

### Little Things that World-Class People Do to Make a Difference in Serving Members

#### 1. Make members feel special

- Think special, feel special, and act special for all members
- Keep the word “special” in your mind at all times and every time you encounter a member seek to apply this word to your behavior with that member
- Try to identify the unique qualities in each member and then do something unique to make them feel special

#### Examples:

- Make some special comment, such as “I love your name, Maria. It’s one of my favorites.”
- Ask some special question, such as “I am intrigued by your accent. I hope you don’t mind if I ask where you are from?”
- Do a special favor, such as “Just for you, I am going to call you once your application is approved.”
- Choose a special tone of voice that echoes an appropriate feeling, for example delight, or kindness, or excitement (depending on the situation and what the member has to tell you)

#### 2. Get the first five seconds right

Here are some little things you can do to ensure a perfect first five seconds;

- Step outside your premises and then enter as if you were a member. What is the first thing you notice? Do people look up and smile and you come in? Is the floor clean? If you notice anything substandard during the first five seconds, take the necessary action.
- During your break, call your company telephone number and ask for yourself. What is the first impression a member would have on ringing that number? Is it easy to get through? Does the person answering sound friendly? Is he or she helpful? If the response is in anyway poor, initiate the required improvements.
- Ensure that there is some positive engagement during that vital first five seconds as a member approaches. For example, it could be a simple little signal with the eyes to indicate that you have acknowledged the member’s presence. Or it could be a nod or a little gesture with the hand.

#### 3. Say something (create a small talk)

Here are some examples, captured over recent times, of what front-line people who buzz actually say:

- “It’s really hot today.”
- “I think it’s going to rain soon.”
- “You’re my first customer today.”
- “You don’t see many of these around now.”
- “Thank you for being so patient in waiting.”
- “You’re unique! This is the first time any member has asked me that question.”
- “It’s Friday the 13<sup>th</sup> today. I believe that brings us luck.”

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- “You look like you’ve had a good day’s shopping.” (observing a member carrying shopping bags)

### 4. Personalize interactions

- Make yourself known personally to each member (“Hello, my name is Zara, it’s good to see you.”)
- Get to know the member as a person. (“I was just interested, Mrs. Lopez, do you live close by?”)
- Do something personal to reinforce the relationship with a member. (“Mrs. Lopez, this is my business card, so if there is any problem just call and ask for me, Zara.”)
- Find a way of putting your personal stamp on the relationship, for example with a follow-up call.
- Overall, show that you believe the person you are dealing with at the moment is the most important person in the world right now.

### 5. Show you care

Care relates to every aspect of business, for example taking care:

- To ensure that the services are delivered on time.
- To ensure that a member’s problem is resolved quickly.
- To call back when promised.
- To be completely honest with members.
- To communicate effectively with members.
- To understand fully member’s real requirements.
- Not to rush members (or make them feel rushed), thus allowing them time.
- To ensure that members do not feel exploited and thus receive value for money.
- To assign members the highest priority, thus overriding lower-priority, non-member oriented tasks.
- To ensure that the quality of the product or service is the highest possible in the circumstances.

### 6. Make positive choices

Here are some examples of behavioral choices:

Positive Choice of Micro behavior	Negative Choice of Micro behavior
Rush to open door for member	Ignore member walking through the door
Raise eyes to make eye contact	Keep eyes down and avoid gaze
Greet unknown member passing by	Fail to acknowledge passing member
Warm tone of voice on answering phone	Automatic, matter-of-fact response
Personalize letter sent to member	Rush off impersonal, standard letter

These little positive behaviors, if you choose the, will invariably lead to great member service:

- On your journey to work every morning, tell yourself you are going to choose to do some little things today that will have a positive impact on members.
- Throughout the day, look out for and create little opportunities for making positive choices.

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- When in conversation with member, try to think of some little things to say that is positive.
- When you have a spare moment, try to think of some little things you can do that is positive.
- Do the same when your boss approaches.
- Get into the habit of reacting positively to everything you encounter at work

### **7. Be curious**

The range of possibilities for being curious is vast. Be curious by discovering:

- What induced this member to call your credit union?
- Why this member is looking so angry?
- How this new product works?
- What motivates this member?
- What are the member's circumstances?
- Why you have not seen this member for a long while?
- How other companies provide such excellent customer service?

### **8. Create great memories for members**

- Just be exceptionally friendly.
- Get back to a member more quickly than he or she expected.
- Be bright and happy in doing your best to help, whatever the problem.
- Chat to a member's children and take interest in them.
- Take time out to help a member in a specific problem.
- Share an interest with a member.
- Follow up with a member.

### **9. Make a Difference (be a little "MAD")**

Here are some examples of companies excelling in making difference:

- At Edsa Shangri-La Hotel in Manila, regular guests have their names engraved on coffee mugs so that when they return their own special mug is brought out for their coffee.
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### **10. Observe Members**

- Observe the way members talk to each other. You can pick up clues about when to intervene.
- Observe the way members walk through your premises, what they look at and what they do not look at. This will give you an indication of what they are interested in and enable you to make a connection in conversation.
- Observe the way members behave when sitting down with you: What they do with their hands (are they uneasy?), what they do with their arms (are they crossed because they feel defensive?), what they do with their legs and feet (are they tapping their toes because they are bored?). All these will create useful signposts for your behavior with members and your response to them.
- Observe members' eyes. These tell you a lot. Are their eyes on your face or over your shoulder?
- Observe any queues that form and use additional energy to manage the queue by signaling to people that you will do your best to be with them soon. Even one little nod

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your part is sufficient to establish the relationship and keep the member there (as opposed to having member walk out).

- Observe each member's behavior. Do they appear to be rushed? Do they seem to be interested? Do they appear simply to be browsing? Every piece of behavior will give you a clue to what to do next (if action is required) to meet that member's need.

### **11. Practice Good Manners**

- Being punctual
- Saying "thank you"
- Making way for people
- Opening doors for people
- Answering letters promptly
- Calling back when promised
- Maintaining good appearance
- Offering to carry someone's bag
- Being polite and courteous at all times
- Giving compliments whenever possible
- Keeping people informed of what is going on
- Refraining from interrupting people
- Listening carefully to what people say (and paying attention)
- Offering refreshments (even a glass of water) at the appropriate time
- Asking people how they are (with many personal variations on this theme)
- Saying "please"
- Replying to all e-mails
- Offering someone a seat
- Extending a helping hand
- Extending a warm welcome
- Pouring tea/coffee to a member
- Saying "goodbye" when someone leaves
- Standing aside to allow others to go first
- Showing people to the door when leaving
- Looking people in the eye when speaking
- Volunteering to do something a member is trying to do
- Turning off mobile/cell phones in meetings and trainings
- Never being rude to anyone (e.g. an unkind remark or a nasty look)
- Ensuring everyone in a small group is introduced to one another

### **12. Celebrate with your members**

- Send personalized birthday card to a member
- Send a card to celebrate anniversary
- Present a small gift when a good member has a baby
- Give a member a celebratory share of the hand when she/he informs you of passing the examination or graduation
- When you read of a member's achievement in a local newspaper, ring the member to congratulate
- Give a member a small memento on the 10<sup>th</sup> anniversary of when first did business with the credit union
- If you note that a member is about to retire, write a personal letter to celebrate past achievements and future successes
- Celebrate the news of a member's engagement with a glass of champagne

### Graceful Greetings

1. **When you arrive at work, greet others with “hello” or “good morning”.** One of the complaints most often from employees about their managers and their co-workers is that many people do not bother to say “hello” or otherwise offer simple greeting. We hear: “It’s like I do not exist” or “she thinks she is so important...”
2. **Do not assume you are greeting people.** People think they do it, but they often don’t! You need to pay attention to your own greeting behavior for a few days and really discover whether you are greeting people or not.
3. **Use the 10-5 rule.** If you see someone at 1- feet, you must acknowledge him or her. At 5 feet, you must say something: “hello”, “good afternoon”, etc.
4. **Say goodbye.** Make sure you say “goodbye” or “have a good evening,” to your co-workers before leaving for the day. Do not simply sneak out.

### Shaking Hands Correctly

5. **Shake hands when meeting someone.** In USA, the handshake is the proper business greetings and if you want to be taken seriously you must shake hands. You should also shake hands when you see someone you have not seen in a while and when you say goodbye.
6. **Both men and women shake hands.**
7. **Shake hand correctly.** People underestimate how important this is. Extend your hand at a right angle with your thumb pointing up. Touch thumb joint to thumb joint. Once you make contact, put your thumb down gently. Wrap your fingers around the other person’s palm. Two to three pumps is enough.
8. **Apply firm pressure when you shake.** Your handshake should be firm but not be bone-breaking. Firm is important. How do you feel about someone if you shake his or her hand and it is limp or weak? Whether you like it or not, your handshake will convey your degree of professionalism to others.
9. **Say something when you shake hands.** You can acknowledge the person’s name and say, “it’s very nice to meet you, Mr. Jones” or simply “Hello Mary” or “Good to see you again.”

### Learn the Art of Small Talk

10. **Think of small talk as a gateway to new relationships and maintaining old ones.** Knowing how to start and keep a conversation going will allow you to meet others, get to know them, and build upon your network. “Small talk” does not mean “unimportant” or “silly.”
11. **Be willing to make the first move.** For those of us not born with the “gift of the gab,” making general conversation can be a challenge and stressful one! Business professionals

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overcome shyness simply by challenging themselves to move out of their comfort zone and talk to people.

12. **Have interesting topics to discuss.** Reading the daily newspaper, or new magazines, watching news shows on TV, reading your professional journals and even simply observing the world around you are all great sources for interesting topics you can discuss.
13. **Plan a “daily conversation starter.”** For some people, the hardest part of making small talk can be starting the conversation. We suggest preparing a “daily conversation starter.” This is an opening line that can be used to get a conversation going with just about anyone. The weather, if it is unusual, can be a good conversation starter: “Did the typhoon affect your commute?” The environment you are in: “The speaker was excellent. Have you heard him before?” A self-revelation is another good way to start: “I saw the new movie last night. Have you had a chance to see it?” A sincere compliment can often break the ice: “The presentation by your group was excellent.”
14. **Maintain the conversation.** Once you get started, keep the conversation going by referring to the last time the two of you were together, discussing items of interest to other person or asking questions to draw the other person out.
15. **Don’t go overboard.** You usually need to limit the amount of detail when describing something so you don’t overwhelm the other person.
16. **Use humor wisely.** Humor can be a lifesaver in embarrassing or stressful situations. It can also enliven an otherwise dull conversation. But you can also bomb badly. You must use humor appropriately – especially in the workplace. You can accidentally offend someone and cause conflict if you are not careful. Never tell ethnic, sexist, religious, or racial jokes in order to break the ice.
17. **Take turns talking.** You do not want to monopolize the conversation. Remember that building a relationship often begins by expressing a genuine interest in others and you can often do this by letting the other person speak. A good conversation is one in which all parties can express themselves.
18. **Be willing to reveal yourself.** You do need to reveal yourself, at least a little bit. You can share personal information, such as you just started graduate school; that is fine. Do not get too personal too quickly.

### How to Listen to Others

19. **Understand why you need to listen.** The old saying that you were given two ears and one mouth for a reason is absolutely true. You want to listen more than you speak. You cannot build and maintain genuine relationships unless you truly listen to others. People do not like it when others do not listen.
20. **Prepare yourself to listen.** You need a non-distracting environment. Close the door. Turn off any music. Pay attention to your internal distractions. If you are hungry, it is hard to listen. If you have to go to the bathroom, it is hard to listen.
21. **Pay attention to your body language.** Are you looking at the person? Do you have a pleasant expression on your face? What are your arms saying? Are they crossed, indicating you are closed off, or relaxed at your side?

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22. **Give the person your undivided attention.** Do not look at papers, open mail, or answer the telephone.
23. **Stop talking.** Let the other person talk. This is hard for many people. You cannot talk and listen at the same time.
24. **Do not interrupt.** People do not want to be interrupted. Not only is this rude, it shows you are not listening but planning what you are going to say next.
25. **Concentrate.** Try not to let your mind wander. Even if the person is boring. Pretend you have to report back on what are you hearing.
26. **Do not prejudge someone.** Do not make assumptions about someone's ability to discuss a topic before you have had the discussion.
27. **Acknowledge that you are listening.** You can do this verbally by saying, "oh," or "I see." Do not overuse them. You can offer a non-verbal acknowledgements too by occasionally nodding your head.
28. **Ask questions.** If you do not understand something or you want to get more information ask a question. It also lets the other person know you are listening and interested.
29. **Paraphrase what the other person is telling you.** Phrases such as "You're suggesting . . ." or "If I understand you correctly, you believe . . ." "What you're saying is . . ." Do not overdo this, but you do want the person to understand that you are listening and understanding what he or she is saying.

### Maintaining Relationships with Co-workers

30. **Participate in credit union events.** Go to lunch with your group. Attend credit union parties. Contribute to group gifts. You do not have to go to every party, but you do need to attend some of them. Even those little chats by the coffeepot or water cooler can help you maintain good office relationships and are not just for gossip. Those little impromptu gatherings are often important for creating that positive work/social environment that allows relationships to be maintained.
31. **Do not get too personal.** You want to know a little about your co-workers' lives, but you do not need to know everything. You also need to talk about your life, but again, keep it simple.
32. **Share.** Respect your co-workers space and time. When using conference rooms or equipment, such as copiers, faxes and coffee machines, think of the others who will be using them after you. Clean up after yourself.
33. **Help others.** If a co-worker needs some help and you can do it, why not offer your assistance.
34. **Use polite language.** Take time to say such simple words as "please," "thank you," or "I appreciate your effort."
35. **Offer sincere compliments.** If someone does an outstanding job, initiates an innovative idea, offers a unique suggestions, etc., tell the person what you think.

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36. **Do not gossip.** You will get a reputation if you do. People may not trust you to keep confidences.
37. **Do not be a complainer.** If all you do is complain about work, other co-workers, etc., you will not be someone other people want to be around. Complainers are draining!
38. **Return phone calls and e-mails.** Do not just get back to your members promptly, your co-workers count too. Again, no one likes to be ignored.

### **Professional Dress and Grooming**

39. **A professional standard of business dress** is required of all employees, regardless of the level of client contact the employee may have. The credit union requires a professional image to be projected at all times.
40. **Corporate Uniform** shall be provided to all employees to project an image of professionalism within the credit union. The following uniform standard will be observed:
  - a. Wearing the credit union's corporate uniform is compulsory except (day i.e. Friday or any other day in the week) which is regarded as "wash" day. However, on "wash" day, employees are required to wear business dress.
  - b. Name Badges are considered as part of the corporate uniform and are deemed compulsory when the employee has direct contact with a member or is representing the credit union.

#### **41. Dress standards, grooming and presentation – Female**

- a. Black shoes, covered heel and toe, medium heel height is recommended for comfort and safety.
- b. Shoes should be polished regularly and heeled when worn down.
- c. Non-standard items that are not part of the uniform must not be worn.
- d. Simple make-up will enhance the female employee appearance in the uniform. Care should be taken to ensure that make-up is kept to a minimum and complements hair and skin color.
- e. Hands should be well cared for, with nails clean. When nails are manicured, it should be well maintained and toned to blend in with the uniform. Bright iridescent nail polish should not be worn.
- f. Hair should be neat and tidy.
- g. Uniforms attract attention. Avoid standing with arms folded (if the uniform is a long sleeve), crossed, putting hands in pockets, or slouching. A relaxed but upright stance will enhance appearance to members. When seated, sit comfortably with straight but relaxed back and shoulders.
- h. Jewelry may be worn with the uniform but it should be simple.

#### **42. Dress standards, grooming and presentation – Male**

- a. Top shirts should be properly buttoned.
- b. Care must be taken not to obstruct the Credit Union Logo on the Shirt.
- c. The corporate tie must be worn at all times during business hours or when representing the credit union at events requiring this more formal attire. Exceptions may apply from time to time as determined by the management.



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- d. Shoes should be black business shoe. It must be polished regularly and heeled when worn down.
- e. Belts to be worn with trousers at all times. It is recommended that black, dark gray or navy blue socks be worn with the uniform.
- f. Non-standard garments must not be worn.
- g. Moustaches, beards and hair should be neat and tidy.
- h. Hands should be well cared for, with nails clean.
- i. Uniforms attract attention. Avoid standing with arms folded (if the uniform is a long sleeve), crossed, putting hands in pockets, or slouching. A relaxed but upright stance will enhance appearance to members. When seated, sit comfortably with straight but relaxed back and shoulders.
- j. Jewelry may be worn with the uniform but it should be simple.

### Sounding as Good as You Look

- 43. **Speak loudly enough to be heard.** Many people speak too softly. If speaking volume is low, it becomes invisible and easy to ignore. People can speak and literally no one hears them.
- 44. **Pay attention to your rate.** If people are always interrupting, you may be speaking too slowly. If people keep saying, “whoa, wait a minute,” chances are that you are speaking too quickly.
- 45. **Do not giggle.** Giggling is often heard at the end of people’s sentences or statements. It is a habit that can make you appear nervous, insecure or childish. Giggling is an annoying mannerism.
- 46. **Get realistic idea of how you sound.** Use your voice mail system to listen to your messages before you send them. Over time you will gain awareness of the sound of your voice.
- 47. **Watch out for qualifying words.** These are extra words added to sentences that can make even the smartest person sound tentative and unsure. Words like “kinda,” “sorta,” “maybe,” “perhaps.”
- 48. **Do not say, “I think” when you actually know.** Do not every say “I think” when you know.
- 49. **Do not use “I don’t know” as extra words.** This is not saying, “I don’t know” because you truly do not know something. “I don’t know” is used only as a way to discount what was said earlier. “I suggest we implement the original plan. It is affordable, I don’t know . . .”
- 50. **Do not say, “I’m sorry” for no reason.** Many times “I’m sorry” is used in servicing members. “I’m sorry for bothering you, but I just want to ask . . .” Why be sorry if you are servicing a member?
- 51. **Do not use questions, instead of direct statements.** When you use a question, you seem to give the person a choice. If there really isn’t any choice, why use a question? Instead of “Could you get the proposal to me by 3 pm?” say, “I need the proposal by 3 pm.”
- 52. **Eliminate distracting filler words.** These are words like “okay,” “alright,” “um,” and “like.” They are distracting and people stop listening. If people are counting the number of okays in your speech, it is not okay – they are not hearing what you are saying.

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53. **Watch out for jargon and buzz words.** Every profession has its jargon and buzz words. If you are speaking to a colleague, chances are he or she knows what you are talking about. If you are talking to someone from another profession they may not know.
54. **Avoid sexist language.** Women are women in the workplace. They are not girls. Both men and women use that word. Some people use the word "ladies." Ladies is better than girls, but generally the preferred term is women.
55. **Do not use curse words.** You know what they are. They make you sound bad. Do not use them.
56. **Grammar counts.** Make sure your grammar skills are up to par.
57. **Do not interrupt while other person is speaking.** If a person is speaking, do not interrupt by filling some words, which he/she intends to say, unless you are asked to.

### Telephone Etiquette Guide

#### Answering Calls for Your Department

1. Answer promptly (before the third ring if possible).
2. Before picking up the receiver, discontinue any other conversation or activity such as eating, chewing gum, typing, etc that can be heard by the calling party.
3. Speak clearly and distinctly in a pleasant tone of voice.
4. Use hold button when leaving the line so that the caller does not accidentally hear conversations being held nearby.
5. When transferring a call, be sure to explain to the caller that you are doing so and where you are transferring them.
6. Remember that you may be the first and only contact a person may have with your department, and that first impression will stay with the caller long after the call is completed.
7. If the caller has reached the wrong department, be courteous. Sometimes they have been transferred all over campus with a simple question. If possible, attempt to find out where they should call/to whom they should speak. They will greatly appreciate it.
8. When the called party is not in, the following responses should be used both to protect the privacy of the office staff and to give a more tactful response:

What You Mean:	Tell the Caller:
"He is out."	"He is not in the office at the moment. Would you like to leave a message on his voicemail?"
"I don't know where he is."	"He has stepped out of the office. Would you like to leave a message on his voicemail?"
"He is in the men's room."	"He has stepped out of the office. Would you like to leave a message on his voicemail?"
"He hasn't come in yet."	"I expect him shortly. Would you like to leave a message on his voicemail?"
"She took the day off."	"She is out of the office for the day. Can someone else help you or would you like her voicemail?"
"He doesn't want to be disturbed."	"He is unavailable at the moment. Would you like to leave a message on his voicemail?"
"She is busy"	"She is unavailable at the moment. Would you like to leave a message on her voicemail?"

### Transferring Calls

#### To transfer a call:

1. Let the caller know where you are transferring them.
2. Press 'transfer' or its equivalent key
3. Dial the extension where you are transferring them. (i.e. 2300 for Admissions & Records)
4. Press 'transfer' or its equivalent key. You're done.

#### To announce a call:

1. Find out the name of the caller and ask what it is in regard to. (Why they are calling).
2. Tell the caller to please hold for a moment.
3. Press 'transfer' or its equivalent key
4. Dial the extension of the person the caller wants to speak to. (i.e. x9999 for Jane Smith)
5. Wait for the person to answer.
6. Tell the person (i.e. Jane) who is calling.
7. a) If the person accepts the call, press 'transfer' or its equivalent key
8. b) If the person asks you to take a message, press RLSE (release), then press the button where the caller is holding. From there you can take a paper message or transfer directly to a person's voicemail (see below instructions).

#### To transfer a call directly to voicemail (without ringing):

1. Tell the caller you are transferring them to (name)'s voicemail.
2. Press 'transfer' or its equivalent key
3. Dial x6525.
4. Dial the extension of the person you are transferring them to (i.e. Jane Smith at x9999).
5. Press the # key and then 'transfer' or its equivalent key

**Note:** Once you hit the # key, the voicemail message starts almost immediately. So in order for the caller to hear the entire message, it is important to press the Xfer key soon after hitting the # key.

### Good Telephone Procedures

Remember that you are representing your credit union and etiquette is very important. Using phrases such as "thank you" and "please" are essential in displaying a professional atmosphere. { You can tailor this section for your credit union's needs }

- Make sure to answer before the third ring.
  - Examples of greetings can be: "Telephone Services, may I help you?" OR "Good morning"...you get the idea. Use a greeting that is going to give the caller the impression that we are in fact professional and pleasant.
- If you are currently on one line and another line rings:
  - Tell the first caller to "Please hold."
  - Place caller on hold.
  - Answer the ringing line saying, "[Credit Union name]--please hold."
  - Place second caller on hold.
  - Return to first caller and complete the call.
  - Go back to the second caller.
  - Say, "Thank you for holding, may I help you?"

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**NOTE:** Sometimes you will have many lines ringing all at once. Please remember to write down the names of the calls holding so you avoid asking who the caller is holding for more than once.

Follow the above steps, placing as many calls on hold as necessary.

### Screening Calls

Answer the phone by saying: "[Credit Union name], how may I help you?"

- If the caller asks to speak to the CEO (for example), ask "May I tell him/her who is calling?"
  - Ask the caller "What is this in regard to?" (if appropriate)
  - Press 'transfer' or its equivalent key and the extension.
  - Wait for the CEO to answer.
- Announce the name of the caller.
  - Wait for a response as to whether the call will be taken.
  - If the called party wishes to take the call, press the 'transfer' or its equivalent key again.
  - If the calling party does not wish to take the call, press the RLSE button and then the button where the caller is. SAY: "\_\_\_\_\_ is out of the office, may I take a message or would you like his/her voicemail?"

### Taking Messages

1. Be prepared with pen and message slip when you answer the phone.
2. When taking messages be sure to ask for:
  1. Caller's name (asking the caller for correct spelling.)
  2. Caller's phone number and/or extension (including area code)
  3. If the caller is a member, ask for the Member No. (if appropriate) and ask what the call is in regard to.
3. Repeat the message to the caller.
4. Be sure to fill in the date, time, and your initials.
5. Place the message slip in the called party's inbox or in a conspicuous place in their office, such as their chair.
6. Don't forget that you can transfer them to voicemail instead of taking a paper message, but don't forget to ask, "Would you like me to transfer you to \_\_\_\_\_'s voicemail?" Do not assume that the caller would rather go to voicemail. Always ask first.

### Handling Rude or Impatient Callers

1. Stay calm. Try to remain diplomatic and polite. Getting angry will only make them angrier.
2. Always show willingness to resolve the problem or conflict.
3. Try to think like the caller. Remember, their problems and concerns are important.
4. Non-supervisory: Offer to have your supervisor talk to the caller or call him/her back if the caller persists.

**Supervisor:** Be willing to handle irate callers. Speak slowly and calmly. Be firm with your answers, but understanding. Sometimes the irate caller just wants someone in a supervisory capacity to listen to their story even if you are unable to help them.

### Good Telephone Habits for Everyone

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Whether answering the phone or making phone calls, using the proper etiquette is a must in order to maintain a certain level of professionalism. Proper etiquette leaves callers with a favorable impression of you and your credit union. You will also find that others treat you with more respect and are willing to go out of their way to assist you if you use the proper etiquette.

### **Answering Your Phone**

1. Answer your calls within three rings (if possible).
2. Always identify yourself when you answer the phone: "This is \_\_\_\_\_."
3. Speak in a pleasant tone of voice - the caller will appreciate it.
4. Learn to listen actively and listen others without interrupting.
5. When you are out of the office or away from your desk for more than a few minutes, forward your phone to voicemail.
6. Use the hold button when leaving a line so that the caller does not accidentally overhear conversations being held nearby.
7. If the caller has reached a wrong number, be courteous. Sometimes a caller is transferred all over campus with a simple question and the caller gets frustrated. If possible, take the time to find out where they should be calling/to whom they should be speaking.

### **Making Calls**

1. When you call someone and they answer the phone, do not say "Who am I speaking with?" without first identifying yourself: "This is \_\_\_\_\_. To whom am I speaking?"
2. Always know and state the purpose of the communication.
3. When you reach a wrong number, don't argue with the person who answered the call or keep them on the line. Say: "I'm sorry, I must have the wrong number. Please excuse the interruption." And then hang up.
4. If you told a person you would call at a certain time, call them as you promised. If you need to delay the conversation, call to postpone it, but do not make the other person wait around for your call.
5. If you don't leave a number/message for someone to call you back, don't become angry if they are not available when you call again.

Keep in mind the Golden Rule when it comes to phone etiquette. Don't make people dread having to answer their phone or call your credit union.

### **How to End Conversations Gracefully**

There are several ways that you can end a long phone call without making up a story or sounding rude:

1. Leave the conversation open.
2. Promise to finish your discussion at another time.
3. End on an "up" note.
4. Tell the person how much you've enjoyed speaking with him/her.

As long as you are honest and polite with the other person, you shouldn't have any problems getting off the phone and onto something else.

### Voicemail Etiquette

VoiceMail has many benefits and advantages when used properly. However, you should not hide behind voicemail. If callers constantly reach your voicemail instead of you, they will suspect that you are avoiding calls. Here are a few tips on such things as greetings and responding to voicemail.

### Voicemail Greeting

1. Be sure to record your own personal greeting; don't use the standard default greeting or have another person record your greeting. People tend to feel that they have already lost the personal communication touch because of voicemail. If a female, voice says that "Joe Smith is not available", the caller will not be convinced that you listen to your voicemail.
2. Write down what you want to say in your greeting and practice saying it a few times before recording. Even if the greeting sounds like you are reading it, it will ensure that you don't spend as much time trying to record it "just right."
3. Include in your greeting your name and credit union so that people know they have reached the correct person.
4. Your regular greeting should include your normal work hours. If you know that you will be on vacation for a few days or leaving the office early or have different hours temporarily, you should record an alternate greeting to let callers know this. Callers will know that they cannot expect a callback for a few hours or a few days.
5. Use the attendant feature! This feature allows the caller to reach another person in your department from your voicemail. For example, if you were out of the office on a Thursday and a caller needed an answer immediately, the caller could dial 03 while listening to your voicemail message and be transferred to someone else in your department. You have to select an attendant yourself - it is NOT done automatically. Try to select someone who would know your schedule and be able to take messages for you-such as a receptionist or assistant.
6. If your phone is the main department extension, you might want to consider playing an alternate greeting when you are closed.
7. If your message is rather long, you might consider informing callers of the option to press 5 to bypass your message and to start recording their message to you.
8. If you turn on the paging feature (you will be paged when a message is marked urgent), make sure to mention that in your message. Callers leave a message and then press 4 to mark the message urgent. You will be paged with 2525 to let you know that you have an urgent voicemail. To set up the paging feature, contact Telephone Services.
9. When you leave for the day or will be away from your desk for an extended period of time, forward your line to your voicemail using the call forward feature as a courtesy to your callers. Call forwarding means that your callers don't have to wait through an entire ring cycle (12 seconds/3 rings) before leaving a voicemail message for you.

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### **Checking Messages and Returning Calls**

1. Check your messages daily and return messages within 24 hours. If it will take longer than 24 hours, call the person and advise him/her. Callers should feel comfortable that you are checking your voicemail daily.
2. Reply, forward, or delete messages immediately. Keep your mailbox clean. Saved messages kept longer than a week take up needless space in your mailbox since you are only allowed 20 messages total in your mailbox, including saved messages.
3. If you forward a message, be sure to explain to the person to whom you are forwarding the message why you are sending it to them.

### **Leaving a Voicemail Message for another Person**

1. Speak clearly and slowly.
2. Be sure to leave your name and extension number. It's best to say it at the beginning and end of your message.
3. Keep messages short and to the point.
4. Remember that you want to leave the person you are calling with a good impression of you.
5. Leave the date and time you called in the message. Let the person know the best time to call you back.
6. Cover one topic in one message; specify what you want the recipient to do.

### **Voicemail Defaults**

- Maximum greeting length = 90 seconds
- Maximum message length that someone can leave in your voicemail box = 3 minutes
- Maximum number of messages that can be left in your voicemail box = 20
- Maximum number of days that messages are kept (messages that you have not listened to) = 90 days

### **More Etiquette Tips**

Many of these topics are geared towards those in a member-orientated environment; however, these tips can be helpful to everyone.

#### **What To Do When You Make a Mistake**

"To make no mistakes is not in the power of man, but from their errors and mistakes the wise and good learn wisdom for the future." –Plutarch

Everyone makes mistakes. If you think about it, you've probably made your share of them over the years - a misdirected package, a misrouted file, a forgotten deadline. Typical reactions? Embarrassment, anger, and frustration.

There is great virtue in making mistakes, learning from them, and improving along the way. Why don't people realize that mistakes are great opportunities? When you fix a problem, you not only get a chance to right a wrong, but also you can build a strong working relationship, too.

You can recover from blunders and be a winner. Here's how:

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- Make things right. Your first responsibility is to correct the mistake. The faster you address the problem, the more credible you'll appear to others.
- Apologize. When you make a mistake, you'll usually gain stature by apologizing in a direct way. You won't appear incompetent, only human. And you send the message that you're big enough to admit it.
- Let the matter rest. There is no need to beat a dead horse by bringing up the matter over and over again. One apology suffices.
- Learn more about operations. If you have to track down a goof, use the occasion to learn more about the intricacies of your department or campus operations. This knowledge will come in handy over time. And it can prevent mistakes down the line.
- Ask if you can do something else. After resolving your mistake, ask if you can help in any other way. Perhaps an "I'm sorry" doesn't seem sufficient. Offering something extra can build good will.
- Let others know you've learned something. Assure those affected by your error that it won't happen again. If you have learned something from the experience that would be helpful for others in your office to know (such as application deadlines, etc), share the information!
- Keep records. Keep a record of errors made, the causes, and their solutions. Review the list of mistakes to prevent their recurrence.

### **11 Most Frequent Caller Complaints**

Remember that presentation is everything. Treat callers as you would hope they would treat you. The way you present yourself on the phone can leave lasting impressions of you and your credit union.

#### **1. "The telephone rings for a long time before it is answered."**

Try to answer calls within 3 rings. Callers become frustrated when they feel that their call is not important to you.

#### **2. "They place me on hold for sometimes, it seems, hours."**

If you find yourself placing many calls on hold, write down the name of the caller and a brief description of what they are calling about. If the caller has been holding for quite a while and you know they will be holding even longer, pick up the line and say: "I'm sorry, but the person you want to speak to/need to speak to is still unavailable. Did you want to continue to hold or would you like me to take a message/send you to their voicemail?"

#### **3. "The line is busy for hours it seems."**

Try to keep calls short. Do not stay on the line longer than is absolutely necessary. Consider call waiting for your personal office (not for a receptionist) so that you are not constantly unavailable.

#### **4. "They are very rude and get offensive when asked their full name or sometimes just won't give it."**

Try to stay pleasant. Callers are not trying to be rude by asking your full name.



**5. "They let me talk on and on only to realize that they're not the person I should be talking to."**

Politely interrupt the caller if you are unable to help them. Don't waste your time (and theirs) by listening to a long story and then transferring them. Say "Excuse me, sir/ma'm but I am unable to assist you with this issue. Let me transfer you to Jane Smith, who will be able to assist you." If transferring them to another department, indicate that you are doing so. If you are not sure who can help them, place them on hold and ask someone in your office. If no one is sure, tell the caller "Thank you for holding. Unfortunately, I'm not sure who would be able to assist you with that. Let me transfer you to the loan officer and perhaps they can assist you."

**6. "If I call the wrong department for help, they don't give me suggestions to where I should be calling, they just say, 'I don't know, not our department.'"**

Rather than hanging up on a caller or saying you don't know, try to be helpful (within reason). If you have the time, ask someone in your office if they happen to know who can help the caller. If you do not have the time or can't find the answer, say "Unfortunately, I am not sure who can help you with this problem. Let me transfer you to the Member Services department and they may be able to assist you." Try to find out the answer to these frequently asked questions. Wouldn't you like the Sales Department to transfer you to the Member Services Department if you incorrectly dialed their number?

**7. "They don't clearly listen to my needs before they transfer me to the wrong person."**

Listen to the caller carefully! Before transferring them, be sure you understand what the caller wants. Repeat what they said back to them. "Let me be sure that I understand your situation. You requested a statement of account and would like to know if it has been sent. Is that correct?" This gives the caller a chance to clarify his/her situation. You may receive many calls about the same issue, but treat each caller as an individual and don't jump to conclusions.

**8. "Sometimes they disconnect me while transferring my call."**

Be careful when transferring a call. Sometimes accidents happen, but be mindful especially during high volume times. In order to transfer, first tell the caller where you are transferring them. Second, press the Xfer button. Dial the extension where you are transferring the call. Press the Xfer button again.

**9. "They told me to call back, but never gave me a name or number or division to ask for."**

If you tell a caller to call back later, tell them which number to call. Even if you give them the main department number instead of your personal extension, it will help if they were transferred to you by another department. Tell them who to call and give them an approximate time to call back. (i.e. "Ms Smith is unavailable right now. But if you call 278-2011 in about an hour and ask to speak to her, she should be able to take your call.")

**10. "The person says, 'Wait', and then talks to other co-workers without putting me on hold so that I can't hear their small talk."**

Use the hold button! Whenever you are going to leave a caller to check something or to help someone else, use the hold button. Callers shouldn't hear the background noise of your office even if it will be for a short while. If what a caller hears is different from what you tell them, they may be confused or angry.

### 11. "They answer with an aggravated voice, as if I disturbed them by calling."

Remember that members are the reason there is a credit union. It is difficult to stay polite all the time, especially during the high volume periods. Again, your disposition reflects on your credit union. Try to treat each caller as you would hope to be treated.

## Tips for Battling Burnout

### Battling Burnout: Five Survival Tips

**No argument:** Working with members is rewarding and engaging work. You feel proud and satisfied when you solve a member's problem, answer a tough question, or improve the relationship with a member in some way. And there's a challenge in cutting through red tape, finding new solutions for problems, and in performing dozens of other "miracles" for members.

**The problem:** The demanding level of energy can be difficult to maintain. You pour yourself into each member contact - and at some point it can begin to take its toll: The phones never stop ringing, there is always one more problem to solve, one more question that cannot go unanswered.

Receptionists may have to leap over tall buildings in a single bound every day for members, but they aren't supermen and superwomen. And the surprising fact can be that the more you enjoy your work and the more seriously you take your profession, the more vulnerable you may be to burnout.

Here are five tips for avoiding burnout. But don't just read them and plunge back into things: Try to incorporate them into your lifestyle. You owe it to yourself and your credit union to guard against burnout so you can keep providing members the top-notch service they have come to expect.

1. **Never take the work personally.** When members complain, they are not complaining about you personally. Keep in mind that even when members lash out, their frustration is over the discrepancy between what they want and what they are receiving. They don't know you; it's just human nature for them to strike out at the closest target.
2. **Don't take problems home.** Give your work complete attention while you are "on duty," but leave it there when you go home at night. In the words of Ralph Waldo Emerson, "Finish each day and be done with it...Tomorrow is a new day; begin it well and serenely."
3. **Find ways to reduce stress.** Yes, it has become a cliché to recommend exercise to reduce stress. But exercise has proved to be nature's true stress reliever. Find a physical activity you enjoy (even walking is helpful) and pursue it with the passion you pursue your work.
4. **Get help from others.** Don't let yourself feel isolated and alone. Your coworkers are going through their share of stress-building situations. Talk them over together. You'll feel better.
5. **Remember the "good news."** Members usually call with problems, not praise. But don't let that give you a distorted perspective of the world. Remember, most members are happy with your credit union. Most of the members who weren't do become

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satisfied once you've handled their complaint. Fill in your mental scorecard with the "good news" to keep your day's work in perspective.

### **Five Ways to Add Some Fun to Your Workday**

No matter where you work, you probably suffer from time to time through days that seem as if they're never going to end. You can lighten your spirits by adding an element of fun to your workday. Here are some ideas:

- Work in a perk. When you plan your day, include one item that you can look forward to - lunch with your best friend, your favorite candy bar at the afternoon break, or a brisk, refreshing walk at noon.
- Breathe. Several times during the day, pause for three slow, deep, relaxing breaths. This helps clear your mind and calm your thoughts. Throw in a few good stretches for good measure.
- Keep stress relievers on hand. During a break, perform a fun activity that will let you rest the serious, logical part of your brain. A computer puzzle, or a quick game of "shooting hoops" in your wastebasket using a wadded-up sheet of scrap paper can rejuvenate your energy level. You might even want to keep your favorite joke book on hand for super-stressful times.
- Celebrate small victories. Throw a five-minute party with a treat from home, or quickly write out a thank you note for a coworker. Both you and your colleague will get a much-needed lift.
- Review your successes at the end of the day. Think about what you did well. Dwelling on your mistakes and failures will magnify their importance unfairly.

### **10 Tips for Keeping Fresh and Cool Under Pressure**

Need more help staying up for your next call? Try these:

1. Take brisk walks on your break.
2. Post motivational quotes on your phone or around your workstation.
3. Get more sleep at night.
4. Take breaks with positive coworkers.
5. Share your feelings about work with friends and family members.
6. Eat a healthy lunch.
7. Listen to motivational tapes on your way to work.
8. Make time for your hobbies.
9. Keep a funny picture near your phone so you remember to smile.
10. Allow yourself one five-minute phone call to a friend.

### **At the End of the Day....**

At the end of the day, spend a few moments reflecting on what you have accomplished. Tally up the good experiences against the bad. You might be surprised to find that on any given day, there were many more "pluses" than "minuses."

Sure, there are always angry members and those you can never please. Now think about the successes: the member who said "Thanks!" and really meant it. The complicated problem you solved for a member, enabling him to get into an essential class.

Because you are a professional, it's natural to remember and be concerned about the negative member contacts you experience. But don't let the negatives overwhelm you; take those few minutes to tally the successes.

You deserve to pat yourself on the back!