American Fletcher National Bank

Brad K. Harris
Clemson University

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AMERICAN FLETCHER NATIONAL BANK

PROPOSAL FOR A NEW CORPORATE HEADQUARTERS
INDIANAPOLIS, INDIANA

Brad K. Harris
May, 1983

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.

Approved:

Committee Member

Committee Member

Committee Member

Committee Chairman

Head, Department of Architectural Studies

Dean, College of Architecture
Today's American Fletcher is the largest and strongest bank in Indiana; as of December 31, 1981, total assets amounted to $2,942,958,000 with $1,957,366,000 in total deposits. The corporation is in a position to take advantage of additional growth opportunities. Looking ahead to the financial needs of an expanding banking public, AFNB is preparing for the future by introducing the latest in state of the art computer technology which will facilitate instantaneous transaction processing. Development of an electronic transfer system will enable the company to conduct financial transactions through computers in New York, Chicago, and San Francisco. Growth is imminent but somewhat restricted by government legislation.

We vigorously support expanded banking in order to meet competition coming from businesses which are not subject to the same restrictions we are. We are prohibited not only by laws denying interstate banking but also by archaic Indiana laws limiting our bank expansion ability to a single county.
DEDICATION

For my Mother and Father,
without whom this would never have been possible.
ACKNOWLEDGEMENTS

I would like to thank the following people for their invaluable help during a very trying time:

- Ruth Todd
- Kelly Haas
- Mark Hargett
- Bruce Divaccaro
- Larry Wilund
- John Easterling
- Tim Farrel
- Bucky Monroe

I would also like to thank my committee for their constant criticism and guidance throughout the year.

Special thanks to American Fletcher National Bank for their support:

- Anthony Bower, Vice President, Circle Realty Corp.
- Larry Roan, Facilities Planning Officer
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INTRODUCTION
American Fletcher has long been a leader in the banking world and today stands as one of the largest banking organizations in the midwest. Presently, the corporate headquarters for American Fletcher National Bank is situated in the heart of the prime commercial district of Indianapolis. Although the company facilities are housed in five different buildings in five different locations, the majority of the executive offices can be found in the Fletcher Trust and American Fletcher Buildings which are located in the northeast quadrant directly adjacent to Monument Circle.

Because of the current rate of growth of the American Fletcher Company, there is a need not only to expand the corporate headquarters, but also to consolidate all the separate divisions under one roof. Since AFNB is spread out all over the city, there is really no identifying feature, no definite image of the company in terms of a built form. It is desirable to
provide visibility for the company within the city. The new building will be large enough to accommodate the needs of American Fletcher plus an equal amount of leaseable space. As the company grows, it will move toward total occupancy of the building. All of this must be achieved without disrupting the existing fabric of the city.

Currently, the American Fletcher Corporation occupies 224,700 square feet which is a combined figure (training center, American Fletcher, Fletcher Trust, and American Building) of all existing AFNB office space. With a total of 835 staff members in the Corporate Headquarters, this computes to 269 square feet per person. The client has requested that this figure be expanded to 300 square feet per person with a projected future growth to 1,000 employees. The new tower will have to provide AFNB with 300,000 square feet of office space. The client has also
requested that leaseable space in the new building amount to at least what the company will occupy or 300,000 square feet, for a grand total of 600,000 square feet.

There is an underground parking garage in the American Fletcher Building which can accommodate 150 cars. All other employee parking is located four blocks from the headquarters building. In the new proposal, additional parking is to be provided for at least 500 cars.

Recently, American Fletcher purchased the entire rear of the northeast quadrant, approximately 74,000 square feet. The buildings which originally stood on the site have been demolished to make way for future development.

Upon completion of the new building, all corporate facilities will relocate in the new tower. The space previously occupied by AFNB in the American Building, north of the circle, will then be sold.
The company intends to vacate the Fletcher Trust Building but retain ownership of the American Fletcher Building for renting purposes, maintaining the company name and corporate image on the Circle. The three-story projection behind the American Fletcher Building may be demolished if the design so dictates, but provision must be made to install a new mechanical system.

The Operations Center, located four blocks east of the Circle, houses all the company's computers and data processing equipment as well as the central cash vault. It functions very well where it is; so for the time being, it is to remain in its present location.
Indianapolis is ranked as the 12th largest city in the U.S.; the 1980 census for Marion County indicates a population of 765,233 people. The state capital of Indiana is experiencing an economic upswing as industry and commerce continue to expand. Close to a billion dollars will be invested in downtown revitalization by the end of the decade. Already, substantial investments have been made in olympic-class athletic facilities in an effort to make Indianapolis the national center for amateur sports. Construction is underway on a $70 million multi-purpose domed stadium as part of the Indiana Convention-Exposition Center which will be able to accommodate major league sporting events. A new and exciting project in the works is the 250 acre White River Park Complex which will include a zoo, amusement centers, performing arts and exhibition halls, and outdoor recreational facilities.
Its central location makes Indianapolis an ideal distribution center with more interstate highways converging on it than any other U.S. city.

Indianapolis is the home of the nation's largest medical school, Indiana University, as well as four other universities which make the circle city a leading education and research center. The state's 88,000 farms provide 10 percent of the nation's agricultural production.

Indianapolis is unique as a city. It is a city located in the geographic center of the state by legislation and established adjacent to an unnavigable river for transportation. It contains more farmland within its borders than any other city in the United States of comparable size. Indianapolis continues to evolve around a circle designed and surveyed over 150 years ago.
In 1800, William Conner set out to explore the vast area of wilderness which is now central Indiana; he settled on the White River. Conner established a trading post in 1802 which served as an important center for news and barter. In 1816 Congress declared Indiana part of the Union; the same act designated that four sections of the State be set aside for government purposes. The last of the Indians, the Delawares, signed a treaty and left the State in 1818. In 1820, the General Assembly of Carydon appointed ten commissioners to select the site of the capitol of Indiana. In their quest for a location, the commissioners began at Conner's trading post as a starting point. After some deliberation all but one agreed that the best location was at the intersection of White River and Fall Creek.
There were no sidewalks, no national roads, no streets when the ten commissioners made the final visit to the joining of Fall Creek and White River in January of 1820. A capital city was only a dream in the minds of a handful of people, but at last the decision was made. This spot would be the capital. No one lived there. No one had even wanted to live there. This would be a city by legislation.

The new Indianapolis was centrally located within the boundaries of the state. White River was thought to be navigable, but the location of the city proved inaccessible both by land or river. The flat land was ideally suited for farming. Growth of Indianapolis in the early days was a direct result of the need for a state capital.

"It had a city plan forced upon a wilderness."
In 1820 the Assistant City Planner of Washington, D.C., Alexander Ralston, was commissioned to draft a plan for the city. Ralston's plan showed the influence of his former employer, Pierre L'Enfant. The requirements for the plan were that it be formal, central, and have wide streets. The plat was a mile square, bounded by north, south, east, and west streets. Two diagonals cut through the city to meet the center at a circle, then called the Governor's Circle. Originally, a governor's manion stood on this site, but was never occupied.
The city grew at an incredibly slow pace during the first 15 years of its existence. By 1832, Crossroads had reached only village status. The national road reached Indianapolis in 1830. In an effort to tie the river and the road together, a canal system was proposed which would provide commerce for the entire state. Construction began on the new project and speculation ran wild; new mills were set up and people came to the city to work in them. The canal was never completed, however, and severe depression set in. Mills and farms were closed and construction of public buildings and structures came to a halt. Dreams of a prosperous time were shattered.
After 25 years, Indianapolis was still little more than a village. There was no transportation system; no way in or out of the city. Government attempts at a canal and railroad had failed. Late in the 1840's, several private businessmen pooled their efforts to link Richmond, Madison, Lafayette, and Cincinnati to Indianapolis. The Madison Railroad provided transportation to the rich Ohio River traffic.

In 1847, the General Assembly chartered Indianapolis as a city. Railroads ringed the southern border of the mile square. The railroad brought with it Irish and German immigrants to construct it; they eventually settled east of the mile square.

Washington Street, originally planned as the national road, was thriving with commercial development. With the canal forming the border for industry on the west and Germans on the east,
the wealthy pushed northward; what is now Meridan Street north of the circle.
The Civil War was good for Indianapolis; it sparked industrial development and wiped out unemployment. Excessive consumer demand for goods after the war resulted in severe inflation.

The central location of Indianapolis made it the crossroads of midwestern rail lines. Camp Morton was developed to train and house troops before they were sent south. Food, guns, and supplies were all transported from the city.

Commerce was booming. After the war, the real estate business was extremely active. Suburbs began to be developed outside the city limits. Washington Street remained a major artery and continued to expand its commercial district north and south.
Land speculation and easy credit came to an end when the government returned to the use of the gold standard. Banks recalled loans and panic ensued. New development stopped and buildings went unfinished.

In 1876, Mayor John Caven and a group of prominent businessmen decided to construct a belt railroad around the city to create jobs for the unemployed. When it was completed, it extended three quarters of the way around the city; it linked industry in the south with agricultural markets in the north and east. In 1882 the stockyard community was incorporated as west Indianapolis.

The city developed into a major meat packing and grain shipping center. Moving out of the depression, new construction was active. Work was begun on a new state capitol building. The city awarded Bruno Schmitz a contract for his design of the soldiers and sailors monument to
occupy the circle. New businesses were founded; commercial growth replaced houses and churches on the circle. The city was developing trolley lines to connect workers with jobs and shops downtown.

Growth along city streets followed a multi-use pattern with shops on the lower level and apartments above. The wealthy pushed further north and east. Negro families were forced to settle along the canal while the Irish settled close to their work on the railroads.
This was a period of growth and prosperity. Natural gas was discovered and four new companies were formed by 1889. Indianapolis became the hub of a great railroad network. There was a steady influx of money to develop the state's industrial capacity.

In 1891, the city created the Board for Public Works and Internal Improvements whose job it was to: establish a park system, renovate and pave main thoroughfares, and install a sewer system. The General Assembly issued a new charter giving the mayor authority to appoint city officials.

The automobile industry began to take shape in Indianapolis. Stutz, Duesenberg, Marmon, National, Cole, Cord, and Parry motor cars competed with Detroit's Ford and General Motors. The first 500-mile race was held in Indianapolis in 1911, and still remains as the greatest spectacle of its kind.
The city continued to expand northward with the well-to-do. Since growth of the core was physically limited by industry and the belt railroad, the first skyscrapers began to appear. Styles were predominantly European but the Chicago School was catching on fast.
Indianapolis was alive and well. The 20's were a time of optimism about the future. A time of booming economy. Ragtime. Industry grew to support the war effort. When soldiers returned home, it seemed that peace would last forever.

In 1922, the city passed its first zoning ordinance. An inter-urban transportation system had been incorporated; a trolley system ran from one end of town to the other. The movie palace became the major entertainment attraction of the city. "The cohesion of the city was intact; the retail, industrial and commercial heart of the state was vitally alive."  

In 1929, the good times came to an end. Major banks were forced to merge just to survive. Companies all over the city were forced to close; unemployment was widespread. Not until World War II did production return to what it had been in the 20's.
The war opened factories and brought work to thousands of unemployed. Production plants were constantly expanding to meet the demands of war. New plants appeared everywhere surrounded by employee parking lots. With the end of the war, GI's returned to college campuses and higher education was given new meaning. Indianapolis was back on its feet again and ready to take on the world.

Industrial growth spurred on the eastside. The city's first real shopping center was created; one no longer had to travel downtown to shop. Major downtown department stores realized that consumers needed more parking so shopping areas were planned outside the confines of the city. Major arteries generated growth; strip developments continued to expand on Pendleton Pike, 86th Street, and Keystone Avenue.

The I-465 loop opened up new areas for growth. Spec office buildings began to rise out of the
suburbs as well as large shopping malls such as Castleton, Washington Square, Lafayette Square. Apartment complexes also experienced growth beyond the city limits.
The story of American Fletcher National Bank begins at 8 East Washington Street, Indianapolis in 1839. It was here that Stoughton A. Fletcher founded a private bank known as S. A. Fletcher & Company. Since that time more than 33 banks have merged or been acquired to become what American Fletcher is today; the founder's name lives on.

Fletcher, who came from Vermont, began his business at the age of 31 with $3,000 in capital. At the time, Indianapolis was nothing more than a small pioneer village of 2,600 people trying to achieve state capital status. Calvin Fletcher, a brother of Stoughton, came to Indianapolis earlier to establish the state bank, which today is the Indiana National Bank.

Stoughton Fletcher experienced constant growth with his banking business and in 1852 moved into a bigger building at 30 East Washington Street.
Twenty years later his private bank had deposits of $643,541. In 1898, the Fletcher Bank changed its original charter and became national with $500,000 in capital. The founder's son, Stoughton S. Fletcher, succeeded his father as majority stockholder until his death in 1909. From here Stoughton A. Fletcher, II, the founder's grandson, assumed ownership of the company.

There were three main lines in the family tree which joined to make AFNB what it is today. One of the earliest was the A. Metzer Agency, a private bank in 1863. The principals were mostly of German background and in 1906, it was rechartered as the German American Trust Company. The Marion Trust Company merged in 1912 to form the Fletcher Savings and Trust Company. Fletcher Savings grew rapidly after World War I, merging with several smaller banks which later became branches. In 1931, the name was changed to Fletcher Trust Company.
In 1901, through the efforts of 90 Indianapolis businessmen, the American National Bank was born with $250,000 in capital. The first day's business saw $366,371 in deposits from 139 accounts; after 17 months, American National had deposits totalling $3,500,000 with 2,200 accounts. In 1910, American National and Fletcher National Bank merged to form the Fletcher American National Bank. In 1924, Fletcher American joined forces with the Old National City Bank, which had just merged with Commercial National Bank the year before. In 1933, a new American National came on the scene as a result of Fletcher American. It was not until 1954 that Fletcher Trust and American National merged to create the American Fletcher National Bank.

The final link in the AFNB chain was Fidelity Bank and Trust Company, founded in 1909. During the 1950's, the presidents of American Fletcher and Fidelity Bank saw that the two companies were
striving for the same goals, so on July 31, 1959, the corporations merged to form one of the largest and strongest banking organizations in the midwest.
"The area (defined in the plan) is the center of business, finance, and local and state government. It is a showplace for the community, a magnet that draws business, conventions, sports events, and other activities that generate income and jobs. Families seeking lower-cost, older housing or rediscovering the urban lifestyle have created a market for downtown housing. Along with the growing amount of downtown employees and visitors, these residents will support expanded retailing and entertainment. They will also affect pedestrian and vehicular traffic, parking, mass transit, utilities, and schools.

"The plan will provide:

"A growth in competitive office space of 5.7 million square feet by the year 2000.

"A stabilized level of industrial employment with some new and existing companies moving
into new industrial developments in existing industrial areas.

"A rejuvenated retail core that not only serves the needs of area employees and residents but also people all over Marion County.

"An opportunity for recreation, entertainment, and tourism that makes the regional center an attraction to 7.5 million people a year.

"An area where public and private investment is mutually supportive and aimed at creating a quality environment.

"An area where new development is based upon an existing fabric of historic buildings.

"An area that is supported by a comprehensive transportation system that includes walking, bicycling, automobiles, public transit, and taxis.
"An area with districts that have clearly defined a unique character." 6

"The overall goal of the regional center is to implement projects and programs which continue the development of the Indianapolis regional center as the physical, social, political, economic heart of the city and state." 7

OFFICE DEVELOPMENT

"Office space and parking garages constitute 55% of the total floor area in the mile square. The primary office users are finance, government, utilities, and insurance. This foundation is strong, and it is anticipated that the demand for these services will grow during the next twenty years.

"Due to the aggressive renewal programs in the regional center, it is assumed that 40% of all
metropolitan area new office development will occur in the regional center at approximately the national rate of 2.02% per year. It is estimated that between 1980 and 2000 there will be 5,274,000 square feet of new office construction, 682,000 square feet of converted office space, and 255,000 square feet of demolition. The new growth in office space will be 5,701,000 square feet for the 20-year period or 285,000 square feet per year. This will increase office employment by approximately 1,400 people per year."
1. WHITE RIVER

This area has been set aside for development of a major urban park.

2. MEDICAL CENTER

Location of the largest medical research facility in the state with over 50,000 admissions and 500,000 hospital and clinic out-patient visits per year to center hospitals.

3. IUPUI

Growing urban university with projected enrollment of 40,000 students.

4. AMATEUR SPORTS

Includes track and field stadium, natatorium, and Indianapolis sports center.

5. INDIANA CAPITOL COMPLEX

Concentration of state government offices with over 6,000 employees. Historic buildings and new civic architecture. Potential interrelationship with the canal and the university.

6. CONVENTION CENTER

Major activity generator. Opportunity to develop hotels, commercial, recreational, entertainment, and parking in close proximity. Increased flexibility through proposed expansion/multi-use sports facility.
7. SOUTHSIDE INDUSTRIAL AREA

Potential for renewal; well served by interstate, rail, and arterial streets.

8. FLETCHER PLACE/GREER STREET

Historic residential area with some historical structures remaining on Virginia Avenue.

9. UNION STATION

Historic structure proposed as a ground transportation center with restaurants, offices, visitor activities, and a cultural arts complex.

10. CORE

Most intensely developed land in Marion County; center of office, financial, retail, and pedestrian activity downtown.

11. MONUMENT CIRCLE

Historic architectural landmark; newly renovated streetscape provides attractive setting for outdoor events.

12. MARKET SQUARE

Major activity area including city market, market square arena, and city county building.

13. LOCKERBIE

Historic residential district currently undergoing restoration.
14. CHATHAM-ARCH

Historic residential district with some historically significant architecture along Massachusetts Avenue.

15. WAR MEMORIAL MALL

Significant urban open space that includes historic buildings and monuments; currently undergoing landscaping renewal and replacement.

16. PROJECT H AND H-1

New housing area; 130 housing unit development under construction.

17. CANAL

Potential for revitalization of residential areas; potential for lower canal district to develop commercial capacity.

18. MIDTOWN

Potential for development of new residential commercial and related facilities.
districts
movement systems

INNER LOOP

MAJOR VEHICULAR

URBAN CORE

NEIGHBORHOOD LINK
URBAN CORE
landmarks
AFNB corporate facilities distribution
AMERICAN FLETCHER BUILDING

*12 Ice, Miller, Donadid & Ryan/Harry L. Binder/Roy C. Echols Business Consultant

11 Ice, Miller, Donadid & Ryan

10 Ice, Miller, Donadid & Ryan

9 Trust & Asset Management Group

8 Trust & Asset Management Group

7 Trust & Asset Management Group/Financial Markets & Investment Group/Corporate Taxes

6 National, Multinational Dept./Mid American Banking Dept./International Banking Dept./Correspondent Banking Dept.

5 International Banking Dept./American Fletcher Leasing Corp./Legal Division/Headquarters Building Manager

4 Corporate Accounting & Reporting/AFNB Real Estate Loan Division/Loan Review

3 Management Reporting, Planning & Analysis

2 AFNB Corporate Group Administration/U.S. Banking Division/Metropolitan Dept./Credit Administration Dept.

1 Circle Banking Center/Paine Webber/Auditorium Basement Parking Garage

*Numbers indicate floors in the building
16 Staff Cafeteria  
15 Executive Dining Rooms  
14 Consumer Products/Consumer Affairs/Corporate Advertising/Security Services  
13 Personnel Division  
12 Community & Governmental Affairs/Collett & Co., Inc./Corporate Communications  
11 Consumer Loan Division  
10 Baker & Daniels  
9 Baker & Daniels  
8 Baker & Daniels  
7 Baker & Daniels  
6 Baker & Daniels  
5 Consumer Loan Division  
4 Consumer Loan Division  
3 Banking Center Division  
2 AFC/AFNB Consumer Services Group Administration  
1 Fletcher Banking Center/Ross & Babcock Travel  
Basement AFNB Safekeeping
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<td>7 Shoppers Charge Service</td>
<td>Application Systems and Procedures Division</td>
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<tr>
<td>6 AFNB Real Estate Division/Property Division/</td>
<td>Computer Operations Division</td>
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<tr>
<td>Circle Realty</td>
<td>Technical Support Division</td>
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<tr>
<td>4 Executive Offices/ Income Property Division/</td>
<td>Transaction Processing Division</td>
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<tr>
<td>Accounting and Finance</td>
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<tr>
<td>3 Administrative Services Division</td>
<td>Records Management</td>
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<td>2 Residential Loan Division/Loan Collection Dept.</td>
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<td>1 AFNB Banking Center</td>
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**SITUATION ANALYSIS:**
**COMPOSITE OF MANAGED SPACE**
As of January, 1983

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<th>AFC STAFF</th>
<th>AFC SQ. FT.</th>
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<th>NON-AFC SQ. FT.</th>
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<td>20,900</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>25</td>
</tr>
<tr>
<td>Banking Centers</td>
<td>216,000*</td>
<td>605</td>
<td>216,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>605</td>
</tr>
<tr>
<td>Total Managed Property</td>
<td>724,600</td>
<td>2,090</td>
<td>611,300</td>
<td>270</td>
<td>66,600</td>
<td>46,700</td>
<td>2,360</td>
</tr>
</tbody>
</table>

*Of this amount, 78,000 square feet is leased banking center space and 138,000 square feet is owned banking center space.*
The proposed site is an incredibly difficult location to build a highrise structure of any magnitude. The lot is L-shaped and covers approximately 74,000 square feet in area. It is bound on three sides by Meridian, Ohio, and Pennsylvania Streets. Four existing buildings stand on the remainder of the block, fronting Monument Circle and Market Street. Each of these buildings was erected in a different time period, in a different style, and at a different scale. The small church on Meridian Street has been recognized as a historical landmark; therefore, visual access must be maintained. The only thing separating these built forms from the site itself is a one-way service alley: Wabash and Scioto Streets. Any new construction on the site must maintain service access to these existing buildings.
Any design in an urban environment should not only examine the contextural issue of surrounding buildings, but also growth trends of the entire city. Such is the case here. On a broad scale, Indianapolis' urban core continues to evolve around Monument Circle. There is a distinct limitation on building height at the Circle, but this height gradually increases moving away from the Circle. The critical points are the Indiana National Bank Tower, the AUL Building, and the Hyatt Regency Hotel; these mark the outer edge of the nucleus of the city. The scale of any new construction within the area should fall somewhere between the heights at the circle and the heights of the three points mentioned.
Directly fronting Monument Circle stands this 12-story structure built in 1959 by SOM. It is credited as the first "curtain wall" structure in Indianapolis. Customer banking takes place on the ground level. The second level houses loan offices and the upper floors are occupied by offices. Paine-Webber Insurance Company is located in a portion of the ground floor, the rest of the building is AFNB owned and occupied. There is sufficient parking underground for 150 cars. The triangular three-story projection at the rear houses mechanical equipment and some office space.
This 16-story structure was erected in 1915 by Arthur Bohn. It is constructed of heavy stone in the classical style with a solid base defined by massive ionic columns and a heavy cornice at the roof. The ground level is devoted exclusively to American Fletcher National Bank customer banking services. Loan offices are situated on the second level which is open to below; the rest of the building is occupied by executive office space. Main vaults are located in the basement and on the ground floor. A bridge at the second level connects with the adjacent American Fletcher Building.
The oldest building on the northeast quadrant is this little cathedral, constructed in 1860. The architect was William Tinsley of England. Situated on the corner of Meridian Street and Monument Circle, Christ Church was the first built of stone in Indianapolis; it is the last of four churches that stood on the Circle during the Civil War. The style is English Country Gothic with a traditional cruciform plan.

Adjacent to and physically connected to the church is the Columbia Club, built in 1925 by Rubush and Hunter. It consists of a limestone facade in the English Mansard style. The club is private and caters mainly to its patrons. Inside there are several hotel rooms as well as dining rooms and gathering rooms.
Directly to the north of the site is this neoclassical building which occupies an entire block. It is grand in proportion with giant order columns and a heavy cornice. The building is symmetrical in the classical tradition. There is considerable space in front of the structure to the south which fronts directly on the proposed site. This is perhaps the most important contextual relationship other than the issue of scale.
maintain north view of church

best views

major axis

major focal point

site analysis

north view or service

north view

pedestrian service
SITE CONCLUSIONS

Due to the existing fabric of the downtown area of Indianapolis, scale is the critical factor in any large construction job. An office tower of 40 stories would be totally out of place on the proposed site and would begin to destroy the formal growth pattern which governs the skyline. The site is not ideally suited to accommodate a large scale office building, but if it must be there, it should spread out to cover as much area as possible to minimize the overall scale. The north end of the site is optimum for office space since the best views are to the north. The north elevation will be most important since it will receive maximum visual exposure. Any parking will have to be subgrade.
CASE STUDIES
The Manufacturers Trust Company Building introduced a whole new concept to the banking world which has survived even today. Where before a bank was thought of as a solid, impregnable fortress, here SOM opens the building to the exterior so that nothing is hidden from the public eye. Even the cash vault door is prominently displayed to passers by on the street. This new sense of openness creates a kind of public excitement which is not only good for business, it also provides an attractive and efficient space for a bank to operate.

The main banking room occurs on the second floor which appears to float above the ground level. Access is by escalator to a very straightforward banking floor; everything is clearly ordered and visible to the customer to make the process of banking simple and painless. A 70-foot golden-yellow metallic screen divides public and work space without losing the unity of the overall plan.
The open flat topped teller counter is movable which offers the flexibility for tellers to be shifted at will.

Setback regulations and air rights limited the height of the building to five stories. The structure is supported on only eight columns. The floors are two-way cantilever slabs which make the delicate exterior glass walls possible. Mullion cross-section is reduced to a minimum by hanging the glass and supporting it in tension. The largest sheets of glass are 10 x 22 feet and \( \frac{1}{4} \) inch thick, each weighing 1,500 pounds.
The most important feature of Citicorp is its answer to the problem of public space in an urban context. It goes far beyond the street level plaza concept, which up until now was nothing more than a barren outdoor space. Citicorp creates a public space that actually invites people inside to experience it. Activities on the ground level include Saint Peter's Church, a plaza, and a skylit galleria with shops, restaurants and public seating in a tree-filled space. The 9,000 square foot concourse level, 12 feet below street level connects with the city's subway system.

The tower is elevated to the equivalent height of fourteen stories above the plaza level and supported by four massive columns braced at the midpoint of each side. The bracing system carries half the gravity load and all of the wind load. These loads are transmitted down the eight-story chevrons to a center column and then to a truss.
at the base of the tower which equally distributes the load to the four wind resistant columns. The rest of the load is carried by the core. A tuned mass damper at the top of the building controls wind sway by moving to counter the movement of the tower. The exterior skin is slick, clean anodized aluminum which helps depict the corporate image.
Rising 60 stories above the ground, Chicago's First National Bank Tower is a prime example of form follows function. The flared base is a response to the requirement of providing variable floor areas which decrease in size toward the top. Illinois state law prohibits branch banking so the entire ground floor is devoted to customer banking with all checking, savings, and teller operations. Commercial and small loan banking is conducted on the mezzanine level above, connected to the ground floor by two escalators.

The bank occupies the first 21 floors. Two separate sets of elevators service the tower: located interior are two banks of elevators which accommodate only the banking floors. On the outer edges of the building are two other banks which serve the upper level tenant floors and provide access to the bank's executive dining rooms situated on the top two floors.
The building is a structural steel skeleton. At the ground level, the sloping exterior columns at the ground level are 4\(\frac{1}{2}\) x 12\(\frac{1}{2}\) feet in cross-section. In addition, there are two rows of interior columns. To help tie the building together and provide some lateral stability, floor-deep trusses are used at each of the four mechanical levels. The exterior materials of the tower consist of soft buff-colored granite and bronzed glass. The only other visible material is window mullion.
This 55-story high rise is a good example of a carefully controlled building form in a dense urban context. Each elevation is different to respond appropriately to its corresponding neighbor. Another factor which contributes to the success of the design is the open pedestrian plaza, a somewhat uncommon feature in Houston since there are no zoning restrictions or required set backs. The site is typical for the downtown area, a lot 250 feet square. The building is pushed to the southwest corner of the site to make room for the plaza; the banking hall is a low-rise attachment to the office tower.

The structure of the tower is essentially monolithic and the exterior facing material reflects this image. Polished granite and reflective glass make up the tight skin which at certain times of the day appears as a single warm tone.

The faceted angle is expressed throughout the building and even carries over to the stepped
roof form of the banking hall. By separating the bank from the office tower rather than situating it on the ground floor, the architect had an opportunity to create a huge open interior space which is flooded with natural light. A massive southern glass window wall provides most of the daylight; linear skylights and clerestories in the roof also contribute to the natural illumination. The beveled pattern on one of the tower elevations extends down through the banking hall; once inside, the facing material changes to travertine to match the finish material of the bank. Some offices on the lower levels of the tower are allowed views into the grand banking hall.
NCNB Plaza is a mixed use activity area in downtown Charlotte which combines a hotel, shopping mall, and offices all surrounding an outdoor gathering space. The hotel is linked with the office tower by the lower level shopping mall. The 40-story office tower is sheathed in dark reflective glass (as is the hotel) which is the only identifiable feature of the building. The sharp 45-degree angle which is evident throughout the complex seems to be a successful way of drawing people into the outdoor space.

The banking level is situated on the ground floor of the office tower. Transition through the building is through the bank and past the elevator lobby. Because of the central location of the elevators, the teller line is split in half. The safe deposit area is located on a lower level with its own vault, as is a deluxe banking area for large corporate transactions.
Banking can be defined as the instrumentality or agency through which debits and credits are converted and exchanged between owners. In practice, banking is the middleman of commerce. The banking business as we know it today is composed of three distinctly separate functions:

1. The acquiring of funds to invest or loan.
2. The investing of such funds in loans and bonds.
3. The servicing of such funds, such as the providing of checking and savings facilities, and the collection of drafts, notes, and checks.

Generally speaking, there are two main components of a large banking organization: administration and executive management. It is the responsibility of the administrative section to protect the stockholders' interests by acting on their behalf, and to manage the financial affairs of the bank. The executive management section is responsible for supervising the activities of the different departments.
A bank is composed first of departments under a senior officer. Departments are divided into divisions under a senior or junior officer. Divisions are then broken down into sections under a manager; sections are made up of senior and junior tellers, senior and junior clerks, and trainees. It is normal practice for all officers from chairman of the board through executive vice president, secretary, and cashier to be elected by the board of directors to serve a one-year term. All other officials are appointed by the board or the president.

STOCKHOLDERS: Ownership of a bank is vested in the stockholders who at regular annual meetings elect members from their group to the board of directors who will represent them in management of the bank.

BOARD OF DIRECTORS: Stockholders elected by other stockholders to determine policies and delegate
duties and responsibilities to officers and administrative personnel.

CHAIRMAN OF THE BOARD: Head of the board; acts as liaison between stockholders and management.

VICE CHAIRMAN: Director who assists the chairman or carries out special duties and responsibilities delegated by the board.

PRESIDENT: Chief executive officer; responsible for the general administration and management of a bank. Acts as liaison between directors and other officers.

ADMINISTRATIVE VICE PRESIDENT: Director responsible for assisting the president in performing his duties and acting in his absence.

EXECUTIVE VICE PRESIDENT: Responsible for the supervision of activities of a particular department; also assigned overall duties and responsibilities not associated with daily bank operations.
AUDITOR: Selected by the board to audit and examine the affairs of the bank and to periodically report the condition of financial affairs to the board.

COMPTROLLER: Responsible for maintaining the accounting system of the bank, establishing budgets, and controlling expenses.

CASHIER: Fully responsible for the operating methods and procedures used by a bank in conducting business.
AFNB CORPORATE STRUCTURE

V. Chairman

President (American Fletcher National Bank)

President (American Fletcher Corporation)

V. Chairman

Chairman

Board of Directors

Secretary

Auditor

Stockholders
AMERICAN FLETCHER NATIONAL BANK
Executive Management

PRESIDENT

- EXECUTIVE V.P. (AFNB Corporate Group)
- EXECUTIVE V.P. (AFC/AFNB Consumer Services Group)
- EXECUTIVE V.P. (AFC/AFNB Financial Markets & Investment)
  (AFC/AFNB Administration and Support Group)
- EXECUTIVE V.P. (AFNB Trust and Asset Management Group)
- EXECUTIVE V.P. (AFC/AFNB Information Systems Group)
- EXECUTIVE V.P. (AFC Real Estate Group)
AMERICAN FLETCHER CORPORATION
Officers

PRESIDENT

- EXECUTIVE V.P. (AFC/AFNB Corporate Group)
- EXECUTIVE V.P. (AFC/AFNB Subsidiaries)
- EXECUTIVE V.P. (AFC/AFNB Financial Administration)
- EXECUTIVE V.P. (Treasurer)
- V.P. (Counsel)
- V.P. (Controller)
- V.P. (Assistant Treasurer)
AFC/AFNB CONSUMER SERVICES GROUP

Banking Center Division

Region A
Region B
Banking Centers, Commercial/SBA
Loan Administration

Consumer Loan Division

Bank Card Division

Automated Card Services

Mortgage Loan Division

Consumer Products

Development
Research

Consumer Affairs

Customer Relations

Security Services
The Consumer Services Group is responsible for planning and marketing the corporation's consumer products and related financial services. The Group is composed of the Banking Center, Consumer Loan, Bank Card, and Mortgage Loan Divisions; Local Finance Corporation; and Staff Support Functions of Consumer Products and Affairs, and Security Services.

BANKING CENTER DIVISION: Responsible for managing the network of AFNB banking centers in terms of marketing consumer products (deposits, checking and savings accounts) as well as consumer loans.

CONSUMER LOAN DIVISION: Responsible for marketing and processing all types of consumer loans for banking centers and loans for the corporation. The majority of loans are automotive but the division also deals with second mortgages.
BANK CARD DIVISION: Responsible for marketing and processing the sale of Visa and Mastercard to both merchants and consumers.

MORTGAGE LOAN DIVISION: Responsible for marketing and lending funds for first mortgages on residential loans.

CONSUMER PRODUCTS (DEVELOPMENT & RESEARCH): Deals with product research and development to identify consumer attitudes concerning wants and needs of existing products and to develop new products for the consumer.

CONSUMER AFFAIRS: Responsible for monitoring and effectively handling all consumer/customer complaints or actions against the corporation.

SECURITY SERVICES: Provides physical security of AFNB facilities and securities.
The Corporate Group is responsible for protecting the company's financial interests and offering a comprehensive list of financial services to a broad range of clients. The group is comprised of the Bank Real Estate Division, American Fletcher Bank (Suisse) SA; and the Support Function of Loan Review.

LOAN REVIEW: Responsible for reviewing all corporate loans to assure compliance with banking standards. All loans made by the group are graded and monitored on a quarterly basis.

BANK REAL ESTATE DIVISION: Responsible for ultimately disposing of underperforming real estate assets.

AMERICAN FLETCHER BANK (SUISSE) SA: A full service commercial bank located in Geneva, Switzerland of which AFNB controls 67%. It serves as a source for funds and provides a use for funds in the overseas market.
AFC/AFNB SUBSIDIARIES

American Fletcher Leasing Corporation
American Fletcher Financial Services
Shoppers Charge Service, Inc.
The Subsidiaries Group consists of the American Fletcher Leasing Corporation, American Fletcher Financial Services, and Shoppers Charge, Inc.

AMERICAN FLETCHER LEASING CORPORATION: Responsibilities include participating in leases or syndicating leases as a means of providing tax credits for the corporation.

AMERICAN FLETCHER FINANCIAL SERVICES, INC.: A consumer lending group that markets and sells consumer loans including mortgage and personal loans.

SHOPPERS CHARGE SERVICE, INC: Principal function is the marketing and processing of the shoppers charge card for merchants to provide a means of charging for purchases with prompt payment same as cash.
AFNB CORPORATE GROUP

U.S. Banking Division
Metropolitan Dept. A
Metropolitan Dept. B
Correspondent Banking Dept.
Mid-America Banking Dept.

World Banking Division
National/Multinational Dept.
Mid-West Regional
Multinational-East Region
Multinational-West Region
National-East Region
National-Central & West Region

International Banking Dept.
Asia-Pacific
Europe, Middle East, Africa & Canada
Latin America

International Operations
International Economic Research
International Treasury
Nassau Branch
American Fletcher Bank (Suisse) SA

Corporate Services Dept.
Credit Administration Dept.
The Corporate Group is composed of the U.S. and world banking divisions, and staff support functions of corporate services and credit administration which are responsible for wholesale lending, leasing, and cash management service functions of the corporation both domestically and internationally. The group as a whole provides financial services to a wide range of clients from small companies to large corporations.

U.S. BANKING DIVISION: Handles all corporate lending to middle-market corporations in Indianapolis, Indiana, and certain areas of the United States.

WORLD BANKING DIVISION: Responsible for lending to corporations that have operations beyond U.S. boundaries.

CORPORATE SERVICES DEPARTMENT: Provides cash management services to corporations so they can effectively utilize their idle cash.
CREDIT ADMINISTRATION DEPARTMENT: Analyzes credit needs of potential and existing borrowers for corporate lending.
AFC/AFNB FINANCIAL MARKETS & INVESTMENT GROUP

Money Market Division (Domestic & International)

Securities Trading Division
- Municipal Bond Trading and Underwriting
- Government Bond Trading
- Foreign Exchange Trading
- Money Market Trading
- Investment Sales

Investment Division

Support Services Division
- Corporate Funds Transfer
- Securities Accounting & Control
- Securities Clearance & Safekeeping
- Financial Planning & Reporting
- Investor/Stockholder Relations
The group manages the bank's investment portfolio and provides government, municipal, and foreign exchange services to clients. It also functions as a clearing house for the bank by acquiring short term borrowings both nationally and locally in the form of securities. Other responsibilities include receiving and distributing funds among other groups in the company. The Financial Markets and Investment Group is comprised of the Money Market, Securities Trading, Investment, and Support Services Division.

MONEY MARKET DIVISION: Responsible for buying and selling money market instruments to satisfy the company's money position.

SECURITIES TRADING DIVISION: Handles all trading of municipal and government securities with other financial institutions.

INVESTMENT DIVISION: Responsible for investing large denominations of funds for individuals or
organizations into various types of money market instruments.
Applications Systems & Procedures Division

Application Systems Dept.
- New Systems Installation Section
- Internal Systems Section
- Corporate Systems Section
- Transaction Systems Section
- Retail Systems Section
- Mini Systems Section

Productivity Systems Dept.
- Information and Education Center
- Office Systems Section
- Deposit Projects Support Section
- Special Projects Support Section

Computer Operations Division

Computer Processing
- Material/Supplies Dept.
- Production Control Dept.

Vendor Contracts

Technical Support Division

Measurement & Evaluation Dept.
- Systems Engineering Dept.
- Data Administration Dept.
- Information Systems Security Dept.

Transaction Processing Division

Deposit Services Dept.

Records Management Section
Banking Services Dept.

Armored Car/Currency Section

Funds Management Dept.

Account Analysis Section
Transportation & Float Mgt. Section

Item Production Dept.

Adjustments & Research Section
Mail Operations
Document Processing
The group is responsible for information management of the entire corporation. The four divisions -- Application Systems, Technical Support, Transaction Processing, and Computer Operations -- operate together to design, develop, install, and maintain both paper and electronic data processing systems for the company.

APPLICATIONS SYSTEMS & PROCEDURES DIVISION:
Systems analysts and computer programmers whose responsibility is to write new programs and maintain existing programs to support electronic and hard copy processing of information for all AFNB related consumer and staff requirements.

 TRANSACTION PROCESSING DIVISION: Responsible for processing all hard copy (checks) or electronic information as regards the customers' account relationship.
AFC REAL ESTATE GROUP

AFNB Real Estate Loan Division
American Fletcher Mortgage Co., Inc.

Income Property Division
Residential Loan Division
Accounting & Finance
Loan Administration Division
Legal
The Real Estate Group handles all the corporation's real estate related lending activities. It is composed of the AFNB Real Estate Division and American Fletcher Mortgage Company (AFMC) with branch offices in Indianapolis, Louisville, Kentucky, and Deerfield Beach, Florida. The group's main function is originating mortgage and construction loans.

AFNB REAL ESTATE LOAN DIVISION: Handles primarily commercial real estate construction loans.

AMERICAL FLETCHER MORTGAGE CO., INC.: Handles mortgage lending for construction, development, and residential purposes.
AFNB TRUST & ASSET MANAGEMENT GROUP

Asset Management Division

Employee Benefit & Institutional Administration & Planning
Fixed Income Management
Equity Management

Trust Division

Personal Trust & Agencies (2 sections)
Personal Investment Services
Estates and Guardianships
Trust Real Estate

Support Services Division

Corporate Trust
Trust Taxes
Trust Policy Administration
Trust Operations
The group provides investment and trust services to individual, corporate, and institutional clients from 50 cities in 16 states. The group consists of the Asset Management, Trust, and Support Services Division.

ASSET MANAGEMENT DIVISION: Responsible for managing and investing funds of trust customers to ensure that satisfactory return occurs.

TRUST DIVISION: Responsible for marketing and consulting with trust customers (both individuals and organizations) to determine their needs and to effectively meet those needs through a variety of trust services.
AFC/AFNB FINANCIAL ADMINISTRATION

Auditing

Corporation Development

Financial Control & Planning

Administration
Management Reporting, Planning, Analysis
Corporate Accounting & Reporting
Corporate Taxes
Internal Control
The Financial Administration is responsible for controlling the internal money matters of the bank. The group is composed of three divisions: Auditing, Corporate Development, and Financial Control and Planning.

AUDITING: Responsible for examining the bank's internal affairs and periodically reporting to the board.

CORPORATE DEVELOPMENT: Does studies on new products and predicts saleability on the market.

FINANCIAL CONTROL AND PLANNING: The controllers division - responsible for the general accounting, financial and strategic planning, and tax planning for the corporation.
AFC/AFNB ADMINISTRATION & SUPPORT GROUP

Administrative Services
AFC/AFNB Property Division
Circle Realty Corporation
Community & Governmental Affairs
Corporate Communications & Advertising
  Corporate Advertising
Legal Division
Personnel Division
  Staff & Employee Relations
  Human Resource Development
  Compensation & Benefits
The group provides service to the corporation's profit-generating centers, the other AFC/AFNB groups. It consists of the Personnel, Legal, AFC/AFNB Property Divisions, Circle Realty Corporation, Community and Government Affairs, Corporate Communication and Advertising.

AFC/AFNB PROPERTY DIVISION: Responsible for property management of all AFC physical facilities.

CIRCLE REALTY CORPORATION: Responsible for managing the company's Indianapolis properties.

COMMUNITY & GOVERNMENTAL AFFAIRS: Responsible for coordinating the bank's involvement in community and civic related organizations and activities; also coordinating the bank's role in support of government activities that impact the company.

CORPORATE COMMUNICATIONS & ADVERTISING: Coordinates public relations and corporate product advertising and promotes the image of AFNB.
Typically, there are three main functional areas in a bank. The banking floor includes all areas common to the public and to bank officials and employees. The vault area is where the bank's money vault and safe deposit vault are located. The operation's area deals with the internal affairs of the bank.

Upon entering a banking facility, the customer should find himself in an open public space with all the bank's services spread out in front of him. Directions to other areas should be prominently displayed. The five major activity zones are lounges, safe deposits, tellers, new accounts, officers' platform. The latter should be set apart from the public space with some sort of minimal barrier.
AFNB CUSTOMER BANKING CENTER

CUSTOMER SERVICE

Deposit/Withdrawal
Loan Payments
Christmas Club
Cashier's Checks
Money Orders
Travelers' Checks
Utility Payments
Savings Bonds
Tax Payments

CUSTOMER ASSISTANCE AND NEW ACCOUNTS

Checking Accounts
Savings Accounts
Certificates of Deposit
Consumer Loans
Mortgage Loans
Business Loans
Master Charge
Safe Deposit
Notary Service

VAULT/SAFE DEPOSIT
AMERICAN FLETCHER NATIONAL BANK

CORPORATE HEADQUARTERS

INDIANAPOLIS, INDIANA

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

BRAD K. HARRIS

SPRING 1980
FINANCIAL MARKET AND INVESTMENT GROUP

FINANCIAL ADMINISTRATION

DINING FLOOR

TOWER PLANS
GARAGE FRAMING

TOWER FRAMING

MECHANICAL SCHEMATIC

SYSTEMS
SOUTH

EAST

ELEVATIONS
FOOTNOTES

3 Ibid., p. 238.
4 Ibid., p. 238.
5 Ibid., p. 244.
6 Indianapolis Regional Center Plan, Division of Planning and Zoning, 1981, p. v.
7 Ibid., p. 14.
8 Ibid., p. 72.
9 Ibid., p. 24.
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American Fletcher Corporation Annual Report, 1981.


Division of Planning and Zoning, Indianapolis Regional Center General Plan, Indianapolis-Marion County, Indiana, August 1981.

