

Performance Results Network

We recently had a major acquisition to where we doubled our size and we, as a thrift, bought a commercial bank. That's an interesting piece because there's two different operating mentalities. Usually in major acquisitions you lose between 15% and 25% of your deposit base just because people go bank somewhere else. Well, because we're using the Cohen Brown process and because we take efforts to develop a relationship especially with our new clients, that at this time, since last year, we have increased our deposit base over \$141 million. So we're pretty happy about that.

R-G Crown Bank

We just launched Extraordinary Sales Leadership and Proactive Relationship Banking, and it's been pretty amazing. In August alone, our tellers did 306 teller referrals, where we had no teller referrals in the past. Our consumer loan volume is 65% higher, based on the tactics that we've just implemented in July and August. It's phenomenal. I'm very happy with these results.

First Trust Bank

Increase Enhanced Service Performance with Our Proven Solutions

The Cohen Brown Performance Results Network (PRN) specializes in community banks, offering your institution a blend of proven management and enhanced-service processes, as well as learning and reinforcement programs, delivered through an interactive User Group framework. This unique format promotes peer networking, the identification and sharing of best practices, benchmarking, support, and motivation.

As a PRN client, you will learn dynamic consulting and coaching techniques that can be used to dramatically increase your enhanced-service performance results.

Processes

PRN offerings increase productivity, improve client satisfaction and retention, and produce bottom-line, profitable needs-met results. They include:

- A full management and reinforcement process that affects every layer of the organization
- Strategic and tactical enhanced-service performance results consulting
- Unlimited use of learning solutions tailored to meet specific needs for existing personnel and employees hired or promoted to fill existing positions
 - Leadership, management, and coaching solutions
 - Platform banker needs-met solutions
 - Branch enhanced-service solutions
 - Call center inbound and outbound enhanced-service solutions
 - Wholesale, business banking, and small business banking enhanced-service solutions
 - Trust, private banking, wealth management, and investment enhanced-service solutions
 - Support staff best-of-the-best service solutions
- Needs-met and service protocols that have been field-tested by financial institutions in the U.S. and Canada and are proven to yield consistent bottom-line results
- Reinforcement methodologies and leveraging processes, including:
 - Cohen Brown programs, support tools, and job aids
 - Quick Reference Guides
 - Infrastructure management and quality checklists
 - Keep It Simple/Keep It Focused Mini Toolkits
 - Non-negotiable Minimum Activities for Managers
 - Targeted Performance Solutions
 - Ongoing "perfecting" processes

When we started the program, our cross-sell close was one, and we're getting close to three today. From a numbers perspective we're seeing great numbers, and we're very pleased.

Sandy Spring Bank

Since we started with Cohen Brown, we have seen very positive results in account openings at the branch level. We have increased the number of accounts that we establish or open in a week by 25%. We have also had success with the 'referral plus' programs that we have between branches and the mortgage department, and branches and the insurance and investment companies.

R-G Premier Bank

...you share in this [MSR Group "Best Branch"] award. I will be giving a presentation at our officers meeting tomorrow and I will be quoting Marty on how we deal with customers which is significantly different than the way other banks dealt with customers.

1st Source Bank

Breakthrough Behavioral Embedding® Tools and Processes

Breakthrough Behavioral Embedding (BBE) was recently introduced by Cohen Brown to address a problem that nearly every organization faces with regard to its training investments: without a process or methodology to sustain new skills and behaviors, performance peaks but then inevitably declines over time.

Cohen Brown's BBE processes replace these "peaks and valleys" of employee performance following training by sustaining the behavioral changes that result in enhanced performance, bottom-line results, and customer retention. As a PRN client, you will learn how to use the BBE tools to deliver optimum results in your environment.

PRN Learning and Communications Formats

We use a variety of flexible learning and communication vehicles to minimize your time away from work, including:

- Teleconference workshops
- E-mail bulletins
- "How-To" tip sheets
- Web-based seminars
- In-person PRN seminars

These variable formats are used to deliver

- Quarterly course curricula that let you build your enhanced-service culture at your own pace.
- Round-table discussions with other PRN clients focusing on high-interest topics such as leveraging the use of technology to achieve enhanced results, incentive compensation, tracking, segmentation, achieving continuous and dramatic lifts in results, and gaining and sustaining momentum.
- Special discussions regarding current economic events that affect your organization. These discussions allow you and other PRN clients to learn timely, cutting-edge strategies as well as immediate actions you can take to react to current industry challenges.

You can participate in all of the Cohen Brown PRN consulting and reinforcement offerings or select only those offerings that meet current needs. You never need to worry about missing an event, because all core PRN offerings are repeated at a later date.

The Bottom Line

The Cohen Brown Performance Results Network is a critical investment and a time-efficient way to get valuable, customized enhanced-service consulting and training, as it enables your organization to achieve immediate and sustainable bottom-line results!

For more information, contact...

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What Clients Have Said...

"With Cohen Brown, we were able to move our market share in double digits (within 18 months), while two of our competitors lost 22% and 11% market share. Now that's a dynamic turnaround."

Craig Kelly
Executive Vice President
SunTrust Bank Mid-Atlantic

"With Cohen Brown, we increased profitability by 225%. During this same period of time, we closed 1/3 of our stores. If you do the math, that's a pretty phenomenal increase in profits."

Tom Fisher
Senior Vice President
Community Banking Administration
Comerica Bank

"After a company begins using Cohen Brown, I will guarantee you will see an immediate pick-up in sales results. What I notice is that it works!"

Thomas K. Brown
CEO
Second Curve Capital

"1st Source Bank uses the Cohen Brown process for both its consumer and business sales processes. As such, we have sent each and every one of our staff members that interact with our clients through the training. This has provided a consistency of methodology and expertise in the way we serve our clients, providing a differentiating service experience for our clients versus other financial institutions that they may deal with."

Laurence R. Bauer
Vice President of Marketing
1st Source Bank

"Baseline scores prior to the launch of the Perfect Teller Hour averaged 12%. A 70% increase in the average score to 82% was achieved during the one hour of focus on the behaviors of The Perfect Hour for Tellers. Most significantly, one teller's baseline score of 23% increased to 96%! This process helped us dramatically increase our overall service scores as well as referrals made from tellers in which nine tellers generated 333 referrals to bankers during a one-week period."

Cassan A. Panham
Executive Vice President
Regional Manager
FirstBank Virgin Islands



“The results we have seen have surpassed our expectations. Having been at the bank 15 years, I have seen many changes. Adding the Cohen Brown process to our sales structure not only benefited our employees, but contributed to the bank’s overall growth and revenue over the last few years. Our employees’ skill set and knowledge has surpassed our competition, giving us the leading edge when it comes to Sales and Service.”

**Paige Willover
Assistant Vice President
Sales and Service Manager
First Financial Bank**

“And our cross-sell when we first began, we have 25,000 households, was 1.95; three and a half years later it’s now at 2.95 which gives our bank roughly 25,000 additional products and services. And when we move over to the teller lines, tellers were making zero referrals in year one; they make 1,200 a month and 40 percent of the referrals are closed. So think about that. Roughly 40 percent of the business we do now is from the teller line. Absolutely amazing.”

**Chris Breslin
Chief Retail Banking Office
Senior Vice President
First Financial Bank**

“Across the board, our combined results have been fantastic. The Cohen Brown Process is the best in the world.”

**Kelly King
President
BB&T**

