

*Journey from
traditional
to in-store.*

*Don't be afraid of change. You may lose something good, but
gain something better!*

Rebecca Hannah
Branch Manager
Marine Federal Credit Union

Then and now....



The differences and similarities

Differences:

- *Location, location, location
- *The hours of operation
- *Branch layout
- *The ITM
- *In-store life: Smile walks & greeting
- *Service branch

Similarities:

- *Our foundation
- *Our purpose
- *Our membership
- *Our goals
- *Our SUPPORT system!

Celebrating Change!

**Embracing the new location*

- Getting out of our box
- Jumping into activities
- Recognizing the positives

**Transactional to Service based*

- Utilizing the ITM
- Focusing on the member not the transaction
- Growing the member for financial success

**Creating the “right” team*

- Hire for in-store personality
- Supporting their journey

**Utilize the FSI partnership!*

- Support with the transition and beyond
- The Smart Cart: training and ideas
- Coaching for team and management
- Connections with other institutions
- A constant resource!!!!

*The secret of change is to focus all your energy,
not fighting the old, but building the new.*

-Socrates

My Team!



*SFSO Brittany
FSO Jasmine
FSR Derreck
PT FSR Bobby*

- *Retail customer support*

- Greet as they pass by.
- Have the information readily available
- Have a treat available (candy or swag)
- Offer to help them during Smile Time walks
- Remembering every customer is a potential member!

- *Member support*

- Greeting each member and asking “How can we help you today?”
- Guiding them to the ITM or team member.
- Walking the member through utilizing the ITM
- Teach them how to use the technology that is available.
- Ask the member “What are you doing with your account now?”
- Making every interaction count!

How do we engage?

- *Make the signs work for us*

- Current promotion/rates
- Recipes
- Trivia
- Keep it simple and eye-catching!

- *Branch activities*

- Coffee and donuts
- Come meet our lenders
- Little Gunny Movie day
- Where’s Gunny?
- Food drive
- Guessing jars
- Community outreach



*Play with the colors...
make it eye
catching...
have fun with it!*

Two-sided rolling sign
***Long term products**
***Slogan/Phrase**



A-frame sign
***Current promotions**
***Recipes or Trivia**
***Branch events**

Branch Events



Community Outreach



*I believe that when you put a smile out there, you get a smile back!
-Heidi Klum*

*Our relationship with our
retail partner.....*



- Learn their names and greet the employees daily.
- Be readily available to answer their questions, their time is limited.
- Focus on having a positive financial relationship and not just creating a friendship.
- Partner with them on fundraising projects.
- Include them on branch activities.