The drawing shows various rooms, corridors, and structural elements. The text "every bit matters" is overlaid in white, lowercase letters in the center of the image.

every bit matters

element

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