The Bank of America on the corner, built in 1961, is the pivot point connecting the University Campus, the Corner District, and Student Housing. Because this space is privately owned, there are many instances where one feels excluded, yet its prominent location acts as a meeting place before eating dinner, going to a shop, etc. Unlike other establishments of the Corner District, the Bank of America pulls itself away from the street. This allows moderately sized groups to gather without blocking the sidewalk. It is one of the few spaces on the corner that provides a space to congregate, although congregation is not necessarily welcomed. A NO LOITERING sign and low walls clue users that their extended presence is not desired. This space would be a more meaningful public space if one felt that it was a more public space. It is hard to avoid the feeling that one is on private property. Currently the setup is intended as what Michael Walzer would call a “Single-minded space,” space directed at a single function, using the ATMs. The removal of the “No Loitering” sign and additional seating that allowed users to face each other could be changes that would make one feel more welcome. Because this space is privately owned yet situated along a popular pedestrian corridor it raises the question: where does the public space end and the private space begin? How should people act in the space between?

This space facilitates dual functions: one as a point of money withdrawal and two as a space to wait. Planters are designed with strong brick walls and granite tops to accommodate a makeshift bench. People wait for groups of friends, such as David Fishman, a DTD pledge, who waits at the bank for other pledges before attending their weekly meeting. “We like to meet here because of the ‘No Loitering’ sign,” he says. CTS patrons use the space outside the bank to avoid the heavy pedestrian traffic of the corner while waiting for the bus. Most obviously, people wait while friends/family make a transaction at the ATM.
In many ways, the Bank of America is exclusionary. Spatially, low barrier walls separate the ATM users from the street and a ‘NO LOITERING’ sign hangs near the front of the bank. Topography acts as a means of shielding patrons from public access, and stepped landings make certain entrances inaccessible to handi-capped patrons. Economically, the Bank appeals to a select group - one that has an account with Bank of America and an ATM card. Immediately excluded are the young children and the poor. Currently, the city council is considering a law that prohibits panhandling within 15 feet of ATMs. This is a reflection of the exclusionary nature of banks along with social tension between classes. The nature of an ATM transaction is quite exclusionary because it is such a confidential act. Users of the space avoid eye contact and leave a generous amount of room while waiting – not wanting to infringe upon another’s comfort zone.