Scenario #1:  Direct Report Performance Feedback

John is the lead for presenting a proposal to a prospective client. He arrives at the appointed location with his team 15 minutes before the presentation.

John pulls the briefing books out of his briefcase only to discover that he has the wrong presentation.  The presentation is for a different client – one John is presenting the next day. Right client, wrong presentation.

John gives the presentation without the normal briefing books. John returns to the office that afternoon and calls Margaret, his assistant to his office to discuss the situation. She was the one who packed his case with the briefing books.

John has been burning the candle at both ends for some time.  He has gotten a lot of business for the bank and is not sure he has always been appropriately rewarded.  He is looking forward to winning the next two pieces of business this week because both are so important to his boss.  John is known in the bank as the one who “always delivers”

Margaret has been John’s assistant for two of the five years she has worked for the bank.  She has always prided herself on the quality of her work.   Up until recently John and Margaret have had a great relationship and John has been impressed with Margaret’s work and this has been reflected in her performance reviews.  Margaret has made a few errors in her work in the last week.  Because these slip-ups are such an unusual thing coming from her and because he has been so busy of late, John and Margaret haven’t discussed any of it.

Margaret has been really challenged lately in her job.  The bank recently assigned her to support two Senior Managers in addition to John, without taking any of her prior duties from her workload. She really enjoys working for John, but he has been very busy and inaccessible of late.  Margaret wants to be sure that she doesn’t annoy him or get in his way - he is the one who is making sure the bank hits its numbers.

Prepare for a “DIRECT” Conversation to be led by John.

*(Adapted from Difficult Conversations by Stone, Patton and Heen)*

Scenario #2:   Breakdown with Contractor/Vendor

Mary needed to quickly produce a professional looking presentation to be distributed at an upcoming Board of Directors meeting. She contacted a trusted graphic design firm they have used in the past on Monday and told them about the project and the Friday deadline. The project manager, Tom, said his regular designer was out and that he was under a lot of pressure, but agreed to take the job.  They had a history of delivering, even under pressure. They agreed to deliver a draft of the presentation by close of business on Wednesday.

At 8:30pm on Wednesday, a draft presentation was delivered to Mary. She was able to review the presentation following an early morning meeting the next day at 10am. Once she looked at the presentation she noticed that the information included was the wrong version of text, the logo and format were incorrect and the photos in the presentation were blurry. Mary was frustrated and furious. Mary’s supervisor has demanded that she pull the project from Tom immediately and produce it in-house.

Prepare for a “DIRECT” Conversation to be led by Mary.

*(Adapted from Difficult Conversations by Stone, Patton and Heen)*

Scenario #3: Feedback for Supervisor

Jane is the manager of a large team in a very busy office and Susan is one of her most relied-upon team members. They agree to meet at 7:00 am one morning to finish paperwork for an important customer/client.  Instead of carpooling that day, Susan had to arrange for another mode of transportation and struggled to arrive by 7:00am but managed to be on time.  As usual, she arrived completely prepared and promptly at 7:00.  Jane arrived at 7:30am - her usual ½ hour late.

Susan was so irritated over this lateness that she had trouble focusing for the first 20 minutes of their meeting and couldn’t imagine why a manager would behave with such disrespect.  Jane noticed that Susan was having trouble focusing and was irritated that Susan was not giving her full attention to this meeting.

Susan and Jane have a good relationship except for Jane’s multitasking and tardiness which causes Susan to believe that Jane does not respect the time of others.  Jane is always looking at her phone and answering emails/texts during conversations.  Susan has wanted to talk to Jane before about the tardiness and multitasking but cannot get Jane’s full attention.

Prepare for a “DIRECT” Conversation to be led by Susan.

*(Adapted from Difficult Conversations by Stone, Patton and Heen)*

Scenario #4:  Reorganization

Bill had been with the bank for ten years and was happy to be working on servicing many of the largest/most important clients. The bank had grown in recent years and a new organizational structure was now required to support the rapid growth. Bill learned that his boss, Betsy, was being considered for a new prominent position at the bank and that several other managers were to be promoted as well.  Given his tenure and his role in supporting highly-profitable customers, Bill fully expected that he would be among those promoted.

Betsy’s promotion was announced – and so were several others. Bill was not included in the group of rising managers.  Bill’s position, roles and responsibilities remained unchanged, and he still reports to Betsy.

(Adapted from *Difficult Conversations* by Stone, Patton and Heen)

Prepare for a “DIRECT” Conversation to be led by Bill.

Scenario #5:  Growing Deposits

XYZ Bank made an intentional decision to open their PPP application process to as many noncustomers as possible. The strategy was to then approach all these new loan customers to bring their other lending and deposit relationships from their prior bank to XYZ.

George has a new PPP customer with a $3 million deposit account at their prior Bank. The customer is open to bringing a deposit relationship to XYZ, yet says she is suddenly concerned about the security of her money.  The customer feels she is only comfortable bringing $250,000 to your bank.  This is not the first time this has happened in the last few months. In fact, last month one customer moved all their deposits to an institution that was recently lauded by a bank analyst as being one of the strongest in the community based on earnings and few troubled loans.  George has been under pressure lately to maintain the current depositors and grow the deposit portfolio.

Prepare for a “DIRECT” Conversation to be led by George.

Scenario #6: Disclosing an Error to a Customer and Supervisor

Sam has been working long hours and given the growth of the bank and the new regulatory requirements has a long list of items that remain incomplete at the end of each day. On top of this stress, Sam has just realized that he made a miscalculation that will cost either his customer – or the bank -- $15,000.

Regardless of who pays for the error, the customer and the bank President must both be informed of the error as paperwork needs to be recreated and new signatures are required.

Prepare for a “DIRECT” Conversation to be led by Sam.

Scenario #7: Well-Intentioned Board Member Sends Challenging Referrals/Requests

A favored member of the Board of Directors who is eager to help grow and develop the bank continues to send family members, friends, and colleagues to the bank. However, these referrals are consistently interested in getting special “deal” rates on deposits and loans since they have been referred to the bank and promised this by the Board member.

The President of the Bank, Patricia, is aware of this trend/situation.

Prepare for a “DIRECT” Conversation to be led by Patricia.

Scenario #8: Customer Continually Asks for Sponsorship Support

A very friendly customer, Harold, visits the branch weekly and has developed a habit of bringing many requests for support from the bank. In the spring his son’s tennis team sells trees, in the fall his daughter’s school sells Halloween candy, at Holiday time his company sells candles for a local nonprofit organization and he asks the bank to sponsor a local golf tournament every summer.

Alice, the Branch Manager, and other employees have supported a few of Harold’s projects over the years. But recently, branch representatives have begun to avoid this customer for fear of another request – yet he is a good customer and they want to preserve their relationship and the business to the bank.

Prepare for a “DIRECT” Conversation to be led by Alice.

Scenario #9: Your Difficult Conversation

Tell about a situation where you have avoided having a conversation because you knew that it would be difficult or uncomfortable.

Prepare for a “DIRECT” Conversation to be led by you.