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Presentation Overviews

The following sessions have been developed specifically for audiences of financial institutions and industry professionals. They are designed to reach bank managers and leaders. The length of the presentation can be adjusted to fit your event schedule.

Settling The Boomer/Millennial Debate – #bbv1k

Leadership development and succession planning place a high priority on any company's ability to develop talent within their organization. We continue to hear stories from managers about the gap between Baby Boomers and Millennials. The Baby Boomers are managing based on performance practices that helped them achieve results. They apply those practices to the next generation of employees. After all, the Boomers produced success with those activities. The challenge is, Millennials may not see the benefits of adopting practices the Boomers found helpful. So, how do we build a work environment that is attractive to younger employees and productive for seasoned managers? This presentation focuses attention on three important ingredients to bridge the Boomer-Millennial gap...communication, engagement and rewards. The best solutions for your organization might be the ones you haven't tried yet. This session, presented by a Baby Boomer and a Millennial, will examine challenges created by generational differences in the workforce.

Leveraging The Middle Of Your Organization Winning Strategies for Optimizing Talent

Building A Culture To Develop Next Generation Leaders

Organizations that consistently outperform their competitors employ effective industry practices supported by strong middle management teams. Leadership development and succession planning place a high priority on any company's ability to leverage the talent in the middle of their organization chart. The information in this session identifies the challenges faced by middle managers and what leaders can do to help them communicate effectively with their employees and set clear performance expectations that will enhance skills and prepare them for future management opportunities. Cultural change, improvements in communications, even overall staff morale can be influenced favorably by developing the core competencies of your middle managers. Developing managers that employees will remember for a lifetime helps sustain company culture and deliver the best customer experiences.

Participants can receive a snack pack of Oreo cookies to connect the presentation theme, message and experience.

Strategic Planning – Beyond the Budget

The strategic planning process is a vital step for your bank to be successful, this presentation includes planning techniques and best practices that extend beyond just reviewing your bank's balance sheet and income statement. Learn the steps involved in a sequenced planning approach and how to leverage customer data to produce better results for your bank. Review some practical ideas to help your bank reach its strategic goals. And what opportunities arise from avoiding planning stereotypes.

Every Circus Needs A Ringmaster

This presentation utilizes a circus as an analogy for best practices that place the customer at the center of corporate culture. Banks are challenged by the development of relationship cultures. Historically, banks have developed their competencies around service and operational efficiency. These remain priorities in today's delivery channels with the added requirement to increase sales and product utilization. The presentation identifies four challenges bank CEOs know are critical to sales success...effective support systems, management consensus, recruitment and compensation. Join other participants as they examine their organizations and determine what must be done to establish a proper foundation for development activities.

Participants can receive either a package of animal crackers or a foam clown nose to connect the presentation theme, message and experience.

Eight Habits of Successful Bank Managers

Developing better leadership skills and applying them effectively in the management process is the focus of this presentation. If you have been looking for a checklist of important management tips to improve your business development, bank management and marketing efforts, this session will get you started and set the stage for ongoing success. Find out about the dos and don'ts of bank management. Receive helpful hints for improving your planning process. It's all part of this informative look at ways to enhance your management skills and activities.

Is Your Business Development A House of Cards?

Whether you have an existing customer contact program or are planning to introduce one this year, you will want to attend this informative presentation. You will hear about proven tools for designing and managing a successful contact program. You will receive easy-to-use forms, worksheets, and support materials to help prepare an introduction plan, manage contact activities, report results and design effective reward systems.

Participants can receive a deck of cards to connect the presentation theme, message and experience.

Managing The Customer Experience

Financial institutions continue to talk about managing the customer experience. The challenge is defining the experience and identifying manageable dimensions you can measure and evaluate. This presentation is designed to help identify the attributes of a banking relationship that impact customers. From there the challenge is building effective measurements to create accountabilities. The session shares ways to use research and discovery as a tool to manage the customer experience. You will learn about the strengths and applications of different performance measurements, plus insights about ways to utilize evaluation resources to optimize your investment in customer retention. A variety of management tools will assist with your definition, assessment and management of your organization's customer experience, including:

- Touch point assessments
- Employee engagement and corporate culture surveys
- Customer satisfaction surveys
- Mystery shopping programs
- Focus groups
- New and closed account surveys
- Internal quality circles

Money Saving Money Making Marketing Ideas

Creative thinking can provide financial institutions with highly effective marketing solutions on a controlled budget. This program is a compilation of successful marketing programs implemented by community banks when limited promotion budgets were a key factor. The presentation provides participants with easy-to-read materials that identify each marketing program's objectives and what the bank did to implement the activity. The program is divided into three parts, each supported by recommended implementation activities and examples from financial institutions around the country.

1. Image building and brand development
2. Product promotions
3. Community events and public relations

Boots On The Ground Relationship Culture

Your competitive landscape is increasing, customer attention spans are declining, and interest margins are compressed...now go produce profitable growth in loans and deposits. That's the challenge facing community banks today. So how do we break through the clutter and build relationships with customers and prospects? The essential ingredient is your staff and their relationships with your customers and communities. Whether you have an established business development program or are just working to refine your relationship development practices, this session will provide you with proven tools for managing your relationship growth activities. You will receive tips, materials and forms to develop and manage a sustainable business development culture.

Compelling Advertising for Community Banks

You've been there before; the newspaper deadline is this afternoon and you need an ad...quick! What do you do? Participate in this session and learn how to develop effective advertising using a few basic principles that improve mass media and direct communications. Avoid the common mistakes of cute clipart and headlines. Utilize the correct strategies for developing highly effective headlines and supporting copy. Learn how to balance your communications and optimize your marketing investments with proper planning of your advertising, market segments and products. If your organization uses advertising, direct mail and digital media to support your marketing efforts, encourage your managers and marketing committee members to learn from this informative, how-to session. Together, they will all benefit from the information, drawn directly from successful bank promotions.

Using Research to Guide Your Future

Don't ask your customer a question, unless you plan to listen to their answer. That's just one of the guidelines you will hear more about during this informative session. Research needs to become a management tool that helps leaders evaluate company performance. Participate in this session and learn about the strengths and applications of research methods. Learn how research will improve your strategic and marketing planning activities. If you have ever wondered whether telephone surveys or mail surveys are more effective, there are clear answers based on your research objectives. Gain valuable insights about ways to utilize image research, post-transaction surveys, mystery customer evaluations, customer satisfaction surveys, focus groups, and much more. Research should be included annually in every bank budget. Why? Because research improves the quality of decisions.

Recipe For An Effective Sales Environment

This presentation takes a recipe card approach to identify the ingredients required to create an effective sales environment. Participants will hear what banks are doing today to compete for customers and how relationship growth is a mandatory initiative. Plus, the program doesn't stop with an outline. You will receive forms, checklists and practical applications that help simplify implementation no matter what stage of development the bank is addressing. Structure, measurement, accountability and support are defined and introduced as the foundations for proper development and management of your sales environment. The best solutions require strategic thinking regarding staff resources, systems support, management structure, reward programs, training and more. This presentation will challenge you to look beyond traditional approaches and pursue a future that begins with a customer not an account or service.

Customer Experience Management – Lead It Or Lose It

This session is directed to senior managers and focuses on the importance of leading a culture that intentionally manages the desired customer experience. Customer interactions previously limited to managing quality interactions on the telephone or at a branch are expanding to include all transactions, touch points, communications and technologies that deliver service and information to customers. Organizations that excel at managing the entire customer journey will successfully capture more relationships with targeted generations and market segments. Learn how to take a strategic approach to delivering your desired customer experience.

Building A Successful Referral Culture

Simply introducing a referral program doesn't guarantee success. In order to be successful, referral programs must be easy-to-manage, credible, visible and focused. Does your referral program meet these standards? Properly structured referral programs aren't programs at all. They are cultures. Employee and manager accountability, product growth and relationship longevity are all by-products of a functioning referral culture. You will also benefit from the relationship potential of reaching your best source of future business...your customers. This session will give you guidelines and support tools to develop a management structure for your referral culture. It's easy, fast and effective.

Converting Customer Satisfaction Into Customer Loyalty

This presentation helps financial industry professionals differentiate between having satisfied customers and having customers that are loyal. The program includes an examination of industry surveys to explore the level of satisfaction that exists between financial institutions and their clients they serve. Additionally, participants will hear about specific activities to evaluate relationships and create emotional ties with customers. Participants will leave the program with examples of customer satisfaction surveys and other measurement tools to conduct appropriate research with their customers. The end result is a well-defined checklist of ideas and activities that will stimulate customer relationships, create metrics for customer satisfaction and enhance long-term loyalty.

Building Your Brand On A Limited Budget

Developing ways to utilize the physical and human resources of your organization is a challenge faced by all financial professionals. Balancing these resources to differentiate your brand from the myriad of competitors in your trade area is both a challenge and an opportunity. This presentation is designed to help identify cost-effective ways to leverage your brand and increase market awareness. The growing number of daily communications your customers receive have made it difficult to stand out in a crowded marketplace. Creating an active plan to define, support and manage your brand helps your organization invest time and effort in the resources that produce results and eliminate distractions. Consistent delivery of a desired customer experience can produce exceptional results. A well-defined and delivered brand is the identity that anchors your customer satisfaction, loyalty and relationship longevity. This session will help you determine what priorities should be leveraged to support your corporate identity and brand.

Developing An Effective Marketing Plan

Actionable marketing plans are the first step when preparing to compete in today's changing financial services industry. This informative session will provide how-to methods and ideas for creating a marketing plan that will clarify opportunities and match them with proper goals and marketing strategies. In addition to evaluating the critical components of successful marketing plans, you will be presented with ideas for balancing your investments in corporate branding, advertising and donations. During the presentation, you will be challenged to assess your current marketing efforts and the traditional approach to developing marketing plans. The session examines proven tools for creating a successful plan that contributes directly to your organization's strategic goals and objectives.

Managing Your Relationship Development Resources

Many financial institutions are telling their employees how important it is for them to become relationship managers and connect effectively with customers. But talking about it is the easiest step in the process. What about execution? Today community banks need a relationship building commitment that is embraced by the entire bank staff. A clear culture that supports performance. With input from customers and staff you can outline a development plan to activate the resources you need to provide outstanding service, increase customer product usage and satisfaction levels. This session will identify the resources you need to support effective relationship building. A call program is not enough. Onboarding is not enough. Having a CRM is not enough. Relationship development is a company-wide endeavor driven by human connections and appropriate delivery channels.

Managing The Difference Good Service Can Make

If your bank has identified customer service as a point of difference for future success, this session will provide valuable information about how to measure service quality utilizing a mystery customer program and other successful measurement systems. You will look at the benefits of mystery customer programs and how they are used to motivate employees and assess customer experiences. You will receive samples of program evaluation forms, implementation checklists, as well as valuable guidance for designing a program that will meet the individual needs of your institution. Build your service assessments on credible metrics. It will improve your ability to sustain performance and identify ways to outperform your competitors.

Creating A Market Driven Organization

This program presents a modern version of Marketing 101 applicable to today's industry challenges. The program focuses on the distinguishing characteristics that make banking a unique business challenge and opportunity. Participants will learn about effective planning activities, ways to examine market potential, the strengths and pitfalls of implementing new cultures and more. The emphasis for the program is creating awareness for the challenges every organization faces when adopting a market-driven philosophy and the 'how-to' recommendations for effective implementation. Learn ways to create company vision, develop leadership, enhance market understanding and develop support systems. Most importantly, the program shows participants how to recognize the difference between the traditional service approach embraced by many organizations and the necessary course to be a market-driven company.

Effective Commercial Business Development

This presentation identifies the six critical ingredients required to improve and manage a successful relationship development program with commercial businesses and professionals. The session provides clear direction for developing a well-defined management structure, quality customer and prospect information, participant accountability, performance measurement, sales support and reward systems. Developing an effective business development system requires an ongoing assessment of program design and participant performance. The materials you receive provide direction for designing a program that will work effectively for your organization. The session emphasizes the need for leadership in all sales activities and the importance of identifying relationship managers. Commercial bankers can successfully address the price sensitivity and service demands of business owners and professionals by becoming effective relationship managers.

Integrating Trust Services With Your Bank's Sales Culture

Many financial institutions are telling their employees how important it is to connect with customers and identify their needs for product solutions beyond loans and deposit accounts. However, talking about it is the easiest step in the process. What about execution? A commitment to building relationships that include, investment, trust and wealth management services, must be embraced by the entire bank staff. This presentation identifies the resources and development activities required to support a bank-wide relationship building process. Basic business development and call programs are not enough. Expanding relationships with trust and wealth management services must be supported as companywide activities. Product knowledge, combined with leadership, performance goals, data management and sales skills will produce enhanced results. Come hear about proven tools for designing and managing successful relationship activities and receive materials and forms to help improve your trust and wealth management relationships.

What I Learned About Banking While Waterskiing

Come discover how your organization's development mirrors recreational activities. This presentation is a light-hearted and fun look at banking using the analogy of waterskiing as a way to present the importance of teamwork, skills development, continuous improvement, preparing for the future, supporting employees within your organization and creating opportunities to have fun at work. Shared values and goals have a significant impact on cultures and company success. This presentation will connect company practices with development activities people experience when pursuing success centered on something they enjoy doing.

Three Ways to Improve The Effectiveness Of Your Strategic Planning

This informative session examines three management tools that can be utilized to improve your bank's business planning activities. All three of the tools...employee engagement surveys, customer satisfaction surveys and action plan mapping will help planning teams improve the quality of your decisions and strategies to support company success. Participants will receive sample surveys and industry research results to determine how similar projects would enhance their bank's planning activities. The action plan mapping tools will help improve plan execution and related accountabilities for managers. The session's easy-to-use forms and implementation checklists make preparations for your survey projects and strategic plan implementation, simple and effective.

Presenters

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Tom Hershberger is the CEO and founder of Cross Financial, a consulting firm specializing in planning, sales and marketing support services for community banks. Tom and his team help banks optimize their business planning, staff development, customer experience management, market research, advertising and brand management. Tom is a faculty member for the Graduate School of Banking at the University of Wisconsin, the American Bankers Association Bank Marketing School and the Schools of Banking in Iowa, Kansas and Nebraska. He also serves as an instructor for the Independent Community Bankers of America. Tom is the author of Marketing Financial Services, a textbook and online education series offered by the American Bankers Association.

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Kyle Hershberger is the Chief Research, Operations and Information Officer, "Jack of All Trades" at Cross Financial, a consulting firm specializing in planning, sales and marketing support services for community banks. Kyle's experience in banking, banking software, research and marketing services helps clients focus on desired results. Kyle's industry expertise comes from working with financial institutions across the nation. Kyle has been at the forefront of research and planning to support financial institution sales and marketing activities.

CROSS FINANCIAL

crossfinancial.com

Cross Financial is based in Lincoln, Nebraska and provides strategic planning and marketing support services to community banks. Founded in 1993, Cross Financial specializes in helping community banks plan for a successful future and developing the required resources to sustain performance. Community banks throughout the Midwest are utilizing Cross Financial's professional services to support their strategic planning, brand management, staff training, employee engagement surveys, customer research and advertising priorities.