FORUM™

CREDIT UNION

Sales Assist Program

Contents

What is Sales Assist?

The Sales Assist Program is a structured mentoring program designed to help an MSR meet their sales goals. Sales Assist is similar to the Branch Buddy program in that it will allow the MSR to shadow a successful “seller” and experience what they go through and what they look for when making suggestions to the members.

Who are we targeting and how do they sign up?

Any interested MSR can volunteer for Sales Assist, or be recommended by their manager. There will be a pre-determined amount of participants each cycle depending upon the number of SMEs there are in each region. If there are two SMEs in the region then two participants from that region can go through the program at the time.

Signing up for the program will be done through the Training Consultant responsible for the program, the regional area managers and the Retail Delivery AVPs. .

The participant should have attended *Cross Selling Boot Camp* before participating in this process. The INSPIRE series is not required but could help the participant master the skills necessary for success.

Who are the subject matter experts in this area?

The SMEs in this area are those people who consistently make their goals throughout the year and have consistently been designated as cross selling superstars. These SMEs are recommended by their managers, the regional managers and the AVPs of Retail Delivery.

WHAT IS THE SET UP OF THE PROGRAM?

Participants will observe the SME at the SME's branch for a four-hour period to watch them sell in their environment. The SME will use the recommended checklist (see Appendix, example A) and cover any additional tips or topics they think are necessary to the success of the individual when they go back to their branch.

Participants will then go back to their branch and debrief their SME observation with their manager or assistant manager. Goals will be set and the MSR Sales and Service Sheet (See Appendix, Example B) will be introduced.

The Sales and Service sheet will help the individual set goals for themselves with the help of their manager. The participant should keep this sheet visible throughout the week. Goals attained at the end of the week should be written in at the bottom and saved until the end of the program. A new sheet should be filled out at the beginning of each week.

After a maximum of two weeks, the SME will go to the participant's branch and observe them for a maximum of four hours. This time will be spent reviewing the post-training check list (See Appendix, Example C), along with the participant's successes and challenges. This one-on-one coaching will allow the participant to ask questions in their own environment and with their members.

SME coach will serve as a coach and mentor to their participant for a 60-day period.

Branch management will also be involved in coaching the participant, in the form of daily reviews of previous performance and talking about the goals for that particular day. We are confident that this five-minute review daily review process will yield a measurable change in the participant's performance at the end of the 60-day coaching period.

How do we measure the Participant's success?

Success is tracked on a weekly basis through the Sales and Service Sheets which are copied and turned into both the AVP-Sales of Retail Delivery and the Training Consultants at the end of each week. The participant should send their tracking sheets via email by Tuesday of the following week.

AVP-Sales will track the success of each of the participant and create an additional grid on the Cross Selling Superstars sheet published each month. The Training Consultant will keep their own statistics.

This Cross Selling Superstar sheet grid will highlight the successes and progress of all program participants. This will create the accountability of the individual in the program and the accountability of the SME to ensure that they are effectively changing the participant's behavior and yielding results.

The goal is to have this individual hitting or exceeding the goals for their position within sixty days of beginning the program.

Recognition of the participants

Recognition is a motivator. When we can recognize the individual not only on the Cross Selling Superstar sheet but with a $5 gift card to Starbucks or a movie ticket (as examples only), this will show them how excited we are about their success. The managers need to make a big deal about it at the team meetings and the team needs to rally around them and encourage them to do more.

Example A

Visit #1: Tips for Success for the SME

Introductions: tell this person how long you've been with FORUM. Ask the participant about themselves and what they want to accomplish at the end of their time with you.

Explain that you will be role-playing with them between members, and have the participant watch for the cues you use to identify sales opportunities.

Demonstrate how to wait on a member and debrief each transaction with the participant. *It is important for the participant to see you in action!*

Pull up an active member that you have sold to in the past. Pull up their member profile and discuss the cues you can pull from the profile. Explain how to examine it for selling, not just information.

Pull up a member's credit report and discuss how you can pull cues from it. Examples to use are car loans, home equities, and mortgages..

Explain how a member with just a savings and a checking account will usually own a car or a home and how you can politely begin a conversation that may uncover sales opportunities.

Discuss how you can bring up the low loan rates as an example of starting a conversation when there is nothing else to go on.

Discuss how you use FORUM products and how you use your experience to put the member at ease.

Discuss how you build relationships with the members; what do you do as the SME that helps you to build a member's trust and loyalty (example, send thank you cards, birthday cards, anniversary, children activities, flowers, etc)?

As you work with your members, make sure to point out why you suggested the products you did to the member. Also, explain how you follow up on your 'leads' and how you track them.

Go through the role play scenarios provided in this packet and explain how you would handle them as the MSR.

Check in frequently with your participant during the next 60 days to share successes and challenges, send along an encouraging email or phone call, and share little tips. Remember…the more involved you are during this process, the more successful the participant can be in the future!

Role Play Scenarios for Visit #1

Scenario #1

Pull up the info for Tom Cruise. He is bringing in a deposit for $455.00 from his employer. He wants most of it deposited into his savings account. What do you do? What are you looking at?? What might you 'suggest' to him??

Scenario #2

Pull up the info for Jim Doe. He is bringing you in a dividend check from Mellon Investments for $45.56. He wants it cashed. What do you do? What are you looking at?? What might you 'suggest' to him??

Scenario #3

Pull up the info for Mickey Mouse. She wants to make a withdrawal from her savings for $50. What do you do? What are you looking at?? What might you 'suggest' to her??

Scenario #4

Pull up the info for Donald Duck. He is going on vacation and wants to purchase travelers checks in the amount of $1000 from his checking account. What do you do? What are you looking at?? What might you 'suggest' to him??

Example B

Visit #2: SME's Visit to Participant's Branch

Ask the participant how they have been doing. Ask them to explain what they do well and where they may still see their opportunities or struggles in selling.

Do the role play scenarios attached at the end of the list in a private setting – either in the break room or an empty office.

After the participant interacts with a member, discuss the following:

- Pull up their member profile and discuss the cues they looked for.
- Look at a credit report and have the participant explain what they are looking for and how they would ask for the business.
- Talk about what FORUM products the participant currently uses, and how those personal experiences help members in the sales process.
- Ask the participant what system they have put in place to track their leads.
- Have them show you how they follow up on 'leads' and to provide you with an example.
- Have the participant explain a product to you that they currently do NOT use, and tell you what the benefits of the product are.
- Ask them how they handle loan rate inquiries from members.

Most importantly, recognize their successes! Your public recognition of the good things they're doing will be a key factor in shaping your participant's behavior.

Role Play Scenarios for Visit #2

Scenario #1

Pull up the info for Luke Skywalker. He is bringing in a deposit for $455.00 from his employer. He wants most of it deposited into his savings account. What do you do? What are you looking at?? What might you ‘suggest’ to him??

Scenario #2

Pull up the info for Darth Vader. She is bringing you in a dividend check from Mellon Investments for $45.56. She wants it cashed. What do you do? What are you looking at?? What might you ‘suggest’ to her??

Scenario #3

Pull up the info for Han Solo. He wants to make a withdrawal from his savings for $50. What do you do? What are you looking at?? What might you ‘suggest’ to him??

Example C

MSRs Sales and Service Sheet

Name____________________________

Week Ending _____________________

1. My service focus this week is on (circle one)

   Integrity   Wisdom   Guidance   Leadership

2. I am using this pillar to make my service better this week by:
   ____
   ____
3. My sales goals for this week are:
   ____
   ____
4. My sales product focus of the week is:
   ____
   ____
5. In order to sell this product better, I need and I will:
   ____
   ____

My Results this week were:

Checking__________________

Savings____________________

Loans______________________