

United States Department of the Interior

National Park Service

National Register of Historic Places Registration Form**1. Name of Property**Historic name: Louisville Federal Reserve BankOther names/site number: JFCD 334Name of related multiple property listing: NA**2. Location**Street & number: 410 S. 5th StreetCity or town: LouisvilleState: KentuckyCounty: Jefferson CountyNot For Publication: NAVicinity: NA**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 at the following

level(s) of significance: national X statewide local
Applicable National Register Criteria: X A B X C D

Signature of certifying official/Title: **Craig Potts/SHPO**

Date

 Kentucky Heritage Council/State Historic Preservation Office

State or Federal agency/bureau or Tribal Government

In my opinion, the property meets does not meet the National Register criteria.

Signature of commenting official:

Date

State or Federal agency/bureau or Tribal Government

Louisville Federal Reserve Bank

Name of Property

Jefferson County, Kentucky

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4. National Park Service Certification

I hereby certify that this property is:

___ entered in the National Register

___ determined eligible for the National Register

___ determined not eligible for the National Register

___ removed from the National Register

___ other (explain:) _____

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property

Private:

☐

Public – Local

☒

Public – State

☐

Public – Federal

☐

Category of Property

Building(s)

☒

District

☐

Site

☐

Structure

☐

Object

☐

Louisville Federal Reserve Bank

Name of Property

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Number of Resources within Property

Contributing

1

1

Noncontributing

buildings

sites

structures

objects

Total

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

COMMERCE/TRADE: Bank

Current Functions

GOVERNMENT: Government Office

7. Description

Architectural Classification

MODERN MOVEMENT

Materials:

Foundation: STONE/Granite

Walls: STONE/Limestone

Fenestration: METAL

Roof: ASPHALT

Louisville Federal Reserve Bank

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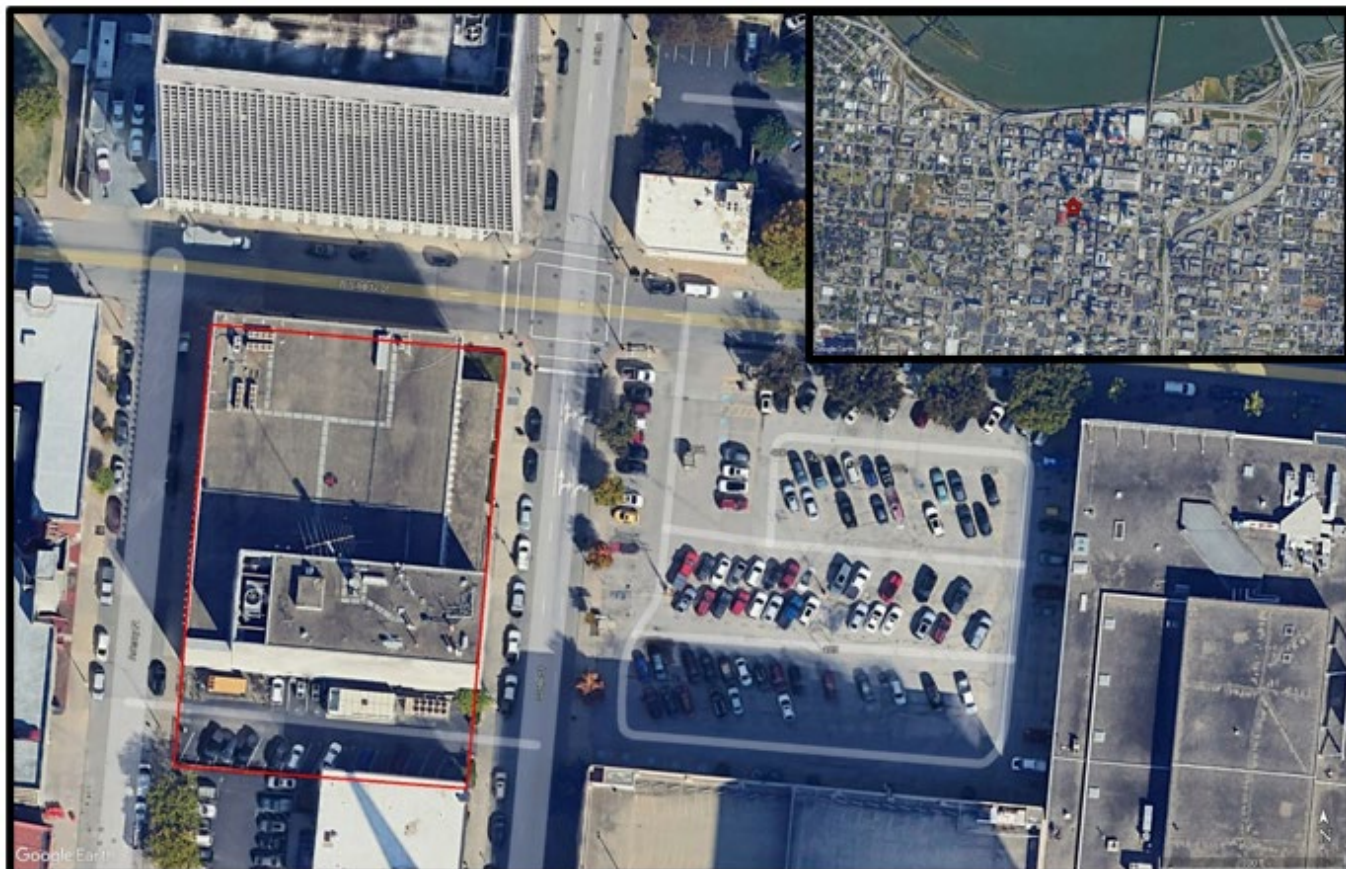
Jefferson County, Kentucky

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Narrative Description

Summary Paragraph

The Louisville Federal Reserve Bank (JFCD 334) is a multi-story building constructed in 1958 in the heart of Downtown Louisville, Kentucky. The building is located at 410 S. 5th Street, at the southwest corner of S. 5th and W. Liberty Streets and encompasses approximately 0.85-acres. The property is bounded on the north by W. Liberty St., on the east by S. 5th St., on the south by an unnamed alley, and on the west by Armory Place. It is designed in the Modern Style. The building, which was built to serve as the new, more advanced and technologically capable Federal Reserve Building, replaced the bank's former location at 5th and Market Streets, in the NR-listed German Bank Building. The property proposed for listing has a Period of Significance of 1958, the year the building was constructed, through 1976, marking the 50-year threshold typically employed by the National Park Service when establishing historic significance. There is one Contributing resource on the property.



Louisville Federal Reserve Bank, red outline (Google Earth)

Latitude: 38.252994, Longitude: -85.759261

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Character of Site

The Louisville Federal Reserve Bank occupies a prominent site in the heart of Downtown Louisville, an area defined by its large-scale historic buildings, modern urban renewal projects, and a mix of commercial, ecclesiastical, and municipal architecture in conjunction with open recreational/memorial areas and surface parking lots. The immediate setting is characterized by a concentration of governmental, judicial, and municipal facilities. The Louisville Metro Department of Corrections complex occupies blocks immediately west, while the Hall of Justice and other civic buildings are located within a short distance. Commercial office buildings, hotels, parking structures, and institutional facilities are interspersed throughout the surrounding blocks, producing a mixed civic and commercial environment. Surface parking lots and parking garages, many developed during the urban renewal era, interrupt portions of the historic urban fabric and now help define the character of the downtown streetscape. The building is situated at the corner of two major corridors; S. 5th Street being a major north/south thoroughfare and Liberty serving as a connector through downtown that links the neighborhoods immediately to the east and west of downtown.

The area immediately surrounding the Louisville Federal Reserve Bank is densely packed with all manner of historic resources, including four NR-listed properties within a one-block radius: the Jefferson County Jail (NR #73000808), the Jefferson County Armory (NR #80001606), the Republic Building (NR #82002718), and the Cathedral of the Assumption (NR #77000623). The Louisville Federal Reserve Bank is built on a large, flat lot that was previously occupied by several other, smaller commercial buildings including the former three-story Torbitt Building, the three-story Louisville Defender building, another three-story building, and a one-story building.¹ Upon construction of the Louisville Federal Reserve Bank, the unnamed alley directly to the south was blocked off for public use and has since been converted to overflow parking.

The building fronts both Liberty and S. 5th Streets with broad sidewalks and limited landscaping, maintaining the urban development pattern characteristic of the surrounding area. Buildings throughout the vicinity generally occupy the majority of their lots with little setback, creating a continuous street wall that reinforces the dense, pedestrian-oriented character of downtown Louisville. The regular rectangular street grid, established during the city's nineteenth-century expansion, remains intact and defines the spatial organization of the neighborhood.

The surrounding built environment results from successive phases of Louisville's development from the late nineteenth century through the late twentieth century. Historic masonry commercial buildings stand alongside Modern Movement governmental facilities, mid-century office buildings, contemporary institutional construction, and structured parking facilities. Building heights generally range from two to more than twenty stories, creating a varied skyline while maintaining a consistent urban street edge at the pedestrian level. Exterior materials commonly include brick, limestone, concrete, exposed aggregate panels, glass curtain walls, and metal cladding, illustrating the architectural evolution of downtown Louisville over more than a century.

¹ "Federal Bank Buys Tract on Liberty." In *The Courier-Journal*. April 7, 1954.

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Overall, the character of the site is distinctly urban and civic in nature. The Louisville Federal Reserve Bank occupies a highly visible location within Louisville's governmental district, surrounded by public institutions whose functions emphasize municipal administration, law enforcement, judicial services, and public safety. Although redevelopment and urban renewal altered portions of the surrounding area during the mid-twentieth century, the neighborhood continues to convey its historic role as the center of local government and public administration. The Louisville Federal Reserve Bank remains fully integrated into this civic landscape through its location, scale, orientation, and continued governmental use.

Description of Resource

Exterior

The Louisville Federal Reserve Bank is a mid-twentieth-century civic example of the Modern Movement that exhibits New Formalist tendencies, particularly in its abstracted classical order, monumental end walls, regular bay system, and vertically articulated principal façade. Its smooth masonry surfaces, flat roof, dark base, and rhythmic fins convey the dignity and permanence associated with post-war municipal architecture while remaining fundamentally modern in form, materials, and expression.



Louisville Federal Reserve Bank building, looking southwest at corner of Fifth and Liberty Streets

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The building is a three-story rectangular building with a five-story extension that projects from the southeast corner. It has a flat-roof, exterior walls of Indiana limestone, and a raised foundation of black granite. There is a raised garden bed on the northeast corner of the lot that sits atop a continuation of the black granite foundation. The three- and five-story portions present as interlocking masses, with the taller presenting largely as an unadorned, monolithic structure and the shorter being almost entirely wrapped in fenestration, while a smaller, one-story projection on the north end of the east face serves as the public-facing entryway. The smaller projection has large limestone pilasters that give the impression of a fully colonnaded first floor, which is further accentuated and continued along the south end of the east façade that creates a recessed first floor below the taller block. The duality of the building's appearance announces its original intended public and secure functions. Moreover, this design pairs the rhythmic, classical appearance of fins and windows on the street-facing facades with the bare walls of the service facades, hinting at the utility of the building and the security that its original function required.

East facade

The east (main) façade can be broken up into three distinct sections: the one-story projection that serves as the building's first floor, the recessed, more horizontally oriented portion that is the shorter of the two interlocking blocks, and the unadorned five-story block that extends furthest toward the street on the south end of the façade. The one-story projection, which serves as the primary public-facing façade, consists of several bays of windows that are separated by deep limestone pilasters with an unadorned span to the north that is reserved for the building's signage. To the south end, the first level extends underneath the projecting five-story block, creating an overhang. This overhang shelters the primary entrance, which is accessible via an ADA ramp and a set of stairs that break up the otherwise continuous raised granite foundation. The horizontally oriented section, which is recessed from the first-floor projection, is broken up into 23 bays of windows, each separated by limestone fins, with a large section to the north that is wholly unadorned. The purpose of the limestone fins on both the east and west facades, according to a partner at the architecture firm responsible for the building, in addition to accentuating the verticality of the building and add subtle ornamentation, were included to deflect sunlight and minimize the heat load.² The five-story block is nearly entirely bare with the exception of a single window on the south end associated with each of the four levels (the ground floor is recessed thus no window is present).

North Facade

The north façade, which faces Liberty Street, is associated with the three-story portion of the building, and features fifteen bays. Each bay includes a pair of single-light, metal pivot windows on each floor, presenting a series of ribbon windows that spans the entirety of the façade. The only oddity exists with the single, metal security door on the ground level, marking a break in the otherwise continuous granite foundation, that is in the sixth bay from the east. While the east façade utilized limestone fins to accentuate the bay separation, this façade utilizes a much more subtle vertical separation that is nearly flush with the rest of the building.

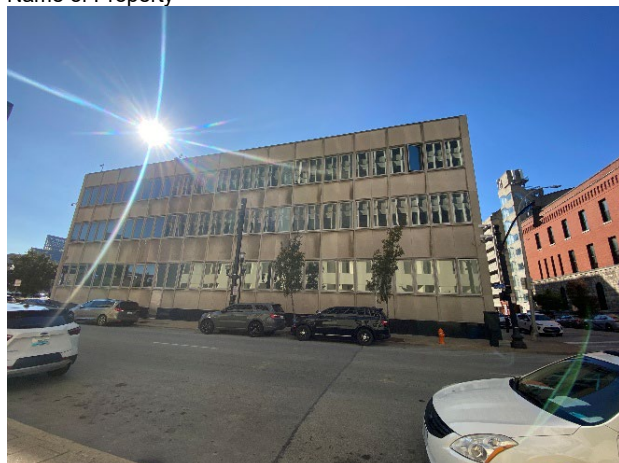
² "Work Will Start Soon on New Reserve Bank." In *The Courier-Journal*. September 21, 1955.

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North Façade along Liberty St.



East Façade along 5th St.

West Façade

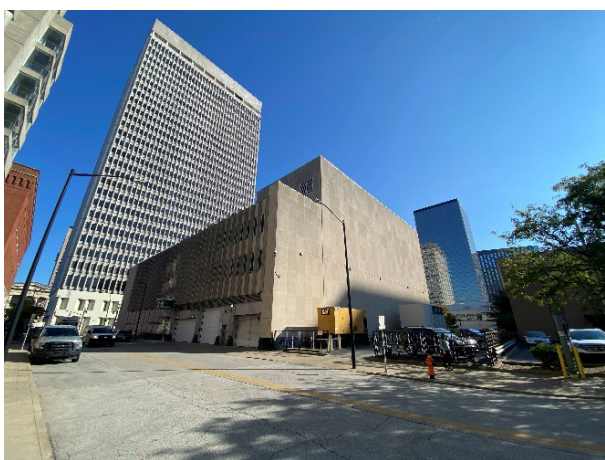
The west façade continues with the prevalence of the limestone fins separating the 34 bays of windows along the second and third floors, however they do not begin until just south of the building's corner, leaving the north end of the west façade without ornamentation, similar to the main façade. Fenestration along this façade is identical to the rest of the building. The south end of the west façade is dominated by three overhead garage doors of various sizes on the first floor that lead to the interior parking with a band of louvered vents above the tallest garage door. Additionally, there are two metal security doors and a flat-roof cantilevered projection to house a security observation booth.

South Façade

The south façade of the building is the least adorned, as it is the only non-street-facing façade. It consists of a plain face of Indiana limestone with exterior utility assemblies along the unnamed alley.



West Façade along Armory Pl.



South Façade along unnamed alley

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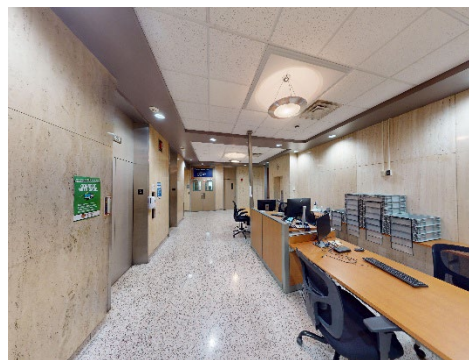
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Interior

Note: interior floor plans are at the end of this document. The interior of the Louisville Federal Reserve Bank is organized around the functional dichotomy that governs virtually every mid-20th century Federal Reserve branch: a finished, publicly legible office block wrapped around a windowless, massively constructed secure core devoted to the more sensitive activities, such as the processing, storage, and counting of currency. That organization survives essentially intact and remains the single most important character-defining feature of the interior. Public and semi-public spaces, such as the entrance vestibule, first floor lobby, and the elevator lobbies on each floor above, are finished in the high-quality palette of the post-war, corporate modernism. They feature travertine wall panels, terrazzo floors, polished granite, wood-veneer and stainless-steel elevator enclosures, and flush plaster ceilings. Service, operations, and security spaces, such as the loading and armored-vehicle garage and the vault and its approach corridor, are finished in a deliberate utilitarian palette of glazed structural facing tile, quarry tile, terrazzo, and exposed cast-in-place concrete. These spaces are all original and survive with a high degree of integrity.



First floor lobby



Second floor elevator lobby



Vault and associated tile-lined corridor



Secure loading dock

The building's frame on a regular structural grid is still expressed throughout and remains visible in the working floors as square concrete columns, where they are furred and painted, and in the public and circulation spaces, where they are clad in travertine. The flat concrete slab with beams, that makes up the floor and roof construction, is left exposed in the secure and service areas and concealed elsewhere behind acoustic ceiling tiles. Interior partitions in the original secure and service zones are load bearing with glazed structural facing tile while partitions in the office zones are a mix of original plaster-and-masonry construction and later gypsum board.

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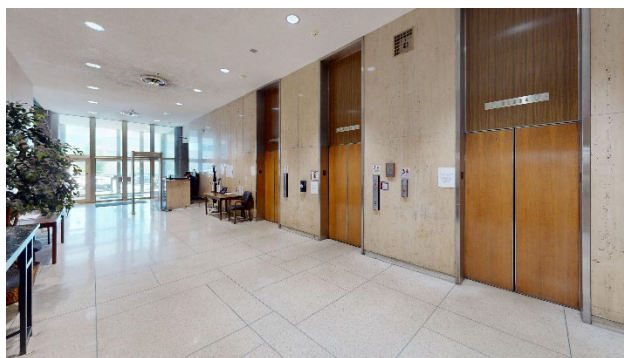
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The vertical circulation in the building is also divided by function. A bank of passenger elevators serves the office floors from the main lobby, a separate freight and service elevator group, reached through the tile-lined corridors, serves the operations spaces, and enclosed fire stairs occupy the ends and center of the plan.



Service elevator corridor



First floor elevators

The building's conversion to MetroSafe has left the primary spatial organization, the structural system, the circulation cores, and the principal original finishes intact. Alterations are concentrated in the open office floor plates and in tenant work areas where suspended acoustic tile ceilings, gypsum board partitions, glass-fronted modular office fronts, carpet tile, systems furniture, and temporary work partitions have been installed. Public facing bathrooms, such as those off the elevator lobbies are almost completely intact, while personnel bathrooms and locker rooms have been altered and, in some cases, updated.



First floor bathroom off lobby



Updated personnel bathroom

Louisville Federal Reserve Bank

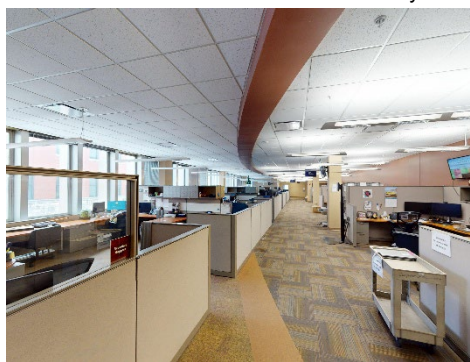
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Updated hallway corridor



Partitioned office floor

The lower level occupies the full building footprint and is divided between operations and support space beneath the office block and a large, undivided volume beneath the secure block. The finishes here are almost entirely original and are among the best-preserved in the building, as they are mostly utilitarian. The principal lower-level corridors are lined floor-to-ceiling with original glazed structural facing tile laid in running bond. Floors are buff terrazzo with dark divider strips, doors are flush painted slabs in metal frames, and ceilings in the corridors have acoustic ceiling tiles. There are employee locker rooms off the lower-level corridors, which also retain the original glazed structural facing tile wall surfaces.



Lower-level corridor



Lower-level bathroom

The first floor contains the building's public entrance vestibule, its principal lobby, the vault, the secure loading dock, and a large volume of converted office and operations space. The public entrance opens into the lobby with a wall of large polished granite panels. The flooring is laid with large-format buff terrazzo tile and the entrance screen is an aluminum and glass storefront with steel-clad dividers and full-height doors. The main lobby runs the depth of the entrance block with walls that are sheathed floor to ceiling in travertine panels and the buffed terrazzo tile continuing throughout. There is a low counter with a polished granite top that is built into the travertine wall on one side that serves as the security post with a modern metal detector nearby. The material intactness and style continues through the passenger elevator lobby, which features elevator openings that are framed in stainless steel with wood-veneer doors. The detailing throughout this area is precise, modern, and characteristic of the period.

The vault and the associated corridor are located on the first level. The vault, which is original to the building from its time as the Federal Reserve branch, is a massive circular-hinged plate door

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clad in stainless steel. This marks the most significant surviving interior feature. The corridor leading to the vault is finished with glazed structural facing tile on one wall and painted plaster on the other. The floor is tile and the ceiling has acoustic ceiling tile. The interior of the vault are utilitarian by design and feature exposed cast-in-place concrete slab and beam ceilings, masonry walls, and resilient tile floors.

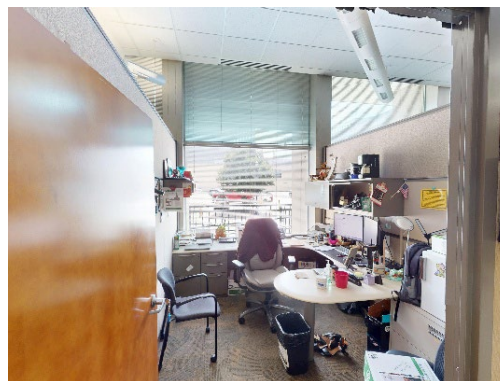


The Vault

The first floor also features a substantial amount of office space and converted operations space. The corridor off the lobby to the north retains the terrazzo floors and travertine-clad columns while also beginning to introduce the contemporary changes with the use of acoustic ceiling tiles, painted gypsum walls, and modular office fronts. The private offices along the east side, facing Fifth Street, have carpet floors and venetian blinds covering the historic metal windows. There is a large operations space at the end of this corridor that has acoustic ceiling tiles, painted concrete columns, gypsum walls, and a large-format tile floor. Other features include employee break rooms, other private offices, copy rooms etc., each of which feature contemporary office materials such as vinyl composite tile floor, acoustic ceiling tiles, and gypsum walls.



Private offices along first floor corridor



Detail of private office

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Operations room



Break room

The second floor is broken into three primary areas with a service elevator lobby and service corridors connecting them and bathrooms, breakrooms, and support rooms lining them. The first area is the elevator lobby. The lobby continues with the original modern aesthetic with floor to ceiling travertine panels on the walls matching those on the first floor, terrazzo flooring on the floors, recessed acoustic ceiling tiles with decorative light fixtures and a stepped soffit, and elevator doors of brushed stainless steel. There are two corridors leading off the lobby that head to the two open office corridors that line the building's second level on the east and west.

The second area is the open office space. Lining the entire shorter block of the building's second level on the east and west are long, open-concept office floors that have largely been sectioned with temporary, partial-height modern office partitions. The outer walls are lined with the perimeter windows while the interior walls are lined with glass-fronted private offices (eastern office space) and more recessed, partitioned desks (western office space). These expansive rooms have acoustic ceiling tiles, patterned carpet tiles, and painted gypsum walls. There are some contemporary decorative features throughout, such as a curved soffit band in the ceiling, and a separate welcome area off the elevator lobby.

The third area is the data center. This is an area making up the central portion of the second floor consisting of three large, secure rooms that are nearly completely open, except for removable storage shelves, structural columns, and exposed conduit. They house server rows, mechanical equipment, and miscellaneous storage. They feature painted gypsum walls, exposed structural ceiling with wire-basket cable trays and conduit throughout, and large tile flooring. The windowless, heavily built character of the original secure volume made this an easy adaptation with virtually no change to the enclosures themselves.

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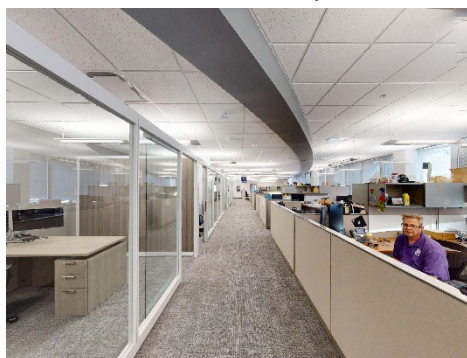
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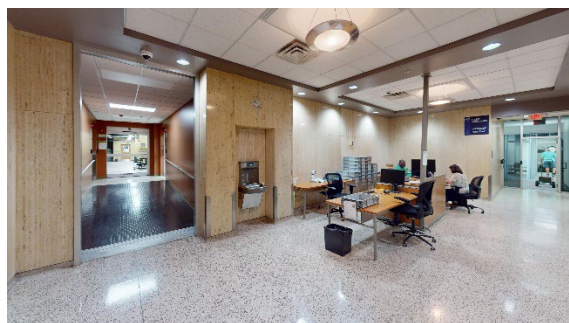
Second floor western office space

Jefferson County, Kentucky

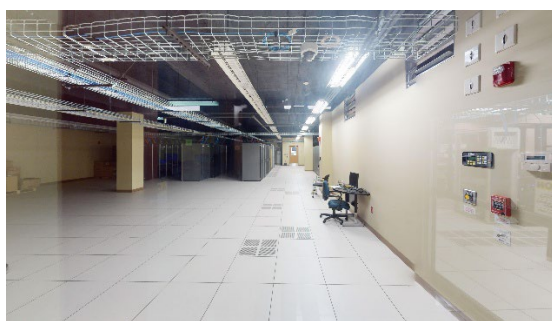
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Second floor eastern office space



Second floor elevator lobby



Data room

Due to security concerns, given the current function of this building, access and photography of the upper floors was limited. However, the finishes mirror those of the lower levels with remnants of the historic character in some spaces and a modern office layout with consistent material use in the office and conference spaces. The third floor tends to mirror the main block of the second floor while the fourth and fifth, which only extend on the southern tower, are primarily equipment storage, maintenance and mechanical rooms, with few small offices and private rooms.

Changes to the Property Since the Period of Significance

Since 1976, the end of the Period of Significance, the exterior of the Louisville Federal Reserve Bank has not had any substantive changes, short of changing the signage on the solid wall on the north end of the east façade from “Louisville Branch Federal Reserve Bank of Saint Louis” to “MetroSafe Emergency Communications Center.” The interior, however, has been remodeled and updated to serve the change in function from a Federal Reserve bank branch to a citywide emergency communications center. The primary, forward-facing spaces throughout the building, such as the foyer, lobbies on the first and second levels, and the bathrooms that spur from the public spaces, still look much as they did when the building was constructed. However, the office space, conference rooms, and shared spaces have been changed. While it appears that there have been no major subdivision of rooms or spaces throughout the building, the materials in the primary working spaces have been altered over the years. Historic walnut-paneled rooms have been renovated to be clad in drywall while recessed ceiling lighting has been replaced with acoustic ceiling tiles. However, the original building had carpet in some of its workspaces, as the current building still does, albeit not the same carpet, and key features, like the vault and indoor parking still remain. Many of the rooms have been sectioned by modern workplace partitions while the

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breakrooms and office spaces have been refined to accommodate contemporary needs and aesthetics. Key corridors throughout the building had columns and terrazzo floors, many of which have been concealed over the years. Overall, the interior of the building has been renovated over the last decade or so, since the City of Louisville acquired it, to present more as a contemporary office building. And while the original purpose and function of the building relied heavily on office accommodations, both for large groups of people as well as individual office space, a feature that still remains, many of the higher-end fixtures, materials, and trimmings have been covered or replaced. Overall, the interior rhythm, layout, and notable character-defining spaces have remained untouched, while the back office, behind the scenes office and employee spaces have been renovated to appeal to the 21st century office worker.

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8. Statement of Significance

Applicable National Register Criteria

- ☒ 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

- ☐ 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 old or achieving significance within the past 50 years

Areas of Significance

ARCHITECTURE

ECONOMICS

Period of Significance

1958-1976

Significant Dates

1958

Significant Person

NA

Cultural Affiliation

NA

Architect/Builder

Russell, Mullgardt, Schwarz, and Van
Hoefen – Architects

F.W. Owens Company – Construction

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Statement of Significance

Summary Paragraph

The Louisville Federal Reserve Bank (JFCD 334) meets National Register Criteria A and C. It is locally significant in the areas of Economics and Architecture and is evaluated within the contexts “The Louisville Federal Reserve Bank: 1917-2005” and “Post-War Modern Institutional and Civic Architecture in Louisville, Kentucky: 1945-1975.” The Louisville Federal Reserve Bank is significant under Criterion A due to its association with the Federal Reserve system in the United States and the role it played in the economic and commercial progress of Louisville. The Louisville Federal Reserve Bank is one of only 24 Federal Reserve branches in the United States, each of which serves one of the 12 Federal Reserve Regional Banks. It draws its significance both from the role it played in local and regional economic progress, but also from the fact that the construction of the Louisville Federal Reserve Bank, which was the only purpose-built building for the Louisville branch in its over 100 year history, was precipitated by the significant growth the branch experienced and the evolving nature of the Federal Reserve System as a whole, something that this building signifies on a local level. This building marks the necessity of the Federal Reserve to accommodate the greatly expanded post-war volume and complexity of regional banking operations. It was not simply an office occupied by a federal institution, but instead it was an operating component of the financial infrastructure on which Louisville and a substantial portion of Kentucky’s post-war economy depended. The Louisville Federal Reserve Bank is also significant under Criterion C for both the embodiment of “distinctive characteristics of a type, period, or method of construction,” being the Modern Movement and its prevalence among institutional and civic architecture in Louisville, but also as a “work of a master” for being a significant example of a non-residential Modern building constructed by the firm Russell, Mullgardt, Schwarz & Van Hoefen and the later iteration of Schwarz & Van Hoefen. The Modern Movement among civic and institutional buildings was part of a larger movement throughout Louisville and the nation as a whole. This shift in architectural design and ideology illustrates the desire for governments, banks, hospitals, and other public-serving organizations to construct buildings that projected efficiency, progress, and technological advancement while not sacrificing aesthetic quality. As such, the traditional revival styles gradually gave way to the simplified geometric forms, curtain walls, exposed structural systems, rhythmic use of glazing and solid walls, and materials such as steel, glass, concrete, and aluminum which resulted from the growing influence of the various Modern movements. Buildings, such as the Louisville Federal Reserve Bank, served as visual statements of institutional modernization and signaled to the public an evolution to adapt to rapid economic growth, new technologies, and changing expectations for urban development. The firm Russell, Mullgardt, Schwarz & Van Hoefen, and later Schwarz & Van Hoefen, were early adapters of this ideology and their works, which are primarily in St. Louis reflect a deep understanding of the Modern Movement, urban development, and the mastery of implementing the evolving stylistic and design changes into the landscapes of urban cities. The Louisville Federal Reserve Bank has a Period of Significance that stretches from 1958, the year the building was constructed, through 1976, a point fifty years ago that coincides with the typical NPS age threshold.

Historic Context: The Louisville Federal Reserve Bank: 1917-2005

On December 23, 1913, the Federal Reserve Act was signed and went into effect, establishing the Federal Reserve System as the central bank of the United States, and creating the Reserve Bank

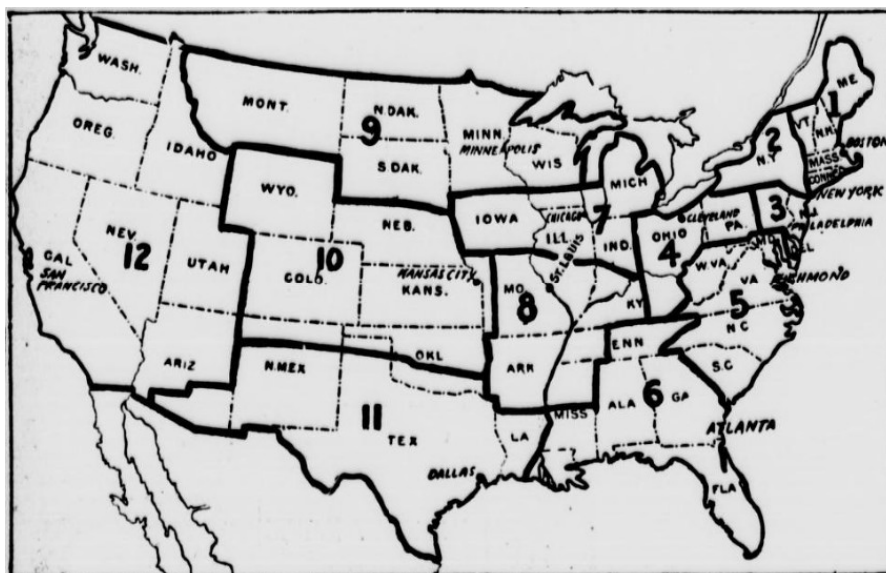
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Organization Committee (RBOC) to select the cities where Reserve Banks would be located and drawing the boundaries of the twelve Reserve districts.³ In 1914, the twelve Federal Reserve Districts were selected and with it, the cities that would house the Reserve Banks, which were largely chosen because they had thriving banking markets, which included; Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.⁴ Of the twelve cities that were chosen, there were three that were seen as obvious choices due to their recognition as Central Reserve Cities in the National Bank Acts of the latter 19th century, specifically New York, Chicago, and St. Louis.⁵ Since the RBOC announced their decision, less than a year after the establishment of the Federal Reserve System, the central cities have not changed and the boundaries have only been minimally altered.⁶



Map Showing the Federal Reserve Districts and Cities⁷

Shortly after the Federal Reserve System was created, the centralized District banks recognized the need for branch offices to better serve their districts. Beginning within the first year after the establishment of the 12 Reserve Banks and continuing for a little over a decade, with the exception of a late addition approximately 60 years later, a total of only 24 branch offices were created to better serve the growing American population.

Timeline of Federal Reserve Branches

Date Opened	Branch Office	Reserve Bank/District
Sep 10, 1915	New Orleans	Atlanta, District 6
July 26, 1975	Spokane	San Francisco, District 12*

³ Ghizoni, Sandra Kollen, "Reserve Bank Organization Committee." Electronic Document, <https://www.federalreservehistory.org/essays/reserve-bank-organization-committee>, accessed June 2026.

⁴ Ibid.

⁵ Ibid.

⁶ Ibid.

⁷ "New U.S. Bank System Announced." In *The Sun*, New York City, April 3, 1914.

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Sep 4, 1917	Omaha	Kansas City, District 10
Sep 19, 1917	Seattle	San Francisco, District 12
Oct 1, 1917	Portland	San Francisco, District 12
Dec 3, 1917	Louisville	St. Louis, District 8
Jan 10, 1918	Cincinnati	Cleveland, District 4
Jan 14, 1918	Denver	Kansas City, District 10
Mar 1, 1918	Baltimore	Richmond, District 5
Mar 18, 1918	Detroit	Chicago, District 7
Apr 1, 1918	Salt Lake City	San Francisco, District 12
Apr 22, 1918	Pittsburgh	Cleveland, District 4
Jun 17, 1918	El Paso	Dallas, District 11
Aug 1, 1918	Birmingham	Atlanta, District 6
Aug 5, 1918	Jacksonville	Atlanta, District 6
Sep 3, 1918	Memphis	St. Louis, District 8
Jan 6, 1919	Little Rock	St. Louis, District 8
<i>May 15, 1919</i>	<i>Buffalo</i>	<i>New York, District 2*</i>
Aug 4, 1919	Houston	Dallas, District 11
Oct 21, 1919	Nashville	Atlanta, District 6
Jan 2, 1920	Los Angeles	San Francisco, District 12
Aug 2, 1920	Oklahoma City	Kansas City, District 10
Feb 1, 1921	Helena	Minneapolis, District 9
Jul 5, 1927	San Antonio	Dallas, District 11
Dec 1, 1927	Charlotte	Richmond, District 5
Jul 1, 1975	Miami	Atlanta, District 6

**Branches that were opened but later closed or consolidated with other branches*

In the de-centralized Federal Reserve Bank of St. Louis, operating in District 8, the first branch office to be opened was the Louisville Branch. Louisville's claim to a Federal Reserve presence was rooted in economics before it was rooted in the physical institution. In the late nineteenth and early twentieth centuries, Louisville's population, industrial output, and banking capacity expanded sharply. By 1914, Louisville firms generated nearly half of Kentucky's industrial output; the city's banks supplied credit for manufacturing, livestock, railroads, and bridge building; and in the RBOC survey, 73 percent of Kentucky national banks named Louisville as their first-choice reserve city. Moreover, the prevalence of the whiskey and tobacco industries and the city's reputation as a regional trade hub made a strong case for a Federal Reserve presence in Louisville. Even after the city lost the contest for a full Reserve Bank to St. Louis, that statistical and commercial weight made a branch request highly plausible.⁸

The branch opened in 1917 in a leased space on the second floor of the Fidelity and Columbia Building at Fourth and Main with only two officers and eleven staff members.⁹ The early work

⁸ Wheelock, David C. "Reaching Our Constituents." Electronic Document, <https://www.stlouisfed.org/annual-report/2013/constituents>, accessed June 2026.

⁹ Federal Reserve Bank of St. Louis, "Federal Reserve Bank of St. Louis' Louisville Branch Commemorates 100 Years of Service." Electronic Document, <https://www.stlouisfed.org/news-releases/2017/12/01/federal-reserve-bank-of-st-louis-louisville-branch-commemorates-100-years-of-service>, accessed June 2026.

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being carried out at the branch was typical Federal Reserve branch work, being mostly relegated to carrying member-bank reserves, distributing currency and coin, collecting and clearing checks, and connecting local institutions to the national system. However, the branch quickly outgrew its leased space and in less than two years, had to move to a new location to accommodate the rapid growth.

In 1919, The Louisville branch moved to the former German Bank Building at 5th and Market, by which point the small operation grew to require anywhere from 2 officers and 32 employees to 53 employees, and had 95 member-banks assigned to it (NR #84000029).¹⁰ This growth reflected the practical economics of branch banking under the early Federal Reserve System: once a branch existed, banks in the surrounding territory had an incentive to use it rather than remit everything through St. Louis, especially for daily reserve, currency, discount, and collection business.¹¹ Soon after moving to the new location, the Louisville branch already had outgrown their space, thus requiring the acquisition of land on the 5th Street side in order to construct a 1925 addition, which was completed by renowned architects, D.X. Murphy & Brothers, who completed the original German Bank Building in ca. 1914.¹²



Ca. 1920s view of the Louisville Federal Reserve Branch at the former German Bank Building, courtesy of the Federal Reserve Archival System for Economic Research (FRASER)

During the nearly forty years at this site, the Louisville branch continued to grow, not only physically by constructing an addition and the associated underground basement vault, but also in responsibilities, operations, and business. In 1920, the Louisville branch took over the clearing of

¹⁰ National Register of Historic Places, German Bank Building, Jefferson County, Kentucky. NR #84000029; Wheelock N.D; Moore, Lee S., *History of the Louisville Branch Federal Reserve Bank of St. Louis, Louisville, Kentucky*. Federal Reserve Bank of St. Louis, 1952.

¹¹ Moore 1952.

¹² Ibid; National Register of Historic Places, German Bank Building, Jefferson County, Kentucky. NR #84000029

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checks on city banks from the Louisville Clearing House Association, a move that was considered a notable innovation at the time that solidified the branch as a central pillar in the local financial sector.¹³ This building remained the site of the branch through the Depression, the interwar years, and World War II, proving adequate to adapt to the evolving needs and extra obligations.

In 1931, at the height of the Great Depression, the branch began acting as a custodian for the Reconstruction Finance Corporation (RFC), which was a Depression-era government-sponsored institution that provided “emergency financing facilities for financial institutions, to aid in financing agriculture, commerce, and industry” by lending “directly to banks and other financial institutions including those without access to Federal Reserve credit facilities, with the Louisville branch taking on additional functions including disbursement of loans, collection of paper, and custody of collateral and obligations.”¹⁴ Following the Great Flood of 1937, despite portions of the building being underwater, the Louisville Branch briefly suspended operations but maintained emergency staffing around the clock. This event mattered economically because the branch became part of the regional clean-up of submerged currency and coin from flooded regional bank vaults. Improvised drying methods for mud-soaked paper money were devised so that it could be counted and redeemed. This further rooted the branch in the financial wellbeing and success of life and business in the region during an otherwise turbulent time.¹⁵



Louisville Federal Bank Employees Pose with Flood Equipment in 1937

¹³ Moore 1952.

¹⁴ United States Congress. Reconstruction Finance Corporation Act. Public Law 72-2, 72d Cong., sess. 1, ch. 8, January 22, 1932; Wheelock, David C. ed. “Reconstruction Finance Corporation Act.” Electronic Document, <https://www.federalreservehistory.org/essays/reconstruction-finance-corporation>, 2022, accessed June 2026; Moore 1952.

¹⁵ Moore 1952.

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Wartime growth eventually made even the expanded 5th and Market building inadequate. During World War II, the branch rented additional downtown space, including at 116 South 5th Street for savings-bond redemption, and at 324 West Main Street for broader savings-bond and RFC-related work. The Main Street annex added approximately 30,000 square feet of usable space for the branch and housed over 100 employees during the war.¹⁶ Other additional responsibilities during the war included handling the issuance and redemption of Defense Bonds, later War Bonds and Savings Bonds, together with other Treasury securities operations. The branch's wartime annexes and staffing surge show how far its function had moved beyond local discounting. For several years it was a high-volume administrative center for federal war finance, a direct economic link between national debt mobilization and the lower Ohio Valley.¹⁷ However, as operations were once again consolidated in the primary building following the war, the branch soon felt the pressures of space and began looking for a new location to move to in order to meet the growing operational, technological, and personnel requirements.

In 1954, after a long period of deliberation on where to move their operations, the Federal Reserve Bank of St. Louis purchased property at the southwest corner of 5th and Liberty Streets.¹⁸ Shortly thereafter, the firm of Russell, Mullgardt, Schwarz, and Van Hoefen were hired to design and construct a new, purpose-built Louisville Branch. The St. Louis-based architectural firm who, along with its predecessors which used varying names as principals were added and subtracted, had a longstanding relationship with the Federal Reserve Bank of St. Louis. In 1924-1925, they constructed the main Federal Reserve Bank of St. Louis in downtown St. Louis, replacing an older, fire-damaged, building with a new branch that "embodied the most modern ideas for an efficient and safe banking house" at the time and is still being used today, and in 1928, they are believed to have constructed the Federal Reserve Bank of St. Louis Memphis Branch, which is still extant even though the branch moved locations in the 1970s.¹⁹



¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ "Federal Bank Buys Tract on Liberty." In *The Courier-Journal*, April 7, 1954.

¹⁹ "Timeline: Federal Reserve Bank of St. Louis Centennial." FRASER. Electronic Document, <https://fraser.stlouisfed.org/timeline/st-louis-fed-centennial>, accessed June 2026; "Memphis Architects on Reserve Bk. Work." In *The Commercial Appeal*, February 18, 1928.

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Federal Reserve Bank Memphis Branch

The new, purpose-built Louisville Branch of the Federal Reserve Bank of St. Louis was completed in 1958, providing the branch with more space, state-of-the-art amenities, and room to grow and continue to accommodate ever-changing technologies. This move, however, did not diminish the branch's operations role. Instead, the occupation of the new Modern building signaled a new era for Louisville as a full-service Federal Reserve operations site. In 1966, shortly after moving to the new location, the Louisville Branch became "the first Fed office to process paper checks, card checks, and post office money orders while handling data processing through the same computer," something that was likely made possible by the modern building and the advanced capacities that accompanied it.²⁰ This matters because it places the Louisville Branch inside the Federal Reserve's longer modernization of payments technology rather than at its margins, demonstrating that Louisville was at the front lines of the overall system's operational progress.



Louisville Federal Reserve Bank, ca. 1958²¹.

In 1976, the Louisville branch's role in the technological advancement of banking expanded as the Kentuckiana Automated Clearing House (KACHA) went into effect, marking the Louisville branch as the first in District 8 to implement such practices. KACHA was an early regional electronic-payments system that was established by Louisville-area banks and operated through the Louisville branch, representing a major change in their responsibilities. Instead of clearing payments solely by physically receiving, sorting, transporting, and settling paper checks, the Louisville branch could now clear batches of payment instructions recorded electronically. This change expanded the branch's payment-processing function rather than eliminating it, expanded the technological character of the branch, strengthened Louisville's regional banking role, and represented the ongoing long-term decline of paper as the primary processing medium. The

²⁰ Federal Reserve Bank of St. Louis, "Federal Reserve Bank of St. Louis' Louisville Branch Commemorates 100 Years of Service." Electronic Document, <https://www.stlouisfed.org/news-releases/2017/12/01/federal-reserve-bank-of-st-louis-louisville-branch-commemorates-100-years-of-service>, accessed June 2026.

²¹ "It Looks Like A Million." In *The Courier-Journal*, June 29, 1958.

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establishment of KACHA marked the culmination of the branch's post-war modernization and the beginning of its transition toward electronic funds-transfer systems, a shift that increasingly defined American banking in the late 20th century.²²

Throughout the remainder of the 20th century, the Louisville Branch remained a valuable asset in the Federal Reserve system, continuing to serve as a banker's bank while providing cash handling, check clearing, payment services, Treasury and fiscal-agent work, banking-system support, and regional Federal Reserve representation and operations. However, the role of the Louisville Branch drastically changed around the turn of the 21st century, following nationwide changes in payments. As check volumes declined and the System consolidated 45 processing sites into a much smaller network and eventually a single commercial-check processing site at the Federal Reserve Bank of Atlanta, Louisville's traditional operations footprint contracted. Once branches lost check-processing responsibilities, they lost a large portion of their operational work and continuing in-house cash operations was no longer economically efficient. As such, St. Louis therefore pioneered cash depots, shifting certain physical cash logistics to contracted secure facilities while retaining overall Federal Reserve responsibility. Thus in 2005, one year after the Louisville check and cash operations discontinued, the Federal Reserve sold their property at 5th and Liberty and moved their much smaller operation just a few blocks north to the corner of 5th and Main, into the National City Tower, now known as PNC Tower.²³ Today, the Louisville Branch, which serves southern Indiana and western Kentucky, states that their role is to "supervise banks, participate in community development efforts and provide economic education, among other regional engagement," a far cry from the various responsibilities of the previous century.²⁴



Louisville Federal Reserve Bank, showing old signage, courtesy of FRASER.

²² Watkins, Paul A. Jr. "Operations of the Federal Reserve Bank of St. Louis – 1977" From the *Monthly Review* for the Federal Reserve Bank of St. Louis. April 1978.

²³ Federal Reserve Bank of St. Louis, *100 Years of Service, 1914-2014*. St. Louis: Federal Reserve Bank of St. Louis, 2014.

²⁴ Federal Reserve Bank of St. Louis, "The Louisville Branch." Electronic Document, <https://www.stlouisfed.org/louisville>, accessed June 2026.

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Historic Context: Post-War Modern Institutional and Civic Architecture in Louisville, Kentucky: 1945-1975

The three decades following World War II serve as a major period of transformation in Louisville's built environment. Between 1945 and 1975, the city and metropolitan county faced suburban expansion, increased automobile use, downtown redevelopment, new communications and office technologies, and growing expectations that public institutions would operate with greater efficiency and professional coordination. These changes altered not only the organization of government and public service, but also the architectural forms through which civic authority and institutional capabilities were expressed. In Louisville, as in many American cities, Modern Movement architecture became one of the principal architectural languages for this post-war transformation, particularly in institutional and civic buildings. While the Louisville Federal Reserve Bank was not constructed by the local government, despite them being the current owner and occupant, its original function was public, institutional and civic in character. Moreover, it was situated in the central business, financial, and governmental core of Louisville during a time when the city's downtown was being reshaped drastically, thus further cementing it into the broader local context of civic architecture and municipal or institutional modernization.

Louisville emerged from World War II as a major regional center of industry, commerce, transportation, and finance. The post-war period brought growth beyond the traditional city core, especially as automobile-oriented suburban development expanded across Jefferson County. From 1920 to 1970, Jefferson County witnessed substantial metropolitan growth, with the post-war decades especially important for suburban expansion and new development patterns.²⁵ As residents, capital, and transportation routes moved outward, Louisville's downtown institutions also faced pressure to modernize facilities, circulation, and administrative practices.

The city's post-war development was shaped by a planning culture that emphasized redevelopment, traffic movement, and the replacement of older urban fabric with new public and private investment. Harland Bartholomew and Associates prepared earlier planning studies for Louisville, and revised post-war planning continued to emphasize downtown renewal, circulation, and the adaptation of the city to the automobile-age. Bartholomew's plans and studies were at the center of the eventual massive Urban Renewal efforts in Louisville, which included new civic centers and a reconfiguration of portions of the city's downtown, particularly to the west.²⁶ These planning initiatives were not neutral. Urban renewal in Louisville displaced Black residents and businesses, physically segregated the city's demographically diverse areas, and destroyed large numbers of historic buildings, completely reshaping the city's built environment, the density of buildings in the central business district, and the eventual progress and growth of the city (See the discussion of Louisville's urban renewal in the nomination of Avenue Plaza, 2026). Nevertheless,

²⁵ Janie-Rice Brother, Jennifer Ryall, and Jay Stottman, *They Came, They Saw, They Bought!: The Twentieth Century Housing Boom in Louisville, Kentucky, 1920-1970*, Kentucky Archaeological Survey Research Report (Lexington: Kentucky Archaeological Survey, 2014).

²⁶ Sean Willis, "A History of Urban Renewal in Downtown Louisville: From West to East," Urban Design Studio, March 5, 2025.

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these programs also provide the necessary historical background for understanding why civic and institutional architecture in downtown Louisville changed so markedly after World War II.

The expanding administrative and technological requirements of government and public institutions demanded that contemporary buildings, which were seen as a sign of progress and efficiency, were different from those erected in the late nineteenth and early twentieth centuries. Older civic buildings emphasized symbolic permanence through masonry construction, classical ornament, towers, cornices, and monumental entrances. These can be seen specifically in many of the early 20th century financial institutions across the county, including the German Bank Building, the St. Louis Federal Reserve Headquarters, and the St. Louis Federal Reserve Memphis Branch previously discussed. Post-war civic and institutional functions, by contrast, required flexible office space, secure storage, modern mechanical systems, telecommunications, vehicular access, specialized equipment, new-age amenities, and efficient circulation. The architectural expression of public authority consequently shifted from monumentality toward contemporary, functional design that could communicate competence, speed, rational organization, and technological capacity. With the design qualities came significant aesthetic characteristics that were commonplace among these buildings.

Modern Movement civic architecture was not a single style so much as a flexible design approach. In addition to the design aesthetics associated with the Modern Movement, civic and institutional buildings emphasized function, efficiency, minimal ornamentation, and the modern treatment of traditional materials. These design orientations led to a significant shift in the aesthetic appearance that offered a different alluring quality when compared to the grandiose buildings of the previous era. These buildings tended to focus on clean, geometric massing, the expression of structural systems where concrete frames and heavy features were accentuated, the use of industrial materials, and the heavy contrast between solid and transparent surfaces where broad expanses of masonry was juxtaposed with glass, causing the material contrast to act as ornament where other ornamentation was minimal. Moreover, these buildings integrated the architecture and landscape with landscaped setbacks, plazas, courtyards, and terraces, created an indoor-outdoor visual connection with extensive glazing, recessed entrances, and covered walkways, interlocked differentiating volumes to separate varying functions, and emphasized horizontality through the use of windows, projecting canopies, and long rooflines. Glazing, as already mentioned, was utilized to provide practical and ornamental features for the building's aesthetic quality and its function. Large expanses of glazing with the use of curtain walls, ribbon windows, and large fixed windows to introduce daylight and a welcoming feel to institutional and civic buildings, deeply recessed glazing with windows set behind columns, fins, or overhangs created a layered façade with minimal ornamentation, and expressive window patterns such as repetitive window bays, narrow vertical windows, and horizontal bands with alternating glazed and solid panels created a pleasing visual rhythm. Monumental simplicity, refined proportions, expressive structural elements, restrained but sophisticated detailing, and the material choices allowed these buildings to accomplish the merger of functionality, practicality, and attractiveness. The overall sense of visual refinement strengthened the aesthetic appeal of these buildings by accentuating a clarity of form, elegant proportions, rhythmic repetition, and material contrast. This movement was not just about making more simplistic yet functional buildings, but about reimagining the way that people interacted with them. The Federal Reserve Bank is an excellent example of nearly all of these

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stylistic ideals as it is thoroughly illustrative of the ideologies implemented during this Modern Movement.

Interior plans often privileged efficiency, utility, and adaptability over formality. In this respect, Modernism was especially well suited to institutional buildings that required specialized operations rather than public pageantry.²⁷ For the Louisville Federal Reserve Bank, the specialized requirements included an armored security court for loading and unloading of valuables, a bullet-resistant glass at the guard station, off-street parking, and a basement vault, which were all essential functional elements that Modernism was best suited to incorporate.

The architectural transition in Louisville formed part of a national pattern. In the decades after World War II, Modern Movement architecture became increasingly associated with public administration, corporate management, financial services, schools, libraries, courthouses, and federal office buildings. The U.S. General Services Administration's study *Growth, Efficiency, and Modernism* characterizes the federal buildings of the 1950s, 1960s, and 1970s as products of a period of governmental growth and modernization, and notes that Modern public buildings require evaluation within local, state, and national contexts.²⁸ This study is useful, as it links architectural Modernism to the practical demands of post-war public administration.

This shift did not mean that civic architecture abandoned symbolism, but rather it changed it. Classical Revival civic buildings had long used columns, pediments, heavy masonry, axial plans, and ornament to associate government with permanence, democratic tradition, and institutional importance. Modern Movement civic buildings used a different vocabulary: glass, metal, clean planes, modular grids, restrained masonry, and carefully proportioned horizontality. These features suggested efficiency, openness, scientific management, technological confidence, and the promise that government and public institutions could meet the demands of a modern society.

Louisville's civic architecture during the post-war era should be understood as part of a layered downtown environment where nineteenth-century government buildings, early twentieth-century financial institutions, New Deal-era federal buildings, mid-century public safety buildings, and later urban renewal projects existed in close proximity. This layering is important because it demonstrates the architectural transition that the Louisville Federal Reserve Bank embodies. It occupied a transitional moment in the late 1950s, when modern governmental architecture had become accepted for specialized public and institutional functions but still retained a degree of material moderation appropriate to public use.

There are several examples of civic, institutional, municipal, and financial buildings in Louisville's downtown that were constructed before World War II that exemplify the earlier, pre-Modern trends that were predominant across the country. These buildings feature excessive ornamentation, imposing masonry facades, architectural accents such as towers, columns, and elaborate cornices

²⁷ Whiffen, Marcus. *American Architecture Since 1780: A Guide to the Styles*. Cambridge, MA: MIT Press, 1992; Craig, Lois et. al. *The Federal Presence: Architecture, Politics, and National Design*. Cambridge, MA: MIT Press, 1978.

²⁸ Stephanie S. Foell, *Growth, Efficiency, and Modernism: GSA Buildings of the 1950s, 60s, and 70s*, 2nd ed. (Washington, DC: U.S. General Services Administration, Center for Historic Buildings, 2005).

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all in an effort to portray a sense of democratic ideals, permanence, authority, and order. Such buildings include the German Bank Building (NR #84000029) at 150 S. 5th St, the Jefferson County Courthouse/Louisville Metro Hall (NR #72000537) at 527 W. Jefferson St., Louisville City Hall (NR #76000905) at 601 W. Jefferson St., The Louisville Trust Building (NR #77000624) at 208 S. 5th St, the Old U.S. Custom House and Post Office (NR #77000626) at the southwest corner of Liberty and 3rd Streets, and the Gene Snyder U.S. Courthouse and Custom House (NR #99000334) at 601 W. Broadway.

These pre-war monumental buildings are all situated within Louisville's historic downtown, amidst the central governmental, business, and financial core alongside narrower commercial buildings, surface parking lots, and various modern intrusions. However, contrasted throughout are several examples of the post-war civic, institutional, financial, and municipal expansions that were constructed during the peak of Modernism and that exhibit the qualities of the various Modernist styles. This juxtaposition underscores how post-war Louisville did not simply replace one architectural language with another; rather, modern buildings inserted new ideas of scale, material, and institutional identity into an already dense civic landscape. Aside from the Louisville Federal Reserve Bank, other examples of the mid-20th century Modernist expression in Downtown Louisville include the Romano L. Mazzoli Federal Building at 600 Dr. Martin Luther King Jr. Place, the former and recently demolished Louisville police headquarters at 633 W. Jefferson St., the Louis D. Brandeis Hall of Justice at 600 W. Jefferson Street, and the recently NR-listed American Life & Accident Insurance Company Building at 471 West Main Street. Although the latter is a commercial building, it still reinforces the growing popularity and acceptance of Modernist architecture constructed during the Period of Significance in Downtown Louisville. Additionally, there is one other building that is worthy of mention as it exhibits the qualities of both the pre-war monumental era of building construction and the post-war Modernist era: the Louisville Free Public Library (NR #80001608). The original library building is an iconic landmark in Louisville, featuring classical features in the Beaux Arts style while the rear addition, constructed in 1969, is aggressively modern in its Brutalist style, obvious function, and exemplary expression of Modernist ideals.

Across the built landscape of Downtown Louisville, these buildings trace roughly two decades of a shift in Louisville civic, institutional, and commercial buildings from historicist to Modernist, with the Louisville Federal Reserve Bank sitting at the early end of that continuum. Buildings like the former police headquarters could more accurately be centered in a transitional zone before Modernism truly took hold while, some of the later Modernist buildings, such as the American Life Building, the Hall of Justice and the Mazzoli Federal Building, represent more assertive stages of that movement. The Louisville Federal Reserve Bank serves as an early and more refined version of this movement that, while embracing all of the ideals of the emerging movement, did so in a more delicate way. The American Life Building embraces the ideal that the lack of ornamentation was the decoration, creating a ruggedly symmetrical building that gives the appearance of the upper floors floating, while the Hall of Justice embraced the Brutalist ideals that highlight concrete mass and monumentality rather than transparency. The Mazzoli building and the Louisville Free Public Library addition fall somewhere in between those, but still more representative of the late modern movement. While all of these buildings illustrate how the Modern Movement evolved during the mid-20th century in Louisville, particularly in the civic and

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institutional spaces, the Louisville Federal Reserve Bank illustrates a specific, very significant era, one that demonstrated the successful implementation of a fledgling movement into a burgeoning downtown.

Russell, Mullgardt, Schwarz & Van Hoefen

The architectural significance of the Louisville Federal Reserve Bank is strengthened by its association with Russell, Mullgardt, Schwarz & Van Hoefen, a significant St. Louis firm whose lineage connected it to one of the most important architectural practices in that city. This firm traces its origins back to the late 19th century when John Lawrence Mauran had managed the St. Louis branch of the well-known Boston firm, Shepley, Rutan, & Coolidge, however, when the parent firm chose to close that office in 1900, Mauran, and colleagues Ernest John Russell, and Edward Gordon Garden purchased the St. Louis office and formed Mauran, Russell & Garden.²⁹ During the first decade, the firm established itself among the leading architectural practices in St. Louis, designing many notable commercial buildings, churches, civic structures, and private residences. In 1909, Garden left to establish his own office in San Francisco, leaving the firm as Mauran & Russell before, in 1911, William DeForest Crowell joined, prompting the firm's name to change to Mauran, Russell & Crowell.³⁰

It was during this next era in the firm's existence that they received their greatest prominence in the Midwest's architectural world, primarily in St. Louis. Building on an already impressive list of buildings, some of which were in the heart of the St. Louis, upon entering the new decade with a new partner, the firm began to receive commissions for some of the most consequential buildings of downtown St. Louis. These included the Railway Exchange Building (1913), the Police Headquarters (1927), the Federal Courthouse (1932), the Southwestern Bell Building (1926), which at the time was the tallest building in the state, and the Federal Reserve Bank of St. Louis headquarters (1925).³¹ Construction on the new Federal Reserve Eighth District headquarters building began in 1923, with Mauran, Russell & Crowell serving as architects for the project. The final product was the neoclassical structure at Broadway and Locust Streets that continues to serve its purpose today. In designing the headquarters, the firm studied other Federal Reserve Bank buildings across the country to identify best practices in security, layout, and civic expression. The resulting neoclassical limestone building, with its monumental colonnade and imposing vault—its thirty-inch-thick door weighing more than forty tons—became one of the defining civic monuments of downtown St. Louis.³²

Mauran, who served both on the first U.S. Commission of Fine Arts in 1910 and was elected president of the American Institute of Architects in 1915, passed away in 1933.³³ Russell, the last

²⁹ "John L. Mauran," Commission of Fine Arts, <https://www.cfa.gov/about-cfa/who-we-are/john-l-mauran>, accessed July 2026; Hamilton, Esley, "Grand Avenue's Flying Saucer and its Architect," *Society of Architectural Historians Missouri Valley Chapter Newsletter* 17, no. 3 (Fall 2011).

³⁰ Naffziger, Chris. "The commissions of Mauran, Russell, Garden, and later Crowell fought for classical style as the world became more modern." In *St. Louis Magazine*, Electronic Document, <https://www.stlmag.com/design/architecture/beaux-arts-style-in-st-louis-mauran-russell-garden/>, accessed July 2026, May 1, 2020.

³¹ Ibid.

³² "Timeline: Federal Reserve Bank of St. Louis Centennial." FRASER;

³³ "John L. Mauran," Commission of Fine Arts.

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of the original three, assumed the head of the firm, which was subsequently reorganized as Mauran, Russell, Crowell & Mullgardt in 1937, recognizing W. Oscar Mullgardt, who had been with the firm since 1906 and partner since 1929.³⁴ Russell, who also served as president of the American Institute of Architects in 1932, was constantly civically engaged, even serving as the chair of the St. Louis City Plan Commission for two decades, among other responsibilities.

While the firm began with architects who were trained in the Beaux Arts Style and employed decidedly classical motifs in their early commissions, their direction first began to shift in the years between the two World Wars. During those years, the firm began to explore Art Deco and Moderne designs through some of their works, which was a break from more classical revival styles that they were previously known for.³⁵ However, in the years immediately following World War II, the firm began a more dramatic transformation in their design philosophy, incorporating more modern ideologies into their practice. Right around this same time, in 1948, the partnership was reorganized as Russell, Crowell, Mullgardt & Schwarz and in 1955, a year before Russell's passing, the firm was reorganized as Russell, Mullgardt, Schwarz & Van Hoefen.³⁶

The firm's transition to modernism was significant and by the mid-20th century, "the new firm was decidedly modernist and was now designing some of the most groundbreaking buildings" in St. Louis.³⁷ In fact, results of the 2013 *Thematic Survey of Modern Movement Non-Residential Architecture, 1945-1975, in St. Louis City* listed Russell, Mullgardt, Schwarz & Van Hoefen, as well as the later name of Schwarz & Van Hoefen, which occurred ca. 1962, as among the "most talented mid-century architects."³⁸ Moreover, of the 25 properties identified during the survey that are eligible for listing on the NRHP, five, or 20%, were designed by the firm, in one of its two previously mentioned configurations.³⁹ This shift in the firm's design ambitions can be seen throughout their works in St. Louis as well as in other cities, including in the Louisville Federal Reserve Bank. Additionally, this move was accompanied by the larger role that A. F. Schwarz, often misspelled as Schwartz, played in the firm and their direction. It is worth noting here that Schwarz was the principal architect in charge of that project and its design.

³⁴ Hamm, Carolyn. "Missouri Botanical Garden." HABS No. MO-1135. Washinton, DC: National Park Service, 1975.

³⁵ Toft, Carolyn Hewes. "John Lawrence Mauran, FAIA (1866-1933)." *Landmarks Association of Saint Louis*. Electronic document, <https://landmarks-stl.org/learn/resource-center/john-lawrence-mauran-faia-1866-1933/>, accessed July 2026.

³⁶ Naffziger 2020.

³⁷ Ibid.

³⁸ Peter Meijer Architect, PC, *Thematic Survey of Modern Movement Non-Residential Architecture, 1945-1975, in St. Louis City*. City of Saint Louis Cultural Resource Office, City of Saint Louis, Missouri, 2013.

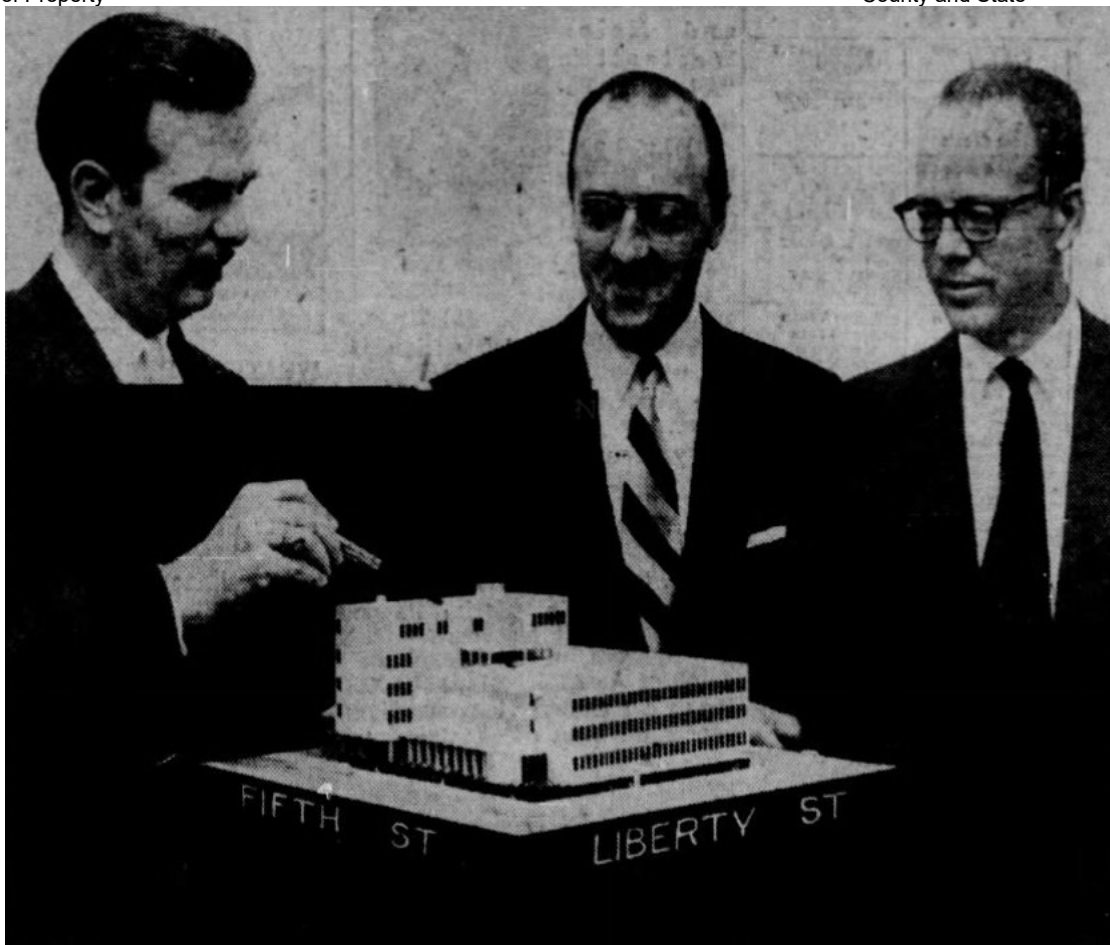
³⁹ Ibid.

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A.F. Schwarz (left) showing a model of the Louisville Federal Reserve Bank building to Delos C. Johns, president of the Federal Reserve System's St. Louis District (center) and Victor Longstreet, manager of the Louisville branch, the largest in the district.⁴⁰

The firm Russell, Mullgardt, Schwarz & Van Hoefen, also later known as Schwarz & Van Hoefen, have designed a remarkable range of mid-century and Modern buildings that together constitute one of the most significant contributions to the modern architectural fabric of St. Louis and the greater Midwest. At least sixteen buildings that are completely, or in part, attributed to the firm under one of these two names, are already listed on the NRHP, along with many others that have been determined eligible. Of the five identified in the 2013 survey, two in particular display an ideological and visual similarity to the Louisville Federal Reserve Bank, which further informs its architectural significance; the Optimist Building and several portions of the Mansion House Center, the latter of which was formally listed on the NRHP in 2016.⁴¹ The Mansion House Center Historic District “is a complex of eight buildings and a connecting structure” in downtown St.

⁴⁰ “Work Will Start Soon on New Reserve Bank.” In *The Courier-Journal*, September 21, 1955.

⁴¹ National Register of Historic Places, Mansion House Center Historic District, St. Louis County, Missouri. NR #16000547.

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Louis that exemplifies Modern design. All of the buildings, with the exception of one previously listed building, were designed by Schwarz & Van Hoefen.⁴²



Optimist Building



Mansion House Center

Russell, Mullgardt, Schwarz & Van Hoefen, and later just Schwarz & Van Hoefen, helped pioneer and usher in the implementation of post-war Modern architecture in St. Louis, embracing the International style in the 1940s and continuing to play a large part in the growth of the movement and evolution of the city for the next several decades. During those decades, the firm was responsible for several buildings in the St. Louis area and greater Midwest that embodied the Modern Movement including International and Brutalist buildings. Some of these include the St. Louis Post-Dispatch Printing Building (1941), the Clinton-Peabody Terrace (1942), the Northland Shopping Center (1954), Steinberg Hall (1959-1960) at Washington University, the David P. Wohl Community and Recreation Center (1959), the Engineers' Club of St. Louis (1961), the Optimist International Headquarters (1962), the Marchetti Towers I and II (1964), the Mansion House Center (1965), and the Council Plaza (1964-1968). Through these works, the firm and its principal architects demonstrate a consistent design vocabulary across four decades and many building types. They show a disciplined modular grid organizing both low-rise and high-rise facades while utilizing high-quality permanent materials paired with modern glazing rather than pure minimalism, highlighting that aesthetic qualities did not need to be abandoned for Modern buildings. Moreover, they utilized the trademark characteristics of the modern movement in many of their buildings and emphasized sun-control devices, such as fins, to serve as expressive elements, strong horizontality, and a designed landscape with raised terraces and covered walkways to engage with the public. The firm in its various iterations from the 1940s-1970s were leaders in the design and construction of Modern buildings, particularly for institutional, civic, and commercial buildings, and helped contribute to the growing practice of understanding how to incorporate such buildings successfully into large urban centers.

The design of the Louisville Branch building is one of the firm's commissions that came from their business relationship with the Federal Reserve in its mid-century modernist phase. It is the product of an architectural firm with more than half a century of continuous practice in St. Louis and a direct institutional relationship with the Federal Reserve Bank of St. Louis that began with the design of the Eighth District headquarters in 1925. Russell, Mullgardt, Schwarz & Van Hoefen brought to the Louisville Federal Reserve Bank not only technical competence in the specialized

⁴² Ibid.

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requirements of Federal Reserve architecture, but also a deep familiarity with its institutional culture, operational needs, and civic expectations. This was all coupled with the mid-century Modernism that was applied to the building, one that is emblematic of the post-war movement in American architecture and the transition from classical grandiosity to the adoption of Modernity in institutional architecture. This Modern design is illustrative and consistent with the post-war focus on governmental growth, administrative efficiency, and technological capacity. This building is a significant example of one of the Midwest's great architecture firms refined and professional Modern institutional design.

History of Nominated Property

In the early 1950s, it became readily apparent to the Federal Reserve Bank of St. Louis, the headquarters of the Eighth Federal Reserve District, that the Louisville branch was outgrowing its location in the former German Bank Building at the northwest corner of 5th and Market Streets, despite building a large, approximately 15,000 square foot addition to the building in the mid-1920s, more than doubling the building's footprint. This need for more space was being driven by the post-war economic boom, the increasing responsibilities being placed on the Louisville Branch, and the desire to modernize their operations. As such, the Federal Reserve hired one of the most well-renowned midwestern architecture firms, one that had a history with the Eighth District, to construct its first, and only, purpose-built Louisville Branch.

When the Louisville Federal Reserve Bank was constructed, it was a state-of-the-art Modern building placed centrally within Louisville's Fifth Street financial district. In addition to its exterior appearance denoting the larger, post-war shift to Modern architectural design, the interior too provided a contemporary space with the technological needs and modern amenities that were both required and expected of mid-century buildings. All of this was accentuated by the sleekness of the overall design and the attention to detail throughout.

In 2003, the Federal Reserve Bank of St. Louis announced that Louisville's check-processing work would move to Cincinnati and that the cash-processing operation would also close, marking the end of an era of Federal banking and the requirements and responsibilities of the smaller branch offices. As such, the large Louisville Federal Reserve Bank building was no longer necessary. In 2004, the Louisville branch moved their operation and offices to what is now known as PNC Tower at 101 S. Fifth Street. In the subsequent years, the Louisville Metro Government purchased and rehabilitated the former bank into a consolidated emergency communications and operations center, something that the recently-merged city and county government needed. The former bank building proved to be the perfect place as it had ample room, was centrally located within the city and close to other governmental and emergency services, and had sufficient security already in place.

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Advertisement for the new Louisville Branch Federal Reserve Bank. Caption reads, "A welcome addition to Louisville's financial district...an architectural achievement of beauty, combined with the ultimate in utility, to assist in making this important phase in banking...the Federal Reserve System...a smoothly functional implement, playing its part in the basic American economy. A magnificent structure today...A landmark of the future...serving a rich Midwestern region of which Louisville is proud to be a part."⁴³

Evaluation of the Significance of the Property within the Historic Context "The Louisville Federal Reserve Bank: 1917-2005"

The Louisville Federal Reserve Bank is significant for the role it played within several broad patterns in 20th-century economic history, both in the wider function of the Federal Reserve system as well locally. The opening of this branch, one of only 24 branch offices in the Federal Reserve system, cemented Louisville as a corporate and financial center. Moreover, it exemplified the federalization of reserves and liquidity management, something that was seen as a necessity for early economic success of the broader system. The Louisville branch was also vital to the regional payments system and to wartime crisis and financing. For the former, when the branch office took over city-bank check clearing in 1920 it marked a reorganization around the Federal Reserve. The continuation and development of the important Federal Reserve banking activities in Louisville precipitated the construction of the Louisville Federal Reserve Bank. While some of the noteworthy events took place before the construction of the nominated property, those events continue in the nominated property because their function continued to be significant. Those actions provide the context for us to appreciate the vital role that the bank played as one of only

⁴³ "Louisville Branch Federal Reserve Bank of Saint Louis" Advertisement in *The Courier-Journal*. August 10, 1958

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24 Federal Reserve branches, the growth that necessitated the new building. Its very construction denotes the importance of its functions and the need for a new physical plant to perform those functions in accord with rising expectations of efficiency and effectiveness.

In the following decades, Louisville became a site of branch-level experimentation and scaling in check processing, currency handling, and later computerized data operations. For the latter, during the Depression, the RFC operation tied Louisville directly to emergency credit and collateral management, during WWII, the branch's savings-bond and Treasury workload made it a local administrative instrument of national war finance, and during the 1937 flood, it became a financial recovery site for damaged currency. All of the early experimentations, responsibilities, and successes that characterized the Louisville branch office in the first half of the 20th century were embodied in the construction of a new, purpose-built building. This construction not only solidified the necessity of the Louisville branch, but it presented a progressive aesthetic that was able to meet, both symbolically as well as physically, the changing nature of the Federal Reserve system and the way that institutions interacted with the public. At this location, the Louisville Federal Reserve Bank expanded with the construction of the new location as technological changes and embraced the evolution of banking in the post-war years. With two large changes, the ability to process paper checks while handling data processing through the same computer," and the establishment of KACHA, the branch's experienced the height of post-war modernization as well as the beginning of its transition toward electronic funds-transfer systems, a shift that forever changed the Federal Reserve System, both locally and on a national scale.

Overall, the Louisville Federal Reserve Bank at 5th and Liberty Streets is significant because it embodies the progressive moves of the Federal Reserve System in the post-war era and the need to grow and expand to account for the rapid post-war expansion. Moreover, the technological advances that took place in this building, including electronic payments processing, and the establishment of the Kentuckiana Automated Clearing House, coupled with the ongoing activities that were growing in complexity in the post-war years, such as check clearing and collection, currency handling, funds transfers, banking services, and fiscal-agent functions, signals the importance of the buildings and the actions that occurred within its walls. Lastly, the importance of this branch in the post-war years to the commercial and financial infrastructure in Louisville, the Commonwealth of Kentucky, and the larger region cannot be overstated as it linked commercial banks to the national banking system during a time of rapid growth and economic success.

Evaluation of the Significance of the Property within the Historic Context "Post-War Modern Institutional and Civic Architecture in Louisville, Kentucky: 1945-1975."

The Louisville Federal Reserve Bank is eligible under Criterion C under both the first and second term. The first, being the embodiment of "distinctive characteristics of a type, period, or method of construction." In Louisville, the Louisville Federal Reserve Bank embodies the Modern Movement, especially as it relates to the shift in architectural ideologies and design aesthetics among institutional and civic architecture. The decades immediately following WWII saw Federal Reserve Bank branches and other institutional, governmental, and municipal buildings nationwide move away from the weighty neoclassical expression of the prewar period, a style deliberately

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chosen to exhibit permanence, authority, and conservative fiscal values, toward the clean lines, glass curtain walls, and material honesty of mid-century Modernism. The new stylistic ideologies displayed an aesthetic that was capable of communicating institutional trustworthiness, but did so through different formal means, such as precision of detail, quality of materials, and an openness that invited public regard rather than impressed the viewer with awe. This balance between institutional gravitas and civic warmth, between security and transparency, characterizes this era of institutional architecture of the post-war era, and the Louisville Federal Reserve Bank exemplifies it. Physically, the use of buff Indiana limestone, the same material that graces many of the great civic and commercial buildings of the Midwest, on a modernist grid of aluminum sash and stone panels exemplifies the ideals of post-war institutional Modernism.

The Louisville Federal Reserve Bank is also eligible under the second term of Criterion C, as the “work of a master.” The firm responsible for the Louisville Federal Reserve Bank is a large part of the story and the building’s architectural significance. Russell, Mullgardt, Schwarz & Van Hoefen brought their Midwestern expertise, their institutional connections with the Federal Reserve District 8, and their burgeoning prominence as masters of mid-century Modernism to their design of this building. The shift from the Beaux-Arts-inflected classical vocabulary of the early branch and headquarters buildings to the mid-century Modernism of the Louisville Branch mirrors the firm's own evolution and follows patterns in the broader transformation in American institutional architecture in the post-war era.

The Louisville Federal Reserve Bank is one of the early instances in a controlled phase of post-war Modernism in Louisville. It predates the heavier Brutalist expression of the Hall of Justice and differs from the larger, more openly expansive image of the library addition. Similarly, it is neither a pre-war classical civic monument nor a late 1960s redevelopment megastructure. Its significance lies in its archetypal application of Modern Movement principles for a public institutional building in Louisville and it exemplifies and helps instigate the city’s movement toward this new architectural expression emphasizing institutional clarity, compact monumentality, and the suitability of its modern design for contemporary functions. Moreover, it is an excellent representation of a Modern Movement building constructed by a firm that has an impressive resume in the design and construction of Modern buildings, especially in the movement’s early years, as well as its successful implementation into an urban setting.

Evaluation of the Integrity Between the Significance and the Property’s Physical Condition

This building has been evaluated in terms of its overall relationship to the general integrity standards and its ability to convey the significance outlined above. The task of evaluating whether a building is potentially eligible for NRHP listing means first evaluating its significance according to at least one National Register eligibility criteria, and then evaluating whether there is an integrity between that resource’s physical condition and the sense of significance. That will call for “. . . sometimes a subjective judgment, . . . it must always be grounded in an understanding of a property's physical features and how they relate to its significance.”⁴⁴ There are seven aspects of

⁴⁴ United States Department of the Interior. *National Register Bulletin #15: Guidelines for Local Surveys: A Basis for Preservation Planning*. (Washington D.C.: United States Department of the Interior, 2002.)

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integrity as identified by NPS: Location, Design, Setting, Materials, Workmanship, Feeling, Association.⁴⁵

The Louisville Federal Reserve Bank is highly intact. Although the building has been altered over the years, primarily on the interior to precipitate the change in function from a bank building to an emergency center, the overall integrity has not been compromised. In addition to many of the key interior features of the building, the exterior architectural characteristics remain present. A building which meets Criteria A and C and which possesses integrity of **Location, Design, Setting, Materials, Workmanship, Feeling, and Association** will be eligible for listing in the NRHP.

The property possesses integrity of **location**. The location is a key aspect to its significance, as is situated along Fifth Street, largely considered Louisville's financial district. This building has not been moved from its original site. The building also possesses strong integrity of **setting**. The Louisville Federal Reserve Bank building was constructed during an era of massive growth in this portion of Downtown Louisville, spurred by the modernization of Downtown buildings, the expansion efforts of urban renewal to the west of the city's center, and the construction of skyscrapers solidifying Louisville's center as a corporate and economic hub. Many of the important buildings and open spaces that are associated with these changes throughout the city, as well as the earlier monumental structures that were located nearby, are still present. Moreover, the years that define this building's Period of Significance also marked the early and ongoing shift of Downtown Louisville from a retail hub to the business and financial epicenter that evolved into a setting of increased office work. These features give the Louisville Federal Reserve Bank building an excellent sense of integrity.

The building also retains integrity of **materials** and **workmanship**. The building still exhibits many of the architectural materials and design features that made it such a noteworthy example of Modern architecture. The granite, Indiana limestone, and use of fins are all emblematic of the material importance emphasized during the building's design and construction and are still intact as evidence of the workmanship.

The building possesses integrity of **design**. The Louisville Federal Reserve Bank's design is indicative of the early Modern movement that was being utilized throughout the United States during the mid-20th century. Emphasis of function over ornamentation is illustrative of this style, as is the overall shift from the classical lavishness that was present on earlier institutional buildings.

The Louisville Federal Reserve Bank was constructed for a new era of the Federal Reserve system and was suggestive of the ongoing shift of institutional and civic architecture away from the previous ideologies. The building conveys its significance both as the only purpose-built Federal Reserve building in Louisville and as an exemplary Modern expression, with its welcoming yet fortified appearance, use of traditional Modern philosophies in the overall design, and the implementation of quality materials and state-of-the-art technologies and amenities, all of which give it a strong integrity of **feeling**. While the building has not operated as a Federal Reserve

⁴⁵ United States Department of the Interior. *How to Apply the National Register Criteria for Evaluation*. (Washington D.C.: United States Department of the Interior, 1995) 46.

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branch in over a decade, it was not inherently designed to be representative of what one would typically consider when thinking on financial institutions. Instead, it marked the shift from previous architectural practices toward the new Modern ideas, something that is still apparent today, regardless of the change in function. Moreover, because the building was built during a rise in Modernism throughout Louisville, and it still exists among many of the other prominent buildings from that era, and because the building retains integrity of location, materials, and design, the building conveys its historic integrity of **association**.

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Previous documentation on file (NPS):

- ☒ preliminary determination of individual listing (36 CFR 67) has been requested
☐ previously listed in the National Register
☐ previously determined eligible by the National Register
☐ designated a National Historic Landmark
☐ recorded by Historic American Buildings Survey # _____
☐ recorded by Historic American Engineering Record # _____
☐ recorded by Historic American Landscape Survey # _____

Primary location of additional data:

- ☐ State Historic Preservation Office
☐ Other State agency
☐ Federal agency
☐ Local government
☐ University
☐ Other
Name of repository: _____

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Historic Resources Survey Number (if assigned): JFCD 334

10. Geographical Data

Acreage of Property .85 acres

Latitude/Longitude Coordinates

1. Latitude: 38.252994

Longitude: -85.759261

Verbal Boundary Description

Beginning at the southwest corner of South 5th and West Liberty Streets, then going south along the west side of S. 5th St. to the northwest corner of S. 5th St. and an unnamed alley directly south of the building, then continuing west to the northeast corner of Armory Place and the unnamed alley, then continuing north along the east side of Armory Place to the southeast corner of Armory Place and W. Liberty St., then continuing east along the south side of W. Liberty St. to the point of the beginning.

The property actually encompasses seven separate tracts. The most recent deed between the Federal Reserve Bank of St. Louis and Louisville/Jefferson County Metro Government from 2005, as found in deed book 0856, page 0035, specifically describes the boundaries as:

Tract 1: Beginning at the southwest corner of 5th and Liberty Streets, thence west with the south line of Liberty Street 106 feet 2 inches, and extending back southwardly between parallel lines, 100 feet to the north line of an alley, the east line being coincident with the west line of 5th Street.

Tract 2: Beginning on the west side of 5th Street 120 feet south of Liberty Street (Formerly Green Street), said point being the southeast corner of an alley, running thence south with the west line of 5th Street, 20 feet, and extending back westwardly between lines at right angles to 5th Street, 80 ft.

Tract 3: Beginning on the east side of Armory Place (Formerly Center Street), 120 feet south of Liberty Street (formerly Green Street) at the south line of a public alley 20 feet wide, thence running south along the east side of Armory Place, 60 feet, and extending back eastwardly of that width throughout, the north line binding the south line of the aforesaid alley, 79 feet 3 inches.

Tract 4: Beginning on the west side of 5th Street 20 feet south of the south line of the first alley south of Liberty Street, running thence south along the west side of Liberty Street, running thence south along the west side of 5th Street a distance of 40 feet, and extending back westwardly of the same width throughout in lines parallel with said alley a distance of 80 feet.

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Being Tracts 1 through 4 acquired by Federal Reserve Bank of St. Louis, a corporation, by deed dated April 6, 1954, of record in Deed Book 3141, page 13, in the office of the Clerk of Jefferson County, Kentucky.

Tract 5: Beginning at the southeast corner of Liberty Street and Armory Place (formerly Center Street), thence east with the south line of Liberty Street 52 feet 10 inches and extending back southwardly between parallel lines 100 feet to the north line of an alley, the west line being coincident with the east line of Armory Place.

Being the same property acquired by Federal Reserve bank of St. Louis, a corporation, by deed dated April 6, 1954, of record in Deed Book 3141, page 71, in the office of the Clerk of Jefferson County, Kentucky.

Tract 6: Beginning on the west side of 5th St. 180 feet south of Liberty Street, running thence in the southerly direction along the west side of 5th Street 52 feet, and extending back in a westerly direction, of the same width throughout, between lines parallel with Liberty Street, 159 feet to the east line of Armory Place.

Being the same property acquired by Federal Reserve bank of St. Louis, a corporation, by deed dated June 1, 1961, of record in Deed Book 3693, page 509, in the office of the Clerk of Jefferson County, Kentucky.

Tract 7: Being a parcel of land (which was formerly a 20-foot alleyway) extending between the east line of Armory Place, and the west line of 5th Street, approximately 100 feet south of Liberty Street, said alley way having been closed to public use in Jefferson Action No. 6715 (1954), Resolution #38 (Series 1954) title to the above described tract having been acquired by reason of operation of law, upon said alley closing in Jefferson Action No. 6715.

See that area depicted on the following map:

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Boundary Justification

The boundary encompasses the entire footprint of the building and the surrounding property.

Property Owner:

name Louisville/Jefferson County Metro Government

street & number 527 W. Jefferson St.

telephone _____

city or town Louisville

state Kentucky zip code 40202

11. Form Prepared By

name/title: Wes Cunningham, MA, Sr. Principal Investigator History/Architecture, Director of National Register Nominations & Research

organization: Pinion Advisors

street & number: 1541 Frankfort Ave.

city or town: Louisville state: Kentucky

zip code: 40206

e-mail: wcunningham@pinionadvisors.com

telephone: 502-807-0575

date: June 2026

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Photographs--Photo Log

Name of Property: Louisville Federal Reserve Bank
City or Vicinity: Louisville
County: Jefferson County
State: Kentucky
Photographer: Brent Girdler
Date Photographed: July 2026

- 1 of 45: View of the Louisville Federal Reserve Bank, facing southwest
- 2 of 45: View of the north end of the east façade, facing west
- 3 of 45: View of the south end of the east façade, facing west
- 4 of 45: View of the building, facing northwest
- 5 of 45: View of the south and west façade, facing northeast
- 6 of 45: View of the west façade, facing east
- 7 of 45: View of the northwest corner, facing southeast
- 8 of 45: View of the north façade, facing south
- 9 of 45: View of the entryway, facing west
- 10 of 45: View of the elevator lobby, facing west
- 11 of 45: View of the first floor corridor, facing north
- 12 of 45: View of the first floor bathroom, facing south
- 13 of 45: View of the elevator lobby, facing east
- 14 of 45: View of first floor private offices, facing east
- 15 of 45: Detailed view of the private office, facing east
- 16 of 45: View of operations center, facing west
- 17 of 45: Vault corridor, facing north
- 18 of 45: Vault door, facing west
- 19 of 45: Vault interior, facing west
- 20 of 45: Interior space, facing southwest
- 21 of 45: Interior corridor, facing north
- 22 of 45: Secure loading dock, facing west
- 23 of 45: Secure loading dock, facing east
- 24 of 45: Breakroom, facing west
- 25 of 45: Second floor elevator lobby, facing south
- 26 of 45: Second floor elevator lobby, facing west
- 27 of 45: Second floor elevator lobby, facing north
- 28 of 45: Private second floor office, facing southwest
- 29 of 45: Second floor western office space, facing south
- 30 of 45: Second floor western office space, facing southwest
- 31 of 45: Second floor western office space, facing north
- 32 of 45: Second floor western office space, facing east
- 33 of 45: Second floor private office, facing southwest
- 34 of 45: Second floor eastern office space, facing north

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- 35 of 45: Second floor eastern office space, facing east
- 36 of 45: Second floor service elevator corridor, facing east
- 37 of 45: Second floor service elevator corridor, facing west
- 38 of 45: Second floor locker room, facing east
- 39 of 45: Second floor bathroom, facing west
- 40 of 45: Second floor data center, facing north
- 41 of 45: Lower level corridor, facing east
- 42 of 45: Lower level corridor, facing west
- 43 of 45: Lower level bathroom, facing west
- 44 of 45: Lower level bathroom, facing south
- 45 of 45: Lower level office, facing southeast

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1 LOWER LEVEL
SCALE: NTS

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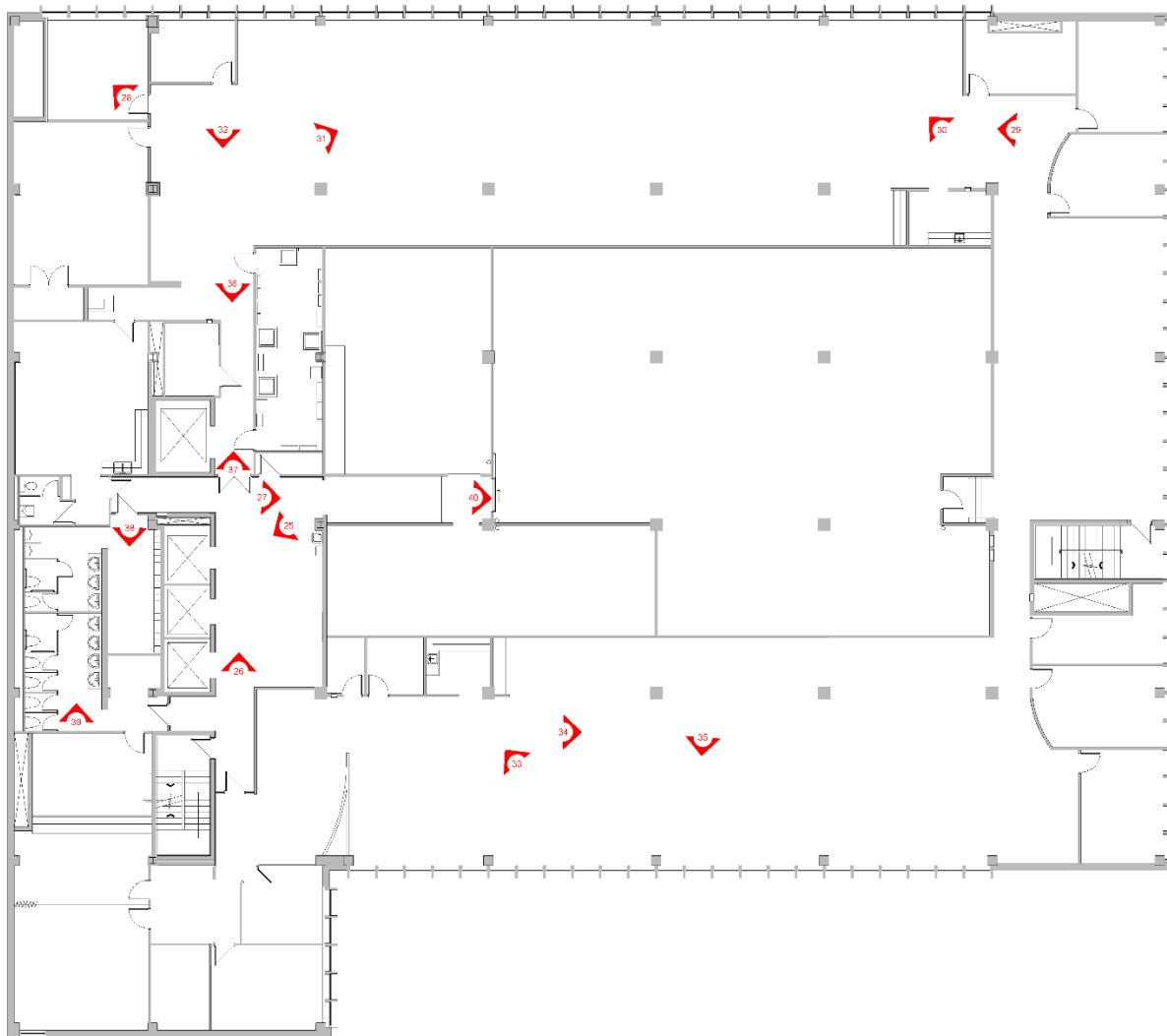


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1 SECOND FLOOR

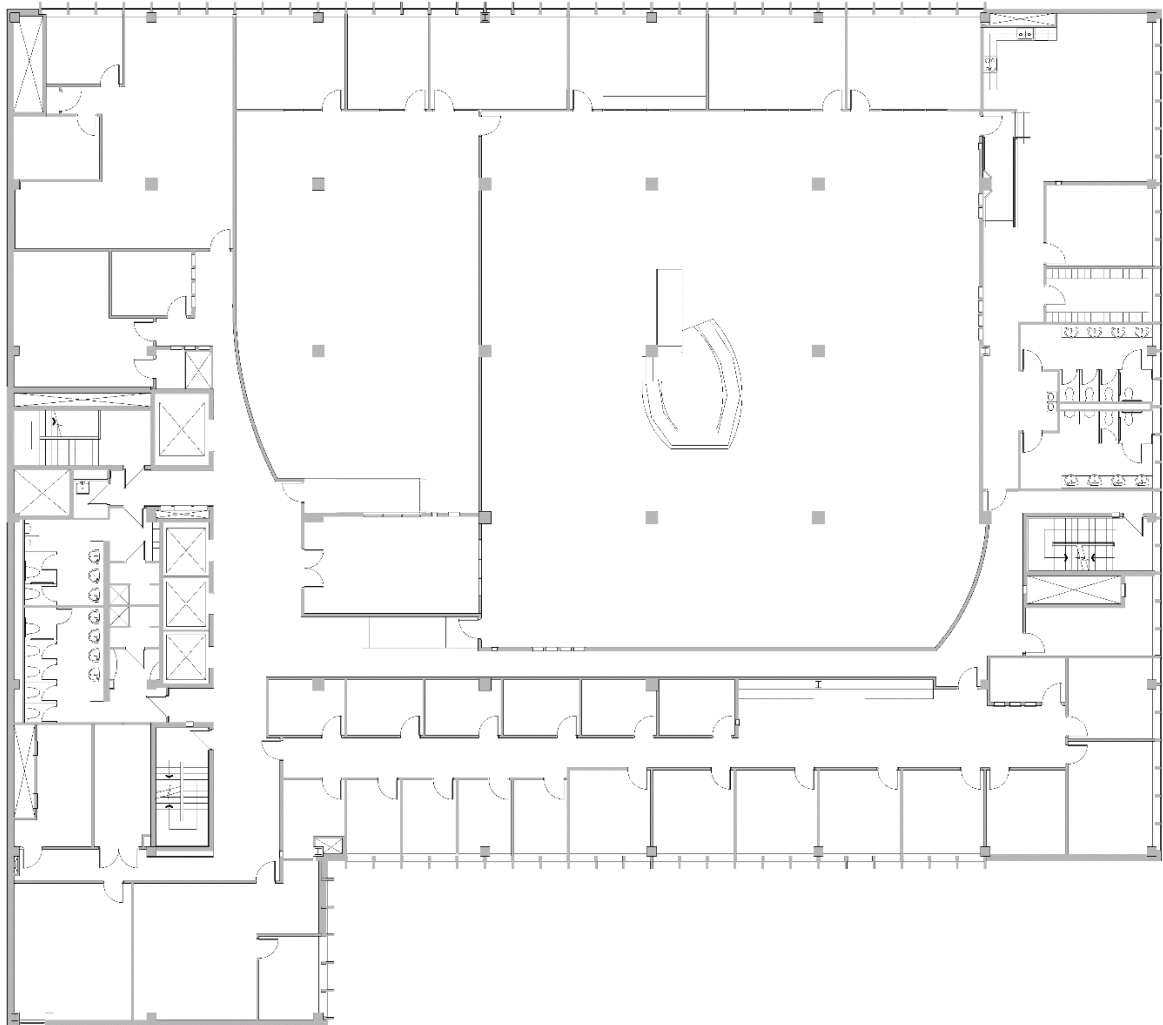
SCALE: NTS

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1 THIRD FLOOR
SCALE: NTS

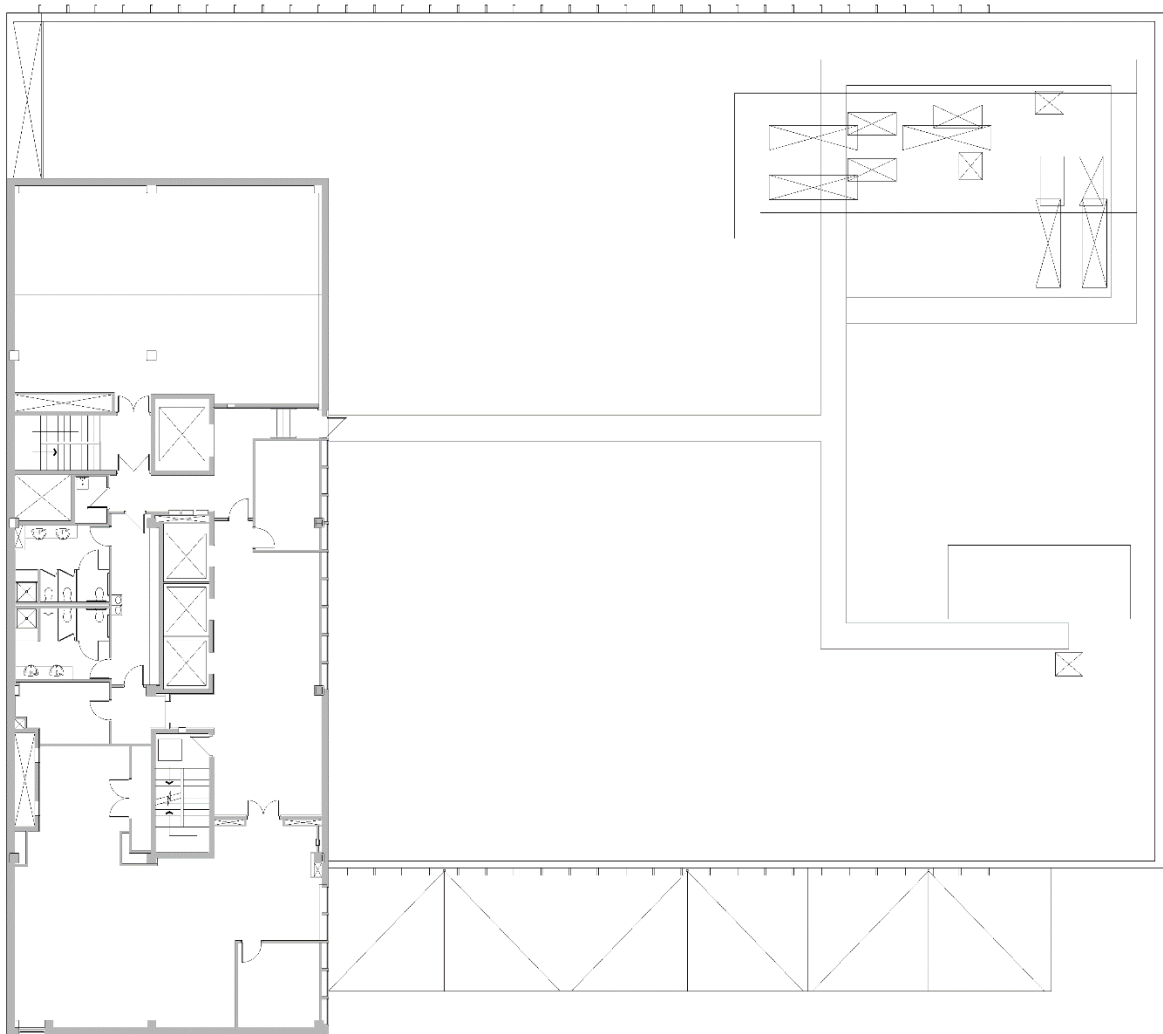
**For security purposes due to the building's current function, the third through fifth floors were not accessible for photographic documentation*

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① FORTH FLOOR
SCALE: NTS

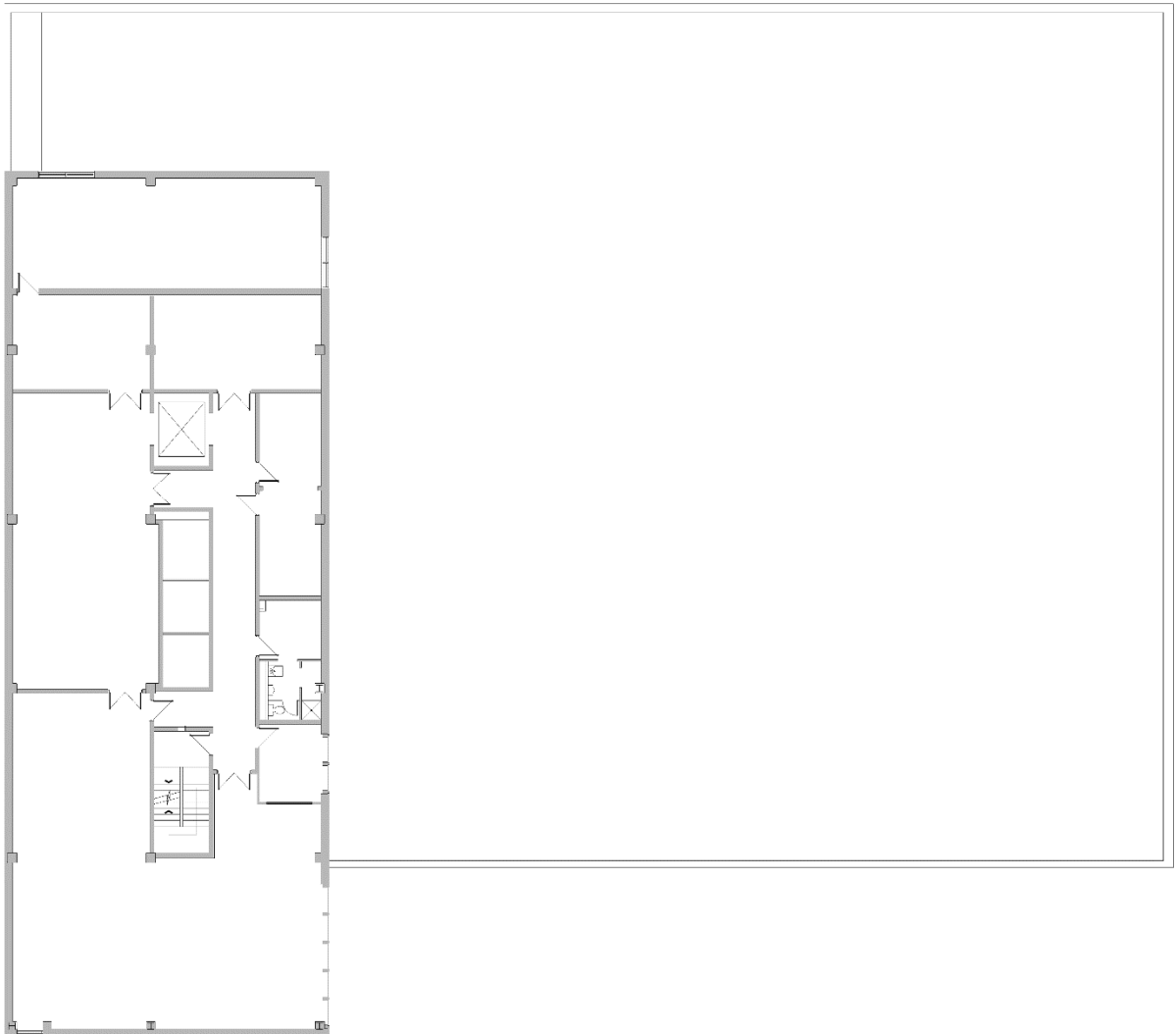
**For security purposes due to the building's current function, the third through fifth floors were not accessible for photographic documentation*

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① FIFTH FLOOR
SCALE: NTS

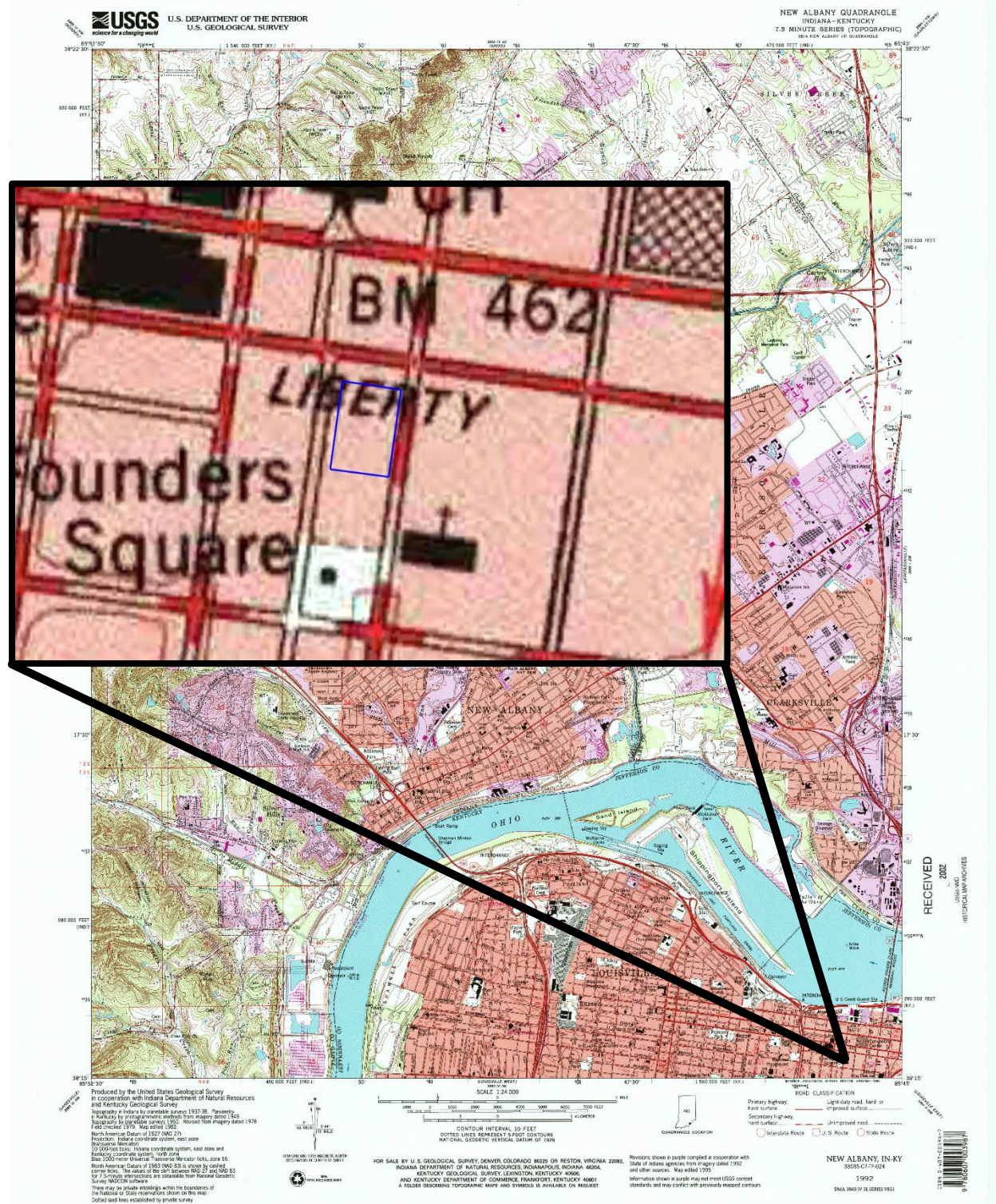
**For security purposes due to the building's current function, the third through fifth floors were not accessible for photographic documentation*

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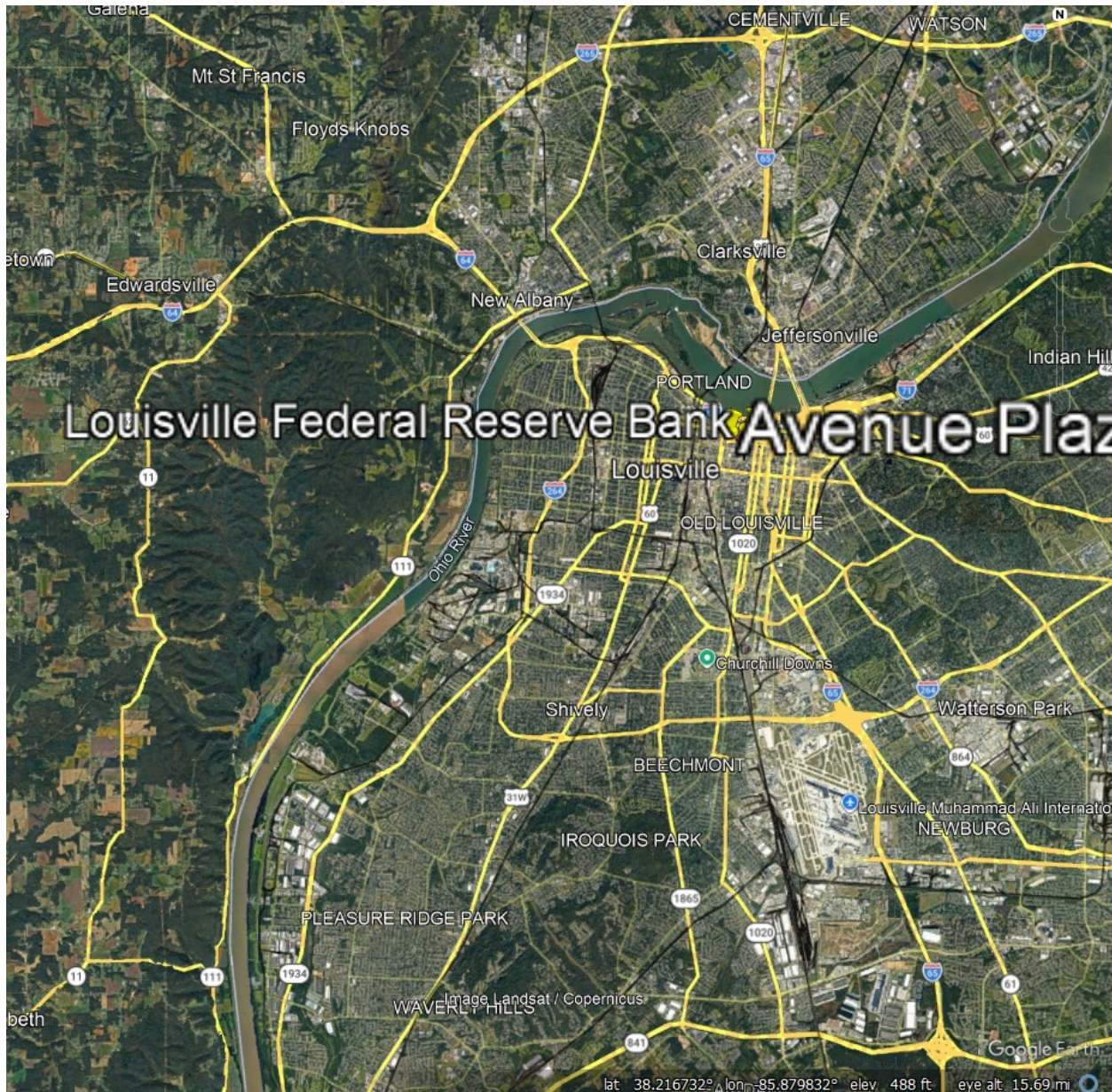


Louisville Federal Reserve Bank

Name of Property

Jefferson County, Kentucky

County and State



Louisville Federal Reserve Bank, Jefferson County, Kentucky. Wide Area map