



September 14, 2026

Matthew Gindele
City Planner
City of Baxter
13190 Memorywood Drive
Baxter, MN 56425

Re: Frandsen Bank, Baxter - New branch office

Dear Mr. Gindele,

Thank you for your dedicated work with Frandsen Bank and the Design Team in processing and reviewing our project over the last several months. We are submitting the following CUP Applications and variance requests for approvals.

The applications submitted with this narrative reflect our collaborative efforts and feedback received at the pre-applications meeting with staff. We look forward to continuing this collaboration with staff, the Planning Commission and the City Council regarding the approvals requested below.

Project Description and Summary

Frandsen Bank looks to develop a site at Dellwood/Novotny on the east side of Hwy 317. The project was previously submitted for a Conditional Use Permit in July 2026 for forestland conversion to allow tree clearing in preparation for work included in this submission. This submittal includes the work for a new branch office. This location will replace the current location in Baxter which will be affected by the proposed overpass and will provide better access and visibility. We are submitting (2) CUP Applications and (2) Variance requests to allow the commercial development of the property.

Parcel ID: 40310614 and 40310593

The proposed project consists of a single-story bank building with approximately 7,600 square feet with (2) drive-thru lanes and 44 parking spaces. The site area of the proposed branch is 518,178 SF. This new branch will have approximately 30 employees. Hours of operation will be:

Lobby, Mon-Fri: 9am-4pm.

Drive-up, Mon-Fri: 8am-5pm.

Zoning: C2, Regional Commercial District.

The proposed use (bank) is consistent with the allowable uses in the C2 district. The proposed development meets all applicable performance standards including, but not limited to use type, parking, loading, noise, etc., as shown in the submitted plans and discussed in this narrative.

Frandsen's proposed use would clearly have a positive effect on the project area and the Baxter community. The project will transform the property into a vibrant development and provide a new home for the Frandsen bank on a vacant undeveloped site and is proof of Frandsen's investment and commitment to the Baxter community. The proposed project is consistent with the city's comprehensive plan.

The development should not have any negative impacts on existing roadway system and provides an improved pedestrian connection. A traffic and parking analysis can be provided, if deemed necessary by staff.



Approvals requested

Conditional Use Permits:

1. **Drive-Through business:** The permitted use: banks per 10-3G-1. Project includes (2) drive-up lanes which require a CUP per city code 10-3G-3 and is subject to Section 10-5-5. The drive-thru is located on rear of building and is located away from main customer parking. The drive up will be operational from 8am-5pm, Mon-Fri. Each lane will provide stacking for (3) cars and will include required screening
2. **Multi-business Signage:** Project includes signage which requires a CUP per city code 10-3G-3 and is subject to Section 10-5-1. The project will include (1) pylon sign, similar to the current sign at Excelsior Road location. This proposed sign would be visible from Hwy 317 and will include bank logo, LED message sign and potential additional businesses within the development. This sign would be constructed of stone/brick base and will match the building architecture. The project will also include (1) small directional monument sign located at the Novotny Road entrance; this would also have a stone/brick base with landscaping. All proposed signage will meet current city code requirements.

Variance request:

1. **Drive-through bypass lane:** Per city code requirements, the drive-thru is required to have a bypass lane. The proposed (2) land drive-thru provides stacking for (3) cars and does not interfere with other driving areas or traffic circulation. With the side-by-side lanes, window and pneumatic tube kiosk, the bypass lane would increase the traffic movements within the drive-thru lanes. The proposed site plan allows cars not to enter the drive-thru if needed. We are requesting a variance for the bypass lane requirement. If granted, this variance would not alter the aesthetic of the Property, nor would it be out of character for the design of a banking drive through.
2. **Roof pitch deviation:** Per the Architectural Design standards of the city code, pitched roofs shall have a minimum pitch of six to twelve (6:12) rise for the main roof. The proposed design of the roof includes a main roof and higher section. The main roof is proposed at a 4:12 pitch. The code required 6:12 would increase the building height over the allowed 35'-0" by city code. We are requesting a variance for the 4:12 roof pitch requirement. If granted, this variance would not alter the design standards and maintains the high-quality development and still contributes to a quality image to support the Baxter community.

We respectfully request the approval of these variances, which will enhance the business district and would not alter the zoning or design standards.

Frandsen Bank seeks design standard and site/building plan review of the proposed plans. For each CUP Application and Variance request, Frandsen Bank has submitted all materials required by city code, together with our final site and architectural plans in addition to this narrative.

Please let us know if you have any questions as we proceed with the city process. We look forward to working with you, city staff, the Planning Commission and City Council.

Sincerely,

A handwritten signature in black ink that reads 'Scott T Hayes'.

Scott Hayes
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