

5-1979

# An Urban Banking Facility

David Lee Shook  
*Clemson University*

Follow this and additional works at: [https://tigerprints.clemson.edu/arch\\_tp](https://tigerprints.clemson.edu/arch_tp)

---

## Recommended Citation

Shook, David Lee, "An Urban Banking Facility" (1979). *Master of Architecture Terminal Projects*. 148.  
[https://tigerprints.clemson.edu/arch\\_tp/148](https://tigerprints.clemson.edu/arch_tp/148)

This Terminal Project is brought to you for free and open access by the Non-thesis final projects at TigerPrints. It has been accepted for inclusion in Master of Architecture Terminal Projects by an authorized administrator of TigerPrints. For more information, please contact [kokeefe@clemson.edu](mailto:kokeefe@clemson.edu).

an  
urban  
banking  
facility

for south carolina federal  
savings and loan association

a terminal project submitted to the faculty of the college of architecture,  
clemson university, in partial fulfillment of the requirements for the degree of  
master of architecture.                      april, 1979

an urban banking facility

a terminal project submitted to  
the faculty of the  
college of architecture  
clemson university  
in partial fulfillment of the  
requirements for the degree of  
master of architecture

by

david lee shook

approved:

[REDACTED]

committee chairman

[REDACTED]

head department of architectural studies

[REDACTED]

dean, college of architecture

may, 1979

604982

CLEMSON UNIVERSITY LIBRARY

to alice

# contents

forword	0.0
problem background	1.0
organizational bacground	2.0
activity program	3.0
environmental analysis	4.0
case studies	5.0
architectural response	6.0

for word

0.0

### 0.1 Project Need

This project has been generated by the desire of South Carolina Federal Savings and Loan Association to expand their facilities and improve the marketability of their services in the Greenville area.

### 0.2 Philosophy

When a project is undertaken by an architect, the program generated by the client is only the background for the creative activities of the architect. The interpretation of this information into design philosophy, and then the transformation of this philosophy into physical space is the design process. It is the purpose of this project to investigate and propose a new banking concept with the given program as a basis.

### 0.3 Acknowledgements

I would like to express sincere appreciation to the following people whose cooperation was invaluable in this undertaking.

Mark McCain, Senior Engineering Aide  
City of Greenville, South Carolina

Dick Pfefferkorn,  
Manager, Urban Affairs Department  
Greater Greenville Chamber of Commerce

Leonard M. Todd  
Senior Vice President and Division Manager,  
South Carolina Federal Savings and Loan

Fred Gilmer, Jr.  
Director, Business Development  
South Carolina Federal Savings and Loan

Special thanks to the faculty of the College of Architecture and the students of my class, and to my parents for their years of understanding and support.



problem background

1.0

## 1.1 History

South Carolina Federal Savings and Loan as it is today in Greenville began in 1966, as Security Federal Savings and Loan. It was a small local operation working out of a 2,400 sq. ft. office on Camperdown Way. About 1969, they opened a second office on Wade Hampton Blvd.

In 1971, what was then South Carolina Federal Savings and Loan was a Columbia, S. C. based organization which serviced mainly Columbia. At that time a new philosophy was arrived at by that organization. The philosophy was that S.C.F.S.&L. should go statewide in an attempt to balance its lending ability because of differing demands in lending in particular market areas. Greenville became the target of its motive in the upper part of the state. Through analysis and negotiation, Security Federal Savings and Loan was merged into South Carolina Federal Savings and Loan in 1974.

## 1.2 Present

Today, South Carolina Federal Savings and Loan is the only statewide savings and loan association in South Carolina, and the largest in the two Carolinas.

The organization has seven divisions, with the Greenville and upstate area comprising the Piedmont Division. South Carolina Federal Savings and Loan operates four offices in the Piedmont Division now, with plans for expansion of its branch facilities over the next few years.

It is this rapid expansion over the past seven years that has prompted the building of an addition to the home office in Columbia of 50,000 sq. ft., and the generator for a regional headquarters building in the Piedmont Division. This division will undergo expansion in the near future and be comprised of the area between Rock Hill and Greenwood.

### 1.3 Goal

It is important in the overall scheme of banking that a savings and loan association has varied locations. The reasons are as follows: The most effective operation of a bank occurs when it can lend all of the funds it has on deposit less the required reserves. When S.C.F.S. & L. decided to go statewide, the reasoning was that a savings and loan with a more varied market

would consider certain areas as individual market areas, each one having its own ups and downs in regard to saving and borrowing by the clientele. Thus, if there are excessive funds in the Columbia area with no market for lending these funds, the bank could transfere funds to another area where more demand for lending money is available. In the case of a bank that is regionally based, if they have more demand for loans than they have funds available, they are able to make the loan and then sell it in a secondary money market in an effort to balance lending ability. This method is less efficient than being able to transfere money lending capabilities within the organization because of the uncertainty of the selling market.

#### 1.4 Future

At the present time S.C.F.S.& L. is not functioning completely as a division oriented organization. The four branch banks in the Piedmont Division act virtually independent of one another because they report daily transactions directly to the headquarters in

Columbia. The construction of a division headquarters to correlate the operations of the regional branch banks that exist now and the expanded services that are yet to be initiated will make the organization more division oriented.

This will aide in moving South Carolina Federal Savings and Loan closer to its long range goals. This concept is the basis for the functional requirements given by them for this project.

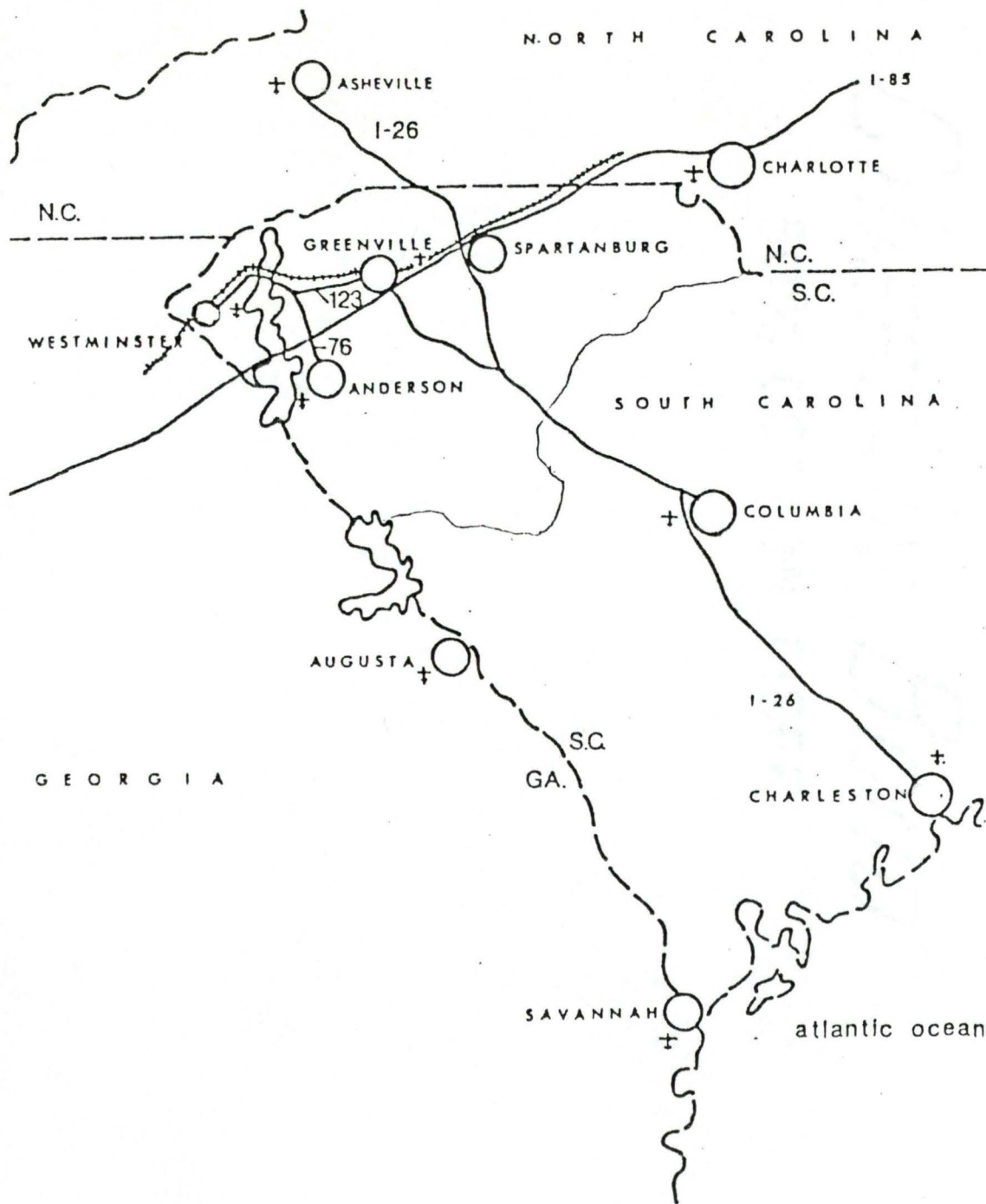


Figure 1- Piedmont Division Coverage Area

organizational background

2.0

## 2.1 Ownership

South Carolina Federal Savings and Loan Association is a mutual organization formed for the purpose of assisting members of the association to own their own homes. Depositors place their funds into the form of shares with the association rather than into accounts as with a savings bank and thus become stockholders. Earnings on these deposits are paid in the form of dividends in proportion to the investment of the depositor.

## 2.2 Management

Management responsibility of the association is given to the board of directors which is an elected group of the stockholders. Delegation of responsibility is by the board of directors to members of the board and to hired officers.

## 2.3 Lending

Funds available for investment are involved entirely with real estate loans. Within this broad area of real estate lending, however, the organization prioritizes the concentration of their lending ability as follows:



1. single family home loans
2. construction lending
3. single family second home loans
4. selected income properties
5. home improvement loans

Organization of lending in this manner avoids, for the most part, competition with commercial banks in all areas except that of home improvement loans. Also, by giving priority to lending in this manner, it becomes apparent that the major thrust of service of S.C.F.S. & L. is community oriented.

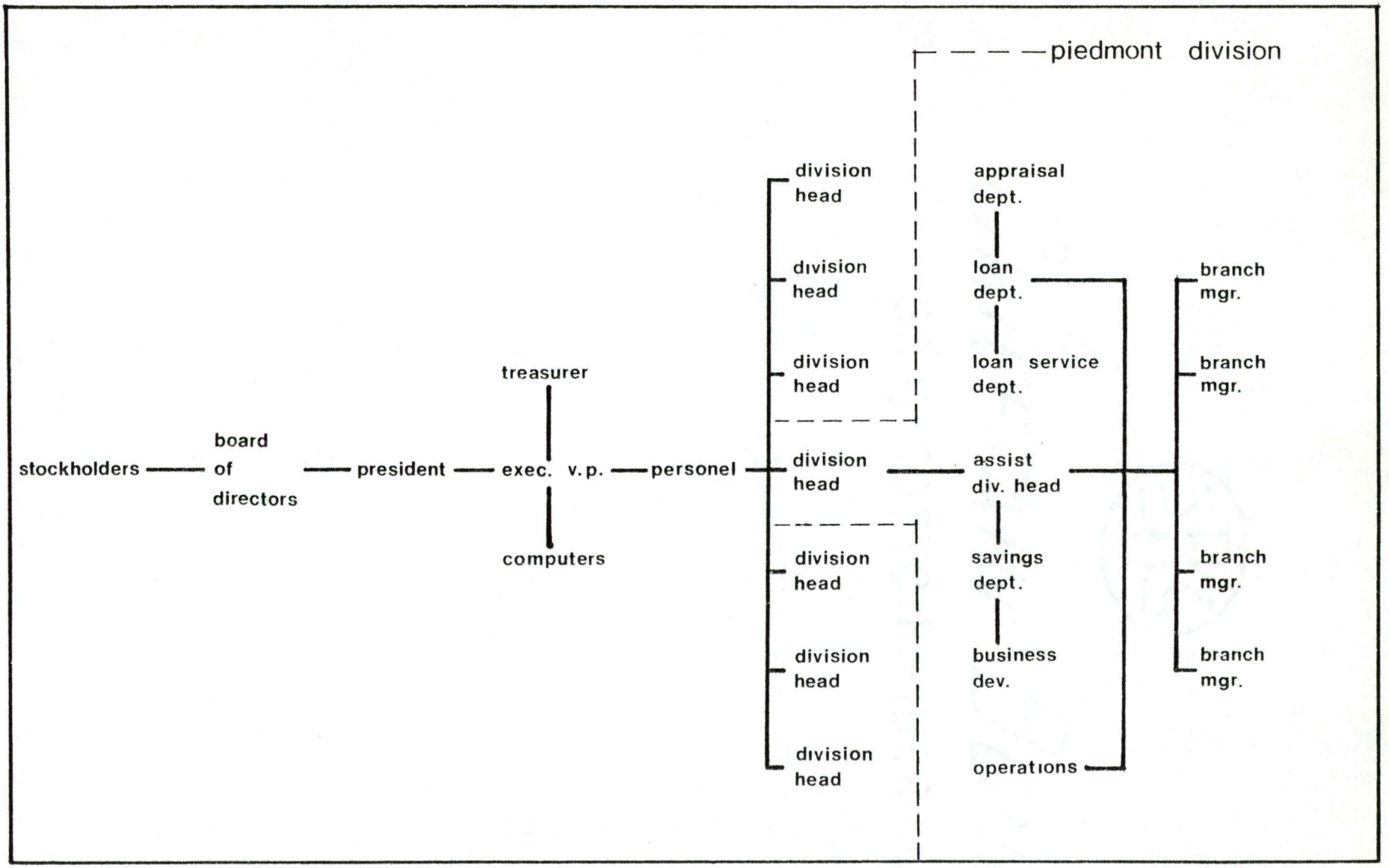
The loan department is restricted to consideration of loan possibilities to projects which are to be undertaken within a thirty mile radius of their office by bank policy. In order to make loans outside this geographical boundary, the First Service Corporation was formed. This a S.C.F.S. & L. owned corporation which operates small offices around the state in each division under the direction of division executives.

#### 2.4 Bookkeeping

Bookkeeping is handled initially by the branches, cumulatively by division headquarters (in the future) and finally by the main headquarters in Columbia.

#### 2.5 Business Dev.

Business development is handled by each department within a division individually. In the savings department it is through media advertisement and by strategic location of satellite branches. In the loan department it is by contacting area builders and realtors, stimulating referral of clients.



organizational chart

Handwritten text, possibly a name or title, written vertically in the center of the page.

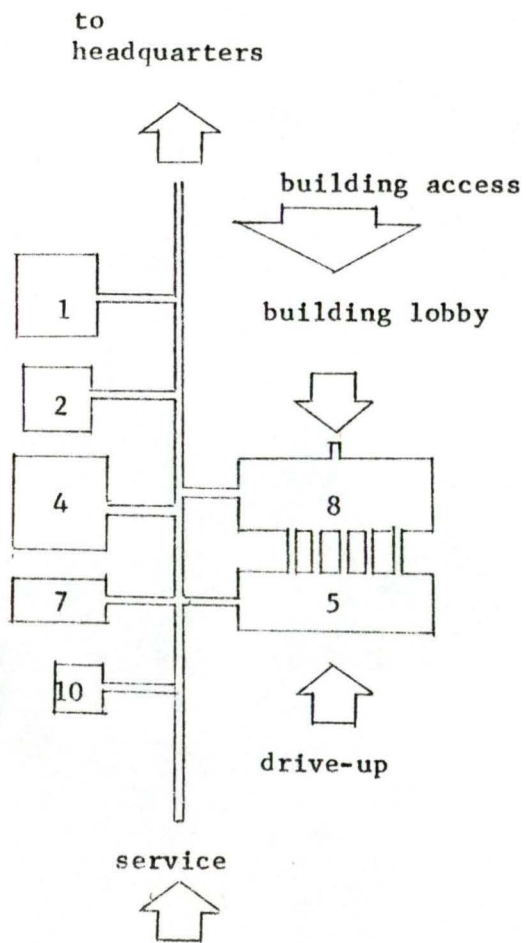
activity program

3.0

The division headquarters program as given by the client is to consist of four distinct but related elements.

### 3.1 Branch

The first is the branch facility. Its function is similiar to any typical branch banking facility except for the facts that it will serve as a distribution and collection facility for much of the funds and materials for division branches, and that it is physically associated with the division headquarters by the program and image connected by the savings and loan's clients.



Functional Diagram

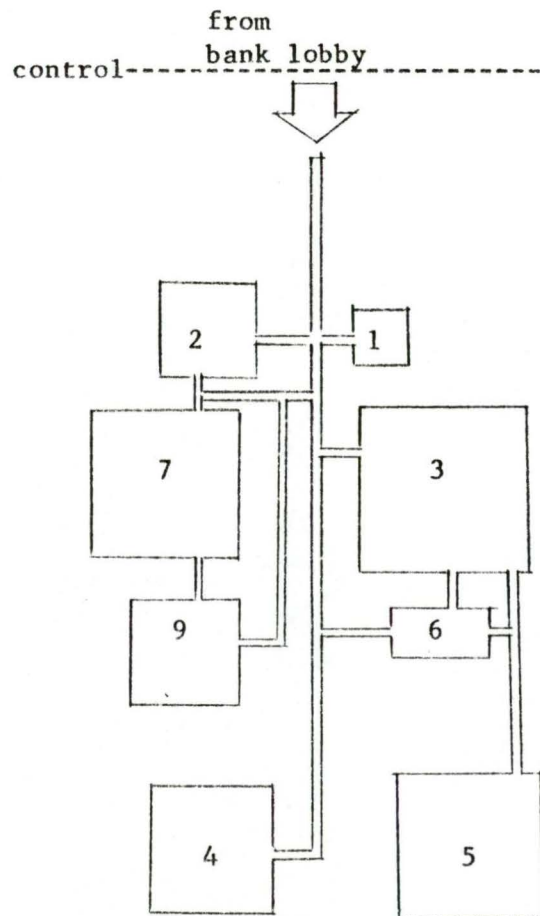
1-	Branch manager's office	300 sq. ft.
2-	Assistant branch manager's office	200 sq. ft.
3-	Two offices @ 150 sq. ft.	300 sq. ft.
4-	Three savings counselors @ 150 Sq. ft.	450 sq. ft.
5-	Five tellers	500 sq.ft.
6-	Drive up teller ( 2 lanes )	500 sq. ft.
7-	Vault	200 sq. ft.
8-	Banking lobby	1000 sq. ft.
9-	Public toilets	150 sq. ft.
10-	Supply storage	150 sq. ft.
11-	Receiving	150 sq. ft.
		<hr/>
		4100 sq. ft.

### 3.2 Division Headquarters

The second is the division headquarters. It is to function as the main reporting station for the branch facilities of the Piedmont Division. Currently, administrative and operational personnel are distributed throughout the branches operated by S.C.F.S. & L. and it is the desire of the bank to:

- consolidate major loan officers
- initiate an appraisal staff that will grow
- concentrate administrative officers and operational departments.

In addition, an office is to be maintained for the First Service Corporation and a flexible conference/ Board Room is to be provided.



Functional Diagram

- 1- Waiting 150 sq. ft.
- 2- Receptionist/switchboard 400 sq. ft.
- 3- Loan department 1250 sq. ft.  
two loan officers  
five clerks  
files, computer tie, library  
closing room
- 4- Accounting 700 sq. ft.  
4 work spaces  
machine space  
computer work space  
files, storage
- 5- Appraisal department 1000 sq. ft.  
five people
- 6- Service Corporation office 200 sq. ft.  
storage 100 sq. ft.
- 7- Conference / Board Room 1000 sq. ft.  
for 20-30 people with  
flexibility
- 8- Mail room 100 sq. ft.
- 9- Employee facilities 500 sq. ft.  
lockeroom, kitchen, toilets  
and lounge

---

5400 sq. ft.



### 3.3 Leasable Office Space

The third is the leasable office space. At the present time S.C.F.S. & L. does not feel that it can occupy all of the space that it will eventually need, but they do not want to build a facility that will become unusable in a few years.

At the present time there is a 71% occupancy rate among office buildings in the downtown Greenville area. Most of this space, however, is available only in large leased areas. This market study indicates that a demand for small office spaces may be possible in the downtown area.

Leased office space proposed

45,000 sq. ft.

### 3.4 Support

The fourth is the support. This element contains any space not directly related to any particular element alone.

- Vertical circulation
- Horizontal circulation
- Mechanical space
- Parking  
@ 1 space per 300 sq. ft. = 180 spaces

### 3.5 Interpretation

By virtue of types of loans that S.C.F.S. & L. makes, they serve a client who is not especially acquainted with the workings of the banking industry. He is primarily concerned with buying a home. In most cases, the client comes to S.C.F.S. & L. because of a recommendation from the realtor, builder, or developer from whom he is buying the home, although some do come because of reputation. The savings and loan association thus seems to take on the role of an auxiliary service industry to the business of real estate.

"The architect's versatility, imagination, and professional knowledge --together with his personal sensitivity to the humanities-- are newly called upon to meet the design needs of today's "friendly" banking policies. With the fairly recent realization on the part of bankers that they ...have something to sell, bank design or redesign has taken on a completely different character." <sup>1</sup>

This is not the most effective way for a savings and loan association to operate. It would be more efficient and probably more profitable for the savings and loan to be the main organizer in the real estate dealings.

To be in a position such as this, the savings and loan association must be the first reference that a person utilizes when they want to buy property or a home. This implies that S.C.F.S. & L. become more

than a money lender. They become also an investment consultant offering a service that will enable their clients to make more intelligent investments. It is not, however, the usual business of the bank to be a consultant. Thus the cost of such a service as well as the effort by bank personnel must be kept to a minimum.

The architectural response to this design philosophy must consider the following criteria:

- ease of use by the public and the banking staff.
- provide space for area realtors to display their information.
- interpretation of information into audio visual form.
- use of the service without interruption of normal banking procedures.

The functional response of South Carolina Federal Savings and Loan might be to:

- combine the activities of the appraisal staff and loan officers with the service.

- encourage cooperation of local realtors to help keep up the service, use the service, and exhibit in the space.

Thus the task of banking opens a new dimension. South Carolina Federal Savings and Loan would become more than a service to help in money management. It would become an aid to people in planning their life and their lifestyles. A new type of banking service.

ENVIRONMENTAL ANALYSIS

environmental analysis

4.0

#### 4.1 Macro Analysis

The site which was chosen for this project was a result of my own analysis. In order to determine the vicinity in the Greenville area which would be most appropriate for the headquarters of S.C.F.S. & L., I performed a macro analysis. This involved deriving selection criteria based on the relationship of S.C.F.S. & L. operations to functional, psychological and physical factors.

#### 4.1.1 Functional

Headquarters for banks in Greenville are primarily located downtown. The reasoning lies in the relationship of bank lending operations to service and governmental agencies. All but one of the major realtors have their offices downtown, the city and county courthouses are located there, and it is the area with the highest concentration of law offices. A close location of one branch of a bank to these is very important to lending, while locations in areas of high residential concentration are important to the generation of assets for lending. At the present time, S.C.F.S.& L. operates four branches outside of the downtown area but none within the downtown.

#### 4.1.2 Psychological

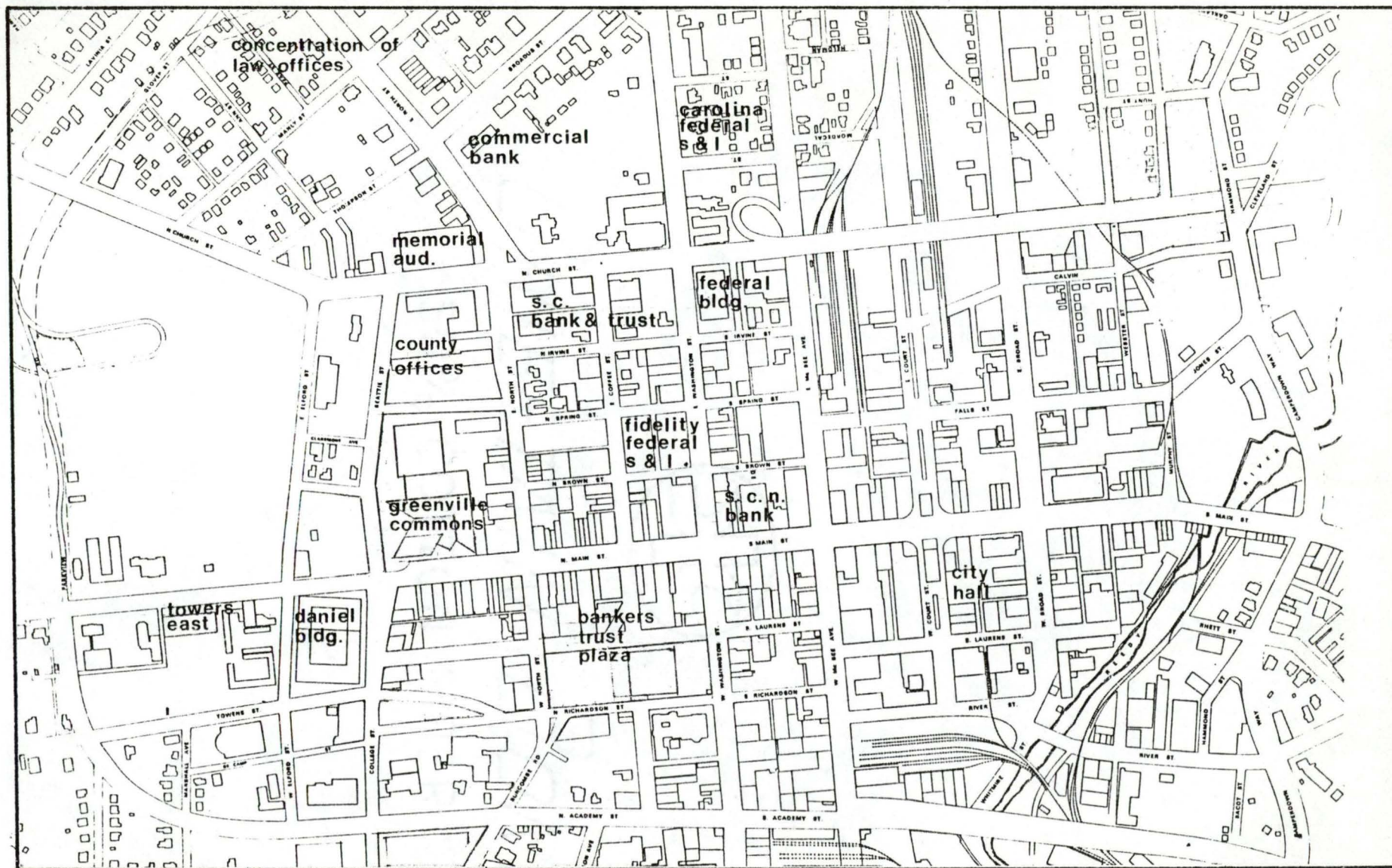
In addition, there is another justification for locating downtown. This is the image associated with the placement of a headquarters building. An organization whose business is offering services to the public should attempt to show support for the community in choosing where to put their headquarters. This has application in Greenville due to current physical changes taking place downtown and the attitudes of



the community concerning them.

Much criticism has been brought to bear on the city because of these projects because of the widespread feeling that downtowns are dying. Many cities have successfully brought back vitality to their downtown areas to prove that it can be done.

By building their headquarters in the downtown area, S.C.F.S. & L. would be showing their support for the community. This would reinforce their image.



urban activity

#### 4.1.3 Physical

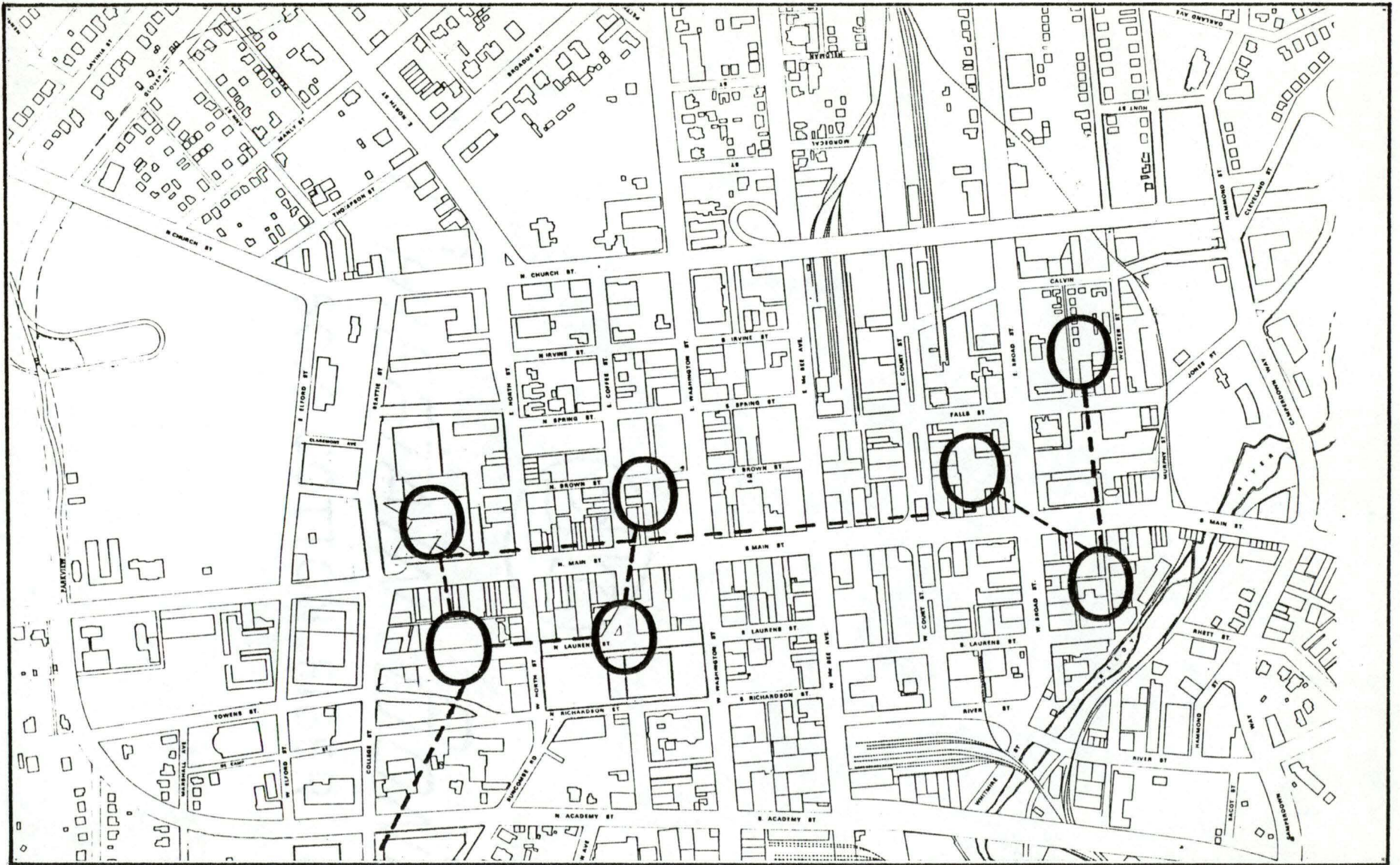
Current projects are concentrated in the northeastern area of the Central Business District. The city has undertaken, with the cooperation of the Main Street merchants, a Main Street revitalization project. This includes narrowing of the street to two lanes and using the gained pedestrian circulation space in a street landscaping design. Also, individual shop owners have begun a facade project to improve their own buildings. The largest project is a new convention center that is currently under construction.

Completed projects are Coffee Street Mall at the Banker's Trust Plaza, and Heritage Green which contains the Greenville County Art Museum, the Greenville County Library and the Little Theater.

Projects to be undertaken in the future are concentrated in the southwestern portion of the Central Business District

In 1976, a study was done identifying these projects and their associated activity nodes and pedestrian linkages.

This was an effort to formulate a guide for private  
and public development in the downtown area.



nodes / linkages

#### 4.1.4 Selection Criteria

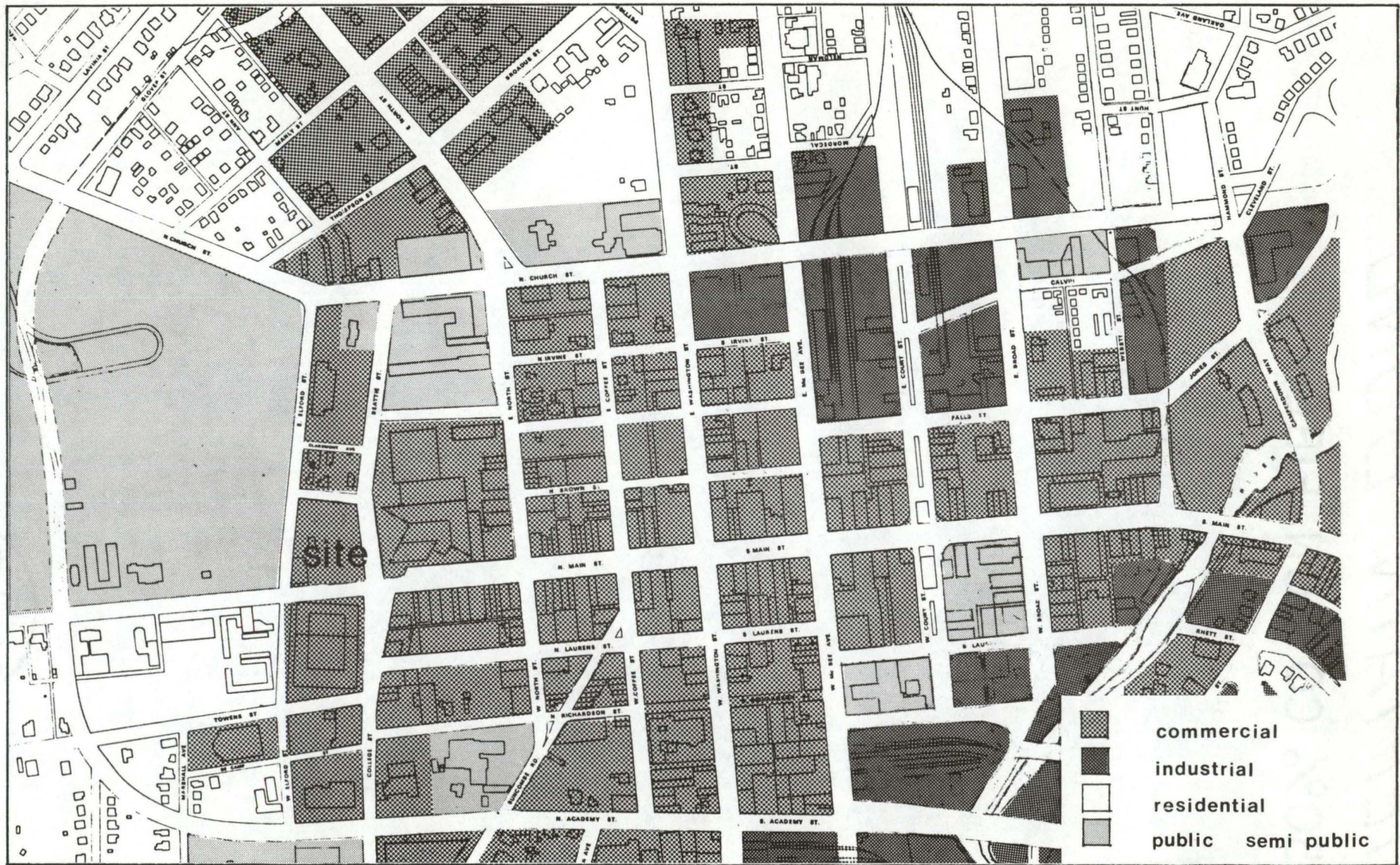
Having analyzed these three factors, I decided on a number of criteria that would aid in the actual selection of the site. These criteria were that the site should be located where it would:

- be near governmental and service agencies.
- give the building high exposure
- take advantage of proposed and existing downtown development
- allow possibilities for the building to help reinforce the urban fabric.

"Banks form one of the few client-groups which are willing to invest construction monies in older urban areas that need the impetus of construction when other commerce is considering the new shopping centers"<sup>2</sup>

#### 4.2 Micro Analysis

The site I chose is located in the Central Business District. It is in the block bounded on the north by East Elford Street; on the south by Beattie Place; on the east by North Brown Street; and on the west by North Main Street.



land use



#### 4.2.1 Land Use

Surrounding development varies widely in scale, age and use. To the north is a large cemetery that stretches north and northeast providing a substantial break in development. To the east lies government land that is utilized mainly for parking but also contains the Greenville Farmers' Market.

Directly across Beattie Place to the south is the site of the new convention center; Greenville Commons. This facility is being jointly built by the City of Greenville and private investors. Architects for the project are Thompson, Ventulett, Stainback and Assoc., Inc., of Atlanta. Groundbreaking for the project is to be in early 1979. Major elements of the program are:

Conference Rooms	2,500 sq. ft.
Multi-purpose Ballroom	7,700
Exhibit Hall	8,200
Entertainment Lounge	2,300
Specialty Restaurant	2,400
Lease Retail Space	2,400
A multi-level atrium connecting An office tower and an hotel facility	
Parking for 419 cars	

The facility is to have two major entrances. The primary one which includes a vehicular drop off area and access from the parking is from Beattie Place.

Stretching along Main Street to the southwest is a row of commercial structures that are two and three stories in height. These structures are involved in a facade project undertaken by the owners to improve their appearance. This block is also the termination of the "Main Street" project which includes narrowing and landscaping the street.



Accross Main Street to the west is the Daniel Building, a highrise office tower. The major tenant of this building is Daniel International, Inc., a multinational engineering and construction firm. The main floor level which opens onto Main Street is comprised of a pedestrian mall, the offices of Duke Power Company, a bank, and the building lobby. Additionally, the building contains parking for 600 cars, a restaurant, and office space leased to varied companies including realtors as well as having a volume of approximately 1,100 employed within the building.

To the northwest, at the corner of West Elford and Main Street is an eighty unit motel with a restaurant. Nest to this is Towers East. This is an hotel that is being renovated into an appartment building for the elderly containing 271 units, a lobby, activity room and restaurant.

Situated in the same block as the site and on the corner of East Elford Street and Main Street is an office of First Citizens Bank and Trust. This is a two story building that is residential in character and scale that fronts on Main Street.

#### 4.2.2 Parking

A recent study done to determine the adequacy of parking in the downtown area and the effect on it by the convention center and the "Main Street" project concluded that the Central Business District has an adequate supply of parking now and will have after the completion of these two projects. ( see fig. 7 )

#### 4.2.3 Traffic

Traffic Volumes on streets surrounding the site are shown on figure 7 . These figures are based on 1976 data from the South Carolina Highway Department. It is believed that upon completion of the convention center and the " Main Street" projects that the volume of traffic on Main Street will be substantially decreased while that of Beattie Place and College Street will be slightly increased.

#### 4.2.4 Zoning Regulations

No zoning regulations that regard the height, side yards, front yard, rear yard or required parking on site are made on areas in the Central Business District.

#### 4.2.5 Building Codes

The Southern Building Code is applicable in Greenville with no additions or revisions.



traffic & parking



Case Studies  
5.0

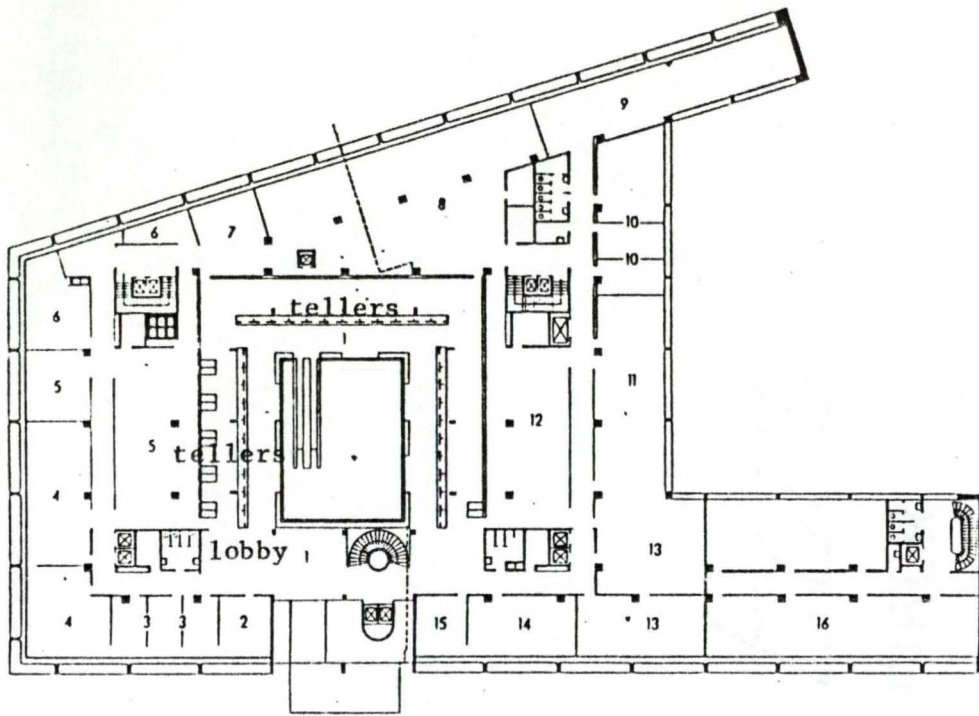
case studies

5.0

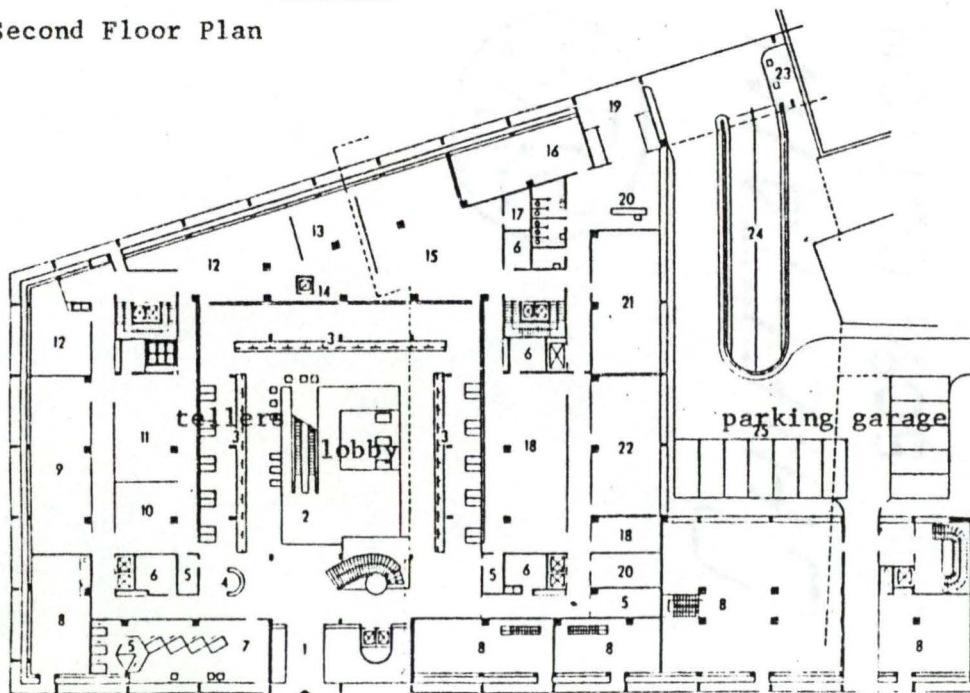
Kantonalbank in Zurich

Architect: Ernst Schindler

In this scheme the architect and the bank attempt to let the public have easy access to the office areas. They did this by arranging the office areas around a central, multistoried public lobby that contains the main banking lobby and the primary vertical circulation elements. Security is maintained for the vault by placing it on a lower level with access to the safe deposit boxes and the money vault through controlled areas and separate vertical circulation elements. This appears to be a clear scheme for an inviting image for public use.<sup>3</sup>



Second Floor Plan



Main Floor Plan

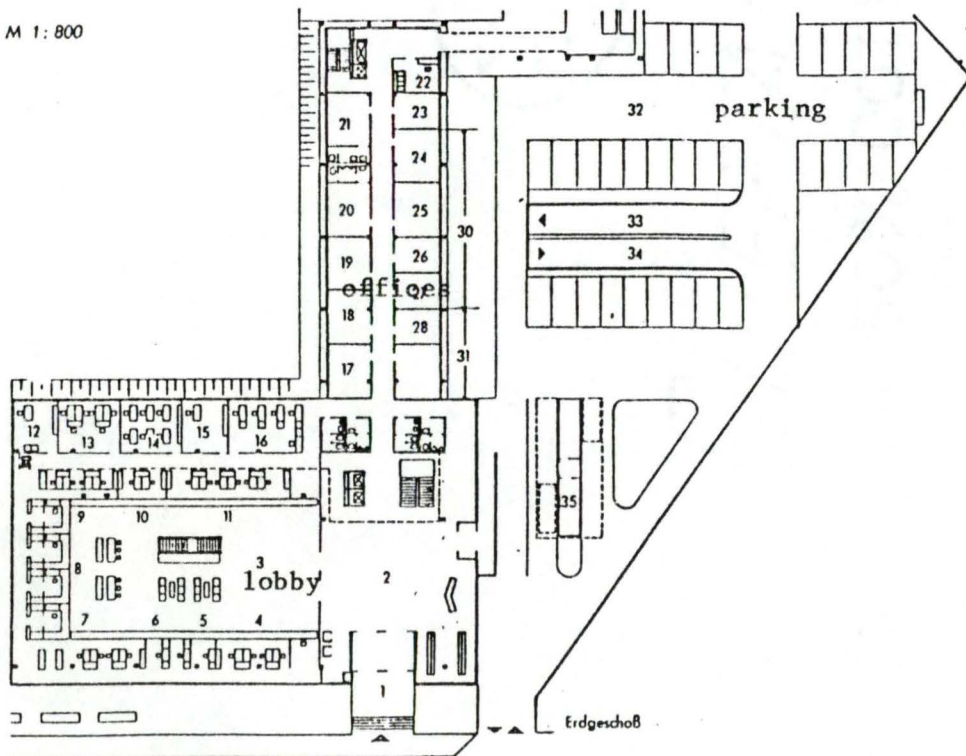


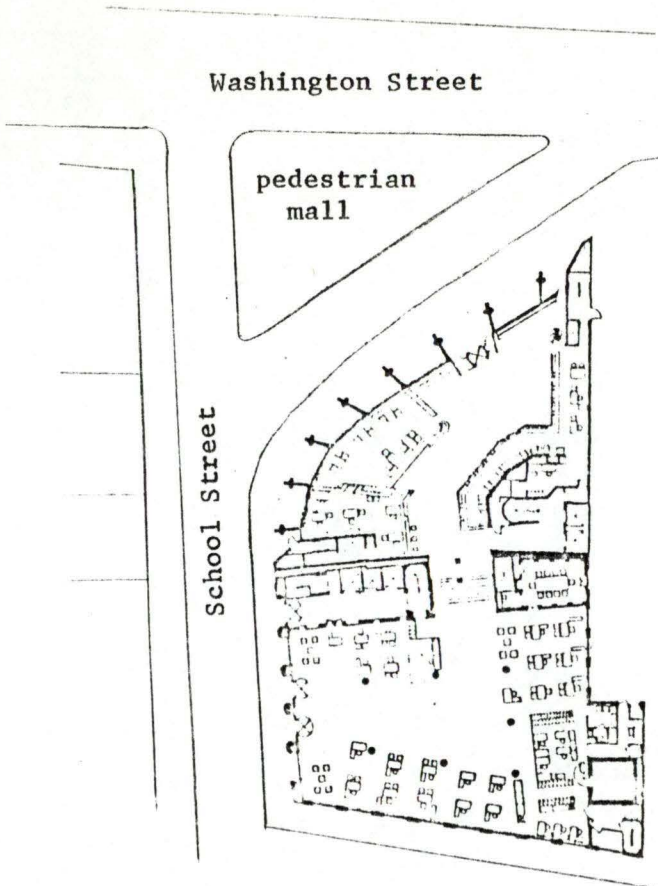
Bank fur Gemeinwirtschaft in Frankfurt

Architects: Richard Heil, Werner Nagele

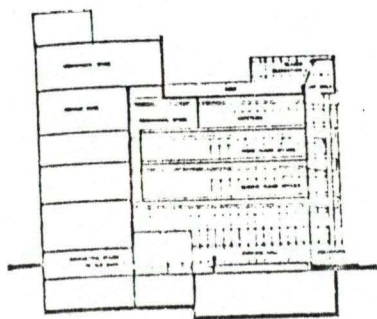
In this scheme the bank tends to put up for scrutiny only those spaces determined to be public; that is the banking lobby and the loan offices. The other offices are together in a typical double loaded corridor office arrangement which is formal and not inviting to their clients. The banking lobby is, however, large and inviting although it belies a discrete security for their operations. This indicates a primary objective of security and a secondary objective of client access.<sup>4</sup>

M 1:800





Main Floor Plan



Building Section

The Boston Five Cents Savings Bank

Architects: Kallman and McKinnell

In this case the architects managed to introduce a peculiar geometry to a building due to the confines of the site. It is not, however, the geometry that becomes the most interesting part of the scheme. Rather it is the several aspects of cooperation between the client and the architects who attempted to strengthen this historic area of Boston in a way that "its architectural ideals seem civic as well as grandiose in the architects' skill at engaging the street in a dialogue..."

This "dialogue" seems to be very inviting, as it was intended to be, in a way that the building architecturally speaks a language of relatedness with the other buildings. This new bank then takes one more step by helping create a sense of place for people to do their banking. In the architects' own words, "This is not just a bank. This is a corner to celebrate the role of pedestrian movement in the city." The

architecture of the bank "...reinforces a feeling of  
stability in a world that is shabily made.<sup>5</sup>

architectural response

6.0

an  
urban  
banking  
facility

for south carolina federal  
savings and loan association

a terminal project submitted to the faculty of the college of architecture,  
clemson university, in partial fulfillment of the requirements for the degree of  
master of architecture.                      april, 1979

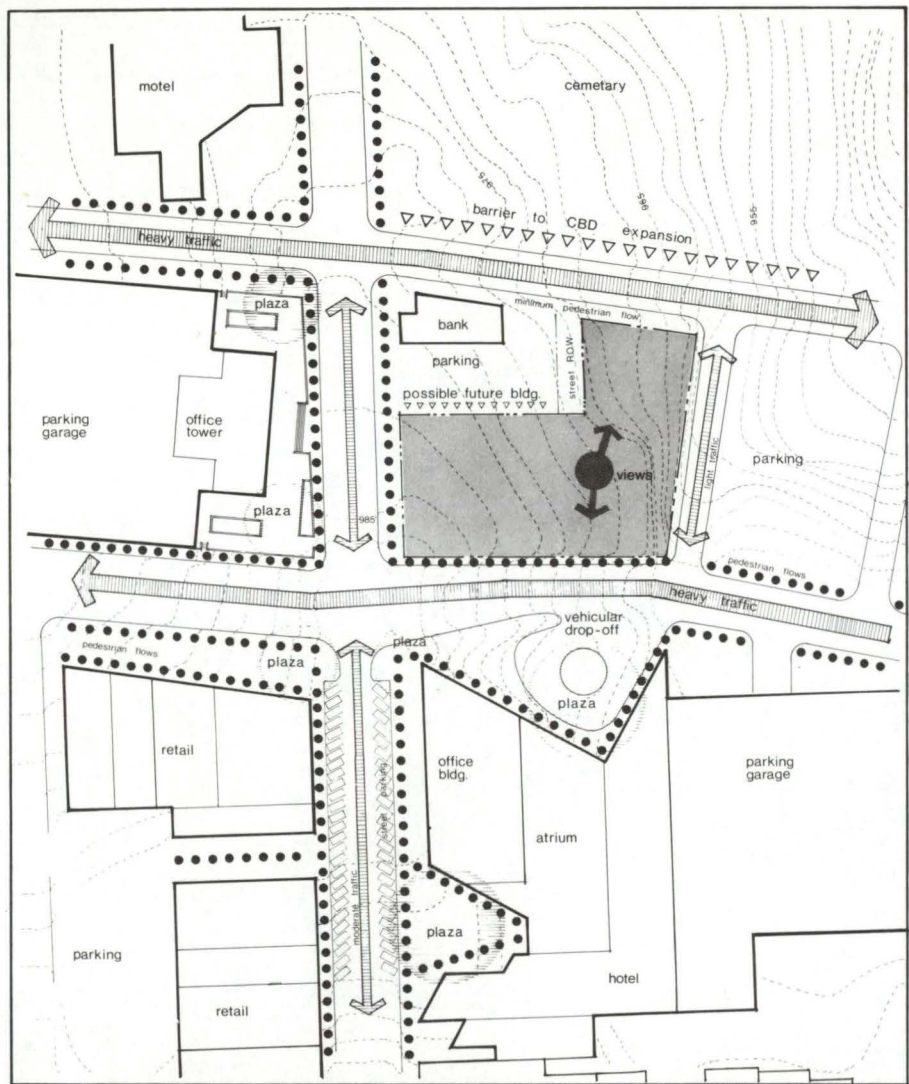
*David Lee Stock*



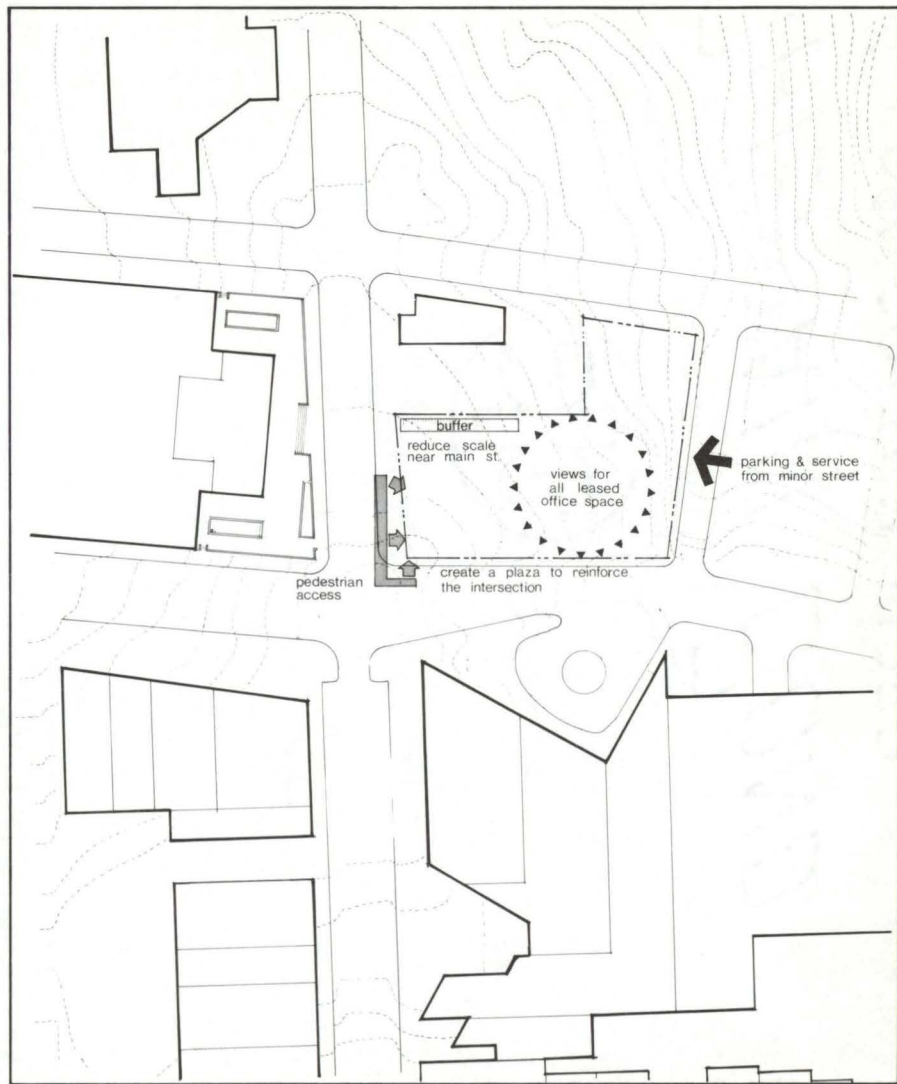
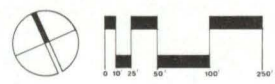
locator



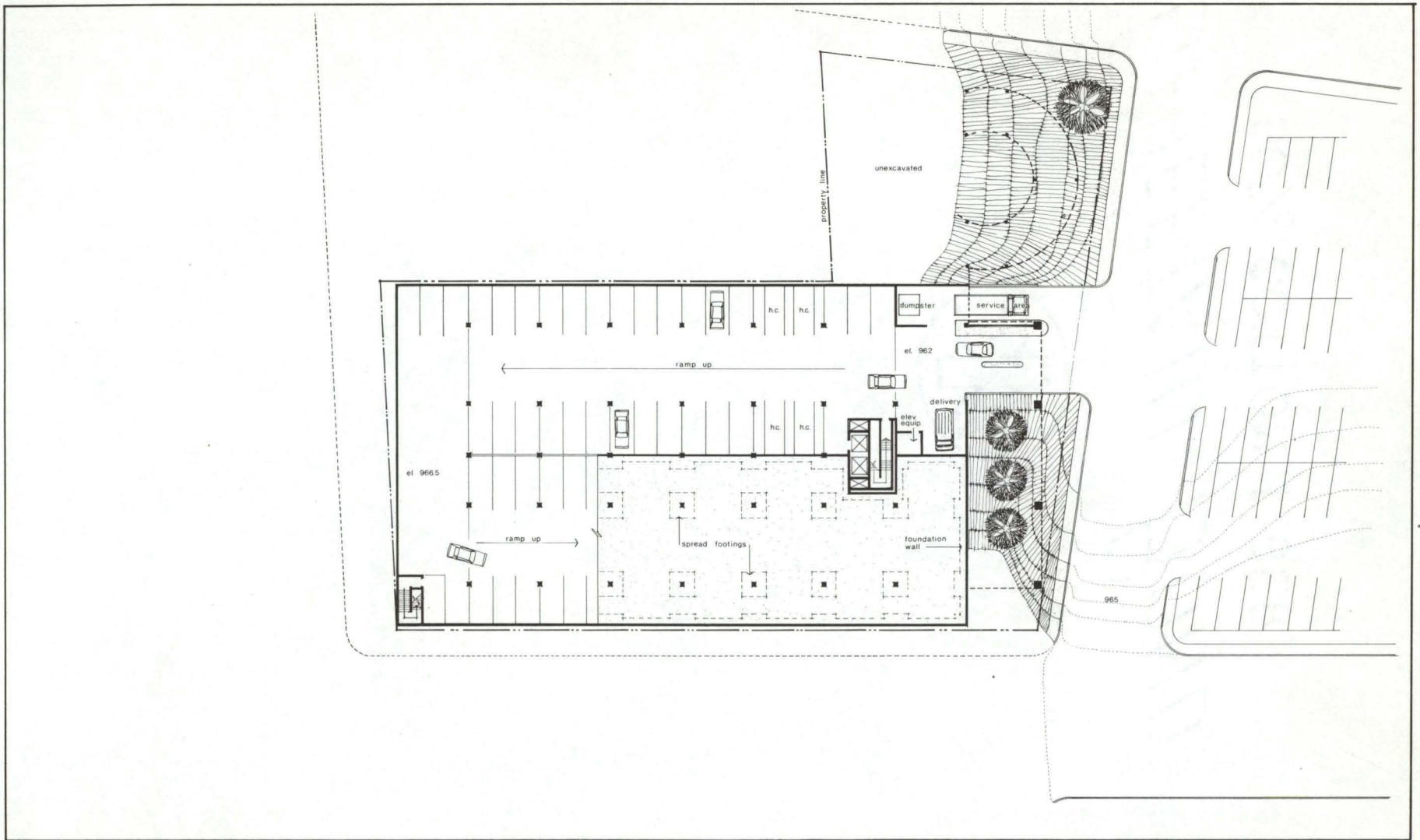
context



site analysis



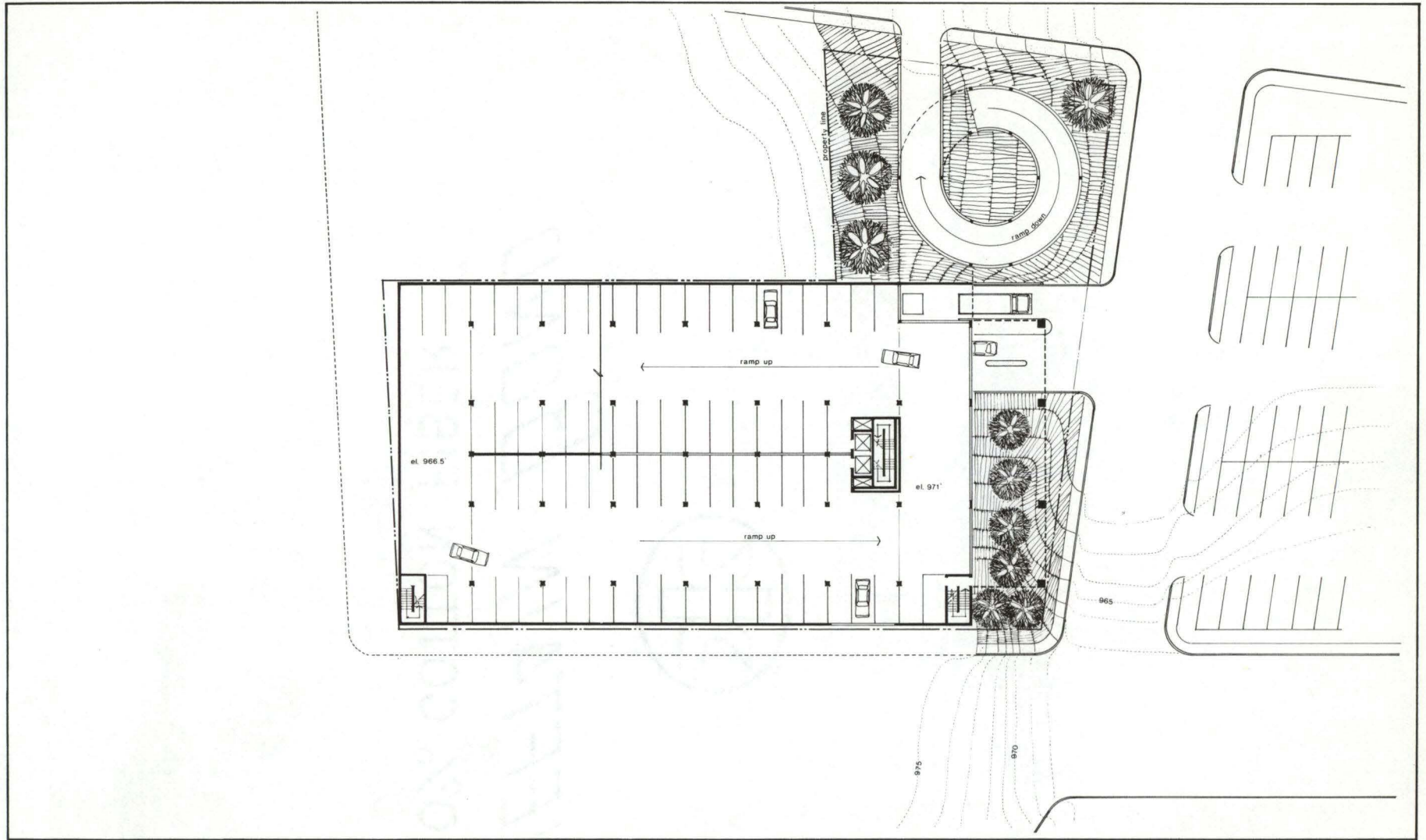
site concept



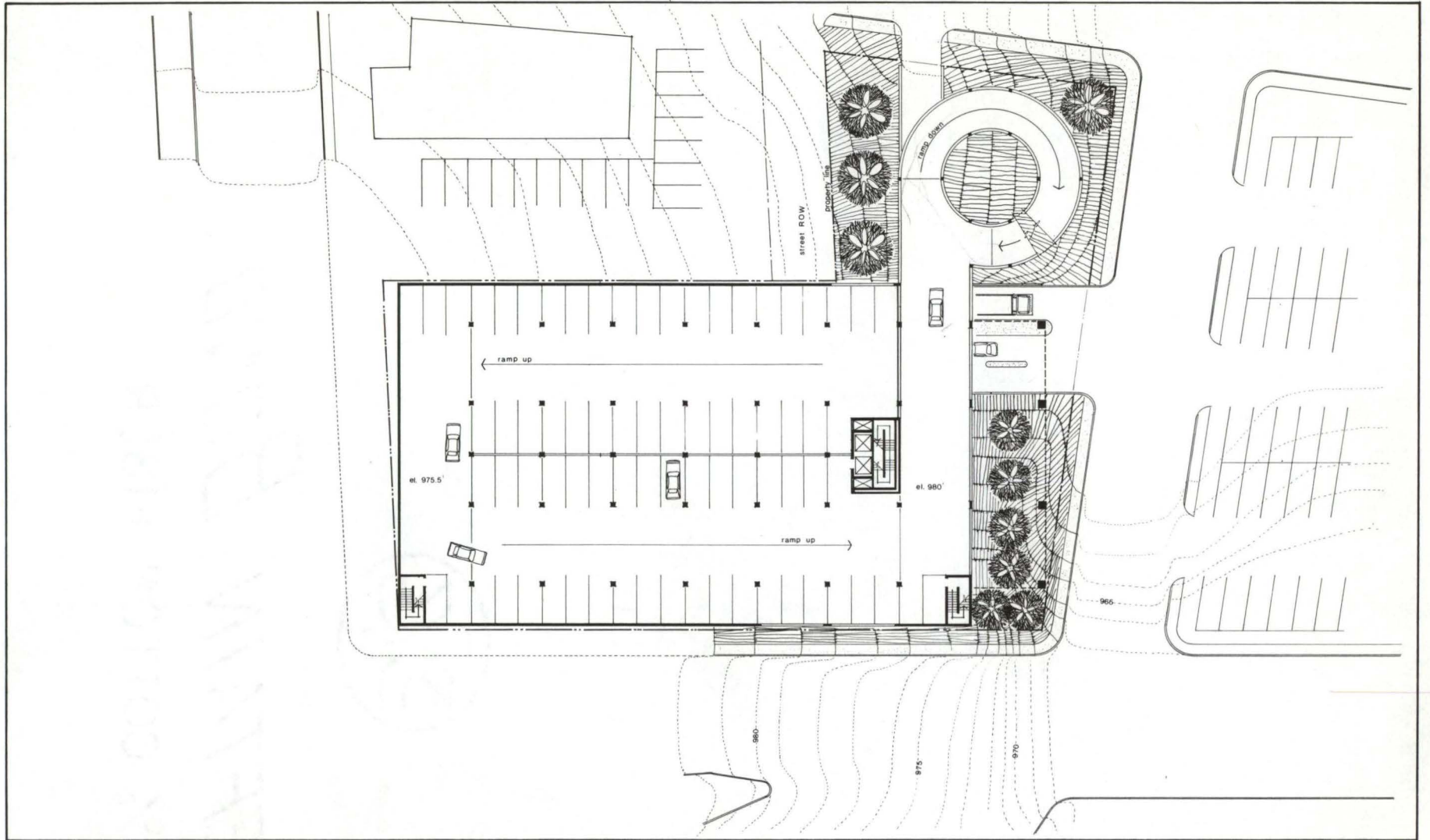
level 1



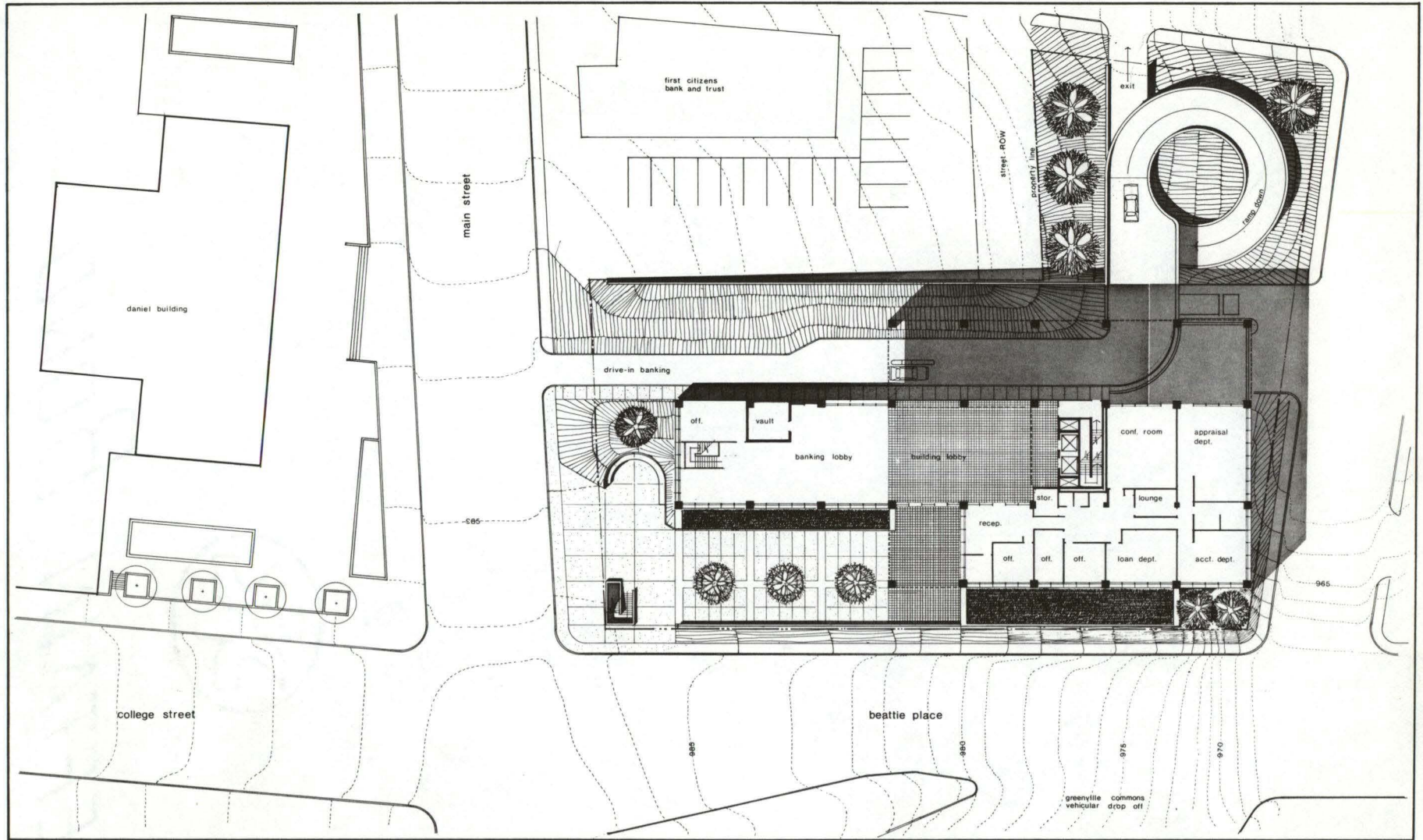




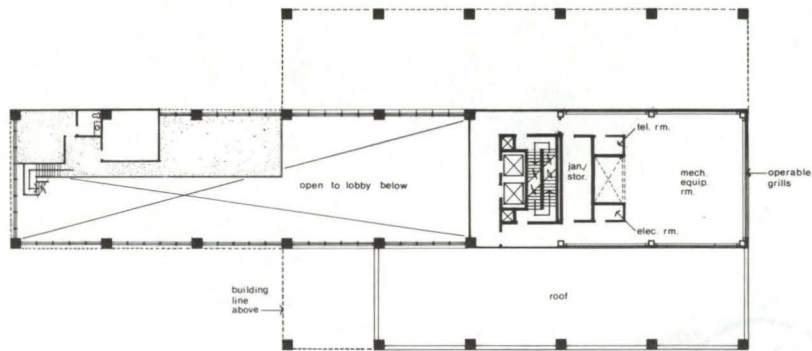
level 2



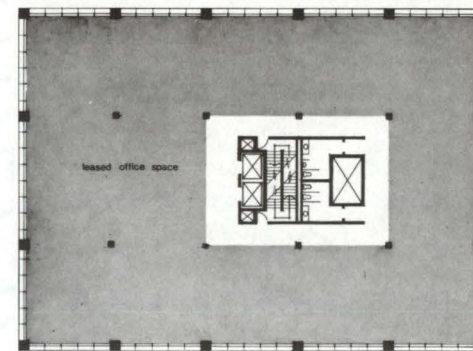
level 3



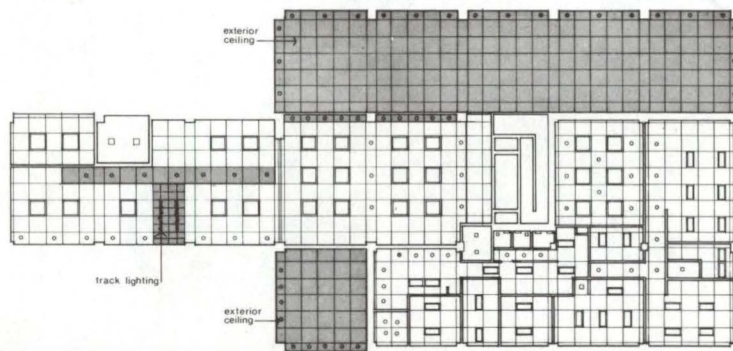
plaza level



mezzanine level

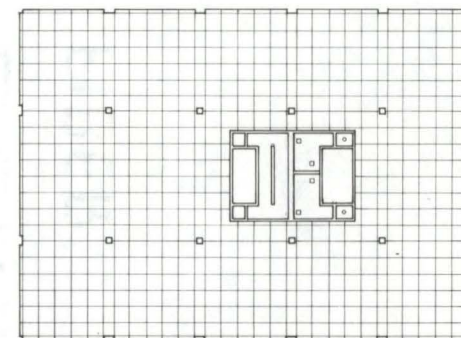


typical leased level

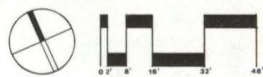


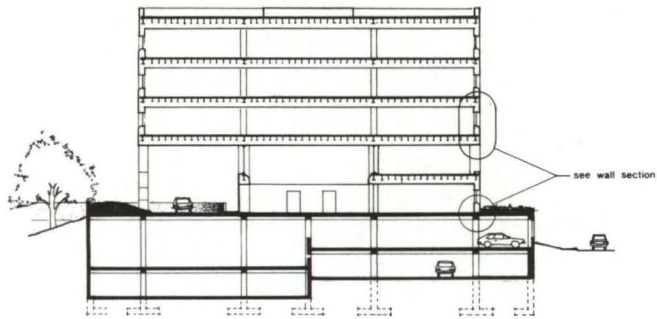
reflected ceiling - plaza level

- legend
- 5x5 susp. ceiling
  - 5x5 fluorescent fixture
  - 5x30 fluorescent fixture
  - 1x1 incandescent fixture
  - recessed can light
  - 5x5 mt'l panel

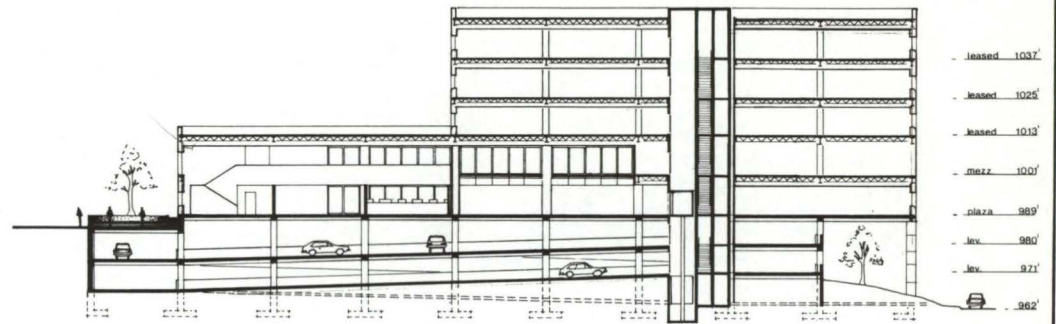


reflected ceiling - leased levels

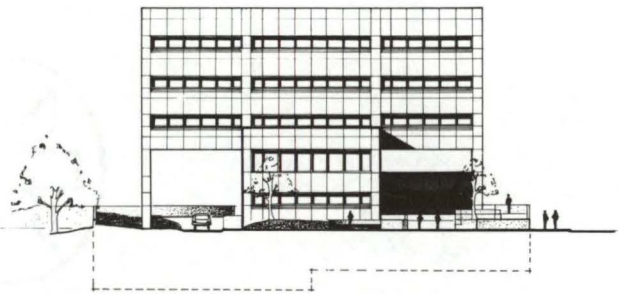




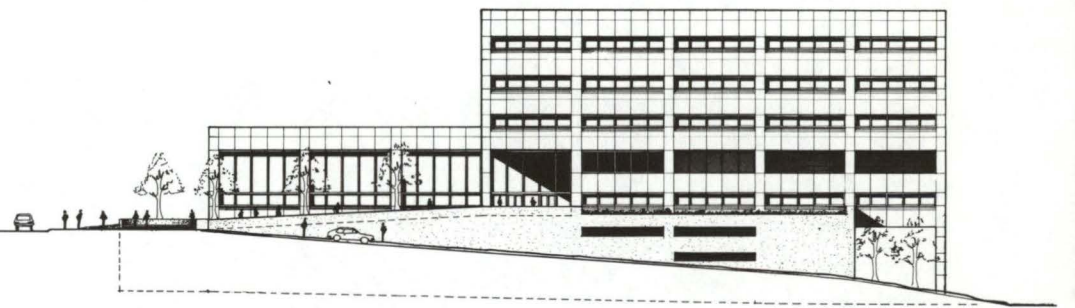
a



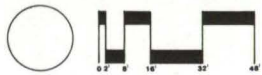
b



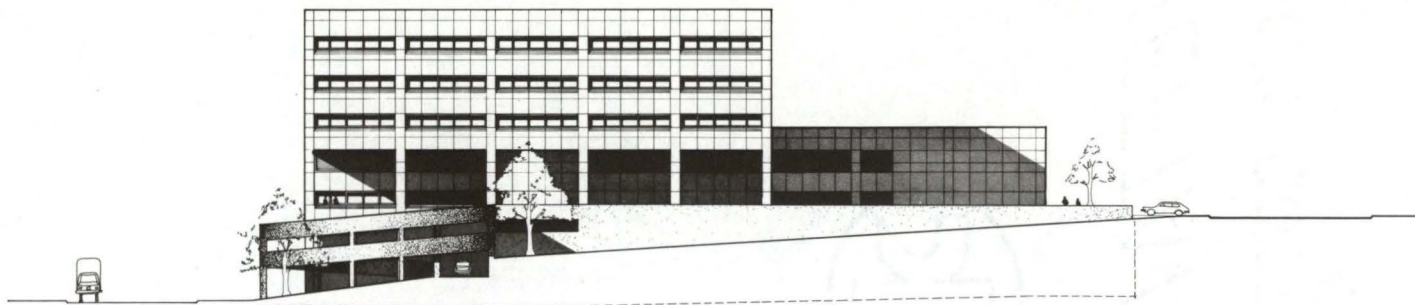
west



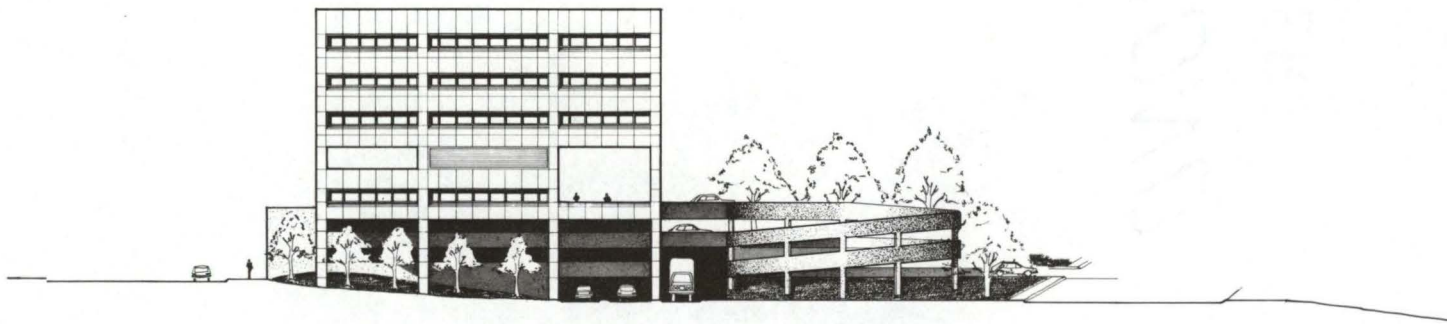
south



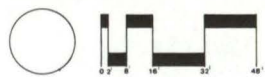
# sections & elevations



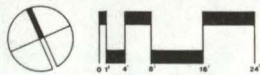
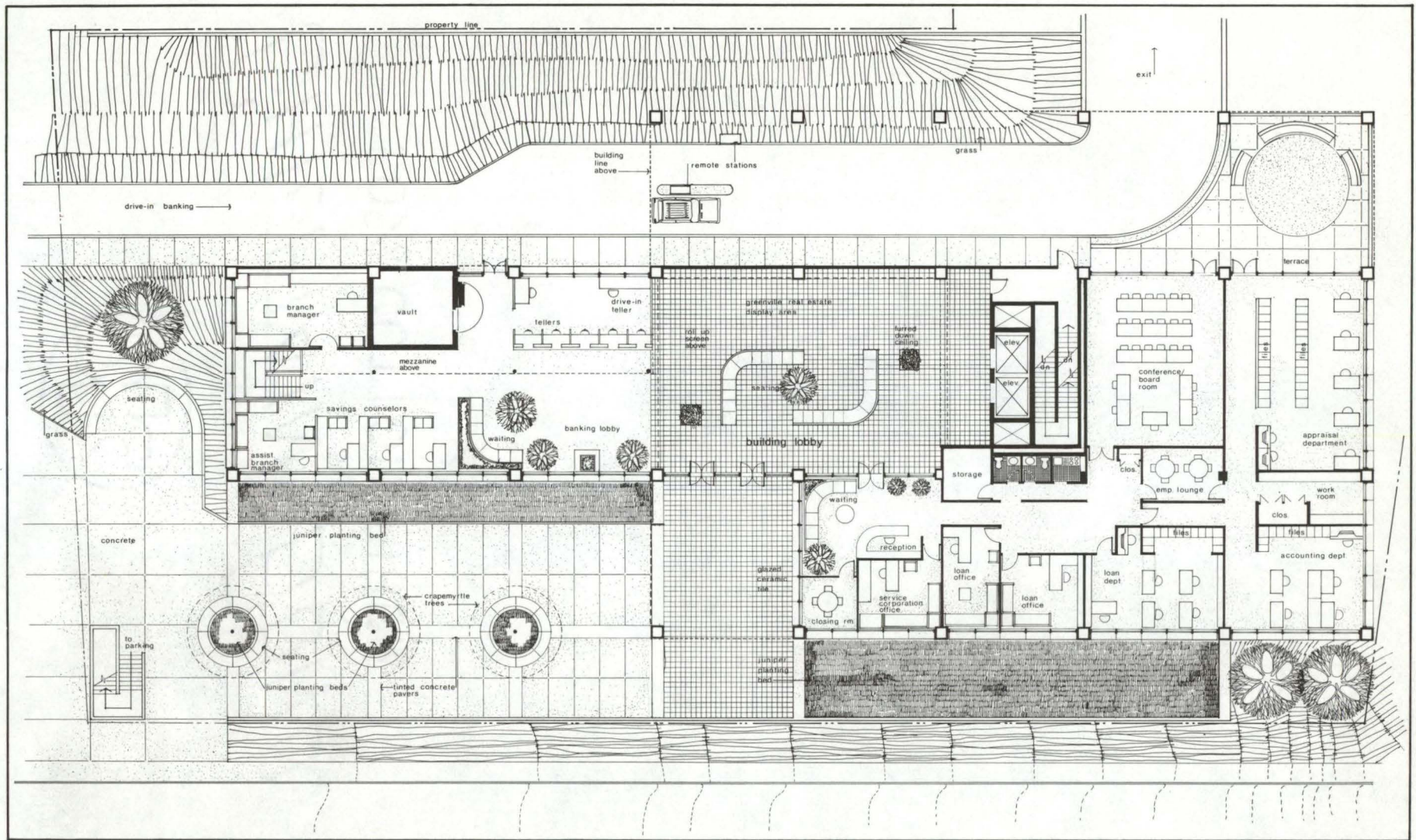
north



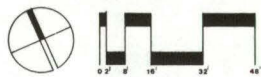
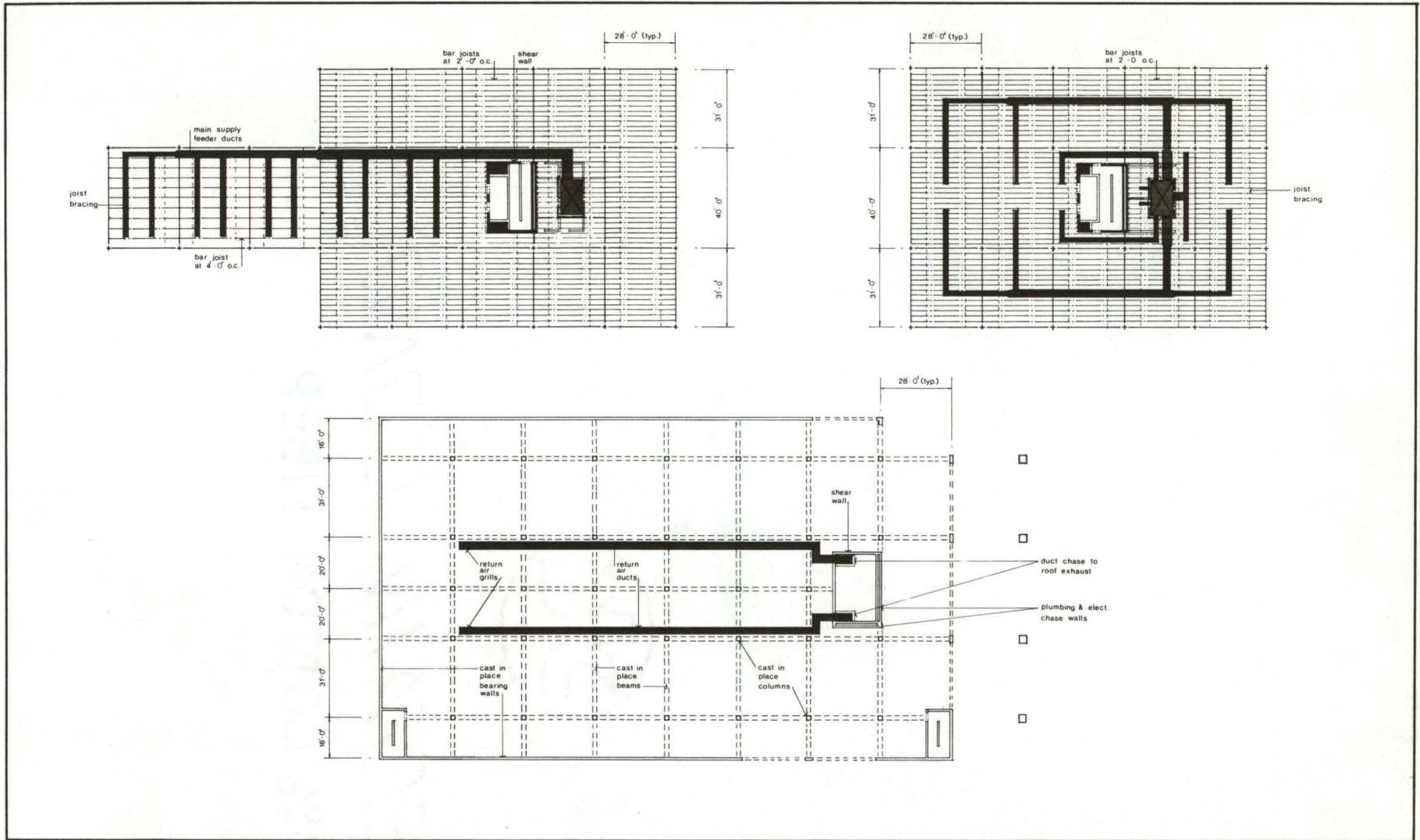
east



elevations

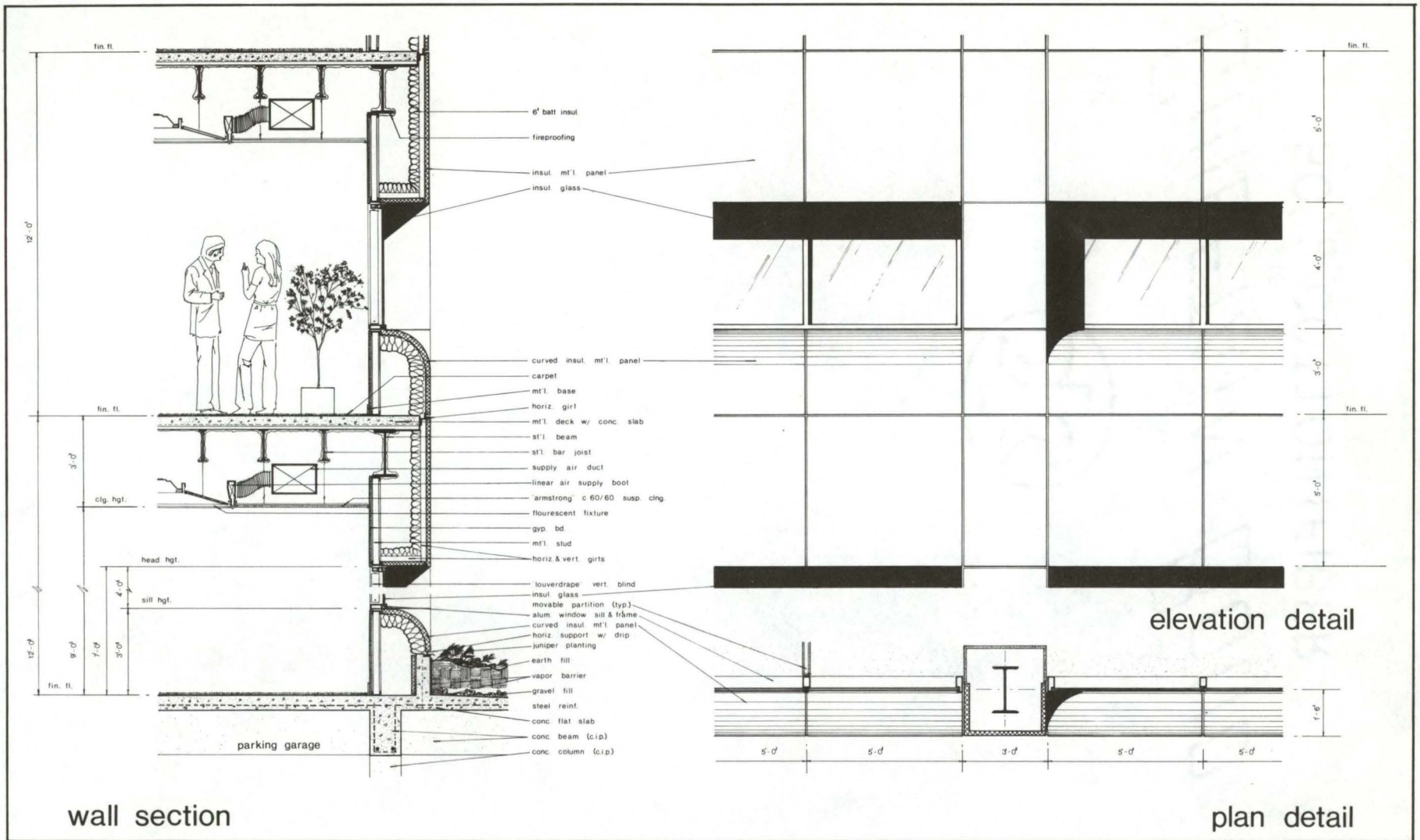


plaza level



structural & mechanical



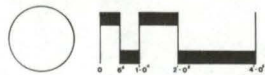


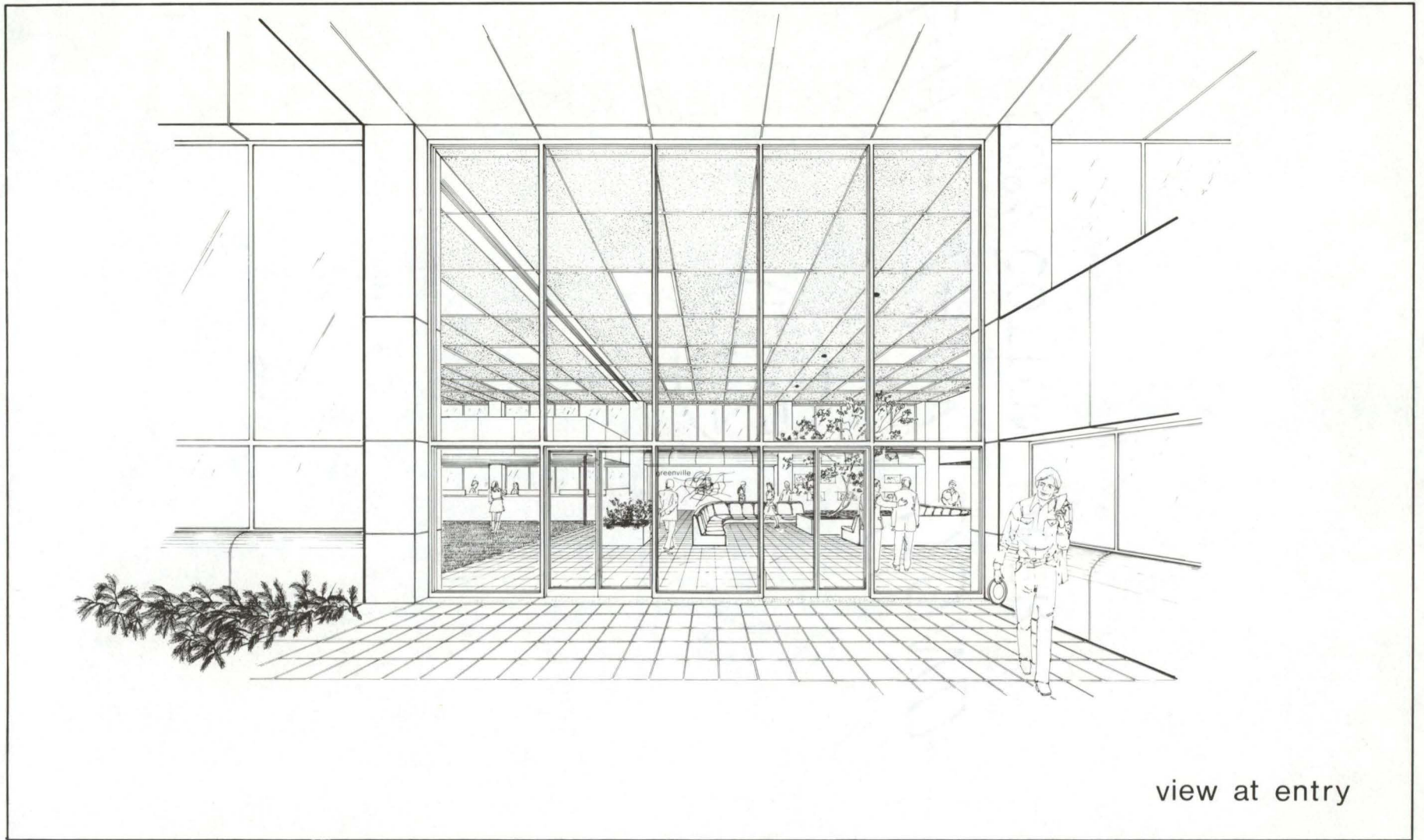
wall section

elevation detail

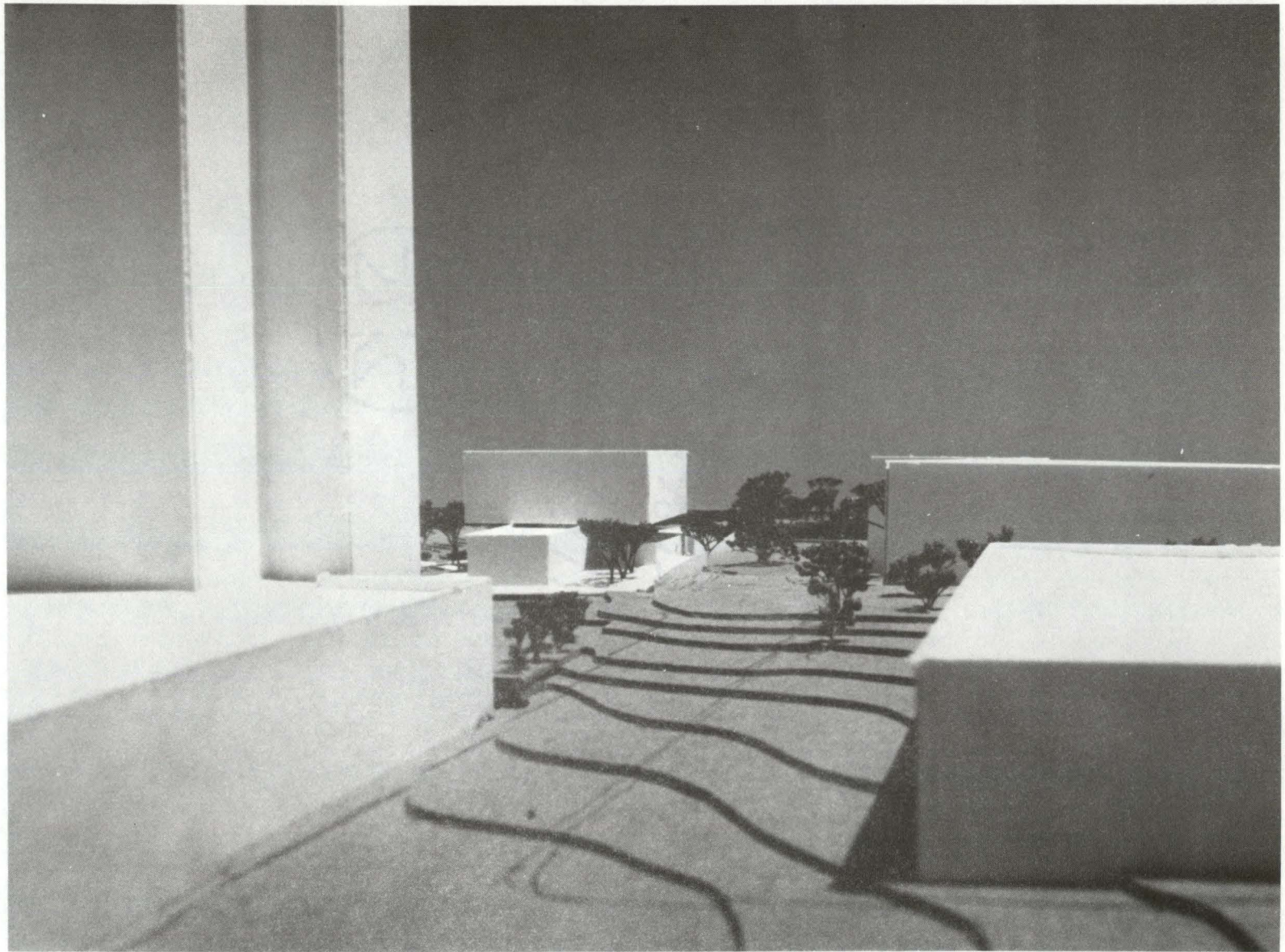
plan detail

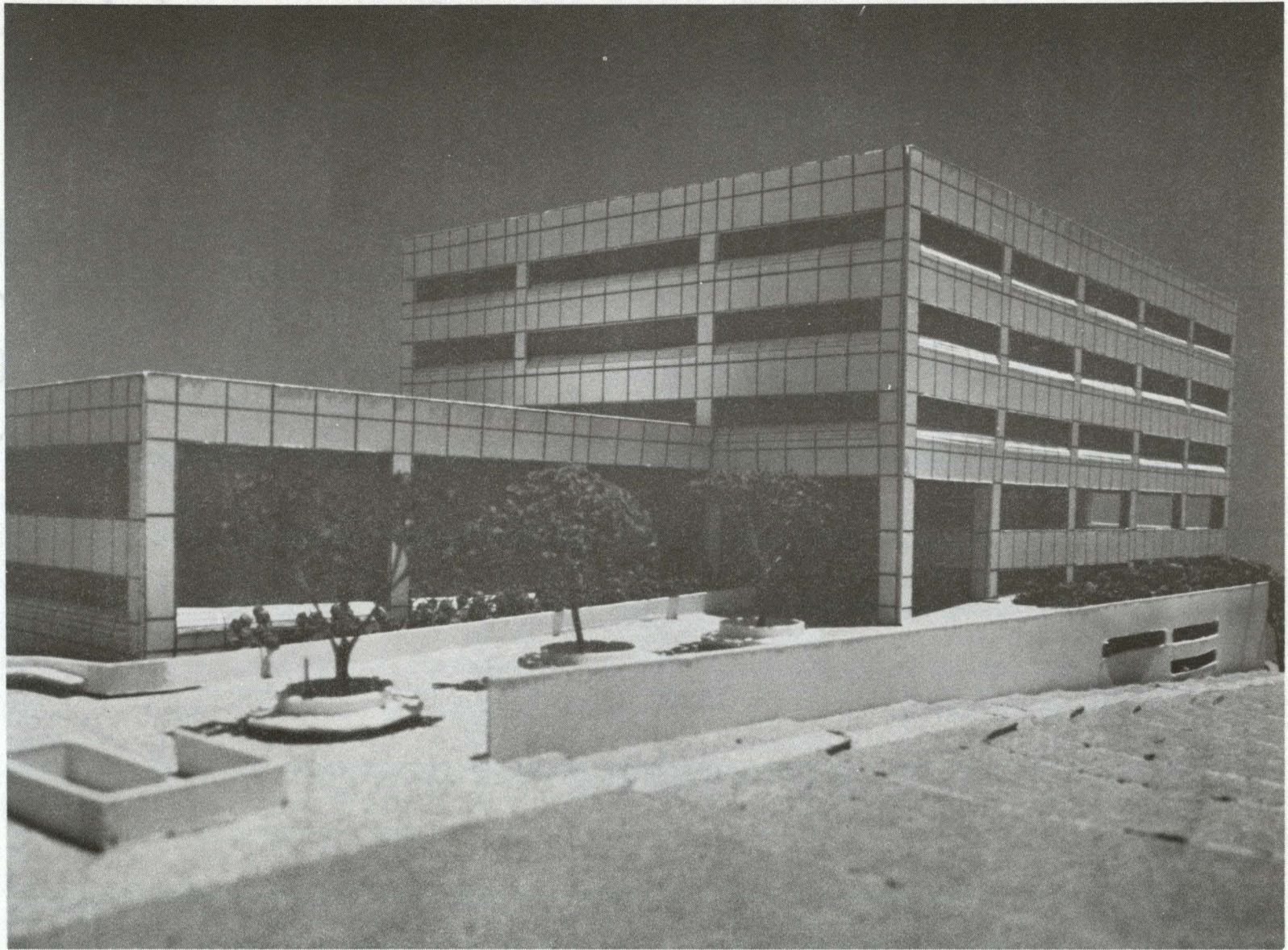
details

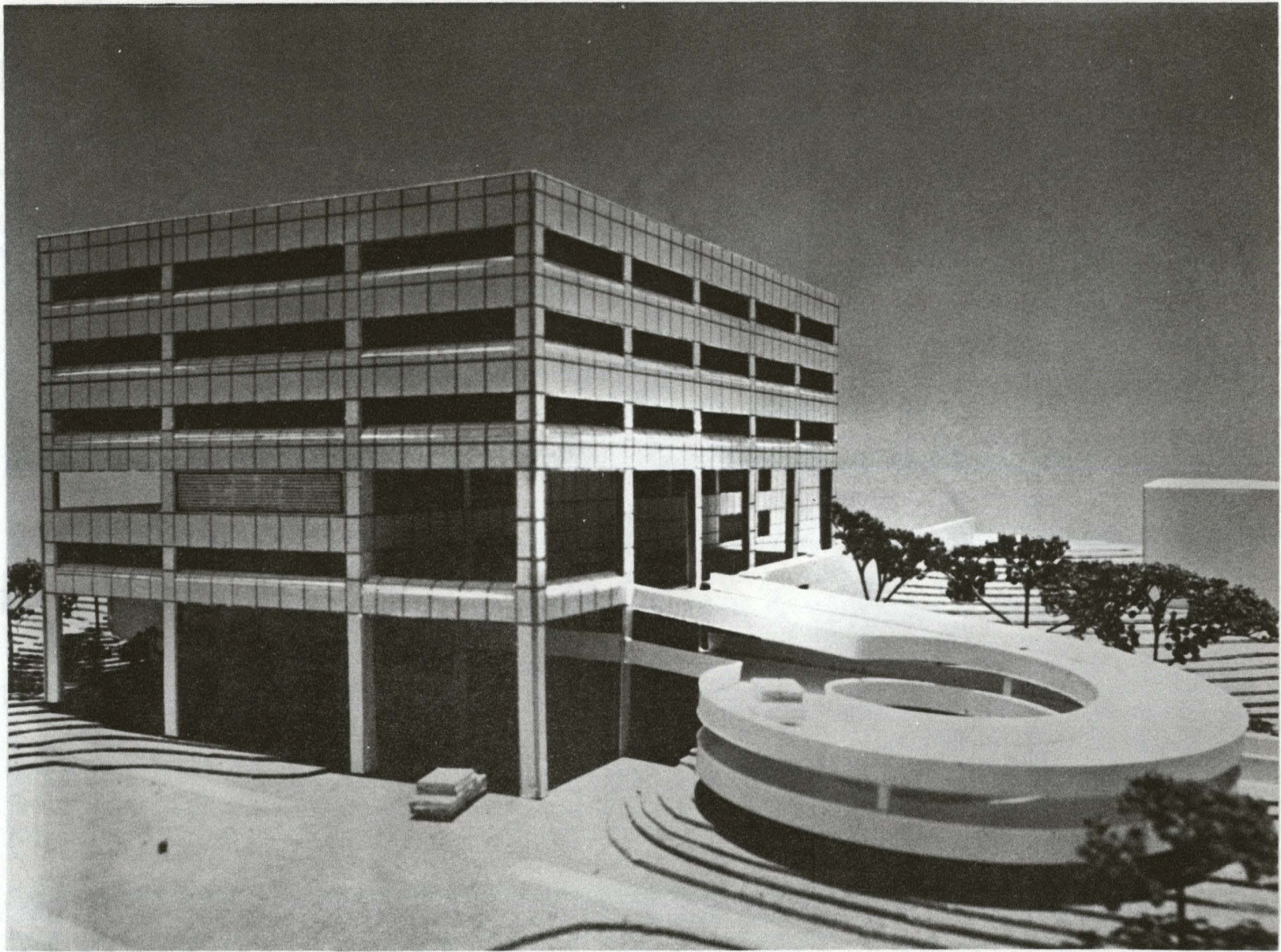




view at entry









WATER TREATMENT  
50% DRYING

1. Louise Sloan, "Banks", Progressive Architecture, October, 1955, p.160.
2. "Branch Bank Buildings", Architectural Record, August, 1974, p. 110.
3. Jurgen Brandt, Banken und Sparkassen, Verlag Georg D. W. Callwey, Munchen, 1960, p. 177.
4. Ibid., p.190.
5. Jane Holtz Kay, "The Saving Grace", Architectural Forum, March, 1973, p. 54.

THE  
BIBLIOPHILE  
SOCIETY

1911

bibliography



"Branch Bank Buildings". Architectural Record.  
August, 1974. p.110.

Brandt, Jurgen. Banken und Sparkassen. Verlag Georg  
D. W. Callwey. Munchen. 1960.

Corns, Marshall C. The Practical Operations and  
Management of a Bank. Boston. Bankers' Publishing  
Company. 1968.

Downtown Greenville Revitalization Plan. Zuchelli, Hunter  
& Assoc. Inc. Drawings by Lawrence Halprin &  
Assoc., San Francisco, and Clemson University  
College of Architecture, Clemson.

"Elegant Small Building for a Town Bank". Architectural  
Record. October, 1968. p. 155.

Greenville, Downtown Development Plan and Program.  
Marcou, O'Leary & Assoc.; Hammer, Greene, Siler  
Assoc. November, 1968.

"Greenville Office Space". Greater Greenville Chamber  
of Commerce. 1978.

"Irwin Union Bank and Trust". Architectural Forum.  
October 1955. p.160.

Kay, Jane Holtz. "The Saving Grace". Architectural  
Forum. March, 1973. p. 52-57.

"Parking Overview and Analysis, Greenville CBD".  
Traffic Planning Associates, Inc. June, 1978.

Sloan, Louise. "Banks". Progressive Architecture.  
October, 1955. p.160.