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**IN- HOUSE: Teaming Together!**

Excellent customer service is widely regarded as one of the hallmarks of a successful business. Keep in mind the Golden Rule of customer service — **"Everyone is different and everyone is special."**

In a business, most of us play a dual role — we are a customer one moment, and a provider of service the next. Our service to our customers is defined as external. Service to each other (as employees) is internal. Behind the front lines there is an entire chain of departments and staff within departments that must work together and support one another to ultimately provide external customers with top-level products and services. Often times we tend to just focus on the external customers. Yet, it is important to keep in mind that internal support and service enable or inhibit the extent to which external customers' needs can be met. All customers are important. Internal and External. Communication and understanding are keys to a successful partnership.

Below are few tips that can help you out on building excellent relationships with your co-workers and making sure that they will want to give full cooperation.

1. Exceed your coworker's expectations. You can create great relationships if you focus on this. Do more for them than it is expected.
2. Be available and present for them. You would always make yourself available to your members... do the same for your co-workers. They need to know that you are there for them, and that everyone is playing on one team.
3. Follow-up and ask for their feedback. Just as you ask for feedback from and follow up with your external customers, be sure to implement open communications between you and your team.
4. Say thank you. Can you imagine a transaction that takes place with an external customer where 'thank you' is never said? You simply wouldn't tolerate that for long. The same applies to internal customers. When a project is finished... when a report is completed... at every opportunity, say thank you.

These tips are compiled from the writings of Carole Nicholaides, Graig Harrison, and Impact Training .



**Special points of interest:**

- *Above and Beyond are stories and letters from the members commending our employees. Read what Advancial members are saying!*
- *Some STAR editions are not offered online. The tests will continue to be offered via scan-tron and sent to be graded. Exam scores will still be available on your online transcript.*
- *Is your email signature presenting the Advancial Corporate image? See page 6.*

**CUNA Introduces STAR Presidential Series**

Advancial FCU staff can take their skills to the next level with a new series of self-paced learning modules from CUNA's STAR program.

Three new Presidential Series modules are currently available through the STAR program.

- Member Service: Exceeding Expectations (S1300M)
- Successful Collections: Balancing Member Service and Credit Union Interests (S1310M)
- Robbery Prevention and Preparation (S1320M).

Students earn the **Washington Certificate and Pin** for completing three Presidential Series courses and the **Lincoln Certificate and Pin** for completing six courses.

Courses in credit union fundamentals (modules S10M, S20M, and S30M) must be completed before Presidential Series Certificates can be earned.



## Handle the Challenging Caller

Challenging calls push the limits of your good nature. They make you dig a little deeper into your inner resources—your willingness to find a solution, your eagerness to be courteous, patient, and understanding. Let’s face it: some of them make you want to SCREAM! But keep in mind that challenging calls, while rarely enjoyable, are important and meaningful for what they teach you and for the sense of satisfaction you get from handling them well.

When it comes to challenging calls, prevention is the best medicine. There are a number of things you can do to make sure that a routine call doesn’t escalate into a challenge.

Here are some of them:

- Greet the customer courteously and professionally.
- Question to uncover exactly what the customer needs.
- Listen carefully and confirm your understanding.
- Show a sincere willingness to be of assistance.
- Be polite, and use good business etiquette.

- Use positive language that shows the customer what you can do, not what you can’t do.

Of course, in some cases, the customer is angry or upset from the very beginning of the call. When this happens, or when, despite your best efforts, you’re unable to head off a challenging behavior in the middle of the call, remember that your attitude plays a big role in the ultimate outcome.

When dealing with difficult customers or situations, keep in the mind the following guidelines:

**Be humble.** Even if the customer is wrong or is acting inappropriately, your strategy should be to proceed with humility in what you say and how you say it. This simple measure often puts customers at ease and can quickly change the direction of the call.

**Focus on a solution.** Put aside the emotions, discern the important details of the situation and focus on what can be done to

*(Continued on page 4)*

## Online STAR Course Exams to be removed October 1, 2002

The following older edition exams will be removed from the CPD catalog on

**October 1, 2002**. The new edition exams for each of these courses have been available for at least one year. If you choose to enroll in any of the following prior to their removal, **please be sure to complete the exam prior to October 1, 2001.**

**(Note: These exams are being removed from the online system only. These exams can still be taken via the paper scan-tron exam.)**

M02	Business Communications, <a href="#">1st ed</a>	10/1/2002
M04	Training & Orienting Employees, <a href="#">1st ed</a>	10/1/2002
M05	Delegating for Results, <a href="#">1st ed</a>	10/1/2002
M06	Managing Employee Performance, <a href="#">1st ed</a>	10/1/2002
M17	CU Financial Management, <a href="#">1st ed</a>	10/1/2002
S020	Member Relations, <a href="#">3rd ed</a>	10/1/2002
S030	Security, <a href="#">3rd ed</a>	10/1/2002
S110	Member Services, <a href="#">3rd ed</a>	10/1/2002
S120	Cross-Selling, <a href="#">3rd ed</a>	10/1/2002
S210	Lending Products and Regulations, <a href="#">3rd ed</a>	10/1/2002
S320	Credit Union Financial Analysis, <a href="#">2nd ed</a>	10/1/2002
S600	CU Technology, <a href="#">1st ed</a>	10/1/2002

Take Advantage!  
**POINTS OR CASH**  
 for each STAR Track  
 completed!





Check it out on  
**CUES**  
University!  
<http://www.cuesu.org>

## CUES News—New Courses

- 1. Compliance Training** Unfair and Deceptive Practices and Acts (Federal Trade Commission and Federal Reserve Regulation AA). The new course focuses on the following subjects: Defining unfair and deceptive acts, Explaining the FTC Act law on unfair and deceptive practices, Explaining the provisions of Regulation AA Describing what constitutes an FTC violation, Showing how financial institutions can reduce the risk of violations.
- 2. Home Banking and Bill Paying** The new course focuses on the following subjects: Describing home banking services, Explaining why home banking is popular, Describing bill paying services, Explaining why bill paying is more popular.
- 3. Compliance Training: Fair Housing Act** The new course focuses on the following subjects: Describe the major features of the Fair Housing Act, Explain the special provisions for the handicapped and families, Describe the prohibitions related to mortgage lending, Explain how to treat clients to avoid illegal acts.
- 4. Stress Management** The new course focuses on the following subjects: Describe and explain stress and its causes, Describe the optimal stress level, Explain the body’s response to stress, Explain how to use a variety of techniques to manage stress.

## Employee Spotlight : Lori Howlett

**Branch:** Centralized Lending, Corporate

**Hobbies:** Don’t really have any, but I like to go to the movies a lot.

**Favorite Song:** That’s a hard one, but I’ll say “Dream On” by Aero smith

**Favorite Food:** I think it’s a

tie between soft cheese tacos and lasagna.

**Favorite TV Show:** Alias and Friends

**What famous person do you most resemble:** I don’t think I resemble anyone, but Buddy Kincaid thinks I look like Sabrina the teenage witch. (I don’t see it, maybe he’s just means the witch part.)

**Favorite Quote or your motto:** Don’t have one

**If Steven Spielberg were able to make a movie about your life story, who would you cast to play you:** Pamela Anderson so I could have a larger upper body style. Actually it would be someone more like Katie Holmes.

No pets at this time.

**Who should be next in our Employee Spotlight section? Email Laurelle with your suggestion!**

## Above and Beyond

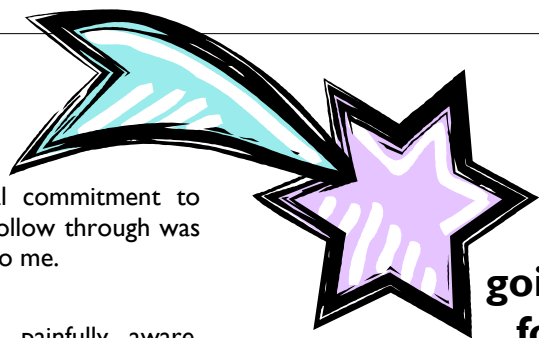
These employees have been recognized by members. Here is an extraction of what the members had to say.

### About Liza Reyes, Dallas:

“I would like to take this opportunity to publicly commend Lisa Reyes for her help this week. [August 15].

Her personal commitment to service and follow through was a great help to me.

As you are painfully aware, customer service distinguishes the adequate from the exceptional in the financial services sector. “



**Thanks for going the extra mile for our members Liza!**

*(Continued on page 4)*

## Above and Beyond— continued

*(Continued from page 3)*

These employees have been recognized by members. Here is an extraction of what the members had to say.

moved to Plano Pkwy.) and especially Ms. Debbie Stilwell who always has all the answers! I'm proud to be a customer of Advancial Federal Credit Union."



"The company is... everyone and every detail."

### About Debbie Stilwell: Plano:

"Everything was taken care with such great attitude! Talking to the bank reps is like dealing with a big family, it's not the normal feeling I have when I call other bankers. I would like to express the great appreciation I have to the branch that works with us (they just

**Thanks for going the extra mile for our members  
Debbie!**

If you have a complimentary letter or story from a member please email me:

lcampbell@advancial.org

**"Quality service is a tradition at credit unions."**

## Above and Beyond— continued

### About Frances Grimland: Mesquite:

"I just wanted to drop you a note concerning the excellent service that I have been receiving from the Advancial Credit Union at the Mesquite Branch and specifically, Frances Grimland. When the moved was announced by my company, I was deeply concerned that no branch of Advancial was close to my business or home. I contemplated withdrawing from the credit union and taking my banking needs else where. Frances Grimland told me about several options I had that I didn't know existed. During this past year, my needs have been completely met. This is due in large part to the knowledge and professionalism shown to me by Mrs. Grimland. "

### About Tina Cosentino: Richardson:

"I just wanted to take a second and convey to you what excellent service Tina Cosentino has provided to one of Advancial's customers. Tina provided the type of service that I know I

*(Continued on page 5)*

**Thanks for going the extra mile for our members  
Frances!**

## Handle the Challenging Caller —continued

*(Continued from page 2)*

resolve the issue or problem. In most cases, once you move the focus from problem to solution, the customer will follow your lead.

**Remain poised.** Regardless of how the customer is acting, the best thing for you to do is to remain poised, calm, and confident. This allows you to focus on the solution and shows the customer you have the situation under control. Take a few deep breaths, concentrate, and maintain a friendly tone of voice. It also helps to smile (even if you don't really feel like smiling).

**Avoid defensiveness.** Your job is to serve customers – not to defend yourself against them. If a customer makes a disparaging remark or blames you for the problem, don't react defensively or take it personally. Stick to the facts and carry on with finding a solution. {By Impact Learning Systems}



Remember that your attitude plays a big role in the ultimate outcome.



## Tips and Tricks - Outlook

Many people like to add something called a *signature* to the end of every message they send in Microsoft Outlook. A signature is usually a small piece of text that identifies you to everyone reading your message and tells something you want everyone to know.

1. Choose Tools-->Options - The Options dialog box appears.
2. Click the Mail Format Tab - The Mail Format dialog box appears.
3. Click the Signatures... button - The Signature dialog box appears,
4. If you have a signature select your signature and click Edit and go to step 8.
5. Click the New button to create your first signature - The Create New Signature dialog box appears. Type a name for your new signature - The name you type appears in the Signature box. You can name a signature anything you want..
6. Click the Next button - The Edit Signature dialog box appears.
7. Type the text of the signature you want to create - The text you type appears in the Signature text box. Include: First Name, Last Name, Phone and Extension, Fax Number and any information pertinent or specific to

*(Continued on page 6)*

- **Play!** It's a state of mind which brings new energy to the tasks at hand and sparks creative solutions.
- **Make Their Day!** Turn routine encounters into special memories with customers and co-workers.
- **Be There!** The glue in our humanity is in being fully present for one another.
- **Choose Your Attitude!** You have the power to choose and find opportunities you never imagined possible.

## Need a listening ear?

Advancial FCU offers the Employee Assistance Program (EAP). EAP is designed to confidentially help you deal with life's stresses and the variety of personal problems that can develop from them. This is a completely confidential employee assistance program available to all employees of Advancial Federal Credit Union. This program is free to all employees of AFCU.

Legal issues, financial issues, relationship issues, child and elder care questions, and depression or anxiety issues are all issues we face throughout our life. We handle these life stresses in a number of ways, and usually we cope quite well. Sometimes, however, things can get out of hand and disrupt our work and our lives. EAP can help. EAP strictly protects the right to privacy for all employees.

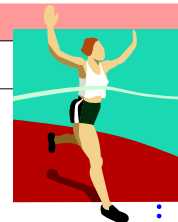
Do you need a listening ear? EAP will give you guidance and confidential counseling for you and your family. No one from AFCU will know who has participated in the program.

1-800-343-3822 Anytime, 24 hours a day, 365 days a year.

## TRIVIA:

During World War II, General Electric's Materials Department was called upon to develop various new products for the U.S. War Department. Yet, perhaps the most well-known material created under GE's auspices during this time was the product of a semi-failed experiment. Boric acid mixed with silicone oil produced a substance, nicknamed "gupp," which had curious physical properties but no apparent military or commercial use. GE spent considerable time and energy attempting to interest scientists around the world in finding a use for gupp, but to no avail. In 1949, an unemployed former ad man named Peter Hodgson came across the material, bought the marketing rights to it, and used it to create what he dubbed "the toy with one moving part."

By What Name Do Most Consumers Know Peter Hodgson's Famous Product?



**Thanks for going the extra mile for our members**  
**Tina!**

## Above and Beyond— continued

*(Continued from page 4)*

would not have received from a bank and honestly probably not from many other credit unions or their employees for that manner. She has been instrumental in establishing a car loan (providing a solution that made it possible for us to save several hundred dollars) as well as performing various tedious tasks that she didn't have to do. I have been very please with her performance. She has done more than expected and more than required and I just wanted to let you know that.

*If you have a complimentary letter or story from a member please email me:*

lcampbell@advancial.org



## Advancial Email Signature

The idea of a consistent look and feel for everything we do in Advancial is crucial for branding and building a strong corporate identity.

Please use the following guidelines for your email signature.

Name is Gill Sans, 10 pt., bold. Example:

**Laurelle Campbell**

The next three lines should be as follows:

Advancial Federal Credit Union –12 pt. Gill Sans Condensed

t: 972 201 1600 x1234 – 10 pt. Gill Sans Condensed

f: 214 880 9500 – 10 pt. Gill Sans Condensed

Should look like:

**Laurelle Campbell**

Advancial Federal Credit Union

t 972-201-1794

f 214-880-9565

Thank you for your help in keeping Advancial's signature identity strong.



## Tips and Tricks - Outlook -continued

(Continued from page 5)

your department.

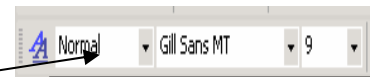
8. Select the entire text and click the Font button to change appearance.
9. Click the Finish button - The Signature Picker dialog box appears.
10. Click OK - The Mail Format dialog box appears.
11. Click OK - The Options dialog box appears.
12. Click OK.

## Tips and Tricks—MS Word

When beginning users discover Word's abundant formatting options, they layer on the options until they've crafted the perfect paragraph. Then two questions arise: How do I save this style for future use, and how do I apply it to existing paragraphs?


To save settings quickly, select the paragraph, then click in the Formatting toolbar's Style field, type the new style name, and press [Enter] to save the style. Later, you can go to Format | Style and modify the new style if you need to.

Formatting Toolbar Style Field



Type the new name here.

Here are three ways to copy or apply that style to another paragraph.

- Select the text to be reformatted, and then select the appropriate style name from the Formatting toolbar's Style list.
- Select the text that contains the formatting you want to copy, click on the Standard toolbar's Format Painter, and then click-and-drag to select the text you want to format.  Format Painter Icon
- For users who prefer the keyboard to the mouse, select the text that contains the formatting you want to copy, and then press [Ctrl][Shift]C. Next, select the text you want to format and press [Ctrl][Shift]V.

## Training - HOT NEWS

- ♥ NCUA Classes with Dan Apgar from the government. OCT. 8th, 2002
- ♥ FBI-Financial Institution Day– Houston: OCT 8th, 2002
- ♥ FBI-Financial Institution Day-Dallas: OCT 9th, 2002
- ♥ Employee Coaching with CIA. OCT. 22, 2002
- ♥ Principal: Investing your money presented by Pamela Goforth. OCT 23, 24, and 25, 2002.
- ♥ POINTS for Training!! CUES University, Regular and Mandatory, Star Tracks, MERIT tracks are all eligible! Coming Soon!

## Welcome to Advancial!

<b>Kristina Person</b> – Uptown Dallas Branch	<b>Glenda Branaugh</b> – Richardson Branch
<b>Karey Drew</b> – Member Service	<b>Amy Harrison</b> – Richardson Branch
<b>Michelle Graham</b> – Member Service	<b>Laura White</b> – Plano Branch
<b>Julie Wolken</b> – Corporate	<b>Kimberly Larson</b> – Anchorage Branch
<b>Zack Hyden</b> – Collections	<b>Daisy Mahoney</b> – West Houston Branch
<b>Tami Thomason</b> – Corporate	

### Did You Know?

“One of the things I learned about the hard way was that it doesn’t pay to get discouraged. Keeping busy and making optimism a way of life can restore your faith in yourself.”

- Lucille Ball

If you don’t want to wait for the next newsletter for the birthday list, Check out the following folder path on the public server for a complete listing!

**Public F drive /Human Resources/  
Birthdays.**



Employee Newsletter

Fax : 214-880-9565

E-Mail: [lcampbell@advancial.org](mailto:lcampbell@advancial.org)

## Announcements

### New Family Members

- ♥ Steve and Sharon welcomed Sarah (4 lbs,17 oz.) and Justin (5 lbs,4 oz.) on September 6, 2002.
- ♥ Miriam and Michael welcomed Shelby Saleen Lopez (8lbs,4oz) on September 3, 2002.
- ♥ Cristy Arellano welcomed a baby boy (6lbs,11oz) on September 26, 2002.

## Anniversaries

### August

Laura White	08/01/02
Debbie Azide	08/02/01
Cristy Arellano	08/05/96
Michelle Graham	08/06/02
Marissa Eddings	08/09/01
Julie Wolken	8/12/02
Amy Harrison	08/14/02
Steve Spooner	08/20/01
Debbie Stilwell	08/26/91
Sylvia Pierce	08/28/00

### September

Cathy Lee	09/01/93
Damion Whyte	09/04/00
Buddy Kincaid	09/06/00
Laurie Beaty	09/08/97
Erica Goodman	09/09/98
Dave Selsky	09/10/01
Bill Thomson	09/11/89
Connie Champagne	09/14/98
Brent Sheffield	09/14/98
Rafat Hussaini	09/22/98
Nisa Reyes	09/26/00
Pamela Wiley	09/29/97

### October

Rosemary Contreras	10/01/01
Judy Reeves	10/02/00
Angie Paskowski	10/05/98
Theresa Murphy	10/22/01
Tina Cosentino	10/23/97
Terry West	10/28/97
Sharif Bakhoun	10/28/01
Veronica Martinez	10/31/01



## Birthdays!



### August

Brent Sheffield	08/01
Gloria Sutton	08/13
Tia Roemun	08/15
Gary Jester	08/17
Pat Ledbetter	08/18
Courtney Bullard	08/18
Mike DeBord	08/26
Yvonne LaQuey	08/27
Kim Simpson	08/29
Sharif Bakhoun	08/30

### September

Deborah Griesbach	09/01
Diane Ball	09/02
John Beckmann	09/03
Judy Reeves	09/04
Cathy Lee	09/05
Tina Cosentino	09/06
Tony Graham	09/06
Andy Tomalin	09/16
Larry Burwell	09/16
Laurie Beaty	09/24
Amy Harrison	09/24
Gary Masters	09/26

### October

Rafat Hussaini	10/15
Connie Champagne	10/20
Jennifer Allen	10/20
Pam Garrett	10/21
June Henry	10/28
Buddy Kincaid	10/28

Veronica Martinez 09/28