



**Village of Westmont
Planning & Zoning Commission
April 11, 2018 - Minutes**

The Village of Westmont Planning and Zoning Commission held its regular meeting on Wednesday, April 11, 2018 at 7:00 p.m., at the Westmont Village Hall located at 31 W. Quincy Street, Westmont, Illinois 60559.

Chair Gregg Pill led in the following:

- 1. Call to Order**
- 2. Roll Call**

In Attendance: Chair Gregg Pill, Secretary Wallace Van Buren, Commissioners Craig Thomas, Doug Carmichael, Janis Bartel, Village Planner Joseph Hennerfeind, Village Attorney John Zemenak

Absent: Thomas Sharp, Chris Lavoie

- 3. Pledge of Allegiance**
- 4. Swearing in of testifying attendees**
- 5. Reminder to silence all electronic devices**
- 6. Reminder to sign-in for any public testimony**
- 7. Approval of Minutes of the February 14, 2018 regular meeting**

MOTION to approve February 14, 2018 minutes.

Motion by: Van Buren
Second by: Carmichael

Voting A

Van Buren: Yes
Carmichael: Yes
Thomas: Yes
Bartel: Yes
Pill: Yes
Sharp: Absent
Lavoie: Absent

Motion Passed



8. Open Forum

John Gergits, resident at 31 South Lincoln, asked what was going on at South Lincoln Street, as he had noticed that the area had recently been surveyed. Pill responded that he did not know and asked staff to comment. Hennerfeind asked Gergits where on South Lincoln that the surveying was occurring. Gergits responded that at every house on the east side of South Lincoln on the first block, they have dug up the posts on the property line, tagged them, and have done the same thing in the back alley. Gergits stated that they were doing an intricate surveying at Richmond Station and the building right next to it. Hennerfeind responded that it could be one of a couple projects. He stated he believes that the Village has contracted to have surveying done within the Village for utilities or it could possibly be a potential project that is being proposed at Cass and Quincy. Hennerfeind stated that the project has not submitted for application yet, but they may just be doing research for the project. Gergits responded that it is a pretty extensive survey. Hennerfeind stated that he would give Gergits his business card so that he can put him in touch with the Village Engineer for further information.

9. Review of Public Hearing Procedures

10. Open Hearing

New Business

PZ 18-005 Victoray Realty Partners LLC regarding the property located at 23 West Quincy Street, Westmont, IL 60559 for the following:

- (A) Special Use Permit request to operate a bank (credit union) in the B-1 Limited Business District.
- (B) Special Use Permit request to operate an on-premise ATM in the B-1 Limited Business District.

PRESENTATION: Matt McCombs, President and CEO of Vibrant Credit Union, presented his request to operate a credit union at 23 West Quincy Street. He stated that Vibrant is a \$680 million credit union headquartered out of Moline, IL. There are 17 locations through Illinois, Indiana, and Iowa. The location closest to Westmont is located in Westchester, right next to the Mariano's. The lease at that particular location is coming to an end, so they are looking at their options to relocate. McCombs stated that their existing field of membership that they can serve is from 22nd Avenue and 355 all the way over to 171 and 22nd Avenue, down to 55 and over to 355 and 55. The location at 23 West Quincy Street will put them right in the middle of the field membership that can be served. McCombs stated that they have around 55,000 members throughout all locations and about 2,000 that are located within this geographical area.

Vibrant Credit Union has been around since 1935. It started out as the credit union to serve John Deere Harvester work plants. In 1996, the credit union transitioned into a community charter and in 2005 it moved away from John Deere completely. They offer services to residents and also small businesses, including checking accounts, mortgages, and business loans. McCombs stated that they intend on using the location as a retail space for primary banking. Currently at their Westchester location, they conduct around 33 transactions per day. Vibrant Credit Union is a community based company so they do get involved with local schools, government, and businesses in order to help improve the economic



well-being of the residents. They have been ranked as one of the top twenty credit unions to work for in the country. McCombs stated that they take a lot of pride into what they do.

Derick Thurston, Facilities Manager of Vibrant Credit Union, stated that the biggest plus point about the location at 23 West Quincy Street is that it was a bank before. He stated that because of this, there is not much work that needs to be done. They do plan on adding vibrant color schemes to the interior. If they do get the special use approval for an ATM, they intend on putting one outside. McCombs stated that there will be no changes in structural walls in the facility. They do intend on adding some partial interior walls that will allow for “private” office space for when staff is working with customers.

STAFF COMMENT: Hennerfeind stated that there are two special use permits being requested for this case. The first special use is for operating a bank in the B-1 Limited Business District. The location at 23 West Quincy is a service based use and not a commercial based use. The space is 1,200 square feet and therefore does not meet any of the exceptions for spaces that are under 1,000 square feet. The other special use request is for the operation of an on-premise ATM. Hennerfeind stated that ATMs are singled out differently because of the safety factor. There is a special condition for the bank which requires that there is no traffic impact, both with pedestrians and vehicles. For the special condition of having an ATM, the police department must perform an analysis, which was done with the previous bank at this location. The police department saw no concerns with the ATM and found it was appropriate for the space. The applicants intend on placing the ATM in the same spot as the previous bank. Additional parking does not need to be considered as the current conditions meet the code requirements. There are six parking spaces for the space. Hennerfeind asked the applicants what their hours of business will be. McCombs responded that they will be open from 8:30 AM to 5:00 PM on Monday through Thursday, 8:30 AM to 6:00 PM on Friday, and 8:30 AM to 12:00 PM on Saturday.

PUBLIC COMMENT: None

COMMISSIONER COMMENT:

Bartel: Asked if the ATM will be on the inside or outside of the building. McCombs responded that it will be placed on the exterior wall where there is currently a window. It will be accessible from the outside and serviced from the inside. Bartel asked if there will be panic buttons inside of the bank in case of a robbery. McCombs responded that there will absolutely be panic buttons installed. They have a security platform that is utilized throughout all of their locations. Bartel stated that she was comforted to know there were no parking or police issues and she is supportive of the request.

Carmichael: Asked how many employees will be in the building. McCombs responded that they will have three or four employees working at a time. Carmichael responded that means three or four parking spaces will be used for employees then. McCombs stated yes that is correct. Carmichael asked if ATM security is standard. McCombs responded that there are many new updates with ATM machines. He stated that there are required changes that need to be implemented by 2020, so this ATM will have all of those requirements. Carmichael welcomed the applicants to the community and also suggested joining the Community Chamber of Commerce.



Van Buren: Asked the applicants how many of their transactions per day, particularly the average 33 at Westchester, are person to person compared to online. McCombs stated that the 33 daily transactions at Westchester are all person to person. The online transactions are not designated to a physical location. The average cash transaction with a teller is 3 to 5 minutes, whereas the average transaction involving more person to person interaction is around 15 to 45 minutes. These transactions include opening a checking account, applying for a loan, etc. Van Buren asked if there is any way to prevent people from sticking scanners on the ATM. McCombs responded that there are new security updates coming out that will prevent this problem from happening. Van Buren stated that he had nothing further.

Thomas: Asked if there will be any additional cameras by the ATM, besides the internal one. Thurston responded that all of their locations have external cameras and they will implement the same with this location. This will include front door access, back door access, ATM, and across the street. Thomas welcomed the applicants and wished them good luck.

Pill: Asked how many Chicagoland locations exist for Vibrant Credit Union. McCombs stated that the Westchester branch is currently the only Chicagoland branch. The next closest one is in DeKalb, IL. Pill asked what the timeframe is for the project. McCombs responded that he believes they will have everything done within 60 to 90 days, including getting the architectural drawings, obtaining permits and completing the renovation. After that, it is pretty seamless to move people over to the new branch. Their lease in Westchester is currently month to month so they are in the process of wanting to move that as quick as they can. Once they move over to Westmont, they will be ending operations at the Westchester location. Pill asked if they are going to lease the location in Westmont or if they are planning on buying. McCombs responded that they are planning on leasing, but have discussed possibly buying the location depending on if the special use permit was approved.

FINDINGS OF FACT

1. YES=5 NO=0 ABSENT=2
2. YES=5 NO=0 ABSENT=2
3. YES=5 NO=0 ABSENT=2
4. YES=5 NO=0 ABSENT=2
5. YES=5 NO=0 ABSENT=2
6. YES=5 NO=0 ABSENT=2
7. YES=5 NO=0 ABSENT=2
8. YES=5 NO=0 ABSENT=2

MOTION A

Motion to recommend to the Village Board of Trustees to approve a Special Use Permit request to operate a bank (credit union) in the B-1 Limited Business District.

Motion by: Carmichael

Second by: Thomas



VOTING A

Van Buren: Yes
Carmichael: Yes
Thomas: Yes
Bartel: Yes
Pill: Yes
Sharp: Absent
Lavoie: Absent

Motion Passed

MOTION B

Motion to recommend to the Village Board of Trustees to approve a Special Use Permit request to operate an on-premise ATM in the B-1 Limited Business District.

Motion by: Bartel
Second by: Van Buren

VOTING B

Van Buren: Yes
Carmichael: Yes
Thomas: Yes
Bartel: Yes
Pill: Yes
Sharp: Absent
Lavoie: Absent

Motion Passed

11. Miscellaneous Items

Hennerfeind stated that there will be one case at the May 9, 2018 Planning & Zoning meeting.

12. Motion to Adjourn

Motion by: Van Buren
Second by: Bartel

Meeting adjourned at 7:30 PM