March 2021 • No. 324

Branch Manager's Letter

strategies for branching excellence

What's Inside

"Change your life today. Don't gamble on the future, act now, without delay."

Simone de Beauvoir

Making Remote Relationships Work

Now that more and more people are working from home due to the pandemic, we need to recognize that remote collaboration presents some unique challenges. To communicate effectively from a distance, both managers and employees need to adopt some specific skills and strategies.

Here are some suggestions for remote employees, followed by advice for their managers.

Employees' Teleworking Tips

♦ **Clarify your boss's expectations.**

When working remotely, you must have a very clear understanding of deliverables and deadlines. Without the informal interactions that are part of daily life in the office, it is all too easy to head off in the wrong direction, resulting in wasted time and effort.

So, if your boss fails to convey clear expectations about an assignment or project, you must initiate that conversation yourself.

♦ **Invest time in "getting to know you."**

If you are undertaking a task with unfamiliar colleagues, take time to learn something about them. Look them up on Facebook or LinkedIn, initiate a get-acquainted email exchange, or take time during your first meeting to share information about your backgrounds. The more you know about your coworkers, the better you will be able to understand their perspective.

♦ **Recognize when you need to talk.**

One of the greatest potential pitfalls for virtual relationships is the overuse of written communication. Email is a terrific timesaver, but it has also led to many workplace conflicts and misunderstandings. When the topic is complicated or potentially contentious, you need to talk, not write.

♦ **Learn to use the tools.**

Technological dinosaurs can be a real drag on virtual teams, because they slow everyone else down. So, if you are new to Zoom, Teams, Slack, or whatever software your group is using, you must not only master the technology, but also understand the appropriate group "etiquette" when using those tools.

♦ **Stay on your boss's radar.**

Remember the old saying "out of sight, out of mind?" If you are not in regular communication with your manager, you need to be sure that you don't get overlooked or forgotten. If you tend to be quiet and reserved – or extremely independent - make a special effort to share information with your boss and arrange for regular progress updates and feedback sessions.

♦ **Always be reliable and dependable.**

When colleagues aren't seeing you on a regular basis, they may feel uneasy about your progress on projects or your ability to meet agreed-upon deadlines. But if you develop a reputation for dependability by always doing what you say, they will soon stop worrying. And if a schedule is ever going to slip, be sure to give everyone involved a heads-up.

♦ **Use social media to build relationships.**

In the absence of face-to-face interaction, stay in touch with your colleagues using whatever social media platforms are preferred by your coworkers. Friendly informal interactions can help remote team members feel connected.

♦ **Understand cultural differences.**

Increasingly, people find themselves on virtual teams with people from other countries. If you will be working with someone from another part of the world, take time to learn about their culture. Their work habits and communication patterns may differ from yours in unexpected ways.

Managers' Teleworking Tips

♦ **Clearly define expected results.**

Be very specific with remote employees about deliverables and deadlines. To manage remotely, you must clearly describe exactly how success will be defined for each assignment or project.

♦ **Invest time in face-to-face onboarding.**

If it's possible to have a safe in-person meeting with new employees, make time to do so. One face-to-face conversation can make a huge difference in the quality of the relationship and the new hire's feeling of connection with you as their manager.

♦ **Over-communicate with remote employees.**

We naturally pay less attention to people when they are not in our immediate vicinity, so managers must make a special effort to avoid the "out of sight, out of mind" trap with remote team members. Get into the habit of sharing both official and unofficial work information and set aside regularly-scheduled times to meet. Keep a list of things to discuss, and encourage your employees to do the same.

♦ **Learn to manage virtual meetings.**

Meetings can be challenging with everyone in the same room, but virtual teams must also master the art of effective communication across distances. Ensure that you and your team have appropriate online meeting tools and train everyone to use them effectively. If some employees are physically present with you, be sure that remote team members have equal opportunities to participate.

♦ **Follow through with commitments.**

Remote employees can become very frustrated waiting for their manager to make a decision or provide information. If you procrastinate, you are hurting their ability to be productive. Since they can't drop by to give a casual reminder, their only choice is to wait it out or send nagging messages, which may feel inappropriate. So, meet your commitments and follow up.

♦ **Make smart hiring decisions.**

Not everyone is suited for remote work, so if teleworking is going to become the new norm, you need to hire the right people. Research has found the following traits to be critical for employees working in virtual teams: solid communication skills, comfort working independently, ability to pace themselves appropriately, and willingness to be held accountable. Include those abilities in your hiring profile and interview accordingly.

Marie G. McIntyre, Ph.D. is a workplace coach who provides career support through her phone coaching practice and the website www.yourofficecoach.com .

*She is the author of **Secrets to Winning at Office Politics** and conducts webinars on leadership and communication topics. Previously, she held management positions in both business and government, including Director of Human Resources in a Fortune 500 company.*

To contact Marie, email mmcintyre@yourofficecoach.com.

Kindness

Kindness means treating others as your own "kin."

Broaching the Subject - Impressions

Impressions are immediate, things we observe (consciously or unconsciously) wherever we go. For instance, when you walk into a place of business you get an immediate impression. Is it clean and neat or messy and dirty? Are items marked with tags, easy to find, or difficult to locate? Can you find assistance readily or does the place seem deserted?

How we present ourselves to others makes immediate impressions. A direct illustration you may have experienced; a client comes in to discuss a previous transaction and they offer a description of the employee that helped them before because they didn't know or couldn't remember their name. Do you remember their description and know who the coworker was immediately? Did the client's description reveal a professional? How would others describe you? Does it sound professional?

Clients want professionals managing their money. Your institution wants to present a professional image to influence clients and prospective clients. You should always seek to obtain that professional image too.

The Professional Look

What's in it for me? Cultivating a professional image offers multiple benefits:

➔ **Boosts your confidence**

When you are well-groomed and dressed appropriately you feel better and present yourself in an appropriate manner. Others have a different perception of you when they see you dressed casually, formally, professionally, etc. Others are more likely to see and interact with you as a trustworthy and knowledgeable professional and treat you with more respect.

➔ **Get noticed by management**

There is truth to the old adage "dress for success" because it really improves your chances for career growth. The way you dress influences how management views you too. If you care about your appearance it is logical to deduce that you will translate the attention to details into your work.

A financial professional is an important part of the community. If you have two candidates for a position with equal qualifications – dressing professionally improves your chances greatly.

➔ **Positive impression on clients**

A professional look makes a statement about your competency. People often associate appearance with ability, especially if they don't know you personally. Clients want honest, responsible people to handle and manage their finances. They expect a very businesslike environment with knowledgeable and professional people to work with. After all, you have access to sensitive and confidential information. Clients need to perceive that you know what you are doing and you are trustworthy with their information.

How to Make it Happen

Obtaining a professional look is a package deal; dress, hygiene, demeanor, body language, facial expressions, and tone of voice.

Make a statement, review, refresh, revive your professional look with these ideas:

<u>Attire</u>

Dress in appropriate businesslike attire, reflecting the professional style of your office. Even in the banking industry, the definition of 'professional' depends on the community you serve. Your business attire could vary greatly depending upon your clientele. For example, the attire would vary greatly between a – downtown metropolitan area, university campus, suburbs, country, or farming community. A metropolitan area near major businesses would require suits or standard uniforms, where a farming community may require more casual attire.

I.O.U.

As a leader in your branch, institution, and community you owe everyone your best. Whenever you have difficulty with a client, employee, coworker, supervisor, or people in your community remember I.O.U.

I.O.U. my undivided attention, I.O.U. the best possible solution I can think of, and I.O.U. respect, dignity, and the kindness of consideration, as I would expect to be given to me.

Choose well-made clothes that don't go out of style. Basic skirts, slacks, sweaters, blouses, and dresses are examples of appropriate attire. Things to avoid include: trendy apparel, fluorescent colors, and/or provocative clothing. You should not wear anything that makes you obvious or distracting. If you are questioning your outfit, error on the side of caution – don't wear it.

➲ Idea: Have a "first-aid" kit for clothing at your branch to share with employees for emergencies; include a small sewing kit, safety pins, spot cleaners, and other items to tidy up after mishaps or before meetings.

Hygiene

Choose to be clean and neat every day. This applies to your body and clothing. Clean hair, face, hands, nails, and clothes. You can have on the most expensive clothes in the room, but a rumpled look, rips, or stains will ruin it.

Be conservative with make-up, hairstyles, and jewelry. If you don't know if it is excessive ask your supervisor. Please be mindful of those around you. Your partner may love your cologne, others may be allergic. Be clean – smell clean.

Chewing anything while working with the public is completely unprofessional – don't do it.

Personify

Embody businesslike behavior by using appropriate language and demeanor. Speak kindly and distinctly. Be discreet when discussing confidential information. Gauge appropriate behavior by observing management.

Don't be extreme by yelling or laughing loudly. Save the details about your personal life for breaks or outside the office. The client comes first. Break off conversations with coworkers immediately when clients approach your workstation.

Practicing positive body language is not just businesslike, it helps your posture too. Sit up straight, stay focused on the client, lean forward slightly, smile, and maintain eye contact. Use active listening. You express disinterest nonverbally when you are looking down or away from the client. Show the client you are interested and engaged in what they have to say.

Let's Talk About It

As the Branch Manager, there may be times you have to discuss the above with an employee. It can be uncomfortable or even unpleasant to tell someone there is something amiss about their professional demeanor.

Here are tips for helping others polish their professional image:

- *Everyone could use a refresher now and again.*

Open the handbook and discuss the guidelines about attire and hygiene. Be direct but kind.

For example: "Tandra, I care about you and your work here. We need to discuss a topic that is probably uncomfortable for both of us. I know you had a great time on vacation and that's wonderful. However, the tattoo (jewelry, hairstyle) you got is inappropriate for the workplace. I must ask you to have it covered while at work."

- *Everyone has different ideas about "style" or "business" or "professional" and that can cause confusion.*

This can be broached by seeking a role model within your organization. For example, Ella wants to be taken seriously but her "style" isn't. Find someone in the organization that Ella admires and select that person to emulate (for instance, Shelby). Have Ella watch/work with Shelba to observe how she treats clients, her tone of voice, her attire, etc. Have Ella adapt the attributes she observes and admires about Shelba. Allow Shelby to mentor Ella.

- *When money is the issue – one doesn't need to spend a fortune on a wardrobe to achieve a professional appearance.*

Often, it's just a matter of picking classic styles and the right accessories. Invite a local fashion expert to make a presentation at an upcoming meeting. Have the fashion expert have examples, how to build a wardrobe, how to accessorize, etc. Allow staff to have a one-on-one consultation. Be sure to brief the expert on your handbook guidelines before-hand.

Branch Manager's Letter is published monthly by Branching Excellence LLC.

Debbie Varney, Publisher Debbie.Varney@BranchingExcellenceLLC.com

Guide to Improvement – Coaching and Training Guide – Personal Development – Team Meeting Guide – Best Practice Guide – Trainee Development
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How to Manage Bickering

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Some groups are tough to manage. When members have conflicting interests, personal agendas, or aggressive personalities, meetings can deteriorate into pointless debates or angry conflicts, thereby wasting time and harming relationships.

If your team seems to be headed down a destructive path, set some ground rules before blindly leaping into a discussion of issues. Unless your group is truly toxic, members will usually agree to a reasonable set of guidelines. Then, when things start to get out of hand, remind the wayward members of these agreements.

Ground rules should be posted in the meeting room, with copies given to all members. Although every group has specific needs, here are some guidelines that are generally useful for conflict management.

★ **Stay focused on the purpose and goals.**

If you don't know where you're going, you're not likely to get there. At the beginning of a discussion, clearly define what is to be accomplished. This makes it easier to get wandering conversations back on track.

★ **Listen when others are speaking.**

Instead of listening, people often mentally rehearse their next comment while someone else is talking. When this happens, the discussion can deteriorate into a pointless debate. Ask members to focus on the person speaking.

★ **Be sure that all viewpoints are heard.**

Most groups have both talkative and quiet members. Try to keep the talkers from dominating the discussion and invite the quiet folks to share their thoughts.

★ **Consider different points of view.**

People easily get "locked in" to their own opinions and don't even think about the possible merits of other ideas. Encourage members to think beyond their own point of view.

★ **Look for areas of agreement.**

Argumentative people often agree on more things than they realize. Before discussing disagreements, help members identify the things they do agree on.

★ **Discuss differences respectfully.**

Hostile, insulting remarks add nothing to a group discussion and can permanently damage relationships. Remind members about basic "good manners" for meetings.

★ **Remember that facts can be wrong, but opinions are just different.**

Most of the time, people are expressing different views, not arguing about facts. Yet they often

Mining the Data

Use CRMs to their maximum capabilities…

★ Keep all the information current - make notes and reminders work for you; take action on both.

★ Consider mining data on long-term multi-connected clients. Send clients a personal note and ask about referrals or offer referral incentives (for them and/or their contacts).

★ Use "down-time" of staff and other employees to help find clients that could use products or services they haven't taken advantage of. Look to a lead teller to specialize in flagging accounts for referrals, pulling reports, or reviewing current reports for possible needs. Getting your frontline involved is a great way to reinforce cross-selling and referrals to other departments within your financial institution.

★ Include personnel that have been moved to the customer call center OR work with the customer call center supervisor to use their "down-time" to mine data too.

act as though they are “right” and others are “wrong.” Help people separate facts from opinions.

★ **Look for the good points in new ideas.**

Useful ideas may die if people are too quick to find flaws. Help members explore the benefits of an idea before they become overly critical.

★ **Focus on the future, not the past.**

Disagreements often deteriorate into finger-pointing about past problems, which accomplishes absolutely nothing. Use past experience to inform decisions, but focus the discussion on future goals.

★ **Look for solutions, not someone to blame.**

The worst debates about the past are those which involve placing blame. If the conversation turns to blaming, shift the group focus to a search for solutions.

★ **Don’t use group time for individual issues.**

When a few members start discussing their own issues in a group meeting, it just wastes everyone else’s time. Ask the people involved to continue their “sidebar” discussion after the meeting.

★ **“Park” any issues that are important but off-topic.**

Occasionally, important matters are raised that have nothing to do with the goals of the meeting. To stay on task, but avoid losing the issue, create a “parking lot list” where these topics can be captured and dealt with later.

★ **Agree upon specific action steps.**

Most discussions need to end with specific “next steps” to be taken after the meeting. Otherwise, the time spent may be wasted. So, end your meeting with a list of action items and assign each one to a specific person.

Transitional Phrases

Sometimes conversations can become contentious. Use the following phrases to transition from uncomfortable to helpful.

When you’ve started talking over someone and they noticed and become annoyed.

“I’m sorry I interrupted you. I didn’t mean to, please continue.”

When you know the truth will likely be uncomfortable for the other person.

“I want to be honest with you, so I can help you.”

When you are uncertain of what the client wants you to do or they aren’t being clear.

“I’m still thinking of how we can resolve this. Can you give me more details? OR
“Please restate the information to help me understand it better.”

When a client has been very upset. You’ve checked with the manager and you cannot do what the client wants. Use this phrase to help the client know you are working together for solutions.

“I’m unable to do _______, but I’d like to know what else we could do to try and fix this. What else could work?”

When you want to bring an unpleasant situation to a final end. For example, a client is going on and on about their “messed up” checking account.

“Mr. Anderson, I know others that have felt the same way as you, at first. Then they learned that repeatedly writing checks with no money in the account causes insufficient fund charges. If these charges aren’t paid the account will be closed. Often other financial institutions will not accept people that have had accounts closed at other financial institutions because of this. I want you to know the truth so you can make a good decision.” *OR*

“We’ve had a small number of clients that wrote numerous checks without funds to cover them. Unfortunately, the insufficient fund charges were not paid and it resulted in the client being reported to a collection company. It can also reflect badly on one’s credit score. I don’t want that to happen to you. Let’s get this fixed and start fresh.”

12 Tips for New Managers

Dr. Marie G. McIntyre shares her 12 tips for new managers:

1. Don't let the position go to your head.

You have not just become Grand Dictator of the Universe, so don't begin ordering people around and watching their every move. Did you find that helpful when you were "just an employee?"

2. But don't be afraid to act like a manager.

While you don't want to go mad with power, you do need to become comfortable with the power you now have. You must be able to provide direction to your employees, give them feedback, help resolve problems, and address performance issues. Otherwise, people will begin to view you as a wimp.

3. Discuss your role with your boss.

Along with a new job, you probably have a new boss, so you need to be clear on his or her expectations. Have a meeting to discuss any of the following questions that might be useful: What are the most important goals in my job? What is your view of my staff? What decisions do you want to be involved in? How do you want me to share information with you? What are your particular "hot buttons?" And any other questions that might be helpful.

4. Learn about the organizational culture.

If you are in a new organization, take time to figure out the "lay of the land." Many people have made career-killing mistakes by failing to adapt to a different way of doing things. Even if you have been with your organization for a long time, you are now at a different level and need to learn about the management culture. Your new boss and your new peer group can be very helpful here.

5. Learn from your role models.

You have probably worked for several different managers in your life, so try to take the best from each one and avoid their bad habits. As an employee, what did you want from your manager? What motivated you? What turned you off?

6. Get to know people and let them get to know you.

Begin to hold regular staff meetings (and be clear on what those meetings should accomplish). Take time to meet with employees individually to discuss their work, get their view of the department's strengths and weaknesses, and find out what they need from you. Do the same with your new peer group. You are now a member of a management team and need to be able to work collaboratively with those colleagues. If your organization offers "Transition Meetings" or "Assimilation Meetings," talk with your Human Resources department about having one.

7. Understand individual differences.

You now have to manage a group of people who have different styles of working, communicating, and making decisions. This is where you learn that not everyone does things the way you do. But as long as the results are okay, so is their work style.

8. Discuss your role with your staff.

If you were promoted over your peers, all of you need to adjust to the change in roles. This will be easier if you talk about it with them. Acknowledge that everyone is having to adjust, which may be a little uncomfortable for a while. Talk about your goals for the department and the way that you like to work. Ask what questions they have about the change. If you have joined a new organization, the transition is different, but the conversation will still be helpful. You might also consider having your boss talk with the staff about the goals for your department and why you were selected to lead it.

9. Compare your leadership style with your predecessor.

Under their previous manager, your staff became accustomed to a certain way of doing things. They must now get used to a different set of expectations and preferences. To help them adapt, encourage open discussion of similarities and differences in leadership style. If you did not know your predecessor, ask about his or her style and determine what you are likely to do differently. Unless they are psychic, your staff can't know how expectations have changed unless you tell them.

10. Talk with any staff member who applied for the job.

This may be uncomfortable, but it will help to move things along. Acknowledge that you know they may be disappointed, but that you hope the two of you will be able to work together. Ask if they have any advice for you as you start this new job. If the person is a valuable employee, express sincere appreciation for their contributions.

11. Identify the most important goals of the department.

Write up an initial plan for your department and share it with your manager. Once he or she has signed off, share the plan with your staff and ask for their input. If this represents a big change, meet with each person individually to discuss new expectations.

12. Manage your stress!

A new management job can be stressful for a while. If you're feeling frazzled, seek out some stress management tips and put them into practice. One helpful hint: find someone outside of your work group to talk to about this transition. A mentor, coach, or trusted friend can be a good sounding board and stress reducer.

If you find that management is not for you, there are always other choices. But the odds are that once you get through the learning curve, you are likely to really enjoy your management role.

Powerful Remedies

Whenever you get stuck in your career path, need a boost, or guidance over a specific issue use the following to regain your perspective.

"I'm stuck."

If you feel like you are stagnating in your position or career path, it is time to incorporate a 360 review. Obtaining feedback from your peers, supervisor, and staff can help you create the change you need. 360 reviews can:

❖ **Discover *blind* spots** – we all have things about ourselves we cannot see. Kind, truthful feedback can help uncover areas to improve or get additional education. Concentrate on those areas that are corroborated by more than a few people.

❖ **Strengthens commitment** – you can identify and communicate your commitment to your supervisor, staff, and institution by initiating your own 360 review.

❖ **Opens the lines of communication** – when you give others the opportunity to help you, you help them feel a part of the team. It says you care about what they think.

"I need a boost and/or some guidance!"

Everyone can have times where they are emotionally down or "not feeling it." Reach out to others for help during these times. Make a list of 10 to 12 people you would consider a friend, mentor, or trusted colleague. Rotate down the list to keep in touch with these people throughout the year. Be willing to return the favor to those on your list and others too.