

BRANCH MANAGER'S LETTER

strategies for branching excellence

What's Inside

Behavior That Deters Crooks .2
Establish Standards for Meaningful Client Interactions3
Coach Your Team on Effective Client Engagement.....4
How to Say "No"4
Personality Adaptation and Recognition.....5
8 Ways to Delight Clients.....5
10 Ways to Coach Commitment from Employees.....6
When You Inherit a Team.....6
Distinguish Yourself from the Competition.....7
Workplace Comfort Affects Employee Performance.....8
Identify the Core Competencies for Each Position.....8

Are Employees' Conversations Meaningful to Clients?

“In today’s complex financial climate it is essential for employees of financial institutions to go beyond merely establishing a simple rapport and create opportunities for meaningful client interactions,” observes Teri Bosley, President of Monarch Performance Group, LLC (Auburn Hills, MI). “With banking products being so similar across the industry, it is important that Branch Managers coach their teams on how to have conversations that are distinct and client-centric.”

Meaningful client conversations are more than just saying “hello”, chatting about the weather, or doing product dumps. “Meaningful and client-centric conversations are all about clients believing that the employee is competent and can be trusted to provide options that meet or exceed their expectations in a banking relationship,” explains Bosley. When clients leave your branch, they need to be aware that employees used their financial acumen and product knowledge to engage them in conversations in which their...

- Relevant needs were discovered.
- Appropriately tailored “benefit-based” solutions were offered.

Balance Promotions and Needs-Based Selling

As branch traffic continues to decline due to alternative delivery methods, opportunities for personalized interactions become more limited. When you do have a face-to-face meeting or a telephone conversation, it is a gift...an opportunity

for you to create a positive, memorable experience for the client.

Branch Managers should continually coach and inspect the quality of client interactions within their branches. They should observe and evaluate...

- What percentage of time is the client talking versus the employee talking?
- Is the conversation centered on the institution’s products or the changing needs of the client?
- Is the client choosing to buy or being sold?

“The answers to these three questions are a good measure as to whether the conversation was ‘needs-based’ or ‘product driven’. Which one is more meaningful? Most clients would say a needs-based conversation!” emphasizes Bosley.

Start your conversation with carefully chosen words that focus on the need of the client...not the product promotion of the day. Employees often struggle to find the optimal balance between product promotions and needs-based selling. The two approaches if positioned correctly, can work very well together.

“A product promotion may draw a client’s attention to a personal need; however, the employee’s ability to communicate effectively may mean the difference between a one product or a multi-product sale,” Bosley says. “An employee who achieves this balance with a demonstrated sincerity and a willingness to listen can provide a powerfully impacting client experience.”

EXAMPLE: When an institution leads with a CD campaign, a rate may

initially be the draw for a client to call and inquire about rates and terms. It is what the employee does next that can shift the interaction from one of a product focus to needs-based selling. How does the employee go beyond the initial request to explore more of the client's relationship? What questions does the employee ask to understand additional financial needs? "When you stop prematurely and only provide the product information requested, that's when you lose the opportunity to engage a client in discovering needs that lead to a sale," says Bosley.

Practice "Real Time" Conversation

To help support meaningful client conversations, should you provide employees with a script? "I think there are circumstances where scripts can be a useful aide. However, I firmly believe that instead of memorizing a script, we need to practice 'real time' conversations and focus on constructive feedback which will teach effective engagement skills," says Bosley.

A script typically produces one-way communication. More advanced scripting may include *if the client says this...then here is what to say next*. "I don't know anyone who really values a conversation led by a person following a script," Bosley says. "What distinguishes one employee from another is his or her ability to engage clients, understand their unique situation, and then position their financial institution as a positive solution to the clients' needs."

To help your team practice "real time" conversations, Bosley advises:

❑ Recreate realistic client interactions in which the employee can demonstrate how they would handle various situations. It is one thing to say what you would do but quite a different task to actually do it and do it well.

❑ Observe your team in client interactions then create practice situations that are identical.

❑ Discuss what behaviors worked well and were conducive to "wowing" the client and driving revenue for the branch.

❑ Practice ways to improve the conversation "next time" and bridge any gaps that are apparent.

"A chief complaint in practice is that the scenario or case study is not real. With this method it is real, relevant, and the learning points can be implemented immediately," points out Bosley.

Differentiate Yourself!

"Every employee needs to have a model or plan for how he or she can best facilitate a client conversation," emphasizes Bosley. Keep in mind, however, that conversations also need to be distinct and client-centric. So even though employees have a model, every interaction is still unique. Where employees can differentiate themselves, says Bosley, is in how they...

→ Relate to the client on a personal level. Think about what changes may have impacted a client's life. Ask questions to understand what is personally important to your client both today and in the future. Use rapport skills to help the

client feel comfortable discussing the details of their financial situation.

→ Discover the needs of a client in a non-threatening way – the trusted advisor approach. When you think of the trusted advisors in your life, the following may come to mind: your doctor, accountant, attorney, or pharmacist. You trust these individuals to ask you good questions to learn about your needs and then provide solutions in a professional manner. As an employee of a financial institution, you have the opportunity to be a trusted advisor as well – one whom your clients can count on to look out for their best interests and provide them with viable financial solutions that have long-term value to their situation.

→ Listen to the client. Listen with your ears, eyes, and mind!

→ Position your institution's solutions in conjunction with the client's needs. When you present product solutions, tie back to the need.

EXAMPLE: Mrs. Smith, based on your need to have flexibility in your banking due to your extensive travel, I would suggest our online banking solution. With online banking you have the flexibility and convenience of paying your bills online, transferring money between accounts 24/7, and having access to your information via the computer. Given how much you are on the road, online banking could certainly provide you the peace of mind that your banking can be done wherever your travels take you.

→ Follow up in a way that is meaningful to the client. For example, some people prefer email versus a phone call while others view email as impersonal.

Behavior That Deters Crooks

Security isn't just a matter of following policy. Employees' behavior is critical, too. Pass along these tips:

- Take your job seriously.
- Make eye contact with clients. Crooks don't want you to remember how they look.
- Stay focused.
- Remain alert at all times.
- Use your common sense. For instance, does it make sense for a 25-year-old to cash a pension check?
- Follow through on your instinct. If something doesn't look or feel right, talk with your supervisor.

Ask the client...

- When is the best time to reach you?
- How do you like to be contacted?
- How often would you like to be communicated with?
- What upcoming needs do you see in your future? And would you like to hear about products related to those needs that could potentially save/earn you money?

"When you follow-up with a client, use rapport facts from the last conversation to reconnect on the personal side.

Note what 'lights up' the client's face when they speak of it. For example, grandchildren, job responsibilities, vacations, family, etc...and weave that into your follow-up," says Bosley.

Monarch Performance Group (www.monarchpg.com) partners with clients to create a climate for personal and organizational transformation designed to increase revenue. Beginning with a thorough assessment, we identify the current status of your culture, and the gaps between existing employee behaviors and optimal performance. Our cus-

tomized solutions are then designed to take your organization to the next level of performance in order to meet your goals and objectives.

Teri Bosley's banking experience includes successfully directing and managing the implementation of a sales performance system within a \$12 billion institution resulting in a stronger sales culture which improved bottom-line results.

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Establish Standards for Meaningful Client Interactions

"Without a set standard every employee is left to determine what he or she 'thinks' is excellent service or selling skills," points out Teri Bosley, President of Monarch Performance Group, LLC (Auburn Hills, MI). "This approach is similar to asking each person for an opinion. We all have opinions but wow, can they differ!"

A well thought-out, researched, client-centric standard should be established, trained, coached, and reinforced daily. As the saying goes *what gets reinforced gets repeated*. "If the Branch Manager reinforces a culture that is centered on establishing conversations that yield stronger client relationships and greater share of wallet, then the team will work towards that goal," says Bosley.

Create a Client-Centric Mentality

Branch Managers play a pivotal role in managing team members in ways that create a client-centric mentality versus an operational mindset. The latter revolves around operational issues which are generally more reactive in nature. "A savvy coach can capitalize upon these routine operations to coach to proactive client-centric conversations, which hopefully will turn service issues into sales or referral opportunities," says Bosley.

Operational issues are usually more black and white in nature...proactive thinking and a client-centric mentality are grayer in scope. The latter employs a forward thinking approach combined with the desire to make the client's experience more meaningful. To create a client-centric mentality with your team, Bosley advises:

→ Set the example you want your team to model.

→ Treat your team like you do your best clients...with respect, professionalism, and common courtesy.

→ Demonstrate ways to turn operational issues into meaningful client interactions.

EXAMPLE: A client has an overdraft. How should the employee have a conversation that addresses giving the client peace of mind going forward and that solutions are in place to help avoid the hassle and embarrassment of an overdraft account? Meaningful is going beyond the operational task at hand and being proactive to help the client avoid a similar issue in the future.

→ Look for ways to reinforce and celebrate when your team turns service issues into sales opportunities or referrals.

→ Hold brainstorming sessions on a regular basis. Post questions that revolve

around ways to create a more client-centric experience for clients during routine transactions.

→ Drill your team informally on "what if" this occurred or that occurred. Ask employees how they would create a positive client interaction. In other words, PRACTICE!

No "Retakes"

"Dealing with the public is challenging," acknowledges Bosley. "As a team, it is important to look for ways to encourage and help each other when dealing with difficult client situations." Learning how to smile and maintain the highest level of professionalism when difficulties arise is a tough skill set to master every hour of the workday.

"I like to compare the branch environment to that of a Broadway play rather than a Hollywood production. On Broadway when the curtain goes up, you are live...each person in the play must stay on task and deliver the performance of their life during each play," Bosley continues. "In Hollywood you have the opportunity for *Take One...Two...Thirty-Five...etc.* When the branch opens its doors, the curtain goes up and every team member should be well equipped to deliver a meaningful interaction to each client. There are no 'retakes' with clients in today's fierce competitive market."

Coach Your Team on Effective Client Engagement

“Branch Managers should continually coach and provide learning activities that result in stronger and more effective client service/sales engagements. Branch Managers dictate the branch culture,” states Teri Bosley, President of Monarch Performance Group, LLC (Auburn Hills, MI).

To gauge how effectively you coach for service and sales engagement, Bosley suggests asking yourself these questions:

- ✓ Is the culture of your branch friendly, professional, needs-based and client focused?
- ✓ Do team members work well together, quickly adjusting to fill in gaps or needs that occur within the branch?
- ✓ Do clients feel valued when they enter or call the branch? Branch teams that have a plan to manage their lobby traffic definitely set themselves apart. How quickly are your clients being engaged when they enter the branch? Who ensures that the client quickly gets to the right person? How are waiting clients managed?
- ✓ Are employees growing and developing to the next level?
- ✓ Are employees better today

than they were six weeks ago because of your coaching efforts?

Build Conversation Skills

When coaching your team on how to have meaningful client conversations, Bosley offers these tips:

- ➔ Create a coaching culture in your branch. Coaching should be a regular occurrence.
- ➔ Coach like you sell – build rapport, determine needs, explore solutions, set follow-up.
- ➔ Listen more than you talk. Employees should do the majority of the talking in a coaching session.
- ➔ ALWAYS practice the skills that are addressed in a coaching session. Never assume that the employee can perform a skill just because it was discussed and intellectually understood.
- ➔ Provide feedback in every coaching session. Employees need to know how they are doing and where gaps exist that need to be closed.
- ➔ Always begin a new coaching session by reviewing the accomplishment of action items from the previous session. Celebrate successes

and determine ways to complete action items as needed.

Observe Your Team in Action

“Employees should be held accountable for full participation in coaching conversations and for the accomplishment of action items set as a result of the coaching engagement,” says Bosley. To help with accountability, observe your team performing various activities. Examples are live client engagements, one-on-one practice sessions, group practice, telephone conversations, and team meetings.

“Observation gives you something tangible to coach,” Bosley says. “When coaches tell me they have run out of things to coach, I challenge them to observe more employee/client interactions, because it will provide tangible skill sets to address with either positive reinforcement or a ‘next time’ opportunity.”

Football coaches, for instance, typically observe team members running plays and practicing specific techniques that will ensure each player’s success. This same concept can be applied to coaching employees! Watching your people in action will provide valuable insights into their strengths and needs.

How to Say “No”

Saying “no” can be the most beneficial thing you can do for your health and other commitments. Besides easing your stress levels, turning down requests can allow you to spend more quality time on the things you’ve already agreed to do. To make your turn downs easier, remember these tips:

- Listen to the request before you actually say “no.”
- Treat the requester with respect.
- Deliver your “no” with grace and confidence. Don’t raise your voice or become upset.
- Keep any explanations simple that you offer as to why you’re saying “no.”
- Be firm yet polite. If you sound overly apologetic or later recant your refusal, others will assume that anytime you say “no” it means “maybe”.

Personality Recognition and Adaptation

Failing to acknowledge the role that personality plays in a service or sales conversation is to overlook the importance of the human side of banking,” maintains Teri Bosley, President of Monarch Performance Group, LLC (Auburn Hills, MI). “Each personality has differing needs and wants. So the study of personality types can help you identify clues which indicate what might be important to each client and how to adapt your sales approach in order to communicate in a meaningful way to the client.”

Recognizing our own personality traits, both our strengths and limitations, is essential. In addition, we must also recognize these same tendencies in others and then adapt our personality to meet the interpersonal needs of others. Personality recognition and adaptation is something we do daily in the many roles we play.

With our families, for example, we conscientiously modify our conversation skills in dealing with our 3-year-old versus our 12-year-old versus our 17-year-old. We tailor our “persona” for social engagements, business communications, or personal interactions. Because your employees work with the public, they are faced with many personality variations. It is critical that Branch Managers coach their teams on how to recognize different personalities and how to best adapt and address their corresponding needs.

Every Branch Has a “Personality”

“Every branch has a ‘personality’ or ‘culture.’ In my experience it takes approximately five seconds upon entering a branch to determine many of the branch personality traits and cultural norms,” Bosley continues. “Each individual brings a unique personality into the branch environment. However, I firmly believe that the aggregate personality is driven by the Branch Manager and the standard of performance he or she sets.”

To adjust your “branch personality” as well as individual personalities to meet the unique needs of your client and prospect base, you must have a complete understanding of your market environment. This knowledge will set the standards for your branch

and the cultural nuances that are adopted. “While each institution should have a defined service and sales cultural standard, the application of that model should be tailored to the needs driven by the market,” says Bosley.

Research, observation, and client interviews are needed to help you accurately define your market environment, ultimately shaping your “branch personality.” Key questions, says Bosley, that you must answer to create a branch culture that truly fits your market include:

- What do you know about your market?
- What is important to your target market?
- How do you distinguish yourself within your market area?

8 Ways to Delight Clients

Be sure to share the following with your team:

1. Listen to what clients say...and endeavor to understand.
2. Offer people a genuine smile and friendly greeting.
3. Be responsive to clients’ concerns, questions, and needs.
4. Recommend products and services that will meet clients’ specific needs.
5. Explain procedures and processes in clear, concise language.
6. Strive to make your clients’ financial lives more convenient, profitable, and productive.
7. Feel authentically upbeat and positive.
8. Get to know the client as a person, not just a number.

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10 Ways to Coach Commitment from Employees

“There’s a difference between interest and commitment. When you’re interested in doing something, you do it only when circumstances permit. When you’re committed to something, you accept no excuses, only results.”...Art Turock

Just because you hire an employee with a great education and the right skills, there’s no guarantee the person will be successful. On the other hand, some employees with just average credentials excel. So what enables and drives people to succeed?

“Commitment – pledging yourself to a certain purpose – is one of the most important factors in individual success,” believes Norma Elliott, Vice President, Banking Center Manager Fort Knox Branch of First Federal Savings Bank (Elizabethtown, KY). “Commitment ignites action in employees and is ultimately able to hold them accountable for their actions.”

Uncover Employees’ Passions and Goals

Coaching commitment from your employees is grounded in uncovering their passions and goals. Elliott offers these 10 tips:

1. Believe in your employees. You hired them to do a job. They possess certain skills, knowledge, and experience...so let them do the job they were hired to do, knowing that they will do their best. Your job is to provide them with the resources (training, equipment, etc.) they need.

2. Honor employees’ commitments. “No one is an employee in a vacuum,” emphasizes Elliott. “Employees have families, relationships, hobbies, education, and commitments outside of work.” Learn about their outside worlds and be flexible enough to accommodate schedule variances due to these outside commitments. Your staff will pay you back

with extra loyalty.

3. Know the strengths and weaknesses of each employee. This will enable you to assign employees tasks that reinforce their strengths and mitigate their weaknesses by offsetting them with others’ strengths. *EXAMPLE:* Don’t ask a shy, retiring employee to make public speeches or put an extrovert in a cubicle away from their peers.

4. Acknowledge employees’ achievements. When a staff member accomplishes a task, let them know it and praise them publicly. “Thank your staff verbally and with other rewards/awards, but do so only when you mean it,” says Elliott. A handwritten note expressing your appreciation goes far in building a strong relationship and mutual respect. E-mail cards are fun, too!

5. Be grateful for employees’ contributions. Unless proven otherwise, assume your employees are trying their best...even when they don’t quite get it

When You Inherit a Team

“A team is only as good as the leader,” contends Norma Elliott, Vice President, Banking Center Manager Fort Knox Branch of First Federal Savings Bank (Elizabethtown, KY). Whether you inherit or hire a team, you are the major factor in how the team behaves, performs, develops, etc.

“You make your team – whether they are employees you hired or inherited – your own ‘dream team’,” Elliott says. “You do this through open communication, listening and discovering and rediscovering the clues to their passions and purpose. Consistent coaching in one-on-ones will also start to remove the limitations that team members may have”

When you inherit a team, Elliott advises:

- Don’t assume team members know what your expectations are.
- Be visible.
- Be a good listener.

➤ As a leader, be able to step out of “your” box. In other words, step out of your leader role into the employee’s role to help them see the path to success. The journey or path an employee assumes is best may not always be the “right” path for them to become a happy, confident, and productive employee.

EXAMPLE: An employee may feel their career path is to become a manager, but in reality they may want to become a loan officer.

right. Thank them for their efforts and coach them to do better next time.

6. Let your employees do the work, but don't be afraid to get in the trenches with them. Empower your staff by letting them do their own jobs, even give them opportunities to stretch and grow their skills. "But when the going gets tough, or they are overwhelmed, offer assistance," advises Elliott. "And always be willing to roll up your sleeves and do the same work alongside them."

7. Let your employees help you. Don't try to do all of the work yourself. Delegate the nitty-gritty tasks, as well as some of your glamour jobs. Invite employees to participate in meetings that they normally don't attend. The more of your work others can do, the more freedom and time you will have to improve your own work and balance your life.

8. Give employees an opportunity to fail. "Sometimes we learn best by our

own mistakes – don't deprive your staff of this opportunity," Elliott continues. "But once a mistake or failure has occurred, don't hold it against them...help them learn from it and move on."

9. Talk straight to employees. If there is a problem, don't dance around the issue. Let them know you have concern, then discuss ways you can partner to develop a workable solution. The employee will be more likely to own the problem if he or she also owns the solution and has some say in the matter. Then LISTEN...without any agenda except to really hear and understand what they are saying, and maybe what they are NOT saying.

10. Let your employees grow...and sometimes let them go. Encourage your employees to pursue professional and personal growth opportunities. Give them opportunities and challenges to grow. "And, if one day, an employee outgrows your organization, give them your bless-

ing and part company as politely and professionally as possible so your former employee gives YOU a good reference, too," says Elliott.

Norma Elliott has 31 years of financial experience that includes direct experience with the retail side of banking and a broad knowledge in banking compliance. She has built behavioral interviewing processes and evaluation processes. Her strengths include team building, coaching, and developing managers to leaders.

Chartered in 1923, First Federal Savings Bank has over a billion dollars in consolidated assets and 22 full-service banking centers located in eight contiguous counties in Central Kentucky and Southern Indiana. The Bank was recently recognized by US Banker as one of the top performing community banks in the country.

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Distinguish Yourself from the Competition

Having conversations with clients that they view as meaningful is a potent way to distinguish your organization from your competitors. Nearly every financial institution offers the same products. Institutions seem different to people, however, largely because of employees and how they interact with clients.

Think about why some tellers are so popular with clients. People will wait in line for their "favorite teller." These employees do more than just offer a smile and a scripted *How are you doing today?* They are personable, their conversations are tailored to fit the client (in other words, they often chat about things that particularly interest the person such as grandchildren, pets, hobbies, etc.), and people feel like *this employee knows me and cares about me*.

Meaningful client conversations should be part of your institution's strat-

egy to win and retain business, maintains Teri Bosley, President of Monarch Performance Group, LLC (Auburn Hills, MI). To distinguish yourself from the competition, Bosley offers these tips:

◆ **Understand what type of prior experience the client has received from the competition.** When was the last time you shopped your competition either in person or on the telephone? Financial institutions need to continually shop and understand the product offerings and positioning of their competitors.

- What is the potential draw to the competition?

- How can you effectively compete and create a greater probability of winning the clients' business?

◆ **Master your own product lines and services.** Doing so will create con-

venience and breed loyalty among consumers. You can't sell what you don't know. It is tough to uncover client clues if you are unfamiliar with how your products are designed to positively impact the client's financial situation.

◆ **Test frequently for understanding.** Discern the client's response (both in tone and words) to proposed solutions. Frequent testing will prevent the continual occurrence of product information dumping. This can be as simple as pausing and asking *Does this sound like it would meet your need?*

◆ **Ask your clients for their business and/or convey your appreciation for their business.** Never assume your client "feels" appreciated. Underscore the sentiment frequently and with sincerity.

Workplace Comfort Affects Employee Performance

Workplace aches and pains can have a negative effect on employee performance. Absenteeism, stress, low productivity, and decreased profits are common byproducts of an ergonomically “unfriendly” office. Ergonomics is the science that explores the right relationships between people, their equipment, and the tasks they perform. Tasks are adjusted to the worker instead of forcing the worker to adjust. This encourages comfort, productivity, and safety.

To encourage a healthy, comfortable work environment for your employees, pass along these tips:

❑ De-clutter your work space. Make sure there’s sufficient room for your keyboard, mouse, and wrist pad.

❑ Sit up straight. Discomfort caused by a prolonged “static” position can be resolved largely through correct posture. There are three basic sitting positions that promote a healthy posture. The torso may be positioned slightly forward, upright, or slightly reclining...always with both feet resting comfortably on the floor.

❑ Keep your chair adjusted properly. Your chair’s backrest should help rest and support your back. Position the

bottom edge of the backrest about an inch above your hipbone (at about your waist). Adjust the height of the chair so your elbows are bent at about a 90-degree angle when using the keyboard. Your feet should be touching the floor – not dangling.

❑ Be ergonomically smart when using computers. Adopt these habits:

- Make sure the top of the computer screen is at eye level, or slightly lower if you wear bifocals.

- Place the screen between 20 and 40 inches from your eyes. When the screen is too close or too far away, it may cause you to assume awkward body position that may lead to eyestrain.

- Position the screen so it is free from glare and reflections. If you are near a window, or can see a window reflected in your screen, shift the screen, so that it is perpendicular to the window in order to eliminate the reflection.

- Use a padded wrist rest.

- Elevate the back of the keyboard, so that the front tips down...or use an ergonomic keyboard.

- Make sure documents are properly

lighted. If overhead lights are insufficient, you may need to add a task lamp.

- Have adequate knee clearance under your desk.

- Take it easy when striking keys. Striking the keys harder than necessary may lead to increased wear and tear on your body.

❑ Address vision problems. If a vision problem causes you to strain your neck, consult your eye doctor about getting proper glasses for the type of work you do.

❑ Avoid twisting. Locate printers, file cabinets, and other equipment so they don’t require twisting motions to access them. Walking to the equipment is always better than twisting your body.

❑ Take “mini-breaks” throughout the day. Even a 10-second break can be beneficial. A mini-break may consist of a stand-up stretch, a few simple hand exercises, shoulder shrugs, neck rotations, or similar activities.

❑ Identify which tasks make you feel physically uncomfortable. Report your symptoms immediately to your supervisor...and any suggestions you have.

Identify the Core Competencies for Each Position

“Identifying the core competencies for each position ensures you have the right person in the necessary job requirements,” states Norma Elliott, Vice President, Banking Center Manager Fort Knox Branch of First Federal Savings Bank (Elizabethtown, KY). For example, you would never want to put a salesperson in an operational type job. They will not be successful or happy in what they are doing. This will ultimately cause turnover and can lead to morale problems within your team.

“Anytime you hire a new employee, make sure you understand the core competencies needed for the position,” says Elliott. Core competencies vary for the different job families. A Teller, for instance, needs to be skilled in communications (includes listening), adaptability, multi-tasking, teamwork, and problem solving.

Once you hire an employee, use one-on-one coaching sessions to strengthen the core competencies. Development plans and evaluations should also include these competencies.

TIP: “Look for ‘specific’ behaviors the employee has done vs. what they think they would do in a situation. I look for what is the situation, what was their behavior, and finally what was the outcome,” Elliott continues. “Does that behavior and outcome match the core competency needed to do the job successfully?”