



Branching into Tomorrow: The Customer-First Journey

Tamara Scott, Vice President of Retail Delivery, Premier America Credit Union





A Legacy of Service

- Founded in 1957
- Over 100K members
- 3 Billion in Assets
- 21 Branch Retail Network
- We Serve:
 - Ventura & Los Angeles County
 - Harris County (Houston)



My First Day Back: Navigating The Branch of the Future





3 Keys to Branch Banking in the Future

1. Keep Customer **Experience** First

3 Keys to Branch Banking in the Future

1. Keep Customer **Experience** First
2. Keep Customer **Experience** First

3 Keys to Branch Banking in the Future

1. Keep Customer **Experience** First
2. Keep Customer **Experience** First
3. Keep Customer **Experience** First

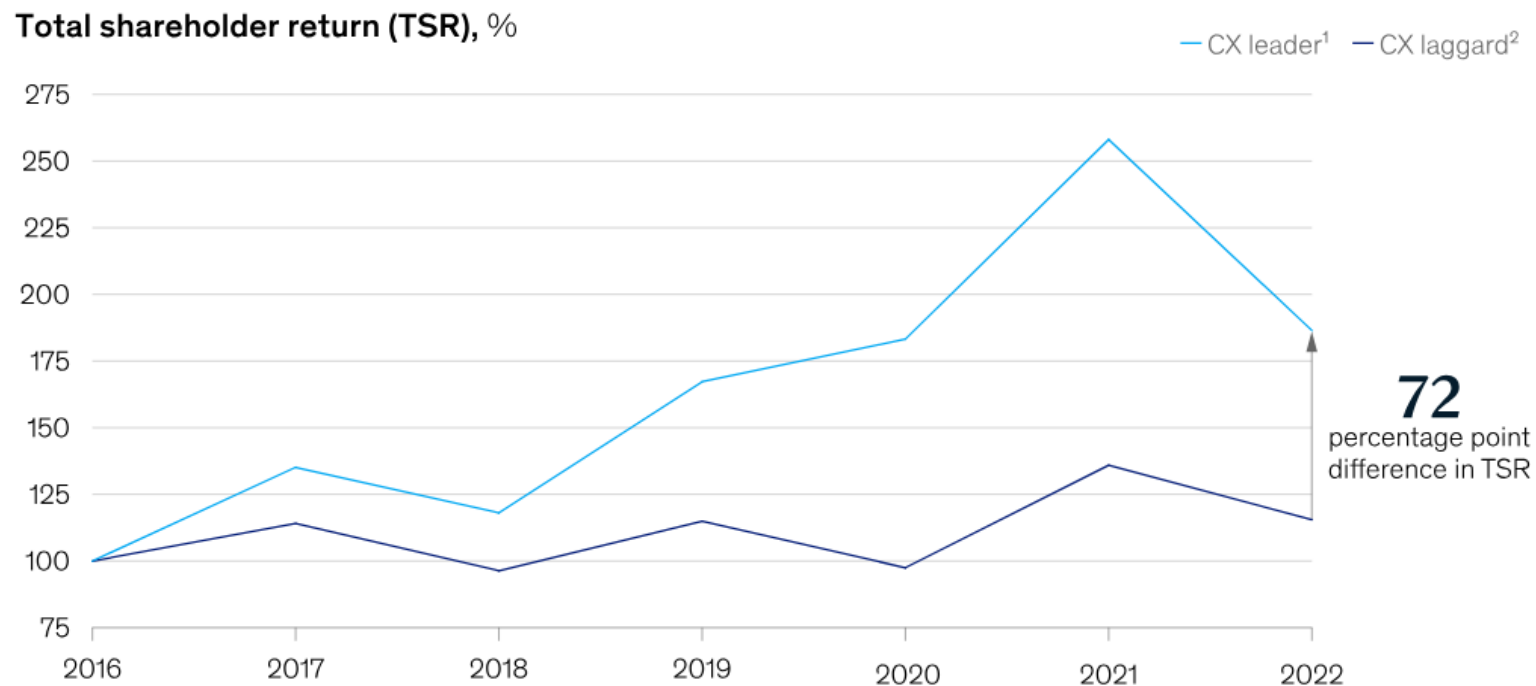
Why Customer Experience Matters

“As today’s customers demand more from their banking experiences, banks are upping their game and delivering stronger customer experience.”

- McKinsey & Company, May 2023

Why Customer Experience Matters

Improving customer experience creates 'stacked wins' of higher returns, faster growth, and lower costs.



¹Leader is defined as the top 25% of banks with overall NPS (ie, "How likely are you to recommend <bank>?").

²Laggard is defined as the bottom 25% of banks with overall NPS (ie, "How likely are you to recommend <bank>?").

Source: CapIQ Pro for TRS 2; "Customer experience executive leadership survey," McKinsey, 2020 (260 customer experience leaders across 14 industries)

Branch Experience: Universal Associate Model



CROSS-TRAINED STAFF

Implemented a Universal Associate model to cross-train all branch staff



EMPOWERED EMPLOYEES

Focused on empowering staff to provide personalized service



SEAMLESS EXPERIENCE

Universal Associates deliver a seamless retail experience

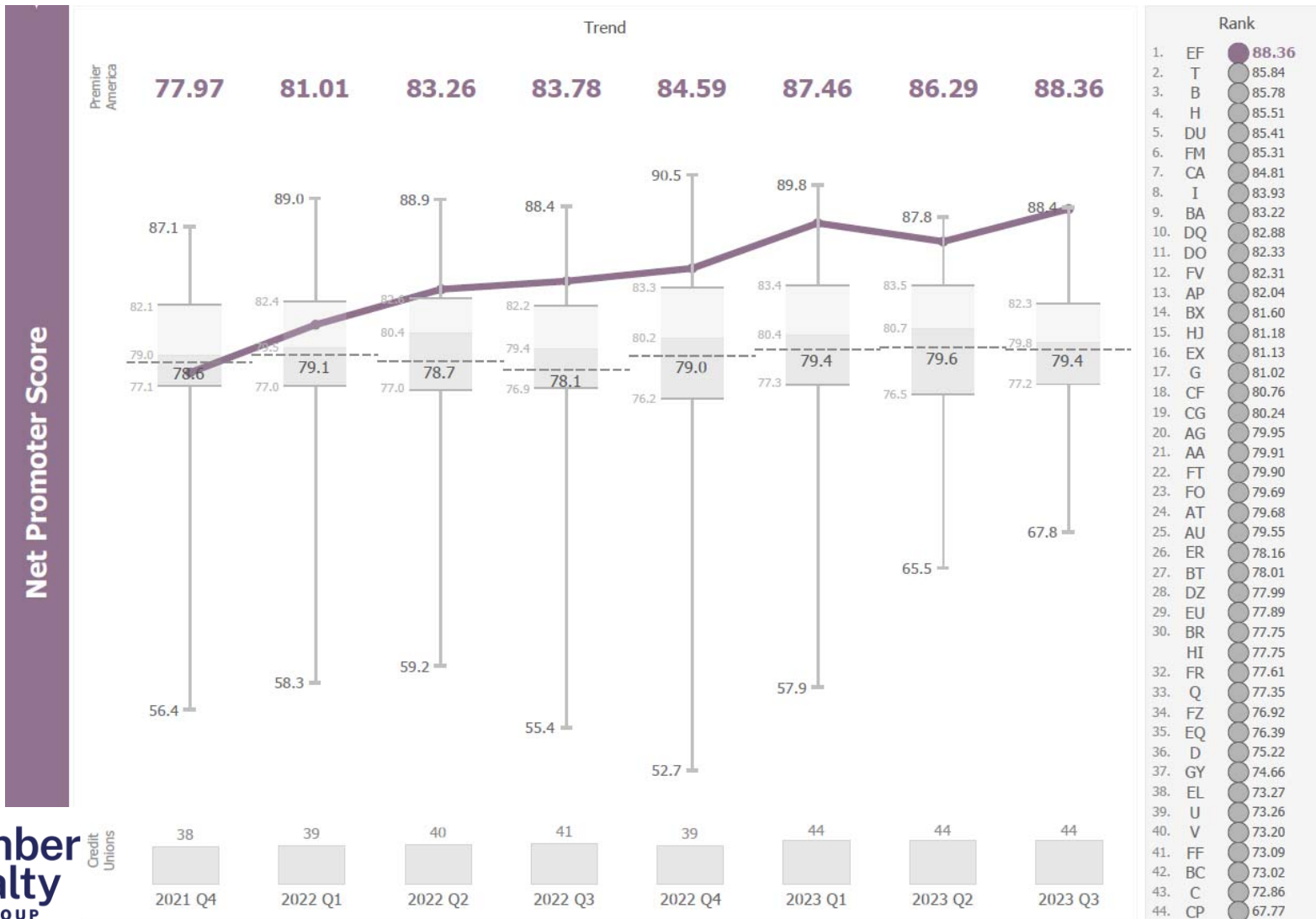
THE UNIVERSAL ASSOCIATE MODEL BRINGS CROSS-TRAINED STAFF TO THE FLOOR TO DELIVER EXCELLENT SERVICE.

Branch Experience: Sales & Service Playbook

Rooted in our Purpose, Core Values and Promise, **we Deliver Service with Purpose.**
Every Person. Every Path. Every Time.

PREMIER AMERICA
CREDIT UNION

2023 NPS Achievement: #1 in Q3



Branching Into the Future



BUILDING A STRONG FOUNDATION

Service focused branch culture to maintain excellent member experience



IMPLEMENTING NEW TECHNOLOGY

Partnering with consultants to select the right tech to improve processes and create personalized experiences



FOCUS ON PEOPLE

Technology enhances but does not drive us. It enables us to better serve our members needs

WE HAVE MADE GREAT PROGRESS AND ARE ON THE RIGHT PATH TO BETTER SERVE OUR MEMBERS.





Apple Store: Learning from the Best in Tech Retail

The Apple Store provides a shining example of how technology and human interaction can create a memorable customer experience.



CARES Strategy:

A Framework for
The Customer-
First Journey

CARES Strategy: A Framework for the Customer-First Journey

Convenience



❖ Location Optimization

- ❖ Leverage the convenience of the location itself

❖ Extended Hours

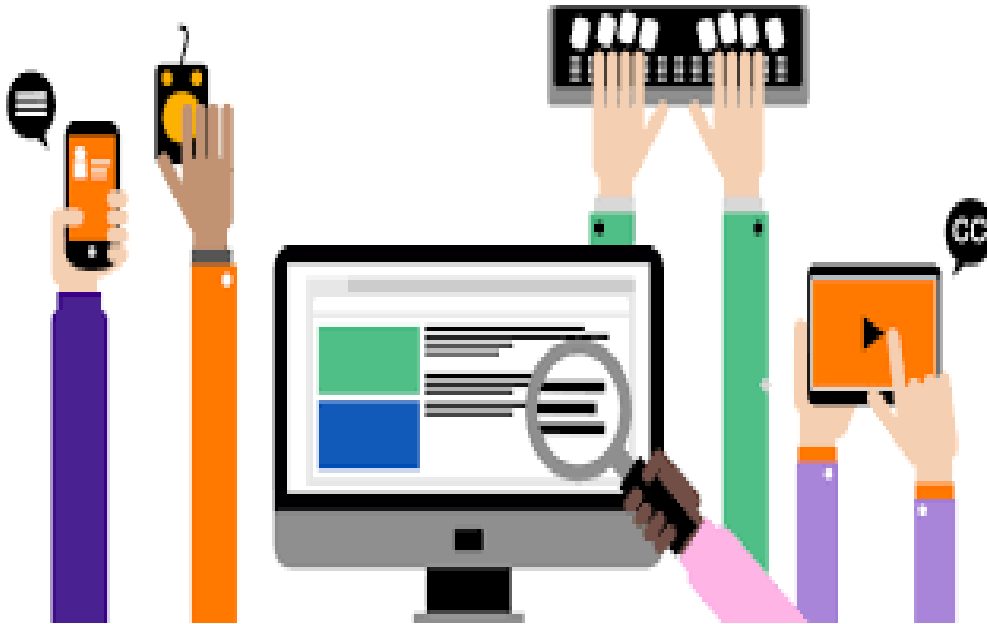
- ❖ Align hours to offer flexibility for customers to conduct their banking before or after work/shopping.

❖ Self-Service Options

- ❖ Provide options for quick service that reduce wait times and enhance customer satisfaction.

CARES Strategy: A Framework for the Customer-First Journey

Accessibility



- ❖ Ensure seamless digital interaction and accessibility to banking services
- ❖ Find the delicate balance between technological advancements and the personal touch that your customers value

CARES Strategy: A Framework for the Customer-First Journey

Relationship Building



- ❖ **Focus on Personalized Service**
 - ❖ Cater to the financial needs of the customers you serve
 - ❖ Establish channels for regular dialogue and feedback
 - ❖ Engage the community through participation in local events

CARES Strategy: A Framework for the Customer-First Journey

Education



- ❖ Highlight consultative approach to sophisticated banking needs
- ❖ Teach members about digital options
- ❖ Offer Financial Literacy Resources

CARES Strategy: A Framework for the Customer-First Journey

Security



❖ **Prioritize:**

- ❖ Privacy
- ❖ Protection of Customer Information
- ❖ Fraud Prevention





Tamara Scott

Vice President Retail Delivery
Premier America Credit Union



tamara.scott@premieramerica.com



(818) 772-4102



premieramerica.com



Tamara Scott, MBA

Thank You

