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Categories

- 1. Borrowing
- 2. Day-to-Day Banking Services
- 3. Savings
- 4. Other Financial Services
 - Investments / Trust / Insurance / Financial Planning / Small Business

Big Five Financial Benefits

- Lend Money
- Make Money
- Save Money

Techniques

- Protect Money
- Save Time / Offer Convenience

Given Reality Test
Litany Technique
Numerization Technique
Anecdotes
Indirect Badmouthing
Bandwagon Technique

Three Buyer Types

- 1. Predisposed Buyer
- 2. Information Gatherer
- 3. Rate Shopper

Predisposed Buyer
A predisposed buyer will ask for what they want.
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Scenario 1
A 35-year-old predisposed buyer, Janice McDaniel, would like to open a savings account with a \$28,000 cashier's check from another organization which says Mary Smith Estate in the memo line.
What are the questions you will ask Janice who does not have accounts with your organization?
Category: Bank / Credit Union Savings
The Clue is:



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Information Gatherer The information gatherer may be a current client / member or may ask questions while

opening an account.
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Scenario 2
Anthony DeCarma, age 57, has called (or come into your branch) to change his telephone number. During the conversation, he asks what type of service / transactions he can conduct with his mobile phone.
What are the questions you will ask Mr. DeCarma who has a car loan with your organization?
Category: Day-to-Day Banking Services

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The Clue Is:

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Rate Shopper
The rate shopper is normally price motivated.
Scenario 3
Sara Stevens, age 25, calls (or comes into your branch) and asks, "What is your 25-month certificate of deposit rate?"
What are the questions you will ask Sara who does not have accounts with your organization?
Category: Bank / Credit Union Savings
The Clue is:

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Scenario 4

Thomas Lopez, age 47, calls (or comes into your branch) and asks, "What type of loan should I get for a kitchen remodel?"
What are the questions you will ask Thomas who does not have accounts at your organization?
Category: Borrowing
The Clue is:
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