



FSI Case Study: Workplace Banking with Real Impact

TVFCU and FSI Bring Full-Service Banking to the Volkswagen Chattanooga Plant

Client: Tennessee Valley Federal Credit Union (TVFCU)

Location: Volkswagen Chattanooga (TN) Assembly Plant

Project Timeline: October 2023 – January 2024

Branch Size: 635 sq. ft.

Tennessee Valley Federal Credit Union (TVFCU) had long envisioned bringing financial services closer to its members especially in large workplaces like the Volkswagen Chattanooga assembly plant. For years, TVFCU had ATMs inside the facility, but when leadership changes at VW opened the door for expanded services, the credit union moved quickly to turn an idea into reality.

The timing aligned to do the installation in late 2023 and TVFCU called on its longtime partner Financial Supermarkets, Inc. (FSI) to lead the project.

“We’d wanted to build a branch in the plant for a long time,” said John Merritt, vice president of corporate strategy at TVFCU. “Volkswagen’s management was on board, and we knew we had a short window during the plant’s year-end shutdown to make it happen. FSI was our first call.”

The Challenge: A Complex Build on a Compressed Timeline

Building a new branch is a challenge under the best of circumstances. Building one in the heart of a 3 million square foot automotive plant under strict material restrictions, during an active production cycle, with only a few weeks to finish the installation, is something else entirely.

“In a typical in-store buildout, you’re looking at six to eight months from design to opening,” said Jeff Barron, project manager at FSI. “For this one, we had a narrow window - just two months. Even with our familiarity with TVFCU, it was a tall order.”

The branch site was located in a corridor above the main production floor, roughly half a mile from the nearest entrance. To install the prefabricated millwork and branch structure, FSI had to lift components 25 feet from the factory floor – there was no elevator large enough to move the materials - onto a narrow suspended “bridge” walkway, then maneuver them over a guardrail without damaging the railings, disrupting production or coming into contact with water, gas and high-pressure lines that were only feet away.



“We had to stop foot traffic, time our lifts precisely, and thread the needle to get each piece into place,” said Barron. “Just moving a single wall panel over the railing could take five to ten minutes.”

To make things even more challenging, many commonly used materials and chemicals were off-limits including WD-40, paint thinner, household cleaners, and anything containing silicone caulk or strong adhesives. The team had to get creative, often relying on little more than water, elbow grease, and ingenuity to get the job done.

“You couldn’t use anything that might release particles into the air and interfere with the car paint process,” said Janeen Whitney of Whitney Design, the lead designer on the project. “It pushed us to get really resourceful with how we finished and cleaned the space.”

An additional challenge of the installation was that a hallway had to be accommodated into the design to allow Volkswagen maintenance personnel to access the plant’s main electrical panels located at the back of the branch.

The Solution: Designing for Efficiency and Flexibility

Despite the constraints, the 635 sq. ft. branch was designed to be full-service and welcoming, incorporating both traditional and digital banking capabilities.

“TVFCU has a consistent, well-developed palette of finishes and branch elements, which really helped us move fast,” said Whitney. “We had a great rapport with their team, and they gave us clear direction on how they wanted to use the space.”

The branch included:

- One enclosed office for private consultations
- Live video stations for new accounts, loans, and account servicing
- Interactive Teller Machines (ITMs) for transactions
- ATM access 24/7
- Clean, branded finishes that matched TVFCU’s existing retail identity

“This wasn’t a standard retail install,” said Whitney. “It’s more like carving out a usable space in a highly regulated industrial environment. We’ve done designs and installations in other manufacturing facilities, but this one pushed every limit. Still, the design came together beautifully.”



The Results: A High-Traffic Branch in a Critical Location

The branch opened in January 2024, right on schedule. Positioned along a main interior corridor, it now serves 4,500 VW employees and contractors, offering needed financial services during shift changes and breaks as well as financial literacy educational opportunities.

Volkswagen employees enjoy a branch with full-service access including:

- **Live Staff:** Two full-time team members build relationships with employees and attend new hire orientations.
- **Self-Service Tools:** 24/7 access to ATMs and interactive teller machines (ITMs) with extended live teller access (7 a.m.–7 p.m., Mon–Sat).
- **Educational Support:** Quarterly workshops on credit scores, mortgages, and budgeting, promoted through Volkswagen’s internal communications channels.

While digital banking continues to grow, TVFCU sees the Volkswagen branch as proof that physical access still plays a vital role in building member trust and loyalty especially within workplace environments.

“When people can shake your hand, ask a question, or just see a friendly face, it creates confidence,” said Kim Gunter, vice president of marketing at TVFCU. “It’s that human connection that creates a richer experience and makes our digital tools even more meaningful.”

TVFCU said the branch performed well in its first year noting these highlights:

- 1,000+ ITM sessions (not including ATM use)
- Strong account openings from word-of-mouth and employee awareness
- High praise from Volkswagen employees and leadership
- Seamless integration with existing TVFCU systems and services

“It’s not just a branch, it’s a relationship hub,” added Lisa Elrod, vice president of branch operations at TVFCU. “Employees come in with questions about loans, mortgages and budgeting. Even though we can’t market car loans inside the plant, we’re there to respond, guide, and support.”

Lessons Learned and Looking Ahead

While the timeline was tight, the collaboration between TVFCU, Volkswagen, Whitney Design, FSI, and other vendors made success possible.



“This project taught us how critical teamwork is,” said Barron. “Without any one of the players doing their part, it wouldn’t have happened. Even the plant’s engineers were continually in contact to make sure we had what we needed.”

And while this wasn’t FSI’s first project in a manufacturing plant, it was one of the most complex due to the material restrictions, security and safety training requirements (installers were subject to background checks and had to attend twice weekly 6 a.m. in person safety training sessions), and sheer scale of the facility.

“It’s a testament to what’s possible when you bring together great partners and a shared goal,” said Whitney. “It’s one of those rare projects where the design, the construction, and the mission were perfectly aligned.”

Conclusion: More Than a Branch: A Community Investment

The new TVFCU branch inside the Volkswagen Chattanooga plant is more than just a convenient place to bank, it’s an investment in the financial health of the plant’s workforce. Through smart planning, creative problem-solving, and strong collaboration, that investment is already making a meaningful difference.

“It’s not every day you build a branch inside a working car plant,” said Barron. “But if you’re going to do it, this is how, by working together.”

As TVFCU expands its reach across the community, the Volkswagen branch is an example of what’s possible when the right partners come together to deliver financial services where they’re needed most.

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