

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

The Journey to Retention

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Greeting

Retention begins the moment you open an account.

Expansion of Relationships

Financial Reviews

Big Five Financial Benefits

- Borrow Money
- Make Money
- Save Money
- Protect Money
- Save Time and Offer Convenience



Bundling Workshop

Checking	Savings	Home Equity Line of Credit

Cross Referring to Specialist

Who are your specialists?

Mortgage _____

Insurance _____

Investments _____

Small Business _____

Commercial _____



Proactive Tele-Consulting

Demonstrate Your Value, Show That Your Value Goes Beyond Price

Pre-Positioning Scripts (During Entry Line with Differentiation)



Pre-Positioning Scripts (During Follow-Up)

From a Teleconsulting Entry Line to the Start of the Conversation

Life Events

Have you or your family experienced any life event changes in the last 6-12 months or will be experiencing anything in the upcoming year? A change in employment, relocation, birth of child/grandchild...?

Convenience Conversations

I want to make sure you are using our convenience services to the fullest and make you aware of a few of the most beneficial aspects of our organization which can save you time.

- *Our ATM is located...you are able to....*
- *On-line banking which will allow you to....*
- *Mobile banking where you are able to...*

Are there questions I can answer about any of these services?

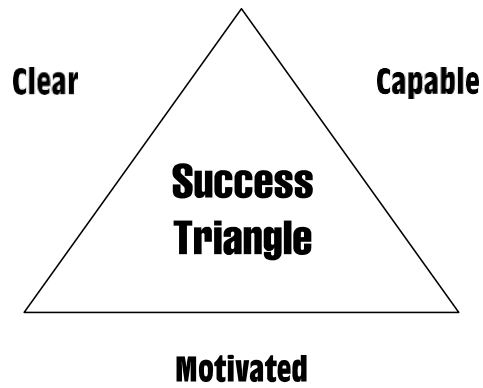
Closing the Account Clues

I noticed you made a large withdraw from your Money Market account this week and wanted to see if we are able to assist you with any events that might be occurring? Such as repairs to your home, medical expenses, down payment on property, or an investment?



Service Levels

Employee Skills



Every job is a self-portrait of the person who did it. Autograph your work with excellence. (Unknown)



Loyalty versus Satisfaction

Offer to Assist

Build a fence around your best clients/members; have no dangling carrots.

