



**(Former) North Federal Savings and Loan (now Diamond Bank)
100 W. North Ave.**

Date: 1959-1961
Architects: Naess & Murphy

While this is the most recently-built bank building included in this report, the institution which built it is one of the oldest banks on the North Side. Founded in 1886 as the North Avenue Building and Loan Association, the bank specialized in home building loans, funding a substantial amount of construction during the residential development of the North Side. The bank remained open during the Depression with its customers sustaining no losses. The current building at the intersection of North Avenue and Clark Street is the third building occupied by the bank, which is now named Diamond Bank.

Built in the International style, this modern bank building was designed by the prominent Chicago architectural firm of Murphy and Naess in 1959 and completed in 1961. It is clearly influenced by the glass-walled Manufacturers Trust Company Building (1953-1954) in New York by Skidmore, Owings, & Merrill, considered a revolutionary bank design at the time that rejected the heavy masonry walls and staid historical styles of architecture in favor of transparent glass wall and spare details.

North Federal was one of many variations of the Manufacturers Trust design that appeared across the country in the mid-twentieth century. The glass-walled banks of this period reflect the banking industry's desire to convey a modern and open image. Instead of emphasizing security, banks began to emphasize customer service to the growing middle class consumers of the postwar period.

Measuring 140-feet-by-60-feet, North Federal is a two-story glass box with a flat roof. The building is contained within an exposed steel post-and-beam structure consisting of nine

regularly-spaced steel columns running along each side of the building. These columns carry horizontal steel beams running along the perimeter of the building at the roofline. The front elevation and interior are open. Set behind these columns, the glass curtain wall extends from sidewalk level to roof wall, divided by polished aluminum mullions. A polished stainless steel canopy marks the main entrance to the building.

Transparency is a key feature of the design, and the interior of the bank is completely visible from the street. The first-floor banking floor is open; tellers were not enclosed with cages. The second-floor mezzanine, floating above the main banking floor, is pulled back from the front facade and side walls. A cylindrical elevator clad in metallic gold tiles and encircled by a helical “floating” staircase connects the two levels. A continuous luminous ceiling consisting of fluorescent lamps set behind a grid of aluminum fins gives the ceiling a weightless appearance. Borrowed from mid twentieth-century store designs, this lighting method reduced glare and enhanced the transparency of the glass curtain wall.



Glass curtain walls and a luminous ceiling make the interior of the bank readily visible from street. Instead of security, bank architecture emphasized transparency and customer service in the post-World War II period.



A 1961 advertisement (left) for the bank reminded customers that despite its new name and building, the institution had a long history in the community.