The tired brick and metal facade of the Farmers Union Bank on North Main Street in Ripley, Tennessee, was a grim reminder that nothing ever stands still—it either gets better or worse. It had been 20 years since the last dab of mortar set, locking the solid bricks into a frame trimmed with cement block. Once the epitome of respectability, the traditional materials now looked dated.

A resurgence of civic pride and a desire to remake the bank’s image as a competitive economic force in this town of 8,000 prompted the bank’s officers to seek a new look that reflected a contemporary feel while paying tribute to the region’s glorious past. About $1.5 million was spent on renovating the interior and redesigning the exterior.

The material they chose for the exterior cladding was Dryvit Outsulation (R) system, an exterior insulation and finish system that provides superior insulation properties, weather resistance and a design flexibility unmatched by traditional building materials.

Phil Clinton, Vice President of InSouth, a bank holding company in Tennessee, has use Outsulation on each of the buildings he has constructed or retrofitted since 1984. That included several banks, a condominium complex and a single-family house.

“We like using Dryvit because of the different things you can do with it,” Clinton explained from his office in Brownsville, Tennessee. “First, there’s the insulating factor, and sec-
ond, by building it up into layers, there are designs you can do with it, like building up columns on the outside, trim around the windows and all of the detail work you would normally think of doing with limestone. From a distance, you can’t tell the difference, and you can get fairly detailed.”

In Ripley, the bank bought out the two adjoining stores, each in separate buildings, and gutted the interiors to expand the bank to serve its growing customer base. As it approached $65 million in assets, more people were hired to serve customers’ needs, but the interior space was cramped. Loan officers’ offices that measured 10 feet by 10 feet were too cramped to fit the officer’s desk and two customers comfortably.

Because the street slopes down toward the corner, there were three different roof levels that had to be addressed to make the renovated structure look like one homogenous building, as though it had been intended to be one large building.

The Outsulation system proved to be an ideal solution as a parapet constructed above the roof line, varying from three feet above the roof line at the south end of the building to six feet above the roof line at the north end. Not only did it bring the top of the building level, but it provided a shield to hide roof-level heating and ventilating equipment, creating the

![Northern National Bank; Bemidji, Minnesota, before and after renovation.](image-url)
illusion that the building was higher than it actually was and blocking the view of the roofs slope.

Dryvit Outsulation was used to build the columns that grace the building’s exterior, the lettering that announces the building as Farmers Union Bank, and the special shapes that adorn the roof line. Each shape was cut from expanded polystyrene (EPS) board and incorporated into the Outsulation System.

Hart and Hart Construction Co., the contractor who field-applied the Dryvit Outsulation system, encountered the typical retrofit problems associated with older buildings and solved those problems in a way that emphasizes one of the benefits of using an exterior insulation and finish system.

Dan Hart, owner of Hart and Hart Construction Co. in Jackson, Tennessee, used the metal lath attachment method, an alternative method designed by Dryvit for installing the Outsulation system to substrates that would not normally accept adhesive attachment. Metal lath is a cost-effective method to attach the system to brick masonry or concrete with spalling surfaces or blistered, peeling paint; glazed brick or tile; metal facings; old wood sheathing and sidings; and masonry surfaces bearing a water repellent sealer.

The building’s original surface included brick, block and anodized aluminum. Metal lath was mechanically attached to those materials, and self-furred lath was used as needed to smooth out imperfections in the surface. Hart and his crew also cut the EPS board to varying thicknesses while on the jobsite to build a smooth exterior wall surface.

Minnesota

The Northern National Bank of Bemidji underwent a transformation that involved growth and exterior renovation. To accommodate the bank’s need for space, officers purchased three adjoining buildings, remodeled the interior and retrofitted the exterior using field-applied Dryvit Outsulation. The three-color scheme they chose—beige, rust and blue—gave a once-shabby commercial block a bold, unified look that spoke volumes about the bank’s financial strength. Moreover, the exterior cladding improved the building’s insulation.

All original buildings were of block and brick, although the bank carried metal trim on its facade. Exterior grade gypsum sheathing was used as a substrate, and expansion joints were used. Details on the upper portion of the building were installed over metal studs and exterior grade gypsum sheathing.

Retrofitting banks and other commercial buildings with Dryvit’s exterior insulation and finish systems is a cost-effective method of upgrading buildings to enhance appearance and prestige.