

Pacific Marine Credit Union

The Amazing Race to Creating Member Loyalty

CUNA HR/TD Innovative Staff Development Award Entry



Pacific Marine Learning Institute
2/11/2016

A Culture of Exceptional Service

As Pacific Marine Credit Union (PMCU) began a transition towards a service-focused culture, the training team committed to creating a theme that would engage, energize and involve all staff as service training would be a credit union wide initiative. Several different themes were considered, we wanted to focus on our key goal of member loyalty and how that theme could be continued and sustained. And then the race was on when the theme of the Amazing Race to Creating Member Loyalty was selected.

The Amazing Transformation

PMCU began preparations for our race to exceptional service back in 2005. At that time our Leadership Team kicked off our journey by developing Leadership Abilities to create and support an environment of accountability to service and the service environment.

The Leadership focus was identified and major changes would include:

- Increase results on Employee Opinion Surveys
- Leadership shift to create a culture of engaged employees who would provide relational service rather than transactional.
- Leadership Training to support the shift
- Culture shift towards trust and communication that produces member loyalty externally and employee loyalty internally.

The most important culture changes Pacific Marine Credit Union would make included the following:

Shift from a Historical Root Of:

Financial Capital at all costs
Process
Management
Reactive
Accountability owned by others
Service by Policy
Military/top down
Not recognizing or speaking emotions
Staying out of trouble
Fear of being inadequate

To Building a New Future of:

Human Capital
Purposeful
Leadership
Anticipatory
Self-Accountability
Service through individual best interest
Collaborative and networking
Emotive
High regard and self-esteem for others
Appreciative and supportive

Throughout this presentation, these shifts will be highlighted demonstrating where the new future has emerged in our culture as a result of our Amazing Race to Member Loyalty Training Initiative.

Charting the Race Course

Choosing a dedicated Sales and Service Program was a major step in the start of our race. The CUNA Creating Member Loyalty (CML) program was chosen as the best fit based on our desired culture. Prior to charting our course we had some work to do. We needed to determine where we were at and what muscles we needed to flex to allow us to successfully complete our race.

To assist in charting our course, online Sales and Service Assessments were conducted with all staff to allow us to analyze our current environment, gauge our current philosophy on Sales and Service and help us focus on the race ahead to meet our vision.

In order to dig deeper into our course of action, focus group interviews were conducted with 35 individuals from various levels and departments. These results were analyzed and recommendations were developed from a Strategic Planning partner, FI Strategies, LLC. Some key findings included:

We are on-course for:

- There is “passion” among front line employees
- There is good “buy-in” and knowledge at the Branch Manager Level

Add to our Course:

- Internal service quality is an issue
- Buy in and quality deteriorates below the Branch Manager Level
- Operations duties and processes are an impediment to optimizing member sales and service performance
- We are policy oriented

From these findings the decision to start with improving our service both internally and externally was a key to completing our Amazing Race to Creating Member Loyalty.

Our Race Course Included:

- Creating Member Loyalty Service Strategies Program
- Streamline operations
- Focus on action planning on the front line
- Increase coaching on the front line.

Measurements to support our goal:

- Net Promoter Score
- Employee Opinion Survey
- Internal Shops
- Front Line Shops
- Training Evaluations

Providing Guidance and Support for Race Participants

Every great race needs key supporters to plan, implement and cheer participants on. Such a group was formed from our Management Team. This group became the Guiding Coalition and their key race support included:

- Why we are embarking on this race, what are the benefits of a service program to members, staff and the credit union
- What we expect at the end of the race- desired future vision
- Race rules along the way, our Enterprise Wide Standards

The Race to Training

With our Enterprise Wide Standards in place as our race map, this set the stage for the implementation of staff training. The Amazing Race to Creating Member Loyalty theme would be implemented in all aspects of training, from launch to completion as well as to support beyond the classroom.

To kick off this exciting race, our Executive team was asked to channel their sometimes hidden acting skills and play a role in our Amazing Race to Member Loyalty Videos.

Similar to the Amazing Race TV Show challenge, we grouped employees into “training seasons”. Seasons were created with groups from all departments and branches being trained together. With 270 employees to train using the metaphor from the TV series fit right in with our theme, and also communicated to staff that their turn at training (season) would be coming soon. In addition staff had involvement in the Amazing Race to Creating Member Loyalty before, during and after their “season” of training.

When staff joined a training season, they were assigned to a Team; Red, Purple or Blue. These teams were mentored by Executive Team Members who would encourage and challenge team members along the way through video messages. Managers and Supervisors were also assigned to a team. Therefore, a Teller from our Oceanside Branch could be on the same team as a Manager from our Barstow Branch along with a Lending Clerk and an Accounting Specialist. This helped support one of our key goals of internal service and the “One Team” philosophy.

The Roaming Gnome was dubbed the Amazing Race Mascot and was proudly displayed during training, events and photo opportunities.



Race Kick-Off- August 2013

The Amazing Race to Member Loyalty kick-off was conducted as a high energy, enthusiastic General Staff Meeting with all staff members. To create a buzz, all employees received a personalized invitation. Colorful teaser advertisements for the event were posted on our intranet page (The Amazing Race Coming Soon!). Remote branches received a special box with the instructions “Do not open until General Staff Meeting”. This box contained meeting materials that would be distributed at the same time to all employees regardless of location.

The Kick off meeting was conducted as a “Morning Talk Show” format; guests included the Executive Team, Management Team, The Guiding Coalition and the Training Team. The purpose of this kick-off presentation was to:

- Introduce the Amazing Race to Member Loyalty and create excitement and buzz around the upcoming training.
- Staff Learned how the race would be run
 - Join an Amazing Race Team and form alliances; Blue, Red or Purple
 - Adopt Enterprise Standards
 - Attend the training
 - Face Challenges
 - Stay Committed
 - Have Fun!

One of the most exciting moments of this kick-off was when the Amazing Race Launch Video was played. This video introduced staff to the notion that they would join one of three Amazing Race Teams led by Executive Team mentors who would guide them through the journey and encourage them along the way. The segment was modeled after the Amazing Race television show introduction. The video revealed only team mentors and not actual team players to focus on the element of surprise when they embarked on their training journey.

To view this launch video, click on the link below.

https://www.youtube.com/watch?v=qAPHN_SkNi8&feature=youtu.be

At the conclusion of the kick-off meeting, all staff members received a “race packet”. This packet included:

- An invitation to the race (Your season coming soon)
- A globe pen to signify the start of their journey
- A Copy of the Enterprise Standards- their race map
- Candy for energy as they entered the race course
- A puzzle, their first challenge and opportunity to earn points for their team. This created staff engagement as they learned they could earn points for their future teams even before walking into the classroom.

Buzz around the Amazing Race echoed through the halls that staff meeting morning. Staff was curious, what team will I be on, what will I learn in training, what team will win? This fun and informative meeting laid the foundation for an exciting training experience.

On Your Mark, Get Set, Go! Let's Race- Training Implementation

As participants walked into the training room on their first day of Service Strategies training, they were excited to discover what team they would join and to find out more about the skills that would lead them to success.

A “Team Color” reveals ceremony was conducted by the trainers, staff cheered for their teams and their Executive Team mentors. Each team member received their “Team Color” bandana. Staff proudly displayed bandanas at work stations as a reminder of their commitment to the training. Alliances and some friendly competition occurred when others learned which team their coworkers had joined. Conversations overheard included, “You’re on the Red Team, we’re the best Team, we’re going to win the Amazing Race.” Staff was excited to become a part of a team on their journey to service excellence. Throughout the training staff, was encouraged to wear their bandanas to class to show their team support and commitment to training.

On the first day of training participants demonstrated commitment to the training program by creating their “Service Chain Commitment”. Each training participant was asked to create a visual reminder of the importance of a member service chain and their role (link) in the chain. This commitment reminder could be a word, an illustration, or a phrase. These were put on a green or blue (PMCU colors) paper circle (link). It was exciting to see so many creative commitment links. Participants wrote words such as; Teamwork, and Accountability or created analogies about sports teams. One participant’s analogy on her link was- an orchestra- multiple instruments and talents coming together to create beautiful music.

Sample Member Service Chain:



At the end of the first training session, participant links joined the chain of past participants (including Leadership Team) in the lobby area of our Learning Institute.

The Race Continues

The Amazing Race theme was a major part of the training throughout all five training sessions. Each session kicked off with an Executive Mentor Video. In these videos, the Executives issued challenges to the teams, encouraged participation and reiterated the value of service training. The Executives displayed that they were a part of the team by having fun, and allowing staff to see them in a different role. Many of the videos are comical. The training team received feedback season after season about how much staff enjoyed watching the videos and how they looked forward to seeing the next message and video challenge.

Staff who had not yet participated in an Amazing Race season couldn't wait to see their Executive team mentors leading them around the world from various exotic locations while discussing the importance and value of the service training.

Sample Executive Video Collage (Includes "Bloopers" takes shown on the last day of training)

<https://www.youtube.com/watch?v=1b18Lj-6Gcl&feature=youtu.be>

Note: first 40 seconds repeats team introduction message.

Other enhancements to the program included use of videos from social media to create interest around the skills learned and to discuss how the skills applied to life in general. A short clip called "It's Not About the Nail" enhanced a discussion about the importance of listening and most importantly empathizing with someone who is expressing emotion.

<https://www.youtube.com/watch?v=-4EDhdAHRog>

A video produced by the restaurant chain Chick-Fil-A titled "Every Life Has A Story" was introduced in the Satisfying an Angry Member session. The video reminded participants that we never know what is going on in someone's life.

<https://www.youtube.com/watch?v=2v0RhvZ3lvY>

These video enhancements provided staff with memorable and thought provoking concepts to support the learning.

Throughout the competition, the Amazing Race was a part of every quarterly staff meeting. Updated team points were announced and photos of recent graduates were displayed along with individual congratulations to graduates. Executives proudly wore their team colors and cheered on their teams.

Race Challenges

During Training, new challenge were issued to the group after every break or at the start of a new session to build excitement and reinforce the skills taught earlier in the session. Participant's competitive spirit was revealed when they found out they would be earning points for their team by completing challenges successfully.

Some challenges focused on in class participation and maintaining personal responsibility. Other challenges focused on use and reinforcement of skills learned in past sessions. Challenge cards were designed to look like those used in the Amazing Race Television Show. When a team successfully completed a challenge they were given a scratcher card with varying point values (50, 100, and 250). Therefore, the results of the challenge were based on skill and luck. The use of points was a great way to promote participation and reinforcement of the skills outside the training room. Group members would often email on another between sessions with messages such as "Make sure you get to class on time" or "Complete your post session assignment so that we get points". One participant created a blue team mantra "Go Team Blue, we are the best crew! If you don't believe it's true, then you're probably feeding a bit blue" and emailed it to his training group.

The five training sessions were scheduled with approximately two weeks between sessions to allow participants to return to their job to practice the skills learned. At the beginning of each new session, time was set aside to discuss their experiences with the new skills. Having participants remain with the same group throughout training had a powerful impact. Participants learned about one another's role in the credit union, trust was built and experiences were shared. On many post session surveys it was shared that one of the best part of the session was their ability to gain a deeper understanding of other department and branch operations. This again supported one of the primary messages of service training that we are "One Team" and we rely on each other to support and provide excellent service to our membership.

The final day of training was a day of celebration as participants crossed the "finish line" of their Amazing Race to Member Loyalty. Managers, Supervisors, team members and the entire Executive Team attended the Amazing Race Ceremony showing their support by wearing team colors. As participants joined their Executive Mentors at the finish line (a replica of the Amazing Race finish line mat), a race medal was placed around their neck, a certificate of completion was presented and a memento photo was taken. Graduate photos were displayed on our intranet page for all to share in the celebration of the "graduates".



As the graduation celebration came to a close, one last video message was played to congratulate the time on their journey. This video included a surprise ending with the "Bloopers" clips.

Reaching the Finish Line

The Amazing Race came to an end after five action packed seasons. At the end of Season Five, prior to the announcement of the winning team, a final intranet bonus challenge allowed staff an opportunity to continue to earn points for their teams. These challenges gave staff an opportunity to practice and reinforce skills learned in training.

And the Winner is announced- November 2014

The winning team of the Amazing Race to Member Loyalty was announced during a General Staff Meeting with a “Winners Revealed” and “Amazing Race Look Back” celebrations. Amazing Race Coaches (Department and Branch Managers) were asked to share:

- What major service changes have they noticed from their staff?
- What service skills have they observed their staff using?
- How will they keep service skills alive in their department?

This provided an opportunity for Managers to discuss the successes of their team; in addition, it served as a reminder of the importance of the service skills.

The Amazing Race winner was... (Drumroll)... Team Blue!

When the training challenge gauntlet was thrown, team members thought the winner may only have bragging rights. The Blue Team was excited and surprised to receive a branded Amazing Race team bag filled with race themed goodies as well as a commemorative team photo.



Race Support along the Way- Supporting Amazing Coaches

To ensure the success of Creating Member Loyalty and our Amazing Race, we partnered the CML Skills with the Leadership Skills of our Management Team who would adopt the role as Service Coaches.



Activities were implemented during Quarterly Leaders Meetings that would encourage continued practice with the skills, give Race Coaches tools to support their staff and allow them to earn points for their teams.

Sample Activities included:

- Created an illustrated version of the ideal service coach
- Completed an activity that utilized the Action steps from the Making a Request session
- Looked at the Member Loyalty Curve from an employee's standpoint to emphasize that employees are the manager's members

Training surveys and results were shared with this team to stress the importance of continued pre and post training meetings as well as service observations.

The Amazing Race wrapped up for the Leadership Team with the Amazing Coaches Awards Show. The Training Team hosted a celebration honoring coaches and leaders who demonstrated exceptional support of the program in various categories:

- Most Frequent Graduation Attendee- Kate Bake, Call Center Manager attended every Amazing Race Finish Celebration
- Best Graduation Props – Alyson Warner, Branch Manager brought props to support and cheer on her staff, such as banners, graduation caps and graduation sashes
- Best Virtual Coach- Stacey McCray Branch Manager at one of our branches over 100 miles away participated in graduation ceremonies via the web
- First to enroll- Miriam DeLeon, Lending Manager would immediately enroll her staff in sessions before they filled up, displaying her commitment to training her staff
- Best Challenge Cheerleader- Tony Isom, Collections Manager who was known to send emails to his staff and his Blue Team teammates to encourage them to complete internet challenges

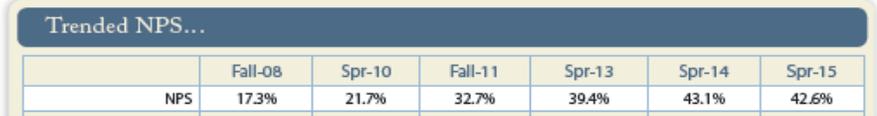
Race Results

With the conclusion of the Amazing Race, it was time to reevaluate our Service Culture and the success of the program. Key indicators that demonstrate the success of the service training initiative.

Net Promoter Score

Improvements in the Net Promoter Score demonstrates shift from Reactive to Anticipatory.

During and after training staff recognized the value of creating loyal members- those who think of use first for financial needs and refer. We took a look back to 2008 to evaluate our progress. The results are encouraging. Since completing our Amazing Race, the PMCU Net Promoter Score increased 25.3%



	Fall-08	Spr-10	Fall-11	Spr-13	Spr-14	Spr-15
NPS	17.3%	21.7%	32.7%	39.4%	43.1%	42.6%

Employee Opinion Survey

Improvements in the Employee Opinion Survey demonstrates shift form Military Top Down to Collaborative and Networking

Our employee opinion survey is an anonymous way for staff to provide feedback on their level of satisfaction as employees of our credit union. The numbers in green indicate increased scores from surveys prior the Amazing Race to Creating Member Loyalty.

- Prior to implementing new programs or services, necessary information and documents are provided (+11.4%)
- People at PMCU feel free to communicate up the ladder to get answers to member requests (+10.5%)
- When problems are identified, PMCU resolves them in a timely manner (+9.3%)
- Our Branch/Department has autonomy to effectively solve problems (+8.8%)
- Credit Union policies and procedures are applied consistently in my Department (+7.3%)
- Credit Union performance standards are applied consistently in my Branch / Department (+7.2%)
- PMCU places a high value on maintaining a positive work environment (+7.1%)

Internal Shops

Implementation of an Internal Shop Program demonstrates the shift form Accountability owned by others to Self-Accountability.

Internal Service had been identified as a growth opportunity, so our shop program was reevaluated. This new program allows staff an opportunity to provide feedback to internal service providers. These

scores have been providing a benchmark as we move forward. Managers receive Group Coaching Report and tools to help recognize results and Action Planning tools to improve results.

Since implementing the program in October of 2014, a total of 3,248 surveys have been completed.

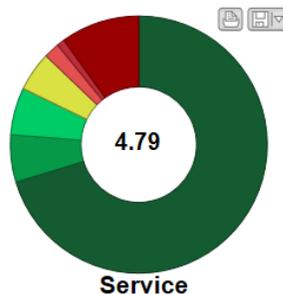
Performance Period	Count	Overall Score
1/15/15 - 1/31/15	342	4.64
2/13/15 - 2/28/15	296	4.38
3/16/15 - 3/31/15	324	4.63
4/17/15 - 5/1/15	340	4.32
5/15/15 - 5/31/15	310	4.49
6/15/15 - 6/30/15	240	4.62
7/15/15 - 7/31/15	211	4.34
8/17/15 - 8/31/15	384	4.66
9/15/15 - 9/30/15	216	4.39
10/15/15 - 10/31/15	199	4.37
11/16/15 - 11/30/15	194	4.63
12/15/15 - 12/31/15	192	4.54
Totals	3,248	4.51

Front Line Shop Program

Enhancements to the Front Line Shop Program demonstrates a shift form Process to Purposeful

Service Shops were evaluated during implementation of the program to ensure that service skills being measured were consistent with the training. Shoppers are now PMCU members who are given the opportunity to provide feedback about the service level received. Since implementation of the new Service shop in October of 2014, results are encouraging:

- 4.8 and above (High Meet) – 71%
- 4.7-4.79 (Meet) – 6%
- 4.6-4.69 (Low Meet) – 6%
- 83% of members surveyed since October of 2014 reported service received met or exceeded their expectations.



Enhancements to Employee Opinion Survey

Enhancements to measuring effective internal communication demonstrates a shift from Accountability owned by others to Self-Accountability

To support the use of CML skills, enhancements were made to the 2014 Employee Opinion Survey which focused on employee commitment to the skills and improvements made in staff communication. These

questions give us a baseline for evaluating use of skills in the future. Some examples of questions added and the resulting score are listed below (Exhibit 18):

- I am clear on the Enterprise Wide Standards that have been communicated throughout the credit union for working with members and co-workers – 96.8% favorable
- I have the support I need to provide prompt, accurate service to our members – 96.3 % favorable
- When making a request for service or assistance my Manager sets clear expectations for what assistance/service is needed and the time frame for completion – 96.2% favorable
- I maintain personal responsibility for every service delivery outcome – 99.1% favorable

Training Evaluations

Training evaluations completed at the conclusion of each “Season” demonstrates the shift from Service by Philosophy to Service through Individual best interest.

Each training group was asked to provide feedback about the training program with an anonymous evaluation. Feedback was requested on; Program Objectives, Trainers and their commitment to the program and use of skills. Results indicated that staff valued and saw the importance of the training. Frequent comments were written about the benefit of working with individuals from all over the organization.

Sample from Overall Training Program Results, Season Three:

- 100% of participants agreed or strongly agreed that the training program concentrated on practical issues.
- 100% of participants agreed or strongly agreed that the training program should increase the quality of their member service delivery.
- 100% of participants agreed or strongly agreed that other credit union employees would benefit from the program.
- 100% agreed or strongly agreed that as a result of the training program, they are more confident with their Member Service and Member Loyalty skills then before.

PMCU Races On... A Sales and Service Culture

The Amazing Race event has come to a conclusion, PMCU’s commitment and race to member loyalty is strong. As we incorporate the Service Strategies Program into our on-boarding process, New Hires are immediately given a clear understanding of our Service Culture and expectations.

Here at PMCU we always have something up our sleeves to ensure member satisfaction and employee engagement. As we implement initiatives, we will be looking for the next great theme and challenge.

A Special Race Thank You

The Amazing Race to Member Loyalty was made possible by commitment of staff throughout the entire organization.

