

To: Pat McCann, AVP Facilities
Blaze Credit Union

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Subject: Blaze Credit Union Traffic Review, Mankato, MN

INTRODUCTION

TC2 conducted a traffic review of the proposed Blaze Credit Union in the City of Mankato. The subject site is generally bound by Highway 22 to the east, Premier Drive to the west / south, and Victory Drive / CR 3 to the north. The proposed development is a 6,830 square foot credit union located on two vacant parcels within the overall Fleet Farm development area. The purpose of the traffic review is to document the site changes with respect to trip generation, site operations, and overall traffic impact to the area, as well as identify any improvements or considerations to ensure safe and efficient operations for all users. The following provides an overview of the traffic review.

PROJECT DETAILS

The proposed development is a 6,830 square foot credit union building, of which a portion (~1,780 square feet) would be an operations call center. There are three (3) drive-thru lanes and a 16'-wide bypass lane that could also accommodate a future ATM. A total of 20 employees are anticipated at the site. Hours of operation are Monday-Thursday from 9 a.m. to 5 p.m., Friday from 9 a.m. to 6 p.m., and Saturday from 9 a.m. to 12 p.m.

Two full-access driveways are planned along Premier Drive. The north access is about 175 feet south of the Fleet Farm gas station driveway and the south access is about 180 feet from the north access and almost across from the central Fleet Farm driveway; the south driveway cannot be directly aligned with Fleet Farm given the current parcel boundary. The credit union would be open for business in 2027.



TRIP GENERATION

To quantify the expected trip generation of the proposed development, an estimate was developed using the *ITE Trip Generation Manual, 12th Edition*, which includes trips for typical weekday a.m. and p.m. peak hours, as well as daily. Given that trip generation of banks / credit unions can vary, three variables (i.e., building size, drive-thru lanes, and employees) were utilized to better define the potential range of trip generation. The trip generation summary, shown in [Table 1](#), indicates that the proposed development is expected to generate on average 51 a.m. peak hour (30 in / 21 out), 113 p.m. peak hour (55 in / 58 out), and 610 daily site trips (305 in / 305 out). Given the credit union hours of operation, the a.m. and p.m. peak hours of the proposed development are anticipated to be 8:30 to 9:30 a.m. and 4 to 5 p.m., which are relatively similar to the peak hours of the adjacent roadways.

Table 1 Trip Generation Summary

Land Use Type (ITE Code)	Variable	AM Peak Hour		PM Peak Hour		Daily
		In	Out	In	Out	
Drive-In Bank (912) - Building Size	6,830 SF	39	29	72	72	676
Drive-In Bank (912) - Drive-Thru Lanes	4 Lanes*	21	14	53	55	494
Drive-In Bank (912) - Employees	20 employees	31	19	41	46	656
Average Site Trips		30	21	55	58	610

* Trip Generation is based on the potential future conversion of the planned bypass lane

Note that trips to banks / credit unions are often completed as part of other trips, such as going to the coffee shop, gas station, or Fleet Farm (in this instance) and are already traveling along the adjacent roadways; these trips are referred to as “pass-by” trips. ITE indicates that “pass-by” trips for “drive-in bank” type uses can range from 25 to 35% of the overall site trips. If these reductions were applied to the trip generation estimate, the resultant impact to the adjacent roadways could be 65 to 75% of the site trips shown in [Table 1](#). However, to provide a more conservative assessment, no “pass-by” reductions were applied as part of this review.

TRAFFIC IMPACTS

Premier Drive is a 3-lane roadway with one (1) lane in each direction and a center two-way left-turn lane. This facility type has a planning level roadway capacity of nearly 15,000 vehicles per day (vpd). Existing average daily traffic (ADT) volumes along Premier Drive are estimated to range from 2,600 to 4,000 vpd. Victory Drive and Hwy 22 are both 4-lane divided roadways, which have a planning level capacity of over 28,000 vpd. Existing ADT volumes along Victory Drive and Hwy 22 are 9,100 vpd and 17,200 vpd, respectively. This information indicates that area roadways are currently operating well under capacity.

The proposed development is estimated to generate between 500 and 700 daily trips to / from the site. These trips would be distributed along Premier Drive to the north / south and eventually utilize Victory Drive and / or Hwy 22. Future ADT volumes along adjacent roadways within the study area, with the additional traffic from the proposed development, are expected to continue to be well under capacity. In addition, the peak hour site trip generation represents one (1) or two (2) additional vehicles per minute along Premier Drive; this level of peak hour trip generation is not expected to impact corridor / intersection operations or result in any significant change in area queuing. Thus, no infrastructure improvements are needed to support the proposed development from a capacity perspective.

SITE PLAN REVIEW

A preliminary review of the proposed site plan does not indicate any significant issues with respect to drive-thru stacking, circulation, or parking. Thus, the following site plan items are offered for consideration or further discussion:

- 1) There is a total of 300 feet of drive-thru stacking distance (i.e., 3-lanes at 100 feet), which can accommodate approximately 12 to 15 vehicles before queues would begin to impact site circulation. At this amount of drive-thru storage, no queuing impacts to circulation are anticipated.
- 2) Review proposed signage and landscaping to avoid creating any sight distance issues.
- 3) Confirm truck (i.e., garbage / recycling, delivery, and emergency services) maneuverability to ensure adequate circulation is provided.