

# SOLUTIONS



AN ELECTRONIC REPORT FROM THE CUNA OPERATIONS OFFICER COUNCIL

## "People Helping People" Through Sales Excellence

By Barbara Wirtz, Consultant

"People Helping People." This is what credit unions are all about and your employees have chosen to be a part of that movement. Most of them certainly didn't decide to work for a credit union to become a salesperson. But how the world has changed: Increased competition, constant change, rising costs of living, and abundant choices have created a new set of demands and opportunities for all of us! The reality is that without becoming proficient in sales skills, credit unions will be at a distinct disadvantage to live their philosophy of "People Helping People."

Today "People Helping People" requires your staff to assist members in sifting through the wide array of options available to them, protecting them from manipulative sales techniques, and helping them make good buying decisions. In other words, your staff associates must be good salespeople. If members can't turn to them for help in solving their financial problems and sifting through the wealth of information now available, they will be forced to turn to other institutions that may have more interest in their own profits than in the well being of your members.

Selling does not have to be negative, manipulative, or unpleasant; it can and should be honorable, helpful, and enjoyable. Employees do not have to compromise their own values or those of your credit union by becoming proficient in sales. They do, however, have to understand how members make buying decisions and align the sales process with the appropriate decision-making process.

People go through eight stages when making a decision to buy something. Understanding

where members are in their own decision cycle will help your staff provide the information, assurance, and advice members need at each stage to progress through their cycle and make good decisions. Selling expertise comes from being able to address issues appropriately at each stage.

Selling is not about twisting the truth or convincing people to buy something they don't need, even though many salespeople do this. These erroneous beliefs as well as your staff's personal experiences with unethical salespeople have resulted in negative feelings about selling. Selling boils down to helping members solve their financial problems via your credit union in the most beneficial way possible for them.

Selling well provides great value to your members, strengthens your credit union, and satisfies your employees. By selling appropriate products and services to members, your staff is helping members save more, pay less, obtain loans, manage money, and gain financial stability. They can help them go on vacation, buy a home, remodel an existing home, buy a car, finance their children's education, and plan for retirement. You do all of these good things by selling. Selling is about *People Helping People*. ♦

*Barbara Wirtz of Wirtz Consulting in Eugene, Oregon, will be conducting the pre-conference workshop entitled "The Balance Beam: Selling Credit Union Services Without Making Members Feel Sold." Join her if you'd like to learn more about the eight stages of the buying process and how to align yourself with each stage. She can be reached at [bwirtz@micron.net](mailto:bwirtz@micron.net) or (541) 344-8213.*



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## VOLUNTEER VISION

**Editor's Note:** *In this column, your COO Council volunteers share their experiences and visions for the future of branch operations. It is our goal that this column serves as an introduction to you, our peers, and as a networking forum to discuss current operation issues and trends. This issue features Vicki Smith, Chief Member Relations Officer, Rogue Federal Credit Union, Medford, OR.*

Vicki Smith, Vice Chair COO Council, says "I joined the COO Council because it provides much-needed opportunities for education and networking with other operations professionals who are challenged daily with ever changing products, services, delivery systems, and staffing issues. Many times we need to get answers quickly and from others who have already 'been there and done that.' The COO Council provides that type of support system."

During Vicki's credit union tenure, she's seen other areas of the credit union environment (lending, human resources, etc.) enjoy the benefits of such support systems for years. While there might have been something about operations tucked inside other, more generic conferences, there was no single venue just for operations. Now, the COO Council provides us with the opportunity to interact with other operations professionals who willingly and openly share their wealth of information and knowledge with one another.

Vicki began her credit union career with Rogue Federal Credit Union in 1977 as a loan officer and, after 23 years, says she certainly has never been bored! She's held other posi-

tions including: supervising member service/lending areas, branch manager, VP of operations, and, now, Chief Member Relations Officer. As Chief Member Relations Officer, her newest challenge has been developing Rogue's new sales division (which includes the member service side of branches, Call Center, and Home Loan Center). Vicki says she is finding that sales is an area many credit unions are thinking about, but few have actually plunged into. Even so, through the COO Council, she has been able to connect with and learn from others who have made this shift.

She asks, "Why are other operations people so willing to share their mistakes and successes?" And, she can only answer, "So, we all don't make the same mistakes!" It's this continued commitment to finding new and innovative ways to provide outstanding service to members that keeps Vicki motivated; that, and working with the best staff in the country.

Vicki has lived in Oregon all her life. She and her husband have two grown daughters and will celebrate 35 years of marriage this summer. Vicki enjoys fishing, cooking and reading, and is learning to play golf. She is active in her local Soroptimist club and chairs the Oregon Credit Union League Scholarship committee. A 1991 graduate of Western CUNA Management School, she is also a Certified Credit Union Executive (CCUE). ♦

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## Same Place, Same Great Service...New Faces

Keeping an eye on member service while training new employees

How many times have you heard members remark, "There sure are a lot of new faces around here lately"? Too many to count? You're not alone. According to *Credit Union Magazine*, teller turnover is a way of life at many credit unions. And, unlike Y2K, it's not something that will go away overnight. So, here's a few tips for making the new employee training process as transparent as possible for members:

- **Communicate corporate values and your expectations for quality member service** to new employees and reemphasize these standards during staff meetings and

performance reviews. Don't hesitate to be specific about what you expect from them and what is unacceptable behavior. When employees fall short of these standards, discuss the situation openly with them. Members should see no reduction in service from new employees as long as new employees understand the expected standards.

- **Give employees the tools they need to get the job done** including classroom, on-the-job, and self-study training materials. Provide a solid network of support while they are in training including an experienced employee that acts like a personal trainer or "buddy" to acclimate them to your credit union's policies, procedures, and culture.

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When new employees have a clear understanding of how the credit union operates, both formally and informally, they will be less likely to deviate from the service standards members have come to expect.

• **Allow new employees to spend time with their more experienced co-workers** while they open new accounts or prepare loan documents. This way, they'll get a good picture of how the office and credit union works as a team. It also gives them a good overview of what cross training opportunities are available within the office and what the performance standards are for these higher-level positions.

• **Cross-train good employees on other positions** and coach them to assume a leadership role when working the teller line.

Through cross-training, you're giving your star performers the tools they need to move up to better positions as well as the opportunity to share their knowledge. Best of all, you send new employees a strong message - hard work and great member service pays off!

• While members may see some new faces from time to time at your office, there's no reason to let member service suffer. Just train well and expect a lot from your new employees. ♦

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## A PC On Every Desk—Quality Monitoring Where No Recording Has Gone Before

*By Rick Tango, CSI-DCR*

Cassette recorders and the endless pile of tapes that gather in drawers and boxes (I've even seen bushel baskets) are fast becoming obsolete in the call center environment. Need proof? Just look at the music industry. Digital technology is arriving in call centers in ways unheard of just a few years ago especially as new technologies enhance PC hardware capacities, and bringing with it, a big benefit—cost savings.

We have seen the power of the PC take over our desktops, and watched powerful software enhance these wondrous machines. The benefit of all this has given rise to digital quality monitoring for not only the largest of call centers to take advantage of, but also the smaller players can now get on the playing field. On the business side, the fine-tuning of your operations is a must. Management screams for it, marketing must have it, supervisors must deliver it. Digital recording and quality monitoring greatly assist this area.

One solution that is easy to implement is use of your existing PC network. Your users are already familiar with their PC and new hires are usually already trained in using them. After all, almost every agent has one on their desk today, and those that don't will definitely have one sooner than later. Today's PCs normally come jam packed with built-in features, one of which is really exciting—the ability to

record, store, and playback voice recording. The only requirement is a modem and sound-card for phone connectivity and these are usually standard fare, and allow for recording and playback with a mouse click! More importantly, industry standard software is available to thread all these features together for a state-of-the-art agent monitoring system. What are the advantages of going this route? Your users are used to a PC and existing hardware now in place is usually sufficient.

Obsolescence goes away with non-proprietary open architecture software and hardware.

With plug and play networking, existing computer networks will handle PC agent monitoring even when existing in place systems is upgraded in the future. Simply put, you can utilize your existing (and future) technology, which your users are already familiar with and get all the benefits of digital recording. The bottom line, your people are already trained, thus agent monitoring is implemented quickly (usually within 24 hours) and you save a lot of money for your organization.

What are the benefits?

Within hours of installation, supervisors can schedule agent recording events. Utilizing their PC, they dial into agent trunk lines, and record and store these events on any recordable media, whether it be an internal or networked hard disk drive, re-writable CD, or removal storage. Just as quickly, agents themselves can record those per-



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tinent phone conversations, and tag for future recall. Management can review cut, pasted and emailed events anywhere there is a PC (office, home or road trip). Agents can be tutored and taught quickly and positively with fast feedback through easy access of events.

Again, you've already invested in the equipment. Now you can utilize it by reaping the benefits of digital recording! ♦

*Rick Tango is with CSI-DCR, 165 Burnside Avenue, East Hartford, CT (860)289-2151,*

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## Quality Assurance In The Call Center

*By Cindy Wanamaker, SVP Retail Sales, Franklin Mint FCU*

In today's competitive business environment, the effective and efficient use of the telephone to deliver "world class" member service is mandatory. Telemarketing is no longer taboo in many credit unions and both inbound and outbound calls are becoming a regular component of credit union growth and service delivery. Credit union call centers are being used to answer member inquiries, provide problem resolution, perform telemarketing and many have now added Internet support to the growing list of tasks.

Whether your credit union has had a call center for years or you are just starting out, one of the key components to a successful operation is a quality assurance program that includes systematic monitoring of calls. Monitoring calls allows you to evaluate staff in four critical areas: product knowledge, sales/service communication skills, telephone etiquette and disclosure compliance. These areas will not only allow you to measure your agents performance but will also help identify additional training needs, member needs, expectations and satisfaction levels, incentive effectiveness and help ensure consistency.

According to a monitoring study completed in 1999, 88.2% of call centers monitor agent calls. The number of calls monitored every month ranges from 1 call per month to over 10, with 4-5 the most popular range. Monitoring is no longer limited to just voice calls, although they remain the most popular. E-mail responses, fax correspondence, web text-chat sessions and video calls are also being looked at.

What areas do you monitor? The answer may be different for each credit union but many call center managers find a checklist or

monitoring form helpful. It will also ensure consistency as you deal with different agents. The following are four broad categories that you may want to consider:

### Telephone Etiquette

- Proper greeting
- Courteous & professional
- Use of member's name
- Closing confirmation

### Member Interaction

- Listening skills
- Effective problem solving
- Satisfactory resolution

### Product Knowledge

- Strong knowledge of policies & procedures
- Properly identifies caller
- Proper qualification codes
- Effective use of scripts

### Efficiency

- Manages talk time
- Proper use of technical tools

How does a busy manager get time to do all this? Do they have to silently monitor calls as they happen live? NO! Electronic call monitoring systems are now available and you don't necessarily need a large budget to get started. While there are numerous options, take a look at our Solutions article, "A PC on Every Desk" for one option to explore. Learn more about call center operations at our upcoming Operations Conference, General Session, "From Call Center to Full Contact: It's Just Not Phones Anymore." ♦



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