

Lenders Breaking New Ground

By James P. Fremgen March 27, 1982

When the NS&T Bank hired architect Leon Chatelain to design a branch at Wisconsin and Western avenues NW, it gave him the challenge of planning a building that would stand out from the conventional-looking offices of 10 nearby competitors.

The result was a one-story, white-brick office, with a glass front and a glass and metal roof that slopes toward the intersection. "It was the first modern building we have built," said Joseph H. Riley, NS&T chairman and president. "You can't miss it, and we hope our customers won't either."

The branch, which opened in May 1976, was described by Chatelain and other local architects as an example of how local banks and savings and loan associations have tried in the past 10 years or so to project a progressive, modern image rather than their traditional staid, conservative attitudes.

"Financial institutions wanted to give the image of being solid and long lasting. They wanted their customers to feel safe," said Chatelain of Andrews Chatelain/Architects. As a result, "there were some horrendous . . . some very questionable things done in the past."

The NS&T branch is praised by architects for projecting a feeling of openness and cordiality. "It addresses people on the street to come into the bank," said Chevy Chase architect Seymour Auerbach. A problem with the building, however, is that its back side is not as attractive as its front, he said.

Chatelain, president of the American Institute of Architects Washington metropolitan area chapter, credited NS&T and Perpetual American Federal Savings and Loan Association for leading the shift in architectural image.

"The days are pretty much gone when banks want to project the Greek or Roman temple image," agreed John Wanik, an associate professor of architecture at Catholic University. "Now they want a better-scale image."

But some branches still are traditionally designed, particularly in Northern Virginia, "where the banks tend to be

pseudo-colonial and not distinguished in architecture," said Judith Capen, an assistant professor of architecture at CU and a member of the Architrave partnership in Washington.

One exception, she contends, is the Guaranty Bank and Trust Co.'s headquarters at 8315 Lee Hwy., Maryfield, that she and her colleagues designed. Capen said the six-story building has an "international design"--with free-standing columns and a roof terrace, with stripes of windows--and an extra-long canopy to draw attention to the branch on the first floor.

But Guaranty Bank's other branches each have different architectural styles, and "it shows a lack of clarity by the bank in its image," she said.

Besides a bank's image, the attitude its branches project through their architecture is just as important, architects say. An office needs to fit into the community and "to make a positive design statement," said Charles Hall of Ward/Hall Associates in Springfield.

That effect was achieved through the use of skylights at a Standard Federal Savings and Loan Association branch at 11140 New Hampshire Ave., White Oak, that was designed by his firm, Hall said. Standard Federal since has copied that design for five other offices, he said.

The architectural image is especially important because "buildings aren't like paintings and books," said a District architect who asked not to be named. "Everyone has to look at a building. If you don't like a painting or a book, you don't have to look at it or read it."

Perpetual American--the area's largest S&L--was singled out by some local architects for its branches at 1800 Columbia Rd. NW, 4301 Wisconsin Ave. NW and 915 Rhode Island Ave. NE.

While pleased with the praise, Bert Auer, the firm's vice president for marketing, noted: "We don't have any special ideas in mind when we look at a branch. We let the architect come up with the design.

"We do want our branches to be as attractive as we can make them and functional. We want our branches to be a pleasant place for our employees to work and for our customers."

The Columbia Road office, in the heart of the District's Adams Morgan neighborhood, overlooks a small plaza where fruit and vegetable vendors often set up shop.

The pale red brick and glass building--a favorite among local architects--opened in April 1979 after three years of community debate over the branch. Civic groups protested Perpetual American's loan policies, but the dispute was settled after negotiations between the two sides.

Among the agreement's conditions was that vendors who had used the site before the branch was built could continue to do so.

Auerbach, architect for that branch as well as Perpetual American's new Wisconsin Avenue and Warren Street office, is particularly proud of the Adams Morgan building. "It serves the community, and that to me makes it a good building," he said, noting that the branch's plaza is probably the most used public square in the city.

The Wisconsin Avenue office--red brick with a pink fringe top--was planned primarily for drive-in customers, Auerbach said, and that dictated the building's "graceful curves" that allow cars to turn around the branch.

"It's clean, crisp, a modern design," professor Capen said. "A branch bank like this lends itself to more of a sculptural form. It's not just a little box with a roof."

For Perpetual American's Rhode Island office, built last year, the architectural firm of Keyes, Condon & Florance set out to make the branch highly visible and settled on an oval structure with blue and black tile walls.

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"It had to be easily seen from the adjacent Rhode Island Metro station so that all those riders would be reminded of Perpetual American," said Colden Florance, spokesman for the firm. The branch also was designed as a focal point for the station entrance and "to project to the surrounding community a statement that the bank thought it was important."

Robert Artisst, president of the Brookland Neighborhood Civic Association Inc., agrees that the architects met their goal of high visibility. "It's the oddest thing in the area," he said. The branch's neighbors on Rhode Island Avenue are rowhouses and small businesses in weatherbeaten, brick buildings.

"We're glad to see Perpetual come here," Artisst said, "but architecturally it's not the most attractive building that they could have put there."

A local branch honored for its architectural excellence is Maryland National Bank, 5135 River Rd., Bethesda, where customers park on the roof of the concrete wall building, embedded into a hill that makes it resemble a pillbox. The award was made by the Potomac Valley chapter of the Maryland American Institute of Architects.

The rooftop parking was prompted by the branch's small site rather than any brainstorm of architectural genius, said Jeff Fuller, spokesman for the office of the architect, Donald N. Coupard & Associates in Rockville. The bank was built into the hillside so that the grade would provide a driveway to the roof, he explained.

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