



Wait! Before You Leave...

Taking a Service Issue One Step Further



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Great Opportunity



Common Service Situations

Situation	Is There a Life Event?	Financial Need Category
Moving to a larger or smaller home	<ul style="list-style-type: none">Expanded family/larger homeSold home/downsized	<ul style="list-style-type: none">BorrowingSavingsOther Financial Services

Financial Need Categories

1. Borrowing
2. Savings
3. Day-to-Day Banking Services
4. Other Financial Services
 - a. Investments
 - b. Insurance
 - c. Trust
 - d. Small Business



Benefit Statements

- Creating an interest
- Asking a probing question
- Transitioning from category to category
- Making recommendations

Many of my clients/members have found that I have been able to make them money (save them time) during their (life event).

Big Five Financial Services Benefits

- Make Money
- Save Money
- Lend Money
- Protect Money
- Save Time and Provide Convenience

Making the Transition – Creating Interest

- Move **smoothly and with logic** into creating an interest
- The **clues** will **allow** you to make a **logical transition** to **create an interest**





Transitioning From a Service Issue to the Customer Review

Scenario 1

You just helped Gabby Pena gain access to her safe deposit box. Gabby told you that she needed to retrieve her grandmother's engagement ring. Her son, Jon, will be proposing with a wedding in 18 months. Jon wants to give his fiancée the ring.

Your Transition Line

Scenario 2

Mrs. Workman's daughter, Carolyn, presented you with a power of attorney for her mother. You have made all the necessary adjustments to the accounts and properly filed the power of attorney with the Bank/Credit Union.

Your Transition Line

Scenario 3

Carl Peterson pops his head into your office and asks if he can see you to change an address for the winter/summer. Carl and his wife, Kathy, purchased a condo and are finally able to spend several months there each year since Kathy's retirement three months ago.

Your Transition Line

Scenario 4

Emily Torres requested a copy of her statement as her printer is broke and she made a mistake in her checking account which overdrew the account. She has been so busy watching her new grandson that she isn't taking the time to write down all her transactions.

Your Transition Line



Existing Client/Member Entry Lines

You may incorporate some of this language for the workshop on pages 3-4.

- **Thank you** for being a Cohen Brown Bank Client/Member; we appreciate the opportunity to serve you.
- It's **my responsibility to help Clients/Members achieve** their **financial goals** and **make** their **banking** more **convenient**.
- **Circumstances** for our Clients/Members typically **change over time**, and we are **implementing a way to** better **understand** our Clients'/Members' **current and future financial needs**, and **look for all** the ways to **be helpful** to them.
- I have **helped others save time and money**, and I would like to **ask you a few questions to see if we can do the same for you**.
- This usually takes only **about 10–15 minutes**.
- It is a **complimentary service** we provide and, of course, everything will remain **confidential**.
- I'd like to **get started right now**.



Probing Questions

Scenario 1

You just helped Gabby Pena gain access to her safe deposit box. Gabby told you that she needed to retrieve her grandmother's engagement ring. Her son, Jon, will be proposing with a wedding in 18 months. Jon wants to give his fiancée the ring.

What are the first two probing questions you would ask Gabby based on your transition line?

1. _____

2. _____

Scenario 2

Mrs. Workman's daughter, Carolyn, presented you with a power of attorney for her mother. You have made all the necessary adjustments to the accounts and properly filed the power of attorney with the Bank/Credit Union.

What are the first two probing questions you would ask Carolyn based on your transition line?

1. _____

2. _____



Scenario 3

Carl Peterson pops his head into your office and asks if he can see you to change an address for the winter/summer. Carl and his wife, Kathy, purchased a condo and are finally able to spend several months there each year since Kathy's retirement three months ago.

What are the first two probing questions you would ask Carl based on your transition line?

1. _____

2. _____

Scenario 4

Emily Torres requested a copy of her statement as her printer is broke and she made a mistake in her checking account which overdrew the account. She has been so busy watching her new grandson that she isn't taking the time to write down all her transactions.

What are the first two probing questions you would ask Emily based on your transition line?

1. _____

2. _____



Action Plan

More	
Better	
Different	
Less	

