

Business Communication Skills

M37

FIRST EDITION

Written by Rebecca McCoy

Center for Professional Development
Credit Union National Association, Inc.

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Preface

You may notice that the terms executive, manager, and supervisor are used interchangeably in the MERIT modules. These are the most common terms used for employees who oversee staff, but larger credit unions may have many more levels of management and use terms such as team leader, director, and a variety of other titles.

The MERIT modules are not intended to provide legal advice, and we do not guarantee the information is appropriate for all state-charted credit unions. If you have any legal or policy questions, contact your credit union president or your credit union league.

How to Use This Model

If you are sight-impaired and choose to have this module read to you, we suggest that a spouse, friend, or volunteer from your credit union or credit union league to assist you. You can also check with your local library regarding reader services available in your community.

If you are participating in a seminar, your instructor will get you started.

If you are completing this module through correspondence study, please follow this procedure:

1. Read the chapter opening objectives to get an idea of what's ahead.
2. Read the module. Complete the activities as you read each chapter. (Answers for many of the activities are included in the appendices.)

3. When you have read the module and completed the activities, take the competency test.

Each module in the MERIT program has a competency test of forty multiple choice questions. To successfully complete the module, you must correctly answer at least thirty-two questions.

You can refer to the module as you take the test, but the test must be completed individually.

If you are participating in a seminar, your instructor will provide directions. If you are completing this module through correspondence study, please follow this procedure:

1. Locate the test questions in the last appendix of the module.
2. Find a quiet place where you can work undisturbed and at your own pace.
3. Record your answers on the answer sheet that was mailed to you along with the module. Follow the instructions on this sheet for marking answers.
4. Complete the identification section on the answer sheet and make sure you have marked an answer for each question.
5. Mail scannable answer sheets to CUNA's National Processing Center in the envelope provided. Mail competency test answer sheets to your league education department.

Management Enrichment Training Program

M01	Fundamentals of Management
M04	Training and Orienting Employees
M05	Delegating for Results
M06	Managing Employee Performance
M07	Managing Teamwork
M08	Process Improvement: Achieving Quality Together
M09	Developing Exceptional Leadership
M10	Strategic Thinking and Planning
M11	Compensation Systems
M12	Workplace Diversity
M13	Employment Law and Preventing Sexual Harassment
M15	Interpersonal Skills: Understanding Your Effect on Others
M16	Leading and Managing Credit Union Sales
M17	Credit Union Financial Management for Nonfinancial Executives
M18	Asset-Liability Management for Executives
M19	Managing Change
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M21	Credit Union Investments
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M24	Security Administration
M25	Managing the Problem Employee
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M27	Managing Advertising Guidelines
M28	Developing Retail Marketing
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M30	Managing Financial Education Programs
M31	Budgeting and Accounting for Nonaccounting Managers
M32	Community Involvement
M33	Financial Analysis: Tools for Credit Union Decision Making
M34	Career Mapping for You and Your Staff
M35	Managing Through Motivation
M36	Online Security
M37	Business Communication Skills

Introduction

Four training directors attending a credit union conference once engaged in conversation about what was the most important thing to learn when working in a credit union.

One said the most important thing to learn was efficient and courteous member service, because that's the first contact a member has with the credit union, the point at which a first impression is made. The second identified sales as the most important aspect of credit union work, saying that if a credit union is unable to convince the member of the value of its services, there is no need for member service at all. The third person said that teamwork was the most important thing to learn in credit union work, and emphasized that no one employee can function without the other members of the team supporting him or her. The fourth person pointed out that communication was the essence of credit union work, because communication encompasses all the other functions, goals, and processes in the credit union.

This module takes the viewpoint of the fourth person. There is no service or function in a credit union that can exist without communication, and no service or function that can excel without good communication. The purpose of this book is to introduce you to the principles of communication and show you how they apply in a multitude of credit union scenarios.

In chapter 1 we cover the basic principles of communication and explain why communication is important. We

define three essential qualities that should be communicated in every encounter with another person, whether that person be a member, director, manager, coworker, or other stakeholder. We describe how communication works, and show ways in which communication breaks down.

In chapter 2, we apply the things you learned in chapter 1. We show how the hallmarks of professionalism—caring, competence, and confidence—are communicated verbally and nonverbally. We introduce the skill of active listening, and teach you to use your skills in a variety of contexts.

In chapter 3, you learn advanced verbal and nonverbal communication techniques. We focus on breaking nonverbal and speech habits that can reduce your credibility or detract from your image as a professional. We also work on correcting common errors in pronunciation and grammar.

In chapter 4 we apply your developing communication skills to the context of telephone communication, showing how various nuances and skills must be emphasized in a situation without visual contact. You learn ways to overcome the limitations of telephone communication, and you review words and procedures that project professionalism when dealing with the member.

The final chapter is the most challenging. It takes everything you have learned and applies it to a situation most employees find exceedingly difficult—the times when they must serve an irate member. You learn ways to do

this while maintaining the dignity of all parties involved. You are challenged to take what you know about communication and use it to enhance communication with the angry member—demonstrating listening and questioning skills, controlling the environment, using empathy and service statements, and avoiding escalation of the problem. You learn to create a solution in collaboration with the member and to use the “3 Cs” in a variety of scenarios.


If you find yourself interested in knowing more about this ever-present activity called “communication,” you may consider additional studies. Community colleges offer credit and noncredit courses, usually under the heading of “business communication” or “speech communication.” The local library and bookstore are also likely to have resources on business communication.


Icons and Play Pages


Throughout this module you will see a variety of reference icons. Each icon represents a corresponding activity or exercise that will enhance each chapter. The purpose of the activity or exercise is to allow the participant to apply a corresponding concept or theory presented in the chapter.


Each icon may also be referenced as a “play” activity. That is our goal—to encourage you to play, and at the same time learn about the major concepts covered here.


resources


- 


Activity: An interactive exercise to further your knowledge.
- 

Calculator: A flash calculator to aid in your calculations.
- 

Community Chat: A chat room where you can discuss content with others taking the module.
- 

Field Trip: An additional resource located outside the module (for example, an instructional video).
- 

Knowledge Check: A practice activity to test what you have learned.
- 

Resource: Additional resources and information on the topic.
- 

Timeline: An interactive timeline to learn more about the history of this topic.

In addition, the “Play Page” is a place to experience some of the interactive, online learning activities available in CUNA’s CU Advance courses.

To access the Play Page for this module, go to <http://training.cuna.org/playpage/index.html> or go to www.cuna.org and type “Play Page” into the Search Box. Select the title of this module, and then the chapter you want to review.