



Maximizing  
Every Square  
Foot in Honolulu

Salt Lake, Honolulu, Hawaii





PROJECT OVERVIEW

## Hawaii State Federal Credit Union redefines branch efficiency with Element.

Faced with skyrocketing real estate prices in Hawaii and a national trend toward smaller retail spaces, Hawaii State Federal Credit Union (HSFCU) sought to adapt. They aimed to maintain a strong presence in retail shopping centers, attract foot traffic, and provide impeccable service, all while working within a square footage goal.

Breaking free from traditional branch limitations, The Element Group designed and built a new prototype for HSFCU. Situated in a strip mall in Honolulu, this 'net new' Salt Lake branch is a testament to innovative, efficient, and member-centric design.

## CLIENT

Hawaii State Federal Credit Union

## FINANCIAL INSTITUTION TYPE

Credit union branch

## FEATURES

Branch construction

Branding

Technology integration

Interior design

Signature elements

Digital signage/touch

Implementation

## DELIVERABLES

Maximized branch efficiency

Strategic location planning

Intuitive design for a smaller footprint

New prototype branch



I think the big takeaway is that the Element team is not just listening to what we're saying. They're hearing what we're saying. There's a big difference."

Aaron Vallely

Executive Vice President Retail & Operations, Hawaii State Federal Credit Union



# the challenge

Increasing real estate prices and changing retail space trends presented significant challenges for Hawaii State Federal Credit Union.

HSFCU recognized the importance of being present in key markets across Oahu, where most of Hawaii's population resides. But to effectively move into these markets, they had to reimagine their approach. The old models were no longer sustainable and limited their ability to expand and serve these communities optimally.





# collaborating for success

The key criteria for Hawaii State Federal Credit Union was clear: A design partner with a proven track record and a genuine understanding of their business, mission, and the unique challenges presented by Hawaii's market conditions. Element's reputation spoke volumes, reinforced by positive feedback from other credit unions and banks.

The partnership with Element was more than just transactional. Together, they embarked on a shared journey with a mutual commitment to benefiting the community in Hawaii.

## Here are a few of the key highlights from this collaboration.

Element provided bespoke solutions tailored to the unique needs of HSFCU and its community.

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Beyond just listening, Element truly heard and understood the credit union's challenges and desires, crafting plans that directly addressed them.

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The initial success at the Salt Lake branch, HSFCU's smallest location at 1,800 square feet, demonstrated the potential of Element's design approach for other branches.

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Based on positive member feedback, the credit union is now exploring how to reimagine and transform other existing spaces.

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# looking to the future

While the new location, or “de novo branch,” benefited from this redesign, the challenge ahead is to reimagine HSFCU’s existing spaces. Members visiting the new branch now expect the same level of efficiency and intuitive design at all branches.

The future with Element holds the promise of transforming these traditional spaces, respecting their legacy while infusing them with modern functionalities.



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“Element doesn’t just build and leave. Together, we complete ongoing projects to constantly create different experiences. It’s a great business model; it’s a great relationship model.”

Ryan Hirata  
Marketing Manager  
Hawaii State Federal Credit Union

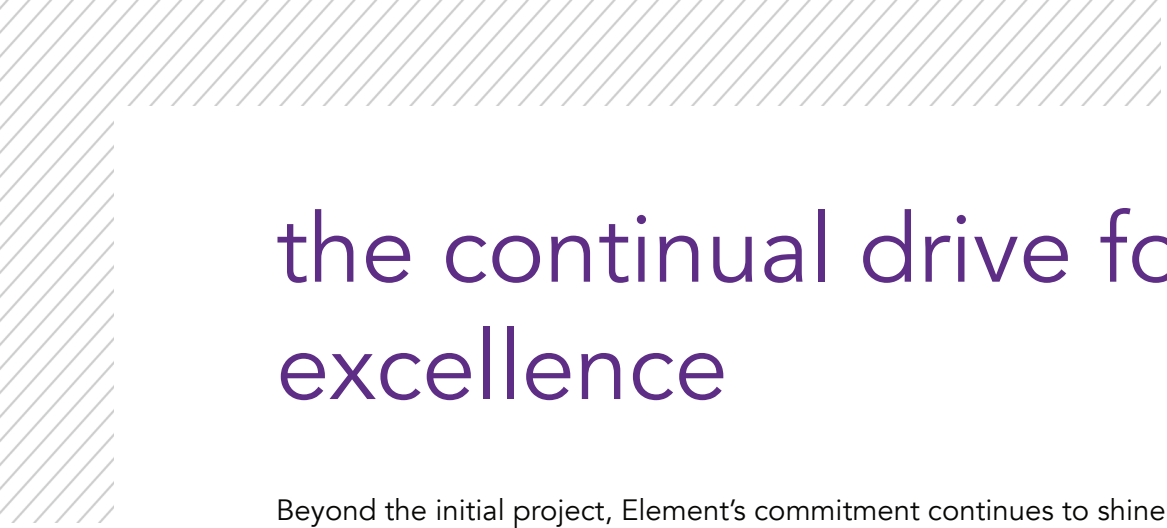
# every bit (of feedback) matters

HSFCU members' enthusiasm for the new designs was obvious, with a common question being, "When is our branch getting that technology?" This response speaks volumes about the impact of the Salt Lake branch transformation. It's not just about deploying cutting-edge tech, but doing it in a way that resonates with the members and addresses their pain points.

Frontline employees, too, noted the shift, finding that by automating routine tasks, they could focus more on consultancy roles, enhancing the overall member experience.







# the continual drive for excellence

Beyond the initial project, Element's commitment continues to shine through. As Marketing Manager Ryan Hirata highlighted, their partnership isn't a one-off endeavor. Element doesn't simply deliver a project and move on; they engage in ongoing efforts to further refine and enhance the member experience.

This sustained relationship model ensures that as needs evolve, Element and Hawaii State Federal Credit Union evolve together, making for a dynamic and lasting partnership

