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Branch Manager's Letter

strategies for branching excellence

What's Inside

Onboarding…Get Deep and Wide With New Clients

Taking a strategic approach to welcoming totally new clients to your financial institution pays big dividends. Executed over a period of time, onboarding is accomplished through letters, phone calls, notes and other communications.

"Onboarding is an integrated approach to 'value-focused touch points' with new retail and business clients during the first year of their relationship with the institution," explains Jack Hubbard, Chief Experience Officer of St. Meyer & Hubbard (SM&H) of Elgin, Illinois.

Most studies suggest the most effective cross-solving occurs within the first 90 days of the relationship. "Too often the banker because they have multiple priorities pulling at them, takes the deposit, makes the new loan, or whatever the case might be and then moves on to other things. In the meantime, that new client has additional financial needs that are being served by other financial institutions," Hubbard says. "The client's financial needs are ongoing. To not stay in the game with the new client is foolish and costly."

Keep the Honeymoon Going

When that brand new client leaves your lobby, the honeymoon period begins. "I'll try this new institution out. I hope it works," Hubbard says. "If over a period of time I get some value-added touches, I'll be interested in doing more with that new institution when the need arises." Clients are enthused about your institution when they first open an account. But how you perform in the near term can bond or dissipate the relationship. Will you live up to…or better yet, exceed their expectations?

The value-chain is another reason why onboarding is strategically important. The process helps you identify the best ways to add value. How can you enhance the relationship for your client? "By showing and articulating value, you demonstrate to clients that they made the right decision coming to your institution," points out Hubbard.

EXAMPLE: Let's say I'm a business client. The banker, as part of the onboarding process, sends me an industry-related article from a company such as First Research (www.firstresearch.com) or some other kind of value-focused thought or idea that I can use to make money or save money. This helps the banker migrate from a transactor toward becoming a trusted resource.

Onboarding Retail Clients

When that brand new client leaves the new accounts desk, what type of follow up is warranted? "Clients don't come to be sold. They come to buy," Hubbard says. "The letters and phone calls related to onboarding are not about some memorized, branding message. It's about a true thank you for the business the client has done with the institution. If your message comes from the heart and is trust-based, the client feels that."

SM&H's approach to onboarding is called 22261. Here's the process:

→ **Two days** after opening the new account, the client receives a "thank you" letter. There is no mention of other products and no brochure is enclosed – just a business card and maybe an article of value based on what the banker learned during the new accounts session. The letter goes out the same day the account is opened and is received within two days by the new client. The thank you note should be a sincere touch with a new client that says how much we value your choosing our organization.

"Everything your institution does and writes shapes the client experience. If the first thing clients get is a product-focused brochure, they start wondering *Did I really select the right institution?*" Hubbard says "That two-day letter is not a throw-away. It's an important touch with that client."

→ **Two weeks** after the account is opened, the personal banker makes a proactive (permission based) telephone call. It is made at the time the client suggested they would be willing to take calls based on the new client orientation conversation. The call's purpose is to…

1. Make certain any checks or materials that the client needed to receive were received and that they were correct.

2. Gauge the client's experience with your institution to this point.

→ **Two months** after opening the account, the personal banker makes another proactive call. Now the personal banker is going to ask some very strategic, client-focused questions about other needs that were either not explored or not explored in detail enough at the new account setting. Your training department can help here by crafting some targeted questions for personal bankers to ask. Questions for this portion of 22261 are a great topic for sales meetings in the branch.

TIP: The sales manager/branch manager should observe some of these phone calls, as they are excellent coaching opportunities.

→ **Six months** have passed. Now the branch manager picks up the phone and calls the client. The manager asks about the client's experience at the branch and with their banker. Additional questions can be asked at this point based on needs the branch manager uncovers.

TIP: Reverse coaching and additional skill modeling can be done here if the personal banker listens in on some of the manager's calls. "Coaching is often viewed as a punitive experience and it shouldn't be. When the branch manager makes the phone calls and the personal banker observes, the PB can coach what they heard after the call is over," Hubbard says. "Reverse coaching allows for a more open dialogue in the branch. It shows the personal banker that coaching isn't a punitive event. As the employee coaches the manager, they're improving their own skills as well."

→ **One year** after the new account is opened – depending on the size of the institution – a very senior retail manager or the CEO sends a personalized, handwritten anniversary card. "The card says this is your first anniversary with us and thanks for your business. It's just a short, personal note," explains Hubbard.

Onboarding Business Clients

Onboarding works well with business clients, too. It forces accountability at the officer level. If I know that my manager is going to be looking at a list, I'm more likely to follow through. *Okay, you had 12 new clients open that you should have done your 3-month call on. I've noticed you've only done four of them.*

"Onboarding creates discipline - a minimum standard of what you're trying to get to," says Hubbard. Minimum is a key word. There's absolutely no question you can and should make additional touches such as sharing industry-related articles.

To facilitate the onboarding process for new business clients, SM&H developed a 3631 approach. Let's say the client took out a loan. Here's how 3631 works:

→ **Three days** after a loan closing, the sales assistant at the financial institution calls the assistant of the decision-maker of the company that borrowed the

Technology Facilitates Onboarding

"Without using technology as a conversation enabler, onboarding is a very onerous process and it will eventually fall under its own weight," points out Jack Hubbard, Chief Experience Officer for St. Meyer & Hubbard (Elgin, IL). "You already have enough paper to keep track of. Institutions that use technology in this and other conversation processes are head and shoulders above others that use a paper-based methodology."

Let's say you're using Outlook. When a brand new client comes in, you have to start populating the Outlook system calendar with follow up calls. "When you have to do that manually, it's a nightmare," emphasizes Hubbard.

Linking the onboarding process into your CRM (customer relationship management) system is even better. CRM tools such as Salesforce.com and SalesLogix or companies like Harland or Harte-Hanks can help maximize onboarding and minimize time commitment. Also, consider hooking an event-based marketing tool to your platform system. Teradata does a nice job in this area. "Onboarding is where Marketing and Sales come together at the wallet and the client experience," says Hubbard. "We call it Smarketing and you're going to hear a lot more about that in the coming years."

money. "If there isn't a gatekeeper, the assistant calls the decision-maker. The goal is to create another 'touch point' with the institution, meaning the sales assistant. The call is just to let the client know *I'm here to help you if you need help*," explains Hubbard.

→ **Six weeks** after the loan is closed, the business banker makes a pre-determined, face-to-face call. The call is calendared. That appointment can be made at the loan closing. Say to the client…

In six weeks I'd like to come out to see you. My reasoning is very simple. You'll have received your first statement. I want to see if there are any problems and talk with you about your experiences at the bank so far. Also, I want to make sure I'm staying with you on your on-going needs. I want to make sure I'm serving you as your needs may grow and change.

→ **Three months** have passed. The business banker phones the client and schedules a face-to-face call. "Depending on how important and how profitable the company is you may want to bring lunch to the client. You may buy lunch for the office if it's a top client," Hubbard says.

Your goal is gauge the client's experience so far and ask some sales-related questions. Make it a celebratory call. Tell the client…

This is our three month anniversary. I want to make sure everything is okay…we're anticipating your future needs and we just want to make sure that you know how important you are as a client…and buy you lunch.

→ **One year** after the loan is closed the business banker sends the client a personalized, hand-written anniversary card. The card says this is your first anniversary with us and that we appreciate your business.

"The onboarding process can help you grow and retain relationships. But the keys are rigorous execution, providing value and the sales manager coaching the process and interweaving it into the cultural DNA. That is the key challenge," Hubbard says. "Without the discipline, onboarding becomes the flavor of the month."

St. Meyer & Hubbard (www.stmeyerandhubbard.com) specializes in small business sales and sales management performance change. The company brings learning to life by allowing participants to put skills to use immediately in the field. The company supports the process through in field and telephone coaching on an on-going basis.

Jack Hubbard spent 15 years working in banks and 19 years as a consultant to financial institutions. His background spans retail and commercial responsibilities in lending, marketing, and sales. He serves as a faculty member for numerous banking schools including the School of Bank Marketing, Stonier Graduate School of Banking, ABA Commercial Lending School, and North Carolina School of Banking.

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Effective Sales Conversations Don't Just Happen

"You cannot expect a sales assistant, a teller or anyone in your organization to accomplish new client orientation, onboarding or reboarding without giving them tools and education," states Jack Hubbard, Chief Experience Officer for St. Meyer & Hubbard (SM&H) of Elgin, IL. "We're an industry very big on planning and hosting training events, but we're an industry that is not terribly big on learning."

If you want employees to become adept at new processes, you have to nurture their development. SM&H, for instance, helps their customers develop employees through modules, sales meetings in a box and ongoing in-field coaching. Jack Hubbard says it simply. "Whether you develop the material in-house or use third party providers, give your people the skills and tools they need to hold sales conversations effectively and make sales managers accountable to lead the process."

Encourage Success

"When people know what to do, how to do it, and are held accountable, they will step up," says Hubbard. To get employees adept at onboarding, he suggests…

- Define an onboarding process for your institution.
- Communicate to employees why your institution is onboarding clients.
- Clarify how you expect employees to onboard new clients – retail and business.
- Explain to employees how you are going to coach them to get better at onboarding.
- Invest in tools and technology that will make the onboarding process more effective for employees.
- Train employees in the tools and technology.
- Hold sales people accountable to interweave onboarding and reboarding into the DNA of the branch and the entire organization

How to Orient New Clients to Your Organization

"Orienting a new client to your organization is a perfect way to start the onboarding process," maintains Jack Hubbard, Chief Experience Officer for St. Meyer & Hubbard (Elgin, IL). "This strategy begins what many financial institutions call 22261 – or some variation for each client. In effect, what you're trying to do is to create a 1-to-1 banking experience to fit him or her."

Here's how the strategy plays out:

The brand new client comes to the branch resulting from a referral, an advertising message or from visiting your website. They assume they will get good service. It's your ticket to the dance these days. What they seek is a unique financial relationship – one that goes beyond products and the time-worn cross selling pitches.

Forward thinking organizations structure some high-payoff questions about HOW the client uses the institution versus WHAT they buy. The employee conducts due diligence, opens the account and makes the initial deposit. When they return from the teller line, the conversation sounds something like:

Mr. Johnson, one of the things our clients tell us differentiates us in the marketplace is the way we communicate with them and how we try to tailor their experience with us based on their needs. Do you have time to answer a couple of quick questions about that now or would another time be better?"

When the employee gets that permission, here are some questions to ask:

➔ *Mr. Johnson, from time to time we like to reach out to new clients to make certain their experience with the bank is what you expect it is and if we are exceeding your needs. Do you mind if I reach out by telephone to contact you?*

➔ If the client says no problem, the next logical question is…

What is the best time to call you?

➔ On the other hand, the client says *I'd really rather you'd not call me*. Isn't it better to know the client's preferences? The employee can then suggest e-mail is an alternative and would that be OK.

➔ Other questions might be: "*When do you typically come to the bank? How familiar are you with using technology when you do your banking? How likely is it that you need to conduct banking after hours via the telephone?"*

You get the idea. The goal of these questions is to get a better picture of the client and their needs – not products. More sales of those will come later when that new client builds trust and sees the value that your organization brings to the table.

Using a Survey Document

"Give me choices in my banking. Don't force me into a cookie-cutter situation or I'll go somewhere else. Give me options and the experience becomes mine," says Hubbard. Surveying clients during new client orientation helps you

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discover what clients really want. Hubbard outlines another option:

You're opening the account and asking a lot of really good questions. You're headed up to the teller window to make the initial deposit.

- Give the client a survey to review.

Employee

I'm wondering, Mrs. Jones, if you could look over this document. We call it a New Client Orientation. Our goal is to be certain we are creating an environment that works for you. To do that, we like to reach out to you from time to time. Would you please look over this? There are a few real quick questions here. When I come back, I'd like to review them quickly with you.

New Client Orientation is an excellent way to build relationships – one client at a time.

Cross-Solving…It's all About the Client

Does your staff cross-sell or cross-solve? Your choice of terms may influence employee performance and the client's experience. "Cross-selling like sales cultures are terms that were developed by someone who didn't understand how to land stuff in people's lives with meaning," contends Jack Hubbard, Chief Experience Officer for St. Meyer & Hubbard (Elgin, IL).

"Cross-selling is an internally-driven term that says the client doesn't have this product, so how do we get them to buy it. Cross-solving is client-centered. It says the client has four basic financial needs on the consumer side of our house. How can we help them solve, meet or exceed those needs?" Hubbard says. "Cross-solving is all about the client. Cross-selling is all about the financial institution."

The Associate Quandary

Twenty out of 48 banks that St. Meyer & Hubbard interviewed recently for a retail white paper had a paper-based profile. "Here's the problem. Most of those profiles are bank-focused. In other words, what does the client have and not have with us if I look at the profile," Hubbard continues. "It says the client has a checking account but doesn't have a loan. On the business banking side, the client may have a loan but not cash management services. Now how can we sell the client what they don't have? Be the client for a second and feel that pressure."

"As you go up the food chain, it gets even worse. A regional manager will say something like 17% have a loan but don't have cash management. So the edict comes down to get cash management. That's cross-selling. Instead of focusing on how you can exceed the client's needs, you're focused on pleasing the regional manager," Hubbard says.

"On one side, we're saying we want to be relationship-focused, we want to do trust-based selling. On the other side, we have these goals…sell more products to more people more often. A lot of bankers can't make the connection between the two."

Profiles Should Be Client-Centric

Profiling, when client-focused, paves the way for cross-solving. "On-boarding and profiling form a value-chain for the client," explains Hubbard. For more client-centric profiling, Hubbard advises that you…

➔ Focus on people's four basic financial needs.

1. Managing money day-to-day.
2. Managing borrowing needs.
3. Managing savings and investments.
4. Protecting assets.

➔ Ask questions around those four needs.

➔ Create a "share of heart" profile. Too often a profile is all about share of pocket – what accounts or what services a client has. Share of heart is hobbies, interests, children, favorite authors, etc. Get to know clients as people. Discover their passions and their interests.

Processes Affect the Client Experience

Process refers to how your institution handles loan applications, delivers debit cards, transfers telephone calls, etc. The processes used to provide client service, however, can either be functional or dysfunctional. If employees have the right processes and tools, they are more likely to deliver a better client experience.

A well-designed process enables employees to quickly and accurately satisfy clients' needs. Employees, for instance, get frustrated if it takes several minutes to access the right database. That causes turnover and damages client loyalty. *TIP:* Review your processes to ensure they support a positive client service work environment.

Reboarding Helps You Expand Existing Relationships

"In our zeal to roll out the red carpet for 'newbies', we sometimes forget current clients who have been loyal to us over the years," contends Jack Hubbard, Chief Experience Officer for St. Meyer & Hubbard (SM&H) of Elgin, Illinois. "The current clients who brought you to the dance are often ignored. Those clients who have just a few services with us or a smaller balance are many times not reached out to in the same kind of personal way that new clients are."

Smart bankers say wait a second. This client lives in this area or they're a business owner and only have their checking account with us. We need to do something to re-activate, so that we have conversations with them. SM&H refers to this as *reboarding*. "Similar to onboarding, reboarding has a rhythmic communications back beat. It links such things as CRM, segmentation, profitability modeling, and a consistent touch point process to articulate value," explains Hubbard.

Reboarding says let's re-touch some of these clients that we know have other financial assets elsewhere. Let's see if we can work with them to bring them to our institution. The process applies to both business and retail clients.

Segmentation Is the Key to Reboarding

"You cannot touch every single client with a phone call, personalized letter, or e-mail. Tiering and segmenting your clients is the only way to touch the right opportunities in the right way at the right time," Hubbard says. "The institution must create the process for tiering. That's not the individual banker's issue."

An integrated tiering process needs to come into play with some solid criteria as to a Tier One, Tier Two, etc. "Segmentation is an art. It varies by institution and can even vary by regions within the same institution," says Hubbard. Criteria can vary, for instance, for mature areas where you are solidly entrenched and growing areas where you don't have a lot of market share. Here are some examples:

◆ **A mature area where you have a good deal of market share**

You know your competitors are going to peck away at your clients like a duck. Your reboarding efforts might lend themselves more to great services, great experiences and value-focused articles because you have a good amount of the client's wallet and your goal is to keep it.

◆ **An area where you have less market share**

Your reboarding efforts might be more proactive as it relates to sales conversations, because you have very little of your client's wallet.

Making Contact

To reboard with clients, Hubbard offers these tips:

<u>*Business Banking*</u>

Business bankers typically manage 125-150 clients. There's no way the banker can touch every one of these clients. Sales assistants trained to look for opportunities to enhance current clients' experiences are profit centers – not overhead.

"Teach your sales assistant to make proactive, reboarding calls to Tiers Two and Three with just a couple of questions. In essence, it's that sales assistant doing the reboarding because the banker is focused on cross-solving at the Tier One level and prospecting for new clients," Hubbard says. "Sales assistants protect your client base because you're touching. And through the questioning process, you're actually getting deeper and wider with your current clients."

When you hire a sales assistant on the business banking side, require more than just technical skills. If you want to do reboarding, sales assistants need to possess good enough analytical skills. They also need interpersonal and communication skills too, since they need to pick up the phone and actually hold brief, highly targeted sales conversations.

EXAMPLE: The sales assistant picks up the phone.

"Mr. Johnson this is Becky over at XYZ Bank. Is this a bad time to talk for a couple of minutes? Here's the reason I'm calling. You're a valued client at XYZ Bank and we always want to make sure that we're exceeding your needs". Talk to me about some initiatives you have on your plate over the next six months…and talk to me about how we might be able to help with that".

Whatever the answer is, Becky says…*Thank you, Mr. Johnson, for your time. I'm going to get this information over to the Relationship Manager and you can expect a call from him shortly.* (Relay information about the phone call even if the client tells you nothing is going on.)

"When an institution does a good job at reboarding, the relationship manager is cross-solving for Tier One clients and prospecting. The sales assistant can work the Tier Two and Tier Three clients to see if he or she can upsell the client into a Tier One situation," explains Hubbard. "The fact is the sales assistant in this scenario is a profit center not a cost center. Lisa, our Director of Client Experience has been responsible for hundreds of thousands of dollars of business and she would never tell you she is a sales person. She just cares so much for our clients she can't stop herself from calling. Think we pay Lisa well? You better believe it."

Retail Banking

Do some tiering on the consumer side, too. "Tellers can contact the Tier Two and Tier Three clients when their CDs are about to mature. All they do is ask a question and express appreciation," Hubbard says. "Besides touching the client and possibly finding new needs, the process helps build tellers' skills and confidence levels."

On the retail side, when your organization conducts call nights, (SM&H calls them Customer Nights) have your Personal Bankers make calls to their Tier Two and Tier Three clients and give them a few questions to learn if there are more assets the organization can garner.

"We work with one bank that used to ask its PBs look for home equity loans. It was a disaster. Clients hate being called and bankers hate making the calls," Hubbard continues. "Now, we are doing reboarding and clients are expanding their relationships with this bank more than ever before. It's about the value, not the products."

Business Clients Value Industry-Related Information

Are you still using promotional items as post-call leave behinds? Do you think clients or prospects are impressed because you leave pens, coffee mugs or an annual report behind? Doubtful.

"What business owners are seeking from relationships is value. So instead of giving golf balls, why not provide something of significance?" advises Jack Hubbard, Chief Experience Officer for St. Meyer & Hubbard (Elgin, IL). "Find an article, results of some type of business-related survey…something that the client will receive value from."

"Think of this as VIP: Value Impressions Positive. If you were the client or prospect and you received an article, a book list, or best-in-breed ideas from your banker that can help your business prosper, how would it make you feel?" Hubbard says. "If the answer is more connected, more loyal, more apt to provide referrals and do more business, then the question is not why you do the VIP process…it is when can you start?"

Check Out These Resources

To find information that business clients will value, Hubbard offers these resources:

First Research (www.firstresearch.com) profiles more than 300 industries and updates them every quarter. When an institution subscribes to the service, it receives industry overviews, trends, critical issues and even hyperlinks that allow the banker to reach the website of trade associations and publications.

Subscribers can print these industry reports and use them as post-call "leave behinds" or even send them to the business owner several days after the call was made. This allows the business owner to compare their practices to best practices in their own industry. A new feature of First Research allows the Relationship Manager to send timely articles simply by clicking on the Recent Developments link in the specific industry profile.

Google News Alerts (www.google.com/alerts) is a free service that lets the Internet proactively search for information that is important to any consumer or business owner. You get e-mail updates of the latest relevant Google results (web, news, etc.) sent to you 24/7 based on your choice of query or topic.

"As you sleep, over the weekend, and during the business day, Google scours data on your behalf. The information comes to your desktop in headline form containing hyperlinks. Click on them to read the articles or quickly discount them," Hubbard says. "The articles that are relevant can be printed for personal delivery, e-mailed, or even faxed."

EXAMPLE: Register one time and create a password. Then, you can type in either the industry name, words/phrases like 'printing presses', 'commercial printing', 'paper, 'offset lithography', or even the names of printers in your territory. You will be able to source new business, find out that ink prices are up 5.5% in the past six months and much more.

Bizjournals.com and bizwomen.com are two great sites where you can glean some amazing information and best practices in a variety of industries. "I really like bizwomen.com because it features a success story every day that can be e-mailed anywhere to anyone," says Hubbard.

Touch…Don't Push

"Don't send an article and two days later contact the prospect or client with a 'special offer' or to attempt to sell them something," Hubbard says. "That approach becomes manipulative and defeats the entire purpose. Relax, add value to the relationship, and eventually when the timing is right, they will come to you."

Jump-Start Your Career!

Successful managers and employees strive to be on the competitive edge. They seek out opportunities to increase their knowledge, enthusiasm, and expertise in many areas. Whether you want to become more valuable in your current position or advance to another job, take the initiative to manage your career. Set goals for yourself, make action plans and follow through.

Be sure to share the following tips with your staff. Helping employees develop their careers encourages employee loyalty. And loyal employees give your organization a high-performance edge.

Become an Asset

Growing your career isn't just moving somewhere. It's also becoming a better "you". Here are 12 tips to help you reap success:

1. Be honest about your strengths and needs. Work on minimizing areas that need improvement.

2. Take your responsibilities seriously. Recognize and appreciate your value to the organization. Your actions and ideas contribute to its overall success.

3. Demonstrate confidence. Achieving success is easier when you have confidence in yourself and the work you're doing. You also have to be willing to take some risks, especially when presenting your ideas to management.

4. Approach each task with enthusiasm. Be super-committed to your job and demonstrate that you're a hard worker.

5. Know your job, inside and out. As you master your job responsibilities, you'll raise your performance. Furthermore, you'll be noticed as someone who can work without close supervision.

6. Be a lifelong student. Participate actively in training opportunities, so that you keep up with changes. Don't just be there in body – put your heart and soul into it. Read all the supporting material. Talk and listen in training sessions. Ask questions if you don't understand something.

7. Learn from your experiences. If you have problems, find out what you did wrong so that you won't make the same mistake again.

8. Read. Newsletters, magazines, and books help sharpen your skills. Also, be sure to read client literature, policy and procedure manuals, and internal correspondence.

9. Polish your interpersonal skills. Communicate clearly, listen carefully, and be pleasant and eager to help. We've all known people who are technically proficient, but not very pleasant to be around. Most people form better opinions about those who are positive, upbeat, and know how to make other people feel good about themselves.

10. Take on additional responsibilities in your present job. Is there a match between your talents and the tasks your boss must accomplish? Perhaps you have a knack for writing and your supervisor has to prepare a monthly report. You may be able to save your supervisor time, learn something new yourself, and become more visible at the same time.

11. Be flexible. Nothing is ever written in stone. It's important that you remain flexible and adjust to any new information and job needs that arise.

12. Avoid watching the clock. When you see a need, jump in without fretting about your break, lunch, or quitting time. *EXAMPLE:* A co-worker is having trouble balancing. Offer to help, even if it means staying late.

Do a Mirror Check

There's an old cliché that says *dress for the job you want, and not the job you have*. And it's true! Personal appearance influences management and clients' impressions of you. People tend to assume that if a person looks professional and well groomed, he or she is talented and capable. Consider these tips:

- Dress in appropriate businesslike attire, reflecting the professional style of your office. Tailored, conservative styles are best.
- Keep yourself neat and well-groomed.
- Avoid flamboyant make-up, hairstyles, or jewelry, and strong perfume or after-shave.

Be Wary of Unusual Activity outside the Branch

Take heed if you see someone sitting in the parking lot for an extended period or someone circling the building but never coming in. Potential thieves generally observe the physical facility they plan to victimize. They look for ways to make clean getaways. They also observe client traffic and staffing patterns, such as opening time and lunches.