

# Turning Loyalty Into Branch Strategy

## Balancing Brand and Community

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# About Us



**Kalyn Dennis**  
VP of Marketing &  
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**Corey Wrinn**  
Managing Director  
Rivel



**Brian Lynott**  
Regional Senior Vice President  
Retail Banking  
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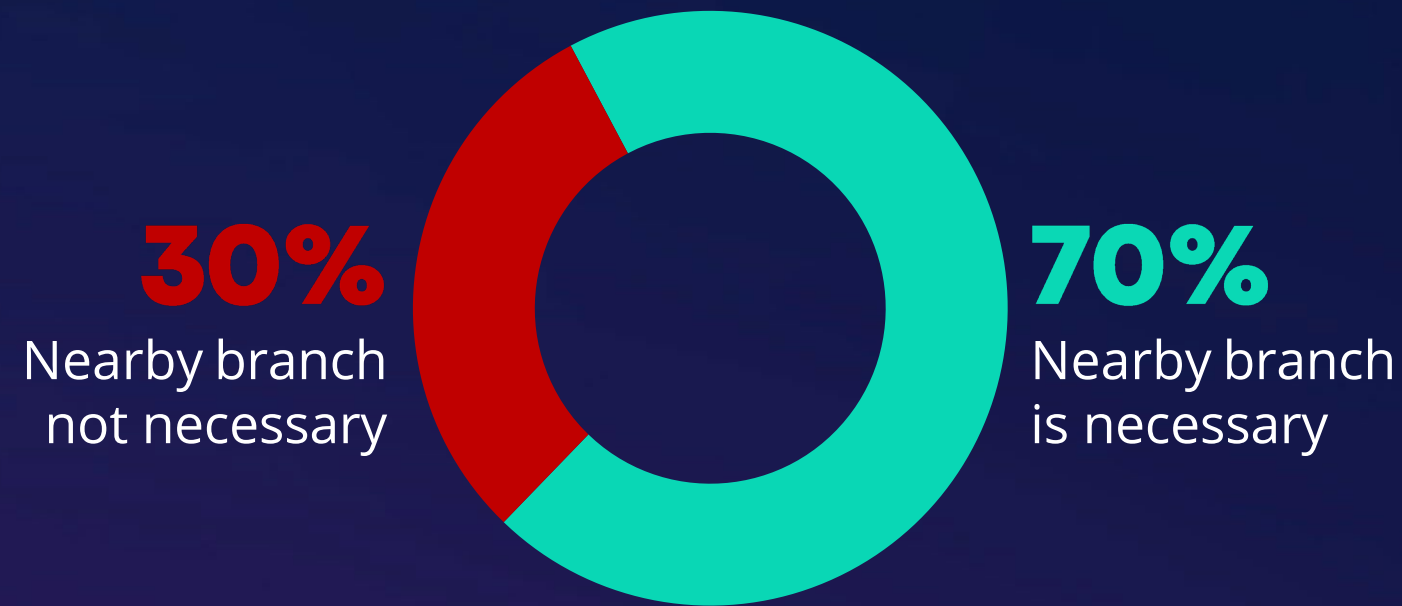


# What We'll Cover Today

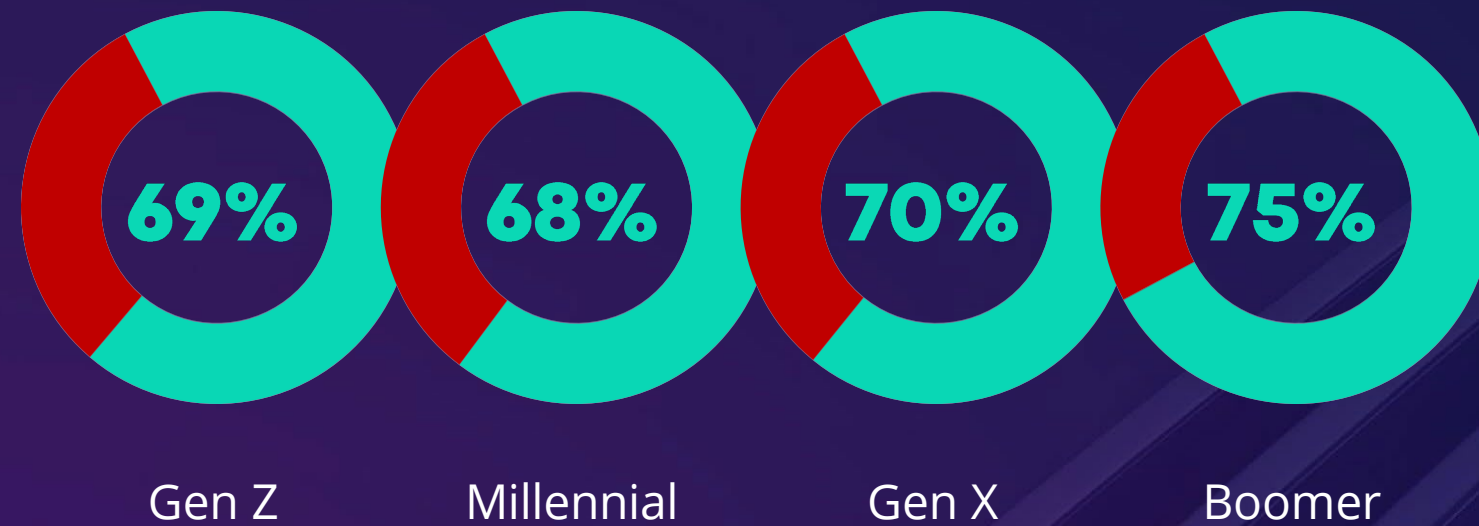
- 1 Expanding into new regions: opportunity + complexity
- 2 Localizing branches while protecting brand equity
- 3 Research-driven decision making
- 4 Real-world case examples
- 5 Practical takeaways

# Safety of the Branch

Rivel Banking Research Real-Time Insights

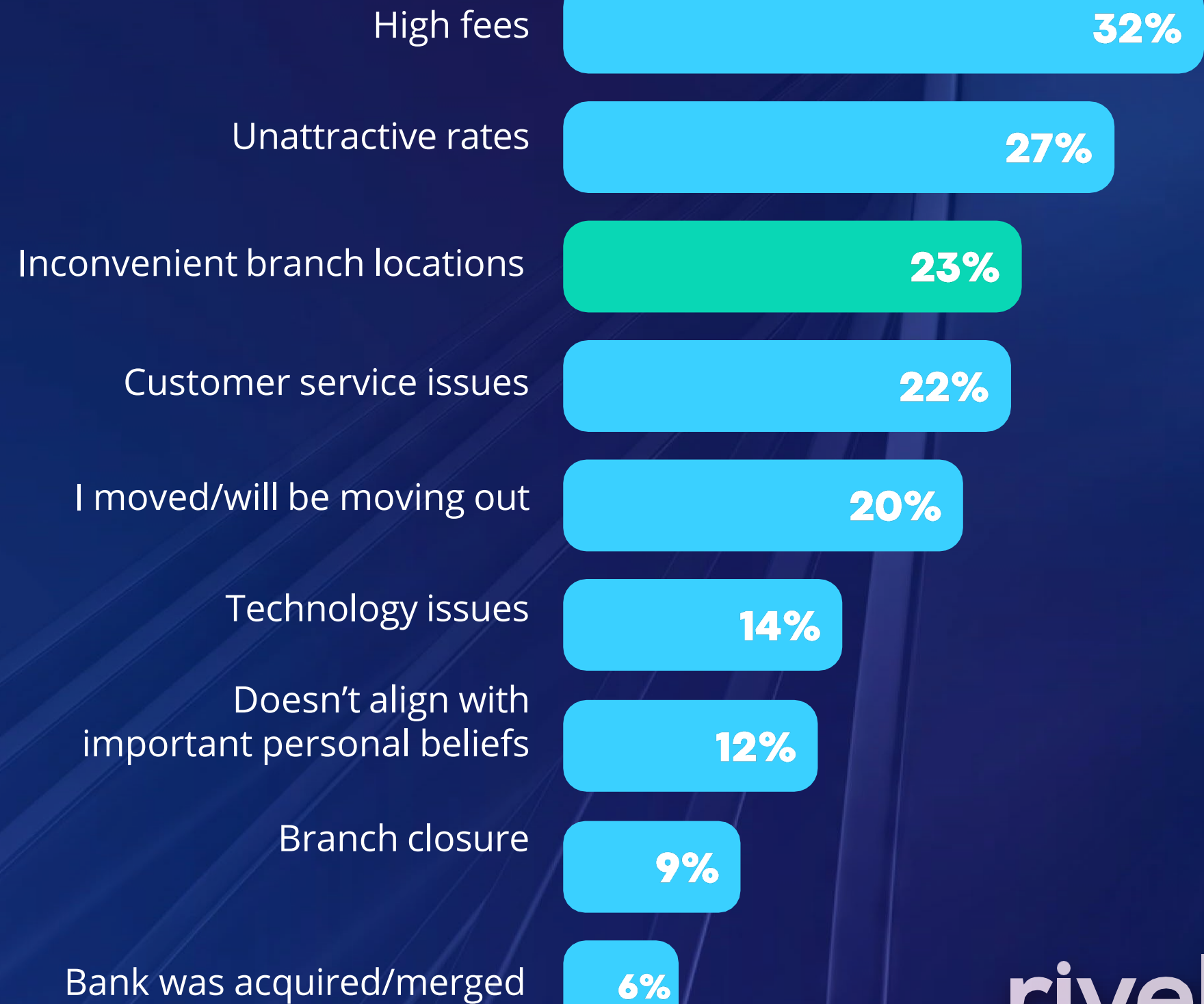


## % Necessary by Age



## Reasons Might Leave

Gen Z + Millennials



# Physical Setting Builds Trust

**77%**

Cleanliness and organization in a branch indicates **professionalism and reliability**

**73%**

A welcoming and comfortable atmosphere makes me **feel more confident** in the institution



# Why Expansion Strategy Matters

What are the top  
challenges when  
deciding *when* to grow?

# Entering New Markets

Recent Expansion  
Experiences

WILSON  
Bank & Trust

**Growing  
with our  
communities.**

*Expanding in  
Putnam County  
in 2025.*



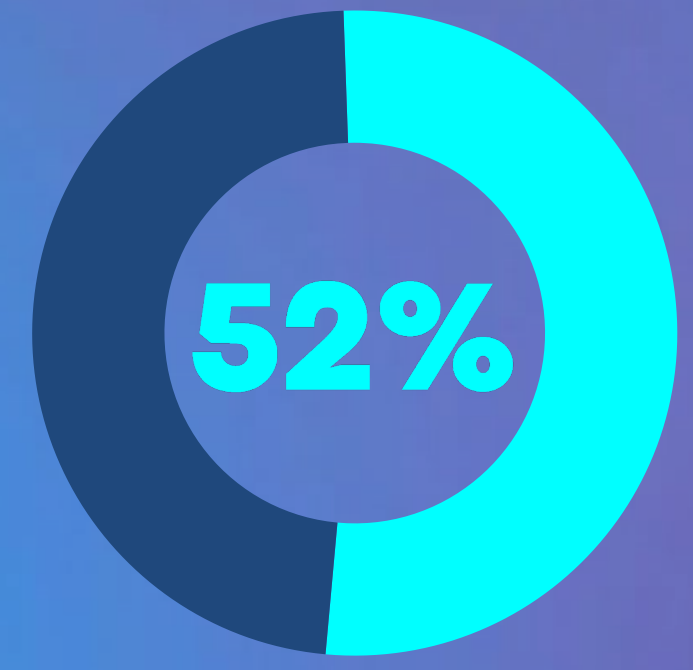
# Making a Splash in New York



# How Expansion Decisions Are Made

What are the top challenges when deciding *where* to grow?

**One Houston Area Example**  
How did you first find out about us?



*I've seen your branches around*

# Brand Tied to Locale

**59%**

A branch that **reflects the local community** enhances my trust in them

**74%**

Relative importance of **convenient locations of branches** to consumers' choice of opening new accounts, behind trust (91%) and customer service (84%)



# Research Aspect

Using research to shape *how* a branch should look, feel, or operate in a new community

Rethinking a brand design, staffing model, or customer experience

# Branch Awareness = Bank Awareness

Brand Aligned to Branches: Greater Chicago Area

## BRANCH COUNT

## BRAND AWARENESS

## BANKING CONSIDERATION



# Brand Specifics

- Elements of your brand that must show up in every branch, regardless of market
- Intentionally allow flexibility so a branch can reflect its local community?
- Balancing empowering local teams with maintaining consistent service and operational standards

# Final Thoughts

One thing to recommend to others today when thinking about ensuring a high-level experience and brand across markets throughout your own growth journey



# Questions?

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VISIT US AT:

[www.rivel.com/banking-research](http://www.rivel.com/banking-research)