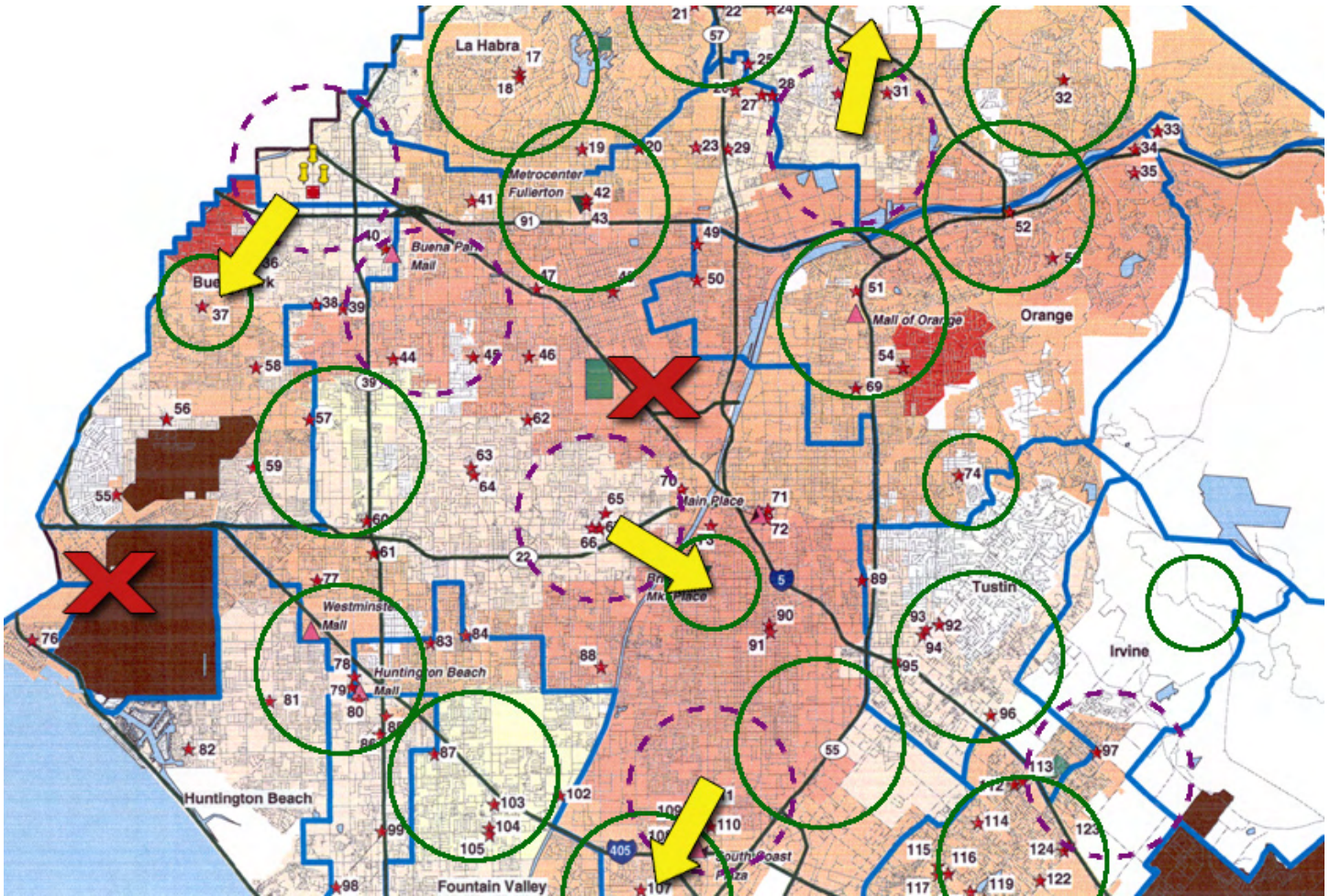


# Growth Planning

Purposeful Expansion



See Case Study on backside.



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DESIGN

## 360° Solutions

- STRATEGIC OPERATIONS PLANNING
- STRATEGIC BRANCH PLANNING
- RETAIL BRANCH DESIGN
- BRANDING & IMAGE DEVELOPMENT
- MERCHANDISING INTEGRATION
- REAL ESTATE STRATEGIES
- ARCHITECTURE & DESIGN
- SUSTAINABLE DESIGN
- CONSTRUCTION MANAGEMENT

# Planning Case Study



## Orange County's Credit Union

Santa Ana, California

### Situation

Orange County's Credit Union received a community charter in 1999. By 2001 the credit union was looking to further penetrate its existing markets and expand into high potential territory. The executive team and board decided that the most effective way to grow was to develop and implement a powerful strategic branching plan.

### Description of work

To create their seven-year strategic branching plan, OCCU partnered with EHS Design and Weber Marketing Group. The OCCU executive team didn't believe it had the in-house resources to analyze a highly competitive market with more than 30 cities and three million people. They knew that EHS Design had helped other credit unions create highly productive branch networks and knew they could do the same for them. They needed a plan that selected from and prioritized hundreds of potential locations and determine the characteristics of each branch to maximize the ROI of the branch network.

EHS used OCCU's member data, blended it with sophisticated market analysis which predicts consumer and business member preferences and performance, and helped the credit union prioritize ten market areas to target. The plan included a combination of relocating existing branches, adding new branches in new target markets, and recommending the size of each branch, down to the square footage, staffing, and estimated cost.

### Benefits

Based on its strategic branching plan, OCCU relocated three branches and remodeled and downsized other branches. The credit union also opened four new branches which out-performed all existing branches. When the strategic branch plan was implemented in 2003, Orange County's CU had \$520 million in assets; in 2008 it had grown to \$919 million or 77%. Its membership base has expanded even beyond Orange County into neighboring Riverside County and they continue to employ the strategic plan and experience growth.

Strategic branch planning is helping credit unions across the country increase branch and market productivity and efficiency, reduce operating costs, and deliver more revenue to the bottom line.

*Based on a 2009 CUES/EHS survey, only about half of all credit unions have a branch plan in place, yet it is a critical tool for growth, profitability, and maintaining a competitive edge.*

*"You could say, 'I like Yorba Linda (Calif.). Let's put a branch there!' But that doesn't take into account where our members reside and where they work. So we chose a partner [EHS] who could do the proper analysis for us. They took a very objective look at our market areas and helped us prioritize them. EHS helped us determine where we would branch as well as what those branch facilities might look like."*

*- Lynda Savoit, SVP/COO*

