

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.

Tellers Drive to the Bottom Line

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Profile of a Teller

Using the Client's/Member's Name

Workshop: Discovering the Client's/Member's Name with Introduction

Sample: _____

Your Script: _____



Workshop: Discovering the Client's/Member's Name Asking for Pronunciation

Sample: _____

Your Script: _____

Creating Awareness Through Tag-On

Unrelated

Big Five Financial Services Benefits

Borrow (Lend) _____

_____ Money

_____ Money

Protect _____

Save _____ and _____ Convenience



Big Five Financial Services Benefits Workshop

Product	Benefit(s)	Tag-On
Mobile Banking		
Home Equity Line of Credit		
Certificate of Deposit Promotion		
Safe Deposit Box		

Related

What the client/member

- ---
- ---
- ---

Or a

 /

 clue



Tag-On Scripting

Please identify

- 1) the type of Tag-on,
- 2) the product or service you might suggest,
- 3) the benefit to the client/member, and then
- 4) create a Tag-on which includes the benefit of the product.

1. Mrs. Clark mentions that they are going to their granddaughter's college graduation out of state in June and to their grandson's wedding (also out of state) in August.

Type of Tag-on: _____

Product or Service: _____

Benefit: _____

Tag-on: _____

2. Ed Garcia is at your window to make a deposit from their payroll check and asks, "Are you always so busy at 4:00 on Friday?"

Type of Tag-on: _____

Product or Service: _____

Benefit: _____

Tag-on: _____

Anxiety is the price you pay for the unprepared mind and mouth.



3. Your bank is running a home equity line promotion that is Prime minus 1%.

Type of Tag-on: _____

Product or Service: _____

Benefit: _____

Tag-on: _____

4. Tina King comes to your window with her hands full – she has her wallet, her banking for her wallpaper hanging business, her personal loan payment, and a pile of bills that she will be dropping off at the post office.

Type of Tag-on: _____

Product or Service: _____

Benefit: _____

Tag-on: _____

5. You pick your own based on a current campaign that is occurring at your organization.

Type of Tag-on: _____

Product or Service: _____

Benefit: _____

Tag-on: _____

Making a Referral

Do the Math

	Number of clients/members a teller sees each day	
X	Days worked per week	
=	Total number of opportunities per week per teller	
X	Number of weeks worked per year	
=	Total number of opportunities per year per teller	
X	Average number of tellers per branch	
=	Total number of opportunities per branch per year	
X	Number of branches in your bank	
=	Total number of opportunities for the bank per year	
X	Percent of opportunities resulting in product sales	
=	Total number of product sales per year	
X	Value of each product in dollars	
=	Impact in dollars	\$

The sales professional is there and available.

The sales professional is not there or is not available.

You are not able to set the appointment.

Scriptwriting on Making the Referral

In all cases, the **client/member is interested** in the product you suggest, but you will need to script as indicated on your worksheet.

1. Mrs. Clark mentions that they are going to their granddaughter's college graduation out of state in June and to their grandson's wedding (also out of state) in August.
 - Mrs. Clark has time to speak right now with an available sales professional. You will be walking Mrs. Clark over to the sales professional.

2. Ed Garcia is at your window to make a deposit from their payroll check and asks, "Are you always so busy at 4:00 on Friday?"
 - Ed is on the way home to get ready for his son's ball game but would like someone to call him.

3. Your bank is running a home equity line promotion that is Prime minus 1%.

- Your sales professional is busy right now, but your client/member would like to speak to someone about the promotion.

4. Tina King comes to your window with her hands full – she has her wallet, her banking for her wallpaper hanging business, her personal loan payment, and a pile of bills that she will be dropping off at the post office.

- Tina does not have time right now but would be willing to set up an appointment.

5. You pick your own based on a current campaign that is occurring at your organization.

- Your client/member has time to speak with someone. The sales professional is available but you have a line of clients/members waiting in the teller area.
