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Credit Union Going for the Gold in Its Green Certification

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Magnify Credit Union, formerly known as Community First Credit Union, is working to fulfill its tagline: "Simplify Banking, Magnify Life."

The newest branch, located in South Lakeland on the corner of State Road 540A and Carter Road, is currently under construction with projected completion of summer.

And though construction may look ordinary on the surface, many efforts are being made to make the building environmentally green both during and after construction.

John Santarpia, the president and CEO of the company, said that the idea to make the branch environmentally friendly came during the development process. Increasing oil prices and other economic factors helped influence the decision.

"We floated the idea and kept developing it," Santarpia said. "It kind of just snowballed and continues to."

The location of the Bruster's ice cream building also presented a challenge.

Magnify Credit Union inherited the Bruster's franchise when it bought the property more than two years ago. Santarpia said that they sold the franchise but own the building, and the new Bruster's franchisees are in a long-term lease.



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JOHN SANTARPIA president and CEO of Magnify Credit Union, holds a solar panel outside the new branch in South Lakeland. The building will be powered mostly by solar energy.

The original plan was to have each building stand alone, but the location of power lines and easements made it easier to incorporate Bruster's into the building plan.

Bruster's is not part of the green building concept. Instead, the 4,151-square-foot Credit Union is being built around Bruster's, creating a visual appeal.

"We made Bruster's a part of the building," Santarpia said.

Santarpia noted that having Bruster's on the property is a win-win situation.

"We realized it is a landmark in Polk County," Santarpia said. "They have the draw right now."

Santarpia also expressed his hope for cross-marketing to draw crowds to both businesses.

Once the plans were in place and approved, construction began. Santarpia said it was substantially harder to build under green qualifications.

Magnify is aiming for the gold level certification under the Leadership in Energy and Environmental Design system. Santarpia said that the building's LEED level will not be known until after completion, but if Magnify receives gold level, it will be the first building in Polk County to receive that environmental honor.

The LEED point system is a nationally accepted benchmark for design, construction and operation of high-performance green buildings developed by the United States Green Building Council. Points are assigned based on various factors that will benefit the environment. Some points are guaranteed, while others depend on waste and recycling levels.

Santarpia said that Magnify is safely in the silver range but hopes to have enough points to surpass the minimum number, 39, for gold certification. To gain the extra points, Magnify looked at other avenues LEED promoted that were not only cost beneficial but also earned green points.

Santarpia said that there are many aspects of the building, inside and out, that will be environmentally green.

Recycled cinderblock is being used to build parts of the building, and steel and other materials have been brought in from within a 500-mile radius instead of outside the country.

Santarpia said that Magnify is aiming to recycle a minimum of 80 percent of the office waste, another LEED point factor. Florida Refuge has bins on site for recycling purposes.

Other parts of the bank will be recycled also. The tellers' countertops will have

recycled glass and aluminum shavings in them. Tile and carpet will be made of recycled materials. The bank will recycle paperwork and hopes to generate more online banking.

The lighting system will be environmentally friendly. Santarpia said that special glass will be used in the building to protect ultraviolet rays from coming through. Sensors will measure sunlight and tailor the intensity of electrical lighting to maintain consistent light intensity.

"If tons of sunlight is coming in, the [electrical lighting] will change inside," Santarpia said. "When there is no sun, the lights will get brighter to maintain light capacity."

Lighting within the interior offices also will be controlled. Automatic sensors will detect both motion and heat. If neither is detected after a certain amount of time, then the lights will turn off to conserve energy.

Rain water will be connected from the sloped roof and funneled into three 3,500-gallon cisterns that will then pump the water out for irrigation.

Solar energy will be the main power source for the bank. Solar panels over the roof will help to generate power.

The building will use a photovoltaic system. The system is about 5 feet tall by 3 feet wide and made up of 309 panels that will generate 85,717 kilowatt hours of electricity in a year, roughly 16 percent more than the building will consume in that same time frame. The extra electricity will be sold back to Lakeland Electric. On days when the sun is not strong enough, Lakeland Electric will provide the power.

"It's like a proverbial meter going backward," Santarpia said. "[The building] will be making more than [it] uses, so credit will build up. We hope the [electric] bill will be zero."

Santarpia said that the building is also a net zero energy commercial building and he believes it to be the first in Florida.

A net zero energy building is energy neutral, meaning energy is generated by solar panels and supplements are not needed. Because Magnify's solar energy production will surpass consumption by a projected 20 percent the building is considered net zero.

Once the building is complete, community education will play an important role.

A community room in the credit union will be available to the general public.

Santarpia said that there will also be tours given to educate both children and the community and educational sessions will also be offered.

"Our goal is to educate the community."

For more information and to see an animation of the building, visit the credit union's Website at GoGreenPolkCounty.com.

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