



Presentation Overviews

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All of the programs and presentations developed and provided by Cross Financial Group can be modified to meet your audience communication objectives and fit your conference or meeting schedule.

Eight Habits of Successful Bank Managers

Target Audience – CEOs, Marketing Managers
Time Required – 1.5 to 2 Hours

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 help. Find out more 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 of marketing activities.

Recipe for an Effective Sales Environment

Target Audience – CEOs, Department Managers
Time Required – 1.5 to 2 Hours

This presentation takes a recipe card approach to helping bankers identify the critical ingredients that make sales environments more effective. Participants will receive a broad summary of what banks are doing today to compete for customers and build lifetime loyalty. But, the program doesn't stop with an outline. The session will provide 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 successful development.

Today's sales and service solutions require strategic thinking regarding staff resources, systems support, management structure, reward programs, training and much more. This presentation challenges bankers to look beyond traditional approaches to relationship development and pursue a future that begins with a customer not an account or service.

Build A Referral Program That Works...In 60 Days

Target Audience – CEOs, Senior Management, Branch Managers, Department Heads, Sales and Marketing Managers

Time Required – 2 Hours

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? You can create employee and manager accountability with a properly structured referral program. You will also benefit from the relationship potential of reaching your best source of future business...your customers. This online session will give you the program structure and guidelines you need to develop and introduce an effective referral program in 60 days. It's easy, fast and effective. Join us for a workshop that produces results and learn more about:

- Creating rules and guidelines
- Developing forms and procedures
- Introducing referrals to employees
- Enhancing staff engagement
- Communicating results
- Rewarding desired behaviors

Every Circus Needs A Ringmaster

Target Audience – CEOs, Department Managers

Time Required – 2 Hours

Implementation of a new and changing sales environment is difficult for many organizations. This presentation takes a close look at four challenges bank CEOs have identified as critical to sales success...effective support systems, management consensus, recruitment and compensation. Join other participants as they evaluate their organizations and determine what must be done to establish a proper foundation for development activities. This presentation encourages CEOs and bank managers to develop a vision for success and then become an active participant in the process.

How To Build An Effective Marketing Plan

Target Audience – CEOs, Marketing Managers, Branch Managers

Time Required – 2 to 3 Hours

Building an effective and actionable marketing plan is an important first step for competing in the changing financial services industry. This informative session will provide how-to methods and ideas for creating a marketing plan that identifies opportunities and matches them with proper marketing strategies. In addition to evaluating the critical components of successful marketing plans, you will be presented with ideas for balancing your advertising dollars with other corporate communication opportunities.

During the presentation, you will be challenged to assess your current marketing efforts and the traditional approach to developing marketing plans. The session will provide you with proven tools for creating a successful plan that contributes directly to your organization's goals and objectives.

Managing Your Relationship Development Resources

Target Audience – CEOs, Lenders, Branch Managers, Business Development Program Participants
Time Required – 2 Hours

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.

Then with input from customers and staff, outline a development plan to create the resources required to provide outstanding service, increase client product usage, satisfaction levels and ultimately brand loyalty. This session will help you identify the resources you need to support an effective relationship building process. Officer call programs are not enough. Relationship development is a company-wide endeavor. Attend and learn more about:

- Identifying your primary relationship opportunities
- Selecting who should participate in relationship management
- Ways to manage your relationship data more effectively
- Ways to develop the relationship skills of your staff
- Creating appropriate sales support tools
- Development of measurements to examine client satisfaction

Money Saving Money Making Marketing Ideas

Target Audience – CEOs, Department Managers
Time Required – 1.5 to 2 Hours

Creative thinking can provide financial institutions with highly effective marketing solutions on a very low budget. This program is a compilation of successful marketing programs implemented by community banks when limiting the promotion budget was a key factor. The presentation provides participants with easy-to-read materials that identify each marketing program's objectives and the action steps followed by the bank 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.

- Image building and branding
- Product promotions
- Community events and public relations

Is Your Business Development A House of Cards?

Target Audience – CEOs, Loan Officers, Marketing Managers
Time Required – 1.5 to 2 Hours

Whether you have an existing officer call program or are planning to introduce one this year, you will want to attend this informative presentation. The session will provide you with proven tools for designing and managing a successful program. The program includes materials and forms to help prepare an introduction plan, manage officer contact activities, report results and design effective reward systems. Through interaction with other session participants, you will also learn about programs that are producing successful results at other financial institutions.

Using Research to Guide Your Future

Target Audience – CEOs, Marketing Managers, Information Managers
Time Required – 1.5 to 2 Hours

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 on ways to use research as a management tool. You will learn about the strengths and applications of research methods that will improve your business and marketing planning activities. If you have ever wondered whether telephone surveys or mail surveys are more effective, don't miss this presentation. Attend and you will receive valuable insights about ways to utilize image research, post-transaction surveys, mystery customer evaluations, customer satisfaction surveys and much more. If you plan to make any decisions that will affect your customers, this session is a must.

Building Customer Relationships Without Even Trying

Target Audience – Sales and Service Managers, Personal Bankers, Loan Officers
Time Required – 6 Hours

This seminar is designed to help front line sales representatives enhance their sales and relationship building skills. The full-day program helps participants identify the steps required to connect with customers and ways to help them select financial solutions that meet their needs. Using workbook and interactive exercises, the seminar presents clear direction for building rapport, making recommendations, overcoming objections, reinforcing the sale, relationship building and personal sales planning.

Managing The Difference Good Service Can Make

Target Audience – CEOs, Marketing Managers, Department Managers
Time Required – 1.5 to 2 Hours

If your bank has identified customer service as a point of difference for your 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 to use them as a motivation tool to improve your employees' customer service skills. 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.

What I Learned About Banking While Waterskiing

Target Audience – All Employees
Time Required – 1.5 Hours

A light-hearted and fun look at banking using the analogy of waterskiing as a way to present the importance of teamwork, developing skills, preparing for the future, supporting employees within your organization and creating opportunities to have fun at work.

Three Ways to Improve Your Business Planning

Target Audience – CEOs, Marketing Managers

Time Required – 1.5 to 2 Hours

This informative session examines three management tools that can be utilized to improve the bank's business planning activities. All three of the tools...employee surveys, customer satisfaction surveys and mystery customer evaluations, allow management to collect and examine information that will improve decision-making and identify additional opportunities for company success. Participants will receive sample surveys and average industry research results to determine how similar projects would enhance their bank's planning activities. The session's easy-to-follow instructions, forms and implementation checklists make preparations for your survey projects simple and effective.

Building Your Brand On A Limited Budget

Target Audience – CEOs, Marketing Managers

Time Required – 2 Hours

Proactively developing ways to fully utilize the physical and human resources of your organization is a challenge faced by all financial professionals. Balancing these resources so you can differentiate your brand from the myriad of competitors in your trade area is a significant challenge. This workshop is designed to help you identify the cost effective ways to leverage your brand to a higher level of awareness.

Managing The Customer Experience

Target Audience – CEOs, Marketing Managers, Branch and Market Managers

Time Required – 2 Hours

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 session 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 different evaluation resources to optimize your investment in your customer base. A variety of management tools will assist with your definition, assessment and management of your organization's customer experience, including:

- Organizational "Touch Point" assessment
- Employee surveys
- Customer mail surveys
- Trade area telephone surveys
- Post-transaction surveys
- Mystery customer programs
- Customer satisfaction surveys
- Focus groups
- Employee advisory panels
- Customer advisory groups
- New and closed account surveys
- Internal quality circles

Building A Market Driven Organization

Target Audience – CEOs, Marketing Managers, Department and Division Managers
Time Required – 3 Hours

This program presents a modern version of Marketing 101 for application in today's financial institution industry. 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. The program discusses ways to create company vision, develop leadership, enhance market understanding and suggestions to create support systems, such as, different research methodologies evaluate market opportunities. Most importantly, the program encourages participants to recognize the difference between the traditional marketing approach embraced by many organizations and adjusting their course to be market driven.

Converting Customer Satisfaction Into Customer Loyalty

Target Audience – CEOs, Marketing Managers, Branch and Market Managers
Time Required – 2 Hours

Originally designed as an online seminar, 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 a financial institution and the clients they serve. Additionally, participants will hear about specific activities to embrace relationships and create an emotional tie with customers. Participants will leave the program with examples of customer satisfaction surveys they can use to conduct appropriate research with their customers. Plus, they will have a checklist of ideas and programs that will stimulate customer relationships and enhance long-term loyalty.

Commercial Business Development

Target Audience – CEOs, Lenders, Branch Managers, Business Development Program Participants
Time Required – 2 Hours

This course 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 course materials give participants direction in designing a program that will work effectively within their 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.

Compelling Advertising for Community Banks

Target Audience – CEOs, Marketing Managers, Marketing Committee Members
Time Required – 2 Hours

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 will improve your newspaper, radio and direct mail 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 newspaper ads, radio spots and direct mail to support your marketing efforts, encourage your marketing professionals and marketing committee to participate in this informative, how-to session. Together, they will all benefit from the information, drawn directly from successful bank promotions.

Using Your Marketing Toolbox

Target Audience – CEOs, Marketing Managers, Department Managers
Time Required – 5 to 6 Hours (This program has also been presented as an all-day workshop)

Using the proper tools to achieve your marketing objectives will increase your effectiveness and reduce your required resources. This informative workshop will provide how-to suggestions and methods to improve your bank's marketing efforts. You will receive practical ideas and hear about easy-to-use programs that make developing and implementing your marketing plan easier.

If you have included sales development, research, staff training, service quality measurement, direct marketing or database management on your list of marketing activities, this session will outline techniques and suggestions you will want to hear about.

Building an effective and actionable marketing plan is an important first step for competing in the changing financial services industry. You will review how-to methods and ideas for creating a marketing plan that identifies opportunities and matches them with proper marketing strategies. In addition to evaluating the critical components of successful marketing plans, you will be presented with ideas for balancing your advertising dollars with other corporate communication opportunities.

You will also learn about the strengths and applications of research methods to improve your business planning activities. If you have ever wondered whether telephone surveys or mail surveys are more effective, don't miss this presentation. Attend and you will receive valuable insights about ways to utilize image research, post-transaction surveys, mystery customer evaluations, customer satisfaction surveys and much more.

Additionally, you will even receive information that will help you improve your newspaper and radio advertising. Don't miss this opportunity to get vital, hands-on information and successful marketing tools developed especially for bank marketers.

Conference Presentation References

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"Challenge and opportunity are by far the best words to describe the future of the financial services industry. Blending these two words with the rich human and information resources available in the industry today will lead to the greatest success stories of tomorrow."

Tom Hershberger is president and founder of Cross Financial Group, a sales and marketing consulting firm based in Lincoln, Nebraska.

His company works with financial institutions throughout the United States providing support services for business planning, sales development, staff training, mystery shopping, market research, corporate communications and branding.

Tom has a comprehensive background in commercial banking and marketing management. His work in financial services began in 1974, including duties from drive-in teller to community bank president.

Tom is a faculty member for the Graduate School of Banking at the University of Wisconsin. He is a faculty member for the Schools of Banking in Iowa, Kansas and Nebraska. He is the author and lead faculty member for the Sales Training and Management School offered by the Schools of Banking.