Application Narrative – Text Amendment

Applicant: Northeast Family Federal Credit Union

Application: Text Amendment

Date: July 27, 2026

The Applicant proposes to amend the Zoning Regulations to allow accessory ATMs as a permitted accessory use, subject to a site plan approval, in all zones that allow banks as a permitted (P) principal use or by Site Plan approval (SP).

Specifically, the Applicant proposes to amend Article II, Section 5, Accessory Use Summary Tables, Section 5.2, to add Accessory ATMs by Site Plan approval (SP) in the following zones:

Neighborhood Business (NB)

Arterial Business (AB)

General Business (GB)

Central Business District (CBD)

Special Design Commercial Business (SDC)

Silk Mill (SM)

Comprehensive Urban Development (CUD)

No changes are proposed to accessory ATMs in the Formed Base Zone (FBZ), which are presently allowed by special exception.

Applicant also proposes to amend Article II, Section 7.3, Accessory ATM, to provide as follows [new additions in bold and italics]:

A. Walk-up ATM machines are permitted in the Frontage Zones of the FBZ by Special Exception.

B. Walk-up or drive-thru ATM machines are permitted in the NB, AB, GB, CBD, SDC, SM and CUD Zones subject to compliance with Article II, Section 7.4, Accessory Building or Structure, Article V, Section 14.13, Screening Requirement, and approval of a Site Plan pursuant to Article VI, Section 18.7.

ATMs are defined as "An Automated Teller Machine located outside or as a separate structure from the principal building or use". Most banking institutions today have ATMs associated with their offices. Commonly, they are located so that access is provided outside of the principal building, either on the building itself or in a separate structure.

Unlike other drive-thrus (such as restaurants and coffee shops), traffic at drive-thru ATMs is typically low. Transactions are brief, customers generally arrive throughout the day rather than at peak periods, and queue lines are minimal.

ATMs provide a valuable service to the bank's customers, allowing them to conduct routine banking transactions without entering the building. This is particularly beneficial for seniors and individuals with mobility impairment; parents traveling with young children, and all customers during inclement weather or after the bank building is closed. ATMs are a standard, modern convenience associated with most banks today. The Zoning Regulations should make provisions for them while maintaining compatibility with surrounding land uses, via the Site Plan approval process.