

Progressions Inc.

Sales Training & Consulting



Recently I received my 4th call from Chase Bank asking me for an in person visit to review my accounts. The interesting thing to me receiving this call was that the fourth call was as fresh and perky as the first call. So much so that I found myself begin to chuckle. It was comical to me as this very activity that I teach in my classes ... the importance of cultivating client relationships through ongoing contact via telephone, notecards or personal visits.

My account at Chase bank is the smallest of all of my accounts. Many Community Banks and Credit Unions like to think of themselves as more personal than larger banks since they know their client's pet's names and give them treats. This does not begin to compete with the level of full servicing some of the larger banks are offering. Today's marketplace is highly competitive and far more sophisticated than ever before.

The average consumer expects more from their financial institution and frankly...they need more! Many consumers need credit counseling. Others... wealth management. The spectrum is great. If I have received 4 phone calls from a big bank like Chase then your clients may have too! These phone calls are personable, cheerful and client oriented. My representative did such a nice job and with a style so oriented towards me as an individual that I accepted his invitation! Hello....

What is my message? My message is simple, are your clients being called on? Do we need to be concerned? I think so.

Let's not just sit on our laurels and think because we live in small communities and have close relationships that we are insulated from the competition. They (larger banks) are calling on our clients and we need to be calling on them too! Remember the saying "if we are not calling on our customers someone else is."

So please answer these questions for your company:

- Do you have a systematic customer focused calling program?
- Are you contacting your key clients a minimum of 4 times a year?
- Are you looking at all aspects of your client's accounts to make

sure they are in the right products?

- Do you know how your products compare to those of the competition?
- Can you honestly say that your clients are receiving the best products for them?
- Do you have the right representatives assigned to your clients?
This is a big one!
- Are your clients receiving the level of service that they need and deserve?

This representative from Chase knew the last time I had been in their office in person for a sit down meeting. Do you have that information? Please don't be naïve. We are in the People business. Big banks have great people too.

And...If you might like my help to design such a program or provide the training and coaching to make this happen in your bank or credit union please call me. Competition is fierce. Our customers deserve the very best in service. It is our only real differentiation.

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