

PETITION FOR ZONING VARIANCE

Response to Standards Exhibit

Applicant: Fidelity Brokerage Services LLC (“Fidelity”)

Property: 47 East Chicago Avenue, Naperville, Illinois

Use Variation:

The Property is located within the City’s B4 – Central Business District (“**B4 District**”). Pursuant to the Naperville Zoning Ordinance, “General Service” uses are permitted within the B4 District under certain conditions including the following: general service uses are not permitted below the second floor of any building or structure. Fidelity desires to open a new branch on the Property with the second floor being utilized as an investment center and the ground floor being a retail space designed to attract and serve walk in customers. The City has classified Fidelity’s proposed use as a “General Service Use.” Therefore, a variance is requested to allow the proposed use on the ground floor of the Property.

Section 6-3-6:2: Standards for Granting a Zoning Variance:

1. The variance is in harmony with the general purpose and intent of this Title and the adopted comprehensive master plan.

The City has designed its Zoning Ordinance to create a walkable downtown area and attract businesses that will enhance its vibrant retail and restaurant corridor. The City’s Land Use Master Plan describes the downtown area as a “[m]ixed use destination known for its distinct character and walkability.” The City’s Downtown 2030 Plan highlights the downtown’s “Pedestrian Experience” and notes that uses that do not provide a clear customer focus should be excluded from the first floor of buildings located in the Downtown Core. Fidelity specifically chose a property located in the City’s downtown in order to accommodate and attract walk-in customers.

Although “General Service Uses” are not permitted on the ground floor within the B4 District, “Commercial Service” uses, which include banks, are permitted without condition. The Downtown 2030 Plan notes that although general service uses do not necessarily need ground floor visibility, “like commercial service uses, general service and office uses do have the benefit of generating daytime population, spurring additional retail activity within the downtown, and adding to the downtown employment base.” As illustrated in the designs and renderings included with this submittal, Fidelity has intentionally designed its location on the Property to ensure that all office and traditional investment and financial institution uses are located on the second floor. The ground floor will operate similarly to a bank with employees available to serve walk-in customers with all of their financial and investment needs.

Fidelity serves approximately 250,000 clients in the greater Naperville area (which we expect to significantly increase once this new location is open), all of whom will benefit from this new conveniently located branch in downtown Naperville. The Property was deliberately chosen

for its visibility and downtown location to increase Fidelity's customer base in the area. The ground floor space is designed as an inviting retail environment, providing walk-in clients with easy access to Fidelity's services. Here, walk-in clients can work directly with Fidelity associates to make deposits, complete account-related documentation, address complex transactions, or be welcomed for their scheduled appointment.

Based on activity at Fidelity's existing Naperville and Geneva branches, we anticipate daily walk-in traffic of 70 to 90 clients, totaling around 12,500 visits per year. These clients will conduct transactions or resolve account matters directly at the ground floor client service area, typically spending an average of 15 minutes with an associate. Based on customer activity at existing locations, we expect 1/3 to 1/2 of all visitors to be walk-in customers without scheduled appointments. Fidelity made the decision to locate in downtown Naperville based on client feedback requesting a more retail-like branch capable of serving customers in-person, and we expect the current annual walk-in count to grow at this location. This projected traffic highlights Fidelity's intent for a vibrant, welcoming, retail-driven space designed to foster a friendly and approachable atmosphere and complement the surrounding downtown Naperville streetscape.

Further, as Fidelity is committed to using the ground floor area for "Commercial Service" uses that will generate walk-in traffic, the granting of this variation will not create any precedent for allowing office or typical General Service Uses in the downtown area. As stated above, Fidelity chose this location to increase its visibility and accommodate walk-in customers and has intentionally designed its location on the Property to ensure that all office and traditional investment and financial institution uses are located on the second floor. The ground floor will operate similarly to a bank and is in line with permitted "Commercial Service" uses.

Allowing this variance is not only in line with the intent of the comprehensive plan but it will also provide financial and commercial benefits to the City by generating pedestrian traffic and bringing visitors and business to the area.

2. Strict enforcement of this Title would result in practical difficulties or impose exceptional hardships due to special and unusual conditions which are not generally found on other properties in the same zoning district.

As stated above, Fidelity will be locating its traditional "Financial Institution" uses on the second floor of the Property. The ground floor will be used entirely for "Commercial Service" type uses which are permitted and encouraged on ground floor properties within the B4 District. The fact that Fidelity will be utilizing the entire Property, first and second floor, means that its second floor use is impacting the classification of its use on the ground floor. Fidelity is committed to keeping its office and financial institution uses to the second floor and utilizing the ground floor area for customer service, walk-in uses such as processing transactions including check deposits, account maintenance, document processing, and other quick service activities. This is separate from planning activities that will be handled on the second level.

Further, the ground floor area is not designed or well suited for traditional retail. The layout and size of the ground floor makes it ideal to serve Fidelity walk-in customers while also providing access to the second floor area. If Fidelity is not permitted to utilize the ground floor, it

will need to relocate the entrance to allow entry to the second floor without going through the ground floor of the Property. This will make the Property less accessible and attractive to walk-in customers. Fidelity chose this location for its pedestrian access and visibility in the downtown area. Without the ground floor area, Fidelity will be losing the walk-in traffic which attracted it to this location in the first place.

Further, without this variance, the ground floor of the Property will remain unused and vacant as Fidelity is obligated to lease this area as part of its lease of the Property. Rather than rendering a portion of this downtown property useless, Fidelity hopes to create a space and use that will enhance the appeal and customer-base of the downtown neighborhood.

3. The variance, if granted, will not alter the essential character of the neighborhood and will not be a substantial detriment to adjacent property.

The requested variance, if granted, will not significantly impact the surrounding properties and neighborhood. As stated above, Fidelity's projected walk-in customer traffic highlights Fidelity's intent for a vibrant, welcoming, retail-driven space designed to foster a friendly and approachable atmosphere and complement the surrounding downtown Naperville streetscape. Fidelity's location at the Property will bring customers to the area and generate new business for the surrounding retail and restaurant uses. This use will not just be complimentary to but will enhance the neighborhood as Fidelity customers will patronize adjacent retail vendors before or after coming to this location. The ground floor use on the Property and requested variance will allow this central Property to continue to be a destination within the community that attracts visitors, businesses and promotes commerce within the City.

SEPTEMBER 2024

47 EAST CHICAGO DRIVE, NAPERVILLE IL



Clarification on street-level space use at 47 East Chicago Drive

A question recently came to the Fidelity project team about the plans for the street level portion of our space at 47 East Chicago Drive. At the time, the team responded to that question with an eye to egress and the access path to our second level space. We would like to take this opportunity to clarify that the intended use of the street level customer service remains consistent with the plans we shared back in January of 2023. The street level space has been designed to be open, welcoming, and handle walk-in customer deposits and other transactions and activities.

The street level space is intentionally focused on a high amount of public interaction, accommodating walk-in traffic and allowing our service representatives to assist clients throughout the day with transactions, inquiries, or quick service needs. In addition, self-service options are available with iPads, and the space features hospitality touches and locally commissioned artwork to enhance the customer experience.

The storefront's design features large, transparent windows that create visibility from the street, projecting a vibrant, publicly accessible location that invites local engagement. For added privacy with transactions, we have transitioned from a traditional front counter model to small integrated office-like spaces within the customer service area, as illustrated on the attached layout. The rear section of the space offers access to the second floor via an elevator and a connecting stairwell.

The images and details on the following pages show examples of these features implemented in other branches. Fidelity has a number retail locations across the Chicago metro area including nearby Geneva, Orland Park, Schaumburg, Deer Park which reflect this same approach.

Naperville 1st Floor Experience

- Fidelity decided to move to downtown Naperville based on client feedback, and we expect the current annual walk-in count of over 6,000 to grow following the move.
- Fidelity's retail branch program develops locations to serve customers in-person, handling both transactions and planning
- 1st floor space used to process transactions including check deposits, account maintenance, document processing, and other quick service activities. This is separate from planning activities that will be handled on the second level.
- Services representatives assist customers in a comfortable yet private environment



Fidelity proposed signage

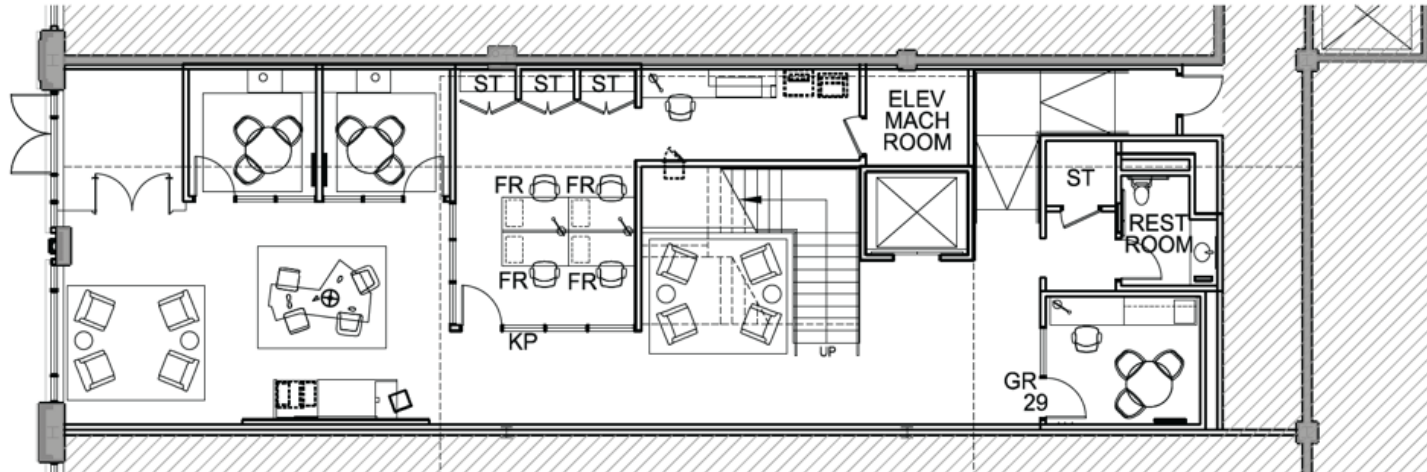


EXHIBIT C



Deer Park, IL

Customer Service Area Examples



Naperville: 2nd Floor Layout

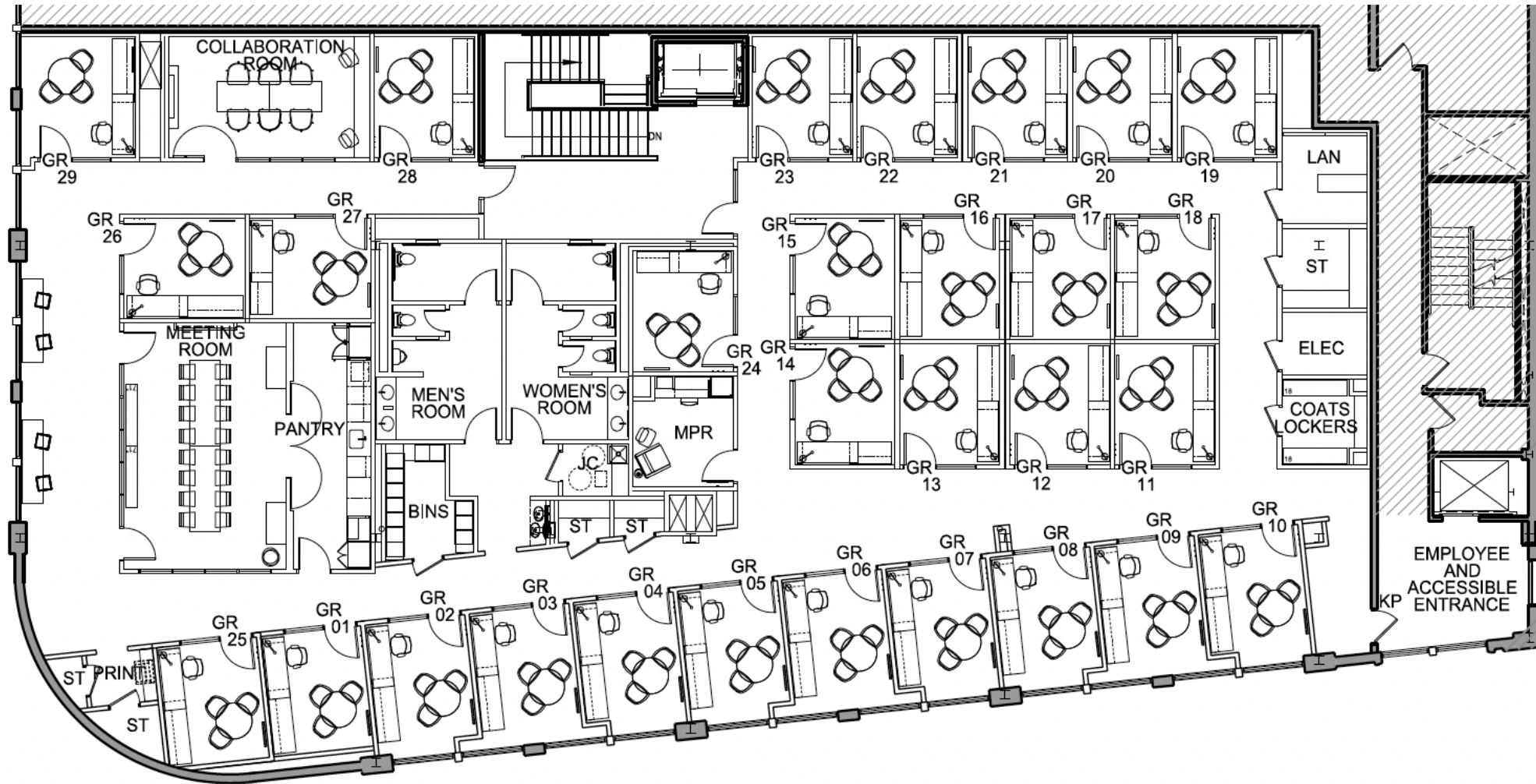


EXHIBIT C

JANUARY 26TH, 2023

NAPERVILLE (DOWNTOWN) RELOCATION 1ST LEVEL RETAIL



Naperville 1st Floor Experience

- Retail branch program develops locations to serve customers in person and facilitate transactions and planning
- 1st floor space used to process transactions including check deposits, account maintenance, document processing, and other quick service related activities separate from private planning appointments
- Financial representatives (FR) assist customers in a comfortable yet private environment
- Typical Daily Customer Activity:
 - Average Customer Walk-ins: 30-40
 - Check Deposits: 25-30
 - Document/Service Requests: 15-20
 - Scheduled private appointments (2nd floor): 25-30

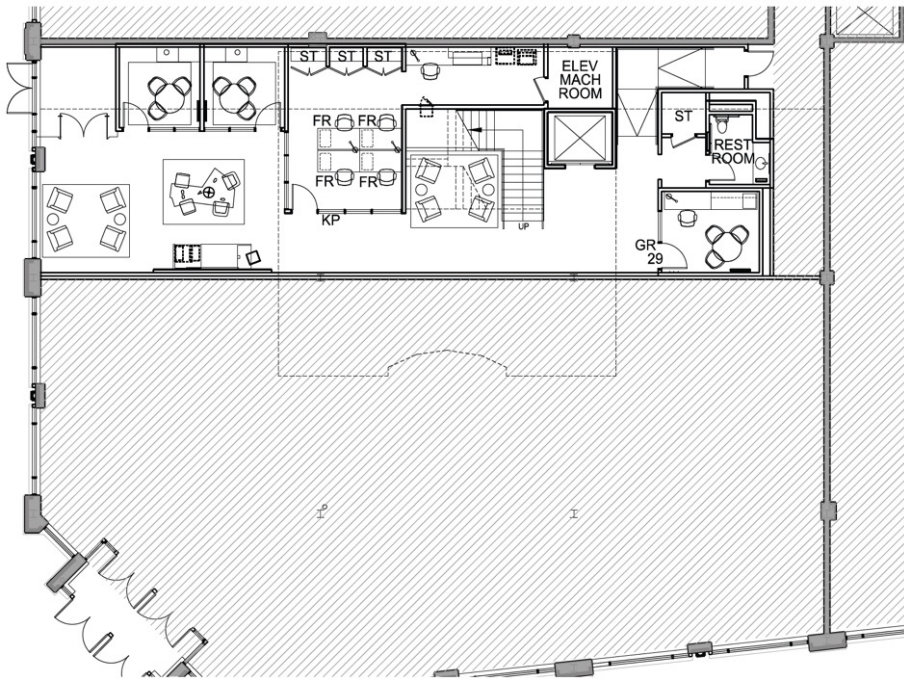


EXHIBIT C

Proposed signage

Customer Lobby Experience Photos

Irvine, CA



Reston, VA



Nashville, TN



Grand Rapids, MI



Chicago, IL



Thousand Oaks, CA



Naperville Proposed 2nd Floor Layout

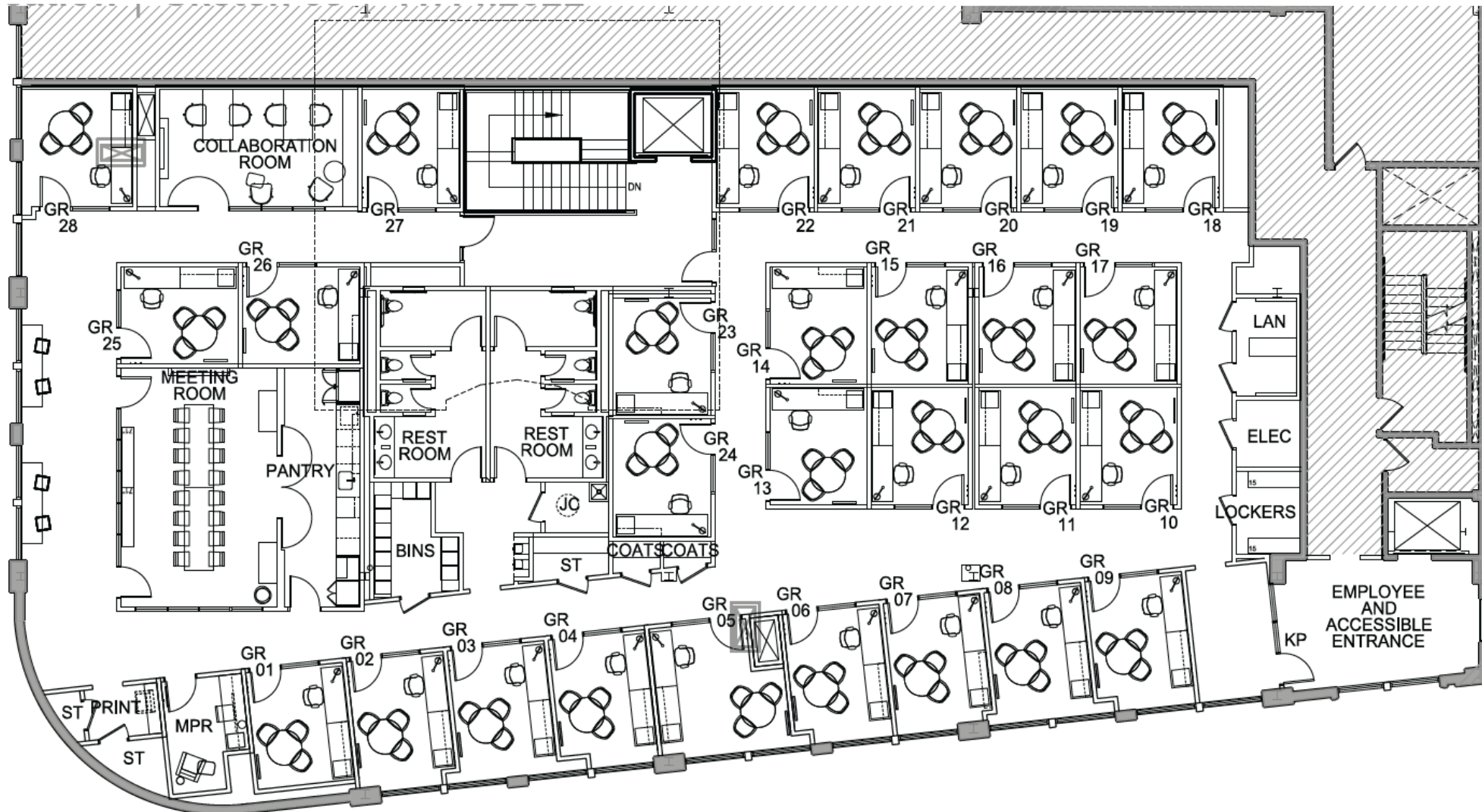


EXHIBIT C