ATTACHMENT C

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March 10, 2025

City of Council Bluffs
209 Pearl St
Council Bluffs, IA 51503

RE: Midland Credit Union, 1900 W Broadway St Development Plan Letter of Intent

Dear City Officials;

The following details out the needed improvements at our 1900 W Broadway St. location. Being a financial institution, security is a must and both the interior and exterior changes we are proposing to make to our location focuses on that and improving flow for our membership. We have implemented into the plans as many of the Broadway Overlay requirements as we reasonably could. Should our plans be approved by the city we would hope that construction would begin around June and would expect it to take 4-6 months for completion. Phasing is still to be determined upon city approval of our plans.

New Floor Plan:
The changes we would make to the floor plan are primarily focused on improving the security of this location. This location has been robbed several times over the years. In the existing layout the teller line today is not facing the entrance to the building. Part of what we are told when we go through robbery training is that immediate eye contact and acknowledgement to those entering a financial institution will help deter robbers' confidence to commit the offense. The new floor plan addresses this issue by facing the teller line to our new entrance at the north side of the building and by also limiting public access to more areas of the credit union. We are switching the entrance to the credit union to be on the north side closer to our parking area. This is much needed for our aging members with mobility issues since the street parking on 19th St was taken away to provide the public sidewalk that is there today. When this was done it increased the number of steps needed from the members car to the front/south entrance substantially. Because of security concerns we control access to our building via a buzz-in system which is only possible on the south entrance today. The current north entrance allows for exit traffic only. If this remodel can be completed in its entirety the south entrance will become an emergency exit only.
During the interior remodel, our bathrooms would also become ADA compliant which they are not today.

MAIN OFFICE
2891 106th Street
Urbandale, IA 50322
p 515.278.1994
f 515.278.0209

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Exterior Elevation:
As you see in the proposed Southwest View – we will turn the 2 parallel spots closest to Broadway into greenspace. In the drawing it shows a patch of grass as a placeholder, but it would more likely be plants to match what would be around the building.
We do have to account for at least 3 parking spaces to be dedicated to staff parking. To ensure there is still enough spots for member parking we could only give up 2 of those spots. You will also see in this view that we are adding 2 windows to the west side of the building – but that we are removing our drive-up window and drawer.

This lane would then be serviced by an ITM/ATM. Lane 2 would still be operational for the time being. We do anticipate in 2-5 years that we would remove lane 2 and cut back the canopy to only cover lane one. Our other 2 locations will only be serviced by machine after May of this year. I say that to let you know our intent is that each location operates the same however we just obtained this location 5/1/2024 and the membership there is not ready for that at this time. We hope over the next 2 years that we will be able to educate the members more about the use of the ITM and get them comfortable with it since they can speak to a live teller through it – but we do know it will take time.
You also see in the Southwest View that we are expanding the window to the east corner facing Broadway and that we would also bring the green space out closer to the public sidewalk than what it is today.

Southeast View –We have added windows to this section. You will see that the additional sidewalk closest to the building would be removed and additional grass would be put in its place. Since we would be changing our entrance to the north side of the building this sidewalk would no longer be ADA required.

Northwest View – The main point to see here is the additional windows added around the new door package that would be installed and how the new entrance would appear. You will notice we connect the public sidewalk to our new entrance. The picture does not show that a crossing would be marked from the parking area to the entrance, however that would be done. We would also repaint the parking stripes in the lot. We would address during the current remodel how we can potentially reduce our exterior trash bin and a solution to screen it in.

Your time and consideration in reviewing our proposed improvements is greatly appreciated! I can be reached at 515-645-9325 or mindyc@midlandcu.org.

Sincerely,

Mindy Cooper
CFO

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2891 106th Street
Urbandale, IA 50322
p 515.278.1994
f 515.278.0209