

# Branch Manager's Letter

strategies for branching excellence

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## Selling at the Teller Line

**T**ellers typically have the most contact with retail clients. Transactions, computer screens, and friendly conversation are ideal for uncovering sales opportunities. Given the need to drive profit through the sale of new or additional products, it's easy to say...*All Tellers need to focus on selling products, especially when the branch has a promotion in progress.* But is that always the best strategy?

"Before you send your Tellers off to 'sell', management should ask IF it is appropriate for their Tellers to play an active role in selling," cautions Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA). "Heresy, I can hear some say. But the role Tellers should play in your sales process depends upon several factors." They are:

### ➤ Market Activity Levels.

Branches in high traffic areas with the potential to attract significant numbers of new clients should maximize the Teller role in the sales process. Branches with a stable market and a client base of mainly existing clients must be careful to balance "aggressive selling" against the benefit of reinforcing and maintaining personal relationships with their existing clients.

➤ **Branch Traffic.** Branches that serve high volumes of clients with high transaction levels should never jeopardize client satisfaction by increasing wait times in order to *sell* the latest promotional product. Ensuring that clients return for their next transaction dictates that wait times should be kept to a minimum.

## Selling Must Be Consultative

After carefully evaluating the client base and volume of each branch, management should *clearly* and *realistically* define the role Tellers should play in the branch's overall selling process. "The foundation of that definition must be that selling is consultative and involves introducing clients only to the products that will deliver benefits *the clients want and value*," Hall says.

"Adopting the 'flavor of the month' approach and asking Tellers to sell this month's promotional product is antithetical to consultative selling and can be counter productive in building long-term client relationships."

## "Sales Detectives"

Regardless of the industry, the basic selling process is the same:

- Target
- Approach
- Discovery
- Presentation
- Agreement
- Manage©

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"The role Tellers and CSRs play in the sales process are different, not necessarily by being involved in different phases of the process but by the depth of their involvement in each phase," Hall says. "The Teller role in the sales process

should primarily be focused on uncovering the client's needs. Tellers are the 'sales detectives' who search for and identify the needs of individual clients – the discovery phase of the selling process.”

Once the need is uncovered, the Teller briefly introduces a solution and just as briefly determines the client's interest in the solution – the presentation and agreement phases of the selling process. “A Teller's greatest value is in discovering what a client needs by consistently reviewing client profiles, looking for unmet needs, and then introducing the solution to the client to create interest in an institution's solution,” Hall says. “In the above sales process, the CSRs and Branch Managers can and should execute each phase of the selling process and should be deeply involved with the client in each phase.”

## Should Tellers Close Sales?

Before you ask Tellers to close a sale, consider these two questions:

1. How much training has the Teller had in the product?
2. To be proficient and comfortable at selling a product, how many times do you feel the Teller must make a sale before reaching that confidence level?

The closer role should only be played by someone who knows the product, the opening process and all the regulations in-depth. “Because the Teller role tends to have the highest turnover rate, many Tellers are deployed on the line without adequate training, are rarely given the time to attend training later due to scheduling issues and in too many instances they leave before reaching the needed level of confidence to be truly successful,” points out Hall. “Furthermore, Tellers don't have the time to manage the sale as it becomes reality.”

*TIP:* While the Teller does not need to be involved in the sale, they should be informed if a sale is made. Then the Teller can thank the client when he or she comes in again.

## Essentials for Success

Tellers are rarely comfortable with the selling role, regardless of the definition of that role. New hires for the Teller line often have little work experience. When they do have experience, it's generally in a work environment that is not considered as professional as a branch.

“These are young people at the beginning of their careers and yet we ask them to sell to clients who are more sophisticated, more knowledgeable in general and who are older than a Teller. This is hardly going to create instant confidence in a Teller and confidence is critical to persuading someone to purchase your offering, *especially* a financial solution,” says Hall.

Once you accept the reality about most Tellers' initial capabilities, it's easier to understand why the primary selling role of a Teller should be kept to the “discovery” phase. Furthermore, just giving sales goals to a Teller or to any employee will not guarantee results. They need product and sales training and they need mentoring and coaching in a formal, structured process.

What does it take for Tellers to be successful in their limited selling role? Hall recommends:

- In-depth, current product knowledge
- Training and practice in needs assessment questioning
- Understanding of the difference between presenting benefits to the client and merely listing the features of a solution
- Understanding and knowledge of different buying styles so they can pre-

sent in a manner that matches the way the client buys

→ Ability to present solutions *without* the crutch of marketing materials

→ Ability to determine if a client is interested in their solution

→ Ability to professionally “move the sale” to the CSR for closure

## The Bottom Line

“What we are asking Tellers to accomplish – determine a need, present a solution, and generate interest on the client's part – is a sophisticated skill. And we are asking them to do it in record time,” Hall continues. “Tellers fail in sales because management does not understand that we are asking our least sophisticated employees to perform a sophisticated skill and usually with minimal training and support.”

Few institutions devote sufficient time, attention and training to Tellers in their selling role. Any training Tellers receive is usually focused on transaction accuracy and meeting regulations. “When it comes to the sales function, institutions generally focus expenditures of time and money on the CSRs and Branch Managers,” Hall says. “*IF* and this is a big IF, we are going to ask Tellers to play this critical role in the selling process, the industry must re-examine how it prepares Tellers for the role.”

*Catalytic Management assists banking executives in moving beyond just a service culture to a proactive sales culture that drives deposits and builds long-term financial relationships. Catalytic Management's services include consulting, training and coaching in sales effectiveness, service quality and process improvement. Learn more at [www.catalyticmanagement.com](http://www.catalyticmanagement.com).*

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## Be Timely With Feedback

Don't wait until performance review time to tell an employee about something he or she did today. Feedback – positive or negative - loses its impact if you wait too long.

# Tellers Are More Likely to Embrace “Consultative Selling”

“Most tellers struggle in their sales roles. They struggle first of all because they don’t believe in selling,” contends Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA). Ask your staff... *When you were 12 years old, what did you want to be when you grew up?* You’ll get answers like doctor, teacher, veterinarian, TV reporter or the fun stuff like ballet dancer or rock star.

“In all the years that I have asked this question of the banking clients we work with, not one person said they wanted to grow up to be a sales person. Why? Because our image of sales people is negative and no one wants to be in a job that others dislike or distrust,” Hall continues.

“Tellers often describe sales people as pushy and unethical. This reluctance to assume the sales role is exacerbated by the ‘product of the month’ selling strategy that sends a clear signal to the Teller that they must ‘sell and meet a product goal’ regardless of the client’s need for the product.”

Forces restraining Teller sales efforts include:

⇒ Poor attitude toward selling

⇒ Minimal product knowledge

⇒ Low confidence levels

⇒ Client privacy – many Tellers believe that reviewing a client profile and then suggesting a particular product is an invasion of a client’s privacy

⇒ Limited opportunities as regular clients comprise the majority of their client base – after a while, the Teller may have suggested all they can to current clients

⇒ Lack of knowledge of the “trigger” events that signal the need for a new or better financial solution

## Getting Buy-In

A sales philosophy based on “consultative selling” is a prerequisite for overcoming the obstacles that Tellers experience. “Branch Managers, supported by senior management, should create an environment where selling is client focused and not product focused. The key to this is great needs assessment skills,” says Hall. She offers these tips:

→ **Role play client scenarios in every branch meeting.** Being sales

focused and client driven demands continuous effort and practice.

→ **Create games.** Games educate and keep the learning fun. Create games based on old TV shows like...

▪ *What’s My Line?* Identify the client’s buying style based on hints given by a client hidden behind a screen. Tellers will learn to quickly identify what benefits to present to the client and how to present those benefits based on the client’s style.

▪ *Beat the Clock.* Employees have 15 seconds to list as many product benefits – not features – as they can.

→ **Use flash card games.** Unique Training Solutions offer Pro-suasion<sup>®</sup>, a customized flash card game for financial institutions based on your products ([www.uniquetraining.com](http://www.uniquetraining.com)).

→ **Be a role model.** Model consultative selling when interacting with clients. Tellers need to see and understand that their role is to HELP the client by introducing solutions that will benefit the client and not just push products to meet a goal and get a bonus.

## Use Sales Assessment Tools When Hiring Staff

“Selecting the right people for branch positions that involve ANY selling is critical,” contends Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA). “I recommend that financial institutions give sales assessment tests to their top candidates to determine if they really have the personality traits that are common in successful sales people.”

While testing candidates increases hiring costs, you will gain in the long run. Hiring people who are truly suited for the job increases satisfaction and retention. Miscommunication about what the job really entails is a key driver of teller turnover. “Institutions focus on transaction skills, ability to follow procedures and accuracy for good reason. Strength in those areas, however, are often opposite from the skills and traits found in good sales people,” Hall says. “It’s like hiring an airline mechanic to be a pilot – he or she may understand how the plane is built and all the stress metrics for the plane, but their fear of flying may be why they chose to stay on the ground in the first place!”

## 12 Rules for Service Excellence

In today's marketplace where service is a hot commodity, you have to be better than good. Most studies reveal that people eagerly talk about horrible service but are slow to brag about positive experiences. Only exceptional service wins you praise.

To help your team deliver great service, share these 12 rules:

**1. Commit to delivering great service.** Every interaction – phone, in-person, email, written correspondence – leaves the client with an impression about you and the organization. Make it a priority to create a positive experience for the client. Always try to go above and beyond client expectations.

**2. View the client as “boss”.** You work for the client...the client doesn't work for you. Clients are the lifeblood of the branch. They are the reason why you have a job and ultimately their business is what pays your salary.

**3. Be knowledgeable.** Clients rely on you to know the products and your organization. Your expertise is a huge factor in winning client trust and confidence. It's equally important that you can clearly articulate information in language clients can easily understand.

**4. Stay organized.** When your workstation or branch is sloppy, cli-

ents often assume your work is messy and second-rate, too. Being organized implies that you care about the quality of your work and that you are in control of the situation.

**5. Act professional.** Your language, dress, and basic manners influence how many clients perceive you. Image plays a big role in whether clients see you as a competent professional capable of serving them.

**6. Treat the client with courtesy and respect.** Be generous with words and phrases such as...

- *Thank you*
- *You're welcome*
- *We appreciate your business*
- *It's been a pleasure helping you*
- *Sorry to keep you waiting*
- *Please*

**7. Listen to the client.** Listening is more than hearing words. Pay attention to the client's tone of voice, body language, and feelings. Always give the client your undivided attention.

**8. Deal graciously with complaints.** No amount of advertising can repair the damage caused by a client whose complaints have not been addressed properly.

*TIP:* Never argue with a client. Even when the client isn't right, do not focus on his or her mistakes. Concentrate on how to fix the situation.

**9. Keep your promises.** Nothing annoys clients like broken promises. A promise is anything you tell the client you will do (i.e. phone call, fee reversal, research).

**10. Know your client.** Learn everything you can about your client. This will help you fit their unique needs and preferences. Questions, computer screens, and transactions all reveal information about clients.

**11. Focus on what you can do for the client.** Don't dwell on what you can't do. People want to know the good news instead of the bad.

**12. Value each client.** Treat each client as though he or she is your only client. You want every client to leave you with a great feeling...that's the foundation for building long-term relationships.

### Employee Turnover Can Lead to Client Turnover

Clients like dealing with employees who know them. Good employees often develop loyal clients who may follow them to their new institution...or at the least, will be unhappy to see them go.

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## Selling Is More Than Passing Out Brochures

“**B**rochures don’t sell people do,” states Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA). When you give a client a brochure too early in the interaction, you’re saying...

*Here read this and you’ll know everything you need to about the institution. I’m unimportant in the sales process. I don’t really add any value.*

“Financial institutions waste thousands of dollars on brochures that end up in the trash. First, very few and I mean very few do more than list the features and fees of a product. This is not selling – it’s covering the legal regulations,” says Hall. If you’re go-

ing to have brochures, she offers these three rules:

1. It’s all about **BENEFITS!** The brochure must tell the client what’s in it for them. What will the client get by signing up for On-Line banking? Yes, they get banking any time but make that mean something. Tell them they can bank in their PJs at midnight with a glass of wine! That means something to me as a client.

2. Don’t let your staff pull out the brochure and verbally go through the laundry list of different accounts and fees. Good sales people...

- Ask discovery questions first.
- Discuss different solutions with the client.
- Agree on a solution.
- **THEN** give the client the brochure as backup to what you discussed.

3. Delete the industry jargon, or at least explain it in terms clients understand. *EXAMPLE:* What are “foreign ATMs – ATMs in Mexico or France? Whenever and wherever possible, use words *clients* understand

## How Much Time Should Tellers Spend Selling?

**H**ow much time should a Teller spend with a client on selling, not just on completing the transaction? “That’s a tough question and the answer must begin with *it depends*,” maintains Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA). “There are no hard and fast rules because each client interaction is unique and different.”

The amount of time a Teller should spend “selling” is largely defined by...

- How many people are waiting in line?
- How many Tellers are servicing clients?

### Discovery Phase Is Key

But how much selling is enough selling? “*IF* you agree that a Teller’s

sales role should be limited to two phases of the selling process – Discovery and Presentation – then the time should be short but efficient,” Hall says. “The process doesn’t take long but it does take confidence and strong selling skills.”

The Discovery phase of the selling process is the opportunity to uncover clients’ needs and desires. Tellers can do this by asking simple discovery questions.

*EXAMPLE:* Mr. Smith, I see that you have a significant investment in your savings account. Have you considered moving that money into a Money Market account or perhaps a CD where you can earn higher interest?

“Making a comment like *I see you have a lot of money in your account* can make a client feel their privacy has been breached,” cautions Hall. “The phrase *significant invest-*

*ment in your savings* is more professional and less threatening.

### Discover and Present

Here’s a recap of what should occur when Tellers are properly trained:

- ✓ Review the client profile.
- ✓ Ask no more than two discovery questions.
- ✓ Determine a need in less than two minutes.
- ✓ Present one major benefit of the appropriate solution.
- ✓ Get the client interested.
- ✓ If interest is shown, introduce the client to a CSR immediately.

# Millennials...The Emerging Workforce

The Millennials, like every generation that preceded them, bring unique strengths and challenges to the workplace. Ranging in age from 8 to 28, they are the workforce of the future...and their values and preferences, just like other generations, will influence how leaders can maximize their performance.

"They have a high need for recognition, perhaps for activities and behaviors that other generations take for granted," observes Gayla R. Sherry, SPHR, CMC, President of Gayla R. Sherry Associates, Inc. (Edmond, OK). "Many Millennials were active in a number of extra-curricular activities in school. In many cases, everyone received the same size trophy, regardless of the individual's contribution. This is carrying into the workplace in terms of high need for recognition."

*EXAMPLE:* Sherry recently worked with a client to develop a recognition program for attendance. Several members of older generations

said "Why do we want to recognize something that we expect? Shouldn't recognition be for those go above and beyond?"

## Potentials Millennials Bring

Millennials bring a fresh perspective, are generally positive and have tremendous insights into issues, even though they are chronologically young. They are highly engaged in social and global issues, such as global warming, "green" issues, and international matters. "The Millennials' world is very small. They have grown up in a 24/7 'CNN' culture where they have immediate access to everything," says Sherry.

Most Millennials are highly skilled at multi-tasking, using multiple electronic devices simultaneously and can process information and data quickly. "They are, in my opinion, one of the smartest generations I've seen, and I believe can be tremendous

resources to organizations," says Sherry.

## Preferences

Millennials prefer learning quickly and see the workplace as a venue for learning. Whether training is online or face-to-face, it has to be fast-paced and relevant. "The Millennials communicate quickly, too, and may be difficult to understand if they have tongue studs and other piercings in the mouth. Rapid talk is part of how many grew up, and points to the pace of their lives," says Sherry.

*NOTE:* Can management require an employee to remove mouth and tongue piercings? "If the piercing or stud affects communication, and communication is a job requirement, then the organization can certainly ask the employee to remove it. However, back to my comment about what's job related and what's not – if it's job related, deal with it; if it's not job related, just get over it," advises Sherry.

## 8 Ways to Pump Up Your Tellers

Want to keep your Tellers motivated and selling? Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA), offers these ideas:

1. Publicly praise great performance. Share that praise in ways clients will see and can share in the excitement. For instance, banners proclaiming *Steve, Top Teller*.

*TIP:* Do not create a monthly award, as they become stale rapidly. Surprise recognition always works best...and only praise great performance, not just good performance.

2. Create a Most Valuable Player award.

3. Send a letter to a Teller's spouse, parents praising them and sharing a success story the Teller was involved in.

4. Create a Peer award where Tellers can anonymously nominate someone. The nomination, however, must include a reason for the nomination and a specific action the Teller took.

5. Ask clients to nominate a Teller when they have been especially helpful. Call it the "Teller Client Appreciation Award".

6. Create games with prizes for every staff meeting.

7. Use holidays as an excuse to decorate the Teller line. Halloween is always fun and clients love seeing the creativity of the Tellers and branch staff.

8. Ask the Head of Retail or the President to take Tellers out to lunch when they've done a great job.

## Challenges Leaders Face

Millennials are accustomed to a fast pace, and not all organizations – including financial institutions – offer jobs that are fast paced. “Structuring jobs that meet this high need for fast pace, high recognition is a tremendous challenge that organizations face,” says Sherry.

Millennials tend to “have no fear” when challenging authority. If something doesn’t make sense to a Millennial (or even Gen X) member, he or she will challenge it. “On the other hand, the WWII and Boomers, to some extent, are accustomed to doing what they’re told without questioning,” Sherry says.

“You aren’t likely to change this tendency to challenge authority, but you can help groom the Gen Xer and Millennial to learn to challenge issues respectfully and with appropriate tone.”

The Millennials’ parents (generally young Boomers or Gen Xers) were heavily involved in their children’s lives. “The Gen Xer was a latch key kid and did many things alone, as both parents were focused on work. As parents, many Gen Xers shifted to becoming heavily involved in their children’s [Millennial] lives,” Sherry says. “I’ve had clients report that parents are accompanying their children to interviews and calling managers who don’t treat their child appropriately.”

One of the most mobile generations, the Millennials have seen the world view their whole life, and think very little about packing up and moving around. While this is true for society in general, some demographers predict that the Millennials will change careers (that’s careers not jobs) up to 10 times in their lives.

“Obviously, this is of great concern for traditional organizations who want to hire ‘lifers.’ The days of

working in one organization until retirement is an issue of the past,” Sherry says. “Leaders must get used to turnover and learn to maximize the optimum performance of employees when they do have them.”

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## Retaining Millennials

Millennials – and Gen Xers – are famous for job-hopping. According to an Atlantic Associates survey, 53% of managers in U.S. organizations are having the hardest time managing the Millennials. Also known as Gen Y, they carry the reputation of being opinionated, in need of constant praise, and averse to taking orders. Millennials are also viewed as technically-savvy, adept at multi-tasking, and skilled at learning.

Millennials are indispensable in our workforces. They are our Tellers, Service Reps, etc. They are essential to your organization’s growth as staff and as the inevitable link to your younger clients.

To retain and effectively lead Millennials, Gayla R. Sherry, SPHR, CMC, President of Gayla R. Sherry Associates, Inc. (Edmond, OK) offers these tips:

→ **Give recognition** even for things you don’t think are worthy of recognition.

→ **Provide open communication.** Offer constant feedback.

→ **Be extremely sensitive when providing feedback that is constructive.** The Millennial may view constructive feedback as negative and react negatively. Many of them have not grown up in an environment where they received negative feedback, and may be resistant to it.

→ **Value the Millennial’s contributions and insights despite age.** Listen to the message, as you may find incredible information within that youthful brain.

→ **Mentor.** Help the Millennial understand what is realistic and accept that the employee may take a few years to “get it.” Good mentors help employees understand what they need to do to grow into positions in which they are interested.

→ **Understand that generations differ in work values.** When you understand the values shared by gen-

erational groups, you can better understand their needs and behaviors. While you may not agree with the values, you can appreciate the mindsets of different generations and how each group views the world and the workplace.

→ **Treat each person as an individual.** Although generations have common characteristics, generational differences are only one part of what shapes us. Personal factors, our environment and surroundings, and our personality affect us.

→ **Realize that Millennials are NOT you.** All employees need to be accountable for meeting performance standards and adhering to the organization’s policies. But don’t expect Millennials – or any employee – to be a carbon copy of you. When you find yourself at odds with an employee, ask yourself whether the issue is job related. If it is, deal with it. Otherwise, get over it.

## Make “Wait Time” Fun!

“Getting the client to a CSR before they leave the branch is vital to making the sale,” emphasizes Shelley F. Hall, Principal, Managing Director of Catalytic Management LLC (Stow, MA). “People buy when they see value. Once you have established that value, that interest, don’t waste it by suggesting they see a CSR next time.”

When that next visit rolls around, the Teller will have to re-create the interest. Furthermore, the client is more likely to say “no” the second time because the information is old. But getting a client to wait for a CSR does take some creativity beyond saying *If you’ll have a seat, someone will be right with you.*

### Make the Experience Fun

Remember...asking a client to wait benefits the institution and only steals the client’s time. “Give the client a good reason to stick around and waste their time – which is what they’re thinking,” advises Hall. “Waiting on the branch to serve them should be fun.” To keep clients happy while waiting for CSRs, try these fun ideas:

- ❑ Create a special seat that looks like a throne. Call it the Queen/King for Day Seat...or Client Seat of Power!

- ❑ Create a weekly raffle for clients who had to wait and award a weekly prize. Post the weekly winners in the lobby.

- ❑ Seat waiting clients near the coffee and cookies.

- ❑ Place hand-held games near waiting clients to occupy them and mask the length of time they’re waiting.

- ❑ Create a game of the week and give clients the chance to win. Examples are a quick crossword puzzle or a historical question of the week.

- ❑ Offer FREE WiFi with a computer and let waiting clients browse the Web.

- ❑ Offer a FREE music download for each client who waits to see a CSR.

### Moving Clients to CSRs

“Moving the client to a CSR is always a tricky maneuver,” Hall says. “When at all possible, the ideal is for the Teller to walk the client to the CSR and introduce them. But reality says this won’t happen either. The second best solution is for the CSR to come to the Teller line and be introduced to the client.”

But what if neither option is feasible? Fall back again to something fun such as...

- ❑ Give the client a folded card. On the front is a picture of the CSR the client is going to meet with, his or her name, and fun facts about that CSR. Fun facts are like their favorite pet is a snake named Bunny, not a fact like how long they’ve been work-

ing at the institution. This gives the client something to read while waiting and immediately begins building a more personal relationship with the CSR.

“The client then opens the card and fills in the same fact questions about him or her and gives it to the CSR. It’s a nice opening and fun. Then all the cards are entered in a drawing for a weekly prize,” says Hall.

### A Packed Lobby

“Doing the little fun things keeps clients happy in line, strengthens relationships, and piques clients’ interest in what’s coming next,” says Hall. When the lines are long, try these ideas:

- \* Give waiting clients a fun printed “invitation” to use the ATM for faster service.

- \* On paydays when your branch is likely to have check cashers whose company has an account but the check casher doesn’t, declare it PAY DAY! Give each non-client waiting in line a coupon for \$10 deposited into their account today if they open an account. And give everyone in line a PayDay candy bar.

- \* Give everyone in line a coupon for one free banking transaction at 10 p.m. on Tuesday...just part of your Day Time - Night Time - Anytime banking service! Sign up for On-Line Banking today!

## Negative Reactions Can Sabotage Sales

How do you respond when clients reject a product offer? If you show disappointment, exasperation, anger or irritation, you’re jeopardizing future sales.

Thank the client for taking the time to listen. Be pleasant, smile, and reassure the person that you appreciate their business.