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Branch Manager's Letter

strategies for branching excellence

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"The secret of getting ahead, is getting started."

Mark Twain

Email Etiquette

Email decorum is important. It leaves a lasting impression and message. Email is a quick way of communicating, but don't take shortcuts. Despite the casual overtone of email, business correspondence still demands professionalism. So, don't get too relaxed in communicating with clients and other business associates.

Emails can be forwarded – always keep that in mind. Your friends may like the funny stick cartoons you send at the bottom of your email…your boss…not so much.

Emails that are professional will impress clients, potential clients, and management. When you take the time to properly structure email it says that you care and the message is important. That means using correct grammar, capitalization, and spelling with all clients; unless you have a very long-standing, rock solid relationship.

Formatting Tips

Your professionalism shows when your emails use a clean, easy to read format. Save your flowery, creative emails for friends and family. Sending garish emails with flashy colors, huge fonts in variant sizes does not grab a client's attention in a "good" way. Likewise, management and colleagues will take your proposals seriously when your emails are professional.

Use the following tips as a guide:

→ **Format your message like a business letter**

Left justify your message. Don't center everything or right justify. When you force justify both sides (the margins are lined up on the right and left) it causes the words to stretch out; which makes the message harder to read.

→ **Use easy to read font**

Don't use oversized text, excessively small text, unusual fonts, or colors. Use bulleted or numbered lists appropriately and create several paragraphs instead of one long body of text.

→ **Follow standard punctuation and grammar rules**

Capitalize the beginning of sentences. Don't write in all caps (the equivalent of shouting). Don't write in all lower case either, it's more difficult to read and inappropriate.

→ **Use emoticons or asterisk art sparingly**

They can be used to show the tone of a message. 😊 But keep emoticons and asterisk art to people you know and out of business emails or proposals to management.

→ Use well-known acronyms

Limit your acronyms to things that are generally known. For example, FBI (Federal Bureau of Investigation) is universally known. Don't use abbreviations like "smh" (shake my head), save these for casual email conversations with family and friends.

Important Reminders

→ Have a signature line

All professionals need a signature line. Especially in emails to clients, prospects, and contacts. A signature line provides the recipient with contact information for you and/or your company. Your company may have a standard for employees' signature lines. If not, create a signature line for your email that includes, your name, title, business address, and business phone. But don't overwhelm the signature line with information either. Keep it to a total of six lines or less.

→ Make your subject line specific

When sending an original message, don't use vague subject lines like *"Here's the stuff you wanted," "Our job," "Next Tuesday,"* etc. Your subject line should be brief and specific. It should attract the recipient's attention and let the person know the focus of your message.

For example, "Overdraft Report for 10-10-21" or "Goals for 2nd Qtr. Due 2-22-2021."

→ Start emails with a salutation

Start your message with a clearly defined greeting. Unless you're emailing the message to a group, include the recipient's name such as "*Hi Mary,*" or "*Dear Mr. Thomas*."

→ Be brief

Keep your message to the length of one computer screen whenever possible. Most people don't like to scroll through pages and pages. Most people want to know quickly, what the email is about and what they need to do/know. If you have a difficult time being concise – type it all out then edit and/or use bullet points for facts.

→ Read your email before hitting send

We are all guilty of being in a hurry and think we can skip this step, only to realize there was a mistake made. Review for details and the overall look of the email. Make sure your points are clear and concise and the message is neat and professional looking.

Remember, most spell checkers don't flag all grammatical errors or wrong words. For instance, *right* and *write* are both spelled correctly but have totally different meanings.

→ Keep your inbox up-to-date

Frequently checking your emails can help you deal with time-sensitive situations promptly.

Use folders to index emails and improve efficiency. Wading through pages of emails to find *one* can be maddening and time-consuming.

→ Keep automated messages up-to-date

If you're going to be out of the office – set up an automatic reply function on your email. Include information like, when you'll return and who to contact in your absence.

Clients especially appreciate information such as another person to reach when they have questions or need help now. Likewise, remember to remove the message when you return.

→ Replying to messages

When responding to an email, include the original message. Most people deal with dozens of emails a day and may not remember the message.

However, if there's a lot of message activity between you and the other person, start a new email occasionally. For this situation, consider deleting header information with replies to keep the message activity easy to read.

→ Forwarding messages

If you receive a message that has been forwarded several times, erase all the "forwarded from" information unless it's important that the information be kept intact.

The Drive-thru Difference

The drive-thru transaction type has multiplied since the pandemic. Most institutions are now accepting many types of transactions that take more knowledge to process (and longer). Now is the perfect time to ensure every teller in your branch can tackle any transaction so they can have the advantage of becoming an experienced Client Services Representative, Remote Teller, or Universal Banker in the future.

Here are some reminders:

♦ Rule number one - don't sacrifice quality for speed when servicing clients at the drive-thru. While you need to process transactions quickly, it's equally important to be accurate, friendly, and competent. Before the pandemic clients used the drive-thru for fast, convenient service. Now clients understand the drive-thru is like walking into the lobby. Transactions take different amounts of time and the wait will most likely be longer than before.

♦ Drive-thru interactions are taking longer, which means you can build relationships and identify needs. Clients who want more contact will likely use the first lane to have *face-to-face* interactions. Start with these clients to build a rapport through the glass.

Notice "regulars" who continue to come through at certain times and days. For instance, some clients are coming through with their pay checks every Friday. Once you get familiar with the client you can engage more easily. Always use a clients' name, it makes them feel special because you remembered.

♦ If you are trying to engage with a client two lanes over and/or other vehicles are blocking your vision…get up from your chair and step around. Look at the person and wave. When people see what you're doing, they will appreciate the fact that you're going out of your way to make them feel welcome. The client will know you are giving them the attention they deserve. Before the client leaves, let them know you appreciate their business with a wave and thank you.

♦ Because more people are taking their transactions via the drive-thru, they will expect you to be knowledgeable about products and services. Be prepared to answer questions about fees and rates. You're the link between clients and your institution. For instance, you may not be able to sell CDs, but you can provide current rates and promote specials. When asked about functions you don't support, be polite and responsive, "I'm sorry, we don't have that capability here. May I take your name and number to make an appointment for you?" OR "I'll send you a card with the name and number of the person you can reach to make an appointment." Anytime someone

The Struggle is Real

The holidays are over. Be aware that depression or seasonal depression may be worse this year (with you or your employees). Listen to your employees carefully. They may be reluctant to discuss their feelings, especially if they are remote workers who are unable to see close family and friends. They may be feeling isolated. Remind employees of healthcare you have available such as the Employee Assistance Program (EAP). If you have real concerns about a specific employee, contact your HR Department to assist you.

Don't count yourself out, seek help if you recognize these symptoms of depression:

- ❑ Loss of interest, appetite, fatigue
- ❑ Hopelessness, thoughts of dying
- ❑ Anxiety, panic attacks, excessive worry
- ❑ Irritability, weight change, unable to control emotions

makes an inquiry, you should be able to tell the person – what to do and where to go.

♦ While there's less time for product pitching at a drive-thru, it just takes a minute to introduce the subject. Have marketing literature handy to distribute when you pique someone's interest. If you have business cards, include one. Anytime you have a client's deposit slip or loan slip, you can take that information and use the computer to review the person's entire relationship.

Protect Your Client

It's important to maintain client confidentiality. Clients trust you to respect their privacy and keep their financial affairs confidential.

→ *Use the tube system to pass secure information.*

Don't blurt confidential data over the speaker, because other people can hear it. A client wants to know his or her current balance. Write it down on a piece of paper or on the person's receipt. Let them know you're doing so to protect their privacy.

→ *Respond to account inquiries only if you can say "yes" or "no."*

For instance, a client wants to know if a specific check has posted. You can say "yes" or "no" without breeching confidentiality. When clients ask detailed information, offer to print a free mini-statement that shows everything since the last statement.

→ *Improvise when you're offline.*

Every institution has technical problems occasionally. Even when you're offline, people still come through the drive-thru. Sometimes you have to improvise and work around the system. Make sure to know what to do if/when this happens at your branch.

→ *Follow the rules.*

Don't take risks just because your client is in a hurry. Safe practices protect you, the institution, and honest clients. Check ID when you don't know the person. Look for altered checks, counterfeit currency, fraudulent checks, etc.

Practicing Gratitude – What's in it for you?

Practicing gratitude can help expand your career, increase the probability of success in your personal life, and generate happiness. Need to see it to believe it?

Try a few quick experiments: On a day that you get up and feel "neutral" about the upcoming day – read a few articles that make you upset, deliberately think about tasks you are dreading, and think about something that is bothering you (physically, mentally, etc.). OR read a few articles that make you smile, think about things you get to do that you will enjoy, and think about your overall health as good. Which day do you think will go better?

Still skeptical? Have you ever talked with someone who has gone through major crises and still managed to be upbeat and/or hopeful most of the time? It's likely they have dealt with their grief and looked for things to be grateful. They learned to differentiate between staying in grief and moving forward using gratitude as a coping mechanism. If one continually focuses on loss, one sees loss. Focusing on gratitude helps one see possibilities that couldn't be seen, a way to cope, a way forward, a way to happiness after loss.

Gratitude in Your Career

The current job market can make it easier to be thankful for a job. Mindful gratitude can help you take on an attitude that leads to aptitude. You want to do better because you are grateful – so you have ambition for more responsibilities.

Employees who are glad to be on the job, eager to work, and express interest in learning more gain management's attention. Employees who take on more are more likely to be promoted because they've proven the risk to promote is minimal. Managers are more likely to try to keep this type employee if layoffs occur. Gratitude can become a cycle between management and employees.

Build Confidence

Instead of overwhelming yourself with worry about what needs to be done, tell yourself,
"I'll do what I can do right now.
I'll make great progress by the end of the day."

Gratitude in Your Personal Life

Having gratitude sends messages to everyone you meet; things are going well for me, I'm up to the challenge, I always find a way through, I like myself, I'm going places, I can enjoy the journey.

Our attitude could play a significant part in our life story.

As the story goes, a doctor had a patient who would come in for annual check-ups. Every year the patient could have the same fears. "Oh doctor, I'm so afraid I'm going to get cancer." Every year the doctor would check for signs and try to reassure the patient.

After 35 years of annual check-ups the day came and the doctor had bad news for the patient. The patient said, "See, I knew I had cancer!"

There are lots of morals to the story; if you look for it long enough, you'll find it; a lifetime wasted on worry is a waste of time, etc. One could say, life is what you make of it. To some, just being here is a miracle.

Generate Happiness

It is literally impossible to be grateful and unhappy at the same time. More than likely, practicing gratitude will generate more happiness for you and those around you. Gratitude for what you have can help extinguish anxiety and depression.

You are the Branch Manager; the circle of gratitude starts with you. Let others know often (and in detail) why you are grateful for them and their contributions. See where it takes you in 2021.

Pandemic Management Online

It is almost a year, believe it or not, since we entered the pandemic. This time last year most of us hadn't used phrases like; online meeting fatigue, split team management, or had employees that worked remotely.

"Zoom fatigue" is a *real* problem. For many people, the novelty of learning, exploring, and maximizing the features of online communication hubs has waned. So much so that some people refuse to meet with friends online because they are exhausted from too many meetings for work. Regular online meetings can get monotonous too, if we don't get creative.

Keeping your team engaged is important. Remaining team-oriented can be much more difficult when your team is split between employees you work with in-person and those working remotely. How do you keep the *team* in team work when some of your colleagues are working remote? Instead of several weekly meetings that are formal, all business, and structured, have meetings that are unstructured too.

Every manager needs to find the right fit for their team's demeanor and composition while continuing to get work done. Here are some ideas about removing barriers and limitations to get work done and stay connected.

Social meetings

Have meetings where people gather to catch up socially. For example, set the webcam up in the lunch room so people can have lunch together from the branch and home.

It's Not Bragging

Bragging is <u>excessive and boastful</u> talk about accomplishments.

There is nothing wrong with letting others know about your latest accomplishment or achievement. Most people will not know about it unless you point it out. Others get busy doing their own work and making things happen for themselves. It's okay to let them know.

In fact, your supervisor could completely overlook something you've done. If your supervisor doesn't talk about an accomplishment during your evaluation, remind him or her. Make sure it is added to your achievements for the year.

Let others know when you make significant contributions to your branch, region, and institution.

Work with meetings

Leave the webcam on and pointed at the work area behind the teller line, new accounts area, lobby, or a split screen of all areas. The team members at home can look in whenever they want to see what is happening. *

One-on-One

Set aside some time for employees to use the online meeting software to get training, coaching, or mentoring with team mates at home. Use the time to practice skills of listening, body language, and tone of voice.

Collaborations

Open up some free time for team members to collaborate on goals, identifying objectives for the coming quarter, etc.

*Check with your security team first.

You Just Got Empowered

Now what? Empowerment conveys trust and confidence in an employee's ability to make good judgments and decisions. However, it is essential that one knows the parameters and how to work within them. New and different responsibilities go along with being empowered.

To help employees succeed with empowerment, share these 10 tips:

1. Realize what it means to be empowered. Being empowered is not synonymous with being your own boss. When you're empowered, it's as if you have an understanding with management. In exchange for the privilege of making decisions, you agree to act within the guidelines that you've been given.

EXAMPLE: Official policy may stipulate that you get two forms of identification from clients before you can cash negotiable items. However, your Branch Manager may empower you to cash items for clients you know well without requesting ID.

2. Understand your institution's vision. Recognize what your institution wants to be to clients and how it wants clients to feel about the service they receive.

3. Know your limits. Make sure you have a clear understanding of your level of empowerment and stay within those parameters. Empowerment levels often grow with experience.

4. Have the necessary skills and knowledge. Make sure you're comfortable handling those situations in which you are empowered to make a decision.

5. Think before you react. Take time to analyze the situation. Don't just jump in and make an impulsive decision.

6. Aim for "win-win" resolutions. Try to find solutions that are a win for the client and a win for your institution. You have to be sensitive to the client *and* you have to understand the institution's position too.

7. Say "NO" when it's warranted. Clients can request things that are not justified. Avoid canned responses such as *"It's our policy,"* or *"That's against procedure,"* when explaining the situation. You are the one empowered and you are explaining why you are not fulfilling their request. Offering the client an alternative solution is the best course of action, so try to have one ready.

8. Keep clients' comments in perspective. Some clients may try to sweet talk you into things. Some clients will try to intimidate you to get what they want. Don't let anyone's comments influence the decisions you make because you are the one empowered to make the decision. It is your responsibility.

9. Rely on team members for support. If you're not comfortable with a client's request, talk the situation over with a veteran team member or your supervisor. It's equally important that you're willing to take advice from others.

10. Know where to go when the situation is beyond your empowerment level. You may need to involve your supervisor or someone else.

Coaching Others

Coaching your staff is probably the most important part of being a Branch Manager.

Pointers for Success

➲ Create a non-threatening atmosphere

Purposefully design the area and use open communication to make sure the atmosphere is one of learning and discovery without harsh judgement and criticism.

Let others know what to do to make sure they have positive outcomes and take advantage of mistakes as opportunities for growth.

For example, let the ground rules be known from the beginning, you are there to help and guide.

➲ Use body language

Coaching face-to-face or across a table may be more intimidating than when you stand or sit side-by-side. Sitting side-by-side creates a helping, friendly atmosphere.

➲ Be patient

Set your other duties and time constraints to the side. Plan to take things slower than usual. It's okay for the employee to pause to think and ask questions. Don't rush someone you're trying to coach.

➲ Ask for their opinion

It's easy to get caught up in being the "information giver" when coaching others ("Here's what you forgot" or "This could be done better," etc.)

When you ask for the trainee's input you get involvement, you get buy-in, and you get to make sure they are understanding the information you've shared. It is extremely important that the person you are training can respond, explain, and demonstrate understanding when learning new material or concepts.

It's good to give the employee the opportunity to reflect upon their own performance too. For example, ask the person about how they think they did during the coaching session. For instance, *"What was the most difficult thing you did today?"* or *"What did you enjoy doing most? Why?"*

➲ Give balanced feedback

Making comments that are too positive or negative can give the trainee a false impression. Some coaches get caught up in focusing on what an employee does wrong or problems that occur. Likewise, too much positive reaction with little constructive feedback can give a false sense of performance.

The trick is to keep the atmosphere upbeat and positive and give the criticism constructively.

For example, "Petunia, you demonstrated great customer skills during that interaction. What do you think went well and not so well during the transaction?" This gives her the chance to reflect on the

No Cost – Morale Booster

What can you do for an employee who has made contributions of note during the last year? Why not create a special branch title for them? It cost nothing to recognize an employee, even if the title is only used in your branch.

Consider the following ideas:

Executive, Senior, Lead Teller
Teller Support Supervisor
Frontline Director
Team Leader
Squad Captain
Crew Commander
Teller-line Advisor
Teller Cadet

Don't forget your CSRs; Finance Advisor, Mentor, Guide, Counselor, Agent

Consider going with a type of leadership title that applies to your brand, nearby armed forces (Naval, Air Force, Army, Marine) or themes (i.e., nautical, western, law enforcement).

transaction, which is where you want to give some constructive feedback.

Giving balanced feedback while coaching keeps the communication lines open and honest. Your employees will see coaching as a dialogue of learning instead of feeling like an attack on their performance.

➲ **Role-play**

This is especially important for success when you are introducing new products or services. Make coaching an interactive experience instead of a lecture.

➲ **Stress standards**

Talk about why standards are important. Help your team see *why* their actions make a difference. For instance, a trainee didn't thank the client for their business. Ask the trainee if it's important to show appreciation and why. Relate the situation in reverse to help the trainee stand in the client's shoes. Understanding the value of standards and why they are important helps the trainee be more vigilant in using and enforcing them.

➲ **Stay focused**

When coaching others. Don't waste time getting side tracked. Sometimes when you are coaching an employee individually, they may take the opportunity to vent about a coworker. Make sure you limit that conversation and refocus on coaching. If the situation warrants it, make an appointment to discuss it in more detail later.

Coaching Personalities

It can sometimes be helpful to recognize the different personality types of employees while coaching them to get the best results.

Supportive/Cheerleader

They are supportive of others, which includes you. They're looking to be "in-the-know," appreciated, listened to, and to be recognized for their contributions.

Promoters/Analyzers

They're looking to have projects and deadlines. They want challenges and like to problem solve. Give them facts and time lines to find solutions.

Organizers/Controllers

They're looking to be in charge of people and events. Give them all the details and let them know your expectations.

Piggy-back Sales

Your frontline is the perfect place to use "piggy-back" sales techniques. Practice this technique by using existing transactions as opportunities to offer possible new products and services to clients.

Here are three easy examples to share with staff.

Example 1:

Juanita gets a transaction from a young man in the drive through. He wants to cash a savings bond and put it into his savings account. As Juanita processes the transaction, she can see that he already has a checking account. He does not have a credit card. Juanita grabs one of her business cards and a credit card application. She "piggy-backs" the opportunity by offering the credit card application and her direct number if the client has questions. She also mentions that using and repaying a credit card promptly can build a good credit score.

Example 2:

Sandra has a client that is closing his savings account. He is upset about cash flow. The pandemic has caused him to run up his credit cards. He is struggling to make payments and he is emptying his savings account to make his house payment. Sandra tells the client about the possibilities of refinancing the loan or making a home equity loan. She informs him about financial calculators he can access from home on the institution's website OR that she can make an appointment to speak with an associate who can help.

Example 3:

Clint is a Client Service Representative. He is a big proponent of saving money. He makes it a priority to speak with every client that opens an account about the importance of saving money. Clients rarely walk away without a savings account of some kind. But what about clients who already have a savings account? Clint has that covered too. He talks to clients about saving for retirement. Everyone needs to save for retirement, even if they have a 401(k) at work. There are many types of IRAs available and Clint knows all the questions to ask to determine the right type for clients. If they already have an IRA, Clint has it covered; he asks if anyone is planning on going to college or a trade school in the next 10 years. Clint can always find reasons to save.