

# John Merritt

VP of Strategic Initiatives  
Tennessee Valley Federal Credit Union



**TVFCU serves 17 counties  
in Southeast Tennessee  
& Northwest Georgia**

**169,000 members**







**\$2.7 billion  
in assets**

**550  
employees**

**TVFCU has  
24 branches &  
5 more in the works**



# Optimizing the Branch Experience

Technology integration drives TVFCU's design process for our new branches and ongoing innovations at existing locations



2015

## Ringgold Branch – First with ITMs

TVFCU was first FI in the area to deploy ITMs in the lobby and drive-thru

Began extended hours in the drive-thru with ITM services available 7am-7pm, Monday through Saturday





2017

# TVFCU Opened First Two Food City Branches

East Hamilton  
& Red Bank  
(With ITMS)



2021

## Southside Branch

World's first building facade to be 3D-printed using Cellular Fabrication, C-Fab<sup>®</sup> from Branch Technology

The facade incorporates TVFCU's iconic wave branding into the design





2024

# Volkswagen Branch



Dream Team collaboration  
Between TVFCU, VW & the  
Incredible FSI team!

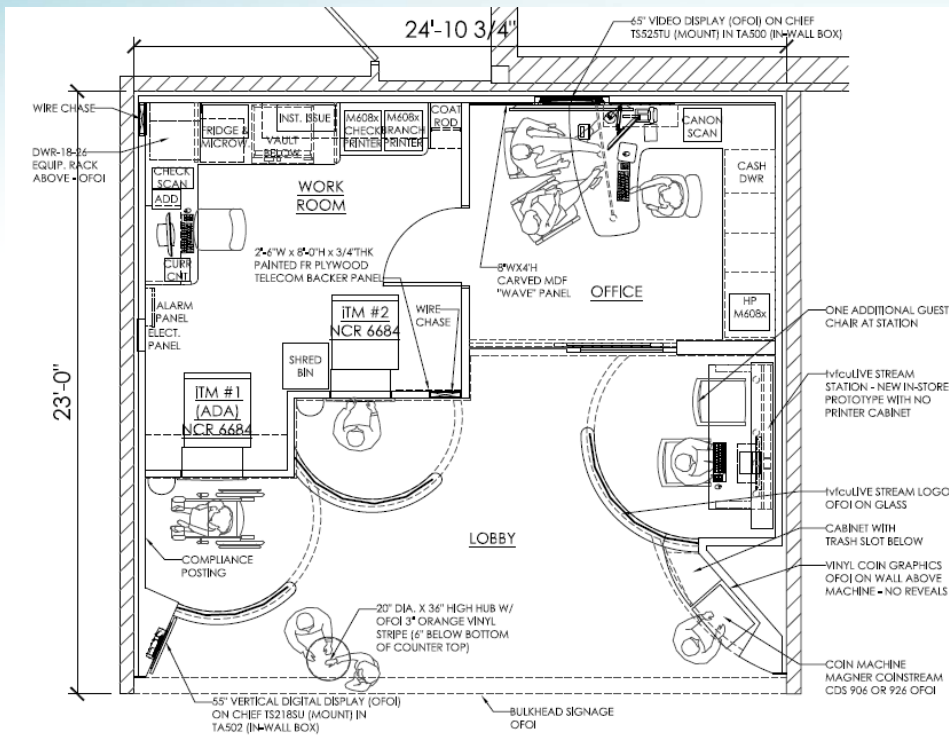
**Join us for a Financial Health 101 Class**  
Plus the chance to win \$100!  
In this free class, earn credit while learning about healthy spending habits, savings plans, retirement and insurance.  
[bit.ly/VWfinancialhealth101](https://bit.ly/VWfinancialhealth101)

Scan to register!  
**February 6th**  
1:30 pm to 2:30 pm  
9:30 pm to 10:30 pm



2024

# Chatsworth Food City



Schematic Plan 'B' · 5/3/23 · 598 s.f.

copyright 2023  
created by Whitney Design, Inc.



**Now Open! Chatsworth Food City Branch**  
The newest Tennessee Valley Federal Credit Union branch is ready to serve you!

**Get \$200**  
when you open a new Perks, Perks Plus, or Perks Platinum checking account with direct deposit!

To be eligible, the TVFCU Perks Checking Account must be opened during the promotional period, March 22, 2024 through May 31, 2024. The \$200 will automatically deposit into your checking account within one business day after your first direct deposit is received. Offer subject to change or termination at any time. Members who currently have a checking account with TVFCU may qualify by upgrading their account to a Perks, Perks Plus, or Perks Platinum Account. Offer exclusive to the recipient named on this mailing. It is non-transferable and may not be redeemed by any other individual.  
tvfcu.com | 423.634.3600 | Federally Insured By NCUA

Postmaster please mail with 04/30-05/02/2024 Time Sensitive.

13805 La Centera Pkwy San Antonio, TX 78256

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2025

## Dalton Branch

14,000 sq. ft. building will house the branch and TVFCU's Northwest Georgia Regional Headquarters

Designed with AI-Assisted Tools & will feature 3D-printed exterior panels





**Our Goal:**

**Make it Easier for Members  
to do Business with TVFCU**





tvfcu

# In-Store Opportunities & Marketing Value

- A billboard for brand awareness
- Repeat exposure to a steady stream of grocery shoppers
- Branch proximity is a driver in checking account acquisition
- Relationship building – FSI’s philosophy of “Make a friend, Make a member”
- Opportunities for community outreach with a like-minded partner – Food City





# TVFCU's Food City Branches

- Improve convenience - “Milk & Money”
- Cost-effective way to fill in gaps in our branch network
- Physical anchor in smaller communities where cost of a brick-and-mortar branch may not make sense initially
- 6 Food City branches – 4 more coming in next 15 months





Using Technology to Serve You More Conveniently

**tvfcuLIVE Line**

**tvfcuLIVE Stream**

**tvfcuLIVE Studio**

# 110 tvfcuLIVE ITMs deployed throughout branch network

- 47 in drive-thru lanes
- 45 inside free-standing TVFCU branches
- 18 in leased locations w/o drive-thru
  - VW Plant, Roper Plant, City Center, HQ
  - 6 Food City in-store branches

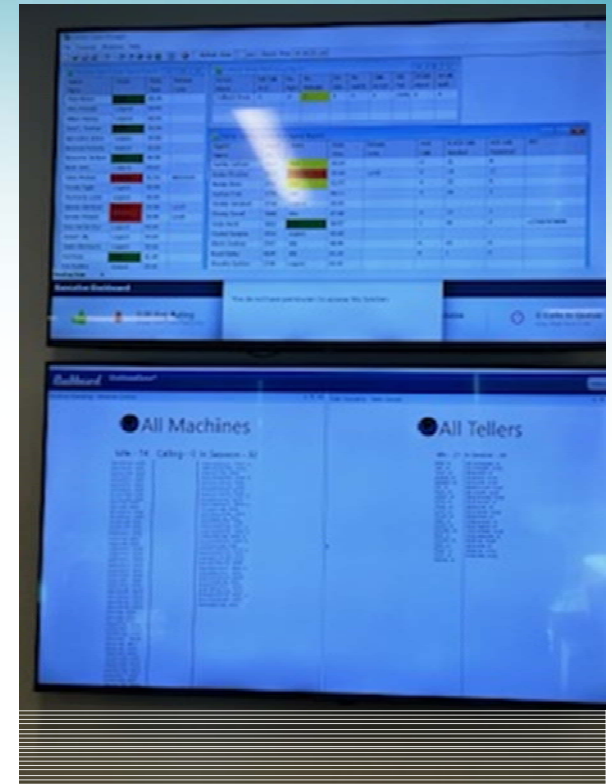
*22 additional ITMs will be installed by next summer*





# ITM Service Metrics

- Available Mon - Sat, 7am - 7pm
- Initial goal: Avg. wait time of 29 seconds or less
- 2024 goal: 12 seconds or less
- Current avg. is 6 seconds
- Approx. 85,000 sessions per month
- Average session duration: 3:09 minutes



## tvfcuLIVE Studio Staff

- 71 full-time personal tellers, 18 part-time
- Manager, assistant managers, team leads
- Teams rotate covering Saturdays
- Staffing fluctuates to cover peak times
- Shifts overlap to cover lunches



# Our Keys to a Successful ITM Launch

- Commitment of Leadership Team
- All departments on deck - front and backroom
- Training for on-camera staff and branch employees (handholding), member education, marketing
- Drive-thru is a great place to start – easier transition, better member experience
- Extended hours encourage usage and acceptance and can provide a competitive advantage
- Going all-in at a branch



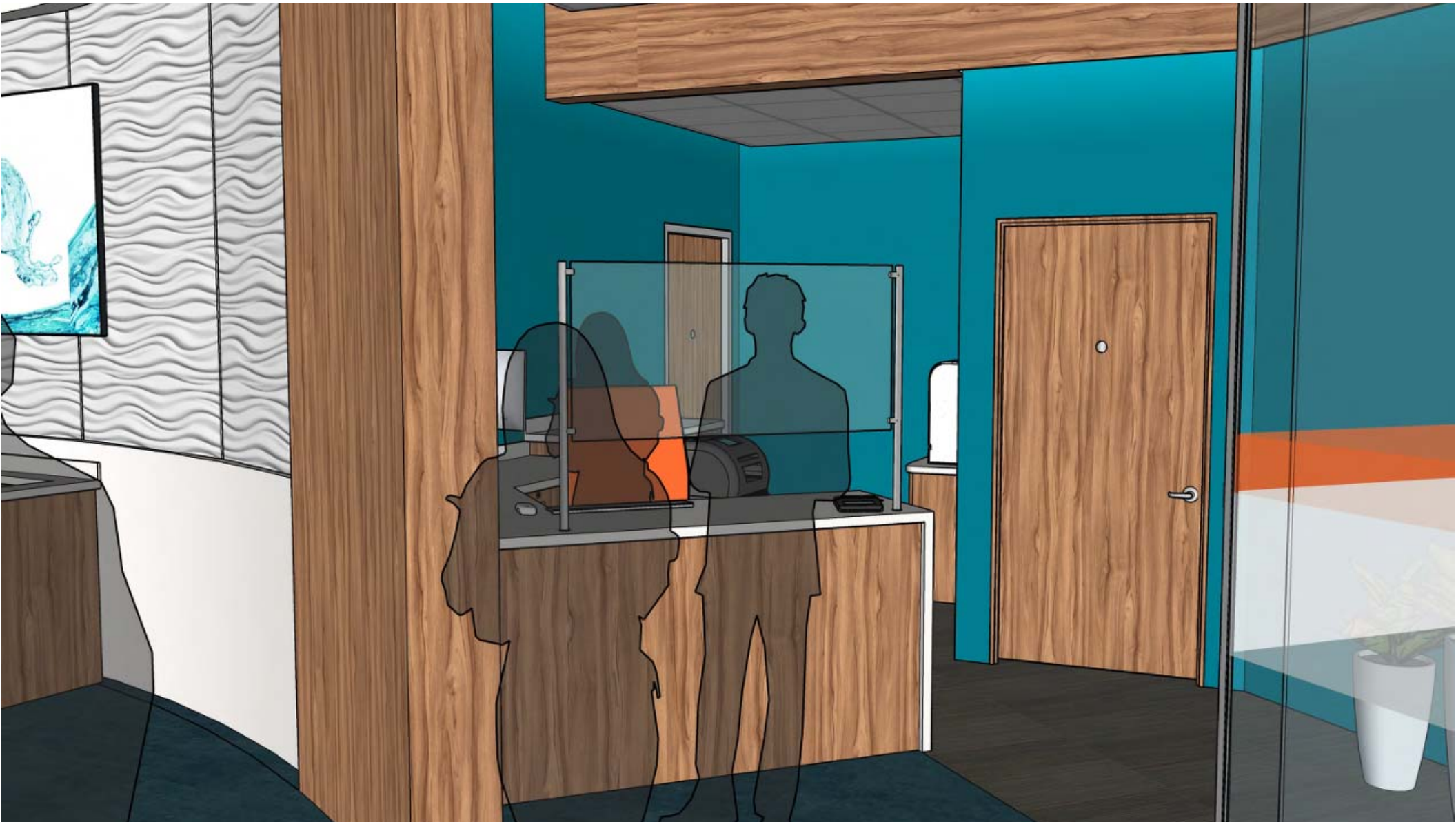
# Design Considerations

- Consider options for member privacy
- Think through which transactions & services can be offered through ITM
- Make plans for how to handle non-ITM services – concierge & cash station
- What needs to be in Vault/workroom?







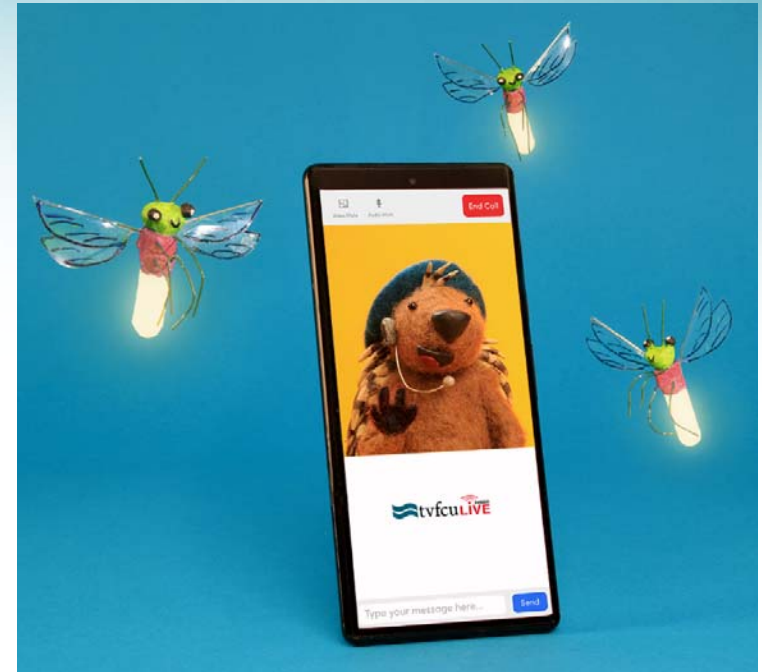






# tvfcuLIVE Stream

- Efficient for staffing and training
- Subject matter experts
- Members like the convenient access from their mobile phone or desktop
- Great for members, home-bound, traveling , working from home





# tvfcuLIVE Stream Metrics

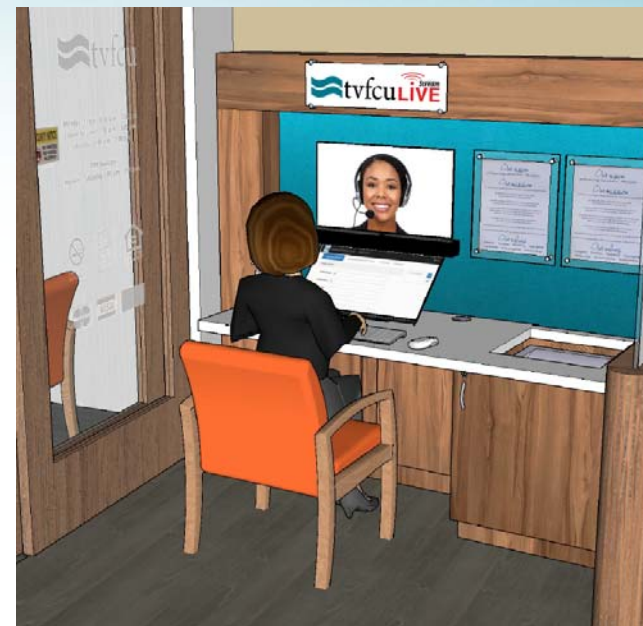
- Available during branch hours and Sat. 9am – 1pm
- Accessible through our app, website and 40 branch stream stations
- 40% from stream stations, 60% from app & website
- Averaging 7,555 sessions a month
- Average session duration: 10:31 minutes
- 43 seconds on avg. to answer
- 26 employees



# tvfcuLIVE Stream Stations



New Accounts  
Account Services  
Consumer loans  
HELOCs  
Mortgages  
& More



## tvfcuLIVE Stream in Branches

- Sound levels and privacy are a bigger issue than we anticipated. Plan for this in your design
- Some resistance to interacting through a screen, but plenty of positive feedback too...some just don't like change!
- Have branch staff available to assist members when needed
- Encourage Google Reviews – mostly good but expect some zingers!







# Thank You!

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