



Help your credit union team achieve more of their potential.

THE Member
Advantage™

Overview

OVERVIEW

The Member Advantage™ (TMA) is a service/sales development process created for the credit union industry. TMA was jointly created by *Allied Solutions* and Integrity Solutions®. It leverages Integrity Solutions® proprietary learning methodology and is based on the foundational process used for developing member needs-focused consultative sales skills in service professionals—Integrity Selling® for Service Professionals (ISSP). The core process of TMA is to:

- ✓ Identify and meet member needs.
- ✓ Create value through effective problem solving.
- ✓ Build long-term relationships.
- ✓ Identify additional sales or service needs.

STATEMENT OF VALUES & ETHICS

TMA is based upon the 10 values and ethics described below. These values need to be endorsed by top management and aligned with the credit union's values.

1. Selling and service is a *mutual exchange of value*.
2. Selling and service is *not* something you do to people, it's something you do *for* and *with* them.
3. Developing *trust and rapport* precedes any selling or service activity.
4. Understanding people's *wants or needs* must always precede any attempt to offer a solution.
5. Sales and service techniques give way to *values-driven principles*.
6. *Truth, respect and honesty* provide the basis for long-term success with members.
7. *Values and ethics* contribute more to sales and service success than techniques or strategies.
8. Selling or service pressure is *never* exerted by the sales or service person. It's exerted *only* by members when they perceive they want or need the solution being recommended.
9. *Overcoming member objections* is never manipulation. It's always a strategy to overcome problems... when members *want* to overcome the problems.
10. *Getting agreement* on a solution is a *victory* for *both* the sales or service person and the member.



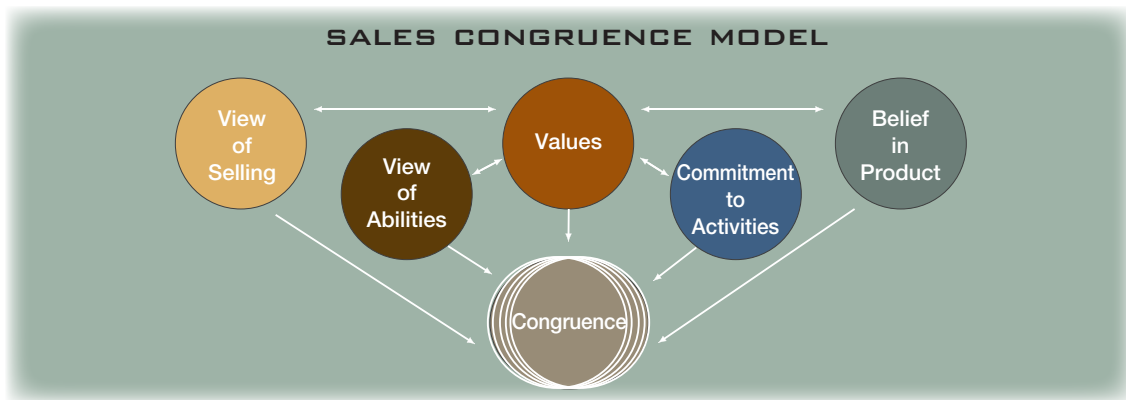
HOW THE MEMBER ADVANTAGE™ WORKS

The major objective of The Member Advantage™ is to develop the confidence, commitment, and competence of service professionals to engage in effective consultative needs-focused sales behaviors. The process is not “event” training which is designed to present information. Rather, the focus is on changing behavior through a structured and disciplined process-based learning methodology. Over time, our methodology enables employees to develop new, more effective sales attitudes, beliefs, skills and behaviors through application, repetition and reinforcement. The TMA process:

- ✓ Creates a highly interactive partnership with facilitators, peers, managers and members.
- ✓ Provides continual reinforcement and practice with real-life (RealPlay™) situations.
- ✓ Involves managers as coaches.

CONGRUENCE OF KNOWLEDGE, SKILLS AND VALUES

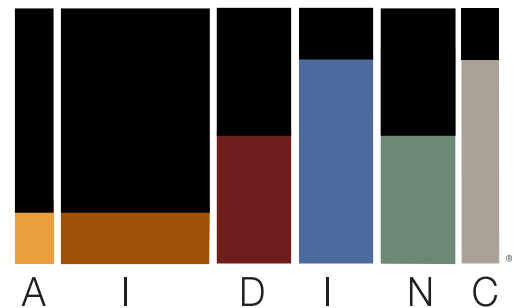
The Sales Congruence Model™ is a key model describing the importance of different dimensions necessary for sales and service success. We have discovered that sales and service success has more to do with an individual's beliefs, values and view of possibilities than experience, sales/service process, product/service knowledge or management. The degree of congruence between the five dimensions in this model (within an individual) is most critical to determine a person's level of success. When an individual experiences inner conflict between any of these five dimensions, emotional gaps develop. Gaps are typically demonstrated in the form of stress, lack of focus, disengagement and/or unacceptable performance.



OUR SIX-STEP COMMUNICATION SYSTEM

The AID, Inc.® System helps people:

- ◆ **Approach...** to gain trust and rapport.
- ◆ **Interview...** to identify wants or needs & get agreement.
- ◆ **Demonstrate...** to show how you can meet needs & solve problems.
- ◆ **Val-I-date...** to reinforce people's trust & belief in you.
- ◆ **Negotiate...** to determine concerns or objections that remain.
- ◆ **Close...** to get agreement on the appropriate course of action.



COMPONENTS OF THE MEMBER ADVANTAGE™

As a result of The Member Advantage™, participants develop behaviors practiced by the most successful sales and service professionals in the industry. Follow-up and reinforcement of the desired behaviors are critical to bringing about a member-focused culture. Successful behavior change and performance acceleration is achieved through several components: Managers' Pre-Seminar Orientation, Pre/Post Assessments, a Seminar, 7-weekly Follow-Up sessions and Performance Accelerator reinforcement modules.

MANAGERS' PRE-SEMINAR ORIENTATION

Explains how The Member Advantage™ dynamics work to create a member-focused sales and service organization. Sets leadership expectations and emphasizes the importance of leaders/managers modeling and coaching the process.

PRE/POST ASSESSMENTS

Assesses individual and manager (optional) perceptions of member needs-focused sales and service skills. Heightens participant's awareness of strengths and areas for improvement while creating a targeted focus for self or manager coaching.

THE MEMBER ADVANTAGE™ SEMINAR (6 Hours)

Creates the foundation for the seven weekly follow-up sessions. After the foundation is established, long-term results are recognized as participants apply the information on a weekly basis and activate commitments made during the Seminar.

STRUCTURED FOLLOW-UP PROCESS (7 Weeks)

Develops internalized member-focused skills, attitudes and behaviors through:

- ✓ Practicing specific Action Guides™ on a focused, weekly basis.
- ✓ Reporting of practice and results, with accountability.
- ✓ Recognition and encouragement by peers and managers for effective practice.
- ✓ Time lapse for new behaviors to be formed.

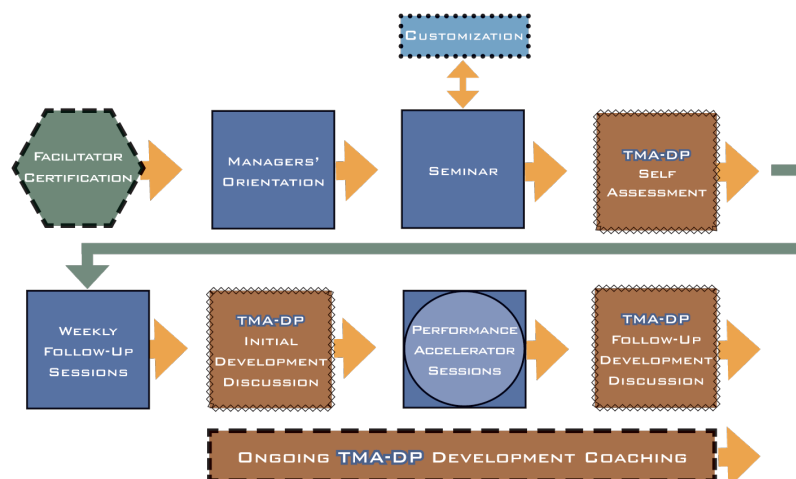
The Member Advantage™ follow-up delivery options include facilitator-led via classroom, web, teleconference or blended delivery. Each session is 60-90 minutes.

Weekly Managers' Coaching Sessions get leaders reinforcing new behaviors, developing their people and creating a climate for success.

PERFORMANCE ACCELERATORS

To insure continuous improvement and employee development, our Performance Accelerators serve as reinforcement sessions to "hone and sustain" the attitudes, beliefs, skills and behaviors learned during the weekly follow-up process. We recommend these sessions be conducted once a month over a six month period starting approximately 30-45 days after the weekly follow-ups have been completed.

THE MEMBER ADVANTAGE™ TIMELINE



CREATING MEMBER LOYALTY

Member loyalty is a result of everyone in the credit union working together with common purpose to identify and meet needs, create value and build relationships. Every interaction an employee has with a member represents an opportunity to build that member’s emotional connection—or to diminish it.

A peak performing service/selling team creates member satisfaction through their service and solutions. If they are consistent in being member-focused, their efforts result in emotionally satisfied members who, research shows, are 3 to 4 times more likely to buy additional products or services and recommend your credit union to their friends and colleagues*. Simply stated, loyal members are the cornerstone of your growth strategy.

* *Building a Highly Engaged Workforce*, The Gallup Organization Management Journal, (Princeton, NJ 2003).

WHAT PEOPLE WILL LEARN

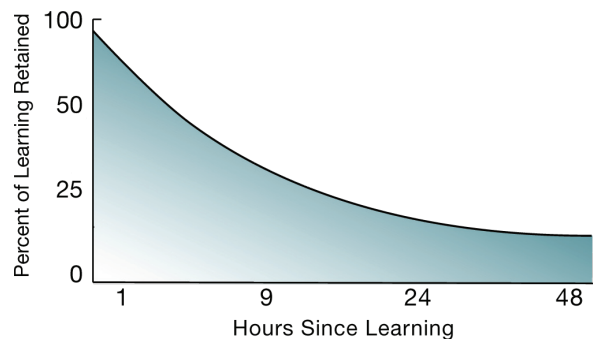
ALL EMPLOYEES LEARN	LEADERS, MANAGERS AND SUPERVISORS ALSO LEARN	ADDITIONAL REINFORCEMENT MODULES
<ul style="list-style-type: none"> ◆ How Their Job Impacts Member Satisfaction & Loyalty ◆ A Member Needs-Focused Communication Model (AID, Inc.®) ◆ An Easy to Use Behavior Styles® Language ◆ The Importance of Attitudes, Values and Ethics ◆ An Effective Problem-Solving Process ◆ The Difference Between a Product or Process Focus and a Member-Needs Focus ◆ How to Make a Stronger Positive Impact on Members ◆ How to Interview More Effectively to Identify Specific Needs 	<ul style="list-style-type: none"> ◆ Their Role in Developing a Service/Selling Culture ◆ How to Model Appropriate Behaviors ◆ How to Build People Through One-on-One Coaching ◆ What Causes Employee Engagement ◆ How to Create a Climate for Self-Motivation ◆ How to Build Team Synergy ◆ How to Keep the Skills & Culture Alive 	<ul style="list-style-type: none"> ◆ A Very Basic Question ◆ The Heart of the System ◆ Learning More About Behavior Styles® ◆ Assessing Your Values and Congruence ◆ Gaining Cooperation from Others ◆ Setting Meaningful Goals

FORGETTING CURVE

Our approach to behavior change occurs through the interactive nature and accountability of applying what has been learned through the follow-up process—unlike event/platform formats that only present information or teach in a stimulus-response format.

Research conducted by G. V. Goddard and others confirms this approach—without a formal process to hold people accountable to immediately apply and reinforce training material, retention falls at an accelerating rate.

Consequently, there is little to no behavior change or performance improvement. Goddard’s research is known for the “Forgetting Curve” which illustrates that without reinforcement and application within 48 hours of a learning event 75% of the information covered is forgotten.*



* Charles Fred, *Breakaway: Using Speed and Expertise to Deliver Value to Customers Fast*, Grand River Pub., Boulder, CO. 2001, p. 27.

UNIQUE ADVANTAGES

More than 2,000 organizations worldwide have implemented our processes aimed at developing true customer/member-needs focused sales and service cultures. Observable and measurable results are the outcome. Here is a list of what our clients say make Integrity Solutions® processes so uniquely effective.

- ➔ *Behavior Change From Follow-Up:* **The Member Advantage™** employs a powerful learning process we call *Discovery Learning*. Discovery Learning is an experiential environment where questions are asked and situations created that cause people to learn for themselves. The sessions are structured to get people into action practicing certain principles and discovering answers and solutions themselves.
- ➔ *Impacts the Whole Person:* Many studies conclude that about 85% of selling success is based on attitudes and about 15% on the skills developed. For this reason, **The Member Advantage™** also deals with the inner issues that cause success... attitudes, values, self-beliefs and achievement drive.
- ➔ *Cultural Consistency:* Effective development of a service or sales culture starts with a solid foundation. **The Member Advantage™** provides a proven service/sales process, which is easily adaptable and personalized to your environment. It also provides a consistent, common language for people to embrace and for service and sales leaders to reinforce positive behaviors and coach to improved performance.
- ➔ *Builds Member Loyalty:* **The Member Advantage™** defines service/sales as identifying and filling needs people have and creating value for members. This definition develops stronger competence, confidence, and commitment in your service/sales professionals and, in turn, deepens relationships and trust with your members. The end result: a powerful and distinct advantage for your credit union.
- ➔ *Universally Applicable:* **The Member Advantage™** is relevant in the global marketplace because of its principle-based foundation. It is applicable to all levels of experience from a novice to seasoned professional.
- ➔ Service and Sales professionals will actually use this process. In fact, they like it! **The Member Advantage™** is not compacted with techniques, formulas, theories or other information overload. It is practical and, at the same time, profound enough to be useful to individuals throughout their careers.