

Extraordinary Banker

The Unprecedented Guide to High-Performance Banking

Feature:

“They did WHAT?”

Against all odds...secrets revealed on how to double size and profits in a tough market

Exclusive Interview with
Archie McDonnell, Jr.
CEO of Citizens National Bank

**10 Steps to
Screw Up Your
Sales & Service
Culture...your
blueprint for
demise**

**The
Ultimate
Buzz**

**Create a
Customer Stampede**

Special interview with author
of *Purple Cow*, Seth Godin



US \$7.95
Issue 3
2006

Extraordinary Banker

The Unprecedented Guide to High-Performance Banking

a personal message from
Roxanne Emmerich



Sometimes we get life backwards. We want growth and profits, so we work on strategy, cut costs, staff up, develop new products. All are good things to do; all are important to success. But something BIG is missing.

That missing piece is that **culture drives profits**. If we want growth and profits but leave culture to chance, all of the marketing efforts, sales processes, and strategies will be met with dismal results. Because...culture is the IT.

This magazine is focused on breakthroughs in culture.

Archie McDonnell is an example of a CEO who decided to shift a culture and has reaped the rewards by more than doubling the size and profits of his Mississippi bank. He focused in the right place—on culture. He focused on growing people and teaching them how to be.

A strategy futurist would have told Archie to forget it. In a market with dismal growth and some of the highest poverty rates in the country, any logical thinker would have engaged the left brain to tell Archie it couldn't be done.

But the impossible is now a reality. Miracles do happen to those who approach business consciously.

Sometimes the easiest way to learn how to do something well is to first learn how to really mess it up—so you can avoid those things. The things we do to create the messes are often more memorable than the things we do correctly. We've covered those in this magazine as well.

And while we're on this track, Seth Godin's interview will give you some great ideas about how to shift your culture and customer loyalty by creating remarkable experiences in your service strategies.

We challenge you to apply these principles. They work much better in application than in contemplation. Enjoy the "culture shift" ride!

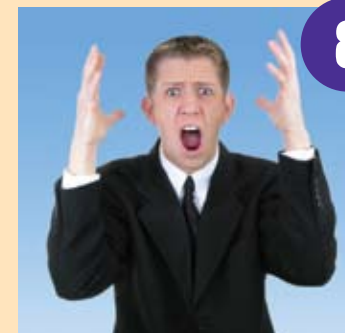
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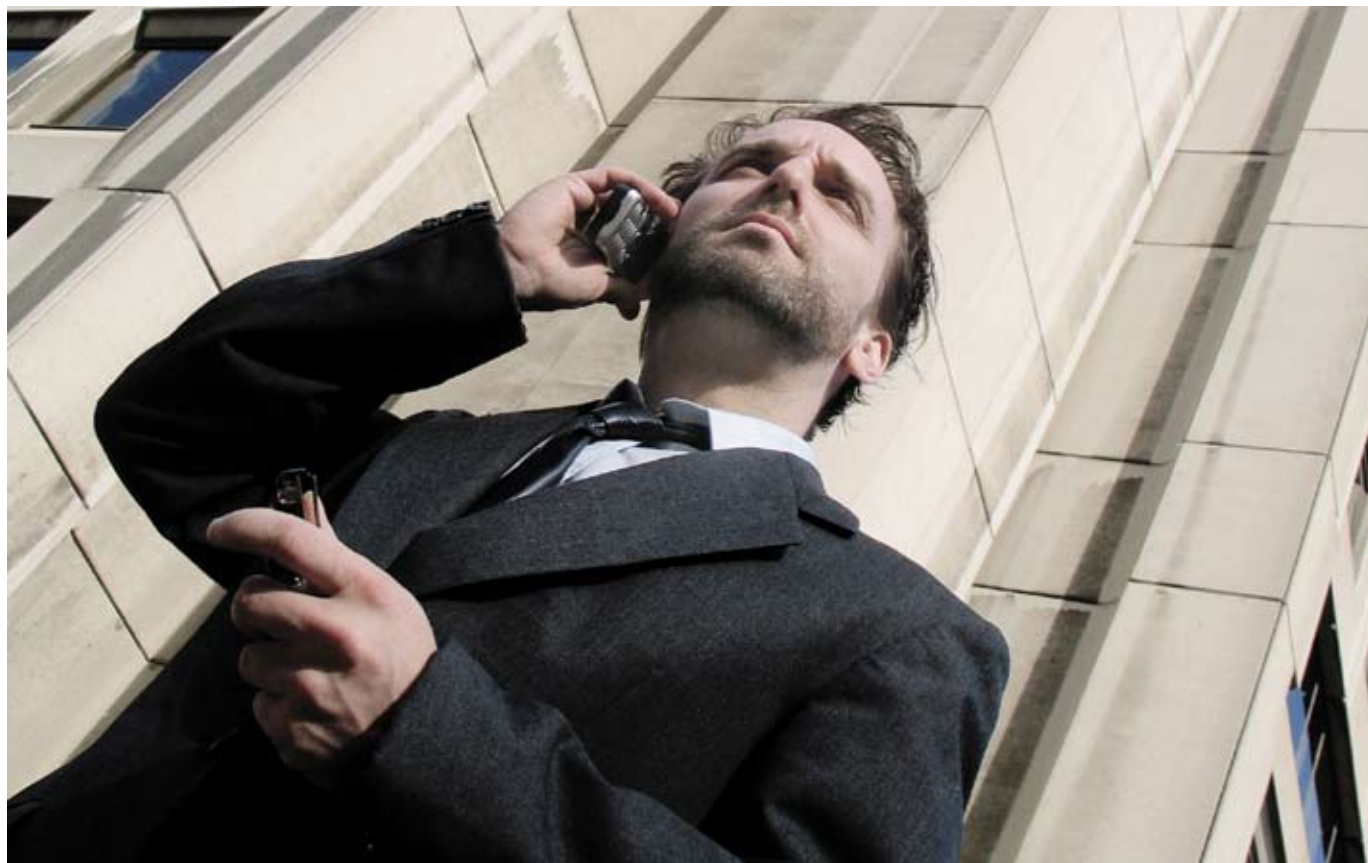
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Red Ink Made Easy:

10 Steps to Screw up Your Sales and Service Culture for a Negative ROI



It's easy. In fact, most banks manage most of these steps with no help at all. But just in case you need a blueprint for demise, here's a plan to make a mess of your culture and your bottom line and to assure a future rife with struggle and pain.

Step 1: Delegate culture

If you're eager to take that first big step toward oblivion, delegate job one to your marketing manager, your sales manager, or a clerical assistant. For the clincher, be sure to keep your face hidden as they're making things happen so your troops won't inadvertently think your vision is important and your commitment to a breakthrough genuine.

Step 2: Reach for the cookie cutter

Aspire to the dead ringer. Don't do anything to make yourself look different. Customers who see something out of the ordinary might very well open new accounts—and we all know how much work that can be.

Make sure your creativity never goes beyond "doggy biscuits at the drive thru." Of course your people learn the limits of creativity from the executive team—so take a long look in the mirror to be sure you aren't exuding it.

Step 3: Be the "Cost Control Nazi"

If your goal is to keep your employees from bringing in revenue, talk incessantly about cost control and very little about your expectations of growth and the impact you'll make on customers.

Be certain to focus on the ten-dollar overage on the expense accounts and avoid saying anything positive about the great month of results your people just had. If you're lucky, in no time at all you

will have cut costs until there's no place left to cut – at which point you can retire quickly as the bank goes on the blocks.

Step 4: Focus squarely on the negative and what isn't working

Be sure to highlight all the things your people do wrong, preferably in front of others. Enhance this technique by letting your people whine about what isn't right instead of requiring them to state what they want and how they will get there. Whining and negative communication combined make a powerful recipe for red ink.

Step 5: Disorient your people and your customers with a schlocky sales process

Bring in a sales training firm to teach your people "old school" sales training—the kind that feels like sales, with trainers teaching "features" and "benefits" for months on end. It's best if they have no understanding of psychology and organizational development and start with sales training first.

Don't forget to build in quotas and incentives to make sure that both your customers and employees feel like they're being used instead of helped. (Product of the Month, anyone?)

With any luck, you'll end up in the papers or in court for an incentive program that put your interests ahead of the customers'. That should get you to red ink much faster. (Read the papers and you'll see a few banks who have their name in lights already. They didn't need this 10-step program. They got there on their own!)

Add all this to the loss of business from current customers who won't buy from you in the future because they feel like "sales targets." And voilà, rapid and sustained losses!

Step 6: Cut education and development costs first

Make sure your leaders aren't being educated and developed. You sure don't want them to be able to think more strategically or to understand accountability systems or coaching. If they are continually growing and developing leadership skills, heaven forbid, they may have mindsets that would push you ahead of your competition—maybe even begin to understand which markets are your targets and how you are aligning all your resources to go after those that are actually profitable for you. Leave those silly little things for the high-performing banks to focus on.

Step 7: Stamp out fun

For goodness sakes, it's supposed to be a bore to work at a bank! Be sure your people check their personalities at the door. Glare at them when they begin to laugh. Meetings should be complete with PowerPoint and a *talk-at-cha* approach to keep people passive. And never, ever hold weekly and monthly celebrations to recognize service standards and target key-results accomplishments.

If you must celebrate, make it an Employee-of-the-Month recognition so only one person can feel good that month and the rest can be ticked off and disengaged. Send any announcements of success by e-mail to make it clear that celebrating together is a waste of company time.

According to Fortune Magazine research, the number one way for a CEO to assure his or her demise is to not deal with low performers.

Step 8: Begin Project Confusion

It would be tragic if your strategy, your target markets, your product differentiation, your sales process, your marketing lead generation, your sales and service training, your standards, and your coaching actually tied together and headed in the same direction. Make sure your forces are all in conflict with each other so that no one effort can possibly work. Engage at least five different companies to help you, all operating on different principles.

Step 9: Allow and encourage customer bashing

Encourage employees to say negative things about customers. Little statements like "Our customers are all really stupid" or "John Smith is a real jerk" go a long way toward making sure your employees see your customers as an annoyance. In no time at all, they'll be talking about how stupid your customers are in front of other customers!

Instruct everyone not to make eye-contact when customers walk in. This is crucial to quickly and clearly having your customers grasp your disdain for them.

Step 10: Don't systematize your sales and service

You'll want to leave sales and service up to chance. You certainly don't want to look consistent from branch to branch or you'll look like you know what you're doing, which can only confuse the customer. It helps to create that special "us versus them" mentality when everyone gets to do things their own way.

Step 11: Be held hostage by the low performers, destructive forces, and dissidents

Who says a ten-step plan can't include an eleventh step? Those who don't challenge conventional thinking, that's who.

According to *Fortune Magazine* research, the number one way for a CEO to assure his or her demise is to not deal with low performers. Don't confront them directly. In fact, plan on there always being those who make your life miserable. It's life. They *should* hold you hostage.

Don't deal with dysfunctional behaviors, the complainers and those who are at the core of your non-performance. Don't confront them directly, just put a Band-Aid on it. That way, you and your people can focus on the distractions of never-ending drama. Why let work get in the way of your own live soap opera? THIS is your *coup de grâce* – the last piece of a foolproof plan to keep that red ink flowing.

Surely you realize that this is written with tongue firmly in cheek. We certainly don't want your bank to be in the red—and neither do you. However, everyday we hear stories of leaders who unknowingly (we hope) sabotage their own banks. Take a look at the list above to determine if you may be sabotaging yourself and your bank.

Call 800-236-5885 to receive a FREE copy of the Sales Culture Rev-Up Packet.



Profit-Growth Management Development™

NEW!

**October 24, 2006
Chicago**

► Equivalent to two (2) Fast-Track Seminar Certificates
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For presidents, executives, regional and branch managers, heads of retail and commercial, and those with responsibilities for managing people and resources.

It is estimated that **over 50%** of all professionals who hold management positions **still act like individual contributors**. Another 25% of managers are caught between the roles of individual contributor and manager. They seem unable to move fully into the manager role.

Why is that a problem? Professionals in manager positions, who are still acting like individual contributors, are seen as **contributing 3.5 times less to the organization than those professionals who have fully transitioned into the manager role**.

It's time the rubber meets the road. This session will forever transform the way you lead people for high-performance.

Discover what they didn't teach you in management courses. **Explore the most successful techniques and approaches to managing people, time, and resources that get results**. We guarantee that when you leave, you won't understand how you managed to survive without these high-impact "get-it-done" systems.



- Explore a process that builds a **powerful execution of results** with extraordinary accountability.
- Understand how to **double** the productivity of **EVERY** task you manage.
- Find out how to get your people **wildly excited to come to work each day**—no kidding.
- Get **57% more productivity** out of every employee—guaranteed.
- Explore why high performing companies are 150% more likely to tackle low-performer issues than are lower performing companies.
- Create a system and practice a process to coach a low performer to a higher level of performance.
- Discover why you must reverse the common mistake most managers make—93% of managers spend more time with low performers than high performers.

"This is one of the best leadership sessions I have ever attended!"

—Rondi Renaldo, Manager, Panhandle State Bank

"The 'how-to' steps to get yourself focused on getting your people to be great!"

—Patti Steele, President & CEO, First Volunteer Bank

"Simple, actionable techniques!"

—Todd Morgan, Manager, Xerxes Corporation

Call 800-236-5885 or 952-820-0360 to register today!

Extraordinary Banker



Profit-Growth Train the Trainer™

**April 24, 2007
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► Equivalent to two (2) Fast-Track Seminar Certificates
\$995

For executives, department heads, trainers, and human resource professionals who will lead a cultural revolution. How do you get all your people rowing in the same direction? Equip those who are in charge of disseminating the message with tools to create high-impact cultural changes and training initiatives that yield powerful results.

- Discover a **proven and practical methodology** to tie training to dramatic results.
- Reduce "time to proficiency" by **30 to 50 percent**.
- Understand how to make sure your **training results sustain themselves**.
- Understand your role in creating a **cultural revolution**.
- Make your training **fun and engaging**.

"Train the Trainer helped give me a "hands on" experience in planning, delivering and coaching that really results in behavior changes—not just for the time in the session, but actual on-the-job changes."

—Sue Hovell, Senior Vice President, Merchants National Bank

"Words fail me."

—Greg Trowbridge, President, RSI Bank

"The best of Roxanne. I feel like I can take this right out of the box and use it."

—Dave Updegraff, Vice President Human Resources, Ohnward Bancharas, Inc.

"I came away with a 'can do' attitude. Training can be fun!" —Kathy Patton, Vice President, Emporia State Bank

"Great energy, great spokesperson. Train the Trainer seminar provides so many great ideas to conduct fun learning skills for all levels of employees."

—Tracy Williams, Loan Officer, Panhandle State Bank

"I can hardly wait to get back to the bank & implement what I've learned. I have high hopes for great changes!"

—Kathy Neels, Cashier, First Independent Bank

"This opened my eyes that not everyone learns like I do." —Travis Kaul, Vice President, Panhandle State Bank

"The program makes me so aware of the importance of training. Roxanne is so full of energy that you just want 'to do it.' Way to go! Best yet!"

—Rhonda Longmire, President, First National Bank Oneida

"Train the Trainer provided me the necessary tools to build an effective training program for my bank that would drive results. Training and coaching are two sides of the same coin!"

—Tammy Thompson, AVP Retail Banking, Citizens National Bank

"Roxanne ignites a fire that will illuminate your entire bank upon return from this session. Awesome! Thank you!"

—Kara Marr, Marketing, Gateway State Bank

Call 800-236-5885 to reserve your seat today

7 Sales Killers:

How to Stop Murdering Your Sales



How often have you heard your salespeople say...

- "...I could have had the deal if we offered a better rate."
- "...I spent hours and hours of time with that prospect; gave them far better solutions than they had with their current banker...and now I see my solutions implemented with their CURRENT banker..."
- "...I sent a proposal to XYZ Company, and now they won't return my calls."

If you're hearing these and the many other common sales maladies, then your sales team is in dire danger of the 7 Sales Killers. Your best defense is to be aware and arm your sales team against these vicious sales threats.

Killer #1 – Not Setting the Ground Rule That It's Okay to Say "No"

Salespeople often roll over and play dead because that's the sales game they've learned to play. They believe that doing tricks for the prospect ("let me send you more information" or "let me do a bunch of time-consuming analysis") is selling. It may be entertaining, but it's not selling—far from it.

Salespeople need to be in agreement with the prospect: if they mutually determine that the salesperson's square peg won't fit into the prospect's round hole, they have no business talking to each other. Call it a day.

If there is going to be a "no," your people need to get it sooner rather than later and stop putting "fluff" in their sales funnel. It may be counterintuitive, but at every stage of the sales process, your salespeople should be getting either a no or a yes to move on. A maybe will never close but will distract your salespeople for months and keep them from closing real business.

Killer #2 – Blah, Blah, Blah Rambling

Put a sock in it. If salespeople aren't listening at least eighty percent of the time, they're talking too much. It means they're not asking questions that force the prospect to think and they're not listening well.

It's hard for your prospects to share their needs, unload their problems, and unveil potential deal breakers when the salesperson is doing most of the talking.

Killer #3 – Crossing Your Fingers that the Pricing is Okay

The money conversation with a prospect doesn't matter IF you don't mind working for free. If salespeople aren't dealing with the budget or pricing issues early on in the conversation, it will most certainly bite them later. Top-performing salespeople know the money conversation has to surface immediately after they've uncovered *all* of the prospects' problems and needs before doing extensive work on the proposal.

Killer #4 – Talking to Self-Declared Mr. Big

Ah, the tears that have been shed over lost deals that turned south because the salesperson was not talking directly to the Big Cheese. Instead, they wasted their time, and worse yet,

presented a proposal based on the wrong data provided by a self-declared decision-maker. A good salesperson always knows exactly how every decision is made, what is weighted, what happens after the decision is made and all of the other elements of the decision-making process.

Killer #5 – Showing the Winning Card Too Early in the Game

If a salesperson is showing his winning card too early, he runs the risk of a competitor playing the trump card, and thus winning the game. Salespeople are often eager to share, and show how they'll solve all the prospect's problems, **before** they've won the business. Presenting an offer before you close is a bad strategic move. The competitor's next move is greatly enhanced with this inside information. Salespeople **MUST** learn to close **before** they propose.

Killer #6 – Working for Free

The *gift of gab* can often turn into the *deal of doom*. If a salesperson is solving all of the prospects' problems before finding out whether or not she's getting paid, she'll most likely need to write off that time as "unpaid consulting." My associate Terry Slattery puts it best when he says, "Salespeople who do unpaid consulting tend to live short, stressful lives and raise very skinny children."

Killer #7 – No Plan for the "Unraveling"

Nothing's more painful than a piece of sold business that unravels. This usually takes place when the prospect calls the competition to inform them that they've lost the business. It only takes a few nanoseconds for the desperate salesperson on the line to make a quick counter. Dagnabbit, the genie's back out of the bottle. A strong salesperson will have already planted the prospect's counter move before the competitor's last-ditch effort to resurrect the deal.

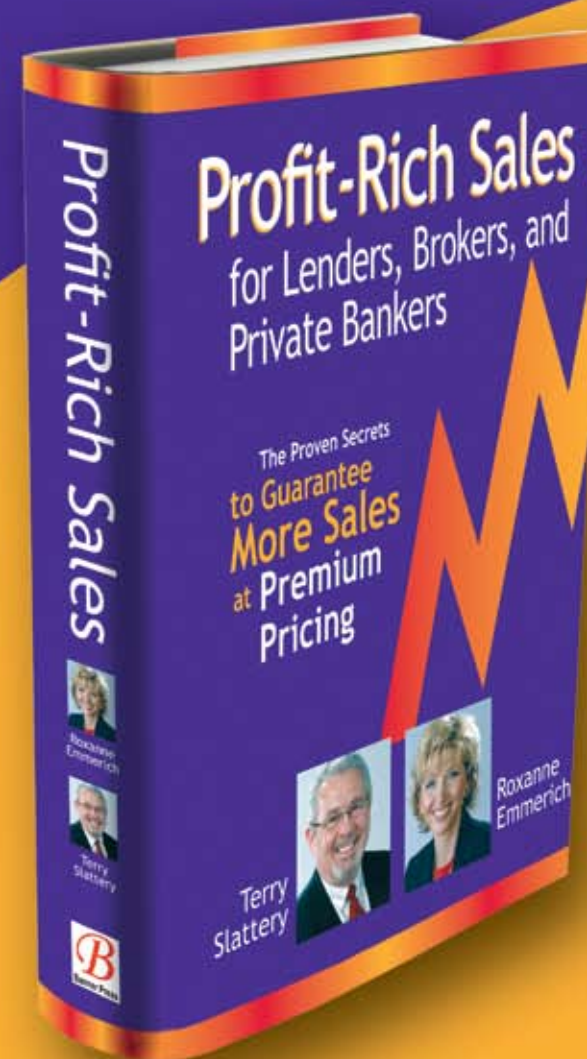
If your sales force has fallen victim to any of these murderous threats, you need to stop them before they become serial killers.

For more resources on how to avoid the 7 Sales Killers, e-mail Info@EmmerichGroup.com or call 800-236-5885 to inquire about the Profit-Rich Sales Seminar. Visit www.EmmerichFinancial.com to view a free chapter from the recently released book, *Profit-Rich Sales for Lenders, Brokers, and Private Bankers*.

Stop Losing Deals to Your Competitor's Lowball Pricing

ALSO AVAILABLE IN AUDIO!

Finally, a step-by-step sales process that can improve your closing ratio to 90%--guaranteed



From the author of *Profit-Growth Banking*, the book that set the path for top-performing banks, comes a newly released book that will revolutionize the way you sell!

- Consider what it would mean if your **closing ratio was 90%** on all sales presentations AND you were consistently **paid a premium** over your competitors.
- How many times have you **solved a prospect's financial problem**, only to find the business was **awarded to a competitor** who said, "I can do that too --- for less."
- Are your sales people using the **excuse** that they could close more deals IF they could offer **better rates?**



"Finally...a book that realizes bankers bring value to a deal **that transcends commodity, and sets forth a simple, step-by-step process to ensure we get paid what we're worth!**"

--Archie R. McDonnell, Jr., CEO
Citizens National Bank



"This book should be required reading for all bank presidents, directors, lending officers—even your tellers! Want to know how to **gain and retain the great customers without "buying" their business? It's in your hands!**"

--Mike Hannley, President and CEO
Bank of Tucson

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The Ultimate Buzz: Create a Customer Stampede



If you saw a purple cow grazing in the pasture as you drove home tonight, how many people would you tell?

Yes, that's right. ALL of them.

A purple cow would be a remarkable phenomenon. It would generate some "buzz." And so can you when you create purple cows in your organization that will have customers stampeding to your door.

Seth Godin, heralded as one of the best marketers alive today, is the author of the best selling *Purple Cow: Transform Your Business by Being Remarkable*.

Roxanne Emmerich interviewed Seth to discover how he feels Purple Cows can be applied in the world of banking.

RE: Why is traditional marketing dead?

SG: Traditional marketing has a big problem. The problem is that it doesn't work any more. Yes, you can spend money to interrupt people. And some of those interruptions will pay off with new business. BUT, it's harder and harder to spend money to make money, because the interruptions cost too much and don't generate as much response as they used to.

This means that businesses that are organized around the idea of whole-sale interruption (like packaged goods companies) face a long, tough road.

RE: Why the Purple Cow concept instead?

SG: The Purple Cow is a very simple idea. It points out that before marketers fell in love with TV and junk mail, they relied on word of mouth. That's how news of remarkable products and ideas spread through a community. So we've come full circle, and now, aided by the

Interview with Seth Godin, author of *Purple Cow*

Net, that's what works... again. A purple cow is worth talking about. Maybe not in your eyes, of course, but in the eyes of the consumer.

RE: What are some examples of purple cows that you think would be powerful in banking?

SG: The biggest thing to understand about marketing and banking is this: most people DO NOT have a banking problem! They might have a money problem, or a looming retirement problem, but no one in the world except you has a *banking* problem. So when you offer a bank solution, you've already blown it. When you compare yourself to another bank—too late! You're busy yelling at people who are ignoring you.

Instead, you grow by doing things that don't have a lot to do with banks and have a lot to do with people and their problems. When Commerce Bank in NYC put free (FREE) change counters in their branches, they solved my "penny jar" problem, so I went there. Once I was there, they had a shot at talking to me in a way I want to be talked to about their bank.

It seems stupid and obvious and simple, which is why so many banks have missed it. Bankers are so focused on rules and numbers that they forget about people.

RE: What are some of the best purple cow ideas you have heard and seen in other industries? What are some things to avoid in creating your purple cows?

SG: If you're really and truly serious about an ongoing quest to abandon the ordinary and to grow by being remarkable, I want to beg you to...actually, I think I have to *demand* that you buy *Free Prize Inside* and *Purple Cow*. There are literally thousands of amazing ideas just sitting there. Stuff that people will notice. Stuff that will help you grow.

The reason banks are so slow to change, though, is that you demand that the worst possible outcome of any new idea must be better than the best possible outcome of what you're doing now. And that's just ridiculous.

Last thought: why didn't you and your colleagues invent PayPal? You had all the assets. You knew what to do. It ended up being worth billions of dollars... the fastest growing consumer financial vehicle since the credit card. And you missed it. Because you were busy interrupting people instead of being remarkable!

RE: Makes sense. Thanks for making us all uncomfortable about missing the obvious. It's only through awareness that change happens...and you've created some awareness of the obvious. Thank you for the powerful "slap" to consciousness! ◀

For information on how you can implement purple cows to create a customer stampede, check out Marketing & Sales Management Boot Camp™ on page 12.

A great place to start

Marketing & Sales Management
Boot Camp™

October 4-5, 2006 - Chicago
January 17-18, 2007 - Dallas
March 21-22, 2007 - Minneapolis

▶ Equivalent to one (1) Fast-Track Seminar Certificate
\$895 for the first attendee
\$495 for additional attendees from the same organization

Are You Making These Sales and Marketing Mistakes?

- After spending money to attract prospects, your people, when asked for a rate, give the rate and hang up the phone with no attempt to help the customer.
- Your mortgage lenders don't consistently capture at least 5-6 additional products and services with each new mortgage.
- You haven't already **protected yourself from a "Wal-Mart" bank** opening across the street.
- You've spent BIG MONEY on traditional "sales training"—but when you tell the truth, you admit you've received NO return on investment **AND both your customers AND employees are alienated.**
- Your marketing budget is spent on advertising—the lowest return on investment approach—and you find that after spending that money, **80% of the customers you attract LOSE YOU MONEY.**
- Your people **compete on price and negotiate away your profits.**
- ...and worst of all, after decades of attempting to create a sales and marketing organization, **your people remain "order takers."**

Almost every bank is dead wrong with their marketing and sales management strategy!

Finally, an integrated Marketing & Sales Management Boot Camp™ from the author of *Profit-Growth Banking: How to Master 7 Breakthrough Strategies of Top-Performing Banks.*

Why do 98% of Boot Camp attendees ask for a Boot Camp II?

PROFIT-RICH MARKETING STRATEGIES

- Discover a **simple marketing system to double your profits overnight!** (An astonishingly easy technique used by smart marketers...but IGNORED by 99% of all banks.)
- Receive **7 PROVEN examples of successful marketing campaigns** you can use immediately...no matter what market you're in. Plus, get a proven template for your own mega-pulling target market campaign—an amazing "how to do it yourself" shortcut map.
- **Create product bundles that will immediately increase your profit** per customer and retain them three times longer.
- **Create a buzz** that starts the stampede to your door.
- **Get more results...with half the budget!**
- Develop a customer **retention system that bonds customers to you** and turns them into evangelists for your bank!
- PLUS...participate in a "table topics" sharing session where you'll brainstorm and share best practices with some of the top bank markets in the country.

HYPER-GROWTH SALES MANAGEMENT TEMPLATES

- **Create sure-fire accountable sales systems** your staff will understand and deliver.
- **Determine what to measure to maximize your results...**and the most common mistakes bank sales managers make!
- Discover a **proven sales management template** to manage your sales team for maximum results.
- Create **profit-rich referral systems** to better help every customer.
- Explore a proven three-step process guaranteed to **double your customer retention.**
- Understand how to profile for each sales position to **reduce costly hiring mistakes.**
- Discover a powerful approach to win the hearts of those who have their heels dug in and don't want to sell.
- Discover a hiring tool with a proven track record of decreasing turnover by 67%!

and soooooooo much more!

WHO SHOULD ATTEND?

Past Boot Camp attendees include sales managers, marketing managers, CEOs, Presidents, COOs, branch managers, head lenders, heads of retail, and even cashiers and head tellers, for a well-rounded team that understands marketing is a mindset—not a department.

Send three or more at the same time so you'll have a critical mass that will allow you to begin implementing immediately.

What are these highly respected bankers saying about The Emmerich Group's Marketing & Sales Management Boot Camp™?



"The information received and the **templates provided are PRICELESS!** This was definitely a **wise investment** of time and money."
 —Alisha Johnson, Senior VP of Marketing, Highland Bank
 Past 2003 Chair of ABA Marketing Network



"Roxanne lays out the plan that **any bank can implement** regardless of their culture."
 —Duane Bussey, President & CEO, San Luis Valley Federal Bank



"Roxanne will **rock your world!**"
 —Mike Hannley, President, Bank of Tucson



"Great seminar, great presenter, plenty of ideas and ways to **implement those ideas.**"
 —Charles Cavanagh, President, United Community Bank



"I've **attended boot camp THREE times, sent ALL my managers,** and in the last year since we've been implementing what we learned, we've experienced **more growth than in the previous five years combined!** The **growth of deposits and loans can only be described as a miracle and profits are up 44%!**"
 —Patti Steele, President and CEO, First Volunteer Bank



Limited Availability.
 Call 800-236-5885
 to reserve your spot today.

They did WHAT? Doubled Assets AND Profits in a State with Highest Poverty Rate and Minimal Opportunities

Interview with Archie McDonnell, Jr.



Archie McDonnell, Jr., CEO & President
Citizens National Bank

Every once in a while, you meet an extraordinary human who, in spite of a market that doesn't cooperate, makes miracles happen—because of who he is.

Archie McDonnell is one of those guys. Archie called me a few years ago within days of reading my *Profit-Growth Banking* book...and he wanted to get started yesterday. That's just one of the things I learned to love about Archie. He doesn't let any grass grow under his feet.

And for Archie, it's not just about starting. It's about follow through and breakthrough. In a state with the highest poverty rate in the country and minimal growth opportunities, Archie doubled his bank's asset size AND profits...and never let go of his commitment to be a philanthropist extraordinaire.

Any person I've introduced Archie to soon came to respect him immeasurably and call him a friend because of his sincerity and realism. After reading this introduction, there is no doubt you'll want Archie to be your friend as well.

▶ **Archie:** Well, I figured that you wanted to go back to when all this started about

five or six years ago when I became President and CEO. It wasn't too long after that when I saw the article that you wrote. In fact I still have a copy of it on my desk.

▶ **Roxanne:** No kidding! I would have done a better job writing it had I known it would have that kind of staying power.

▶ **Archie:** Yeah, I don't know if you even remember it but it was the *Strategies of Top Performers*, an ABA Bankers News online feature story; January 7, 2003, volume 11, issue 1.

▶ **Roxanne:** You really did keep it, didn't you?

▶ **Archie:** So my reading of that article is what prompted me to read your book and pick up the phone and track you down one day.

▶ **Roxanne:** Would you be willing to share what you've been up to?

▶ **Archie:** Well the bank has essentially doubled in size...really more than doubled in size in that time period, going from 500 million in 2001, to 1 billion today. When we started with you, we were what I would have characterized as, at best, an average performer—probably an underperformer. We also were making somewhere in the neighborhood of less than \$7.6 million in net income and now we have grown to \$15.6 million in pre-tax net operating income. So we doubled the bank size... more than doubled the bank's profit.

▶ **Roxanne:** That's awesome.

▶ **Archie:** And we're right on top of the return on assets for high growth banks at about 1.2 percent. So, we've done all

our growth organically without sacrificing profitability.

▶ **Roxanne:** So, what did you learn and what are you doing differently?

▶ **Archie:** I've learned that the culture is the main thing. You have to create not just an environment where you have fun but also one where the fun is directed at winning. It's not good enough just to play the game—you've got to play to go to the championship game.

▶ **Roxanne:** That's true.

▶ **Archie:** I guess I've learned how complex that is. And I learned a whole lot about people through the emotional intelligence testing you do for banks. We coach to that every month.

In making the culture advancement, we contracted with The Emmerich Group, then we began to work consciously toward having breakthroughs.

It's all in the mix. It's the Breakthrough Banking™ which we got from you as the structure for our meetings, the sales meetings combined with the annual meetings you've spoken at, and the teleseminar calls when you can get your people together and they can dial up with other banks that are working at the same process that you are. That's powerful. We've created the Hoopla Team™ with rotating membership like you talked about. You know we send as many people as we can to educational events like the Boot Camps. Terry Slattery coming and spending a couple days with our sales people, that was pretty big. Gosh, I'd have given anything to have two days with Terry Slattery 20 years ago.

▶ **Roxanne:** It really is about coming from all angles at once. If you had to narrow it down, what are the best choices you have made in shifting your culture?

▶ **Archie:** Well it's convincing the leadership that it's their responsibility to be different and to change first. It's so simple—but a revelation. How many times have you heard of some organization that says it wants to change? The top leadership encourages that change but then they keep doing things the same way. When the people see leadership change, they say, "Well, I might be able to do this change too."

▶ **Roxanne:** That's powerful.

▶ **Archie:** The other thing that I learned was what a huge deal it is for the leadership in the bank to be in the field as much as possible and to see my people and be with my people. You know, that's one of the reasons we do the town hall meetings. We just finished a series of town hall meetings that had to do with our new organizational structure. I wanted to go there and hear what people's questions were and see them eyeball to eyeball. Make sure they knew that the leadership in the bank cared about them, cared about the change they were going through, that we were going through changes too.

In the past I thought I needed to bring something of substance to a bank when I did a visit, like bring a customer. That was exactly the opposite of what I needed to be doing.

With my new understanding of my role, when we see somebody who is doing all the right things, we want to reinforce that. We took your advice. We jump in a car

I don't expect leadership to be easy. Don't expect it to come natural; it's a job description. You have to work at it.

and take a hand full of balloons. Virgie, my executive assistant, has a beautiful voice and sings *You Are My Shining Star* in front of everybody—bank employees and customers alike. They are looking at this saying,

"What kind of place is this?" And the employees, you can see them leaning over to each other saying, "What is going on here? What did this person do to get this kind of a response?"

▶ **Roxanne:** Goodness, I'm glad you or I didn't have to sing.

▶ **Archie:** There's something I tell our people at new employee orientation. I tell them, "I know not everybody is going to be in this bank for thirty years like I am, but if there is one thing I would like you to take from your experience here as an employee—whether you stay for six months, six years, or thirty years—it is that you learn some things about being successful, about being a winner in life, over and above just being an employee at the bank. If you did that, then we will be successful and we will have done our job and will reap the benefits from it—and so will you."

▶ **Roxanne:** Sounds like "enlightened banking."

▶ **Archie:** I don't expect leadership to be easy. Don't expect it to come natural; it's a job description. You have to work at it. Your leadership team has to work at it. We have worked hard at it. I mean, we've used the emotional intelligence development programs. And I've seen people make dramatic improvements. And people really can't change who they are, but they can manage their behavior.

I'm convinced they can manage it in a significant way so that it becomes a positive.

I've got a couple people here that I just couldn't tell you how proud I am of them. You know the people who have to work the hardest at that. They are the ones who sometimes become the most effective just because it doesn't come naturally to them.

▶ **Roxanne:** It's hard to grow into being a leader.

▶ **Archie:** Because you're relating to people—touching their innermost being when you do that—and very few of us, I've found, are just natural born, gifted leaders. We just don't have that kind of a talent pool and probably nobody does. I think it produces a big return for the ones who work at it like that. Big time.

▶ **Roxanne:** What's most important to educate your people to grow your bank?

▶ **Archie:** We tried to educate and excite various people, sort of like what Patti Steele talked about in the last *Extraordinary Banker* magazine, by sending them to your Boot Camp to build the right kind of culture. The emotional intelligence testing—we tested every one in our bank at the beginning and matched them to the banking benchmarks to make sure we were hiring sales people for sales positions. The teleseminar calls are an important part of that. People being on the Hoopla Team™, that's an important part.

You know, me personally going to the *Permission to be Extraordinary Summit™*, was very meaningful, so it's all of it...the mastermind calls...all of that stuff working together with a lot of people. That's why it's so hard to say it's just one thing. But I think educating and involving people, that's a huge thing.

▶ **Roxanne:** What's next?

▶ **Archie:** We've still got a long way to go. We're a long way from where we would like to be.

▶ **Roxanne:** That's what I love about you. You're always on the journey and never arrive.

▶ **Archie:** I know.

Call us to find out how you can have more profitable growth regardless of your market. 800-236-5885.

Sales Meeting Checklist for High-Performing Sales Managers

Studies have shown that the most productive and effective sales people follow a process. The same is true for sales managers. It's important that they are consistently setting the expectations, measuring, and coaching. As an aid to help keep sales managers on track, we've created a sample checklist for sales managers. Use this template as a guide to create your own sales-winning sales manager checklist.

Before:	
✓	Make sure the meeting is held the same day and time each week.
✓	Prep every person to bring a positive focus item.
✓	Set and post ground rules for meeting. Have them on the agenda.
✓	Keep others out—this meeting is only about developing business. HR and Marketing cannot EVER speak at this meeting.
✓	Prep at least one or two people to share the strategy they used on a new account they won.
✓	Prep at least two people to discuss one prospect they lost and what they learned from it. Follow the autopsy process.
✓	Get agenda out. Meeting should last no more than 20 minutes when not doing Breakthrough Sales Meeting™ process and no more than 30 minutes when doing the process. The Breakthrough Sales Meeting™ process should happen every other week.
✓	Make sure each person prepares their sales funnel and fully accounts for all “lost business” and additional “aces.”
During:	
✓	Set a tone for fun. Music or hoopla are required as they walk in.
✓	Start on time.
✓	As leader, bring a cheerful disposition and show them you expect them to be energetic and excited.
✓	Start with the positive focus process. Make sure all participate.
✓	Cover the designated “won business” and lessons learned.
✓	Do autopsy process on lost business and lessons learned.
✓	Identify major prospects for the week. Be strategic in finding like markets and similar prospects within markets, then create strategies for getting connected and appropriate packaged approaches.
✓	Share “Challenge to Be Extraordinary” commitment if it is Breakthrough Sales Meeting™ video week.
✓	All participants share their individual habit change commitments in front of others.
✓	Cover one to three key indicators like cross sales on new accounts. Report breakthroughs, weekly results and trends. Celebrate successes wildly, making them a focal point.
✓	Make sure all people are coached to follow the simple sales process for smaller accounts and the Profit-Rich Sales™ process for bigger deals and deals with more competition.
After:	
✓	Inspect to make sure people are following through with their “commitment to be extraordinary.”
✓	Collect 5 Aces Reporting Form as outlined in the Profit-Rich Sales™ system.
✓	Check in often with people to see how they're doing with meeting their goals and process.
✓	Coach each person at least once each week by asking, “Who are you calling on today? How will you differentiate us? Who are our competitors on that deal? How will you get the customer to see why we're worth more? How do decisions get made for them? Which of the “five aces” do you have? Tell me about the ones you have so we can make sure you have all the components of the aces.” And more. Your job is to teach them to think well and clearly so they don't lose deals or get caught up in “rate” negotiation.
✓	Post successes EVERYWHERE.
✓	Make acknowledgements of successes ongoing and playful.
✓	Start to prepare the people who will share their stories of success, failure, or opportunity during the next weekly meeting. You want them prepared to be succinct and to not say things, “We lost the business because we didn't have the best rate.”
✓	NEVER stop encouraging and celebrating...even between meetings.

*Note: Each new employee should read Profit-Rich Sales for Lenders, Brokers, and Private Bankers prior to joining the first sales meeting so they are well-prepped in the system used.

Downloadable electronic copies available at www.EmmerichFinancial.com.

Are you at risk of negotiating away your profits?

Most definitely YES—unless you can clearly differentiate yourself from the rest of the pack.

What if we told you that all banks were the same? You'd probably begin telling us what makes your bank different...you have outstanding customer service, you're a community bank, or your business is based on “relationships.” We could go on, but we'd only bore you.

You're boring your customers, too.

We hear every day how nobody wants to compete on price, yet every day you're brought down to the price war trenches by your underbelly competitor. And why? The economy? Your market? Your people don't understand how to sell?

Your bank is in trouble if...

- you can't honestly say what makes your bank different without sounding like every other bank down the street.
- your people can't easily and precisely articulate what makes you different.
- **your people can't defend higher premiums without feeling squeamish.**
- you don't have multiple USPs (Unique Selling Propositions) for your bank, departments, and every single product and service.

Introducing...

Unique Selling Proposition (USP) Teleseminar™: Asking for and Getting Premium Pricing

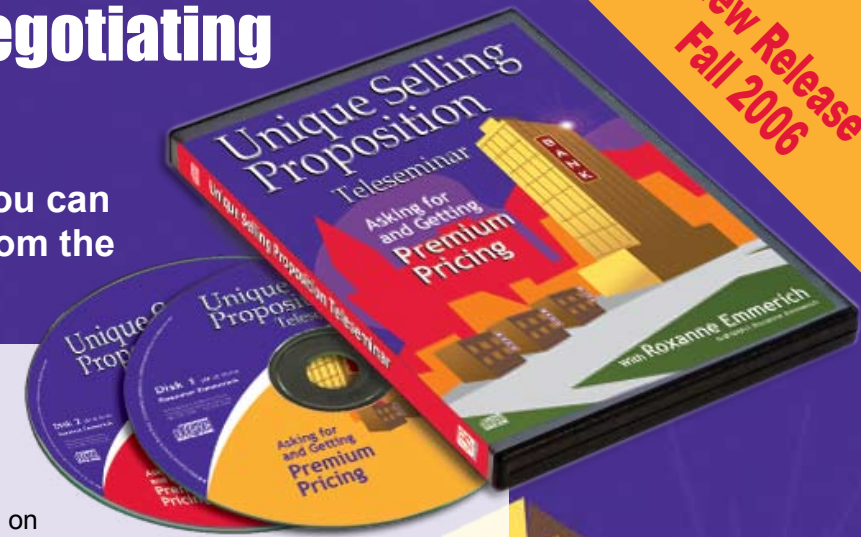
In the *Unique Selling Proposition (USP) Teleseminar™* Roxanne Emmerich gives you the no-fail template for creating a powerful, kick-butt way to receive premium pricing.

- Uncover the principles of a killer USP
- Give your people the words to sell the bank, your products, and your services
- Identify areas that command premium pricing
- Attract profitable customers
- Keep you out of the price war once and for all

Roxanne will provide you with the secrets of how to create powerful and effective USPs that will have your competitors wondering why they're losing deals to you in spite of low-balling your pricing.

Limited availability.

Visit www.EmmerichFinancial.com/usp.html today.



New Release
Fall 2006

BANK

Profit-Rich Sales Seminar

Proven Secrets for More Profit-Rich Sales Results

November 15, 2006
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To rewire commercial lenders, trust officers, investment reps, insurance agents and private bankers (all those who want to do more big-ticket, high-margins sales). Stop giving away margins and fees to get the sale and to go after and win the big elephants. This one-day program will give you the tools and templates to turn even the most analytical lender into a top-performing business attractor who DOESN'T need to win the business on price ever again!

- Stop competing on price and **close more sales faster**.
- **Retain customers for life**—without negotiating price every year.
- Present solutions that close—**90%** of the time.
- Discover how to **penetrate EVERY account** and get ALL of each clients' business.
- **Increase your fee income** without losing business.

*"Our sincere thanks for assisting our organization in identifying its marginal value and putting a strategy in place to close more deals. In the 90 days following our most recent session, **we landed more accounts than we did in the previous six months!**"*

—Doreen Strand, President, Fintegra Financial Solutions

"An extraordinary day of practical methods to increase sales effectiveness."

—Oz Morgan, Regional President, Star Financial Bank

*"I believe this system is the **best approach to professional sales in the market place.**"*

—Dave Hyde, Banker, BNC National Bank

"Excellent for getting the knots out of your tongue!" —Brian Poch, Business Development Officer, Eastwood Bank

"Fantastic content and delivery. I would strongly recommend anyone involved in sales to attend."

—Jeff Nelson, Senior Vice President, Star Financial Bank

"Simple step-by-step process to learn how to handle a call, handle negative reactions, and close the deal."

—Kevin Coats, Vice President, Intermountain Community Bancorp

"This is a great, very basic, understandable seminar that I can put into action immediately when I return to work. No frills, no fluff!"

—John McCreary, Regional President, Star Financial Bank

*"This was a great sales presentation. I would **recommend anyone in sales or sales training to take this class.**"*

—Janice Farris, Life/Health Insurance Agent, Eastwood Bank

"Great tools to use to make sure we ask the right questions early on to eliminate unnecessary work."

—Tim Hoscheit, Vice President, Citizens Bank Minnesota

"If you come to the training with an open mind, it is amazing the paradigm shift that will take place in your overall thought process and how you want to conduct your client interactions moving forward."

—Michelle O'Connor, Investment, Sales Coach, Macatawa Bank

"I wish I could implement every idea discussed. There were a lot of great selling techniques. Who would have thought pain would be a selling tool?"

—Kevin Stadler, Senior Vice President, BNC National Bank

"Gosh, I'd have given anything to have two days with Terry Slattery 20 years ago."

—Archie McDonnell, CEO & President, Citizens National Bank

Breakthrough Sustainable Management Formulas Guaranteed to Propel Your Sales Team

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Profit-Rich Sales Management Seminar

For commercial and retail sales managers, presidents, EVPs, or those slotted for key sales management roles. (*Profit-Rich Sales™ Seminar* is a prerequisite.)

Discover the day-to-day approaches of sales managers who create outstanding growth with great margins. You will discover how to coach high performers and under performers, measure and reward the RIGHT things, and know the 47 high-impact functions of a top-performing sales manager.



- Create the essential steps of a **no-fail sales process**.
- Discover a hiring process that is guaranteed **90% of the time**.
- Create **bullet-proof sales forecasts**.
- Find out the essential elements of **sales meetings that work**.
- Bring down the silos and get your departments to work together to own the **WHOLE relationship**.

*"Wow! Information that can be used in all areas of banking that **you can't be without.**"*

—Kevin Coats, Vice President, Intermountain Community Bancorp

*"Great effective training--**the best available.**"*

—Mike Riley, CEO, St. Stephen State Bank

"Teaches practical, effective steps in sales. The methods taught will not make you feel like a used car salesman."

—Jeff Schrotenboer, VP Commercial Loans, Macatawa Bank

"I am excited to get back to work and set up a new sales training calendar and individual reaffirmation of their goals."

—Robin Harrison, Vice President Home Loan Mortgage, Panhandle State Bank

"Excellent ideas and specific tools for better sales management."

—Oz Morgan, Regional President, Star Financial Bank

*"This seminar gave me great ways to **shorten the sales cycle** and **eliminate wasteful calling efforts.**"*

—Julie Baumgartner, Vice President, Citizens Bank Minnesota

*"It is important that I acknowledge you as I bask in the glow of one of my **greatest direct selling achievements to date.** The prize I'm referring to happens to also rank as my company's best direct sale of the quarter and within the top five of the year. I'm so grateful to you for your commitment to the craft of selling."*

—Tom Burke, Sales Manager

*"Profit-Rich Sales Management will **build confidence and give you a bigger and better picture of the sales process.**"*

—Brian Duffy, Investment Specialist, RSI Bank

Create Your Own Customer Stampede



After much debate, Libertyville Savings Bank in Fairfield, Iowa was selected for the best "Purple Cow" idea:

FREE Labor for a Day

Blain Smith, VP Ag Lending will work on your farm for a day and bring lunch for everyone. At the end of each quarter, we will randomly select one of our ag borrowers to receive "FREE Labor for a Day."

We asked Jill Burnett, CEO of Libertyville Savings Bank, how they came up with the winning idea. "After we had our Purple Cow brainstorming session," Jill said, "My employees provided a plethora of fabulous purple cow ideas which we intended to carry out, but Blain Smith, our Ag Lender, provided our contest entry idea. I thought it was awesome."

"On Blain's first farm work day, we'll send him carrying a cooler packed with lunch for the farmer and his crew. A photographer will capture the whole day on camera. We'll then use those pictures in our website, lobby displays, and plaster some pictures in his office. I see the pictures being playful and fun."

"What set this entry apart from the others," says Lisa Engelmann of The Emmerich Group, "was that it was really tailored to their market and the bank's ag focus. This idea will generate a buzz not only about the bank, but about their ag lending department as well. This bank wants farmers to sit up and take notice of Libertyville Savings Bank. This idea will do that. We had so many great entries from banks all over the country, but this one seemed to identify best with who the bank is and what they want to build upon."



What can your bank do that would set you apart, like a purple cow in a pasture full of brown and white cows? If your bank begins thinking and doing things "unbank-like," you may be more noticeable to your customers.

What if a bank could get on the front page without being robbed?

We challenge you to come up with an idea that will set your bank apart from the competition. In today's market, if you want to get out of the rate game, you'll need to show your differences more than ever to survive and thrive.

By Judy Weiss, Staff Writer

When was the last time you saw a bank make front page news? If that only happens when there's a hold up, sit up and take notice. Banks are blending into the masses by doing nothing unique, exciting, fun, or different enough to draw attention to themselves. Customers are sick of hearing about a bank's "great customer service" and "unbelievable rates." It's all they hear, and it all begins to sound the same.

What if a bank did something that was really worth talking about?

Last month, The Emmerich Group sent out a challenge to top-performing banks across the country, asking them to come up with their best "Purple Cow" idea. (Read *The Ultimate Buzz: Create a Customer Stampede* on page 10 for more on this concept.) A "Purple Cow" is something that your bank does to create a buzz, something so radically different from the competition that it sets you apart from the rest of the pack.

We received numerous responses to our challenge. "We were amazed at how creative all the banks became," says Roxanne Emmerich, CEO of The Emmerich Group. "It proves once again that with a little direction, any bank can come up with a powerful marketing idea that's far superior to what they'd receive from a high-buck marketing firm. The added bonus is that the bank employees then 'own' the idea and love promoting it."

For more on competitive advantages, visit www.EmmerichFinancial.com.

Extraordinary Banker

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Power-packed with high-impact tools.

- Complete a Unique Selling Proposition (USP) check-up to make sure the USP you have for every product line is **kick-butt and power-packed**.
- Assess your current sales management process and **challenge it to the next level**.
- Identify your current sales and marketing bottlenecks.
- "Hot-seat" opportunities for you to get very **personal and direct coaching from Roxanne** on how to make your USPs, incentives, sales processes, and marketing programs infinitely more profitable.
- Receive **high-level sales and marketing templates** restricted for Boot Camp graduates only.

"In Boot Camp II I learned more about what I consider to be the **greatest sales management and marketing principles in the world**—and I received the straight-forward tools to make it happen."

—Tammy Thompson, Assistant Vice President, Citizens National Bank

"Get off your budget and get up here! It's **worth every cent!**" —Sheila Houk, Vice President, Security State Bank

"Boot Camp II provides a **goldmine of customer-focused ideas** that will drive our business forward. I gathered \$50,000 worth of ideas that I can apply immediately—the hardest part is prioritizing what we do first."

—Chris Bart, Vice President Marketing, Macatawa Bank

"I thought Boot Camp was great but **Boot Camp II blew me away! Awesome!**"

—Melissa Secor, Investment Services Director, Macatawa Bank

"Not your typical sales conference! Roxanne brings together highly motivated people and brings them to the next level!"

—Karla Wilbur, Vice President, Passumpsic Savings Bank

"The depth and commitment from all who attended Boot Camp II eclipsed a very impactful Boot Camp I."

—Bill Habermeyer, Senior Commercial Lending Analyst, First Commercial Bank of Florida

"Energetic, exciting, evaluative, educational!"

—C.Prescott, President, First Commercial Bank of Florida

"Best forum to interact with colleagues and peers that I have ever attended."

—Karen Katz, Marketing/Training Director, River Valley State Bank

"An unbelievable session filled with high energy and great ideas that are easily implemented."

—Don Baker, Executive Vice President, American State Bank

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- Master the skills to **interpret profile scores**.
- Discover how best to manage and motivate their employees.
- Explore ZERORISK's Kinsel-Hartman Value Profile measures and the science behind it.
- Discuss legal issues pertaining to candidate testing.
- Discover how to use behavioral interviewing techniques.
- **Receive the financial industry's 40+ hiring benchmarks for position**

"This program gives you great insights into development and how to create an environment with the best chemistry. It goes without saying that it greatly enhances the accuracy of your hiring decisions."

—Steve Anderson, COO, River Valley State Bank

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—Jerry Renk, President, BNC National Bank

"This tool will allow me to be a more effective coach and understand individuals' gifts."

—Steve Flage, Regional Manager, River Valley State Bank

"I believe that to be a "top producing" bank, you must first evaluate the dynamics of your personnel. ZeroRisk hiring gives you insight into how your people relate and allows you to put your people into jobs where they can grow and succeed!"

—Karen Sommers, VP Marketing, Emporia State Bank

"The ZERORISK Hiring System is a valuable tool when making hiring decisions on all levels within the organization."

—Jean Lohman, Marketing Director, Citizens Bank Minnesota

Call 800-236-5885 for more information



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-Jeff Schmid, President, American National Bank

*"**The bible of successful banking.**"*

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