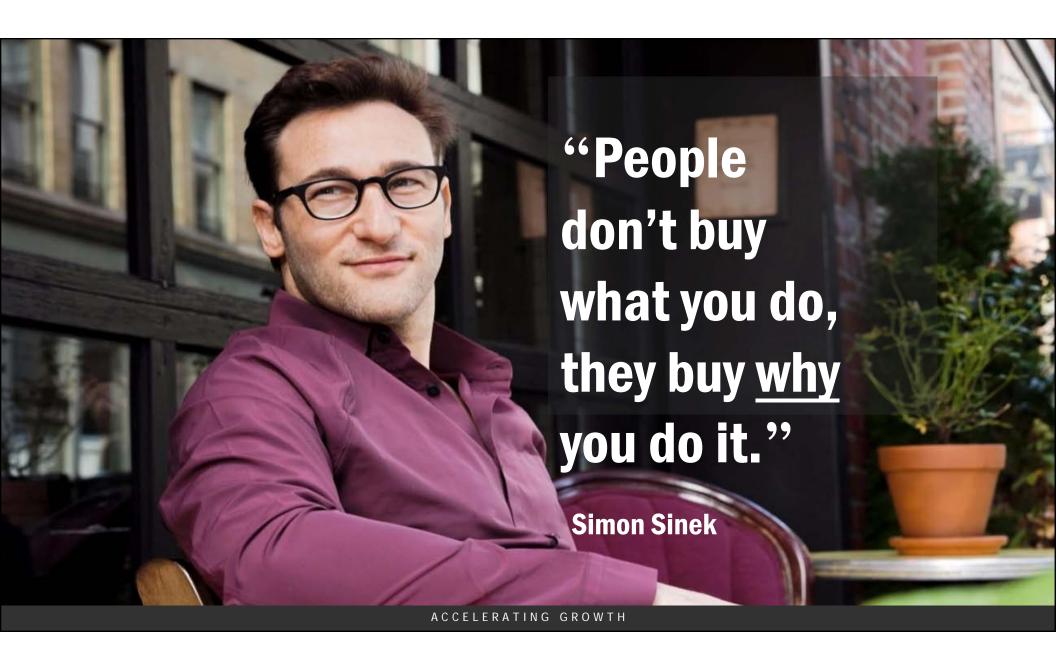


Dr. Sean C. Payant Chief Consulting Officer



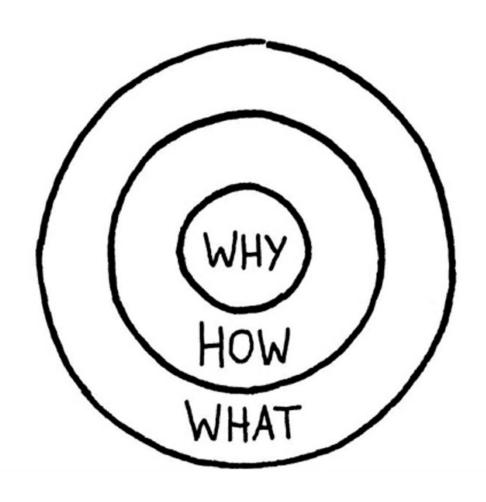
START WITH WITH

How Great Leaders Inspire Everyone to Take Action by Simon Sinek





We can't win unless we understand and embrace the objective.



WHY

Purpose, cause, belief

HOW

Actions to bring about your purpose

WHAT

Tangible proof of the why

Our what always reveals our why.

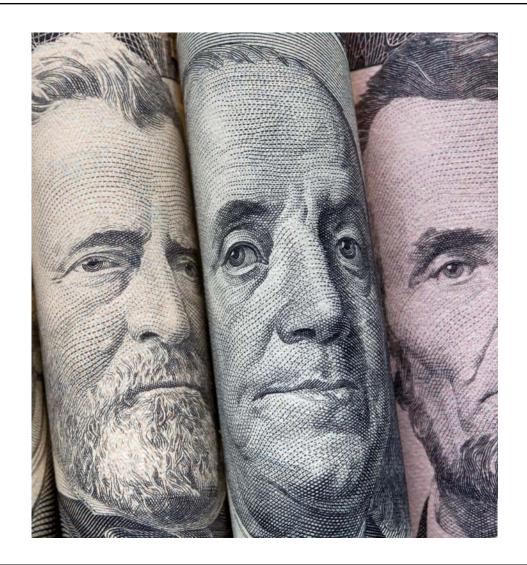
In other words

what we do

always reveals

what we believe.

Is our focus on making money from our customers ...



... is our focus on serving our customers, and if we do that well, we'll make money?



The Will to Win

1 Be Nice

(to customers, strangers and each other)



A culture of welcoming people.

2

Create and respond to sales opportunities



A culture of engaging people.



Ask for the Business



A culture of wanting people.



Make rules for the 99%



A culture of trusting people.

ACCELERATING GROWTH

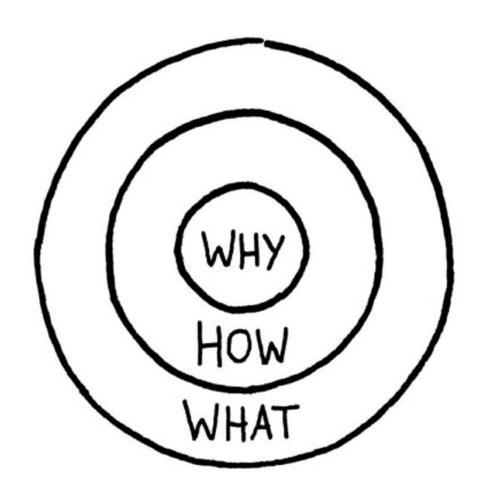


The Outcome:

What is the result?



	To make money	To serve customers
Be Nice	Get people to think we care.	Help people feel welcome.
Create and Respond	Find ways to get to people to buy stuff.	Help people feel we're eager to serve and help them.
Ask to Open	Use good sales techniques to "close the deal."	Help people feel wanted.
Make Rules for 99%	Get as much business in the door as possible.	Help people feel trusted and respected.



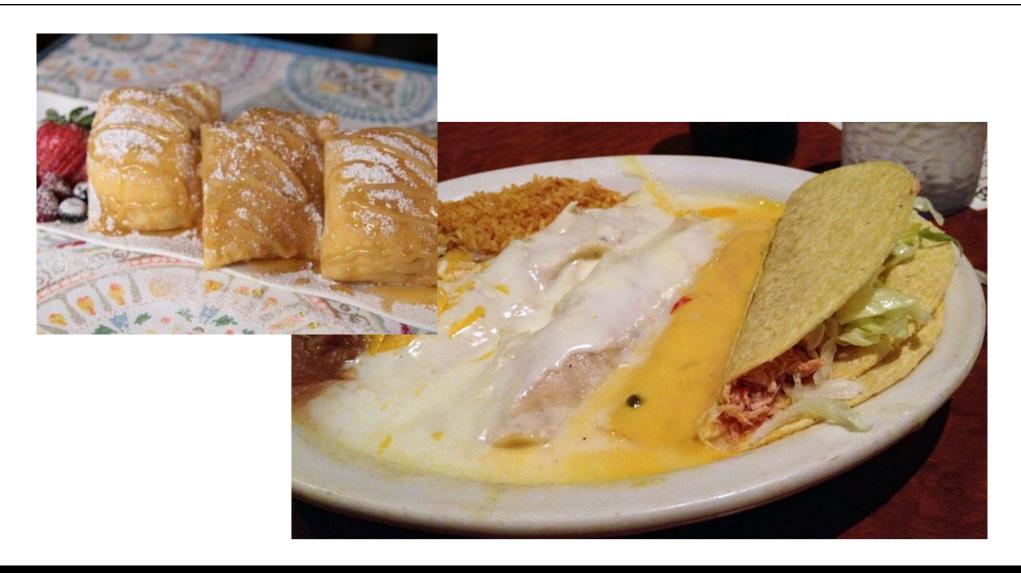
We believe we are in the customer service business.

Marketing brings people in and service gets them to return with friends.

Most banks offer good service. Our service must be great.



ACCELERATING GROWTH



ACCELERATING GROWTH

Casa Bonita is loved not for their best <u>food</u>, but because they offer the best <u>experience</u>.

EXPERIENCE MATTERS

We are already and always creating a customer experience.

Customer <u>experience</u> is broader than customer <u>service</u>.

The <u>evaluation</u> of the customer experience is the way we make our customers <u>feel</u>.

Impressive customer experiences



3005 POWEREDbySERVICE®







Employees

Passengers

Shareholders



Individual Reflection:

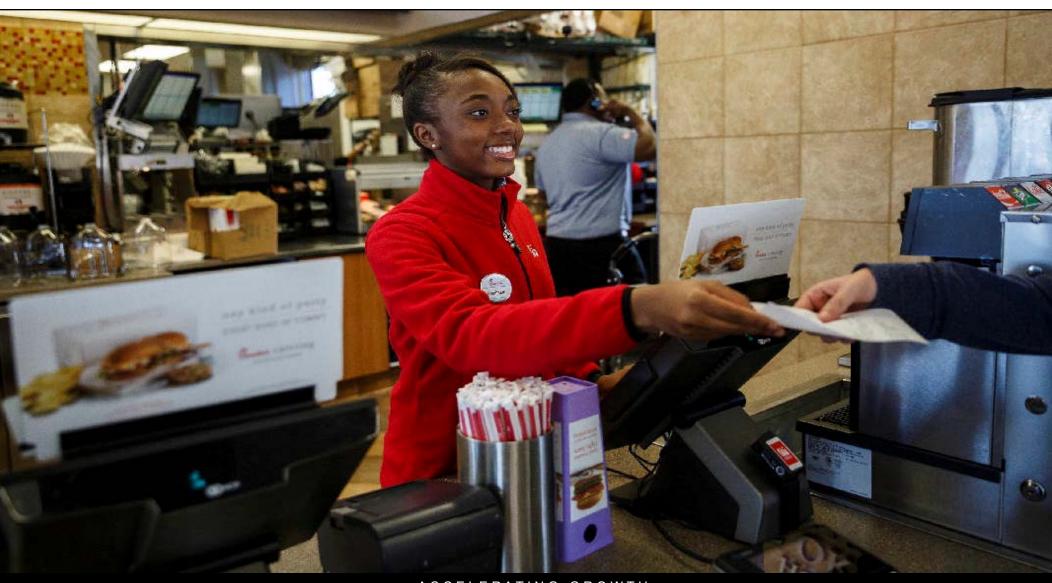
How is the pyramid built in your financial institution, department and/or team?

Profit is the applause you get for creating a motivating environment for your people and taking care of your customers.



"Always
Extraordinary,
Occasionally
Remarkable."

Extraordinary: adjective - beyond what is usual, ordinary or regular.



ACCELERATING GROWTH

"Always
Extraordinary,
Occasionally
Remarkable."

Remarkable: adjective - create comment or remark.



EXTRAORDINARY EXPERIENCE	REMARKABLE EXPERIENCE
Standard practice	Surprise
Consistently repeated	Never repeated
Always intentional	Planned or spontaneous
May not be noticed	Can't be missed
Internally evaluated	Externally evaluated

Dan Cathy, CEO, on going the "second mile."









How do we offer products and services....

MORE EXTRAORDINARILY?





What do you think?

TO THRIVE, MAYBE WE SHOULD: Stop selling stuff and begin to focus on enriching lives. "Always
Extraordinary,
Occasionally
Remarkable."

Remarkable: adjective - create comment or remark.





What actions could your BANK take to become

MORE REMARKABLE?

WHY

Purpose, cause, belief

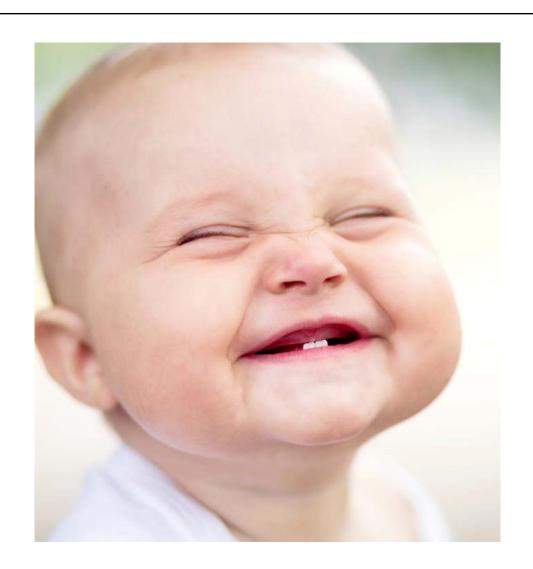
HOW

Actions to bring about your purpose

WHAT

Tangible proof of the why

No matter what, do it like you mean it!



Don't Hesitate to Reach Out:

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EXPERIENCE MATTERS