



# Bank Manager School

2020

Manage Others Effectively

---

This workbook is intended to be a training tool for managers, trainers, supervisors, and employees. To answer specific legal questions, consult your attorney and the appropriate state and federal statutes and regulations. Your legal counsel should be consulted for a formal legal opinion or interpretation on any issue not readily understood.

The "Bank Manager School" workbook is designed to assist a financial institution in its efforts to meet the obligations of supervisor excellence and shall not in any manner be construed as an attempt to offer legal advice, interpretations, or opinions as to any of the information covered.

The applicable law and all related regulations should be referred to as the ultimate reference for any specific situation.

© 2019 VK Solutions, LLC. All rights reserved. No part of this book may be reproduced in any form, or by any means, without permission in writing from VK Solutions, LLC.

---

# About Us

VK Solutions was launched in 2010 for the original intent of assisting community banks with training and development. Our approach is to give you the tools you need in your organization to successfully lead and manage teams that in turn create extraordinary customer experiences turning customers into advocates of your business. We work alongside you to assist with organizational health and creating a culture that sets you apart as an employer of choice. We focus on investing in and developing your people portfolio which improves culture and is one of the best things you can do for your bottom line!

Here are some of the programs/services we offer:

- Strategic Planning facilitation
- Succession Planning
- Leadership training
- Teller and front-line (Customer experience) training
- One-on-one coaching
- Sales/Business Development training
- Talent management
- Talent assessments
- Team Building
- Organizational Culture

---

*What if I train them and they leave? What if you don't and they stay?*

---

Want to learn about all we have to offer? Call us or visit our website!  
(402) 984-9297 | [www.vksolutionsllc.com](http://www.vksolutionsllc.com)

# Our Presenters

Vicki Kraai is Owner/Founder of VK Solutions, a consulting company. Vicki's 25+ years of Community Bank experience started at the family bank in rural Nebraska, serving as a bank teller and eventually becoming CEO. Vicki's many years of banking include credit card lending experience where she was a member of the management team that launched the Cabela's credit card program. She has a passion for developing people for success in the financial services industry. Banker's value Vicki's highly engaging "been there, done that" approach to all facets of her training and speaking engagements.

Vicki shares her expertise and experience as a faculty member for State Bank Association Schools and the Graduate School of Banking in Madison, WI.



Karen Butcher is a former teacher, Mary Kay Sales Director, and trainer whose career journey led her to leave the corporate world to train and coach women and men who want to elevate their leadership skills, lead productive teams, and achieve their goals.

Karen is a Certified Bank Training Professional who earned her credential in 2016. She is a Senior Trainer with VK Solutions and travels the country facilitating bank supervisor training.

Karen also works with Leadership Kentucky as the program coordinator for BRIGHT Kentucky, a new program for young professionals in the 54 counties of the Appalachian Regional Commission.

Karen's passion for people is evident and she knows what is required to become a leader who people want to follow. She believes it's time for a new leadership philosophy where leaders hold themselves and their teams accountable and let go of outdated practices.

Karen is a faith-filled woman who is courageous, resilient, and compassionate. She is driven to partner with clients who desire to elevate their skills and gain the courage to take new action.

When not traveling, playing with their grandson Teddy and visiting family, Karen and her husband Gene stake their claim in Central Kentucky where Gene raises sheep on his family farm.



[vksolutionsllc.com](http://vksolutionsllc.com) | [vicki@vksolutionsllc.com](mailto:vicki@vksolutionsllc.com) | 402.984.9297



# Understanding Yourself & Others

---

Through understanding more about yourself, you gain insight into other personalities and tendencies of behavior. With increased knowledge of self and others, communication improves.

Activity: Who's in the Room?

## Right/Left Brain Dominance Test

Which side are you on? Circle either “A” or “B” that most accurately describes you.

1.    A.        At home, my room has organized drawers and closets. I even try to organize other things around the house.  
      B.        At home, I like the “lived-in” look. I clean as I see a need and when I have time.
2.    A.        My desk is usually clean and has everything in place.  
      B.        I leave my work out on my desk so I can work as I am inspired by ideas.
3.    A.        I like using the “tried and true” method.  
      B.        I like creating new methods.
4.    A.        I follow directions carefully when I build a model, make a craft, etc.  
      B.        I like to build a model my way, making my own creation.
5.    A.        I complete one project at a time.  
      B.        I like to start many different projects, but do not like to finish them.
6.    When I am asked to write a report on a subject, I . . .  
      A.        research information, then outline and organize my writing.  
      B.        work in my own self-inspired direction.
7.    When I had to do a project in class, I . . .  
      A.        used my parents’ ideas, a book’s illustrated project or modeled another student’s project who receive an “A+” from my teacher.  
      B.        I loved the challenge, and like a “mad scientist,” I produced a unique project.
8.    When I am in charge of a big job with many people working, I usually . . .  
      A.        organize, give everyone their responsibilities, make lists, and make sure everyone finishes their part on time.  
      B.        work at my own pace, let others work on the job as they want. I want to take care of needs/problems as they arise.
9.    Which of these activities would you like to do the most?  
      A.        planning the details for a trip/project  
      B.        creating an original art form
10.   I hate it when other people . . .  
      A.        are indecisive about what activities to do when I am with them.  
      B.        plan activities in step-by-step detail when I am with them.

## Scoring the Right/Left Brain Dominance Test

Add the number of “A” responses. Write sum here: \_\_\_\_\_

Add the number of “B” responses. Write sum here: \_\_\_\_\_

If you have more “A” responses than “B” responses, then you are left-brained dominate.

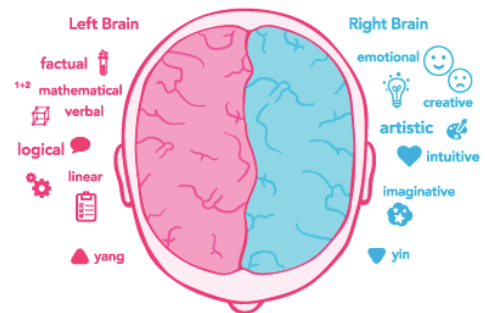
Your dominate traits:

- ✓ Very rational
- ✓ Analyze people and situations
- ✓ Usually favor the subjects of math/science
- ✓ Are methodical
- ✓ Are a sequential thinker
- ✓ Use logical reasoning
- ✓ Like to work with things than can be seen or touched

If you have more “B” responses than “A” responses, then you are right-brained dominate.

Your dominate traits:

- ✓ Are very creative
- ✓ Are usually emotional
- ✓ Like to be different from others
- ✓ Handle situation easily
- ✓ Like to think abstractly
- ✓ Enjoy the arts (music, art, drama)
- ✓ Are a divergent thinker



Left	Right
Logical	Holistic
Analytical	Intuitive
Fact Based	Integrating
Quantitative	Synthesizing
Organized	Interpersonal
Sequential	Feeling Based
Planned	Kinesthetic
Detailed	Emotional

## Communication Best Practices

Drive “Lefts” Crazy	Drive “Rights” Crazy
Excessive ”chatter”	Too slow paced
Inefficient use of time	Overly structured, predictable
Lack of facts or data	Absence of humor and fun
Disorganization	Drowning in detail
Unpredictable	Insensitive comments
Too many ideas at once	No time for personal sharing
Not letting a person finish their thoughts	Being cut off or ignored
On and on and on and on and on . .	Lack of respect for feelings

Try this with “Lefts”	Try this with “Rights”
Be brief, clear and precise	Think big picture
Articulate ideas in a logical format	Cluster your thinking into idea chunks
Do your homework and show that you have done it	Have fun, don’t be too serious
Provide documentation	Allow for spontaneous connection and brainstorming
Give examples	Establish rapport
Stay on track	Have a “people focused” attitude
Be practical	Be sure to respect feelings
Be accurate and specific	Make eye contact

### Team Analysis

LEFT	RIGHT

Team Strengths:

Team Challenges:

---



# Excelling at Leading, Supervising & Coaching

---



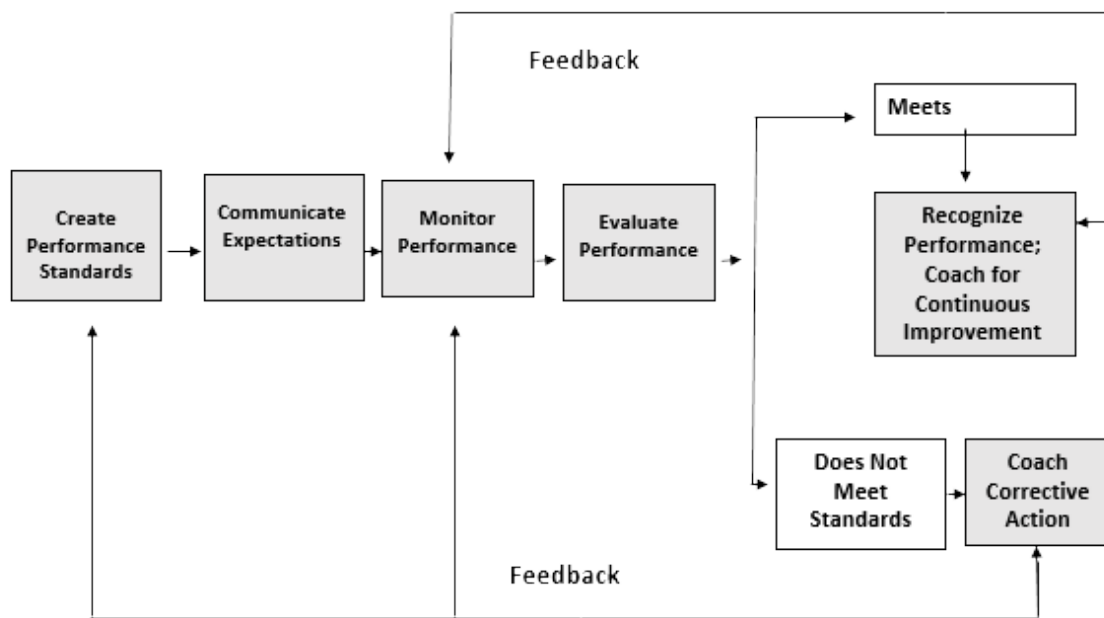
**Coaching defined:**

***The process used to guide others to discover the best way to accomplish a goal successfully.***

How do we get others to do what we want them to do? As leaders, our job requires us to set expectations for performance; communicate those expectations, and monitor and evaluate the performance. But, what then? What do we do if the performance is on target? What about if the performance is below standard?

Our job also involves our best shot at getting employees to change their behavior, or to validate the employee so they will continue their behavior.

## Coaching Choices© Model



As we work the Coaching Choices© Model and continue the process of leading and assisting employees on improvement issues, we explore coaching and Choice Theory.

It is not enough to Create Performance Standards, Communicate Expectations, Monitor and Evaluate Performance without working with the employee to improve their behavior or reinforce good behavior. That's where coaching becomes a valuable skill for managers. Why invest in someone through hiring and training, just to lose them because we don't know how to help them achieve better results?

**Coaching Choices© is the method.**

## ***Your role as a supervisor***

It is the single most important activity we are accountable for as managers and supervisors...

---

*“When you were made a leader you weren’t given a crown, you were given the responsibility to bring out the best in others.” - Jack Welch, Former CEO of GE*



---

Time tracking exercise:

List out the duties and responsibilities that you have in your position today....

<b>Roles and responsibilities</b>	<b>% of time spent - actual</b>	<b>% Goal</b>

---

## *Lead Manager vs. Boss Manager*

There are two styles of managing others that need to be explored; one works, one doesn't.

<b>Boss Management</b>	<b>Lead Management</b>
1. The boss sets the task and the standards for what the workers are to do, usually without consulting the workers. Bosses do not compromise; the worker has to adjust to the job as the boss defines it.	1. The leader engages the workers in a discussion of the quality of the work to be done and the time needed to do it so that they have a chance to add their input. The leader makes a constant effort to fit the job to the skills and the needs of the workers.
2. The boss usually tells, rather than shows, the workers how the work is to be done and rarely asks for their input as to how it might possibly be done better.	2. The leader or a worker designated by the leader shows or models the job so that the worker who is to perform the job can see exactly what the manager expects. At the same time, the workers are continually asked for their input as to what they believe may be a better way.
3. The boss, or someone the boss designates, inspects the work. Because the boss does not involve the workers in this evaluation, they tend to settle for just enough quality to get by.	3. The leader asks the workers to inspect or evaluate their own work for quality, with the understanding that the leader accepts that they know a great deal about how to produce high-quality work and will therefore listen to what they say.
4. When workers resist, the boss uses coercion (usually punishment) almost exclusively to try to make them do as they are told and, in so doing, creates a workplace in which the worker and manager are adversaries.	4. The leader is a facilitator in that he shows the workers that he has done everything possible to provide them with the best tools and workplace as well as a non-coercive, non-adversarial atmosphere in which to do the job.
5. Boss management is much more concerned with the needs of the boss than of the workers.	

Words we need to eliminate from our world as a supervisor/manager:

<b><u>Eliminate</u></b>	<b><u>Alternative</u></b>
Boss	Coach/Mentor/Team leader
Pedestal	Team player
<del>Constructive Criticism</del>	Constructive Feedback

*Do you have any to add?*

# Motivation..

## What is it?

It is essential that a supervisor understand what truly motivates all people. One of the great teachers on motivation, Bob Wubbolding, says all people have within them a highly efficient here-and-now-engine that energizes them to act. The manager's job is to hold a mirror before the employees and ask them to observe themselves.

### Definition of Motivation



*The impulse that compels someone to act.*

*If the employee can see what they are doing  
and are coached on how to evaluate the effectiveness of the "doing"  
they will be motivated to alter what they are doing  
to be more effective.*

### Things to Remember about Motivation

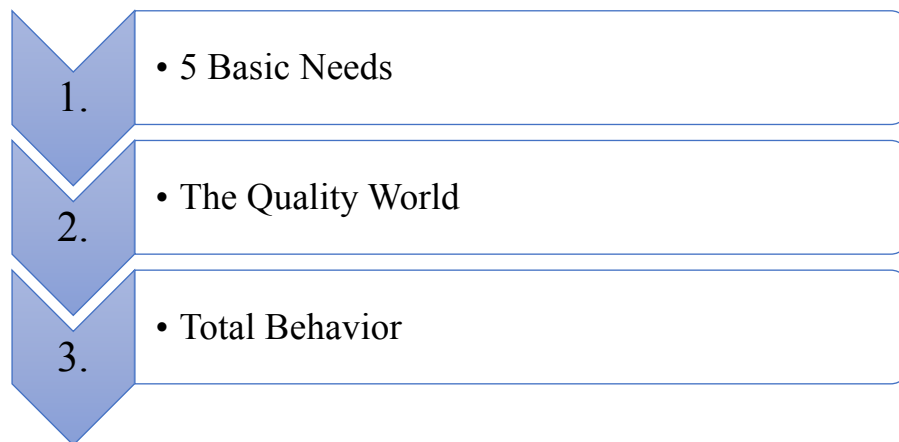
1. Motivation comes from within. Managers have influence; but force, coercion, or external controls are useless as lasting motivators.
2. Human beings can control only their own behavior. Supervisors can set an appropriate atmosphere, develop their own coaching skills and use the WDEP System. Conventional rewards and punishment may control employees for a short time, but being external, they are ineffective in the long run. They do not result in inner need satisfaction and joy in work.
3. Supervising people depends on the cooperation of the people being supervised.
4. For workers to do quality work they must be managed in a way that convinces them that the work they do satisfies their needs. The more it does the harder they work.
5. Any system of rewards that is perceived by the workers as unfair will create bitterness and resentment.
6. Supervisors can count on coercion to achieve only the simplest task. Resentful workers will not do anything well that is the least bit complicated.
7. The central responsibility of a supervisor's role is to teach employees how to self-evaluate and self-correct.

## *Choice Theory*

Choice Theory is a system of motivation, developed by William Glasser, MD. Choice Theory is the premise for understand why all of us do what we do, when we do it.

All behavior is our best attempt at that moment to get one of our needs met. The choices people may make to get their needs met might be healthy or unhealthy, but nevertheless, it is their **best** attempt in that moment to meet a need. Our needs are always driven by what we want at the time that causes our behavior.

### ***Primary Components of Choice Theory***



Lead managers know the more immediately need-satisfying the work, the harder people will work. Therefore, learning and using Choice Theory concepts in job related circumstances makes good business sense.

## 5 Categories of Needs



### **Love and Belonging**

Loving friendships, cooperation, involvement, caring relationships

---



### **Power**

Competing, achieving, gaining importance, recognition, competence, respect, skills, being heard, and having influence and impact

---



### **Freedom**

Moving, choosing, independence, options, liberty, and autonomy

---



### **Fun**

Learning, playing, enjoyment, pleasure, relaxation, and laughter

---



### **Survival**

Air, water, food, body functions, shelter, health, and sex

The most challenging needs to satisfy are power and belonging.

The lead manager's need for power is satisfied by a job well done, not by having workers be subservient.

A worker's need for power might be satisfied by having influence, by being listened to, by using their discretion to solve a member problem.



## *Exploring the Needs*

### ***Survival, Physical Needs***

We are born with the need to preserve our lives. Related to this are such needs as nourishment, shelter, and oxygen.

### ***Belonging***

Human beings innately seek involvement with others. Infants cannot survive without parents and as children grow, parents become increasingly aware of the importance of friends to every child. The source of many human actions is the need to belong. Anyone with a high need for involvement with people would do better selling a product than working in isolation behind a mask. Workers, young and old, also feel this need to connect with others.

### ***Power or Achievement***

A sense of accomplishment, or feeling “in control,” is an implicit (and sometimes explicit) human motivator. Tasks such as completing projects, making sales, or finding files all help to fulfill this need. Knowledge, leadership recognition, and self-esteem are also related to this need.

### ***Enjoyment or Fun***

The effective supervisor helps employees enjoy their work as much as is possible. Laughing is a behavior that belongs exclusively to human beings. Aristotle said that the essence of being human, rather than animal, is the ability to laugh. Work that is mindless and boring that holds no joy is dehumanizing in a profound way.

### ***Freedom or Independence***

No one enjoys coercion. We all like to choose. An effective parent helps the child learn the importance of making choices and taking responsibility for the consequences. Similarly, the manager encourages employees to examine their choices, allowing as much freedom and independence as is reasonably possible.

Boss managers tell the workers that they know what is best for them and use what power they have to coerce the workers to get the work done, regardless of needs. Individually we might have stronger needs but there are few significant differences among us.

## *The Quality World*

Each person builds an inner world of specific wants, unique to themselves, but related to people, work, leisure, etc. This inner world of wants ranges from major goals to minor desires. It defines “quality” for each person—the “quality world” of each worker.

Workers want to feel in control of their destiny. Workers want to feel that their work is important; to enjoy the work and avoid boredom. They generally like to feel they can make decisions. This accounts for the effectiveness of quality circles in which workers’ ideas are implemented and they do not feel manipulated by management.

An effective manager understands how to infuse quality job performance into the employee’s own quality world.

**Workers do not usually want to run the company, but, driven by their needs for power and freedom, they want some say in how they do their work. If they don’t have any say in how they do the work—if they do not have any control over what they are asked to do they feel powerless; they will not put a picture of the job or the manager into their quality world and they will not do quality work.**

Lead managers know until a worker becomes aware of what quality is and has experienced enough to find it need satisfying there is little chance it will be pursued with determination. Boredom is the enemy of quality.



### **What Makes Your World Go Around?**

Family: Children, Parents, Grands  
Spouse or Significant Other

Community	Leisure Activities
Vehicle	Financial Security
Church Community	Ideal Vacation
Job/ Career	Retirement
Boss	Friends
House/Home	Coworkers
Employees	?????

## ***Total Behavior***

All our behaviors are in an attempt to get our needs met.

All behavior is chosen

### UNDERSTANDING YOURSELF & OTHERS



You can't make  
anyone do anything

Humans are  
born to feel good

All behavior  
is purposeful

## Exercise

A best practice of Coaching Choices is for the lead manager to answer this important question for themselves: How successful do you want to be?

1. Respond on a scale of 1 (lowest) to 10 (highest).
2. Thinking about your performance as a manager for the past 6 months, using the same scale what number do you think would reflect how successful you've been. Fill in your number.
3. Write your numbers below.

## *My response*

How successful do I want to be in my role? \_\_\_\_\_

How successful have I been recently? \_\_\_\_\_

Is there a gap between what you want and what you have? If there is, you are open to what you can do more of or less of to get what you want.

Whether there is a gap or not, if you choose to be highly successful you are more open to suggestions. Like the idea of building a plan to help you clarify what it means for you to be successful, what steps you need to take to get there, and how you can best monitor your performance for adjustment.

## ***Follow-Up Exercise***

---

What would you consider to be the most important traits/behaviors of a successful manager that had your job? Write down your answers below.

Important behaviors (how does the manager act? What do they do?)

What abilities, expertise, and know-how would you consider critical to someone that is responsible for managing others?

How would you describe the attitude required for someone who has your job? (beliefs about self, others, the company and managing personal power and influence)

How would you like your manager to respond when asked what it's like to work with you?

How would you want your direct reports to respond when asked what it's like to work for you?

How would you want your peers to respond when asked what it's like to work with you?

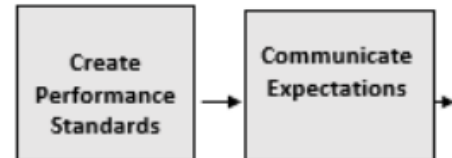
**Interesting thought to ponder**



*What's the value of this exercise?*

*What would be the value of this exercise if you asked your direct reports to complete it?*

As leaders, our job requires us to set expectations for performance. What does this look like in your workplace beyond the job description?



On-boarding must-do's:

- Review the job description
- Review the performance review
- **Professional maturity expectations** (*in the toolkit!*)
- **Behavior expectations** (non-negotiables on my team)
- What happens when they are **NOT** meeting **PERFORMANCE** and **BEHAVIOR** expectations

## Managing Professional Maturity

The components necessary to be seen as professional are:



Appearance



Positive Attitude



Communication Skills



Good Work Habits





Perception is Key!



Let's look at our appearance through the lens of the customer...

#### Appearance


- Do we look professional?
- Do we feel confident?
- Can we be trusted to take care of their money?
- What are some advantages to looking and dressing professionally for the people we serve?
- Clothing, hair, hands, nails, face, make-up, perfume...
- Too much skin, tattoos, unkept clothing...
- Behaving or acting inappropriately






## Communication Skills

- Verbal communication – words are powerful – we need to train on this
- Non-verbal communication – can send an even stronger message

<u>Avoid</u>	<u>Try</u>	 Communication Skills
Contract	Agreement/paperwork	
Salesperson	Account expert	
Cost	Investment	
Problem	Challenge, concern, issue	
Objections	Areas of concern	
Cheaper	More economical	
Service charge	Processing fee	
Complaint	Experience	
Fault	Lapse	
Mistake	Oversight	
Reject	Decline	
Cannot	Can	
Blame	Accountable	

<u>Words to Use, Words to Avoid</u>		 Communication Skills
<u>Trigger Phrases</u>	<u>Calming Phrases</u>	
"Our policy..."	"Here's what we can do"	
"I'm sorry, we can't"	"I can..."	
"No, I don't know..."	"I can find out ..."	
"But..."	"And ...."	
"You should have..."	"I understand why you ..."	
"Why didn't you ..."	"I can see why..."	
"The only thing we can do..."	"The best option would be"	
"You need to ..."	"Might I suggest ..."	
"No problem"	"It would be my pleasure"	



### Positive Attitude

It's the difference between seeing the glass half full vs. half empty

*Life is **10%** what happens to me and **90%** how I react to it – Excerpt from Chuck Swindoll*



### Good Work Habits

### Confidence

Without confidence in yourself and your abilities, you will be inclined to avoid challenges and struggle with decision making

Best practices in building confidence

- ✓ Set personal and professional goals
- ✓ Be a sponge – always willing to learn
- ✓ Seek out additional responsibilities to help others
- ✓ Take charge of a work project or volunteer
- ✓ List – What strengths do I bring to the team?

### Reputation

A good reputation will serve you well all through life.

Best practices in managing your reputation

- ✓ Social networking sites – build or destroy?
- ✓ Trustworthiness

*Nothing can tarnish a person's reputation more than being perceived as untrustworthy or dishonest.*

***Social media challenge: How do you want to be perceived?***

We MUST train our staff on these components!

## Managing Professional Maturity

The components necessary to be seen as professional are:



Appearance



Positive Attitude



Communication Skills



Good Work Habits



Professional Maturity training document  
*Toolbox 11-16*

---

### Behavior Expectations

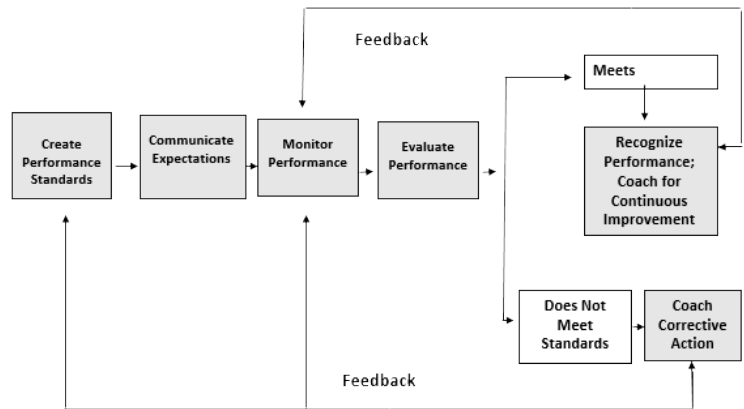
What should this look like for the team you manage?



Examples in the toolbox – *page 10*

## On-Purpose Coaching

What happens when we monitor and evaluate and **performance** or **behavior** expectations are not being met?



Our job involves our best shot at **getting employees to change their behavior**, or to validate the employee so they will continue their behavior.

Consider this...

Whatever we allow...continues...

- Employee showing up late to work
- Employee not following the dress code
- Cell phone use in front of a customer
- Employees calling out other employees or being disrespectful

What are you avoiding?

Potential outcomes if we address the behavior?

Potential outcomes if we DON'T address the behavior?

Stop \_\_\_\_\_ and start \_\_\_\_\_ !

## *W D E P System*

The W D E P system is the guide for lead managers to encourage quality performance in the workplace.

What do you **WANT**?

What are you **DOING**?

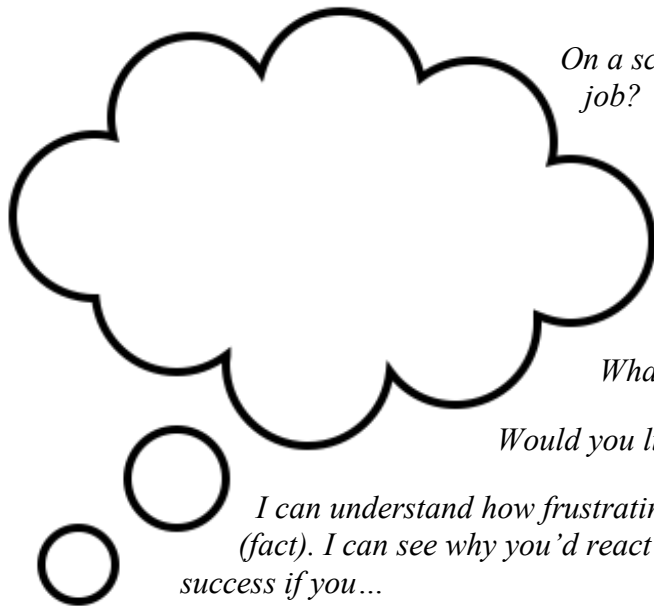
**EVALUATING** - Is it **HELPING** OR **HURTING**?

What is your **PLAN**?

<b>W</b>	<b>D</b>	<b>E</b>	<b>P</b>
Discuss Wants and Perceptions	Discuss Direction and Doing	Encourage Self-Evaluation	Formulate a Plan of Action

### *Sample WDEP Questions*

These questions can be answered with yes or no. To engage your coachee beyond yes or no, a good technique is to add openers like: "tell me your thoughts about whether what you want is realistic or attainable."



*On a scale of 1-10, how successful do you want to be in this job?*

*Is your action helpful in getting the job done?*

*Is your action helpful to others?*

*Tell me what you are doing that is working?*

*What do you want your co-workers to say about you?*

*Would you like some help and advice regarding that?*

*I can understand how frustrating it can be to experience a customer yelling at you. (fact). I can see why you'd react that way. I think you will increase your chances of success if you...*

*How well is that working for you?*

# W - What do you want?

Asking the **want** questions will help the employee and you, the coach, understand what motivates your employee. Often, employees are not sure how to respond to wanting questions, so it takes the supervisor, asking many questions to help uncover the wants. Here's how it might sound:

*What do you want?*

*What do you want your coworkers to say about you?*

*What do you want your boss to say about you?*

*If you had what you want, what would you have? What would life be like? What would it look like?*

*How could you tell you had what you wanted?*

*What do you think other people want from you?*

*What expectations do others have of you?*

*What does your boss want from you?*

*What do you want that is different than what others want from you?*

*What would your job be like if your wants and your bosses matched?*

*In relation to your job, what are you willing to do, what will you settle for?*

*What do you want? Of all the problems you have discussed, which is the most urgent?*

*What do you want from me? What would you like to talk about?*

*Would you like help with that? How do you think I can help you with that?*

*If things do not change, will you be happy like this for the rest of your life?*

*What is really important to you now?*

*If you could change anything, what would it be?*

*What do you want concerning \_\_\_\_\_?*

*If you get \_\_\_\_\_ what will you have?*

*What direction do you want your life to take?*

*So, what kind of (job, relationship, etc.) do you want?*

*What would it take for you to be happy? Do you want to be happy?*

*Do you want to be unhappy?*

*How much unhappier are you willing to become?*

*Do you think it is time for a change? Do you want to talk about it today?*

*What kind of change do you want? Is your present situation the way you want it to be?*

*You said \_\_\_\_\_ is this what you want?*

*How do you picture things being for you?*

*If it could be just the way you want it, what would it be like?*

*You said that you want \_\_\_\_\_ and \_\_\_\_\_ which is most important for you?*

*What would that give you? Tell me about the ideal \_\_\_\_\_.*

*So, what would you prefer? What is the most important issue for us to discuss?*

*What are you getting from \_\_\_\_\_ that you are looking for?*

*What do you think would be the best for you right now?*

*What would it be like if you (did, have) that? How close to the ideal do you want to get?*

*What are your goals? Of the options, what would you like to happen?*

These questions help us to determine our needs (motivators). Needs are the forces that drive all human beings.

# D - What are you **doing**?

## ***How do you spend your time?***

*What are you doing to accomplish the goals you have set to get those things that you want?*

*What are the specific, process-centered actions you are taking to get what you want?*

*What are you doing now to get what you want?*

*What have you been doing that got you what you wanted?*

*Have you tried anything that worked for you?*

*Have you tried anything that did not work?*

*What have you tried?*

*Is there anything you have tried in the past that helped with this?*

*What action have you taken?*

*Is there a behavior that you depend on to get you \_\_\_\_\_?*

*So, what is going on now?*

*What are you doing that has a chance of succeeding?*

*What are you doing that may succeed?*

*What is happening with you now?*

*Tell me what you are doing that is working?*

*Tell me what you are doing that is not working for you?*

*What are you doing to meet your responsibilities?*

*Tell me about this last week?*

*Describe for me what you did when \_\_\_\_\_.*

*What did you do after that?*

*When you think those things what do you do?*

*When you are thinking and feeling like that what do you do?*

*What is your day like?*

*What have you contributed to the relationship?*



# E — Evaluate what you are doing is it **Helping or Hurting?**

*How is what you're doing working?*

*Is what you're doing getting you closer to what you want or further away from it?*

*Is what you're doing helping you get what you want?*

*Is what you're doing against the rules?*

*Is what you want realistic or attainable?*

*Does it help you to look at it that way?*

*How committed are you to the process and to changing your life?*

*Is the present level of commitment going to work to your advantage?*

*Is it a helpful plan?*

*Can you accomplish your goal if you continue doing what you are doing?*

*Will you have to do something different to get what you want?*

*Is this something that is O.K. for you?*

*Is your behavior acceptable to those you love?*

*Have you been able to change\_\_\_\_\_ (him, her, situation, etc.)?*

*What is your responsibility in this matter?*

*Is that a responsible behavior?*

*How do you feel when you do that?*

*Would you want others to relate to you that way?*

*How long will you have to do that before it works for you?*

*Will that ever work?*

*In what way is that helping you?*

*How well is that working for you?*

*Is that succeeding sufficiently for you?*

*So, is that good enough for you?*

*Does that behavior have a decent chance of succeeding?*

*Are you content with the situation if it doesn't change?*

*How long are you willing to keep trying this?*

# P — What is your plan?

## Outcome- or goal-centered plans versus Process-centered Plans

A process-centered plan focuses on the action the person can realistically accomplish apart from any ultimate result. Below are examples:

Outcome- or Goal-Centered Plans	Process-Centered Plans
To get along better with coworkers.	To compliment coworkers on things they do well. To not make fun of my coworkers.
To increase my production.	To increase my production by 5%.
To handle my anger better.	To count to 10 before saying anything when I am mad.
To improve my attendance.	To come to work every day.
To come to work on time.	To get up 15 minutes earlier on workdays.
To get healthy.	To eat balanced meals; walk 20 minutes per day.

Process-centered plans are realistic, attainable, and dependent only on the person making the plan. Outcome- or goal-centered plans are attained only as by-products of process-centered plans. Yet goals are very important. People are more likely to function in a healthful manner if they have identified their wants (goals) clearly and precisely.

As plans are made it is important to commit to the plan. This symbolizes closing the deal, signing the contract, or shaking hands on the plan.

***On a scale of 1 to 5, with 1 being “not committed” and 5 being “very committed,” how committed are you to this plan?***

***When will you do it? When will you begin?***

***What are the consequences if you don’t do it, or if you change your mind?***

## ***Additional Dialog Starters***

There's no one right way to begin a confrontation with another. However, we want to make sure the employee knows that these meetings or discussions are a serious matter that you and the Company deem important.

Here's how you might begin the conversation of confrontation:

*"The reason I've called you in today is to discuss..."*

*"In reviewing your attendance record, I notice that..."*

*"When you do\_\_\_\_, what I tell myself about you is\_\_\_\_"*

*"The standard for acceptable performance in this area is..."*

*"You are only 60% of goal in the area of..."*

*"I need to talk to you about your performance."*

*"Your behavior in accepting (the new employee) into the work group is inappropriate and disrespectful."*

*"It is unacceptable to behave in an inappropriate manner at this company."*

*"It has come to my attention that..."*

*"Mary informed me that you acted in an inappropriate manner when you were talking to her about your work orders."*

*"I need to discuss an important and serious matter with you."*

*"I especially like that idea because. . ."*

*"I appreciate that you\_\_\_\_ . . . because\_\_\_\_. . ."*

*"Thanks for taking the time to. . . Because of your support, I was able to. . ."*

*"You did a great job on. \_\_\_\_ I thought \_\_\_\_\_ was particularly effective because \_\_\_\_"*

*"We need you to come to team meetings on a regular basis. You provide valuable insights and unique ideas that help us continue to make progress."*

*"I understand how \_\_\_\_ (feeling) it can be to experience \_\_\_\_ (fact)."*

*"I can see why you'd react that way. It can be \_\_\_\_ (feeling) when \_\_\_\_ (fact) happens."*

*"From what I've seen, you must be feeling \_\_\_\_ (feeling) about this achievement \_\_\_\_ (fact)."*

*"From what you've said, it sounds like you're \_\_\_\_ (feeling) about \_\_\_\_ (fact)."*

*"All of you should feel \_\_\_\_ (feeling) because of the way this was handled \_\_\_\_ (fact)."*

*"What do you think should be your next step?"*

*"How do you anticipate handling that? What ideas do you have?"*

*"I have a situation I'm facing, and I could use your help."*

*"What role would you like to play?"*

*"Who else do you think needs to be involved?"*

*"I need your help to come up with the best approach."*

*"Let me tell you about an experience I had recently and what I learned from it. Maybe it can help you think about other ways to approach this project."*

*"This is what I know about the background on that decision."*

*"From my perspective, this is important because. . ."*

*"I have to be honest and admit that I'm feeling \_\_\_\_ about this."*

*“When you . . . I feel. . .”*

*“My first reaction to your idea is that. . .”*

*“At first I was worried too.”*

*“I was having trouble accepting \_\_\_, too. Eventually, it helped me to see this in a different light.”*

*“I think you’ll increase your chances of success if you. . .”*

*“I’m less concerned about. . . My bigger concern is . . . because. . .”*

*“What kind of support would each of you need to achieve your goal?”*

*“My talking with . . . might not be the best solution because. . . Can we talk about ways that you can contact her?”*

*“You’ve agreed to take action on . . . and I have time to coach you if you like.”*

*“Before you move forward, what can I do to remove the barriers we identified?”*

*“I appreciate that you’re looking to me for ideas. Why don’t we explore the options you’ve all thought of before I offer any suggestions?”*

*“While I appreciate your vote of confidence, I think the group would rather hear directly from you because you have the expertise they’re looking for. We could talk about how you might approach them, if that would help.”*

*“What difficulties, if any, do you foresee? In which cases would my involvement help the most?”*

## Practice Conversations

Practice Conversations – Use of cell phone at the teller window

*Joe, I need to visit with you today regarding something I'm observing as you provide service to our customers at the teller window.*

*I see the placement of your cell phone and it appears as if even on vibrate – you are still reacting to notifications while waiting on customers and I would like for you to see how this could be perceived by the person you are waiting on?*

*What kind of message do you think that sends to them about their transaction?*

*What if you were the customer on the other side of the teller window?*

## *Common Coaching Challenges and Tips*

<b>Challenge</b>	<b>Tip</b>
Coaching an employee or team who needs technical help when you are not the technical expert.	Admit you're not the expert.  Match the employee or team with the appropriate technical resource.
Coaching someone who is not open to your feedback.	Be a good role model by seeking feedback from them.  Reward or recognize the employee when they do accept feedback or when you see a positive change in behavior or attitude.  Revisit role clarity. Is there confusion as to who does what?  Check your assumptions on the level of coaching needed.  Suggest a meeting to discuss the employee's reluctance to feedback.
Coaching employees who lack confidence in their abilities.	Acknowledge fears or reluctance and spend time discussing how to minimize their discomfort.  Recognize their overall ability and past good performance in related situations and reinforce the value of their input.  Be specific about role clarity—what they are accountable for and the support that you can provide.  Keep the discussion future-oriented by developing action plans and tracking methods.
Coaching employees in whom you lack confidence in their abilities.	Share your specific concerns about the tasks involved, being careful to focus on the situation rather than the employee.  Discuss ways to achieve success.
Coaching a team who thinks their way is best.	Ask them how they think their plan might work.  Examine the pros and cons of each idea.  Share your concerns about the idea, including your rationale.  If possible, try to build on some component of their idea.

Challenge	Tip
Coaching an employee who uses the right approach but fails to make progress due to circumstances out of the employee's control.	<p>Reinforce the employee for using the right approach.</p> <p>Discuss new ways to address the opportunity in light of changing circumstances.</p> <p>Discuss what was learned from the experience and how to apply it to future situations.</p>
Coaching employees whose work sites are away from yours or whose major projects are directed by others.	<p>Ask other leaders or team members for help in identifying coaching opportunities.</p> <p>Routinely check to see if there are problems or challenges that you might be able to help with.</p>
Coaching the way you want to within the time constraints that you have.	<p>Review priorities; delegate tasks.</p> <p>Plan and organize regular update meetings with those you coach.</p> <p>If appropriate, ask other leaders or team members to assume some of the coaching.</p>

***To guarantee failure in changing an employee's behavior:***


1. Don't get the employee involved; just talk at him.
2. Don't give specific feedback; talk in generalities.
3. Concentrate on attitude, rather than behavior.
4. Assume the employee understands that a problem exists.
5. Assume the employee knows what has to be done to solve the problem.
6. Don't follow up to insure the employee has taken the agreed-upon action.
7. Don't acknowledge or praise the employee when he improves the behavior.



## ***Quality Habits***

-  Listening
-  Supporting
-  Encouraging
-  Respecting
-  Trusting
-  Accepting
-  Negotiating Disagreements

## ***Deadly Habits***

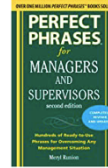
-  Argue, Attack, Accuse
-  Boss, Blame, Belittle
-  Criticize, Coerce, Condemn, Complain
-  Demean, Demand
-  Encourage excuses
-  Find Fault, Instill Fear
-  Give Up Easily, Take for Granted
-  Hold Grudges

## *On-Purpose Coaching*

### Handling difficult conversations – Wrap up

#### Resources/Reminders for you:

- ✓ Dialog starters in your toolbox
- ✓ WDEP System
- ✓ Perfect Phrases for Managers & Supervisors (Amazon.com)
- ✓ Cy Wakeman – subscribe to You Tube videos  
[https://www.youtube.com/channel/UC5G\\_jUiSFkWILIXBOmmTjgg](https://www.youtube.com/channel/UC5G_jUiSFkWILIXBOmmTjgg)
- ✓ Approach is key
- ✓ Stop TELLING and start ASKING



## *On-Purpose Coaching – One-on-one's*

Coaching Sessions – One-on-one's – What does this look like? Is this different from having difficult conversations coaching?

The answer is **YES!**

One-on-one's are designed for:

- ✓ Individual training/coaching
- ✓ Career path development (current job)
- ✓ Career path development (job you aspire to have)
- ✓ Serving as a mentor to your employee
- ✓ Being intentional about getting to know your employee

What does this look like? Examples...

As your supervisor/manager...

---

*Keep Doing*

*Stop Doing*

*Start Doing*

---

Toolbox documents– *page 20*



Ideas for one-on-one session formats? Group Discussion

---

# Equip Yourself to Build a Productive Team

---



## ***Objectives***

At the completion of this section, participants will be able to:

- Learn how to develop and utilize teamwork in the workplace
- Ideas to empower and motivate within the workplace

## How to work as a team – 5 guiding principles

### How to work as a Team: Guiding Principle # 1 – \_\_\_\_\_ Examination

***Winning with People- John Maxwell –***

*The Elevator Principal – “We can lift people up or take people down”*

*Would others say that I lift them up or take them down?*

***What Kind of Person Are You? - John Maxwell***

<b><i>Add – “Enjoy”</i></b>	<b><i>Subtract – “Tolerate”</i></b>
<b><i>Divide – “Avoid”</i></b>	<b><i>Multiply – “Value”</i></b>



Self-Audit Tools- pages 2-3

### How to work as a Team: Guiding Principle # 2 – \_\_\_\_\_ Examination

- Recognizing Differences
- Labels
- Profiling Tools
- Generational Differences

## How to work as a team: Guiding Principle #3 – Identifying \_\_\_\_\_

### *Bank Re-organization story*

- On the bus??
- Off the bus??
- Change seats??

### **--Employee Interview**

- *If you only did work that inspired and delighted you, what would you want to do?*
- *If all the work was equally paid and had the same status, what work would you love to do?*
- *Describe what you do daily – what do you spend the majority of your time doing daily?*
- *What part of your job today is most rewarding for you?*
- *What do you find most frustrating about performing your job (any barriers?)*
- *Where do you see your role or where you can have the greatest impact in fulfilling our Bank's Mission/Vision and Core Values?*

## **Strengths Exercise**

<u>Name of each person on the team</u>	<u>What strengths they bring to the team</u>

Go around the room and share by person

How to work as a team: Guiding principle # 4 – C \_\_\_\_\_

*Blue Angel's Clip – “No Surprises” – What does debrief look like in your workplace?*

*“But” Nothing Feedback... - Activity*

How to work as a team: Guiding principle # 5 - T \_\_\_\_\_

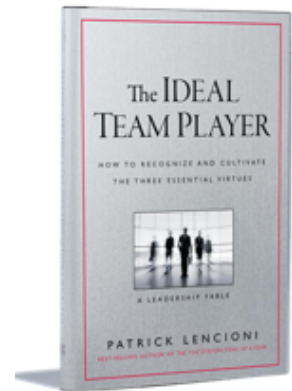
Mike Abrashoff, author of **It's Your Ship...** *“Trust is like a bank account – you have got to keep making deposits if you want it to grow. On occasion, things will go wrong, and you will have to make a withdrawal. Meanwhile, it is sitting in the bank earning interest”*



*What does Trust look like in your workplace?*

## ***Ideal Team Player – Patrick Lencioni***

***The concept: An ideal team player embodies three virtues: humility, hunger and people smarts. The power this combination yields drastically accelerates and improves the process of building high-performing teams.***



### **Humble**

Ideal team players are humble. They lack excessive ego or concerns about status. Humble people are quick to point out the contributions of others and slow to seek attention for their own. They share credit, emphasize team over self and define success collectively rather than individually.

### **Hungry**

Ideal team players are hungry. They are always looking for more. More things to do. More to learn. More responsibility to take on. Hungry people almost never have to be pushed by a manager to work harder because they are self-motivated and diligent. They are constantly thinking about the next step and the next opportunity.

### **Smart**

Ideal team players are smart. They have common sense about people. Smart people tend to know what is happening in a group situation and how to deal with others in the most effective way. They have good judgment and intuition around the subtleties of group dynamics and the impact of their words and actions.

### **Humble, Hungry and Smart—The Three Virtues Combined**

What makes humble, hungry and smart powerful and unique is not the individual attributes themselves, but rather the required combination of all three. If even one is missing in a team member, teamwork becomes significantly more difficult, and sometimes not possible.



The Source for Organizational Health  
[www.tablegroup.com](http://www.tablegroup.com)

© 2016 The Ideal Team Player by Patrick Lencioni

---

***True Humility is not thinking less of yourself: it is thinking of yourself less***

***- C.S. Lewis***

---

*Tablegroup.com*



*Turn to last 2 pages of the toolbox*



## *Assessing How Well the Team Performs*

To determine if the team is performing well, place a check mark beside each item that describes behavior present in the company or team.

<b>Uses</b>	<b>Instead of</b>
"We" or "Our"	"I" or "Me"
Shared responsibility	Finger-pointing
What needs to be done "By us"	Blaming
Working together to solve	Who did what wrong
Together Everyone Accomplishes More	Let me do it
Metrics or indicators of success	Just letting it happen
Collective work products	Individual work products
Seeks out others as resources	Goes it alone
Sees mistakes as learning points	Mistakes are punished
Celebrates success of others	Envies other's success
Gives praise readily	Constructive criticism only
Asks for other's input first	Speaks first, then asks for input
Success is organizational	Success is individual
Looks for "win-win" solutions	In competition it's "win-lose"
Delegation of tasks and duties to others	Want it right? Do it yourself!

## *How Will Your Team Remember You?*

**Ask these questions of your team members.**

How do you wish to be seen by customers?

How do you wish to be seen by co-workers?

How do you wish to be seen by supervisor, manager, executives?

*We make a living by what we get;  
we make a life by what we give.*  
- Winston Churchill

*A relationship without trust is like a car without gas,  
you can stay in it all you want, but it won't go anywhere.*

### **Final Thoughts on Teamwork:**

#### **Microsoft CEO – Satya Nadella**

- A great leadership team is what defines it's swing
- EQ trumps IQ – ability to connect
- Empathy – turn on the empathy button everyday

#### **Starbucks CEO – Kevin Johnson**

- Can't be authentic unless your show your vulnerability

#### **Chick-fil-A**

- Heart of service and a passion to develop people

## Ideas to Empower and Motivate Within the Workplace

### What are employees telling us?

\_\_\_\_\_ % of employees who quit their jobs cite a lack of appreciation as a key reason for leaving.

\_\_\_\_\_ % of Americans report that they weren't recognized even once last year.

## EMPLOYEE ENGAGEMENT

### Who is responsible for it?

Me?

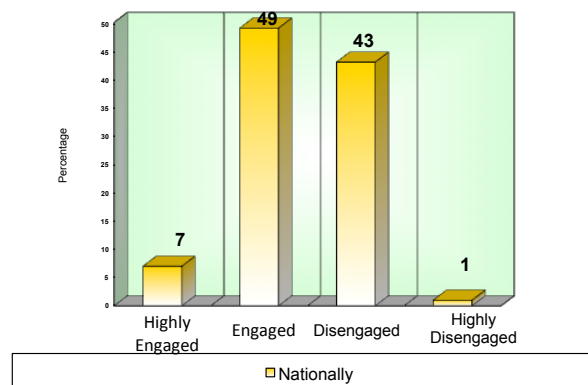
You?

Management?

Board?

Supervisors?

Nationally - \_\_\_\_\_ of the workforce is "Disengaged"/"Highly Disengaged"



Source: Profiles International

## ***Employee Engagement - Defined***

Satisfaction with \_\_\_\_\_

Satisfaction with \_\_\_\_\_

*Engagement largely comes down to whether people have a manager who cares about them, grows them and appreciates them.*

An Engaged Workforce Begins and Ends with the employee experience

### ***2 Guiding Principles to Empower & Motivate within the workplace . . .***

***# 1 – C\_\_\_\_\_***

***&***

***# 2 - \_\_\_\_\_ in those around you***

The average American worker spends more waking hours at work than anywhere else. Do we want a culture that fuels you or sucks the life out of you?



*Culture*  
Toolbox – pages 4-5



*Creating a motivating work environment – Just Ask!*  
Toolbox – pages 6-9

***What I hate about working here is that I am inundated with \_\_\_\_\_,  
\_\_\_\_\_ and \_\_\_\_\_!***



Thank you cards



Engagement Committee

***General praise will not get the results you are looking for----***

***Be \_\_\_\_\_, \_\_\_\_\_ and do it \_\_\_\_\_.***

## Engagement/Motivation – Generational Differences

### ***Traditionalists motivated by . . . Being Respected & Security . . .***

- ✓ *Take time for the personal touch – handwritten note, not e-mail*
- ✓ *Let them chat and socialize between tasks*
- ✓ *Honor their hard work with plaques & other records of achievement*

### ***Boomers motivated by . . . Being Valued & Money . . .***

- ✓ *Give them public recognition*
- ✓ *Give them a chance to prove themselves and their worth*
- ✓ *Reward their work ethic and long hours*

### ***Gen-X motivated by . . . Freedom & Removal of Rules & Time Off . . .***

- ✓ *Give them lots of projects to juggle*
- ✓ *Give them constant constructive feedback*
- ✓ *Wants access to everything - NOW*

### ***Millennials motivated by . . . Working with other bright people & time off . . .***

- ✓ *Learn about their personal goals*
- ✓ *Make all opportunities truly equal*
- ✓ *Show me what my job measurements are*
- ✓ *Open avenues for education and skill-building*

### ***Generation Z motivated by . . . Take them seriously & know they have goals . . .***

- ✓ *Show them you know them*
- ✓ *Value their opinions and input*
- ✓ *Treat them like people not just kids (valued collaborators)*
- ✓ *Engage with them and let them inspire your brand*
- ✓ *Be completely transparent and authentic to earn their trust*

By 2020, Millennials will make up \_\_\_\_\_ of the workforce

Previous Generations	Millennials
Work individually	Work as a group
Managers are experts	Managers are coaches/mentors
Structure	Flexibility
Income is more important	Personal development is more important

# Creating a Collaborative Work Environment

---



## ***Introduction***

As the time for the school comes to a close, it is appropriate we take some time to share our best practices at each of our institutions. We each have learned much from our time together and it is only fitting we continue to learn from one another.

Through sharing of ideas we learn how to create the best possible collaborative environment for ourselves and our employees.

## ***Objectives***

The objectives are defined as the outcomes you can obtain from the program including becoming better able to:

- Glean ideas from one another in a variety of tasks, duties, etc.

Leaders become great, not because of  
their power, but because of their  
ability to empower others.

~John Maxwell

[www.gaurav.com](http://www.gaurav.com)

## Recruiting/Hiring Best Practices:

- ✓ Are you an employer of choice in your area/market?
- ✓ Look at yourself through the lens of the candidate – What does your candidate experience look like?
  - Website/career page
  - Referrals from existing employees
  - How we package what we send to a prospect
  - Employee testimonials
  - Who is doing it right? (hbecpa.com, ongig.com)
  - R & D 😊 (rip off and duplicate)
- ✓ Have we trained our managers on HOW to HIRE people?
- ✓ Profiling tools – DiSC, Drake, Strength Finders, etc.
- ✓ Background check tools
- ✓ Are we asking the right questions in an interview? (legally and best fit questions by position?)
- ✓ Sharing of high-level non-negotiables in the interview
- ✓ Never choose the BEST from the WORST of your applicant pool – this is called settling.
- ✓ Have we identified core competencies by position?
- ✓ Have more than one person conduct the interview of a potential hire?
- ✓ Credit bureau reports on candidates (need their permission)



## **Training/On-boarding Best Practices:**

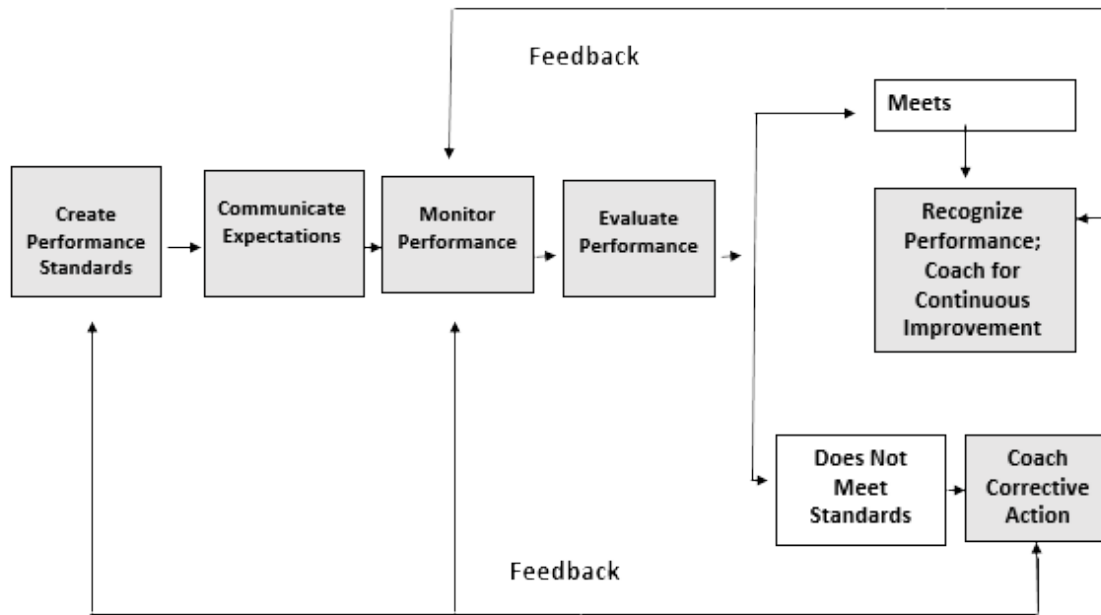
- ✓ Get to Know You questionnaire
- ✓ Call before first day . . . expectations, lessen stress on Day 1
- ✓ Sample schedule
- ✓ 90-day – “How did we do” – feedback interview
- ✓ Have some of your newer hires help develop what the on-boarding experience should look like
- ✓ On-line training videos (ABA, BAI, BVS, ICBA, etc)

## Performance Standards/Performance Reviews Best Practices:

- ✓ Expectations by position AND my team non-negotiables
- ✓ Are we measuring what is relevant to the job?
- ✓ Ask for help on wording of difficult phrases
- ✓
- ✓ Be very specific with examples when identifying areas of weakness or improvement suggestions
- ✓ Get reviews done on time – if not early – What message to do you send to the recipient?
- ✓ NEVER leave “Supervisor Feedback” section blank – what message does this send?
- ✓ Always be HONEST not nice because you want to avoid a difficult conversation or it’s just easier to give all “5’s” to everyone

## Turnover:

- ✓ What does your turnover look like? Who is leaving?  
The right people – LOW PERFORMERS  
The wrong people – HIGH PERFORMERS
- ✓ What are our predictive indicators of turnover?
  - *Wages in our market place?*
  - *Benefits in our market place?*
  - *Department specific?*
  - *Job specific?*



## **My Action Plan:**

**Thank you for your time & attention!**

*Vicki Kraai*

*Consultant, Educator, Coach  
(Life-long banker)*

Vksolutionsllc.com

402.984.9297

Vicki@vksolutionsllc.com

