

Wisconsin Word Processing Format (Approved 1/92)

**United States Department of Interior  
National Park Service****National Register of Historic Places  
Registration Form**

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900A). Use a typewriter, word processor, or computer, to complete all items.

**1. Name of Property****historic name** Marshall & Ilsley Bank Building**other names/site number****2. Location**

<b>street &amp; number</b>	770 North Water Street	N/A	<b>not for publication</b>
<b>city or town</b>	Milwaukee	N/A	<b>vicinity</b>
<b>state</b> Wisconsin	<b>code</b> WI	<b>county</b> Milwaukee	<b>code</b> 079
			<b>zip code</b> 53202

**3. State/Federal Agency Certification**

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this X nomination  
\_ request for determination of eligibility meets the documentation standards for registering properties in the National Register of  
Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  
X meets \_ does not meet the National Register criteria. I recommend that this property be considered significant \_ nationally  
\_ statewide X locally. ( \_ See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of certifying official/Title\_\_\_\_\_  
DateState Historic Preservation Office - Wisconsin

State or Federal agency and bureau

In my opinion, the property \_ meets \_ does not meet the National Register criteria.  
(See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of commenting official/Title\_\_\_\_\_  
Date\_\_\_\_\_  
State or Federal agency and bureau

Marshall & Ilsley Bank Building | Milwaukee | Wisconsin  
Name of Property County and State

#### 4. National Park Service Certification

I hereby certify that the property is:

\_\_\_ entered in the National Register.

\_\_\_ See continuation sheet.

\_\_\_ determined eligible for the  
National Register.

\_\_\_ See continuation sheet.

\_\_\_ determined not eligible for the  
National Register.

\_\_\_ See continuation sheet.

\_\_\_ removed from the National  
Register.

\_\_\_ other, (explain:)

Signature of the Keeper

Date of Action

#### 5. Classification

**Ownership of Property**  
(check as many boxes as  
as apply)

☒ private  
☐ public-local  
☐ public-State  
☐ public-Federal

**Category of Property**  
(Check only one box)

☒ building(s)  
☐ district  
☐ structure  
☐ site  
☐ object

**Number of Resources within Property**  
(Do not include previously listed resources  
in the count)

contributing	noncontributing
1	buildings
	sites
	structures
	objects
1	0 total

**Name of related multiple property listing:**

(Enter "N/A" if property not part of a multiple property  
listing.)

N/A

**Number of contributing resources**

**previously listed in the National Register**

0

#### 6. Function or Use

**Historic Functions**

(Enter categories from instructions)

COMMERCE: bank and office building

**Current Functions**

(Enter categories from instructions)

VACANT/NOT IN USE

#### 7. Description

**Architectural Classification**

(Enter categories from instructions)

MODERN MOVEMENT: International Style

**Materials**

(Enter categories from instructions)

foundation CONCRETE

walls CONCRETE/GLASS: curtain wall

roof ASPHALT

other

#### Narrative Description

(Describe the historic and current condition of the property on one or more continuation sheets.)

**8. Statement of Significance****Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for the National Register listing.)

- ☐ A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- ☐ B Property is associated with the lives of persons significant in our past.
- ☒ C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- ☐ D Property has yielded, or is likely to yield, information important in prehistory or history.

**Criteria Considerations**

(Mark "x" in all the boxes that apply.)

Property is:

- ☐ A owned by a religious institution or used for religious purposes.
- ☐ B removed from its original location.
- ☐ C a birthplace or grave.
- ☐ D a cemetery.
- ☐ E a reconstructed building, object, or structure.
- ☐ F a commemorative property.
- ☐ G less than 50 years of age or achieved significance within the past 50 years.

**Areas of Significance**

(Enter categories from instructions)

ARCHITECTURE

**Period of Significance**

1968

**Significant Dates**

1968

**Significant Person**

(Complete if Criterion B is marked)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Grassold, Johnson, Wagner & Isley

**Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

County and State

**date** January 31, 2021  
**telephone** 312-213-9630  
**zip code** 60604

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**Maps** A USGS map (7.5 or 15 minute series) indicating the property's location.  
A sketch map for historic districts and properties having large acreage or numerous resources.

**Photographs** Representative black and white photographs of the property.

**Additional Items** (Check with the SHPO or FPO for any additional items)

**Property Owner**

Complete this item at the request of SHPO or FPO.)

<b>name/title</b>	Mark Irgens	<b>date</b>	January 31, 2021
<b>organization</b>	WWB Development II, LLC c/o Irgens Partners LLC	<b>telephone</b>	414-443-0700
<b>street &amp; number</b>	833 E. Michigan Street, Suite 300	<b>zip code</b>	53202
<b>city or town</b>	Milwaukee	<b>state</b>	WI

**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 *et seq.*).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reduction Projects, (1024-0018), Washington, DC 20503.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 1

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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**Summary**

The Marshall & Ilsley Bank Building, located at 770 North Water Street in the City of Milwaukee and completed in 1968, is a 21-story International Style office building that was constructed as the corporate headquarters and main banking branch for the Marshall & Ilsley (“M & I”) Bank. The building is set on the south end of the original irregular L-shaped lot bounded by Water Street on the west, Wells Street on the north, and Mason Street on the south. An alley runs along the east side of the building and separates the building from a group of four buildings located at the southeast end of the block. Originally, a five-story garage structure extended from the north façade of the office tower and ran east along the north end of the lot; this parking garage was demolished in 2018, and a new structure was constructed in its place. The L-shaped lot was subdivided in 2017 into two separate parcels, so that the building is now on a separate, rectangular parcel. The narrow five-story hyphen connector that originally connected the office tower and parking structure remains, but with the demolition of the parking garage this secondary structure no longer serves its prior function. The bulk of the connector is also set well back from the primary west façade so that the main office tower reads as a separate building when viewed from most vantage points along North Water Street. The west façade of the hyphen connector was re-clad with a new metal and tinted glass curtain wall and new signage added in 2020.

The building is of steel frame construction. The first story of the office tower features regular grouped aluminum window bays set behind concrete-clad structural piers. Cantilevered canopies protect two entrances at the north and south ends of the west façade. The second through 19<sup>th</sup> stories of the building are regularly fenestrated with single-light windows, with bronze aluminum spandrel panels separating each story. The top two stories feature smaller single-light windows, with aluminum louvers at the top of the 21<sup>st</sup> story. Projecting vertical concrete mullions extend from the first story to the top of the building between each window bay and accentuate the height of the tower. A five-story connector to the original garage and a three-story loading dock wrap around the north and east elevations of the office tower; the west façade of the garage connector features a treatment similar to that of the tower; the east façade of the connector, as well as the east and south elevation of the loading dock, are clad in brick. A small one-story bay connected to the south wall of the loading dock originally housed a walk-in banking space.

On the interior, the basement and first floor of the building contains what was originally the city’s main branch for Marshall & Ilsley which became the main branch for BMO Harris Bank until they vacated in 2020. Public banking areas are located on the first floor, while the vault and safe deposit box rooms are in the basement level. The elevator lobby for the office floors is located at the north end of the first floor. Most of the floors above the first floor contain office space; a cafeteria for the bank staff is located on the third floor. The sixth floor of the building served as Marshall & Ilsley’s corporate offices.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 2

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

The first floor and basement level banking spaces all exhibit excellent architectural integrity, with only minor changes made since the building's completion in 1968. The first floor was built to house M & I's main branch and features an open lobby with antique walnut travertine marble and walnut-paneled walls, and aurora fiorita marble floors. The basement level of the bank lobby contains the original vault and safe deposit rooms.

Overall, the interior banking areas and exterior of the Marshall & Ilsley Bank Building retains sufficient integrity to convey its significance as the corporate headquarters and main branch of the company during a period of significant expansion and technological innovation, and as a Post-War Modern Bank Building.

**Site and Setting**

The Marshall & Ilsley Bank Building is situated on the south end of the original L-shaped lot bounded by Water Street on the west, Wells Street on the north, and Mason Street on the south. The east side of the lot is bound by Broadway at its east end, and by the alley running through the center of the block at its west end. The building is located approximately three blocks north of Interstate 794 and two blocks east of the Milwaukee River in the city's East Town neighborhood. Originally part of Market Square, the city's commercial center in the mid-19<sup>th</sup> century, the parcel is now surrounded by a variety of mid-rise and high-rise commercial and institutional buildings, including Milwaukee City Hall, the Pabst Theater, the Milwaukee Athletic Club, and Marine Plaza (now Chase Bank).

The building occupies the rectangular south portion of the original L-shaped site; the north leg of the "L" was originally occupied by a five-story parking garage, which was demolished in 2018. The site was subdivided in 2017 so that the M&I Bank Building now sits on a separate parcel. A new 25-story tower was completed on the site of the former parking garage in 2020.

**Exterior – Office Tower**

*West Elevation*

The west elevation of the building fronts onto Water Street. The one-story base is six bays long, with each bay marked by grouped single-light aluminum windows set behind concrete-clad structural piers. A granite-clad water table runs along the bottom of each bay, and brick planters with aluminum caps are centered in front of the windows. Two entrances are located along this elevation—the south entrance, set within the second bay from the southwest corner of the building, provides access to the bank lobby,

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 3

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

while the north entrance in the north-end bay leads to the office lobby. Each entrance features a cantilevered aluminum and concrete canopy and aluminum and glass entry doors. The bays of the first story are connected by a fascia clad in pre-cast concrete panels.

Above the first floor, the west elevation consists of a curtain wall of single-light aluminum windows and solid aluminum spandrel panels. A series of concrete vertical mullions separating the windows extends from the first-story fascia to the top of the building, accentuating the height of the tower and creating a striking visual contrast to the dark curtain wall.

*South Elevation*

The south elevation of the office tower is similar in form, materials, and detailing to the west elevation. The one-story base of the tower is three bays wide, with each bay framed by grouped aluminum windows set behind concrete-clad structural columns. The upper stories feature the same curtain wall with aluminum windows and spandrel panels, as well as the vertical concrete mullions that extend from the second story to the top of the building. A small plaza is located south of the building at this elevation and features a series of five trees in shallow concrete planters and surrounded by a low brick wall. Because of the change in grade moving west to east along the parcel, the east end of the plaza is below grade. East of the plaza is the one-story brick-clad bay that originally housed the bank's walk-up banking space.

*North Elevation*

The north elevation of the office tower is nearly identical to the south elevation, with the exception of the areas of the elevation at the garage connector. The one-story base of the tower is three bays wide, with each bay framed by grouped aluminum windows set behind concrete-clad structural columns. The upper stories feature the same curtain wall with aluminum windows and spandrel panels, as well as the vertical concrete mullions that extend from the second story to the top of the building. The five-story connector is set back along the east end of the north elevation of the office tower; a one-story bay extends from the west side of the connector and exhibits the same exterior treatment on its west elevation as the connector.

*East Elevation*

The east elevation of the office tower features the same exterior treatment of the upper floors seen on the other elevations, with a curtain wall of single-light aluminum windows and solid aluminum spandrel panels. A series of concrete vertical mullions separating the windows extends from the first-story fascia to the top of the building. The first three stories of the entire elevation, as well as the fourth and fifth



**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 4

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

stories of the north end of the elevation, are obscured by the loading dock/service building and the east end of the garage connector.

**Interior**

Office Tower

*First Floor and Basement*

Most of the first floor of the office tower is occupied by what was originally the main branch for M & I Bank and was most recently used as the city's main branch of BMO Harris Bank. Access to the bank lobby is through the entrance at the south end of the west wall of the floor; the enclosed entry vestibule projects into the open bank lobby, and features marble floors and walls made of aluminum single-light windows. A series of four aluminum doors with full glazed panels lines the east wall of the vestibule. The ceiling continues in the pattern of the cantilevered canopy on the exterior of the entrance, with lighting inset in a geometric pattern on the ceiling of the vestibule. The bank lobby is an open space, with teller windows and enclosed offices along the east wall and a series of office cubicles along the west end. Between the teller counter and cubicles at the north end of the lobby is a freestanding information desk, which is not historic to the original construction. A series of square structural columns are spaced evenly at the west end of the lobby and behind the teller counter and offices at its east end.

The finishes exhibited throughout the first floor include beige, rubble-patterned marble tile flooring, stained walnut paneling, and Italian antique walnut travertine marble. The walnut panels feature a vertical rib pattern that echoes the concrete mullions on the exterior of the building and mark the wall above the east-end teller counter and enclosed office, as well as the base and canopy of the information desk and the wall above the opening at the north end of the lobby leading to the elevator bays. The structural columns and wall of the elevator bay at the north end of the lobby are clad in antique walnut travertine marble. The lobby area also features a dropped ceiling with acoustical tiles with a channel of recessed lighting that rings the perimeter of the space.

The north end of the first floor contains the lobby and elevator bays for the office floors above. The north entrance of the building, identical in design to the bank entrance to the south, opens into a small open lobby with security desk set against the east wall of the elevator bay. East of the lobby, the nine elevators that serve the building are arranged in an "L", with the north wall of elevators providing access to the upper floors and the south bank of elevators servicing the lower floors. Finishes in the office lobby are identical to those seen in the bank lobby to the south.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 5

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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A monumental open staircase descends from the northwest corner of the bank lobby to the basement level. The staircase features a slender metal railing composed of paired vertical elements, walnut handrails, and white marble steps. The basement level of the building contains the bank's vault and safe deposit rooms at its south end and connects to the elevator lobby at its north end. A large information desk stands between the elevator lobby and vault. Finishes are similar to those seen on the first floor, with the exception of the floors, which are carpeted at this level. The basement level originally extended north beyond the footprint of the office tower; this section of the basement was demolished with the parking structure in 2018.

*Third Floor Cafeteria*

The third floor of the office tower contains the cafeteria for bank employees at its south end, offices at its northwest corner, and storage and mechanical spaces within the connector and loading dock structures at the east and north ends of the floor. The cafeteria space features a large dining room that can be divided into smaller rooms by a series of operable partitions. The kitchen and serving line are located approximately in the center of the floor and connect to a passage that runs north along the east end of the floor to the elevator bay. Space along the west end of the floor that was originally occupied by a large file room, training room, and a handful of offices was later converted into office space. A corridor runs north between the kitchen and these office spaces and connects the west end of the dining room to the elevator bay. Space located within the garage connector at this level contains the garage elevator bay and several storage rooms.

*Second, Fourth, and Fifth Floors*

The second floor of the office tower contains office space arranged along the west side and south end of a central corridor running north-south just west of the elevator lobby. Mechanical and storage rooms occupy much of the space east of the corridor. Fixture and finishes on this floor are largely non-historic.

The fourth and fifth floor of the office tower contain offices accessed through a number of parallel corridors running north-south through each floor. The elevator bay occupies the northeast corner of each floor; restrooms are located south of the elevator lobby. Fixture and finishes on these floors are largely non-historic.

*Sixth Floor*

The sixth floor of the office tower originally housed the executive office of the Marshall & Ilsley Bank. The floor includes offices, two conference rooms, a lounge, and three small private dining rooms arranged around a wide central corridor built to accommodate secretarial desks serving individual

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 6

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

offices. Restrooms and a small kitchen are located south of the elevator bay and between the south conference room and southwest corner office. Carpeting covers the floors in the elevator lobby, main corridor, secondary corridor, offices, dining rooms, and south conference room. The conference rooms feature paneled wood walls and parquet wood flooring; the larger southeast corner conference room also features a wood beam ceiling and a fireplace with wood mantel and brick surround. Dining rooms along the east end of the floor also feature paneled wood walls. A secondary corridor running north-south at the east end of floor connects the southeast conference room, dining rooms, and kitchen.

*Seventh-17<sup>th</sup> Floors*

The seventh-17<sup>th</sup> floors of the office tower feature offices arranged around a series of parallel corridors running north-south through each floor. The eighth floor of the building, which originally housed the computers used by Marshall & Ilsley's data processing department, features a more open floorplan ringed with offices along the exterior walls. Restrooms are located south of the elevator lobby. Fixtures and finishes are largely non-historic.

*18<sup>th</sup>-19<sup>th</sup> Floors*

The 18<sup>th</sup> and 19<sup>th</sup> floors of the office tower were originally occupied by the law firm of Quarles, Herriott, Clemons, Teschner & Noelke, and consist of two full floors of offices and two mezzanines that originally housed the firm's library. Based on the original drawings, it appears that these floors were remodeled at some point. The main floors contain offices around a rectangular double-loaded corridor. Restrooms are located south of the elevator lobby. An open principal staircase west of the restrooms connects the main levels of the 18<sup>th</sup> and 19<sup>th</sup> floors, while secondary staircases located within the center of each floor leads to the mezzanines.

*20<sup>th</sup> – 21<sup>st</sup> Floors*

The 20<sup>th</sup> and 21<sup>st</sup> floors of the office tower comprise a double-height space that houses mechanicals, with an upper mezzanine that houses elevator equipment at the northeast corner of the floor.

Five-Story North Connector

The area north of the office elevator bays is located within the connector between the office tower and the former garage. Originally, a monumental staircase at the northwest corner of the floor led to a mezzanine that served as an access point to the parking garage; this staircase along with the mezzanine elevator balcony was removed as part of the redevelopment of the north section as the connection to the former parking structure no longer served a purpose. A short flight of stairs south of the garage

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 7

Marshall & Ilesley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

elevators lead down to an area formerly occupied by a mechanical equipment room and IT storage. The area within the connector first floor and lower level was improved as a common lounge in 2020 along with the north section redevelopment. Select finishes, including the antique walnut travertine marble columns and the concrete flooring in the lower level were maintained in this area. All finishes within the main footprint of the office tower are consistent with the historical finishes.

Public elevator lobbies at the connector's second through fifth floors are narrow and utilitarian in character, with drywall walls, vinyl composite tile flooring, and dropped acoustical tile ceilings with lay-in lighting.

The connector's utilitarian south egress stairwell connects the basement up to the 5<sup>th</sup> floor. The stairwell contains concrete stairs, painted metal railings and painted wall and ceiling surfaces.

The connector's basement houses highly utilitarian service and mechanical spaces with exposed concrete walls, expo.

### **Integrity**

The Marshall & Ilesley Bank Building retains sufficient integrity to convey its significance as an excellent example of a Post-War Modern Bank Building.

A Part 1 of the Historic Preservation Certification Application (HPCA) for preliminary determination for individual listing in the National Register of Historic Places was approved by the National Park Service on April 22, 2019.

Integral features of the post-war modern bank are incorporated into the main office tower at the Marshall & Ilesley Bank Building. In addition to the bank features, the Marshall & Ilesley Bank Building also retains spaces that were characteristic of the post-war corporate office building, including an executive office floor, employee cafeteria, and upper levels of offices for various banking departments.

While the ancillary parking structure at Marshall & Ilesley was demolished in 2018, it is the overall integrity of the exterior and interior of the main office building that is the historic landmark in downtown Milwaukee.

The building's interior retains a level of integrity that is unmatched by nearly every comparable post-war bank building in the city. The main lobby, banking hall, and lower-level vault are large, imposing

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 7 Page 8

Marshall & Ilesley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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spaces that retain their historic volumes, finishes, and character-defining features; these spaces in particular have not survived in comparable post-war office buildings in Milwaukee and Madison. A more detailed comparative analysis of post-war bank building and post-war office buildings is included in the as part of the significance statement.

As Anthony Rubano and Carol Dyson noted in "Banking on the Future; Modernism and the Local Bank," post-war bank buildings constructed by independent local banks are increasingly threatened historic resources. As global banking corporations take over these buildings, distinctive exterior features and interior spaces are removed or significantly altered so that they conform to a homogenized corporate identity. The Marshall & Ilesley Bank Building, because it remained under original ownership for 50 years, has largely retained the features that exemplify the post-war modern bank building.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 1

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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**Summary Significance Statement**

The Marshall & Ilsley Bank Building is locally significant under National Register Criterion C for Building Type as a fine example of the Post-War Modern Bank. The years following World War II marked a dramatic shift in the design of bank buildings throughout the country. Led by a series of cultural, economic, regulatory and technological changes, this shift was part of a rebranding of the banking industry during the post-war era, with the staid, traditional, slightly cryptic image of the 19<sup>th</sup> and early 20<sup>th</sup> century bank giving way to a more open, welcoming, and customer-oriented model. This new building type, the Post-War Modern Bank Building, translated this updated image of banking through a combination of Modernist design, new technologies that offered convenience to customers, and a reorganization of public banking spaces for greater efficiency and improved service. The Marshall & Ilsley Bank building is an excellent representation of this post-war building type. The building's International-style design, with its exterior curtain wall divided by vertical concrete mullions and sleek, open bank lobby, clearly represents the progressive, transparent, and customer-oriented image that bankers in the post-war period strove to project. The building also expanded on and advertised the bank's use of new technologies to its customers and the city. The bank included drive-in and walk-up banking facilities that were serviced by state-of-the-art pneumatic tube and closed-circuit television systems; although the drive-in facilities were removed when the parking garage was demolished, the walk-in banking bay remains on the south side of the building. The bank vault in the basement of the bank lobby featured a fifteen-ton door controlled by electronic time locks and linked to a complex alarm system. Other modern systems used throughout the building include central air conditioning, double-glazed windows, and a computer-operated system of two elevators banks serving the bank floors and office floors separately.

The Marshall & Ilsley Bank Building served as the corporate headquarters and main branch for the Marshall & Ilsley Corporation from 1968 to 2011. Founded in 1847 as the Marshall Exchange Company, the firm was one of Milwaukee's earliest financial institutions, and was the state's oldest bank in continuous operation at the time of its purchase by Bank of Montreal in 2011. Reorganized in 1849 as Marshall & Ilsley, the firm evolved from a small exchange house to one of the largest financial institutions in the state in the mid-to-late 20<sup>th</sup> century. At the time of the building's completion in 1968, Marshall & Ilsley had entered an era of tremendous expansion through a series of acquisitions of banks that stretched from the 1960s through the 1990s. With its acquisition of Valley Bank corporation in 1993, M & I became the largest bank in Wisconsin, with a larger share of deposits and more bank offices than any other financial institution in the state. In the late 1990s and early 2000s, while the other large Milwaukee-based banks—Marine Bank, First Wisconsin Bank (Firststar), and Continental Bank and Trust—were absorbed by outside financial institutions, Marshall & Ilsley also remained locally owned and operated.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 2

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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The Marshall & Ilsley Bank Building also represents a period of technological innovation within Marshall & Ilsley that began in the post-war period and continued to the end of the 20<sup>th</sup> century. The corporation pioneered the use of computers for high-speed check processing in the 1960s and became the first bank in Wisconsin to process all of its checks by computer. Because the IBM machines did not include software, M&I created a team within the company to develop its own banking software, which it later sold to client banks around the country. The firm's data processing department expanded exponentially in the 1960s and 1970s, and banks throughout the state contracted with M&I for data services. The bank opened several data processing centers in Wisconsin to handle this business, and eventually expanded service to banks across the country and internationally.<sup>1</sup> In 1976, Marshall & Ilsley partnered with the First Wisconsin Bank, the Midland Bank and the Marine Bank in Milwaukee to create "Take Your Money Anywhere" (TYME) cash terminal system. Although cash terminals tied to single banks were in operation at the time, the TYME system was the first shared cash terminal system in the nation. The first TYME machine placed in operation was located in the Marshall & Ilsley Bank Building's lobby.<sup>2</sup> The company remained on the cutting edge of banking technology through the turn of the 21<sup>st</sup> century with early forays into online banking in the late 1990s.

In an era during which it evolved from a local bank to a diversified financial institution with branches throughout Wisconsin and several other states, the Marshall & Ilsley Bank Building served as the corporate anchor for the company, providing a continued connection to the firm's history within the city of Milwaukee.

The period of significance for Criterion C is 1968, the year that the building was completed.

### **History of Marshall & Ilsley Bank**

#### *Marshall Exchange Company*

The history of the Marshall & Ilsley Corporation can be traced back to 1847, when Samuel Marshall, a native of the Quaker community of Concordia in Pennsylvania, opened a small exchange brokerage on Water Street in Milwaukee. Marshall had first visited the city in 1844 and came again in July 1846 before moving permanently to the city. With \$2,000 borrowed from family friend C. G. Hussey, along with several letters of introduction to prominent citizens, Marshall opened Samuel Marshall & Co. Exchange

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<sup>1</sup> Ellen D. Langill, *Powered by Our Past: 150 Years of Marshall & Ilsley Bank, 1847-1997* (Milwaukee: M & I Corporation, 1997), 134-5.

<sup>2</sup> *Ibid*, 135.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 3

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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Brokers at 196 East Water Street in April 1847.<sup>3</sup>

At the time Marshall opened his brokerage, the city of Milwaukee, which had adopted its City Charter the previous year, was a rapidly-growing hub of trade and industry, attracting new residents from surrounding farms, as well as substantial numbers of Irish and German immigrants. Financial institutions to support burgeoning businesses were in short supply—Andrew Jackson’s “Bank War” against the Second Bank of the United States and the subsequent recession in the late 1830s and early 1840s had instilled a public distrust of banks throughout the country, and as a result, banking had been outlawed in Wisconsin Territory, and was prohibited in the state’s 1848 constitution. Before the establishment of Marshall & Co., only one institution in Milwaukee—the Marine and Fire Insurance Company—provided financial services. Founded in 1839 as an insurance company issuing coverage for buildings and ships, the company also provided several banking services, including issuing paper currency and accepting deposits.<sup>4</sup> Marshall & Co. also skirted around the early prohibition against banks in the state by operating as an exchange brokerage, which exchanged out-of-state paper currency for specie (gold or silver) or local paper currency, and also accepted deposits.

Marshall & Co. quickly established itself within the city, and Samuel Marshall’s reputation continued to grow through the late 1840s. At the end of 1847, Marshall brought William Bell, who had been the firm’s first employee, into partnership. When Bell left the firm to establish the Exchange Bank in 1849, Samuel Marshall brought in a new partner, Charles F. Ilsley. A native of Maine, Ilsley had come to Milwaukee in 1847 to work for the Wisconsin Marine and Fire Insurance Company. The two men announced the creation of their partnership in October of 1848; by the spring of 1849, the firm had begun advertising as “Marshall & Ilsley.” The partnership also marked the expansion of Marshall’s firm from an exchange brokerage to a savings bank, where interest was paid on deposits over two months old. Marshall & Ilsley advertised the savings bank as a way to protect the earnings of “Mechanics, Seamen, Harborers, and others, who may wish to place their surplus means where they will be safe and at the same time draw interest.”<sup>5</sup>

In November 1852, a public referendum on the chartering of banks within the state passed by a wide margin, and the State Legislature subsequently legalized state banking, with the stipulation that these institutions bring a minimum of \$25,000 in capital in order to receive a state charter. The first charter issued in the state was to the State Bank of Madison, with Samuel Marshall and Charles Ilsley as sole shareholders contributing \$25,000 each in capital. Other early bank charters were issued to Milwaukee’s Farmers and Millers Bank (\$50,000 capital) and the Wisconsin Marine and Fire Insurance Company

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<sup>3</sup> Ibid, 11.

<sup>4</sup> Milwaukee Historic Preservation Commission, “First National Bank/First Wisconsin National Bank Building,” Permanent Historic Designation Study Report, June 2007, 5.

<sup>5</sup> Langill, 23.



**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 4

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

Bank (\$100,000 capital).<sup>6</sup> The Marshall & Ilsley bank in Milwaukee continued operation as a private bank through the 1880s. Samuel Marshall moved to Madison to oversee the operation of the new bank, while Ilsley remained in Milwaukee to continue running the bank there.

*The Bank Riot of 1861 and Federal Regulation*

The legalization of banking created a flood of new banks within the state—in the first seven years after the passage of the banking law, over 300 new banks were chartered in the state. Many of these institutions proved fundamentally insecure, operating with little capital and no permanent places of business. This financial instability in the state only worsened as the country headed into the Civil War in 1861. By that time, nearly three-quarters of the collateral backing Wisconsin bank notes consisted of bonds from southern slave states, which became worthless when the first shots of the war were fired. Traveling through Europe in the 1850s, Samuel Marshall had foreseen the problem with southern securities, and instructed Ilsley and their other partner, J. Adler Ellis, not to accept or exchange currency from slave states or to invest in bonds or new business ventures there. This directive helped to keep the Marshall & Ilsley Bank and the State of Madison Bank financially sound.<sup>7</sup> The crisis over worthless currency in the state came to a head in June 1861, when the Wisconsin Bankers Association announced that it would no longer accept currency issued by nearly 40 of the state's 111 banks. The ABA extended that list on June 21st to over 50 banks; on June 24, holders of these discredited notes formed a mob in Milwaukee that marched along Water Street from the Second Ward Bank to the Marine Bank and State Bank of Wisconsin, demanding that the banks exchange them. The mob broke into the Marine Bank and the State Bank of Wisconsin, dragging furniture from the buildings and setting them on fire in the middle of the street. The mob was subdued by the Zouave guard unit, and dispersed before reaching the Marshall and Ilsley Bank.<sup>8</sup>

The bank riot disrupted financial business in Milwaukee for weeks. The state bank comptroller ordered that all banks with southern bonds turn them over to his office for resale in New York, and a state bond was established from the collection of \$100,000 by Milwaukee merchants to back the state's securities. In order to curb "wildcat" banking, the federal government passed the National Banking Act in 1863, which created a single national currency backed by the United States Treasury and established national banks that could issue these notes. The first bank in Wisconsin to receive a national charter was the Farmers and Millers Bank, which became the First Wisconsin Bank in September 1863. Although Marshall & Ilsley banks in Milwaukee and Madison had enough combined capital for a national charter, the partners held off on applying for a national charter due to uncertainty surrounding the conversion to

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<sup>6</sup> Ibid, 27.

<sup>7</sup> Langill, 32

<sup>8</sup> "First National Bank/First Wisconsin National Bank Building," 5; Langill, 36-7.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 5

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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national currency.<sup>9</sup>

Marshall & Ilsley were closely involved in the financial activities of the war through the mid-1860s. Charles Ilsley was appointed a director of the Soldier's Aid Fund in 1862, which offered enlistment bonuses for Union soldiers. Marshall & Ilsley banks were selected to handle the state's first Civil War loan to help the Union pay for the costs of the war, and the bank was the first subscriber of Civil War bonds in the state. When the war ended, M&I was also selected by the state legislature to distribute extra pay to the soldiers returning home. Samuel Marshall, a lifelong Quaker, was an ardent supporter of Alexander Randall, a fellow abolitionist who served as governor during the outbreak of the war, and Abraham Lincoln. While attending a party at the mansion of Governor Edward Salomon Randall, Marshall, and his wife Emma were introduced to General William Tecumseh Sherman, who had just achieved a victory for the Union in Atlanta. Emma Marshall later sent the general flowers for their garden as a small tribute to his service.<sup>10</sup>

*Marshall & Ilsley in the Late 19<sup>th</sup> Century*

In the decades following the Civil War, Marshall & Ilsley continued to play a significant role in the financial and commercial growth of Milwaukee. The firm expanded its investments throughout the city and the state, venturing into railroad companies, iron ore mines, meatpacking, and building materials (including several lumber companies and the Milwaukee Cement Company). The firm was also an early investor in the Milwaukee Railway Company, which provided the first form of mass transit within the city. The bank also responded to expanded demand for personal checking, which emerged as an alternative to paper currency in the 1870s. Samuel Marshall had been a pioneer of personal checking in the state, issuing checks to customers as early as 1848. In 1868, Marshall & Ilsley co-founded the Milwaukee Clearing House Association, which operated as a means for local banks to clear checks from inside and outside of the city. Banks delivered their checks daily to the Clearing House, where they were sorted for joint delivery to out-of-state banks. The Clearing House was led by partner Charles Ilsley for several years.<sup>11</sup>

When it became clear that Milwaukee would dominate the state's post-war economy, Samuel Marshall began to focus more of his energies to the company's Milwaukee bank, and moved back to the city in 1870. The Marshall & Ilsley Bank in Milwaukee had become the largest private bank in the state by the mid-1880s. The firm moved to larger quarters on Broadway in 1884 and remained at this location for nearly 30 years. With the two principal partners growing older, the firm began to expand its number of

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<sup>9</sup> "National Bank Act of 1863." *Gale Encyclopedia of U.S. Economic History*. . *Encyclopedia.com*. (October 15, 2018); Langill,40.

<sup>10</sup> Langill, 33, 39-40.

<sup>11</sup> *Ibid*, 18, 44, 53.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 6

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

shareholders, and the bank finally applied for a state bank charter in 1888. In 1890, Samuel Marshall retired from the State Bank of Madison, turning over the presidency to his nephew Lucian Hanks.<sup>12</sup>

After over 20 years of relative calm, the Panic of 1893 led to the deepest crisis in Wisconsin banking in the state's history. Farm prices and railroad stocks fell steeply throughout the country, and the U. S. Treasury's gold reserves diminished as the public began to sell off assets and convert them to gold. A stock market crash followed the failure of the Philadelphia and Reading Railroad in February of 1893, and banks began to call in loans and withdraw deposits from New York banks. The panic made its way to Wisconsin, where over 400 banks close their doors; many never reopened. In Milwaukee, the Plankinton Bank, Commercial Bank, South Side Savings Bank, and Milwaukee National bank were all forced to cease operations. On July 26, the city's oldest and largest bank, the Wisconsin Marine and Fire Insurance Bank, was forced to close its doors after runs on the bank had removed over \$700,000 of its assets. Only after six months of reorganization was the bank able to reopen for business.<sup>13</sup>

Marshall & Ilsley, along with a handful of other Milwaukee banks including Wisconsin First National, remained open and in a relatively stable position during the panic. By 1895, while the country was still recovering from the depression sparked by the 1893 panic, M & I recorded deposits of over \$3 million. This stability stemmed in part from the bank's conservative reputation and the integrity of the founding partners. Five years before the crash, Marshall & Ilsley were quoted in an interview with a local newspaper urging financial institutions in the state to practice "conservation not speculation," and this position remained the cornerstone of the firm's banking practices through much of its history.<sup>14</sup>

The panic led to a period of banking reform at the state and federal levels, which continued into the early 20<sup>th</sup> century and provided a basis for modern banking practices. More power was delegated to the state to control local banks, and Wisconsin's state constitution was amended to allow for banking reform could be passed by a two-thirds majority within the legislature rather than by referendum.<sup>15</sup>

*Marshall & Ilsley Bank in the Early 20<sup>th</sup> Century*

At the turn of the 20<sup>th</sup> century, Marshall & Ilsley entered a period of changing leadership, increasing specialization, and technological advances within the banking industry. Having sold their stock in the Madison State Bank in 1895, Samuel Marshall and Charles Ilsley's enterprise was now solely focused

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<sup>12</sup> Ibid, 53.

<sup>13</sup> "First National Bank/First Wisconsin National Bank Building," 6-7; "1878-1899: Business and the Economy: Topics in the News." *American Eras*. . *Encyclopedia.com*. (October 15, 2018). <http://www.encyclopedia.com/history/news-wires-white-papers-and-books/1878-1899-business-and-economy-topics-news>

<sup>14</sup> Langill, 57.

<sup>15</sup> "First National Bank/First Wisconsin National Bank Building," 7.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 7

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

on the Milwaukee bank. In 1901, at the age of 81, Samuel Marshall announced his retirement, and Charles Ilsley took over as president. Working under Ilsley were Gustav Reuss, a prominent member of the city's German community who had first joined the firm in the 1860s; John Campbell, John H. Puelicher, who came to the bank when his employer, the Wisconsin Marine and Fire Insurance Bank, was forced to close during the Panic of 1893; and Charles Ilsley's eldest son James. Charles Ilsley's time as president was short lived—he died of a heart attack on December 4, 1904. With Samuel Marshall's death on September 1, 1907, the founding leadership of Marshall & Ilsley was gone.<sup>16</sup>

Gustav Reuss was elected to succeed Charles Ilsley in 1904 and shepherded the bank successfully through the Bank Panic of 1907 before deciding to retire from the business in 1908. Vice-president James K. Ilsley took over the leadership of Marshall & Ilsley, serving as president until 1915. During his presidency, Ilsley oversaw the physical expansion of the firm in Milwaukee. In 1906, M & I constructed its first branch bank building, the Southside Bank, at 374 National Avenue. The branch was designed in the Neo-Classical style popular for bank buildings at the time, with a stone exterior and classical façade marked by substantial square columns. The bank was located near the city's south central business district, and served the Czech, Polish, and Irish communities.<sup>17</sup> In the early 1910s, Marshall & Ilsley began construction on its first purpose-built offices at 721 North Water Street. Designed by local architects Brust, Phillip and Heimerl, the building continued in the Neo-Classical tradition established by the Southside Bank. M & I Vice President John H. Puelicher and Richard Phillip visited several eastern cities to study the design of modern bank buildings there and modeled the new structures on these examples. The temple-front structure featured a limestone façade set slightly back from Ionic, double-height engaged columns and topped with a large classical pediment. The interior featured an impressive double-height lobby with marble floors and wood-paneled walls. Bank officers worked at desks set onto a raised platform separated by a brass railing; additional offices were located on the partial second and third floors. Flanking the lobby were two executive offices with marble fireplaces. The building also featured up-to date technology, including two fireproof vaults built by E. A. Strauss in Chicago. One of the vaults was built to contain the bank's first safe deposit boxes.<sup>18</sup>

State and federal-level bank reform continued into the 20<sup>th</sup> century. Citing concern over poorly capitalized new banks in smaller communities throughout the state, the Wisconsin legislature adjusted its banking laws in 1913 to allow the banking commissioner to limit the number of new chartered banks. At the federal level, a reorganization of the national bank system followed the passage of the Federal Reserve Act of 1913. The act established the Federal Reserve System, which was the central banking system of the United States and created the authority to issues Federal Reserve notes as legal tender

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<sup>16</sup> Langill, 65.

<sup>17</sup> Ibid, 61.

<sup>18</sup> Ibid, 71.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 8

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

throughout the country. Through this new system, twelve Federal Reserve district banks were also created to help control the flow of credit. The new system allowed local banks to lower their individual reserves to ten percent of deposits. Marshall & Ilsley were among the first Wisconsin state-chartered banks to join the Federal Reserve system. Vice President John Puelicher, in his position as chairman of the American Bankers' Association's State Bank Section, encouraged over 500 state banks across the nation to join the system by 1918. Puelicher was also involved in the Federal Reserve's push in the late 1910s to sell war bonds to finance America's role in World War I, traveling throughout the state encouraging the purchase of Liberty bonds to support the war effort.<sup>19</sup>

In 1915, John Ilsley stepped down from the presidency of M & I, and John Campbell became the firm's new president. With vice-president John Puelicher's role within the firm becoming increasingly prominent in the late 1910s, Campbell chose to hand over leadership of the bank to Puelicher in 1920. Puelicher's reputation as a tireless worker and excellent leader helped to bring the bank national prominence during his tenure as president and brought new innovations within the firm through the 1920s. The growing popularity of the automobile during this period led Marshall & Ilsley to expand its investments into supporting industries, including the Bucyrus Erie Company, which manufactured road building machinery, and the A. O. Smith Company, which built chassis for auto makers.<sup>20</sup>

In addition to these new investments, Puelicher helped to lead M & I through a period of increased specialization and the expansion of financial services offered through the bank. He expanded the firm's trust department in 1924 and started a new program that involved encouraging clients to set up deposit accounts, the interest from which could then be used to pay a yearly life insurance program. Growing residential development in Milwaukee's suburbs also led the bank to expand their mortgage department as demand for new loans rose. Such programs anticipated the later evolution toward broader financial planning services within the banking industry.<sup>21</sup> In 1924, in recognition of increasing financial independence of women in the city, Puelicher added a women's department to cater to female clients, complete with a ladies' lounge off the main lobby of the bank equipped with a telephone and equipment for letter writing and financial work.<sup>22</sup>

Puelicher remained focused throughout his time as president on the education and well-being of the bank's employees, establishing in-house education programs for staff, including English lessons for immigrants and classes on banking and current events. The bank also hosted social events and outings for employees. In the mid-1920s, Puelicher placed his executive secretary Gertrude Jacobs in charge of the bank's women's department. In 1926, he appointed her to the position of assistant cashier, and Jacobs

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<sup>19</sup> Ibid, 79; "Federal Reserve Act" (accessed October 15, 2018 <https://www.federalreserve.gov/aboutthefed/fract.htm>)

<sup>20</sup> Langill, 85.

<sup>21</sup> Ibid, 86.

<sup>22</sup> Ibid, 87.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 9

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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became the first woman bank officer in the state.<sup>23</sup>

As Samuel Marshall and Charles Ilsley did before him, John Puelicher took a strong stance against the speculation and credit expansion that floated the boom times of the 1920s, declaring “We ought not to look or hope for a boom, for booms always bring bad conclusions.”<sup>24</sup> Puelicher also continued the philosophy of conservatism in banking set by the founders of the company, refusing an offer from First Wisconsin to join a proposed chain of state banks on the premise that a loss of independent control for the banks was not “consistent with the highest community interest.”<sup>25</sup> This decision set M & I on a different course than First Wisconsin, which became the state’s largest banking network in the early 1930s after a series of mergers.<sup>26</sup>

The stock market crash late in 1929 ushered in another wave of bank failures in the state of Wisconsin in the early 1930s. By 1933, over 100 banks had failed in the state, and over 3,000 had failed throughout the country. In order to restore faith in the banking system, President Franklin D. Roosevelt instituted a national bank holiday from March 6 to March 11 in 1933. All banks were required to close while bank examiners determined which were sound enough to reopen. At the end of the bank holiday, Marshall & Ilsley was declared sound and allowed to reopen immediately.<sup>27</sup> As a result of the holiday in Wisconsin, 48 banks liquidated, 88 developed stabilization plans and 30 were consolidated or absorbed into other banks.<sup>28</sup>

In a further attempt to gain control over the crisis, the federal government created the Federal Deposit Insurance Corporation, an independent agency that insured deposits in banks. All federal and state-chartered banks were required to join. The FDIC, along with the Glass-Steagall Act, which prohibited banks from using deposits to invest in stocks, helped to stabilize the financial industry in the 1930s. While Marshall & Ilsley weathered the Depression without any major changes, the death of John Puelicher in January of 1935 did lead to a change in leadership, with Puelicher’s son Albert named as president. Albert Puelicher shepherded the bank through the remainder of the Depression and helped to retain the bank’s reputation of loyalty to its customers. The bank worked closely with small account holders and businesses to help them through the worst times, and often refrained from calling in loans on struggling clients, choosing instead to watch “the situation as carefully as it could, hoping they would pay back when collections came in.”<sup>29</sup> The bank also showed an uncommon loyalty to its employees

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<sup>23</sup> Ibid.

<sup>24</sup> Ibid, 96.

<sup>25</sup> Ibid, 97.

<sup>26</sup> “First National Bank/First Wisconsin National Bank Building,” 9.

<sup>27</sup> Langill, 98-99.

<sup>28</sup> “First National Bank/First Wisconsin National Bank Building,” 7.

<sup>29</sup> Langill, 105.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 10

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

during this period—although they were required to cut expenses and lower salaries during the worst of the Depression, there were no layoffs, and the firm continued to pay sick employees and sponsor social functions for staff.<sup>30</sup>

*Marshall & Ilsley Expands After World War II*

The economic effects of the Depression in Wisconsin and the rest of the nation came to an end with the beginning of World War II in Europe in 1941. Orders for equipment and munitions reinvigorated Milwaukee's industrial economy, and by 1940, over 46 percent of the city's factories were involved in war-time production.<sup>31</sup> With the attack on Pearl Harbor in December 1941, America entered the conflict, and the war effort subsumed Milwaukee and the entire country. The war also provided investment opportunities to banks in the form of government contracts with various industries. At Marshall & Ilsley, and at banks throughout the country, capital was redirected from civilian industry to provide loans for war-related industries. The bank participated in the defense plant loan program, as well as in wartime shipbuilding. Banks also issued high-interest government war bonds to help finance defense spending—M & I bank invested \$50 million from its reserve fund in these bonds.<sup>32</sup>

At the end of World War II, Albert Puelicher renewed efforts begun by his father in the 1920s to create a "full-service" bank of specialized departments, which he called a "department store of financial services," providing "loans of all kinds, deposits of all kinds, trust department work, safe deposit boxes, and general banking advice."<sup>33</sup> Post-war prosperity helped the bank to develop these new departments. The GI Bill and the post-war demand for housing led to a dramatic increase in mortgage lending at M & I and other banks in Milwaukee, leading to a significant expansion of its mortgage department. The bank also expanded its consumer loan department, which had first been established in 1939 but had seen very little activity in the war years. Several divisions of this department, including the installment loan division, home-improvement-loan division, and automobile division, grew exponentially in the late 1940s and 1950s, as pent-up demand for household goods and automobiles, along with more living space needed by growing families, led customers to the bank. The installment loan division soon grew too large for the bank's Water Street building and moved to new quarters in the Bockle Building at 21<sup>st</sup> Street and Wisconsin Avenue. Due in large part to the success of these departments, the bank's total assets at the end of 1949 were almost triple the amount in 1939, and the number of bank employees had doubled.<sup>34</sup>

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<sup>30</sup> Ibid, 106.

<sup>31</sup> Ibid, 110.

<sup>32</sup> Ibid, 111.

<sup>33</sup> Ibid, 113.

<sup>34</sup> Ibid, 114-15.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 11

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

In 1958, Albert Puelicher stepped aside as president, giving control of the bank over to his son John A. Puelicher; after Albert Puelicher's death in 1963, Jack Puelicher was also chosen as chairman of the board. Under Jack Puelicher's leadership, Marshall & Ilsley entered a new era marked by significant expansion and technological innovation that continued into the late 20<sup>th</sup> century.

In 1947, the Wisconsin legislature placed a freeze on the establishment of branch banks in the state, which curbed the growth of the state's financial institutions in the years after the war, including Marshall & Ilsley, which held only three branches in Milwaukee at that time. The spread of suburban development put increasing pressure on banks to provide branches outside of the city center, and geographic expansion had begun an imperative, even for conservative institutions like M & I. In 1956, the state's Bank Holding Act provided an alternate means of expansion, allowing for holding companies to provide the services of large urban banks to outlying areas as long as each facility maintained its own offices, directors, and bank examiners.<sup>35</sup> In 1958, Marshall & Ilsley took advantage of the new law to form its own holding company, called the Bank Stock Corporation (the name was later changed to the Marshall & Ilsley Corporation). Under the new holding company, M & I conducted a series of mergers in the late 1950s and early 1960s. The first, completed in January 1959, merged M & I with the Northern Bank, the city's fourth largest financial institution. Two months later, the Bank of Commerce approached M & I with an offer to sell their stock to the holding company; however, this second acquisition was delayed through anti-trust litigation begun by the United States Department of the Treasury. While awaiting the end of the litigation, Marshall & Ilsley continued to acquire new banks in towns where there were no competing financial institutions. Between 1960 and 1969, the holding company acquired nine banks throughout Wisconsin, including the Silver Spring Bank, the Bank of Greenfield, The Portage County State Bank, and the Peoples' State Bank of New Holstein.<sup>36</sup>

In the post-war period, Marshall & Ilsley also pioneered the use of new computer technology for banking in Wisconsin. The bank's move into computerized data processing was led by Jack Puelicher, who had been introduced to computers through his time in the military and pushed the firm to adapt the new technology to its business. In 1956, Puelicher hired Richard Buth to computerize the company's check processing department, which at the time were using National Cash Register sorting machines:

Pioneering in the creation of high-speed check processing, Buth worked with the bank's check-printing companies to utilize a special magnetic ink to encode checks so they could be read and processed automatically by a new generation of processors at the rate of 750 per minute [the rate with the previous technology was 900 check per hour]. In 1961 the new system was installed, making M & I the first bank in Wisconsin to

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<sup>35</sup> "First National Bank/First Wisconsin National Bank Building," 7.

<sup>36</sup> Langill, 130.



**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 12

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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announce that all its checks were processed by computer.<sup>37</sup>

The following year, the bank installed an IBM 1401 computer to replace existing processing equipment, and in January 1963, the card reading system for the computer was replaced with a magnetic-tape system.

Other banks in Milwaukee also eager to modernize quickly realized that it would be more economical to subcontract with Marshall & Ilsley to conduct their data processing than to build their own departments, and the firm began offering data processing services to outside banks in 1963. By 1965, the bank's data processing department had grown too large for the building at 721 Water Street, and the department was moved to the former IBM building on East Wisconsin Avenue.<sup>38</sup> By the time that M & I moved its processing department onto the seventh and eighth floors of its new office at 770 N. Water Street in 1968, the firm had opened a second processing center in Appleton, Wisconsin to meet growing demand for its services from other banks.<sup>39</sup>

Because the IBM computers used by Marshall & Ilsley's new data processing department did not include banking software, Richard Buth recruited several young employees from the firm to form its first processing team, which worked to create new computer programs that would meet the specific needs of the bank. The software proved so successful that M & I began selling it to other financial institutions for their own use.<sup>40</sup>

*The Marshall & Ilsley Bank Building*

With the firm expanding rapidly through its holding company, Marshall & Ilsley made plans for a new corporate headquarters and main banking branch in the heart of Milwaukee's financial district, near the bank's current office at 721 Water Street. Foreseeing the eventual need for a larger building, the firm had already purchased a lot at the northeast corner of Water Street and Mason Street in the early 1950s. M & I hired architects Grassold, Johnson, Wagner & Isley to design the new 21-story office tower. Founded in 1935, the Milwaukee-based firm designed a number of buildings for the University of Wisconsin in the post-war period, including the Gym and Pool building, Performing Arts Center for the College of Creative Communications, the Earth & Space Science Building, and the Harry A. Waisman Research Center. Other notable designs include Trinity Memorial Hospital in Cudahy; the Allis Chalmers Research Center in Greendale, and the McMillan Memorial Library in Wisconsin Rapids.<sup>41</sup>

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<sup>37</sup> Ibid, 134.

<sup>38</sup> Ibid, 135.

<sup>39</sup> "First Moves to New Bank in Few Weeks," *M & I News*, May 1968, 1.

<sup>40</sup> Langill, 135.

<sup>41</sup> *Johnson Wagner Isley Widen & Hipp*, promotional brochure [not dated].

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 13

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

The International-Style office tower and attached parking structure contained a generous ground-floor lobby for the bank's main branch, as well as drive-up banking facilities located within the parking structure and one-story walk-up banking bay on its south elevation. The building featured up-to-date technology, including computer-operated elevators which ran at 27-second intervals; a massive bank vault with electronic time locks linked to a complex alarm network, heated exterior sidewalks, and walk-up and drive-in teller stations complete with television monitors.<sup>42</sup> A cafeteria was also included on the third floor of the building for bank staff.

Under Jack Puelicher's direction, the architects designed the interior of the lobby to reflect the "woods and outdoor colors of Wisconsin." A color palate of "wheat gold, pine green, spruce (a bluish green) and spice (a rust shade)" was established for use throughout the building, and was most evident in the lobby, with its Italian antique walnut travertine and walnut-clad walls, and golden aurora fiorita marble floors.<sup>43</sup>

Puelicher also commissioned 37 paintings by noted Wisconsin wildlife painter Owen J. Gromme to hang on the walls of the executive offices on the 6<sup>th</sup> floor.<sup>44</sup>

At the ground-breaking ceremony in April 1966, Jack Puelicher framed the new building as a new chapter in the firm's long history in Milwaukee, as well as a new chapter for the city's downtown, saying "This new building is a testimonial to our commitment to Milwaukee and the revitalization of its downtown, in which we can all take pride."<sup>45</sup>

Marshall & Ilsley began the move into its newly completed building in the summer of 1968; currency reserves and IBM computers within the bank's electronic data distribution department moved first. The bank officially opened for business in October of 1968.<sup>46</sup>

*Marshall & Ilsley in the Late 20<sup>th</sup> and Early 21<sup>st</sup> Century*

In the decades following the opening of the new Marshall & Ilsley Bank Building, the firm continued its program of acquisitions begun in the late 1950s through the turn of the 21<sup>st</sup> century, acquiring dozens of banks throughout the state. The company began to diversify its holdings, acquiring a commercial mortgage company and an equipment leasing company in the early 1970s. The firm also formed an international department in 1970, with relationships with more than 400 international banks. M & I later formed an Investment Management arm and Capital Markets arm to provide money for small businesses.

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<sup>42</sup> "First Moves to New Bank in Few Weeks," 1.

<sup>43</sup> Ross M. Dick, "M. & I. Basks in Warmth of Hues Common to the State," *Milwaukee Journal*, October 8, 1968, 2.

<sup>44</sup> Ibid.

<sup>45</sup> Langill, 125.

<sup>46</sup> Ibid, 127.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section 8 Page 14

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

With new interpretations of the Glass-Steagall Act in the early 1980s, M & I established a Brokerage Services Department to provide retail brokerage services. The corporation also established an Insurance Services Department to provide insurance and annuities in the early 80s.<sup>47</sup>

In 1987, Marshall & Ilsley attempted to buy the Marine Bank of Milwaukee, the city's oldest financial institution and its third-largest at the time. Although Puelicher received a verbal agreement to accept the company's offer, Marine Bank instead accepted a buyout from Bank One. The transaction was the largest acquisition of a Wisconsin bank by an out-of-state holding company in the state's history. In 1993, Marshall & Ilsley completed its largest acquisition to date, of the Valley Bank corporation. This transaction, which added \$4.6 billion dollars in assets and 160 banking offices throughout Wisconsin, made M & I the largest bank in Wisconsin, with more than 280 offices in the state and 17% of the state's total deposits. Although its rival holding company Firststar (former the First Wisconsin National Bank) held more assets and boasted more branches in other states, its holdings in Wisconsin were well behind those of M & I. With its acquisition of \$1.5 billion Advantage Bank in Kenosha in 1997, M & I also overtook Firststar (albeit briefly) as the largest holding company based in the state.<sup>48</sup>

The company's data services department also continued to grow through this period. In 1976, Jack Puelicher hired Dennis J. Kuester, an IBM salesman, as a vice-president. Kuester later assumed responsibility of data services and continued to build the department until he was tapped to replace Jack Puelicher as president in 1987. Kuester oversaw the creation of a new data processing center on Brown Deer Road north of Milwaukee, which opened in 1981. This expanded center offered services to out-of-state banks for the first time in the department's history, beginning with Illinois and expanding nationally and internationally by the late 1980s. The department continued to grow through the 1990s, and by the end of the 20<sup>th</sup> century it had become the fourth largest bank processing center in the country, with processing centers, in Chicago, New York, Boston, Minneapolis, Des Moines, Kansas City, St. Louis, Phoenix, Madison, and Tampa.<sup>49</sup> Its 3,300 clients in 2000 included 19 of the top 20 largest banks in the country.<sup>50</sup>

In 1976, Marshall & Ilsley partnered with the First Wisconsin Bank, the Midland Bank and the Marine Bank in Milwaukee to create "Take Your Money Anywhere" (TYME) cash terminal system. Although cash terminals tied to single banks were in operation at the time, the TYME system was the first shared cash terminal system in the nation. The first TYME machine placed in operation was located in the

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<sup>47</sup> Ibid, 131-132.

<sup>48</sup> Ibid, 131; "M & I's Million-Dollar Man," *Milwaukee Business Journal*, March 22, 1998.

<sup>49</sup> Ibid, 136; "Marshall & Ilsley Corporation," Company-Histories.com (accessed October 15, 2018 <http://www.company-histories.com/Marshall-Ilsley-Corporation-Company-History.html>)

<sup>50</sup> Company-Histories.com.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 15

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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Marshall & Ilsley Bank Building's lobby.<sup>51</sup>

In the late 1990s, Marshall & Ilsley ventured into on-line banking, first unveiling its mortgage website mortgagebot.com in October of 1998, and developing its first full-service on-line banking site in 1999. In its first six months, mortgagebot.com garnered the company over \$30 million dollars in mortgage loans. An article in the June 13, 1999 edition of the *Milwaukee Business Journal* noted, "Although M&I is known for being cautious when entering new lines of business, there has been no hesitation in moving forward with electronic banking." "Most banks have some electronic connection to customers, but what makes M & I's approach unique is that many of its Internet clients may never physically walk into an M&I branch"

Throughout its long history in Milwaukee, Marshall & Ilsley was known for its conservatism and stability. The bank had displayed caution during its expansion in the mid-late 20<sup>th</sup> century, keeping its bank holdings within Wisconsin. In the early-2000s, however, the company began to expand beyond the state, acquiring an increasing number of banks in Florida and Arizona, which were seen as growth markets at the time. During the 2008 financial crisis, the bank, which had substantial mortgage holdings in Arizona, recorded over \$2 billion in losses that year, and nearly \$1.3 billion the following two years. The company borrowed a total of \$21 billion dollars in loans under the federal governments Term Auction Facility (TAF) program (designed to reduce the financial strains in the inter-bank money market) between October 2008 and May 2009 and received an additional \$1.7 billion through the Troubled Asset Relief Program (TARP).<sup>52</sup> These interventions could not stop the downward spiral, and the company was sold to Bank of Montreal (now BMO Harris) in 2011. Local newspapers called the "death of the M & I brand and the loss of corporate headquarters. . . nothing short of Milwaukee tragedies."<sup>53</sup>

### **The Post-War Modern Bank Building**

The years following World War II marked a dramatic shift in the design of bank buildings throughout the country. Led by a series of cultural, economic, regulatory and technological changes, this shift was part of a rebranding of the banking industry during the post-war era, with the staid, traditional, slightly cryptic image of the 19<sup>th</sup> and early 20<sup>th</sup> century bank giving way to a more open, welcoming, and customer-oriented model. This new building type, the Post-War Modern Bank Building, translated this updated image of banking through a combination of Modernist design, new technologies that offered

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<sup>51</sup> Langill, 135.

<sup>52</sup> "Harley, M & I Tapped Fed Loans," *Milwaukee Business Journal*, December 6, 2010; "M&I Pays \$21.4 Million TARP Dividend," *Milwaukee Business Journal*, October 21, 2010.

<sup>53</sup> Steve Jagler, "M & I Bank: The obituary," *On Milwaukee*, May 17, 2011.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 16

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

convenience to customers, and a reorganization of public banking spaces for greater efficiency and improved service.

The genesis of the Post-War Modern Bank Building began with the catastrophic failure of the banking system in America after the Stock Market Crash of 1929. Public trust in banks reached its nadir in the years following the crash, as over one-third of the country's banks failed or were forced to close. In the years following the crash, traditionally-designed bank buildings, with their seemingly unassailable temple-front facades and fortress-like interiors, became reminders of this failure of public trust.

Nearly 20 years later, with economic boom that followed the end of World War II, the banking industry found itself in an entirely new landscape. "A new and fast-moving credit economy fueled by mortgages, automobile loans, and personal loans vastly increased banking profits. To capture the explosive growth, a bank had to be as appealing as possible to the largest number of people. Banks simply could not risk being perceived as stuffy and outdated"<sup>54</sup> At the same time, advances in technology within the industry—from computerized accounting and electronic vault-door design to drive-through and walk-up banking—transformed the way that banks conducted business, both internally and with their customers.

The Depression and World War II hampered new construction through the late 1940s, but by the end of the war, bankers were ready to build new structures that broke with the industry's tainted Depression-era past, showcased new technologies, and projected a progressive, transparent, and consumer-friendly image. During this post-war period, "Bank buildings were transformed from dark, ornate, awe inspiring temples guarded by the prestigious banker to open, glassy stores, incorporating the newest technologies, aesthetics, and materials, inviting to all, and staffed by merchandisers."<sup>55</sup>

In their treatise on Modernism and banking presented at the Preserving the Recent Past II Conference in 2000, Carol J. Dyson and Anthony Rubano described the development of the Modern Bank Building in the mid-20<sup>th</sup> century and outlined several distinguishing features of the building type. These features include:

- ***Transparency and Openness in Public Spaces***

Bank designers in the post-war era sought to create a customer experience that was closer to retail than the more traditional experience in the early 20<sup>th</sup> century, which had been defined by barriers between the bank and depositors. Uninterrupted floor plans within bank lobbies, usually enclosed by walls of glass that brought in natural light and blurred the boundary between exterior and interior, projected a feeling of openness and transparency. Open lobbies were also better able to

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<sup>54</sup> Carol J. Dyson and Anthony Rubano, "Banking on the Future: Modernism and the Local Bank," paper presented at the Preserving the Recent Past II Conference, October 11, 2000, 2-43.

<sup>55</sup> Ibid.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 17

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

handle the increasing number of customers visiting the bank. Bank officers, traditionally either sequestered within offices or placed above the lobby floor and separated from the customers by knee walls, were now placed directly within the lobby, either separated by an open railing or not at all. When offices were required off the bank lobby, they were enclosed with glass to minimize the sense of segregation from the customer. Individual teller booths, which had often featured bars between customer and teller, were replaced by simple, low counters open to the lobby. In some post-war banks, vaults that would previously have been hidden from site in the basement were now given a more prominent place within the public spaces of the bank, sometimes set directly in front of a large window in the lobby and easily viewed from the outside. These updates to the planning of the public bank spaces also dovetailed neatly with the tenets of Modern architecture.

- ***Modern Exterior and Interior Design***

Modern architecture—particularly International-style modernism, with its clean lines and generous use of glass—meshed well with the desire of banks to project an open and transparent image to its customers, and “passively advertised the advanced technology and new services of the facilities.”<sup>56</sup> Viewed as more informal than the Classical or Colonial Revival designs that had been popular with banks in the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, Modern architectural styles were considered more in keeping with the relaxed lifestyles of post-war Americans. At the same time, Modernism’s use of luxurious materials—Italian marble, richly stained wood, brass or bronze metalwork—lent a subdued sense of grandeur. Grand staircases leading to departments on upper floors or the safe deposit rooms in the basement often featured sleek, geometric railings, brass railings, and marble steps.

- ***Focus on Efficiency and Technology***

The banking industry embraced new technologies in the post-war era, which allowed banks to conduct their business more efficiently and serve more customers effectively. Computerized data-processing, electronically-operated bank vaults, and pneumatic tubing systems and closed-circuit televisions for drive-in and walk-up banking were all features of the new modern bank. Wider availability of building technologies such as central air conditioning and fluorescent lighting also allowed banks provide a better experience for visiting customers.

- ***Drive-In and/or Walk-Up Facilities***

Increasing numbers of customers and new technologies led bankers to find ways of serving people outside of the banking lobby through drive-in and walk-up tellers. Drive-in banking became especially popular in suburban areas where the car was the primary method of

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<sup>56</sup> Ibid, 2-45.

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 18

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

transportation, while many banks in urban areas with more foot traffic also employed walk-up facilities, with bank tellers transacting with pedestrian customers through safety-glass windows. Walk-up windows were “perceived to be so convenient that people would stand in line in the rain to use them rather than go inside”<sup>57</sup> Drive-in banking evolved through the 1940s and 1950s, beginning as little more than a glazed hole along an exterior wall to large glass windows set at an angle to improve automobile maneuverability. With the advent of pneumatic tubes, drive-in teller booths could be moved away from the façade of the bank.

The Marshall & Ilsley Bank Building is an excellent representative example of the Post-War Modern Bank Building within the city of Milwaukee. The building’s International-style design, with its exterior curtain wall divided by vertical concrete mullions, and its sleek, open bank lobby, clearly represents the progressive, transparent, and customer-oriented image that bankers in the post-war period strove to project. The open bank lobby features clean lines, glass walls, and luxury materials, and is organized to maximize efficiency and provide a retail-like experience for its clients. Teller stations are located behind a long, continuous counter along the east side that is open to the lobby, and desks for bank officers are set directly onto the lobby floor. The handful of private offices at the south end of the floor are separated from the lobby with glazed walls. The sleek monumental staircase leading to the basement vault and safety deposit rooms features an open metal railing and marble steps.

Marshall & Ilsley had already been experimenting with advanced technology to bring greater efficiency to its internal processes prior to the construction of the new headquarters building in 1968. In its new building, the bank could expand on and advertise its modern business model to customers and the city. The bank dedicated the seventh and eighth floors of the new office tower to its burgeoning data processing department, with spaces that were designed to accommodate massive IBM computers. The bank vault, located within the basement of the banking lobby, features a fifteen-ton door that was controlled by electronic time locks and linked to a complex network of alarms. The building also featured double-glazed windows, central air conditioning, and a computer-operated elevator system, with two elevator bays to service the bank departments on the first through 10<sup>th</sup> floors and the offices on the upper floors.

The building included both drive-in and walk-up facilities, both serviced by state-of-the-art closed-circuit television and pneumatic tube systems. Like many other post-war banks, these original systems have been replaced by ATM kiosks in recent decades. Although the drive-in window at the Marshall & Ilsley Bank Building, originally located on the south wall of the parking garage, is no longer extant, the walk-up banking bay—a critical feature in congested urban areas with high levels of pedestrian traffic—

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<sup>57</sup> Ibid, 2-46.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 19

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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has been retained on the south elevation of the building.

Even as they embraced the Modernist design and technological updates of their new headquarters, Marshall & Ilsley also took special care in the development of the new building to incorporate design elements that represented the long tradition of the bank as an institution, as well as its continued connection to Wisconsin. This reference to tradition is most evident in the design of the executive office level on the sixth floor. In stark contrast to the Modern public spaces, the executive floor was designed in the “Colonial Williamsburg” style, with paneled woodwork and classical trim. This traditional design seemed to indicate that, although the public face of the bank had changed, the company would continue to uphold the same conservative approach to banking that had been the hallmark of its founders.

Early in the design process, M & I president Jack Puelicher also determined that the design of the building’s interior “would reflect as much as possible the woods and outdoor colors common to Wisconsin.”<sup>58</sup> Puelicher developed a color scheme for the bank’s part of the building that included wheat gold, pine green, spruce, and spice; these colors are evident in the walnut paneling, antique walnut travertine, and golden-hued aurora fiorita marble floors of the bank lobby, and were also used in the furniture in the bank lobby and the bank’s office spaces above. Special care was also taken to use Wisconsin materials wherever possible—the trim used in the sixth-floor executive spaces is Wisconsin butternut, and the chairs on the floor were covered with Milwaukee-tanned leather. The wildlife paintings by Owen Gromme that hung on the walls of the executive floor were also a strong visual reminder of the natural beauty of the state.

These interior spaces—rare survivors in post-war office buildings—are largely intact and illustrate the balance that Puelicher sought to maintain between modern design that projected a progressive, transparent, and consumer-friendly image and more traditional elements that would reflect the company’s long tradition as a Wisconsin institution with a solid financial standing.

### **Comparable Post-War Bank Buildings in Wisconsin**

When viewed in relation to other urban, high-rise, post-war bank buildings, the Marshall & Ilsley Bank Building retains more character-defining exterior and interior features than almost all the comparable buildings completed in the 1950s, 1960s, and 1970s in Wisconsin. Below is a summary of these comparable buildings that describes the extant exterior and interior features and alterations that affect their integrity.

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<sup>58</sup> “M. & I. Basks in Warmth of Hues Common to State,” *Milwaukee Journal*, October 8, 1968, part 2, p.1.



**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 20

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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Marine Plaza Building (now Chase Bank Building)

*111 E. Wisconsin Avenue, Milwaukee, WI*

Designed by Harrison & Abramovitz and completed in 1961 as the headquarters for the Marine Bank Company of Milwaukee, the Marine Plaza Building was the first glass curtain-wall skyscraper in the city. The main building is a 22-story rectangular block with a freestanding two-story lobby pavilion on its north end. A large, six-story concrete-frame parking structure is located south of Michigan Street and connected to the south end of the main building by an enclosed pedestrian walkway at the second floor.

Although the exterior of the tower and parking garage are largely unchanged, the public lobby spaces, retail spaces, and the second-floor bank lobby have undergone substantial alterations. The ground-floor lobby space located within the projecting entry bay north of the main tower retains its original features, including terrazzo floors, escalators to the second-floor bank lobby and the basement-level safe deposit room, slender structural columns, and fan-vaulted ceiling. The second-floor bank lobby has been extensively renovated—the banking section of the floor is separated from the rest of the lobby by a non-historic glass enclosure, and the teller desk and other fixtures within the space are also non-historic. New carpeting covers the entire lobby. The only remaining historic elements in this space are the marble panels covering the walls, and a mural by Dallas artist Merritt Yearsley on the south wall of the lobby behind the new banking enclosure. An opening on the west wall of the lobby leads to a non-historic skyway that spans the river and allows direct access to 648 Plankinton Avenue.

The lower bank lobby, accessed from escalators at the ground-floor north-side entrance lobby, contains the safe deposit room and bank vault, and features original marble-clad walls and non-historic carpeted floors.

The east lobby of the building has been completely remodeled and retains no original fixtures or finishes. The space connecting the east lobby to the main north lobby has also been remodeled, with a Dunkin Donuts built within the space. Retail spaces at the south and west sides of the ground floor feature non-historic fixtures and finishes.

The bank retains its six-story parking structure, located south of the bank tower at the southwest corner of N. Water and E. Michigan streets. The parking structure is on an adjacent block and connected to the tower by a second-story skywalk. The original brick drive-up banking structure is located on the ground-floor of the garage at its northeast corner.

US Bank Center (First Wisconsin Center)

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 21

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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*777 E. Wisconsin, Milwaukee, WI*

First Wisconsin Center, a 42-story mixed-use development designed by Skidmore, Owings & Merrill and completed in 1973, features a two-story base that originally housed First Wisconsin Bank's central branch on the first floor, and a galleria with multiple retail spaces and a cafeteria for office workers on its second floor. Offices were also located in an open mezzanine above the banking spaces. The first floor features two public lobbies on the east and west sides of the central banking space. These lobbies retain their original marble floors, multi-sided structural columns, and large planters (the lobby space originally contained planters of multiple sizes grouped together throughout the space; most of these planters have been removed). The banking space also retains original fixtures and finishes, including marble floors, marble-clad teller desk, and a marble-clad deposit station. Non-historic freestanding cubicles are located north and east of the teller desk. The second-floor offices above the banking space were originally open to the east and west lobbies, and were later enclosed with glass.

Escalators at the south end of the east and west lobbies lead to the second-floor galleria. The north end of the galleria contains an information desk and elevator bays leading to the upper floors of the office tower. From this north end, the galleria stretches south, with a central corridor lined with retail spaces. The galleria retains the original marble flooring and marble-clad columns, although new wood panels and light fixtures have been added to the openings around the information desk and elevator bays. The information desk structure is not historic. The water fountain located at the center of the main corridor in the galleria is original to the space and was designed by SOM.

Retail spaces within the south end of the galleria feature non-historic fixtures and finishes. The northeast corner retail space, which now houses Downtown Kitchen, was originally used as a cafeteria for office workers in the building and featured a mural (no longer extant) by Milwaukee artist Edmund Lewandowski. The cafeteria space retains none of its historic fixtures or finishes.

South of the galleria is a small elevator bay and a short connector that leads into the Westin Hotel building south of the main tower. The east wall of this connector opens into a skywalk that leads to a mid-rise office tower also occupied by US Bank.

Drive-up banking facilities are located within the underground parking garage and are accessed through the garage entrance on the east side of the building. The primary parking structure is located on an adjacent lot and is not integrated into the main building structure.

First Savings Plaza

*250 E. Wisconsin Avenue, Milwaukee, WI*

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 22

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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250 E. Wisconsin Avenue (originally First Savings Plaza) is a 19-story office tower designed by Chicago architects Perkins & Will and completed in 1973. The building includes a five-story parking structure that is integrated within the office tower; additional retail space is located on the ground floor of the parking structure at its north end. The building has undergone a complete renovation since it was purchased in 2015. The central lobby is brand new and is flanked by retail space at the east and west ends of the floor; the east space is currently occupied by Associated Bank. No historic fixtures or finishes remain in any of the first-floor spaces.

Upper floors within the building were also completely renovated in the last several years. The building retains a drive-thru banking facility on the ground floor of the parking structure.

Continental Bank & Trust Company  
*735 W. Wisconsin Avenue, Milwaukee, WI*

735 W. Wisconsin Avenue is a 12-story office tower built for the Continental Bank & Trust Company. The building was designed by Miller, Walz, Diedrich & Associates and completed in 1968. The Brutalist design features heavy, unfinished concrete vertical piers separating window bays. Spandrel panels below each bay are also unfinished concrete. The first floor of the building originally housed the bank lobby for Continental Bank & Trust. The space featured exposed concrete walls, columns, and ceilings, and terrazzo floors. Oversized rectangular hanging fixtures illuminated the space. A long teller counter was installed along the south wall of the space, with deposit stations at the center of the floor. A one-story enclosed bay at the southeast corner of the lobby contained the vault; the top of the bay was used as a small mezzanine office space.

Although the exposed concrete elements and light fixtures remain, all other elements of the bank lobby have been altered. The original floors have been replaced with square tile flooring and carpeting; the original teller counter and deposit stations were replaced; a new information desk was added to the space; and the walls of the vault bay were covered, and the upper mezzanine removed.

Upper office floors within the building were completely reconfigured as part of a conversion to multi-residential use in 2018, which also included window replacement on the upper floors. Exposed concrete ceilings on these floors were painted, and new fixtures and finishes installed in the corridors throughout and new units throughout.

Although the building was not constructed with a parking garage, a small drive-up banking structure is located south of the tower.

Anchor Building

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 23

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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*25 West Main Street, Madison, WI*

Outside of Milwaukee, the only other comparable high-rise post-war bank building (based on a search of the WHS Architecture and History Inventory) is the Anchor Building in Madison. The nine-story concrete and glass structure was designed by John J. Flad & Associates and completed in two phases between 1965 and 1975. The building served as the home of the Anchor Saving and Loan Association, which was founded in Madison in 1919.

In 2013, the building was expanded and renovated as an office building, with Anchor Bank retaining its corporate headquarters and ground floor banking facilities in the space. As part of the renovations, the original grid of distinctive projecting concrete panels and second floor projecting balconies were removed from the facades and new glass curtain walls installed. The interior spaces were completely renovated, with no historic fabric remaining.

**Other Post-War "Office Tower with Low Block" Buildings in Milwaukee**

The Wisconsin District State Office Building  
*819 North 6<sup>th</sup> Street in Milwaukee*

The Wisconsin District State Office Building was designed by Grellinger, Rose, Jurener, Klunb, Rappl, Hass, Inc. and completed in 1961. While the building does have a main tower and low block, in contrast to the Marshall & Ilsley Bank Building, the low block is not an adjacent, compatibly designed structure minimally attached to the main tower with a hyphen connector but is a fully integrated extension of the base of the main building, housing the building's main lobby. The design of the west wall of the base under the tower is carried seamlessly through the west wall of the one-story block, and the arched entrance canopy at the main entrance to the lobby is identical to the arched window canopies that extend along the entire first floor of the building's south elevation. The north elevation of the one-story low block repeats the fenestration pattern of the first floor along the west and south elevations under the tower. As such, the building is not a good comparison for the Marshall & Ilsley Bank Building.

Clark Building (Greyhound Terminal and Office Building)  
*633 West Wisconsin Avenue, Milwaukee, WI*

The Clark Building at 633 West Wisconsin Avenue, designed by architect Robert Lee Hall and Associates and completed in 1965-66, is a more comparable example of a speculative office building designed with a high-rise office tower and connecting low block. The main building is a 22-story International Style rectangular office building with a concrete exterior frame housing a large entrance

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 24

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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lobby and retail spaces on the first floor and office spaces above. A long, rectangular five-story concrete block extends from the south elevation of the office tower. The ground floor of the structure housed the main terminal for the Greyhound Bus Company from 1965-2007, and the upper levels served as parking for the terminal and office tower.

The exterior of the building is primarily intact, but some storefront windows and all the upper floor windows in the office tower have been replaced. The main entrance lobby and retail spaces on the ground floor retain no historic fabric, and the upper floor office spaces have been renovated with non-historic finishes. The Greyhound terminal area and waiting room spaces remain but have been altered—the tourist bureau area was converted to offices and the original ticket counter and snack bar have been removed.

In 2017, the SHPO determined that the Clark Building did not meet eligibility criteria for listing in the Wisconsin State Register and National Register of Historic Places.

**Conclusion**

The Marshall & Ilsley Bank Building is locally significant under National Register Criterion C for Building Type, as a fine example of the Post-War Modern Bank, a building type that projected the dramatic shifts in the banking industry in the years following World War II through a combination of Modernist design, new technologies that offered convenience to customers, and a reorganization of public banking spaces for greater efficiency and improved service. The building's International-style design, with its exterior curtain wall divided by vertical concrete mullions and sleek, open bank lobby, clearly represents the progressive, transparent, and customer-oriented image that bankers in the post-war period strove to project. The building also expanded on and advertised the bank's use of new technology to its customers and the city, including drive-in and walk-up banking facilities serviced by pneumatic tube and closed-circuit TV systems and an electronically controlled vault. The bank also featured modern building systems, including central air conditioning, a computer-operated elevator system, and double-glazed windows.

The Marshall & Ilsley Bank Building served as the corporate headquarters and main branch for the Marshall & Ilsley Corporation from 1968 to 2011. At the time of the building's completion in 1968, Marshall & Ilsley had entered an era of tremendous expansion through a series of acquisitions of banks that stretched from the 1960s through the 1990s. The corporation pioneered the use of computers for data processing through the 1960s and early 1970s, and Marshall & Ilsley partnered with three Milwaukee banks in the mid-1970s to develop the "Take Your Money Anywhere" (TYME) cash terminal system, which was the first shared ATM system of its kind in the country.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 8 Page 25

Marshall & Ilesley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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In an era during which Marshall & Ilesley evolved from a local bank to a diversified financial institution with branches throughout Wisconsin and several other states, the Marshall & Ilesley Bank Building served as the corporate anchor for the company, providing a continued connection to the firm's history within the city of Milwaukee.

**Preservation Activities**

The Marshall & Ilesley Bank Building served as the main banking branch and Milwaukee offices for BMO Harris until 2020, when the bank moved its branch and offices to the new 25-story building constructed on the lot just north of the Marshall & Ilesley Bank Building, on the site of the previously demolished parking structure. The building is currently owned by WWB Development II LLC. WWB Development II LLC plans to rehabilitate the property for continued commercial use utilizing state and federal historic tax credits. A Part 1 of the Historic Preservation Certification Application (HPCA) for preliminary determination for individual listing in the National Register of Historic Places was approved by the National Park Service on April 22, 2019.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 9 Page 1

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section 9 Page 2

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section 10 Page 1

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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**Verbal Boundary Description**

The Marshall & Ilsley Bank Building is situated on a .725-acre rectangular parcel that is defined by the legal parcel boundary as follows: Lot 1 of Block 10, Plat of Milwaukee, in the Southeast  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of Section 29 and the Southeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 28 in Town 7 North, Range 22 East in the City of Milwaukee, Milwaukee County, Wisconsin.

The boundary is shown on the accompanying Site Map in Figure 1.

**Boundary Justification**

The National Register boundary encompasses the extant tower building, north connector, loading dock, and walk-up banking plaza that were constructed in 1968 as the Marshall & Ilsely Bank Building. The property north of the connector and new construction are a separate legal parcel and not included in the proposed National Register boundary.

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section Photos Page 1

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

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**Photo Log**

**Name of Property:** Marshall & Ilsley Building

**City or Vicinity:** Milwaukee

**County:** Milwaukee **State:** Wisconsin

**Photographer:** Emily Ramsey, Rachel Barnhart

**Date Photographed:** March 2019, May 2020

**Location of Original Digital Files:** State Historic Preservation Office, Wisconsin Historical Society

**Photo 1:** West and south elevations, looking northeast

**Photo 2:** South elevation, looking north

**Photo 3:** West elevation, looking east

**Photo 4:** South and east elevations, looking north

**Photo 5:** South elevation, looking north

**Photo 6:** North elevation, looking southeast

**Photo 7:** South and east elevations, looking northwest along East Mason Street

**Photo 8:** South and east elevations, looking north from south side of East Mason Street

**Photo 9:** East elevation, looking west

**Photo 10:** North end of west elevation, looking southeast

**Photo 11:** West elevation, looking south along ground floor

**Photo 12:** South elevation, looking northwest along ground floor at plaza

**Photo 13:** South elevation, looking east at walk-up banking enclosure

**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Photos Page 2

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**Photo 14:** West elevation, looking northeast

**Photo 15:** West elevation, façade detail

**Photo 16:** Basement, looking west through bank vault lobby

**Photo 17:** First floor, banking lobby, looking southeast from bank vault stair

**Photo 18:** First floor, banking lobby, looking north from south end

**Photo 19:** First floor, banking lobby, looking south along teller windows

**Photo 20:** First floor, banking lobby, looking north to elevator bank

**Photo 21:** Third floor cafeteria, looking south

**Photo 22:** Sixth floor executive offices, looking south

**Photo 23:** Sixth floor board room, looking north

**Photo 24:** Typical upper floor offices (seventh floor), looking west at elevator lobby

**Photo 25:** Typical upper floor offices (seventh floor), looking southwest

**Photo 26:** Typical upper floor offices (eleventh floor), looking east in elevator lobby

**Photo 27:** Typical upper floor offices (eleventh floor), looking south along office corridor

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 3

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**List of Figures**

**Figure 1.** Marshall & Ilsley Bank Building Site Map and Exterior Photo Key

**Figure 2.** Marshall & Ilsley Bank Building – Current Basement Plan and Photo Key

**Figure 3.** Marshall & Ilsley Bank Building– First Floor Plan and Photo Key

**Figure 4.** Marshall & Ilsley Bank Building – Third Floor Plan and Photo Key (Cafeteria)

**Figure 5.** Marshall & Ilsley Bank Building – Typical Upper Floor Plan and Photo Key (Sixth Floor)

**Figure 6.** Marshall & Ilsley Bank Building – Typical Upper Floor Plan and Photo Key (Seventh Floor)

**Figure 7.** Marshall & Ilsley Bank Building – Typical Upper Floor Plan and Photo Key (Eleventh Floor)

**Figure 8.** Marshall & Ilsley Bank Building, USGS Map and UTM Coordinates

**Figure 9.** Rendering of the Marshall & Ilsley Bank Building (M & I Booklet, 1964)

**Figure 10.** Rendering showing Marshall & Ilsley Bank Building at the center of Milwaukee's financial and business district (M&I Booklet, 1964)

**Figure 11.** Marshall & Ilsley Bank President Jack A. Puelicher operates one of the new closed-circuit tellers at the new bank building (Milwaukee Journal, October 8, 1968)

**Figure 12.** Detail of the exterior of the Marshall & Ilsely Bank Building, c. 1968 (Marketing Brochure for Johnson, Wagner, Ilsey, Widen & Hipp)

**Figure 13.** Interior view of teller bank along east wall of lobby, c. 1968 (Marketing Brochure for Johnson, Wagner, Ilsey, Widen & Hipp)

**Figure 14:** Interior view of lobby, looking southeast from bank vault stair (Marketing Brochure for Johnson, Wagner, Ilsey, Widen & Hipp)

**Figure 15:** View of the Marshall & Ilsley six floor offices under construction (top) and third floor cafeteria (bottom c. 1968 (M&I and You, published 1993)

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 4

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**Figure 16:** Exterior of Marshall & Ilsley Bank Building, c. 1975, looking southeast

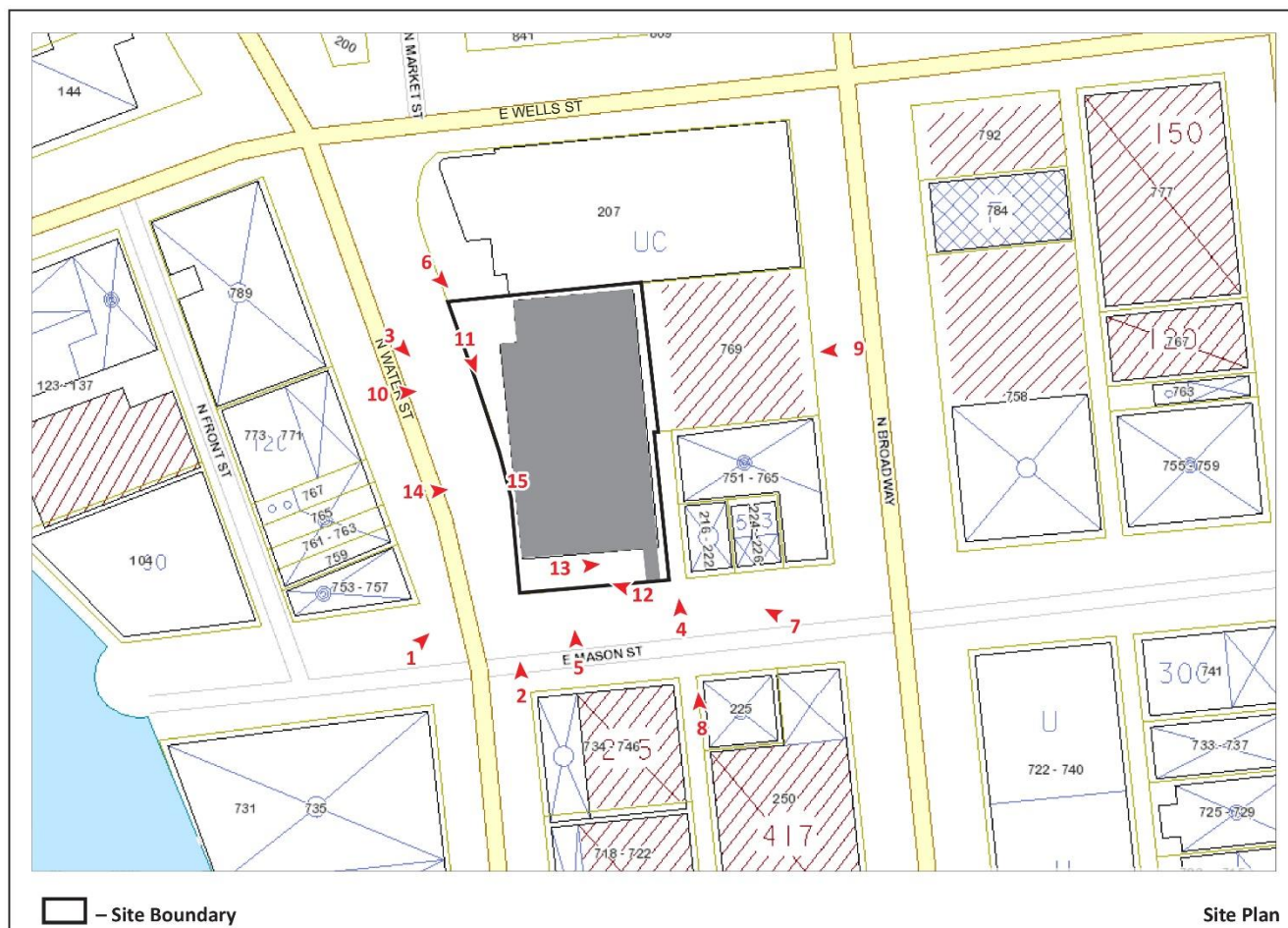
**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 5

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 1.** Marshall & Ilsley Bank Building Site Map and Exterior Photo Key



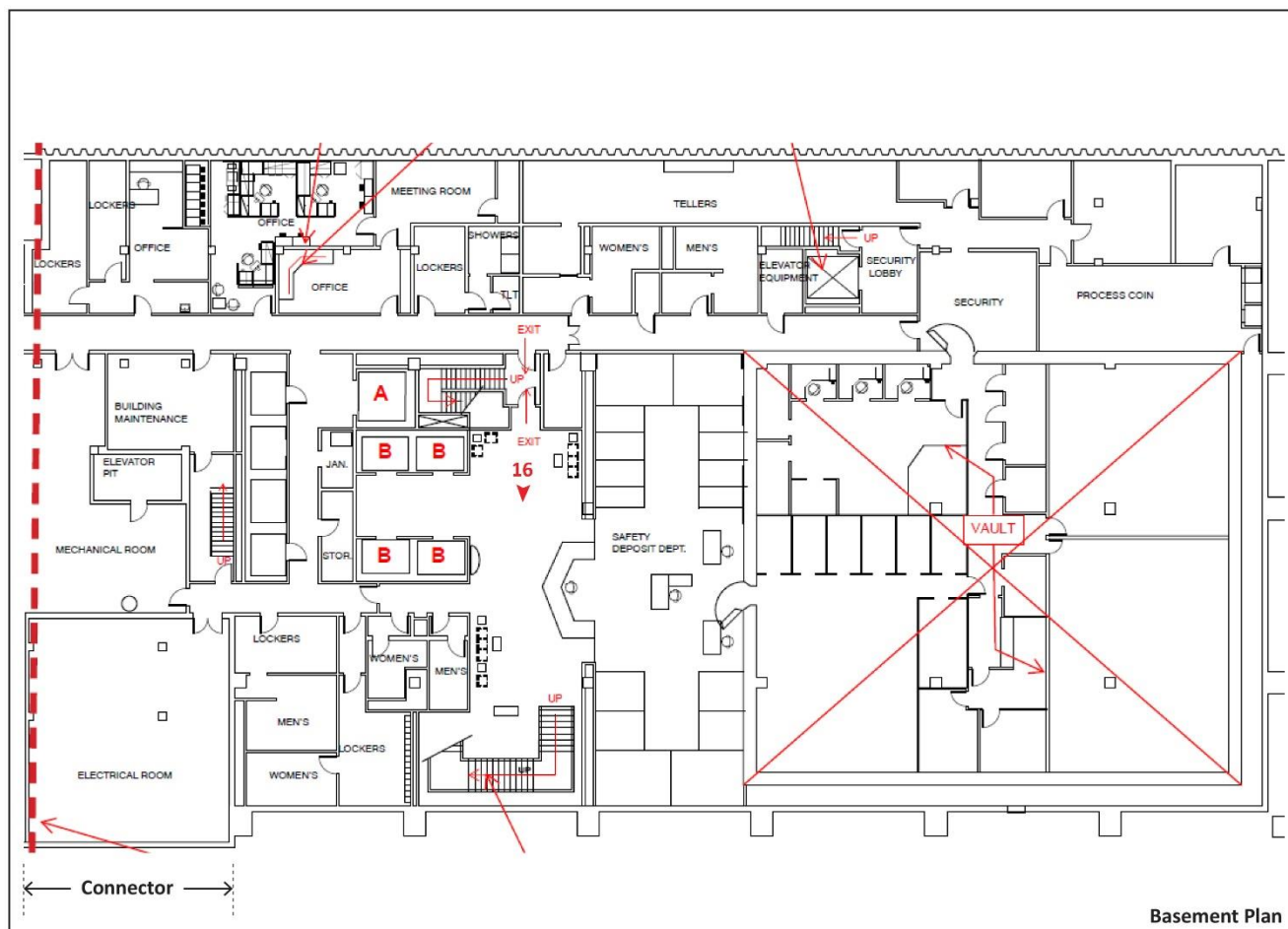
**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 6

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 2. Marshall & Ilsley Bank Building – Current Basement Plan and Photo Key**



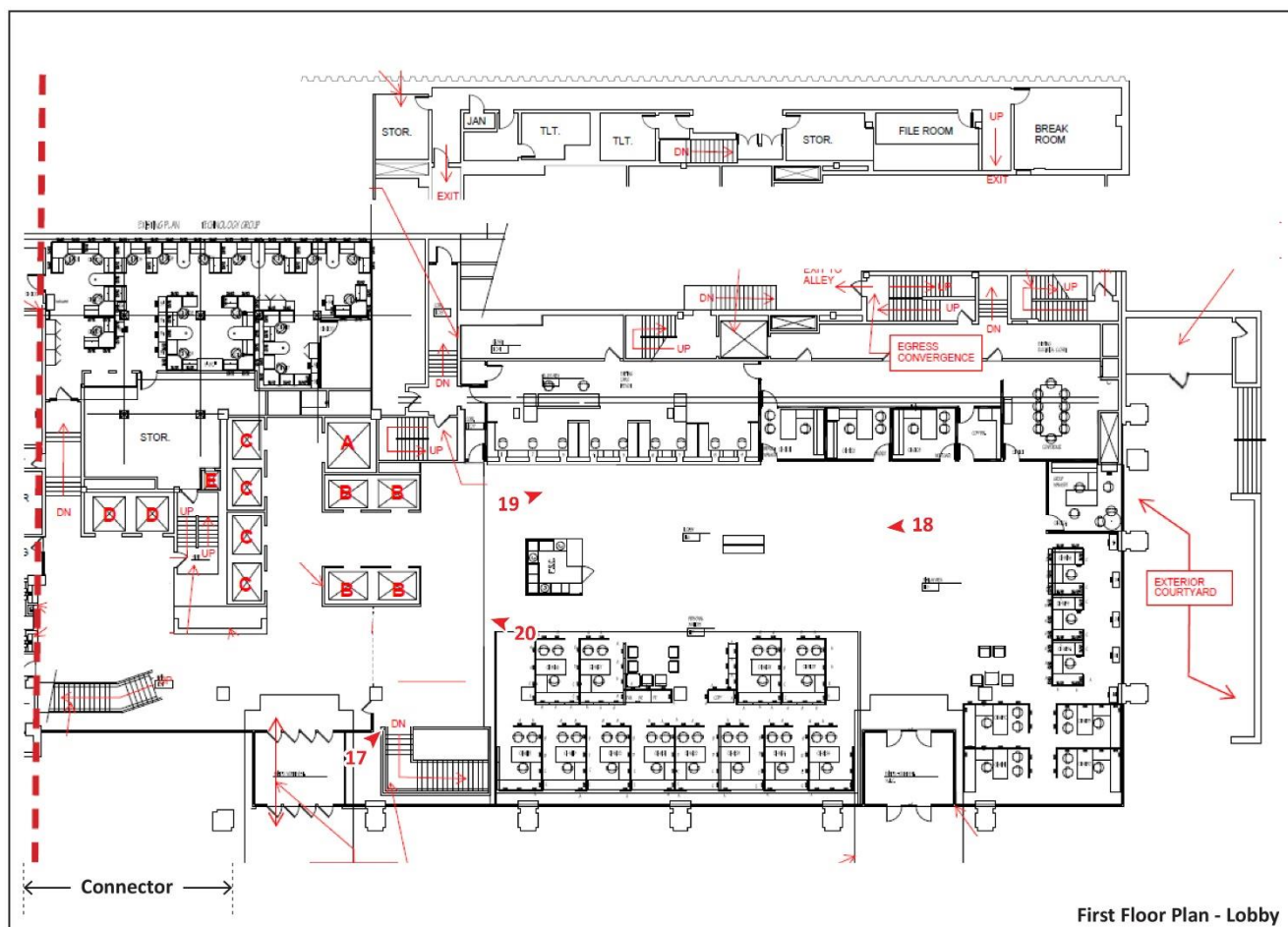
**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 7

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 3.** Marshall & Ilsley Bank Building– First Floor Plan and Photo Key



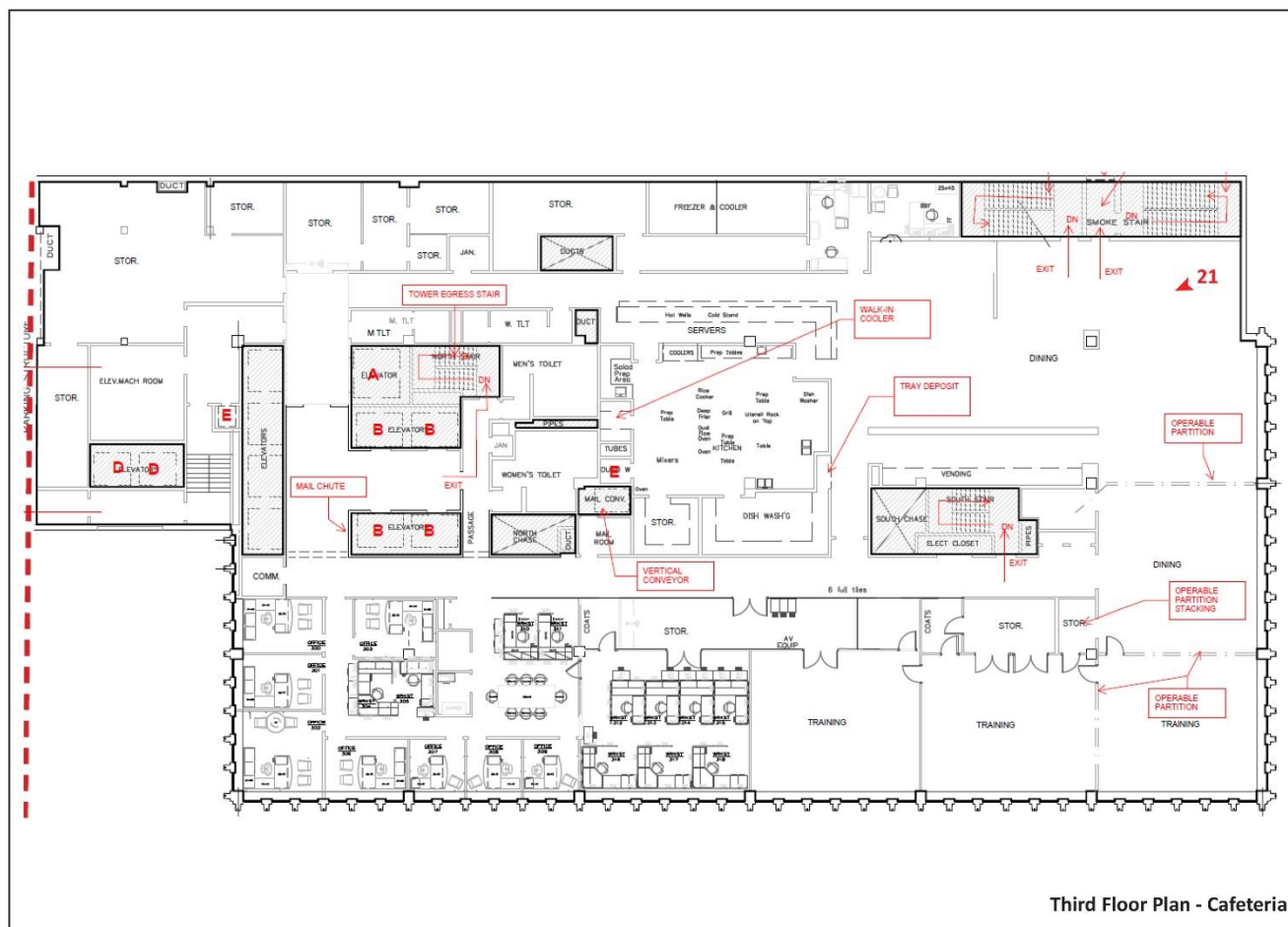


# National Register of Historic Places

## Continuation Sheet

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 4. Marshall & Ilsley Bank Building – Third Floor Plan and Photo Key (Cafeteria)**



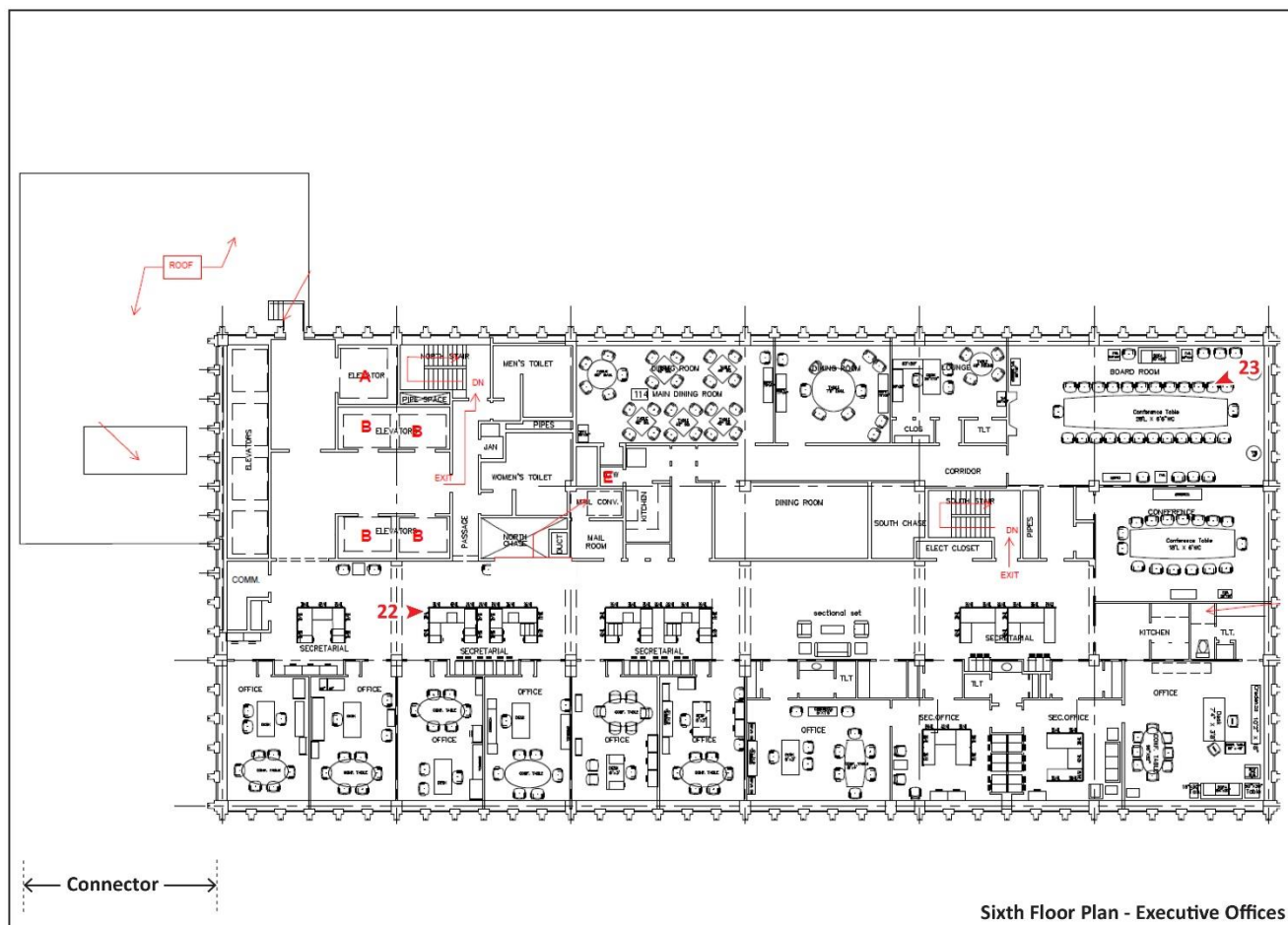
**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 9

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 5.** Marshall & Ilsley Bank Building – Typical Upper Floor Plan and Photo Key (Seventh Floor)



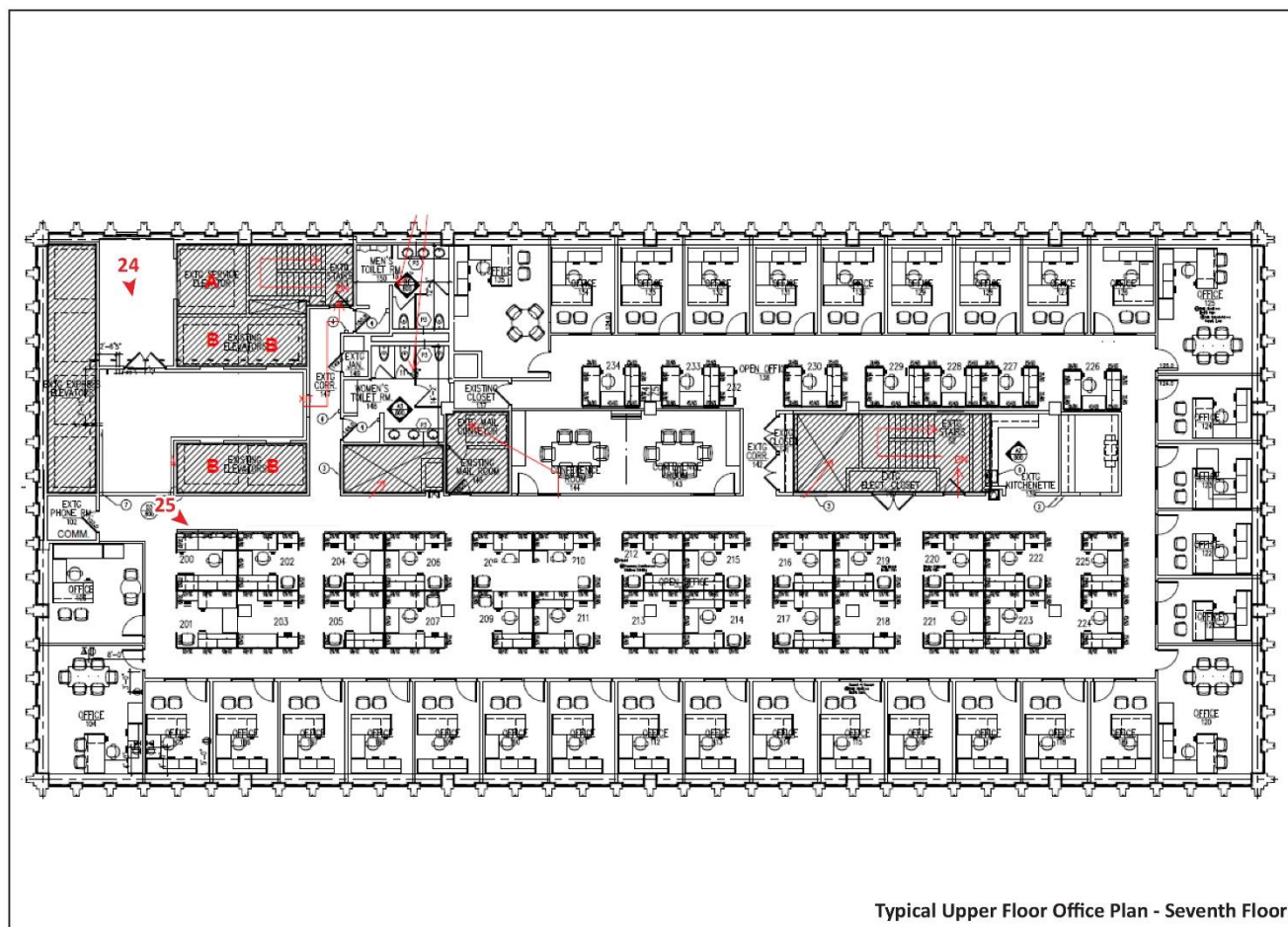
**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 10

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 6.** Marshall & Ilsley Bank Building – Typical Upper Floor Plan and Photo Key (Seventh Floor)



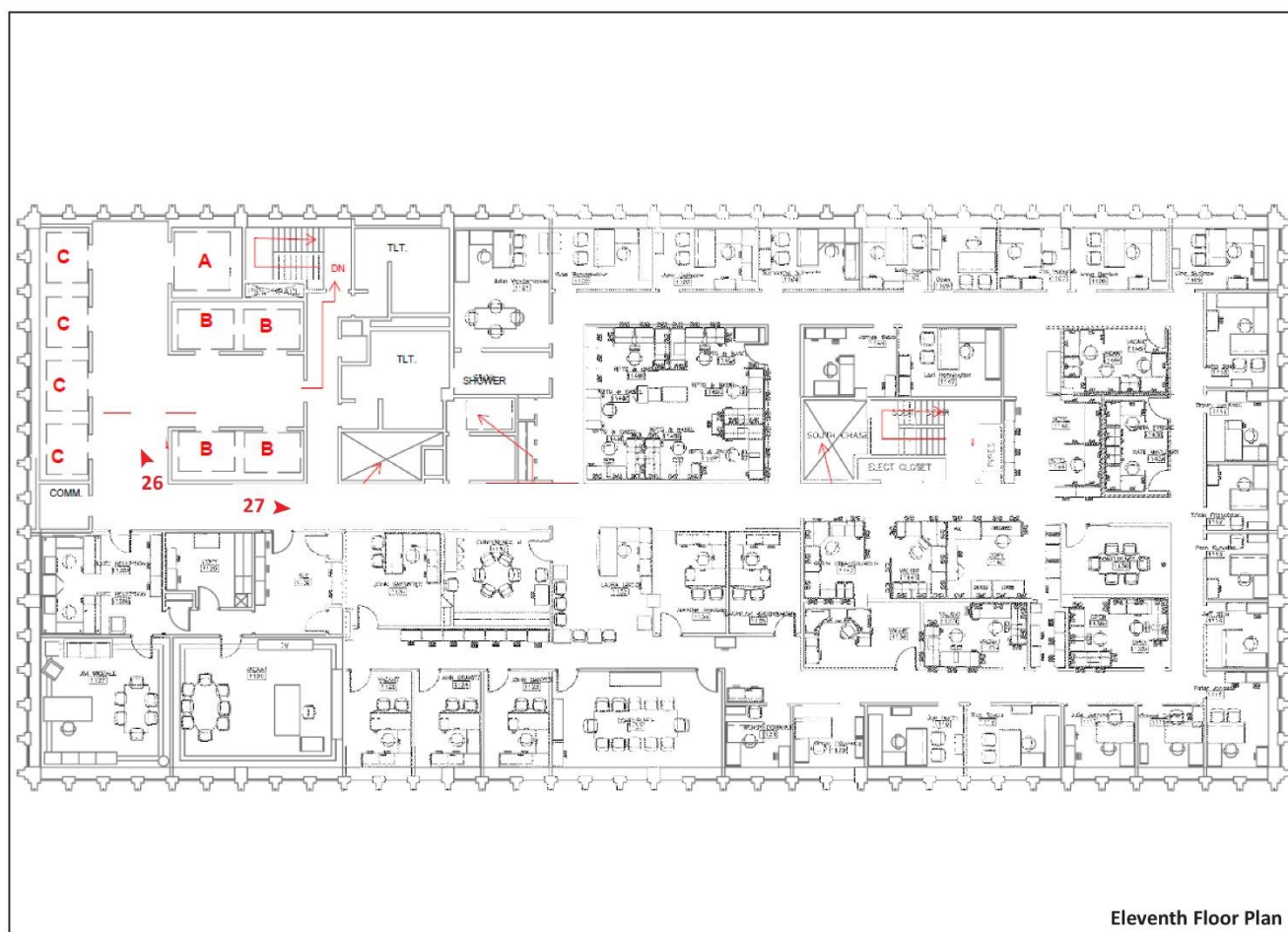
**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 11

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 7.** Marshall & Ilsley Bank Building – Typical Upper Floor Plan and Photo Key (Eleventh Floor)



**Eleventh Floor Plan**



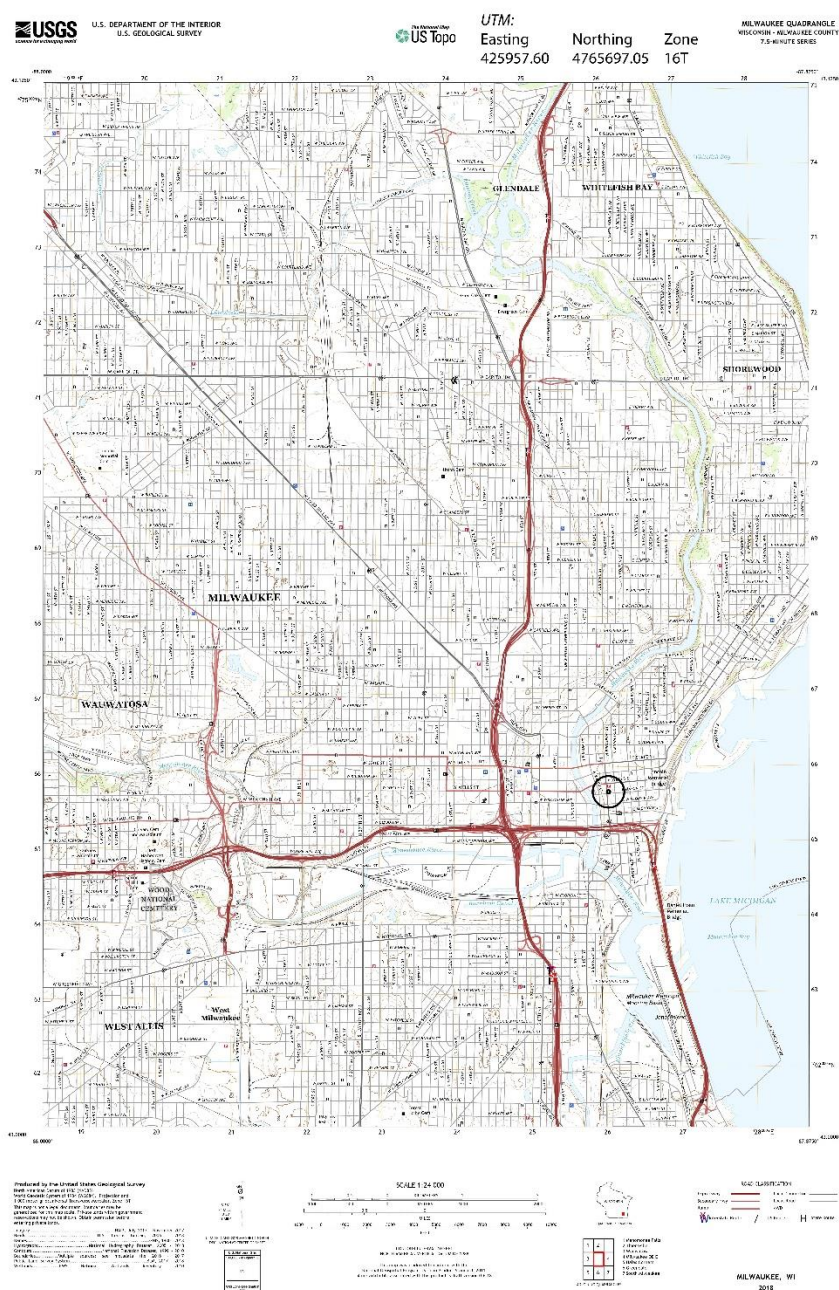


# National Register of Historic Places

## Continuation Sheet

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 8.** Marshall & Ilsley Bank Building, USGS Map and UTM Coordinates  
Zone: 16T, Easting: 425957.60, Northing: 4765697.05



**United States Department of the Interior**  
National Park Service

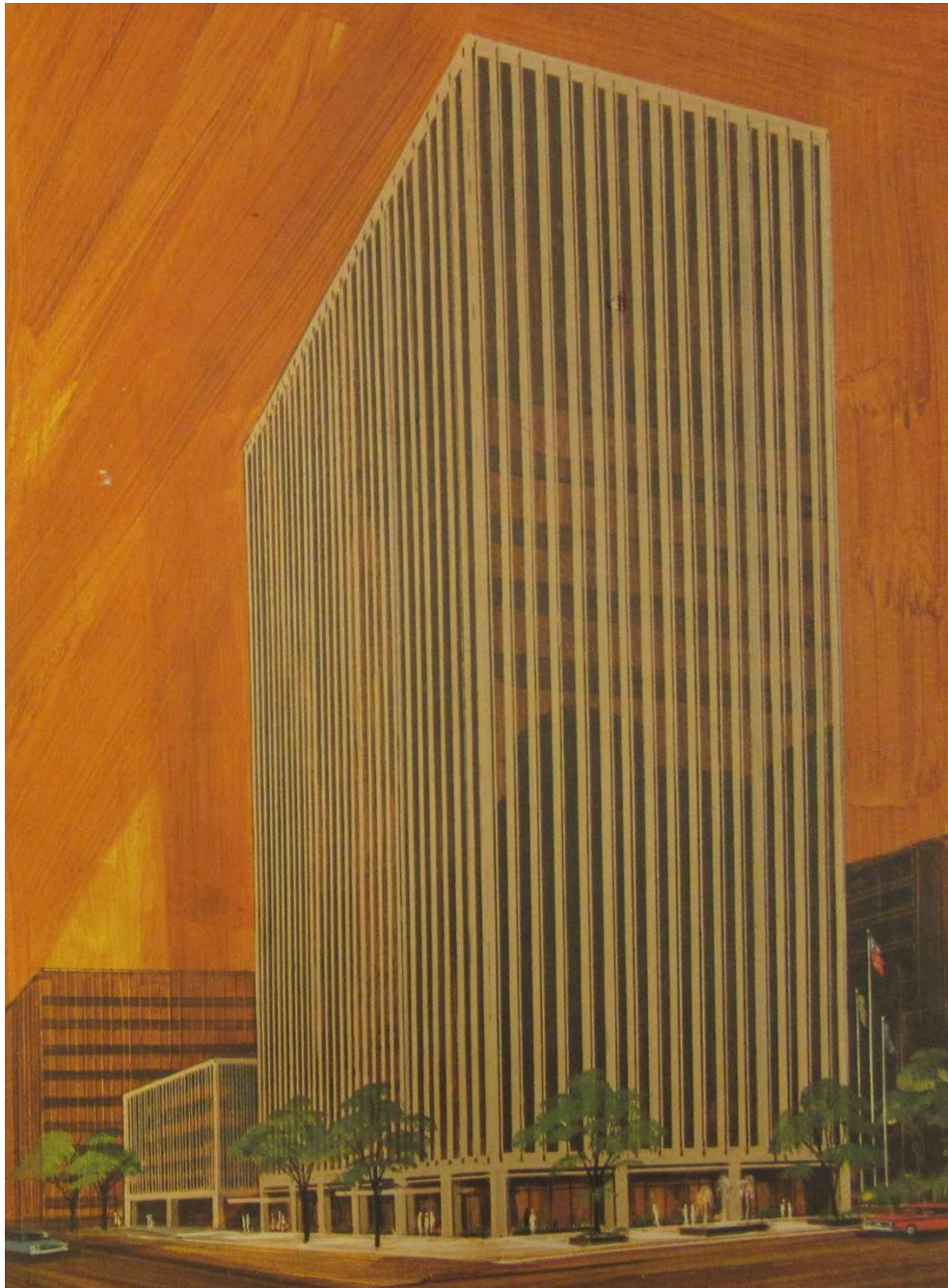
**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 13

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**Figure 9.** Rendering of the Marshall & Ilsley Bank Building (M & I Booklet, 1964)





**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 14

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 10.** Rendering showing Marshall & Ilsley Bank Building at the center of Milwaukee's financial and business district (M&I Booklet, 1964)



**United States Department of the Interior**  
**National Park Service**

**National Register of Historic Places**  
**Continuation Sheet**

Section Figures Page 15

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 11.** Marshall & Ilsley Bank President Jack A. Puelicher operates one of the new closed circuit tellers at the new bank building (Milwaukee Journal, October 8, 1968)





**United States Department of the Interior**  
National Park Service

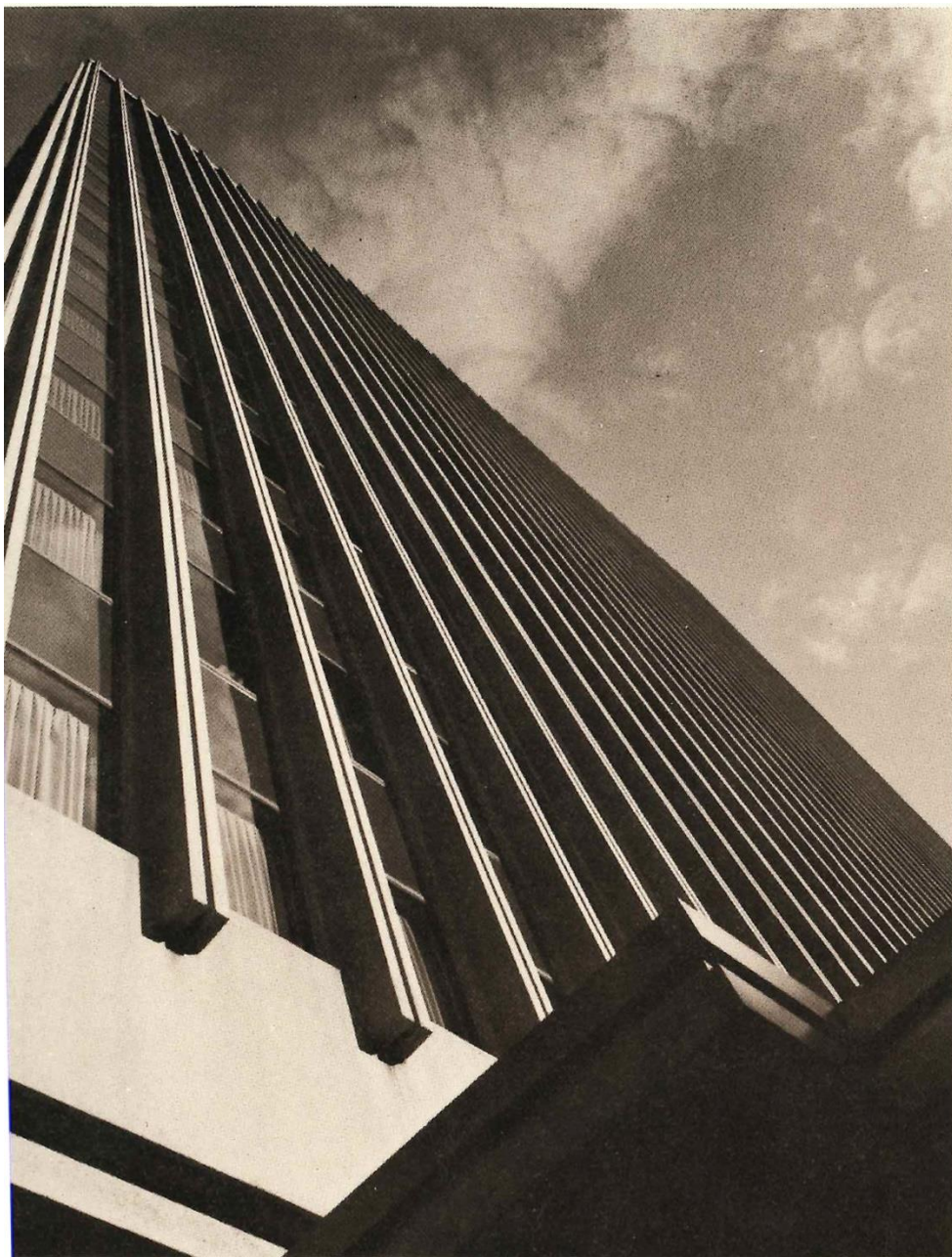
**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 16

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**Figure 12.** Detail of the exterior of the Marshall & Ilsely Bank Building, c. 1968 (Marketing Brochure for Johnson, Wagner, Ilsey, Widen & Hipp)



**United States Department of the Interior  
National Park Service**

**National Register of Historic Places  
Continuation Sheet**

Section Figures Page 17

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**Figure 13.** Interior view of teller bank along east wall of lobby, c. 1968 (Marketing Brochure for Johnson, Wagner, Ilsey, Widen & Hipp)





**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 18

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 14:** Interior view of lobby, looking southeast from bank vault stair (Marketing Brochure for Johnson, Wagner, Ilsey, Widen & Hipp)



**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 19

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

**Figure 15:** View of the Marshall & Ilsley sixth floor offices under construction (top) and third floor cafeteria (bottom) c. 1968 (M&I and You, published 1993)





**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
Continuation Sheet

Section Figures Page 20

Marshall & Ilsley Bank Building  
Milwaukee, Milwaukee County, Wisconsin

---

**Figure 16:** Exterior of Marshall & Ilsley Bank Building, c. 1975, looking southeast

