

A light blue silhouette of a world map is centered in the middle section of the page, serving as a background for the main text.

## Stick with Me from Start to Finish

Copyright © MMXX Cohen Brown Picture Co., Inc. This material embodies trade secrets and proprietary information. Any reproduction whether video, audio, written, or otherwise and any disclosure, dissemination, or teaching of this material in any manner as well as any use or reuse of the content contained herein in any form without the prior written consent of the Cohen Brown Picture Co., Inc. or its licensee, Cohen Brown Management Group, Inc., is strictly prohibited. All rights reserved.

## Overview

---

---

---

---

---

It's universally believed that if a financial institution could distinguish itself from its competitors by providing \_\_\_\_\_ and positively \_\_\_\_\_ client/member experiences, then it would result in increased market share, share of wallet, and \_\_\_\_\_.

## Non-Financial Retailers Workshop

Jot down the name or names of those non-financial retailers you frequent today that consistently deliver an excellent client/member experience. Also include what it is for you that makes the experience exceptional!

- 1) \_\_\_\_\_  
\_\_\_\_\_
- 2) \_\_\_\_\_  
\_\_\_\_\_
- 3) \_\_\_\_\_  
\_\_\_\_\_



# Creating the Perfect Client/Member Experience

---

## Acknowledge and Greet the Client/Member

**The Importance:** This behavior lets the client/member know that they are important to the bank/credit union, and it raises their sense of dignity.

### The Steps:

- Make \_\_\_\_\_ and smiling.
- Once the client/member is with you at the window or pod, say “Good morning” or “Good afternoon,” followed by \_\_\_\_\_.

### Coach’s Tip:

- Remind your team that upbeat delivery sets the tone for an upbeat interaction!

## Use the Client’s/Member’s Name

**The Importance:** This behavior says you are a valued client/member. It builds rapport.

### The Steps:

- Use the client’s/member’s name at least \_\_\_\_\_ during the interaction.
- When? Within 5 to 6 seconds of \_\_\_\_\_, and again at the end.

### The Resistance:

- The name is too hard to pronounce.

---

---

- They don’t want to appear too familiar.

---

---

- They just don’t know it.

---

---





## Just Don't Know the Name Workshop

---

---

---

---

---

### Conduct a Perfect Service Quality Transaction

**The Importance:** This behavior wraps around the operational quality of the transaction.

#### The Components of a Service Quality Transaction:

- It is handled properly.
- The universal banker is pleasant and \_\_\_\_\_.
- The universal banker gives an explanation and time estimate when leaving the counter.
- The universal banker gives an explanation when \_\_\_\_\_ is brought over.

#### Coach's Tips:

- Recognize and verbalize that change is possible!
- Role play the scenarios of the universal banker leaving the window and/or bringing someone over to the counter.

### Use a Related or Unrelated Tag-On

**The Importance:** Tag-ons are \_\_\_\_\_. They create opportunity awareness in the minds of clients/members.

#### There Are 2 Types of Tag-Ons:

- Related Tag-ons are questions or statements about a product or service based on something a client/member says, asks, or does, or a technology-related clue.
- Unrelated Tag-ons have no bearing or direct relevance to the reason the client/member came into the branch.
- A benefit creates an emotional attachment. How you can lend money, make money, save money, protect money, or save time/offer convenience.
- Conduct If/Then Clues Clinics





## Tag-Ons Workshop

What are the three most common clues you would hear in your branch plus one campaign your bank/credit union is currently running?

*Has anyone told you how you can save time with mobile banking?*

Clue	Product	Benefit (the emotional attachment)	Tag-On
Campaign	Product	Benefit (the emotional attachment)	Tag-On

---



---



---



---



---



---



---



---



---



---



---



## Moving to a Conversation

Mrs. George is discussing the fact that her daughter will be taking postsecondary classes at the university next semester which will require her to purchase another vehicle.

You have used a Tag-on for an AUTO LOAN.

*Has anyone told you how you can save money with our auto loans as we have some excellent rates and terms?*

### How will you transition to a private conversation?

*Plus you are able to automatically transfer the payment from your checking account each month. I would like to take a few minutes to sit with you and explain the various options.*

- Look at your four tag-ons. Which are you able to conduct without the assistance of a specialist?

Tag-On	Transition Statement to a Private Conversation



## Need a Specialist?

**The Importance:** An essential part of making a client/member feel valued is performing a warm referral.

### There are typically 3 scenarios regarding Warm Hand-overs:

- The specialist is there and \_\_\_\_\_.
- The specialist is not there or not available.
- The universal banker is unable to set an appointment.

### Coach's Tip:

- Role play all the scenarios ensuring that your team is comfortable with each one.

#### ➤ Scenario

Chuck Allen just told you he will be retiring in six months as the manager of a local grocery store. He will be focusing on a meat cutting and preparation business with his brother, Ken.

You have used a Tag-on for a business specialist. Chuck is interested and would like to speak with a specialist.

#### The specialist is available.

*Sara, I would like to introduce you to Mr. Allen. Mr. Allen will be retiring soon and is going to open a business with his brother, Ken.*

*Mr. Allen, Sara has worked with many new businesses and is an excellent resource as you are preparing with your brother.*

*Is there anything else I can assist you with, Mr. Allen? Thank you for stopping by the branch and banking with Our Bank/Credit Union.*

#### The specialist is with another client/member and will not be available for another hour.

You are able to set an appointment between Chuck and the business specialist.

*Chuck, the business specialist is not available today but would be available tomorrow at the same time. Would you like to set an appointment to speak with Anthony tomorrow? Is telephone or email best for you for Anthony to confirm the appointment? What is the best time and phone number for Anthony to call you?*



The universal banker is unable to set an appointment. Obtain a commitment for a return phone call.

*Chuck, the business specialist, Jennifer, is not available today. Shall I have Jennifer call you to speak further about our business accounts? Would tomorrow be acceptable? What time and telephone number would be best for Jennifer to contact you?*

## **Close the Transaction (if no interest or referring to a specialist)**

**The Importance:** The perfect transaction is not complete without the \_\_\_\_\_.

**There are 4 steps to making the perfect close:**

- Make a \_\_\_\_\_ for additional assistance.
- Thank the client/member for their business.
- Use their name again.
- Use your \_\_\_\_\_ name.

**Coach's Tip:**

- Remind your team that many times how the transaction ends is how the client/member will feel about the transaction overall.

## **Putting It All Together and Sustaining Perfection**

*"Practice does not make perfect. Only perfect practice makes perfect." Vince Lombardi*





## Action Plan

Script 2 to 3 key actions that you will personally take to ensure your universal bankers are performing the six behaviors discussed today, consistently and perfectly.

Remember to include the what, how much, and by when!

What	How Much	By When

