WHY IS SERVICE TRAINING IMPORTANT?

1. Excellent service ___________ and ___________ members by developing long term ________________.

2. Member Service is not a ____________________. To provide high quality service, everyone must have an equal level of ________________ to service excellence in every situation.

3. ____________________ to the member is the focus of the Credit Union movement and you need to know what the Credit Union ____________ from you in providing service.

4. Anyone can duplicate our ________________, but no one can duplicate our ____________________.

5. Members look to do business with organizations that provide high ____________ ____________________.

6. Your ability to have more positive interactions with members will make your job less ______________ and more ____________________.

Excellent service is ALWAYS something more than your member or team member expects!

Service is our competitive advantage.
WHY DO MEMBERS LEAVE THE CREDIT UNION?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indifference</td>
<td>%</td>
</tr>
<tr>
<td>Unresolved Complaints</td>
<td>%</td>
</tr>
<tr>
<td>Lower Price</td>
<td>%</td>
</tr>
<tr>
<td>Buy from a friend</td>
<td>%</td>
</tr>
<tr>
<td>Members move away</td>
<td>%</td>
</tr>
<tr>
<td>Members pass away</td>
<td>%</td>
</tr>
</tbody>
</table>

What does this information tell us?

A large percentage of WHY our members leave is in our CONTROL:

______________________
and ____________________
______________________

MOMENTS OF TRUTH

A Moment of Truth is _______________________ the member comes in contact with ______________________ element of the Credit Union and has a chance to form an _______________________ about our service quality.

WORKOUT

Think about the opportunities you have to come in contact with members and/or team members. These opportunities are your Moments of Truth. List a few of these Moments of Truth in the chart below.

<table>
<thead>
<tr>
<th>My Moments of Truth with...</th>
<th>My Moments of Truth with...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members</td>
<td>Team Members</td>
</tr>
</tbody>
</table>
THE SEVEN ELEMENTS OF EXCELLENT SERVICE

1. Member Recognition
2. Fast Response
3. Consistency
4. Showing Concern for Member Complaints
5. Follow Through
6. Professional Image
7. Extra Effort

1. Member Recognition

How we recognize our members and team members when they come into the credit union or when they call sets the tone for the entire interaction.

List all the ways we make our members and team members feel like we are happy to see them and willing to help:

2. Fast Response

We operate in a fast paced society and our members and team members don’t like to wait. Providing a fast response not only makes a great impression but it also shows the member or team member that they are important to us.

What can we do to provide our members and team members with a fast response?
3. Consistency

Our goal is to deliver consistent service with every member and every team member, every day, every time. Members and team members want to know that they will receive excellent service from everyone and anyone they come in contact with at the credit union. Delivering consistent service will develop trust and strengthen the relationship.

What can we do to develop consistency in the branches and departments when delivering service?

4. Showing Concern for Member Complaints

Remember 14% of members leave the credit union due to unresolved complaints. Complaints are a golden opportunity for the credit union. This is because the member is giving us a chance to fix the problem and save the relationship before they close their account. How we respond to members’ complaints will determine if they will continue the relationship with us.

How can we show concern for members’ complaints?
5. Follow Through

When dealing with members and team members follow through is critical. If we follow all the other elements of excellent service, but we don’t follow through then nothing else matters because they will only remember that you didn’t follow through. Have you ever been told, “We’ll call you back” or “We’ll let you know” and then you never hear anything back? If we have told the member or team member we are going to do something, then we better do it. It’s about keeping our word and building that trust. When we talk about follow through the old saying, “no news is good news” does not apply.

What are some good follow through techniques?

✓
✓
✓
✓

If you don’t have an answer for your member or team member but you promised you would call them back what should you do?

✓

6. Professional Image

When we talk about a professional image we have to realize it includes much more than how we dress or how we look. When we don’t uphold a professional image, it negatively impacts the member.

What do you think is included in your professional image?
7. Extra Effort

When we do what the team member asks, and nothing more, we have only met their expectations. Therefore, the experience wasn’t positive or negative, it was neutral. It was what was expected—remember that excellent service is ALWAYS something more than we expected.

When it comes to extra effort keep the following in mind: There is NO traffic jam on the extra mile!

This means we can always do something more for our members and team members.

List all the things you can do to provide your members and team members with Extra-Mile Service:

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KEY POINTS:

1. Our goal is to deliver consistently excellent service to every member and team member, every day and every time.

2. Consistently following and incorporating the Seven Elements of Excellent Service will allow us to exceed their expectations.

3. We want to develop trust and build a relationship with our members and team members.
PROVIDING EXCELLENT INTERNAL SERVICE

When we focus on service at the credit union, we also need to focus on the service we provide one another; this is called internal service.

It takes everyone to provide excellent service. Without the branch locations we wouldn’t need support departments. And without support staff we couldn’t have branches. Ultimately, we all play role in the service our members receive, whether directly or indirectly.

Key Points in Internal Service:

1. Everyone at the credit union is a ______________________ and everyone has a _______________________.
   The credit union exists to serve members; they are the purpose of our work. It’s important to realize that our co-workers are members too. They just happen to be our team members.

2. If you are not serving a ______________________ directly, you ARE serving ______________________ who is serving the member directly.
   This is important to remember because behind everything we do at the credit union is the member. Whether or not you have direct member contact, you are still serving a member.

3. The service we provide to the ______________________ is NEVER better than the service we provide to ________________________!
   It is very difficult to provide members with excellent service if we aren’t experiencing excellent service ourselves.
   The HR Department may never have contact with a member, but they do have frequent contact with team members. How the HR Department provides team members with service will impact the service those team members provide to the member.

4. If one person ______________________ to provide excellent service, then we all ______________________.
   It takes a team effort to deliver excellent service to our members. We must strive to consistently provide our members and each other with excellent service in order to fulfill our vision and mission. If we consciously make an effort to capitalize on our Moments of Truth and follow the Seven Elements of Excellent Service, we will be able to accomplish this.
WORKOUT
Complete the following questions in the “Your Member Survey”.

YOUR MEMBER SURVEY

1. Describe the members and team members you see or hear from most often.

2. What do they want from you or your branch/department?

3. What five things are you doing well to provide excellent service?

4. What five areas could you improve in to provide excellent service?
PROVIDING EXCELLENT SERVICE OVER THE TELEPHONE

A lot of our business with members and team members is done over the phone. We must provide the same high levels of service over the phone as we would in person.

What are the top two reasons members and team members call us?

1. ________________________________________

2. ________________________________________

Tips for Delivering Excellent Service Over the Telephone

1. Eliminate____________________________________.

What are some things that distract us from providing excellent service over the phone?

What can we do to eliminate distractions?

2. Stop all _________________________ business when someone is calling.
3. Provide a ______________________ greeting.

What is included in a pleasant greeting?

4. When you transfer a call, ______________________ the call to the person receiving it.

What are the key points to share with the person receiving the call?

- 
- 
- 
- 

5. When receiving a transferred call, ______________ the pertinent information to the member.

This includes summarizing the key points you have received from the person transferring the call.

6. Return all calls ____________________________.

Promptly could mean within 24 hours, by the end of the business day or within the agreed upon time.
7. Keep in mind that your _______________ and _______________ are your opportunities to show that you are professional and alert.

Answer yes or no for the following questions:

Can the member or team member tell from your body language...

If you roll your eyes?       YES  NO
If you are kicking back with your feet up on the desk?   YES  NO
If you are frowning?        YES  NO
If your arms are crossed?   YES  NO
If you are distracted?      YES  NO

Can the member or team member tell from your tone of voice...

If you are angry?          YES  NO
If you are in a hurry?      YES  NO
If they have interrupted you?     YES  NO
If you are happy to help them?     YES  NO
If you enjoy your work?      YES  NO

8. End the call on a ________________________________ note.

This includes:

- Thanking the member or team member for their call.
- Expressing appreciation.
- Asking a closing question, “What else can I do for you today?”
- Expressing continued commitment.
- Reiterate the credit union’s commitment to the member.

This may sound like...

“Thank you so much for calling today Mr. Smith, I appreciate the opportunity to help you. Our goal is to continually meet or exceed our member’s needs. If there is any other way I can be of assistance please feel free to contact me directly. What else can I do for you today?”