

Branch Manager's Letter

strategies for branching excellence

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"Most of us want to know how we're doing. Feedback removes all doubt and can increase confidence. There are no secrets. People trust they will be told when they're doing well and when they're missing the mark"page 4

Turn Employees Into "Super Sellers"

“At every contact with a member or customer, a ‘super seller’ feels it’s his or her job to improve that person’s financial situation rather than just process the request given,” explains Mike Neill, president of Michael Neill & Associates (Fayetteville, GA). Neill is a co-presenter at the CUES’ (Credit Union Executives Society) School of Sales and Service.

“Super sellers” help make your branch more profitable and competitive. Neill cites an ABA study that revealed the average bank loses about \$50 on every new customer. “If you can improve product penetration from the members or customers you already have, it’s less costly than acquiring new ones,” he points out. A lot of people don’t know what your institution offers. They rely on employees taking the initiative to fit their needs. If your branch doesn’t reach out to meet needs, the competition will.

Emphasize Needs-Based Selling

Encouraging a “super seller” mindset starts with educating employees on how sales enhances service. Organizationally you have to send the message that your branch is committed to needs-based selling. “Most people think of selling as a dirty word because they experience a product-centric, push you environment,” says Neill. “Needs” is the key word to emphasize. You want employees to offer solutions that improve peoples’ lives.

Service delivery in most financial institutions is based on three things – fast, accurate, and friendly. The problem is that’s only where service begins. If you mess up any one of those three things, the member or customer is angry. But if you

deliver, the person doesn’t say *wow, they put my money in the right account or they were really nice to me*. “People expect to receive fast, accurate, and friendly service,” Neill says. “When someone gives you information to improve your financial life however, that’s a primary way to provide extra miles of service.”

Be a Sales Coach

Neill is not a big proponent of weekly sales meetings. He believes it’s more effective to coach employees while they’re working. “A sales coach is actively involved with employees in the workplace. You develop employees’ skills. A big part of that is catching employees doing it right and then re-directing what they’re doing incorrect. That’s different than managing,” Neill continues. “Managing is *stop doing that*. Coaching is *rather than do that, let’s do this*. That’s re-direction.”

When you’re out there actively re-directing employees, you boost their confidence. You show them that they can do it. Instead of just quoting strategy, you work with real-life scenarios. “As you catch them doing it right, they love that recognition,” he adds.

Neill offers these examples of sales coaching:

★ **Teller.** At the transaction point, a teller sees the main relationship screen. As the teller reviews the person’s total relationship, that’s an opportunity to recognize compatible products and services. For example, OD protection is a compatible product with a checking account. It makes that checking account a better product, particularly if the person has a history of NSF’s. A large balance in a low

interest savings account is another example. A CD or Money Market account may offer higher earnings.

To coach a teller on sales opportunities, say *Let's take a look at your last transaction*. Then discuss...

- *What opportunity did you have to help that member?*
- *What would you have said?*
- *Please do that with another member today.*
- *Let me know the results of that interaction before you leave today.*

★ **New accounts rep.** Loan applications, for example, often reveal these two opportunities: 1) transfer the balance to a lower rate credit card; or 2) refinance unsecured debt to a home equity line of credit. Say to the employee *Let's take a look at your last loan application*. Then discuss...

- *What opportunities did the member's credit report reveal?*
- *How would you take advantage of these opportunities?*
- *Follow up with the member.*
- *Let me know the results of that interaction.*

Winning Strategies

To turn your staff into "super sellers", Neill recommends:

➤ **Make sales coaching an informal process.** Ongoing coaching throughout the day is usually more effective than scheduling formal sessions.

➤ **Provide necessary training.** This includes product knowledge, translating features to benefits, regulations, policies, and procedures. Training gives employees necessary background information and boosts their confidence.

➤ **Don't just set goals.** Handing out quotas isn't enough. "You manage a process and you coach people. If you look at sales as a process, then planning goals, setting goals, and measuring goals makes sense," Neill continues. "Man-

Got Employees Who Fear Selling?

"Fear of selling is one of the most over-rated excuses managers validate," states Mike Neill, president of Michael Neill & Associates (Fayetteville, GA). "Most of the time when people say *I have a fear of selling*, it means *I haven't been doing it*." People tend to fear unfamiliar territory. Comfort is largely rooted in experience and past success.

Neill offers these tips for helping employees work through their fear of selling:

✦ **Identify the real cause.** "There are two key reasons people aren't selling. It's either a willingness problem or an ability problem," Neill says. "Ability is fixed by training. Willingness is fixed by coaching." As manager, you have to determine if ability or willingness is the roadblock. You can usually make this determination by listening to the employee and observing his or her actions.

✦ **Define the benefits.** Help employees see how selling benefits them, the branch, and the member or customer. Frequent check writers, for example, save money if you offer them a debit card because it eliminates the need to purchase so many checks. The electronic transactions generated with a debit card are cheaper for your institution to process than checks. Employees typically feel better about themselves when they help people. They also earn better performance reviews, salary increases, and incentives.

✦ **Start with making referrals.** This gets employees used to making pitches. As their confidence and skills grow, graduate them to closing sales.

✦ **Set goals.** Ask the employee, for example, to make four referrals a day. Start with small goals and then move up. Remember, however, goals have to be coupled with ongoing sales coaching.

✦ **Treat selling like any other performance expectation.** "Managers often deal with selling so different than any other aspect of performance," observes Neill. "You don't ask whether employees are afraid to balance or dislike coming to work on time." You and your staff need to view selling just like any other job requirement. It's a responsibility like being courteous, accurate, etc.

✦ **Don't talk about "fear".** You'll only encourage the feeling. "If you don't expect results, you won't get them," Neill says. "When you talk about the fears people have, you give them an excuse for not selling."

agement, however, needs to be coupled with coaching which is developing people.”

➤ **Promote needs-based selling.**

Let employees know you want them to fit real needs with solutions that benefit members and customers. Emphasize “real” and how that’s all part of being a superior service provider.

➤ **Work one-on-one with employees.** Training educates employees on product knowledge, identifying benefits, etc. Effective sales coaches help employees transfer these skills to the workplace. They work with employees individually using real-life scenarios.

➤ **Show employees how to apply sales techniques.** Such as: *how to ask questions, how to ask for the business, and how to use definitive terminology.*

➤ **Catch employees doing it right.** When you give positive feedback, you reinforce that behavior. “People are inclined to do what their bosses want them to do,” notes Neill.

➤ **Show missed opportunities.** “When you help employees find missed opportunities, that’s coaching. They start thinking for themselves,” explains Neill. They begin replicating that thought pattern with other members and customers.

Michael Neill was formerly Vice President of The Southern Federal Credit Union (TSFCU) and held responsibilities of Marketing/Training/Business Development and Branch Operations. During his tenure, Callahan and Associates listed TSFCU as the second rated credit union, nationally, in its peer group with regard to member product penetration.

Michael Neill & Associates (www.michaelneill.com) is a credit union consulting firm that works to improve the profitability of credit unions, specifically with regards to sales development, management, and marketing. To contact Neill, call 1-888-440-0552 or e-mail mmai@att.net.

Attributes That Encourage Sales Success

Can almost any employee become a “super seller”? Many more than you think, assures Mike Neill, president of Michael Neill & Associates (Fayetteville, GA)..

For years financial institutions have hammered into employees to be process oriented. “An employee is more likely to get into trouble turning in their paperwork late than missing a cross-sell opportunity. That says to employees paperwork is important but it’s just nice to cross-sell,” Neill says. “Most management and organizational structures send the wrong message. We orient employees toward process rather than selling.”

Most employees follow your lead. They understand what it takes to survive and be successful, then that’s what they do. “A lot of the attributes for good service providers are the same attributes you need to become a ‘super seller’. Most people in this industry are helpful and friendly,” says Neill. With needs-based selling, employees offer solutions that enrich peoples’ lives. They help them achieve convenience, better rates, etc.

Consider Attribute Testing

“Personality testing is fairly ineffective in determining whether someone will be a good sales person. There’s no one set personality pattern,” maintains Neill.

It’s a common myth that introverts don’t sell and extroverts do. But that’s not always true. Introverts can end up being “super sellers” because they’re good listeners. Extreme extroverts often have a tendency to talk about themselves too much.

“Attribute testing is a very effective tool for identifying good sales people,” Neill says. “You develop your personality. An attribute is something you’re born with. It’s your innate proclivity or bent towards liking and being successful at certain things.”

To help with attribute testing, Neill recommends a service survey instead of a sales diagnostic tool. The latter typically looks for high scores in areas like aggressiveness and persistence. “When people come into your branch, you don’t want to replicate the type of feeling people get when they talk with a car salesman,” he says. “You should be doing needs-based selling. That’s member centric and not product centric.”

Neill uses the Internet-based Customer Service Survey from Profile Strategies (Paso Robles, CA). The assessment is available for administration online with instant results and can also be taken in a booklet and then scored on the Internet or with software. To learn more, visit www.personnelinsights.com.

According to Neill, successful sales

people need these key attributes:

➔ **Team oriented.** In needs-based selling, the employees should “team up” with the member or customer. “Individual stars try to get people to buy anything they can get their hands on just to score sales. A team-oriented person tries to find a solution rather than just pushing product,” Neill says. “Teaming carries through with members and customers. You look for solutions together.”

➔ **Moderately creative.** “If employees are overly creative, they try to make up as they go along,” Neill says. “You can’t make up policy or pricing. But when given a situation, you need somebody who doesn’t just memorize policy. They need to have a mindset of *How can I make this work?*”

➔ **Assertive.** You don’t want employees who are aggressive or passive. Aggressive sales people don’t know when to back off and antagonize prospects. Overly passive individuals yield to any objection that comes up. Assertive sales people feel confident expressing opinions but don’t argue about them.

➔ **Organized.** Good sales people know what they’re going to discuss and have product literature ready for members and customers.

Giving Feedback To Your Staff

“Feedback is information,” states Kathy Washatka, owner of Washatka Group (Bellingham, WA). “As a manager, you share information about performance. The information can be positive or critical. It should, however, help the employee continue or improve performance.”

Too often managers assume that feedback and performance evaluations are the same. An evaluation is an event. It’s a summary of an employee’s performance. Feedback is constant. “I may get five pieces of feedback every day from various people that provide me the clarity and direction I need to do well. All that feedback helps shape me, challenge me, and encourage growth,” explains Washatka.

Why Feedback Is Important

While feedback is an important tool for developing your staff, it’s often put on the back burner. With positive performance, managers may think *The employee is doing it right, so why say anything? Isn’t that what the person is getting paid for?*

“Critical feedback is more difficult because frequently managers have not been given the skills training they need to deliver it effectively,” Washatka says. “Managers often believe that critical feedback will result in conflict or hurt feelings. And a lot of managers feel unprepared to deal

with those possibilities.”

Giving feedback, positive and critical, is imperative. “Most of us want to know how we’re doing. Feedback removes all doubt and can increase confidence. There are no secrets. People trust they will be told when they’re doing well and when they’re missing the mark,” explains Washatka. Positive feedback is a morale builder. It lets people know they’re appreciated. “A simple pat on the back can have a longer lasting effect than the expected paycheck,” Washatka says. “Feedback motivates people because the message is clear – *I matter and you care about me.*”

How Do You Approach Employees?

As a manager, your goal with feedback should be to help employees maintain or improve performance. Improving performance may include challenging someone to go to the next level or grooming someone for a more complex position. How you approach employees with feedback, though, makes a big difference in getting their buy in. Washatka advises:

- ❑ **Discuss the feedback process.** Talk with employees about how feedback might look, what your role as manager is in the process, and what the employee’s role is.
- ❑ **Communicate your expectations.** This helps prepare employees

for any feedback that might follow.

❑ **Focus on behavior.** The result should be tangible. You can see or hear the change and something different will happen as a result. “I can’t focus on your attitude because I can’t see it. This is the classic ‘you have a bad attitude’ argument,” Washatka says. “It’s nearly impossible to define, measure, or see a bad attitude. But I can clearly describe a behavior.”

❑ **Make positive feedback public occasionally.** It’s a great way to motivate others. Feedback, especially positive, can be quick. An example is *I really liked the way you greeted Mrs. Taylor using her name.*

❑ **Give critical feedback in private.** Set aside enough time to do a thorough job. Work with the employee to clarify your expectations, define the problem, and develop an action plan. “Depending on the severity of the feedback, sometimes end of day can be the best time to deliver critical information so the employee has some private time to reflect and collect thoughts. The pressure to go back to work and perform can be difficult,” says Washatka.

Give Specific Examples

Content and wording impact feedback’s effectiveness. To get results, be specific and focus on behavior. “Inappropriate feedback is vague. I

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have a feeling your skills are weak but I can't really put my finger on it. The employee has nothing to focus on to change," explains Washatka. Even with positive feedback, specific behaviors should be cited and praised. You want the employee to understand what he or she is doing well and continue that performance.

Particularly with critical feedback, wording conveys the severity of the issue. "Often managers who are new at giving feedback beat around the bush, are vague, and rush through because they just want it to be over," observes Washatka. So the employee leaves with a very different understanding of the issue. Then you're faced with the same or even more serious problem down the road.

"Clarity and specificity are key to helping people understand the issue," Washatka says. "Give very specific examples to demonstrate the problem." Be confident and focus on your end goals. "It's easy to get pulled off track by people who don't want to hear bad news. Excuses can be plentiful," she says. "A skilled manager stays on track and ensures the employee understands the expectations."

Example: An employee offers weak member service and you want her to strengthen her performance. First, alert her to what she is doing now that is poor:

- *You seldom use the members' names.*
- *You do not look up when members approach you.*
- *You do not end your side conversations with your peers immediately when a member is at your window.*
- *You do not thank the member.*

Then provide examples of the behavior you want to see:

- *I want you to greet each member with a hello.*
- *I want you to use the members' names at least once during the transaction.*
- *If you're talking with a co-*

worker when a member approaches, end the conversation immediately. If you can't, acknowledge and excuse yourself from the member.

- *Thank every member for doing business with us.*

Increase Your Comfort Level

"Giving critical feedback can heighten anxiety for the recipient. As manager, your goal is to be the 'nonanxious presence'," says Washatka. So how do you deal with any personal anxiety? Lots of preparation. "Skill practice with trainers," suggests Washatka. "Done in groups, people get to watch and learn from others. No one way is the right way and the more options you have, the more comfortable and confident you'll feel."

Taping your practice sessions with a video camera is also helpful. People often don't realize the nonverbal messages they give and how they sound to others," Washatka says. "Watching yourself deliver critical feedback can be very powerful because suddenly you are able to see and hear yourself as others do."

Kathy Washatka has a 20+ year career in credit unions and has spent the last 16 years working directly with leaders as both a manager and as a trainer. She also has a master's degree in Applied Behavioral Science with a management/consultant focus.

The Washatka Group provides leadership training, executive coaching, meeting facilitation, and consulting services in these areas and customer (member) service. To contact Washatka, call 1-360-734-6504 or e-mail washatkagroup@attbi.com.

Pair Critical Feedback with Action Planning

"Action planning is a very necessary part of any feedback session that is based on critical feedback," emphasizes Kathy Washatka, owner of Washatka Group (Bellingham, WA). Action planning is where the employee assumes responsibility for making the change and acknowledging he or she is accountable.

"It's a two-way conversation. You share thoughts and ideas with emphasis on the employee's ownership of his or her own behavior. You also establish how you, as manager, can help the employee be successful, because that is the real goal," explains Washatka. For example:

- *Does the employee need more training?*
- *Does the employee need more resources?*
- *Does the employee understand what you want?*
- *What can the employee do to improve?*
- *How will that happen?*

Agree On a Plan

Discuss specific changes the employee might make to improve, what the follow up will look like, and your expectations as manager. "An action plan can even be tiered. This month we'll focus on this skill and next month we'll move on to this one, etc.," adds Washatka.

Example: A teller has been experiencing a rash of errors that are resulting in shortages to members' accounts. This is a new problem. You meet with the teller, review the statistics, discuss what you would like to see in the future, and then discuss what the teller believes is the problem and how he or she can solve it, with or without your help. Agree on the plan. Set a follow-up time and be sure to honor that commitment. Otherwise, there is no accountability.

Are Your Customers “Scam Smart”?

Educating customers on scams and frauds helps deter financial crimes. It also builds goodwill for your branch. Customers appreciate your concern for their financial safety. They see you as a service provider who goes extra miles to help people.

“Scam Smart” and “Fraud Fighting” cards are simple, low-cost tools for educating customers. Enlist some design help from your marketing department and security officer. Include a telephone number customers can call if they suspect a problem. Use these documents occasionally as statement stuffers. Put them in the branch for customer pickup. Also check with public places like community centers, senior centers, and libraries. Many welcome free educational material for their visitors. And it broadens your institution’s name recognition.

Information Customers Need

Change your focus occasionally, so you educate customers on a variety of financial crimes. Ideas for “Fraud Fighting” cards include preventative tips on crimes like credit card fraud, identity theft, check fraud, and ATM safety. Use “Scam Smart” cards to explain how con artists practice their trade. For example, explain cons like pigeon drop and bank examiner scam. When customers understand how scams work, they’re better prepared to recognize threats.

To help customers avoid credit card fraud, for example, offer these “Fraud Fighting” tips:

⇒ Minimize the number of cards you carry for everyday use. Carry your cards separately from your wallet in a zippered compartment, a busi-

ness card holder, or another small pouch.

⇒ Sign your new cards as soon as they arrive.

⇒ Destroy your old cards. Make sure you cut up your old cards into tiny pieces to ensure no one can read the account number and expiration date.

⇒ If you are expecting a new card in the mail and haven’t received it, contact the credit-card issuer immediately. This may be a sign that your card was stolen from your mailbox.

⇒ Keep a record of your cards in a safe place so that you can notify the issuers quickly in case of theft or loss. Include the account numbers, expiration dates, and phone numbers of the issuers.

ENCOURAGE EMPLOYEES TO LIVE YOUR MISSION STATEMENT

You’ve got a great mission statement. But how can you get employees to embody the values you promote? Envision Credit Union (ECU) of Tallahassee, Florida, hung a framed copy on the wall of each financial center...and then created “e-animals”.

The e-animals program was designed to make ECU’s employees more aware of the credit union’s mission statement. Marketing separated the statement into three values. Through an Intranet-hosted competition, employees decided what type of animal embodied each value. The word “e-animal” reflects Envision’s name and the electronic (Intranet-based) nature of the program.

When an employee sees a coworker doing something extraordinary, he or she can nominate that person for an “e-animal” award using ECU’s Intranet. Each month the nominees are put in a random drawing with the winner getting a \$25 gift certificate to GiftCertificates.com. Every nominee is also listed on the Intranet with a brief explanation of what they did. At year-end, the employees select which nominee best represented each e-animal category. The winners are then recognized at the annual employee meeting in February.

The e-animals and their values are:

- *lion* – to safeguard and manage effectively the assets entrusted to ECU
- *stork* – to better the economic well being of members by delivering convenient, personalized products and services of exceptional value
- *dolphin* – to uphold the Credit Union’s philosophy of people helping people

- ⇒ If your card is lost or stolen, report it immediately.
- ⇒ Keep an eye on your card during the transaction. Get it back immediately. Always get a copy of the receipt.
- ⇒ Void incorrect receipts.
- ⇒ Destroy all carbons. Tear up the carbons into very small pieces. Otherwise, crooks may still be able to make out all the information and submit fraudulent charges on your card.
- ⇒ Save receipts to compare with billing statements.
- ⇒ Check every charge on your

statement. Reconcile your credit card accounts promptly every month. One of the most common types of fraud is billing your account for small amounts that you may not notice. For example, you may see a one-time charge for \$19.95. Con artists know many people don't check their monthly charges carefully. They simply pay the amount due.

- ⇒ Report any questionable charges promptly and in writing to the card issuer.
- ⇒ Notify credit-card issuers in advance of changing your address. This will prevent your statements and re-issued cards going to your previous address. By doing this, you'll limit your exposure to possible mail theft.

Don't:

- ⇒ Lend your credit cards to anyone.
- ⇒ Leave receipts lying around. Someone could take the information off the receipt and use it to submit fraudulent charges.
- ⇒ Sign a blank receipt. Draw a line through any blank spaces above the total.
- ⇒ Give out your credit card number over the phone unless: 1) you have initiated the call; or 2) you know the company you're dealing with is reputable.

Recognize Performance and Service Achievements

Do you acknowledge employees for their accomplishments, achievements, and contributions to the organization? "Employees need to know that who they are and what they do make a difference. Recognition sends them that message," maintains Denise Zuehlke, human resources specialist for Envision Credit Union (ECU) of Tallahassee, Florida.

"Recognition makes people feel good. It motivates and boosts morale," explains Anice R. Prosser, SPHR, senior vice president of human resources. "When you give recognition, it has a domino effect. One person gets recognized. Then others want to get recognized as well for their accomplishments."

ECU's recognition programs reward performance and service. ECU calls sales "enhanced service". "We're not trying to sell, but enhance people's lives financially," explains Prosser. While expanding relationships affects the bottom line, profits are impacted also by accuracy, efficiency, productivity, etc. Performance

and service play major roles in curbing turnover, reducing staffing needs, and earning positive word-of-mouth advertising.

"Service is what differentiates one financial institution from the other," Zuehlke says. "Service and performance back up the products you sell. It makes you a quality provider."

Low-Cost Strategies Work

Recognition doesn't have to be expensive. "Sometimes simple is better," says Prosser. ECU, for example, does a lot of accolades via e-mail and on its Intranet. As manager, you can go a long ways in making employees feel good about contributing to the organization by just saying *thank you*. "Take a few minutes of your time. Point out how the employee helped the organization," says Prosser. ECU's managers let their CEO know when an employee does something that goes above and beyond. When making his rounds, Ray E. Cromer, Jr., CEO will say something to that

person. He's specific about the event such as *I heard you caught that fraudulent check*.

Hand-written notes are a powerful way to recognize employees. ECU's Human Resource department had the marketing department design some note cards with graphics added. "The cards and graphics are all different. They'll say *great job* or *thanks*. The graphics try to recognize what the person did," explains Zuehlke. For example, one says *thanks for your contribution to the team* and shows three or four people together.

Public Accolades Pay Dividends

"Members and customers love it when you recognize employees," emphasizes Prosser. People feel good about doing business with an institution that appreciates its employees. It gives you a more "human" touch and reflects a caring, pro-people attitude. ECU gives public accolades with...

*** Congratulations for promotions or lateral moves.** Anytime an employee gets a promotion or lateral move, management gives them a balloon that says *congratulations*, a box of candy that says *celebration*, and a tri-fold card signed by all senior managers that says *congratulations*. Management tries to make the presentation when the employee is servicing a member. Employees keep the balloon and tri-fold card at their workstations, so people ask about them. "Some employees have re-filled their balloons two or three times," notes Prosser.

*** Star Teller program.** Each financial center keeps a "star chart" listing the tellers who work at that center. Anytime a supervisor or co-worker hears a member compliment a teller for going above and beyond, that person puts a star beside the teller's name. The teller with the most stars for the month wins for that center. The winner gets a plaque to put at his or her teller window, and everyone sees it. All teller stars are tallied quarterly for each center. The teller team that receives the most stars for the quarter receives a free lunch.

More Fun and Effective Ideas

For recognition ideas, think about what your staff would appreciate and enjoy. Read publications, network at conferences, and brainstorm with employees and other managers. ECU

offers these ideas:

☞ Life savers. ECU's managers will put a bow on a pack of life savers and write a hand-written note to thank an employee for "being a life saver". Recently a drive-thru teller called about 6:00 a.m. and said she couldn't make it in to work. The manager called another teller and she was there by 7:00 a.m. The manager thanked her for being a "life saver".

☞ Happy Anniversary. "Recognizing tenure encourages retention. It speaks volumes that you do appreciate the years someone has been there and the value he or she has added to your organization," explains Prosser. ECU's marketing department designed a card that says *Happy Anniversary and we appreciate your service to the credit union*. All senior managers sign every card. The anniversary card is mailed to the employee's home. It includes an insert that invites the employee to pick one of four restaurants for a free lunch. The employee returns the card with his or her choice and receives a \$10 gift certificate. "Many employees bring the card to work and put it on their desk or bookshelf," says Prosser.

☞ Employee Appreciation Days. Instead of having an annual holiday party, ECU does Employee Appreciation Days during the months of November and December. Senior management picks a total of four days, one a week, to host the event. The senior managers cook breakfast

for all employees and provide lunch another day. Other fun activities include ice cream sundaes, drawings for days off and gift certificates, and small gifts. The latter has included snowman bags filled with candy, personalized note pads, tote bags with the ECU's logo, and service pins. Senior managers personally distribute the gifts and food treats.

☞ Red, white, and blue day. On the Friday before every three-day holiday, employees wear red, white, and blue clothing. The idea originated after 9-11. While ECU doesn't normally allow jeans, employees can wear blue jeans for this event. Most pair the jeans with a red shirt and white sneakers. There's also free pizza. "It's just a way of recognizing the employees for their extra efforts on these particular days, as we're usually busier," says Prosser.

☞ Have lunch with the CEO. Eight to nine employees at a time have lunch with ECU's CEO at a nice restaurant. There are no supervisors in the group. The CEO facilitates. The employees have an opportunity to talk about the organization, their departments, what they think went well or didn't go well. "This is a form of recognition, because it lets people know we care about their thoughts, ideas, and concerns," explains Prosser.

To contact Prosser or Zuehlke, call 1-850-942-9000 or e-mail aprosser@envisioncu.com or dzuehlke@envisioncu.com.

Tell Employees "Dump the Tech Talk"

Never assume customers understand banking lingo. Share these tips with your staff:

- Use simple, easy to understand language.
- Avoid technical terms.
- Don't use acronyms and abbreviations unless you explain them. Examples are APY and OD.
- Keep your explanations simple. Talk slowly and clearly.
- Ask if the customer understands.
- Be patient if additional explanations are needed.