





Time	Suggested Remarks	Icon	Tips/Notes
10 min	<p>Examples of Describing Benefits</p> <p>Refer participants to page 8 in their handouts.</p> <p>Review Examples at the top of the page. Explain that we will learn more about each of these examples in this session.</p> <p>Ask participants to answer the 2 questions at the bottom of page 8.</p> <p>Review the first question by asking: What are some of the most common needs that members present to us?</p> <p>Inform participants that in some cases, members' needs are obvious.</p> <p>Review the second question by asking: What needs do members have that they might not be aware of?</p> <p>Inform participants that often members are not aware of certain needs that they have, so it's important to listen carefully to them. We should respond by making our members aware of the features and benefits that our products and services offer to meet those needs.</p>	 	<p>Examples of Describing Benefits P 8</p> <p>Note: You will use the list of un-stated member needs for an exercise later in this session.</p>
10 min	<p>Features and Benefits</p> <p>Introduce Features and Benefits by referring participants to page 9 in their handouts.</p> <p>Instruct participants to read page 9, and to look up once they have finished.</p> <p>Review page 9, making the following points:</p> <ul style="list-style-type: none"> ▪ Features describe the physical characteristics of a product or service. ▪ Benefits describe what the product or service will do for the member. <p>Ask participants what tips they use to remember the difference between a feature and a benefit. (Examples: Features <i>tell</i> and benefits <i>sell</i>; or, identify a feature and then ask "So what?" as a way to identify its benefit.)</p>	 	<p>Features and Benefits P 9</p> <p>Note: If the example on page 9 does not coincide with a product you offer at your credit union, edit the example to reinforce an actual product.</p> <p>Note: Depending on how well your participants know features and benefits, you can spend additional time with this concept.</p>