

Points in Support of Granting Approval of ATM location at 2154 East Main Street
Application #12-0003

- No applicable Main Street guidelines have been adopted by Council for ATM or other vending types of machines at this time. The purpose of this document is to point out the benefits of ATM's to the community and their differences with other vending machines in order to convince the Commission to grant approval for the proposed ATM at this location.
- The proposed ATM location is within a business setting and would be situated there to serve the western Bexley community. 5/3 Bank currently has a location at 2570 East Main Street, approximately ½ mile east of the requested location. The ATM allows the bank to serve a larger population rather than concentrate all its functions in one location. The ATM is beneficial to the bank as it allows easy access for its customers and helps to generate income for the bank through fees and new customers. The businesses and citizens in the area also benefit as it provides easy access to banking services and thereby enhances the business community in Bexley.
- The ATM is a small unit (7' in height and 3' 4" in width) and has subdued colors and signage. The ATM is pedestrian oriented as it is located next to the walk thru portal of the building, somewhat recessed between the two (2) outdoor seating areas on either the east and west side of the portal. The machine will be silver with blue accents. The signage on the ATM is small in size and again is oriented to pedestrian traffic not vehicular as it would be difficult to see from East Main Street. The streetscape along the front of the building would not be diminished with the addition of the ATM as it complements the variety of other features found along this portion of the East Main Street streetscape. The ATM's purpose differs from other vending machines that one might think of as the ATM is more of a destination location rather than an impulse action made on behalf of the customer.
- ATM's have evolved technologically since they were introduced years ago and now do more than simply dispense money as they now provide a wide array of banking functions. These units allow more convenience for the banking customer as no longer the customer must go to the bank location itself as these machines offer a variety of services that the banking customer can use without having to travel to the brick and mortar location. ATM's now provide a variety of banking services than were only available at the bank itself such as:
 - Depositing money
 - Transferring money between accounts
 - Account balances
 - Signing up for services
 - Applying for credit/deposit cards
 - Dispensing money

The advance in technology has allowed the ATM to provide most services offered by a bank so having the ATM at the proposed location is a benefit to both banking customers and the surrounding businesses. 5/3 Bank likes this location as it will better serve its customers on

the west side of the city. The ATM's placement can drive new customers to the bank as the convenience of the unit will open up a new market in the area.

- The ATM is different than other stand alone devices like a soda machine, snack machines, ice machines and red box (DVD) machines as those units simply dispense items usually for sale or rent and are usually larger and more garishly decorated so as to attract attention. The ATM on the other hand is smaller in all dimensions and is oriented to pedestrian traffic. The use of an ATM machine is not an impulse action as would be many vending machines, rather people use the ATM with a purpose in mind and therefore the ATM becomes a destination rather than an impulse action. The ATM is there to serve the customers of the bank and not others so the foot traffic and use is far less than one might see at other vending machines. For those who use the ATM the convenience and availability of the banking services can lead to additional spending in the community as well as interest in the tenants in the surrounding properties so all are winners based on this proposed location of the 5/3 Bank ATM.
- Given the above benefits to the community, property owner and the bank the Commission should approve the ATM's location at 2154 East Main Street as it is a compliment to the Main Street ambience and not a detriment as other stand alone vending machines would have on the streetscape. It is understood that this is a case of first impression but one that should not be denied simply based on other types of less desirable vending machines that have created bad impressions in many communities. Again this is an appropriate location and a benefit to the community which should garner your support for approving this location.