



## **2017 CUNA Excellence in Operations & Member Experience Awards Sales and Service Management Entry, Asset Group: > \$500 Million**

***In 2-3 paragraphs, explain at a high level the challenge or opportunity your credit union faced, what you hoped to achieve, what alternatives were considered, how a decision was made and an overall assessment of the success of the initiative.***

Founded in 1940, Delta Community Credit Union (formerly known as Delta Employees Credit Union) has enjoyed a long history of providing excellent service to its members. As the Credit Union grew and entered the “community” space in 2006 opening its doors to residents and employees of almost a dozen metro Atlanta counties, we needed a means by which to gain market share while maintaining the level of service for which we had become known for in our market. In 2014, the Retail Lending (Sales) department was created to provide Delta Community Credit Union with a dedicated team of professionals assembled to develop a sales management process for our frontline employees across three departments: Residential Lending (Mortgage), Consumer Lending and Branch Delivery. In 2015, the Retail Lending (Sales) team was repositioned from the Lending Division to the Branch Delivery and Operations Strategy Division and realigned its focus on the stakeholders of this area. Our mandate was clear: devise and implement a sales management process designed to enhance the sales and service culture of Branch Delivery and the Member Care Center (Contact Center). We received a name change too: Retail Sales. By the end of the year, we had grown from two to four employees. We changed our name again adding “Service” to include oversight of service performance of the branch network: Retail Sales & Service.

Today, the Retail Sales & Service Team of Delta Community Credit Union, now comprised of ten employees, is a high-performance, cross-functional team specializing in the operationalization of sales and service performance management including: (1) the sale of retail banking deposit and loan products; (2) referrals to line-of-business partners; (3) employee rewards and recognition programs; and (4) sales and service education for credit union employees. We take a solutions-oriented approach to goal attainment, tasks, problem solving as well as internal and external member satisfaction.

To achieve the goal of a sustainable sales and service culture, we had to uniquely brand the program in line with the values and culture of our organization. To that end, we developed:



Welcome to EUREKA! Delta Community Credit Union's Sales and Service Excellence Program. Created in fourth quarter 2015 and implemented in second quarter 2016, EUREKA! was designed with the following purpose:

- Enhance the sales and service culture by developing a synonymous process across multiple delivery channels
- Increase services per household (SPHH) through the cross-selling of quality products and services
- Increase member satisfaction through real-time member surveys and reporting

Aligned with our corporate values of Flexibility, Integrity, Dedication, Ownership and Teamwork, the EUREKA! Mission Statement:

*Investing in our employees by providing continuous education, coaching to reinforce behaviors, and recognition through a performance-based sales and service culture.*

*By providing the knowledge, skills, tools, and systems necessary to deliver sound financial advice, we will empower our employees to offer suitable banking products and services to enhance the financial lives of our members.*

***What innovative approach have you implemented at your credit union to create, cultivate, and sustain a successful sales culture?***

The EUREKA! Program continues to pay dividends even today as we seek to transition from a service-based to a sales and service-based organization. It is designed to enhance the quality of our service delivery, driven by teaching employees a needs-based approach to cross-selling rooted in integrity to offering our quality products and services to new and existing members.

The tagline of the EUREKA! Program is "Your Journey to Success Begins Here." Each course of the program exemplifies this tagline as frontline individuals across various business units including Branch Delivery, Member Care Center (our Contact Center), Business and Community Development, Consumer Lending and Personal Deposit Services all share the same true north goal of working through the program at a pace in which employees in each business unit are able to grasp and use in their daily member interactions.

We connected with a sales and service management vendor at the beginning of 2016 and developed a customized three course offering for managers, platform (desk) employees and tellers to incorporate key sales and service behaviors relevant to each position and their specific EUREKA! journey: coaching (managers), needs-based selling (platform employees) and member engagement using transactional cues (tellers). We also offer customized training solutions leveraging these same behaviors to meet the needs of each of the business units we serve. To further support our efforts, we have a dedicated team of employees that work directly with frontline stakeholders to embed behaviors through routine contacts in person or by phone.

***What sales tools have you designed to assist staff with selling and customer relationship management (CRM)? What unique sales coaching or incentive programs have you developed?***

To further supplement the adoption of our sales and service culture and process, we created a monthly newsletter to provide on-demand training for our stakeholders. The publication, which is currently sent to over 500 employees across the organization:

- is designed to expound on key behaviors and concepts introduced in class
- provides activities based on course material for managers, platform employees and tellers
- spreads awareness of current Marketing promotions

***Compare your final results to your goals, including time frames for measurement period. Be specific with your numbers and how the final results measured up to your goals established. List objective/metric to be measured (example: Cross-sale per FTE; Services/products per household/member; Deposit growth; Loan growth).***

To assess the performance of our program, we use several key metrics:

- Mystery shop scores
- Organizational goals:
  - Services per household (SPHH)
  - Member growth
  - Member satisfaction
- Participant course evaluations and testimonials

***List three specific examples of how this practice contributed to the success of your credit union. Provide any additional relevant information to support your entry.***

EUREKA! has helped Delta Community achieve several of its key metrics listed above, provide education and development to its frontline employees and meet the financial needs of its member base. The Retail Sales & Service department routinely receives testimonials from employees:

- Manager: "EUREKA! has changed my life by improving how I coach and develop my employees."

- Teller: “I am now confident in cross-selling products to members using the skills taught in class. When I use them with members, they show an interest and ask for more information.”
- Member Service Agent: “I’ve learned how to engage my members using small talk conversations to match products and services to what they are telling me. As a result, I’m not pushing products but connecting their expressed needs with our offerings.”