

One Percent Sales™ - An MSR at Every Desk™

At last – a sales and service system for any size of credit union. No multi-year contracts, no week or two away from the office, no particular CRM system necessary. It's affordable, practical, and effective. A complement to your existing sales and service culture and systems, the premise is simple – We all hold the title of “MSR” and individually help the credit union earn the right to grow for and with its members. When you serve first, you can sell more. Here's how:

The Focus

- Attitudes, principles, and values of a member-centric culture.
- Front-line leadership, where members expect and deserve it most.
- Each professional's role and contribution to member success.
- Alignment of sales, service, and support with credit union strategy.
- Profitable, efficient memberships through service and onboarding.
- Member loyalty; value of membership; service as the difference.

The Framework

- One or two days; all-staff sessions; member-facing staff sessions.
- Refining all stages of member contact, experience, and perception.
- Defining expectations for front-line behaviors and leadership.
- Listening-, conversation-, and solutions-focused exercises.
- Cross-selling, up-serving, and member engagement skills.
- Managing the member experience with standards and measures.

The Results

- A sales and service culture with daily key performance indicators.
- Consistency in service standards for a valuable member experience.
- Custom training guides defining the "How of Wow" at every step.
- Confident front-line leaders who build member loyalty with ease.
- Greater member response rates for sales and marketing campaigns.
- Increased revenue, profit, loyalty, and use of products and services.

Loyalty begins at Day One of membership and through every interaction. A “Member First” approach and results-based culture helps your credit union increase sales, service levels, and profits. Member loyalty is the goal, and all are vital in delivering an outstanding experience.

One Percent Sales™ - Professional Sales and Outbound Marketing

The One Percent Sales™ Professional Sales and Outbound Marketing system is designed to build trust, relationships, and business. Its features create value for members and yield for your credit union. It is customized to fit your culture, operations, and resources. It's a roll-up-your-sleeves system that you can implement and manage right away. You can gauge success with metrics calculated and tracked from your general ledger and core processing system. Here's how it works:

The Focus

- Deeper relationships and lasting partnerships with members.
- Generating member trust and influence as a personal advocate.
- Dedicated outbound marketing with an entrepreneurial focus.
- Delineating and perfecting series of activities for sales success.
- Reliable relationships with optimal use of products and services.
- A culture of leading on behalf of each member's financial success.

The Framework

- Pre-session assessments to determine sales readiness of staff.
- One to two days with staff most prepared for advanced sales.
- Training on skills, daily activities, coaching, and sales management.
- Developing pre-sales product analyses and recommendations.
- Useful examples and role-playing for common sales scenarios.
- Custom guides and checklists to ensure professional sales presence.

The Results

- Experts, consultants, and closers throughout the sales process.
- Custom scripts for sales leaders to create individual sales messages.
- Consistency in sales processes for a valuable member experience.
- Benchmarks and measures of acquisition, retention, and profit.
- A competitive spirit and team effort toward goals and incentives.
- Increased retention, loyalty, and lifetime value from members.

This system generates immediate top-line growth with zero bottom-line burdens. It increases your credit union's revenue stream and cash flow. Most important, it concentrates on creating success for your members. When your members succeed first, your credit union succeeds always.

The One Percent Sales and Service™ Audit

Audits are an ordinary part of a day in the life of your credit union; they are a measure of effective internal controls and quality. However, when is the last time you audited your sales processes, service standards, and entrepreneurial efforts against established checklists of procedures, criteria, and approaches that generate reliable revenue, satisfaction, and engagement? A sales, service, and entrepreneurial audit may be just what your credit union needs. Here's how it works.

The Focus

- "Member First" insights, actions, and new approaches to growth.
- Reliability and usage of sales and service systems and standards.
- Consistency of sales and service functions across branch network.
- Status and effect of current training, development, and coaching.
- Understanding of meaningful, well-defined measures of success.
- Degree of buy-in and initiative from all member-facing parties.

The Framework

- One or two days with lending, sales, service, and support staff.
- Review of all training, development, and management systems.
- Onsite audits of branches, production offices, and support centers.
- Assessment of staff readiness and confidence for growth activities.
- Refinement, creation, and positioning of sales and service metrics.
- Development of accountability tools tied to inputs and outcomes.

The Results

- Detailed analysis of abilities and opportunities for enrichment.
- Strategic proposals with practical action plans, tasks, and schedules.
- Customized system for uniformity in sales, service, and experience.
- Finely-tuned upgrade of training program, materials, and schedule.
- Comprehensive set of optimum actions to drive maximum results.
- Professional expectations and measures for member leadership.

Audits are designed for checks and balances, as effective in sales and service as in accounting. This exclusive audit serves as an intentional check on your sales and service systems and an essential balance to align and expand the experience you want for your members and the value it creates.