

A light blue world map is centered in the background of the slide, showing the continents of North America, South America, Europe, Africa, Asia, and Australia. The map is rendered in a simple, flat style.

Commitment to Follow-Up Workshop

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Objective

At the Beginning of the Conversation

At the End of the Conversation



Charting



Windows of Opportunity

Organization-Generated

Examples: _____

Client/Member-Generated

Examples: _____

Environment-Generated

Examples: _____

Competitor-Generated

Examples: _____



Steps to an Entry Line:

- Greet the client/member

Example: *Hello, Mr. Jacobson.*

- Identify yourself

Example: *This is Cindy Griffith, the sales manager at Cohen Brown Financial Institution at the State Street Office.*

- State the purpose

Example: *Mr. Jacobson, I wanted to thank you for banking at Cohen Brown. I like to touch base with my clients/members from time to time to see if we are meeting your financial needs.*

- Reference why you're calling

Example: *You currently have a savings account with us, and I wanted to make you aware of a new product we are offering that can make you more money on your account.*



Remember to Use a Benefit Within the Conversation

- Borrow (Lend) _____
- Make _____
- _____ Money
- Protect _____
- Save _____ and offer _____



Melissa Robbins Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the "why" to the client's/member's financial goals and objectives

- Provide a time frame for the call



Sandra and James Ripple Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the "why" to the client's/member's financial goals and objectives

- Provide a time frame for the call



Phillip Pepper Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the “why” to the client’s/member’s financial goals and objectives

- Provide a time frame for the call



Maria Garcia Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the “why” to the client’s/member’s financial goals and objectives

- Provide a time frame for the call



Profile

Client/Member Name (Last, First): Robbins, Melissa

Other Contact:

Date: 2/14/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H ☐ or W ☐ (check one)

Credit Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

Mortgage – \$270,000 Met Title (purchased 3 months ago) at 6.35%
Appraisal – \$505,000
No Home Equity

Savings Needs

What savings accounts do you have at other banks, credit unions, or investments firms?

Chase Bank - \$7,000

Day to Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Online Banking
Debit Card
Balance of \$2,000
Writes 10 checks
Direct Deposit
Interest is important

TODAY!!! OPENED INTEREST-BEARING CHECKING WITH \$5,000 AND RELATED PRODUCTS (DEBIT, ONLINE BANKING, OVERDRAFT PROTECTION, DIRECT DEPOSIT)

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

401(k) with employer
Mutual Funds at AMEX – \$40,000
Will up to date
Insurance up to date with Waterfield

Additional Needs

Where do you work?

JK Smith – 15 years

Personal Information

Only child is a freshman at an out-of-state college



Profile

Client/Member Name (Last, First): Ripple, Sandra and James Other Contact:

Date: 3/12/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H ☐ or W ☐ (check one)

Credit Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

Owns Home – \$300,000 at Bank of America at 4.25%
\$10,000 line of credit – .25% under prime, no balance
Credit Cards – pay off monthly
Truck paid off in 2022

Savings Needs

What accounts do you have at other banks, credit unions, or investments firms?

\$6,000 Term Deposits at PNC – due June 12
Two other 6-month term deposits at Wells Fargo, each at \$10,000 (due dates not known)

Day to Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Does not write many checks – online user
Debit card
Interest is not important on the checking

OPENED SIMPLE NON-INTEREST CHECKING WITH DEBIT CARD AND ON-LINE BANKING

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

401(k) at employer
IRA started but keeps putting off adding more
Interested in 529 plans but has never done anything

MET WITH JOHN SMERES BUT DID NOT MOVE FORWARD

Additional Needs

Where do you work?

Electric Company – 10 years
Grocery Store – 6 years in deli

Personal Information

Two children 4 and 1



Profile

Client/Member Name (Last, First): Pepper, Phillip

Other Contact:

Date: 6/24/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H ☐ or W ☐ (check one)

Credit Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

\$200,000 balance on mortgage at Chase at 5.25%
Not sure of Appraisal
\$50,000 on Fixed Home Equity Loan at 3.75%
Unsecured Line of Credit not connected to home at 6.5%

\$600 balance on credit card that is paid each month (18%)

Savings Needs

What accounts do you have at other banks, credit unions, or investments firms?

Chase
Savings – \$12,000
Term Deposit (due date not known) \$30,000

OPENED \$10,000 12-MONTH TERM DEPOSIT SPECIAL

Day to Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Upset with fees at Chase
Interest is important
Direct Deposit
Uses online and debit card

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

Retirement with RBC
Investments at RBC, loves service and just spoke with rep about 2 weeks ago

Long time since updating will and insurance

MET WITH DEENA BARBER TO DISCUSS INSURANCE OPTIONS – NO DECISION MADE

Additional Needs

Where do you work?

Department Store Manager – 8 years, always in retail

Personal Information

PARTNER OWNS HIS OWN BUSINESS



Profile

Client/Member Name (Last, First): Garcia, Maria

Other Contact:

Date: 11/20/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H ☐ or W ☐ (check one)

Credit Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

Has lived in the area for 25 years
Owes \$15,000 at 5.5% at mortgage company
No home equity
Estimates home is valued at \$475,000

OPENED EQUITY FOR \$125,000 FOR HOME IMPROVEMENTS

Savings Needs

What accounts do you have at other banks, credit unions, or investment firms?

\$4,000 savings at an internet bank
\$9,000 in savings for 9-year-old daughter at RBC
4 Term Deposits at RBC that total \$50,000 due at different times all at RBC

Day to Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Convenient to work

Keeps \$1,500 in account
Pays bills online and with mobile banking
Uses debit card
At RBC

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

Has 401(k) with employer but no other retirement savings

Additional Needs

Where do you work?

CBC Industrial for 20 years

Personal Information

Last child will be leaving for college

