

Fortera Credit Union

Walmart Supercenter – Hopkinsville, Kentucky

Project Overview

Fortera Credit Union has long embraced the convenience and community reach of in-store branches, partnering with Financial Supermarkets, Inc. (FSI) to bring this strategy to life. In October 2006, FSI designed and delivered Fortera Credit Union's first supermarket branch, located inside the Walmart in Hopkinsville, Kentucky, establishing a high-visibility, member-focused presence within a retail environment.

More than a decade later, that same FSI-designed branch continued to serve members effectively. By 2019, increased member engagement and evolving service expectations created the need for a larger, more modern footprint. When Walmart offered Fortera Credit Union additional adjacent space within the store, Fortera once again turned to FSI to reimagine, expand, and modernize the branch experience rather than simply extend the existing layout.

The Challenge

The available space was previously occupied by a GameStop, and Fortera chose to accept the offer and initiate a full remodel rather than a partial refresh. The expansion increased the branch footprint from 517 square feet to 983 square feet, nearly doubling the usable space.

Key challenges included:

- Expanding into the adjacent retail space while coordinating with Walmart as landlord
- Fully replacing the original branch within the store environment
- Maintaining an open, welcoming design while ensuring privacy for member interactions
- Incorporating modern accessibility standards and enhanced back-of-house functionality
- Meeting an expedited remodel timeline of just seven days, as requested by the credit union

The Solution

Building on its original 2006 design, FSI partnered again with Fortera Credit Union to fully redesign and replace the existing in-store branch, seamlessly incorporating the newly acquired adjacent space into a cohesive, expanded layout.

FSI managed the project from concept through completion, leveraging its deep expertise in supermarket branch environments to plan, fabricate, and install a fully remodeled branch under an aggressive schedule.

The redesigned branch features:

- A 40-inch lower teller counter, improving accessibility and enhancing face-to-face member interaction

- Three full-size private offices to support lending, account services, and confidential conversations
- Glass wall partitions for each office, preserving an open, transparent aesthetic while maintaining acoustic and visual privacy
- A full-size vault room to support expanded operational needs
- A dedicated ATM closet, seamlessly integrated into the branch layout

Every element of the new design was planned to balance openness, efficiency, and privacy—key requirements for a successful supermarket branch environment.

The Result

Despite the requested seven-day turnaround, FSI successfully completed and turned over the fully remodeled branch in just six days, exceeding the credit union's expectations and minimizing disruption within the Walmart store.

From designing Fortera Credit Union's first supermarket branch in 2006 to leading its major expansion and modernization in 2019, FSI played a critical role in the long-term success of this location.

The expanded and redesigned branch provides Fortera Credit Union with a modern, functional, and highly visible presence in a high-traffic retail environment. The increased footprint allows the credit union to better serve members, accommodate future growth, and align the branch with Fortera's evolving brand and service strategy.

This project underscores FSI's ability to support financial institutions throughout the full lifecycle of supermarket branches from initial concept and first-generation design to expansion, modernization, and accelerated delivery timelines.

The project demonstrates how in-store branches can be successfully modernized through thoughtful redesign transforming a long-standing location into a refreshed, future-ready financial services destination without losing the convenience that members value most.

Key Takeaways

- Strategic expansion within existing retail locations can significantly enhance member experience
- Glass partitions are an effective solution for maintaining privacy while preserving an open, inviting feel
- Replacing an older in-store branch with a fully redesigned space can extend the life and relevance of high-traffic locations