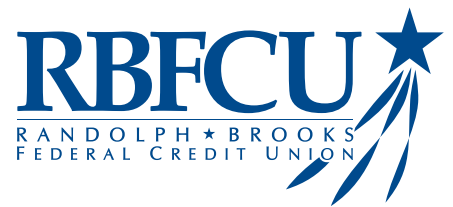




Redefining “Sales” Sets Randolph-Brooks Federal Credit Union on Path to Success



The credit union embarked upon the journey to develop and enhance its sales and service culture to support the organization’s mission statement: “to improve our members’ economic well-being and quality of life.”



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• **Randy M. Smith**
CEO
Randolph-Brooks
Federal Credit
Union

■ THE CHALLENGES

- **Strengthen** the sales and service culture across the credit union’s 38 different locations
- **Overcome** the negative connotation of the word “sales”
- **Ease** staff apprehensions that “sales” means “bank-like” with “sales quotas”

■ THE SOLUTIONS

- **Add** a senior management position to lead the sales and service initiative
- **Involve** staff by conducting interviews to determine “current and desired state” of the organization
- **Re-define** the word “sales” to mean (simply) living up to the credit union’s mission statement: “to improve our members’ economic well-being and quality of life.”
- **Implement** CUNA’s Creating Member Loyalty™ (CML) for training sales, service and leadership

■ THE IMPACT

- **Complete** organizational commitment to the mission of strengthening the sales and service experience at Randolph-Brooks Federal Credit Union (R-B FCU)
- **Employees** embraced and excelled in the areas covered by CML training
- **Credit union** metrics trending upward for the last seven years in all key areas
- **R-B FCU** is identified as one of the “top places to work in Texas” for three years running
- **R-B FCU** achieves numerous awards for its successes including “Top Performer” awards for member service

Read how R-B FCU created a sales culture while improving service.

Visit training.cuna.org/cml



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Let's Get It Started



“CML had everything for every type of learner. When I took the senior vice president of member service with me to a preview of the program, it became very clear this was the solution for us. The CML content proved very compelling and encouraged us to take ownership of the initiative.”

• **Sonya McDonald**
SVP Market
Development
Randolph-Brooks
Federal Credit
Union

Randolph-Brooks Federal Credit Union in Texas is one of the nation's largest credit unions with \$4.1B in assets, 1,000 employees, 350,000 members and 38 branch locations.

In 2003, the credit union embarked upon the journey to develop and enhance its sales and service culture to support the organization's mission statement: “to improve our members' economic well-being and quality of life.” According to CEO, Randy M. Smith, “We developed a strategic plan for growth and expansion. Strengthening our sales and service culture was one of our objectives.” To support this part of the plan, the credit union hired a Vice President of Sales Operations, Sonya McDonald (now Senior Vice President of Market Development). By doing so, the message was clear throughout the organization that a new day had arrived for the credit union's commitment to meeting and exceeding members' needs and upholding the mission statement.

On her first day at the credit union, McDonald attended new employee orientation. When she asked the trainer about what the credit union provided around sales training, she received a very horrified look. “We don't use that word around here,” was the response. Of course, she knew that would all soon change. According to McDonald, “The word ‘sales’ had a very negative connotation and employees expressed great concern over becoming ‘bank-like’ and having sales quotas. I knew I had a lot of work to do!”

To get started, McDonald spent time interviewing management and staff. She asked them several questions, including “Where are we? What do we need? Where do we want to go?” She took this information and formed an informal team to research available training options that would meet the credit union's and the employees' objectives. After performing extensive research and comparing the options, CUNA's Creating Member Loyalty™ (CML) rose to the top and became the option selected.

“CML had everything for every type of learner. When I took the senior vice president of member service with me to a preview of the program, it became very clear this was the solution for us. The CML content proved very compelling and encouraged us to take ownership of the initiative. Other solutions did not,” said McDonald.

Top-down Support Critical for Culture Change

One of the challenges Randolph-Brooks Federal Credit Union faced was implementing its training across 20+ branches and 500+ staff (at the time). Add to this challenge the need to overcome negative perceptions of “sales,” and the goal for a solid, powerful rollout strategy became very evident. The CEO and entire management team quickly realized that the success (and on-going success) of their sales and service culture rested with their very own team. Regardless of position, each manager went through the training first, before any staff attended. This accomplished the goal of getting all of those in positions of authority and accountability on the same page, while providing a very thorough understanding of the training itself. This also sent the message to employees “what you are about to learn, every one of our managers (including the CEO), have been through,” according to McDonald. Then, over a period of two years, staff went through the CML program(s) specific to their job responsibilities. As part of the strategic plan, the credit union relied heavily on good “word of mouth” and shared success stories. And, as one branch manager put it, “We have always talked about how we want to help the member. What we have never done, until now, is provide the tools to do so.”

Experimenting and Fine-tuning

For the last four years, long-time Randolph-Brooks Federal Credit Union employee Anna Postelle, Vice President, Sales & Business Development, has been very involved with McDonald in supporting and delivering CML. Postelle acknowledges that some approaches they have taken have not been as successful as they would like. For example, at one time, the credit union created “sales and marketing liaisons” for sales training. They determined this wasn't meeting the high standards they had set and went about to fine-tune their methods of communicating the message.

Now, the credit union focuses on bringing entire branches together to help each other. This can include “employee swapping” to put high performers in different branches where they can lead by example. Postelle also schedules time to go to branches where performance issues have

been identified. One of the successes they recently experienced has been the introduction of video cameras to capture skill use. As Postelle puts it, "Football is very big in Texas. So we asked ourselves, 'what does a coach do?' They review the film! So, we applied the same theory to training. Working with individual employees, we shoot before and after footage. The first round simply sets the stage for how an employee currently cross serves a product or service. The second round requires the employee to use specific sales skills to deliver the message to the member." Now, each sales trainer has a camera to help facilitate the on-going development, coaching and training of their staff members.

What Gets Measured Gets Done

The credit union focuses a lot of energy on the on-going measurement of training's impact on the bottom-line. They also use their MCIF to help track their successes and gaps. Some of the metrics Randolph-Brooks Federal Credit Union identified as critical to track are included here (see box below right). The credit union sets quarterly goals aligned with the overall organizational goals. One of the goals, providing exceptional growth, resides in auto lending. Even without an indirect lending program, the credit union achieved an annual growth rate of 26% in auto loans from 2008 to 2009. This translates to more profitable services per household and delivering options that members will "stay for and pay for" says McDonald.

Another area of high importance to the credit union is how members rate the service they receive. For the last three years, the credit union has been the recipient of the Raddon "Crystal Performance" award as a top performer in the member service arena. McDonald is quick to note the successes they have achieved have been a result of a collaborative effort across all areas of the organization.

Becoming a Sales Master

On-going communication and behavioral-modeling remains a top priority for the Randolph-Brooks Federal Credit Union. The credit union developed a level of achievement called a "Sales Master." To achieve this annual recognition, branch managers nominate employees who demonstrate a superior level of member service and sales skills. Management reviews nominations and the employee's specific sales achievements, as well as interviews the employee's manager. A "Training Day" takes place each February where the winners receive their recognition. Sales Masters receive a special dinner, a pin and an upscale credit union logo shirt. In 2010, approximately 200 employees received the Sales Master designation and will wear their pins as badges of honor.

Change can be a challenge for any organization. However, with the right team members in place, the right attitude and the right training solution, the credit union has stacked the deck for its success. They look forward to years of continued growth and living up to its simple and effective mission statement "to improve our members' economic well-being and quality of life."



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Key Metrics and Growth by the Numbers

METRIC	RESULT
Checking Accounts	Up 66% over the last six years
Single Service Households	Down from 18% to 12%
Membership	Gross 55,000 new members per year, vs. 30,000 per year in 2003 (a 54% increase)
Auto Loans	Up 26% over previous year (2009 data)
Member Satisfaction	30% report their level of satisfaction/loyalty has increased over the last twelve months
Primary Financial Institution (PFI)	68% now consider R-B FCU their PFI (industry average is 59%)
On-line CU Access	Up from 70% to 75% in last two years
E-statements	Up from 20% to 34% in last two years



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CASE STUDY

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