



# Team A: Banker for Dykes

To be Negotiated	Option A (Opening Position)	Option B (Middle Ground)	Option D (Walk Away Point)
Appraisal fee	<i>Customer to pay appraisal fees going forward</i>	<i>Customer and bank to split costs for the next 90 days</i>	<i>Bank to pay for 90 days then customer assumes cost</i>
Additional accounts	<i>Customer eagerly agrees to open accounts</i>	<i>Customer agrees to expand relationship with personal accounts</i>	<i>Customer agrees to meet with Treasury for deposit review</i>
Branch remodeling bids	<i>No commitment to provide access to facility process</i>	<i>Commitment to add customer as vendor for future RFPs</i>	<i>Direct introduction to facilities mgr. Add to vendor list</i>
Other?			
Other?			

# Team B: Dykes for Banker

To be Negotiated	Option A (Opening Position)	Option B (Middle Ground)	Option D (Walk Away Point)
Branch bids	Don't address	Guaranteed job	Guaranteed bid
Additional accounts	No	Move 2 accounts	Consider accts
Appraisal fees	Keep for free	Pay half of fee	Pay 100%
Loans	I'm looking	I'll stay	Give bank "last look"
Other?			

## Step 4: Negotiating Agreement

P6

- Set agenda and tone
- Review agreements
- Offer choices (in complete packages)
- Agree on choices (or not...)
- Establish next steps

# What If You Can't Agree?

P7

**B**est

**A**lternative

**T**o a

**N**egotiated

**A**greement

# Foundation of Negotiation

*"Never give something up  
without getting something  
in return."*

# Final Thoughts

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Consider:

- Monetary vs. intrinsic value
- Present vs. future
- Reality vs. image
- Emotional value or drain



# Relationship Rules

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- Focus on issues instead of people
- Measure value instead of price
- Agree before disagreeing
- Discuss before demand
- Don't trap (or be trapped)
- Connect today to the future



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