

1 WELCOME TRAINEES

Have them fill out their name tags.

We're so glad you are here! We have exciting news to announce... today, we're here to educate and equip you with the knowledge and materials you'll need to engage and excite your [customers or members] as we introduce your new checking account lineup! Feel free to ask questions at any time during this session. As you get started, ask, "How many of you have activated? How many have a story to share?"

2 EXPLAIN THE TRAINING KIT

*Today, you will hear me say, 'Let's write this down!' a lot. That's what the **Notes Page** is for, along with other components of the training kit... to remind you of things you don't want to forget. My dear late mother said, "Folks are only going to remember 10 percent of what they hear, 15 percent of what they read, and 90 percent of what they do."*

*So, let's take action and **WRITE THINGS DOWN!***

→ NOTES PAGE:

One of the first things I want you to write down is **WIN, WIN, WIN.**

Here's what this means:

- [Customers or Members] **win** by getting valuable benefits that meet their needs, saving them time and money while providing them with protection and peace of mind.
- As employees, you **win** by offering relevant features that meet the needs of our [customers' or members'] active lifestyles.
- Finally, the [Bank or Credit Union] **wins** by generating [customer or member]-friendly fee income.

"Do you all like getting paid?" I know I do, so we never need to apologize for fees... especially when we give our [customers or members] something that provides real value in return.

→ COMMIT TO MEMORY PAGE:

Now, turnover your Notes page. The Commit to Memory Page is on the back:

This is where we'll write down the most important takeaways from today's session.

- First, write down **CONSUMERS BUY BENEFITS.**
- As consumers, we all want to **SAVE MONEY.** (*Great, let's write that down.*)
- Second, what do we all never have enough of (besides money)? **TIME** (*Yes, that's correct, so let's write down **SAVE TIME.***)
- Third, what do we all want to provide for our family and ourselves? **SECURITY and PROTECTION** (*Let's write those down, too.*)
- Finally, there's **PEACE OF MIND**, which our [customers or members] have when they realize these great features meet these needs.

Now, write down, **STORIES MATTER!**

You're going to hear a lot of stories today, and as you begin saving money, you'll have your own stories to share as well. Let's write down a few reasons why stories are so important.

- **STORIES OPEN THE CONVERSATION**
- **STORIES ENGAGE, EXCITE, AND EDUCATE**

→ DISCUSS THE PATH TO FREE

As we launch into your new retail lineup, you're going to see that you offer your [customers or members] a **Path to Free**, so let's go ahead and write that down. Remember, as I mentioned earlier, you don't have to apologize for fees. Your [customers or members] will actually pay themselves back for any fees with all the money you save!

This will be one of the biggest takeaways from the session today, and I promise it will make more sense as we go along. Again — if you only remember one thing, this is it! So, let's jump in!

3 DISCUSS THE VALUE OF MEMBERSHIPS/SUBSCRIPTIONS IN TODAY'S WORLD

"How much are you paying?"

Two out of three Americans, including you, me, and your [customers or members] already pay for subscriptions. So, think about their willingness to pay when they receive something in return. **Today we are all in the game!**

"Any questions so far? Great, let's take a look at your new line-up!"

4 INTRODUCE NEW RETAIL LINE-UP

- Share the placemat/sales tool and highlight the features for [BANK/CU] and BaZing.
- Talk about the Power of [NUMBER OF PRODUCTS] and other retail products.
- Walk through PRICING first, then features. Be sure to share stories and ask questions: *"What do you think so far? Pretty cool, isn't it?"*
- Highlight and walk through the features and differences between each product in the lineup.
- Then, explain the features and benefits of each as you walk through types of buyers.
- Wait and let the [customer or member] make their decision. Then, remember the Path to Free and suggest, *"If you like this account, you may like [ACCOUNT NAME] even better. It's only \$\$\$ more and offers lots more benefits, value, and security."*
- If applicable, walk [customer or member] through VIP.

5 INTRODUCE THE BENEFITS REFERENCE GUIDE

Remember when we talked about how there are relevant features that you, as an employee, can talk to your [customers or members] about? Well, if you could please take out your Benefits Reference Guide, you'll see that we've provided you with a quick "cheat sheet" with the key facts of how your features work.

I like to write how each feature benefits our [customers or members] next to it. Saving time, money, providing security, protection, and peace of mind. Please keep this Benefits Reference Guide close as we dive into just how easy it is to deliver these valuable features to our [customers or members].

6 PERFORM A MOBILE APP DEMO AND SHOW ONLINE SCREENSHOTS

Before we go any further, let me introduce you to our **amazing app and online channel**. Remember: They're simple, easy-to-use, and to understand, and everything's available right in the palm of your hand.

Features tell, and Benefits and Stories sell!

"Let's write that down! Grab your highlighter!"

Walk attendees through the resource guide and highlight as you demonstrate on the app. Point out that the icons are consistent throughout the app, placemat, and reference guide.

Ask for questions.

7 DISCUSS ACTIVATION

This is a really simple process with easy-to-follow steps.

Ask for questions.

8 FOCUS ON ACCOUNT SIMPLIFICATION (MIGRATION ONLY)

Recap CheckingScore and answer these questions:

- What is CheckingScore? How does it work? Why are we simplifying our account lineup? What exactly will happen?
- Ask for questions.
- Cover dates (When?)
- How will our [customers or members] receive the news? (Letters)
- How will they react to it?

Ask for questions.

9 HIGHLIGHT THE CUSTOMER OR MEMBER EXPERIENCE

- Educate your [customers or members] by following the same process every time.
- **ASK QUESTIONS:** Trust your product knowledge and focus on the benefits.
- **SHARE STORIES:** Listen for your customer's or member's reaction and take action.
- **RECOMMEND AN ACCOUNT:** *"This is the account I have and love. Try it!"* or *"This is our best account!"*

10 PRACTICE MAKES PERFECT

Make yourself a reminder: work on these skills with your branch teammates.

"It is better to have something and not use it than not have it and need it!"