



UNIVERSAL BANKER CERTIFICATION SERIES

September 30 – October 3, 2019 • NC Bankers Association • Raleigh, NC

Speaker: **Jennie Sobecki – Owner & CEO, Focused Results**

Monday, September 30

8:30 – 9 am	Registration / Continental Breakfast
9 – 10:30 am	In Session
10:30 – 10:40 am	Break
10:40 am – 12pm	In Session
12 – 1 pm	Lunch
1 – 2:30 pm	In Session
2:30 – 2:45 pm	Break
2:45 – 4:45 pm	In Session
4:45 pm	Adjourn

Day 1 – Culture Shifting in Community Banks

Key Skill Transfers to Take Away: Maximizing performance in the branch, especially when it's not busy and maximizing the Universal Banker's own performance as an individual contributor on the branch team.

- Why community banks fail to compete
- How technology is revolutionizing our business
- Winning qualities of an effective universal banker
- Creating the advisory environment across the bank
- Growing the community bank appropriately
- Branch staffing model - layers are collapsing
- Challenges in changing culture
- Analyzing staff performance across the bank
- Critical thinking – see the big picture of company growth goals
- War games - plan to protect your company's market share from the competition
- The why's – learn the *why I am doing something* and the interworking of the job using the 80/20 rule
- Assignment to be completed by Day 2 - Improve a Work Process

Tuesday, October 1

8:30 – 9 am	Continental Breakfast
9 – 10:30 am	In Session
10:30 – 10:40 am	Break
10:40 am – 12pm	In Session
12 – 1 pm	Lunch
1 – 2:30 pm	In Session
2:30 – 2:45 pm	Break
2:45 – 4:45 pm	In Session
4:45 pm	Adjourn



Day 2 – Wowing the Customer

Key Skill Transfers to Take Away: Learning how to ask great customer questions, working with customers to identify goals and dreams and selling appropriate products to actualize dreams and goals.

- Present each team's Day 1 assignment findings to the class - Improve a Work Process
- Expectations from top customers, whether they visit us at the branch or not
- Growing the client relationship - onboarding and all-boarding
- Dream building insights - dreams you are finding through client encounters
- Establishing baseline service standards - hear the dream; pick the product
- Creating the ultimate UX (user/customer experience) - being a brand advocate
- Great cross-selling - asking great questions to get the client talking to discover dreams
- Data vs. data driven decision-making - discover ways to convert more relationships into business
- Streamlining your work processes - red carpet exercise
- iGen and millennial customers – trouble and opportunity ahead, must be able to manage relationships up and down with co-workers, and with customer relationships
- Develop leadership skills and wow your employer – they will take notice
- Team work and flexibility go both ways – employee and employer – there is no departmental – only one employer
- Assignment to be completed before Day 3 (for full series attendees only) - Dream and Red Carpet Exercise

Wednesday, October 2

8:30 – 9 am	Registration / Continental Breakfast
9 – 10:30 am	In Session
10:30 – 10:40 am	Break
10:40 am – 12pm	In Session
12 – 1 pm	Lunch
1 – 2:30 pm	In Session
2:30 – 2:45 pm	Break
2:45 – 4:45 pm	In Session
4:45 pm	Adjourn

Day 3 – Your Advisory Role

Key Skill Transfers to Take Away: Learning how to recognize a sales cue and a buying signal, and learning how to leverage technology and social media as tools to help customers reach financial goals.

- Present each team's Day 2 assignment findings to the class - Dream and Red Carpet Exercise
- Bank products – What company products do you use?
- Growing the branch - The Bored Board Concept
- Listening for opportunities - recognizing the sales cue or life cycle event and matching the bank's products to help clients
- The bank of the future – technology, artificial intelligence, and self service
- Transitioning your branch to meet emerging trends
- Team rewards - how does your team celebrate successes?
- Social skills at events and during work time - how do you interact with clients in the lobby? How do you make a positive impression representing the company while away from work?
- Social and business communication/etiquette
- Social media – what to share on Facebook, Twitter, etc. Does it represent you well?
- Assignment to be completed before Day 4 - Make a Bored Board



Thursday, October 3

8:30 – 9 am	Continental Breakfast
9 – 10:30 am	In Session
10:30 – 10:40 am	Break
10:40 am – 12pm	In Session
12 – 1 pm	Lunch
1 – 2:30 pm	In Session
2:30 – 2:45 pm	Break
2:45 – 4:45 pm	In Session
4:45 pm	Adjourn

Day 4 – An Ambassadorship & Growth

Key Skill Transfers to Take Away: Learning to leverage interactions away from the workplace to capture additional business and learning to best represent the bank away from work.

- Present each team's Day 3 assignment findings to the class - Make a Bored Board
- Being an ambassador for your bank
 - Consider people you talk to within the community who mention financial issues
 - Networking with clients
 - Referrals discussion
 - Networking with referral sources and centers of influence
 - Networking with prospects
 - Building your network across lines of business at the company
 - Skills practice: scenarios on being an ambassador for the bank
- Dress in public: better to overdress than under dress, and dress code standards at the company
- Doing it right the first time – proofreading for accuracy
- Assessing strengths and weaknesses – yours and the bank's
- Community bank case study: What can you improve back at the bank? What recommendations do you have to executive these improvements?
- Summary of the series
- Action plan to bring improvements back to work