

Transform your culture with the CUNA Creating Member Loyalty™ System of Training.

Hear from your peers!

Create a Following

Credit unions have long focused on delivering excellent member service. But in today's hyper-competitive financial market, the need to generate more sales throughout the organization has become equally as important. To help you adapt to this shifting financial landscape, CUNA's Creating Member Loyalty™ System of Training offers a unique hybrid approach.



Currently used by nearly 400 credit unions, the Creating Member Loyalty™ System focuses on exceptional service to drive sales. According to your credit union peers, it's an approach that works. *"The results we've seen since our launch two years ago have been quite dramatic," said Mike Warrell, AVP Member Service, Service Credit Union.*

More than just a single-training session, the system includes both training and implementation, and equips your management team with the essential leadership and coaching skills to make the culture shift successful.

TRANSFORM YOUR CULTURE WITH SPECIFIC TACTICS

Rather than merely chatting with members, the system teaches your employees to ask high impact questions regarding your members' financial needs. Following a carefully-designed approach, your staff then uses a member's response to generate more effective referrals for your credit union, as well as converting those referrals into products your members will actually use. *"The sales program is just an outgrowth of the service strategy of helping the member," said Nancy Kitzinger, Senior Vice-President of Retail Services for Sun East Federal Credit Union.*

The training helps your employees develop behaviors and tactics that will infuse a sales culture into your credit union. *"The training gets to the point without a lot of 'psycho-babble'," said Lance Vandebroek, Training Specialist with Alliant Credit union. "The skills are clearly defined in the sense of their benefits to employees and members."*

TRACKING MAKES THE TRAINING

One of the program's key components is the emphasis on tracking results. By monitoring progress, your credit union will have a clear benchmark of the program's success. You can use these results to reward employees and set higher goals.

"We began tracking service per new household one month after the training," said Deb Anderson, 1st VP of Service for the University of Iowa Community Credit Union. "The numbers continued to improve, month after month. The account executive went from a single-product focus to a cross-business approach."

ROI That's Getting Rave Reviews

It's fairly common to see testimonials immediately after a training program. But the success of any program has to be the bottom-line benefits derived by your credit union long after the training has been delivered. Just look at the numbers generated by other credit unions in a few key areas:

Referrals

■ “Our referral numbers went from 0 in the first quarter to 9 in the second to 33 in the third to 41 in the fourth.”

- *Clackamas Community Federal Credit Union*

■ “One of our tellers, before training, rarely discussed products or made referrals, is now one of our star performers. In 2005 alone, she contributed 2,047 closed referrals (referrals that resulted in sales).”

- *Montgomery County Teachers Federal Credit Union*

■ “Net referrals have risen from an average of 52% in early 2006 to 87% currently.”

- *Service Credit Union*

Loan Growth

■ “Loan Growth increased from 11.41% in June '05 to 18.13% in June '06.”

- *Leaders Credit Unions*

■ “At one of our new offices, we went from an average of 15 loans per month in January and February totaling about \$273,000 to an average of 64 loans for March and April worth about \$800,000.”

- *First Capital Federal Credit Union*

■ “In the first 5 months of 2004, our loan portfolio has grown 15% from year end 2003, and it looks like June will break May's record breaking month.”

- *Hermantown Federal Credit Union*

Products Per Household

■ “In a 12 month period, Norbel Credit Union's products per household rose from 2.39 to 2.43 on a membership of 13,000 households.”

- *Norbel Credit Union*

■ “We had 2.96 services per household at the start of training, and 20 months later we averaged 3.07 services per household.”

- *Randolph-Brooks Federal Credit Union.*

■ “In June 2005, products per member were 2.45. As of November 2006, we're now at 2.59.”

- *SouthPoint Federal Credit Union.*

■ The Creating Member Loyalty™ System of Training offers more than 60 sales and service training modules, and it compliments the human resources, compliance, and technology training already available through CUNA. To learn more visit training.cuna.org/cml or call (800) 356-9655 ext. 4215.