

BRANCH MANAGER'S LETTER

strategies for branching excellence

What's Inside

5 Simple Steps to Becoming an Action-Driven Leader.....2

Communication Is a Powerful Tool for Action-Driven Leaders.....3

Coaching Sales Reluctance.....4

Do You Truly Love Sales?4

Con Artists Use Online Obituaries to Target Victims...5

Games Make Learning Fun.....6

Resources for Games and Exercises.....6

Written Exercises Are Great Learning Tools, Too.....7

Every Organization Needs a "Fun Director".....8

Commit Your Service Principles to Paper.....8

"The ultimate success of your sales culture will rise or fall based on the abilities of leaders to coach their employees through sales reluctance."
.....page 4

Action-Driven Leaders Show Employees They Care

“**A**ction-based leadership goes far beyond just words. It is leadership that visibly demonstrates your passion, commitment, and dedication to your employees,” states Celeste Cook, AVP Human Resources, Sales and Training at Georgia’s Own Credit Union (GOCU) of Atlanta, GA. “Your actions serve as the driving force of your leadership which, in turn, drives your employees’ passion, commitment, and dedication to the organization and its success. This type of leadership can catapult your employees to a higher level of emotional engagement and performance.”

Given the current economic situation, action-based leadership is more important than ever. Employees need to know you care and that you understand their plights due to the economic state. “They need to not only hear and feel that you care – they need to see it in your actions...your communications, your employee programs, your initiatives, etc.” says Cook.

Align Actions with Messages

Actions, as a follow up to words, show employees that you “genuinely” care. “Genuine” is the key word. “Words alone are just that... words. However, those words become a powerful force when followed up with actions, and these actions reaffirm genuineness,” says Cook. Sometimes the smallest things you do can make a huge difference. Just smiling or saying *Good morning* or asking employees *How are you doing?* can have a powerful impact.

“However, it is the **CONSISTENCY** of your actions aligned with your mes-

sage, ‘we/I care about you,’ that will have the most powerful impact on employees and, thus, their performance and morale,” Cook says. “You have to make a diligent, conscious effort to ensure all your actions are in alignment with your words, because a few contradicting actions can undermine your leadership efforts.” Action-driven leadership skills enable you to build strong relationships with your staff, and they will drive the success of your organization.

Be Aware of Employees’ Concerns

“As a leader, you must have your pulse on your employees and let them know you care with more than just words,” Cook says. “Recognize the impact the economy is having on each and every one of us and respond with various strategies/actions that let employees know you are aware of their plight. That is true leadership.”

You must be creative, flexible, think outside the box, and sometimes conduct “business not as usual”. Just saying you understand and sympathize isn’t enough. Actions are really what people remember and what ultimately motivates them.

EXAMPLES:

...When gas prices climb, that affects employees’ finances. The question you need to ask yourself is “What can I do as a leader to reduce the stress for staff?” Perhaps you can supplement or pay for public transportation, reward for car pooling, or offer flex time (four 10-hour days).

...Employees are struggling with personal finance issues. As a financial institution, you can offer credit counseling, credit score enhancement seminars, etc.

Reduce Stress and Anxiety

With a deepening recession, fears and anxiety as to what the future holds is becoming more prevalent. Many employees are stressed out. "Everyone has been touched in some way by our current economic state – a family member, friend, neighbor or coworker who has lost their job or, worse, their home," Cook says. "Every time we turn on the television/radio or pick up a newspaper, we read or hear about another big layoff or a company like Circuit City closing its doors."

The stress and anxiety stemming from the economic crisis carries over into our lives and ultimately affects work. Stress leads to illness, decreased productivity, and low morale. Keeping your pulse on your employees and implementing action-driven initiatives to show you care helps reduce employees' stress and anxiety.

GOCU has 18 branches and over 250 employees serving nine counties. Action-based initiatives GOCU has taken to help employees weather these economically challenging times are:

→ **Georgia's Own Wellness Program.** This is a web-based wellness program that allows employees to create a baseline for their health and monitor their progress. The website offers many resources and tips on how to maintain and/or improve their health.

→ **Free flu shots** annually for all staff.

→ **Boot camp.** To promote health and reduce stress, GOCU offers an exercise program to employees at a discounted rate. A personal trainer comes to GOCU's facility to work with staff.

→ **Lunch-and-learn programs** such as smoking cessation classes.

→ **Financial support for taking public transportation.** GOCU has increased the monthly allotment for public transportation to encourage staff to take

advantage of these services providing savings on their personal mileage and gas expenses. Furthermore, one of GOCU's tenets is supporting a healthy planet and public transportation is more eco-friendly.

→ **Incentives for car pooling.** This also promotes eco-friendly initiatives and good health. In Atlanta, if you car pool, you can travel in an HOV (High Occupancy Vehicle) express lane which can greatly reduce stress.

Founded in 1935, Georgia's Own Credit Union (GOCU) is celebrating its 75th year as one of the largest credit unions in Georgia with over \$1 billion in assets and serving nine counties. GOCU has 18 branches and over 250 employees serving the Atlanta community as well as many of the communities across Georgia. GOCU proudly stands for the prosperity of its members, unmatched service and a healthy planet. These tenets are the driving force of the service GOCU delivers to its members and the community.

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5 Simple Steps to Becoming an Action-Driven Leader

"Action-driven leadership...is there any other kind? I can only think of one other kind...inactive, which is synonymous with ineffective leadership," maintains Celeste Cook, AVP Human Resources, Sales and Training at Georgia's Own Credit Union (Atlanta, GA). The adage of leading by example and walking the talk are examples of action-based leadership.

"Actions – not words – let employees know that you care enough to act which, in turn, should create stronger loyalty, improved morale, and increased productivity," Cook says. "Look at the ROI for caring about your employees. Wow...the power of caring and what you get back as an employer!"

To become an action-driven leader, Cook advises that you...

1. Communicate, communicate, and communicate again. Actively and visibly communicate your vision, not just through words but through your day-to-day actions.

2. Align your actions with your words to demonstrate your passion, dedication, and commitment to your employees – your most valuable resource for achieving success. Otherwise, you risk credibility and your employees' emotional engagement.

3. Empower your employees to do the right thing for the client and the organization - empowerment is most POWERFUL when linked to accountability.

4. Recognize and reward those employees whose behaviors reflect your organization's values, training initiatives, and culture. Remember, what gets recognized, gets repeated.

5. Get up, get out, shout it out, and celebrate your employees' successes with them! Let them know you are excited for them. Always celebrate the small successes... the smallest successes can lead to BIG results!!!

Communication Is a Powerful Tool for Action-Driven Leaders

“Communication is one of the most powerful components of action-driven leadership,” states Celeste Cook, AVP Human Resources, Sales and Training at Georgia’s Own Credit Union (Atlanta, GA). Diligently communicating with your staff is a “must” in good times or bad times. Your communication should clarify objectives, expectations, progress, achievements, recognition, and celebrations.

Besides helping employees do their jobs more effectively, communicating key information...

- Lets employees know how much you value them.
- Reinforces how valuable their role is in the overall success of the organization.

Emotionally Engages Employees

“Seize every opportunity to communicate positive feedback and results, praising staff for their efforts and contributions,” says Cook. Communication is also a powerful tool when you need employees to take ownership and responsibility for their role in new initiatives, change, growth, etc.

EXAMPLES:

...Your organization is maintaining a solid financial position. It’s important to communicate this to your staff and thank them for their contribution.

...Improvements are needed to bolster the financial strength of your organization. Communicate the actions needed to grow your organization or improve your organization’s financial strength and/or position in the market. Furthermore, asking em-

ployees to take ownership and responsibility for their role gives them a strong sense of value and purpose; this will lead to increased morale and higher levels of performance.

“Employees have a deep desire to be a part of a great cause,” Cook says. “Communicate the GREAT cause and then all you have to do is ask. They will become emotionally engaged if asked the right way.”

Be Effective!

To fully harness the power of communication, Cook offers these tips:

❑ **Delivery.** The tone of your message, the choice of your words, and the focus of your message are crucial factors in the delivery of your message. Are you focusing on what was done right or what wasn’t done right? As an action-driven leader, you are always forward focused; therefore, the most powerful tool you can use to motivate employees to improve, be better, or be the best is to drive behavior based on what you have done right and what you need to do to be even better! This action-driven communication will keep you moving forward!

Show (don’t just tell) employees you are excited for them and the role they played in the organization’s success. At the same time, you have to express concern about less than stellar performance and what can be done to improve it, conveying your confidence in their ability to do what is necessary and words of encouragement to motivate your staff to perform.

❑ **Delivery channels.** “Use a powerful marketing strategy to market your brand, goals and objectives to your employees. Then bombard your staff with information from sev-

eral delivery channels that create a focus on and reinforcement of your brand [what you stand for] and your strategic goals,” says Cook.

EXAMPLE: You want to communicate where you want to be in a year. Communicate your measurements of success and benchmarks, and then communicate praises for successful efforts.

Delivery channels include, but are not limited to, face-to-face (most powerful), emails, training, Intranet, employee newsletter, recognition programs, empowerment programs, employee appreciation events, and a credo card. The latter states your standards, commitment, and promises to your employees.

❑ **Delivering with the power of positive words** mixed in with a little enthusiasm and a pinch of excitement make the perfect recipe for driving motivation to higher levels of performance. “To emotionally engage employees, action-driven leaders use positive words of emotion to drive their employees to high levels of performance,” says Cook.

Just average:

“I know you will do a good job and accomplish the task at hand.”

More engaging:

“YOU ultimately make the difference between mediocrity and excellence with everything you do and say each and every day. And I am excited/thrilled/proud to have you on OUR team to help catapult us to a higher level! Let’s strive **together** to achieve **GREAT** things!” (While this may be overkill, you get the point.)

❑ **Rule of Thumb.** Dazzle, delight, and do the right things for your employees and they will do the same for your clients.

Coaching Sales Reluctance

“Deciding to move into a sales culture is the easy part. Getting buy in and the full support of your staff is the challenging part,” points out Rick Olson, President of Rick Olson Seminars (Dallas, WI). “There is a very real stigma attached to sales.”

While incentives, goals, and training are crucial, they are not enough to ensure success. The ultimate success of your sales culture will rise or fall based on the abilities of leaders to coach their employees through sales reluctance. “Understanding the root cause of an employee’s fear of selling is paramount to effective coaching,” says Olson.

Listen To Your Employees

“The role of a coach is to build confidence, give employees the skills they need to be effective, remove demotivating conditions, and remove the stigma attached to sales,” Olson says. “Don’t just tell the employee, show the employee.”

Successful salespeople understand... your ears cost you money, your mouth makes you money. The same is true for coaching. “Coaching is not just talking. It is really listening to discover where the ‘pain’ is,” Olson says. “If you don’t question and listen to your employees, you’re like a doctor prescribing a cure without ever diagnosing the condition.”

The comments employees make reveal why they are reluctant to sell. Many employees have very warped

ideas of what selling is. Some think you need a charismatic personality. Others view salespeople as ‘slick’ or ‘plastic’, and they don’t want to be seen that way. Some are very reluctant to sell, because they’re afraid clients will ask questions they can’t answer. “Really hearing your employees and understanding their concerns is the ultimate starting point for effective coaching,” says Olson.

Address Concerns

“Great coaching is done with laser-like precision. You have to specifically address employees’ concerns,” Olson says. “In order to totally focus on the real issues, you have to shadow your employees and have very meaningful conversations with them about what is working well and what is not working.”

Just as you want employees to effectively sell and overcome clients’ objections, you have to overcome employees’ objections. In other words, you have to sell employees on selling. “A great leader and coach

takes employees to places they have never been and once they get there, the employees discover they like it and want to flourish in that environment. As a coach, that is effective selling,” says Olson.

When working with financial institutions to develop sales and service cultures, Olson often hears employees cite reasons why they are reluctant to sell. Here’s how he recommends effective coaches respond:

→ I don’t want to be pushy.

Good! Your clients don’t want you to be pushy either. Here is what they need and here is what you can do to most help them. They want information about how to make their lives easier, and they want their problems solved. So if you are going to help them the most, your role is not a “product pusher” but rather a “professional problem solver”.

→ I have a fear of rejection.

That is very natural. However, it is important to understand the client is not rejecting you, but rather letting you know that the product or service

Do You Truly Love Sales?

“All employees are boss watchers,” observes Rick Olson, President of Rick Olson Seminars (Dallas, WI). “Employees are not just listening to your words...they are watching your every move.”

Does your team see you living a life of effective selling? *I love sales, because I believe in the product.* “May your employees look at you on a daily basis and see someone who truly loves sales,” advises Olson.

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is not right for them at this time. All salespeople hear “no”. The best have heard it a lot. When that happens, they say “next” and focus their energy on the next client.

→ **I don’t know my products.**

Let’s get to work and change that. One of the best definitions of selling goes like this: *selling is a transfer of enthusiasm*. If you don’t know and use our products, it will be hard to muster much enthusiasm. Let’s create a plan for you to use more of our products and learn more about each of them.

→ **I don’t like to be bothered (I don’t want to bother my clients).**

That is understandable. However, so many of our clients have financial wishes and hopes and don’t know the best way to take care of them. Many of our products are a mystery to clients. Our role is to de-mystify our products. And our clients really want and need the right information, so they can make a wise decision.

→ **That is why I left _____.**

Our mission here is simply to make the client’s life better. Our approach is needs based, not product based. The focus is on relationship selling. People buy from people they like and trust.

→ **What if I don’t fulfill my quota?** We are not fond of the word *quota*; we prefer the word *goals*. Every achiever and peak performer

strives to reach healthy goals. I will be working alongside you to help you achieve your goals.

→ **What if the client asks questions I don’t know the answers to?**

That is a great sign, because it shows they are really interested. It is perfectly acceptable to say *I don’t know the answer to that, but I will find out and let you know right away*. Your knowledge level will increase, and with it, your confidence will go upward.

→ **I am uncomfortable asking for the sale.**

If you don’t ask the client, you have already made the decision for them. And that decision is they don’t want it. If you don’t ask them, it is like a baseball game where several runners get to third base, but no one ever scores. It is perfectly acceptable to say *It looks like you are interested. Should I get the process started?*

→ **I could be out of a job if every client signs up for online banking.**

In reality, across the country today there are more branches being built than ever. People still like a place to go to connect with someone face to face. Furthermore, if you are that adept at talking every client into online banking, management would never let you walk out the door. They will find a place for you.

→ **I don’t have the confidence to begin the conversation.** People like to deal with people they like and

trust. Don’t try to be like a salesman. Show a genuine interest in the client and look for ways to make their life easier and more convenient. An easy way to introduce a product that you think would be helpful is to say *Have you thought about...*

→ **I love service, I hate sales.**

Selling is actually taking service to the very highest level. If you call the client by name and ask about their kids, but don’t know your products and don’t strive to make their life easier, you are not a very good service provider. Effective selling (professional problem solver) complements service; it does not detract from it.

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Con Artists Are Using Online Obituaries to Target Victims

People who sign guest books for online obituaries may be the newest target for con artists. Here’s how the scam works:

The con artist uses online guest books to identify and locate victims. When people sign the guest book using their full name, the con artist takes the last name of the guest and uses it as the surname of their phony “client”.

The con artist contacts the person via their e-mail address. Using the target’s surname helps convey familiarity and lessen suspicion. In the e-mail, the con artist will say that they have been trying to locate the next of kin for their “client” who has been deceased for years. They claim to need the person’s help to tie up loose ends regarding their client’s will or other documents. Eventually, the would-be-victim is asked to transfer large sums of money in exchange for a percentage of the proceeds. Basically, the scam is a new twist on the classic Nigerian letter fraud.

TIP: Educate your staff on scams and frauds. When employees understand how scams work, they are more likely to realize when clients are being victimized.

Games Make Learning Fun

“**T**ell me, I’ll forget. Show me, I may remember. But involve me, and I’ll understand.” ... Chinese Proverb

“Games and activities add energy to your learning sessions. They will increase participation, add excitement, and boost retention levels,” maintains Rebecca Doepke, Director of Culture for NewGround (St. Louis, MO). Research shows that your memory retention improves significantly when you acquire knowledge in an enjoyable way. Games and activities are fun, so they appeal to the emotional side of learning.

Honing skills through games and activities is more engaging than just telling someone to read a manual. Furthermore, people have different learning styles. Reinforcing written material with activities that involve participants helps maximize retention levels. Games also keep learning initiatives fresh and exciting for participants.

“Learning Sessions”

Even before the games begin, how you package education and development influences employee motivation and enthusiasm. The word “training”

is typically thought of in a more traditional sense. Employees sometimes view training sessions as a directive or something they have to do.

“If previous training sessions haven’t exactly wowed your staff or haven’t left them feeling nurtured enough to execute on what they learned in training, they tend to have the same expectation for the next session,” Doepke says. “Using the language ‘learning sessions’ is more aligned with Culture strategies and gives more of an ‘educational’ look and feel to your sessions.”

Sparking Enthusiasm

To keep participants enthused and motivated, Doepke offers these tips:

➔ Schedule team breakout activities (e.g., games, action exercises), as they provide an opportunity to initiate lively and proactive discussion. Team breakout activities can be as short as 10 minutes or as long as an hour, depending on the overall length and content of your session.

“Participants may not understand the point of the activity when they begin. In fact, if they don’t understand the point that’s even better, as their creativity is not stifled,” Doepke

says. “Make sure you tie the activity back to a learning point or segment of the session.”

➔ Use games and exercises that get people out of their seats and moving around. “Keeping participants in their chairs for the entire learning session is an elementary training mistake,” says Doepke.

➔ Mix up the teams during longer sessions.

➔ Invite participants to choose a new seat for the afternoon upon returning from lunch.

➔ Replace the word “role play” with “practice”. Role playing is incorporated into many games and exercises. However, no one really gets very excited when you announce role play. If you say “practice”, people are more receptive.

➔ Follow up your team activities with a debriefing. Ask participants to share discussion points, agreements, and even disagreements if they had any. “Usually, insights and discoveries that come from team exercises are sometimes the most memorable and useful experiences of the session,” notes Doepke.

Resources for Games and Exercises

For more ideas on games and exercises, Rebecca Doepke, Director of Culture for NewGround (St. Louis, MO) recommends these resources:

- *The Big Book of Team Building Games* by John W. Newstrom and Edward Scannel
- *Quick Team Building Activities for Busy Managers* by Brian Cole Miller
- *Even More Games Trainers Play* by John W. Newstrom and Edward Scannel
- *201 Icebreakers* by Edie West
- *The Emotional Intelligence Activity Book* by Adele B. Lynn

Let the Fun Begin!

Tap into the creative thinking of your marketing department. Most trainers know what they want to accomplish through an activity or exercise. The marketing team can usually add the creative element for you. "Put someone in charge of fun," Doepke says. "Let your 'Fun Director' lead an activity. Have a 'fun-o-meter' rating question on your evaluations."

Here are a few of Doepke's favorite ways to make training fun:

❑ **Musical Chairs.** Great for sales training, Musical Chairs start with a fun song like Cheryl Crow's *All I Wanna Do Is Have Some Fun*. When the music stops, the person without a chair is presented with a sales situation.

EXAMPLE: "You had a great conversation with a potential new client, uncovered their needs, listened carefully, and presented your recommendations. When you asked for the business, the client replied *I would like to think it over.*"

The participant has to respond to you on how they would handle that objection. If you accept the participant's response, they can remove one more chair and the game continues.

❑ **Jeopardy.** Jeopardy works well for review at the end of a ses-

sion. The game works just like the television show. "Divide the large group into two teams. Have each team select a team name and toss a coin to determine who goes first," Doepke explains. "Have your categories and dollar amounts on a flip chart and let the game begin."

As the facilitator, you have the answers and the team needs to respond in the form of a question.

❑ **Storyboarding.** When educating your team on brand identity, try storyboarding. Create square puzzle pieces with graphics that represent your heritage, history, and brand of today. Mix up the pieces and have teams assemble them in order. Teams then need to be prepared to present and talk through the storyboard.

❑ **What's in Your Name?** If you're looking for a different twist on introductions, try this: Divide the large group into teams of two. Each team member needs to take the letters from their partner's first and last name, using those letters to create words that best describe that individual. These words are used to describe and introduce their partner to the group. It's like Scrabble with more than seven letter tiles.

The "What's in Your Name?" game is an icebreaker for introductions. "It serves as an alternative to

the typical go around the room and introduce yourself to the group. It engages participants, sets the stage for participation, and gives team members the opportunity to get to know someone else in the group," explains Doepke.

NewGround is a leading international design and implementation firm serving the financial services industry. For nearly a century, NewGround has been a premier provider of growth solutions for financial institutions, helping organizations advance by focusing on the design and delivery of the customer experience. NewGround provides strategic solutions through the integration of their core offerings, which include: Brand, Consult, Design, Build, Retail and Culture.

Rebecca Doepke has been involved with training and culture change within the financial industry for more than 15 years. Rebecca uses her expertise in training, leadership, development, customer service and sales to create positive and motivational training experiences that achieve measurable and sustainable results.

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Written Exercises Are Great Learning Tools, Too

Written exercises are a great way for participants to reflect on their own findings and make individual commitments," observes Rebecca Doepke, Director of Culture for NewGround (St. Louis, MO). Written exercises can be both individual and team based. This includes using the learning materials you provide for the session.

"Written exercises become self-directed when participants are given a journal that can be used to take the notes. These journals can be brought back to future sessions and added to. Any other handouts you use can also be used for writing," explains Doepke. Other examples of written exercises are:

➤ **Create a marketing promotion.** Ask your breakout teams to craft and write out the strategy and theme for the promotion, support pieces, tracking and measurement criteria, and employee incentives.

➤ **Use postcards.** At the end of the session, distribute blank postcards to participants. Give them a few minutes to reflect back on the content; ask each participant to commit to one thing they are going to do. The postcards are written promises that the employee will execute.

When the participants have completed their postcards, make sure you collect them. Just like real postcards are mailed, these should be mailed to the participants within 30 days of the learning session.

Every Organization Needs a “Fun Director”

“A Fun Director adds energy, excitement, and life to your learning sessions. They’re in charge of ‘keeping it fun,’” explains Rebecca Doepke, Director of Culture for NewGround (St. Louis, MO). For example, even compliance training can be fun. Sure it’s a lot of information that is detailed, content rich, and requires your analytical and thinking skills, but it can be fun. Games and activities can be created as a way to present new information and review information.

TIP: Scavenger hunts are a great way to add fun. If participants are learning new information, send them on a scavenger hunt to find the answers. Have participants bring the scavenger hunt answers back and use them to teach new concepts and information.

Filling the Role

“Everything about your Culture should be about your Culture, so do not limit the Fun Director role to the branch level,” advises Doepke. “The fun should be something your em-

ployees experience regardless of whether they work in a branch, a main office, or a support department.” Depending on the size of your organization, you may have one Fun Director, or you might have a Fun Director for the branches and another for your main office.

When filling the role, Doepke offers these tips:

→ **Create a brief profile for the responsibilities.** This is not a job description and it is not a position, rather an opportunity for staff to get involved in your Culture initiatives. The profile should note that this person will collaborate with the organization’s trainers, leaders, and coaches. As curriculum is developed and learning initiatives are created, your Fun Director is charged with the task of adding fun!

→ **Post the opportunity.** Include the profile you created. The first time you introduce the Fun Director role, make a big deal out of it. Send out an email announcing the creation of this position, do a story about the role in your employee newsletter, and

mention it in staff meetings...always with enthusiasm!

→ **Rotate who has the role.** Every six months give someone else the opportunity to be your Fun Director.

→ **Encourage teamwork.** Your Fun Director doesn’t have to create all the ideas. He or she can tap into other team members to integrate the fun factor.

Connect With Staff

“Your Fun Director is in charge of making sure your learning sessions, team meetings, and any other company events have fun built into them,” Doepke says. “Your Fun Director should also make sure your daily environment is fun. If your employees aren’t having fun at work and are merely showing up, this will have a direct impact on your clients.”

TIP: Ask your Fun Director to observe and talk with staff to make sure their environment is fun and make recommendations based on the feedback.

Commit Your Service Principles to Paper

Quality service is a key factor in separating winners from losers in today’s competitive market. If clients feel like somebody is committed to taking care of them and their money, the better they feel and the more they will use your institution’s services. Satisfied clients will also send their friends and family.

The basis for a client’s perception of the entire institution can be how the teller serves him or her. If employees have the attitude where it is *just another day, another dollar* that is what they project to everyone around them. Clients quickly pick up on this.

To encourage your team to develop a winning attitude:

- ◆ Provide every employee with a tent card for their work area.
- ◆ Print your institution’s mission statement on the side that clients see.
- ◆ Print your code of values on the side facing employees. Your code of values is a daily reminder of what is important in employees’ jobs.

EXAMPLE: I will: smile and genuinely be excited to help clients, use my best judgment, exceed my clients’ expectations, take responsibility, get involved, and follow through. I will provide exceptional service as good service isn’t good enough.