

# Extraordinary Banker Magazine

Feature:

## **Exclusive interview with Patti Steele, CEO of First Volunteer Bank**

A 44% increase in profits...who says you  
can't create a sales culture in one year?

Issue 2, 2006

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# Extraordinary Banker

The Unprecedented Guide to High-Performance Banking

**FEATURE:**

**Exclusive Interview with this  
issue's Extraordinary Banker**

**Patti Steele**

CEO of First Volunteer Bank

**A 44% increase in profits**

**Who says you can't create  
a sales culture in one year?**

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**Last Year's Thinking  
Holding You Back?**

**Why Almost Every  
Bank is Dead Wrong  
with Its Strategic  
Planning Process**

**Passion From  
the First Encounter**

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US \$7.95  
Issue 2, 2006

# Extraordinary Banker

The Unprecedented Guide to High-Performance Banking

a personal message from  
**Roxanne Emmerich**



Who is an extraordinary banker?

Is it the person who's applying cutting-edge ideas? Could be. Or perhaps it's the person with good numbers? Probably.

What really impresses me is a banker who can turn around an organization in nanoseconds in a highly competitive market—because that's an indication of extremely competent leadership.

*Extraordinary Banker* has added two regular features. In each issue, we'll run a "Thank God It's Monday" column, which will focus on the ins and outs of a productive culture. We will also share an interview with an extraordinary banker who is doing outstanding and courageous things. These interviews will go beyond theory, providing ideas that you can apply in your own bank.

So please let us know what extraordinary things you are doing, or tell us about a colleague you'd like to see interviewed in *Extraordinary Banker*. E-mail us at: [Info@EmmerichGroup.com](mailto:Info@EmmerichGroup.com).

Until next time, enjoy applying many of the ideas this issue's *Extraordinary Banker*, Patti Steele, has shared. She's provided a gold mine of successful strategies!

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# Last Year's Thinking Holding You Back?



## Think you can, you're right. Think you can't, you're right.

The opening scene of the movie *Apollo 13* shows a man watching his buddy on television. His longtime friend and colleague is about to take the first steps on the moon. He tells his wife, "Honey, a man is about to walk on the moon. And it's not a miracle. We just decided to go."

Deciding to "go" is the key. But most organizations never really decide to go.

What holds back these teams? Don't they want to be great? Aren't they as smart and motivated as the others? Sort of.

Most organizations try to solve problems at the wrong level. They think more information will propel people to change their behaviors. But this hardly ever happens.

So what do you do when your people aren't working anywhere near their potential? And if they are working at their potential, how do you get them to see a higher level of potential that is far beyond their current capacity of understanding?

Start by understanding that beliefs underlie behaviors. Beliefs guide all

behaviors, although many people aren't even aware of their beliefs. Most have never challenged them. Because they're operating on beliefs that "used to work" (or that perhaps never worked well in the first place), they're stuck in a pattern that prevents the possibility of breakthrough.

Have you ever noticed that Catholics raise little Catholics? Lutherans raise little Lutherans. Republicans raise little republicans. Democrats raise little democrats. Why? Because the parents' beliefs were never questioned; the children (regardless of generation)

accepted the belief system of their parents.

What happens when people in your organization suggest a new belief—and therefore a new solution, a new result?

Let's look at history; it actually does repeat itself.

Copernicus, a member of the clergy, published on the day he died the theory that the Earth revolved around the sun. The Catholic Church condemned him to hell. Bummer.

Then comes along Galileo, who said that Copernicus was right. The Pope condemned him to house arrest for the rest of his life. See a pattern here?

In 1680, 70 years later, Newton bravely declares that he can actually prove the theory. Seventy years later it was finally accepted as fact.

**History is filled with breakthroughs that were the result of only a small shift in beliefs.**

And in 1992, the Vatican published an apology to Copernicus and allowed him out of hell! Poor guy was baking a long time.

This situation is played out in financial institutions every day. Someone provides a new idea—and is quickly condemned to hell.

There's a guy named Matthew who had his own little chapter in a very popular multiple-century best-seller who said, "It is done unto you as you believe!"

History is filled with breakthroughs that were the result of only a small shift in beliefs. In the hotel industry alone, changes in beliefs created profits and growth beyond measure such that when one hotel shifted beliefs, the rest of the industry followed. Examples of old beliefs that held hotels back included "No irons and ironing boards in the rooms because customers will steal them, furnish the room with cheap beds because customers can't tell or

don't care," etc. Cut expenses without regard to impact on customers. Don't challenge "the system."

What are some examples of beliefs that remain unquestioned that destroy a bank's ability to thrive at a higher level?

**"We have to match pricing to get the business."** Now there's a funny one. Try going to the Lexus dealership and telling the sales rep you love the car and will be happy to buy it IF he would just match the price of a Chevy. It's crazy. And yet bankers are falling all over themselves to match rates because they have no idea how to 1) position themselves as a Lexus or 2) use a sales process that prevents price matching all together.

**"Times are tough."** Really? Then why is it that many banks are growing and prospering in markets that are shrinking (or in areas where residents' incomes are shrinking)? Why are most fortunes made during recessions?

**"Our people can't sell. They're just order takers."** Yes, that may be true up until today—but it doesn't really take much to make people extremely effective at helping customers buy more. The problem is rarely the "people." EVERYTHING is a leadership issue. Does leadership have the skills and intent to coach team members on how to help clients buy more? More important, does leadership know how to create the desire in the team to WANT to help customers more?

So how do you shift beliefs so that they better serve you?

First, you create an atmosphere that rigorously challenges all old beliefs—putting them to the test more than you put new ideas to the test.

Second, you talk about miracles often and let people know you expect miracles, and ask them how they'll make them happen.

Third, you continually show evidence from other industries and other banks that prove that the unchallenged needs to be challenged.

Fourth, you continually ask "Why?" whenever anyone tells you "how it is."

And last, when you ask someone for a breakthrough and they tell you they can't because..., stick your fingers in your ears and repeat: "I'm not listening. I'm not listening."

Change *your beliefs*, and you will change *your results*.



A great place to start

Marketing & Sales Management Boot Camp™

October 4-5, 2006 - Chicago

► 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, Senior Vice President, 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

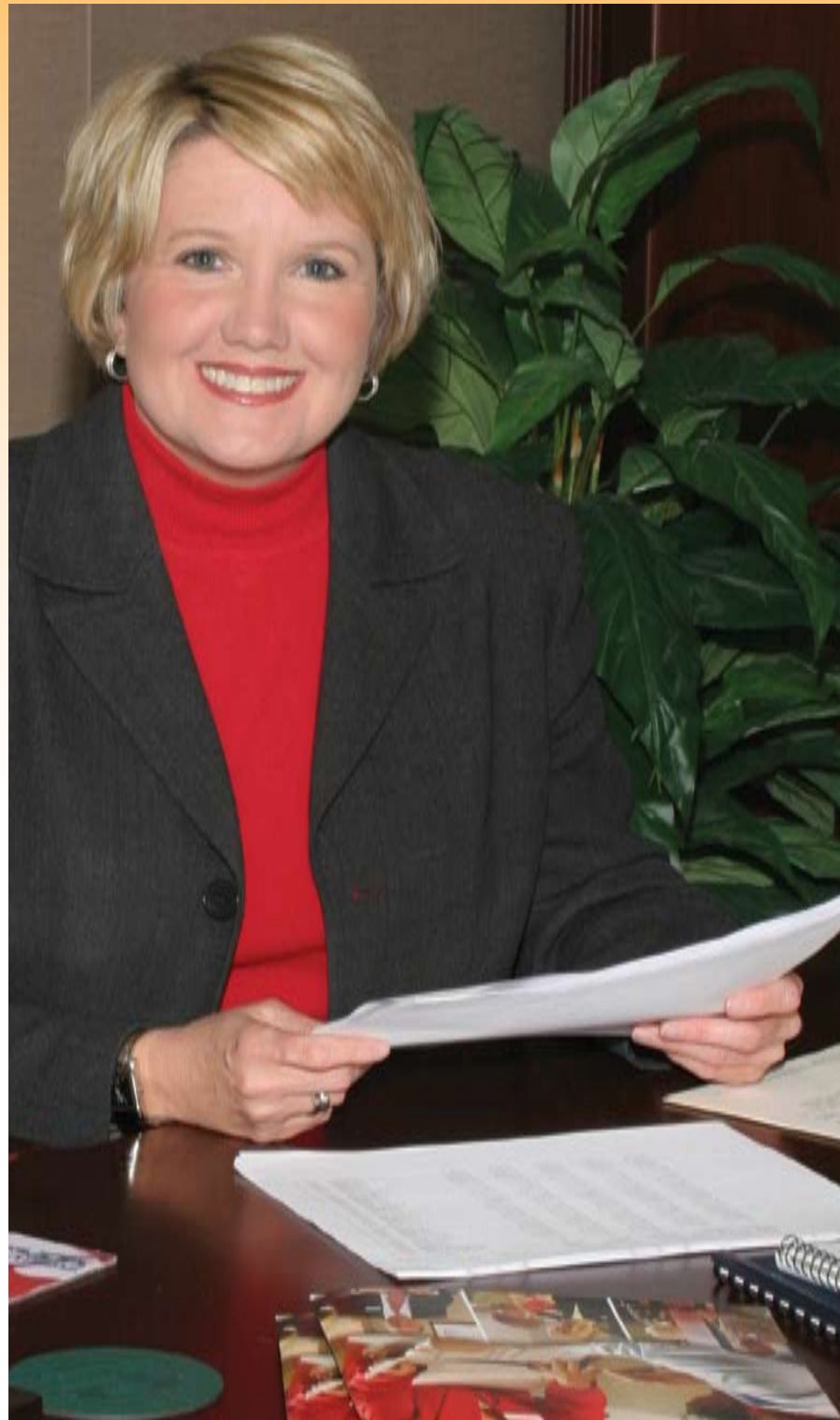


"I've attended boot camp THREE times, sent ALL my managers, and in the last year since we've been implementing what we learned, we've experienced more growth than in the previous five years combined! The growth of deposits and loans can only be described as a miracle and profits are up 44%!"

—Patti Steele, President and CEO, First Volunteer Bank



# Leading a Culture Change in Less Than One Year?



Extraordinary Banker: Patti Steele

**Can an organization create a culture turnaround overnight and see immediate and tangible numbers?**

Patti Steele, CEO and President of First Volunteer Bank of Chattanooga, TN has been named this issue's Extraordinary Banker for her leadership and commitment resulting in a substantial breakthrough in her bank's sales culture.

Patti's bank embarked on a culture shift in January of 2005. She says, "By December 2005, profits were up 28% over 2004. We were growing rapidly after being stagnant for three to four years."

*Deposit growth increased 11% over the previous year when our core deposits shrunk. Today, profits have increased 44% over first quarter 2005! All this in a market with MANY tough competitors. All because we decided to change our culture!"*

Roxanne Emmerich asked Patti to share her insights on how she led her bank's sales culture.

**RE: What are the most important initiatives in shifting a culture?**

**PS:** It starts at the top. The person at the very top of the organization has to understand that there needs to be a culture change. Then, they have to be willing to put forth all of the effort to make that change happen.

**RE: What does that effort look like?**

**PS:** Involvement. Our culture revolves around creating a fun environment and we continually show that to our customers.

Our culture centers on building everything around the customer's experience with our bank. We had to decide how to do that. For us, it was through our customer service team. I continue to take part in every action, step, and decision made by this group by asking "How is this decision going to affect the customer? How can we make it fun for the employees?"

As we got started, I also had to get my executive leadership team to realize that

we had some problems within the executive team with regard to holding each other accountable. It was either "Decide you are going to do this, or get off the team because we are going to go forward and can't go forward if you aren't willing to do that."

For over a year now, I've had the same message and it's consistent. Yes, we may raise the bar, but the expectations are the same. The most important element is that they feel they can achieve our bank's vision.

**RE: Tell us about a typical week.**

**PS:** I work closely with our customer service team. Our team is made up of a cross-section of employees. They focus totally on our bank's vision and are responsible for creating, updating and elevating service standards that guide us toward fulfilling our vision.

The customer service team leader is responsible for scheduling and running the meeting, but I still attend every single session.

**RE: How do you spend your time today versus one year ago?**

**PS:** A year ago, I spent about 75 percent of my time focused on reports, numbers, and meaningless meetings. Only 25 percent of my time was spent out with my people, getting involved.

Today, only 20 percent of my day is spent reviewing reports detailing the path in which we are headed, tracking initiatives, and measuring if we're meeting expectations.

The other 80 percent of my day is spent following up on all the fun and meaningful things we are implementing—the customer service initiatives. Instead of numbers, my concentration is on the behaviors and activities that will lead us to our vision. I'm helping to shape the culture by shaping the thinking.

*Deposit growth increased 11% over the previous year when our core deposits shrunk. Today, profits have increased 44% over first quarter 2005! All this in a market with MANY tough competitors. All because we decided to change our culture!"*

Today, every meeting is about getting better and having fun while we do it. Music is blaring and the vision is proudly displayed. Every behavior or activity ties back to that vision. The requirement of our managers is that every time they call their people together, that vision is the

central point, the focus for the meeting. Build the message for every meeting around the vision of our bank.

Last year, we rolled out tele-

phone, dress, greeting, branch appearance, and problem-resolution standards as explained in the *Profit-Growth Banking* book. The staff set the expectations, so they had the buy-in. The most important part of rolling out the standards was the hoopla before and the celebration after. We had fun creating and measuring every standard.

**RE: How do you handle employees who aren't buying in?**

**PS:** I use the "need a change" conversation that you taught at the Profit-Growth Management seminar. It's a tool that every manager has really embraced. For our bank to be successful, we can only have people who really want to be a part of this process.

**RE: What do you expect from your managers today that is different than before?**

**PS:** I think the biggest weakness before was our failure to execute. We weren't holding people accountable. We made so many excuses for why we couldn't do something.

I think the biggest change is that we expect our managers to execute on the strategies we are putting in place. We don't call them "strategies," we call them "expectations." We built these expectations within the last year. We call it a "brag sheet," and it outlines the expectations for each position. When someone executes on the expectations, we get to brag! There is a common set of expectations by positions across all 20 branches.

We also set a ground rule: No excuses.

**RE: How did you get your managers to stop buying into their excuses?**

**PS:** We started off with our "Break-through Banking" culture-shift tapes. On the leadership tape, there were several traits of a good leader outlined. We knew that we couldn't implement them all at once, so the leadership group decided on the three most important traits.

We chose setting high expectations, holding each other accountable, and not making excuses.

We keep it simple.

**RE: Congratulations, Patti! You were recently promoted from SVP to President and then to CEO. How do you spend your time now?**

**PS:** Since I was made CEO, I have had to carve off a little bit of that time spent among the troops to do some CEO work, but my main focus is still on the behaviors.

Before I became CEO, all I did for the first nine months of the Sales Culture Program was communicate, communicate, communicate. Visit, visit, visit. Play the music. Pump the vision. A vision they created! They expect that now.

We have quarterly Town Meetings to let everyone know how we are doing. If employees come to a meeting and the music isn't playing and the vision isn't clearly displayed, they are saying, "I thought we were having a meeting. What's going on?"

We set the expectation of focusing on the customers and having fun doing it a year ago, and it continues today.

**RE: Thank you Patti. You are an inspiration and you have proven a culture CAN change overnight.**

*These are excerpts from the interview. To download the full unabridged version that includes information on the new approach to incentives, the expectations for each job within the bank and more, visit [www.EmmerichFinancial.com](http://www.EmmerichFinancial.com).*

# Why Almost Every Bank is Dead Wrong with Its Strategic Planning Process!

Roxanne Emmerich, CSP, CMC

It's been around for decades. The old strategic planning model. You head to the retreat center. Wear khakis. Revise the mission statement until it reads, "To be a leading provider of financial services in a four-county area with outstanding customer service, high-quality products, and above rate of return to our stakeholders." THEN, after that useless exercise, you do the SWOT analysis and create the list of goals with deadlines.

Mission accomplished. Only one problem: it doesn't work. And when it does, it doesn't work nearly as well as it needs to work to have the breakthroughs that are necessary to stay miles ahead of your competitors.

*What's wrong?*

## 1. No questioning the questionable

"We always plan too much and always think too little." *Joseph Schumper*

It only takes one really great idea to push you ahead into a league where you're not competing on price and you're attracting business "in the flow." Unfortunately, maybe one out of every 200–300 bank exec teams will muster up an idea like that.

Instead there will be a regurgitation of the old ideas with incremental improvements added on a rocky foundation. No new thinking, and no new results.

## 2. No clear understanding of what REALLY drives shareholder value, and the best ways to get there

It seems everyone wants to lose weight and is looking for the "magic pill." The diet industry is a multi-billion dollar business that continues to grow. Thousands of companies and millions of people are in pursuit of that "magic pill."

What if I told you I have the magic pill? Here it is: Eat less and exercise more. That's it. Simple. Easy. Fewer calories going in—more calories going out. Works every time.

But that's not nearly as sexy as eating French croissants filled with chocolate and then starving for days and creating a glycemic index "wack out" that puts you at risk for diabetes. Nor is it as fun as eating bacon, eggs, and steak while giving up all carbs, thereby creating cumulative and dangerous stress on your liver.

Humans are sometimes tempted to look for a "quick fix" of what might work, versus following the rules of what always works—and is better in the long run for their well-being.

There are some hard-and-fast "rules" of business that have a substantial predictability of success or failure (e.g., don't water down your brand; your differentiation must be dramatically different, must matter to the customer and be stated as an explicit benefit for it to justify higher pricing; healthy culture precedes sustainable profits).

There are rules of business that, when followed, work. When they are broken, they almost always create negative effects. Without knowledge of those rules, financial institutions can look smart by creating a plan that seems sound on paper, but because it violates irrefutable rules, disaster is hiding in the bushes.

## 3. No strategies in the strategic plan

It seems ironic to think of a strategic plan without any strategies in it, but read a few dozen strategic plans and you'll quickly find that a defined strategy is as hard to find as thermal underwear in Hawaii. I've reviewed strategic plans for hundreds of banks, and most of those plans have been completely devoid of strategies.

**"We always plan too much and always think too little."**

*Joseph Schumper*

The strategy is the "how": how to deploy your resources to create the results you want. Without the strategy, the chances of creating that result are mostly based on luck. And if the results are achieved, they're accomplished with a much higher level of effort than is actually necessary.

## 4. No list of obstacles for each strategy, and no breakthrough plans for each obstacle

Let's say you decide to "train your people to sell product bundles for mortgages" as one of your strategies. There will be some obstacles: the package bundle hasn't yet been created, you don't know which products you can discount in the

bundle without putting overall profit for that client account at risk, you don't know which market will respond, you don't know how to present the bundle so it's a no-brainer, AND your people are terrible at cross-selling. How do you train them and motivate them to use this strategy effectively?

If you don't create strategies to overcome every obstacle, you won't break through them—and if you do, it will take you longer because you'll need to regroup as you hit each obstacle.

## 5. No clear structure or implementation deadlines

Which people are best-suited to handle the various aspects of the process? When is the baton passed? Where are the checkpoints? Who is the overall project manager for the initiative? How will that manager report status, and to whom?

These are just a few of the details that will make a project flow with greater ease. (Warning: You'll need to get your drama dose from watching soap operas because there won't be many surprises happening at the office anymore.)

Ideas are great, but I'll bet on the team that can execute the best.

These are a few of the important elements of a plan that rocks. If you want dramatically better results, first improve the strategy in your plan. ◀



Roxanne Emmerich is the author of *Profit-Growth Banking: How to Master 7 Breakthrough Strategies of Top-Performing Banks*. CEO of The Emmerich Group, Inc., she is renowned for her work with helping many of the top-performing banks in the country stay miles ahead of their competitors. She is also the author of the newly released *Profit-Rich Sales for Lenders, Brokers, and Private Bankers*.

For free articles and templates, visit: [www.EmmerichFinancial.com](http://www.EmmerichFinancial.com) or call 800-236-5885/952-820-0360.

# Fast-Track Strategic Planning Think Tank™

NEW!

September 2006  
Phoenix, AZ



## GUARANTEE:

You will walk out of this session with a template of actionable ideas, key initiatives, and plans to implement that will make the impossible possible.

*It will be the best strategic planning meeting you have ever attended. No exceptions.*

In the Dark Ages, people believed that what was, was all that could be. They failed to question, failed to invent, and failed to push themselves to a greater level. Instead, they were content to believe that everything possible had already been done. Everything to be known had already been learned. Everything in the future would be the same. They were confident. They were stagnant. They were stuck.

Even the most progressive, profitable, and prominent banks in the country fall victim to “Dark Ages” thinking. They get stuck in a false sense of security that they have everything figured out. As Jim Collins says, “Good is the enemy of great!”

Presidents and CEOs call us every day. Some tell us they are struggling to capture market share. Others can't secure funding without paying up. Others struggle to maintain or improve their net interest margins. They realize they must do something different, but they aren't sure what to do.

## Which of these positions would you want to be in?

Both are headed into dangerous territory. The first bank needs to make changes quickly to stay viable. The second bank may be a little too “fat and happy”—not having enough paranoia to stay sharp (and therefore open to being blindsided, as others have been before them).

When writing *Profit-Growth Banking*, we discovered that most of the leaders of the fastest growing, most profitable banks in the country were consistently paranoid. Always looking for what's next. Never ignoring the competitor who's just waiting for them to hiccup.

They realize that they're only as good as their next great idea. They don't rest on past successes. Instead, they're continually pushing to be better, faster, different, cutting-edge, and never settling for the status quo.

On the other side of that equation, there are still other banks that are happy with their results and not really thinking they need to pursue other options.

**“Change before you have to.”**

-Jack Welch, former CEO of General Electric

What makes great leaders different is their willingness to question what they do, how they do it, and what's next.

## Finally, an opportunity to bring radically advanced thinking to your strategic plan with the *Fast-Track Strategic Planning Think Tank™!*

Every year we receive call after call asking for help with strategic planning. The answer is “no” to all but one bank each year. Quite frankly, there just isn't enough time.

That said, it makes us crazy to see banks spend thousands of dollars and even more in wasted high-level management time on dysfunctional and antiquated strategic planning processes of old-school “Mission—SWOT—Initiatives.” It just doesn't do much good, and it NEVER creates a powerful breakthrough.

We're offering a *Strategic Planning Think Tank* that we *guarantee will forever challenge the way banks plan.*

### But it's NOT for everyone:

- It's NOT for banks that don't want a substantial improvement in profitability next year.
- It's NOT for banks that are setting their sites for mediocre improvements.
- It's NOT for banks that have no intention to be one of the best performing banks—both in the areas of organic growth and profitability.
- It's NOT for banks that have not demonstrated huge breakthroughs in the last year or that are not already one of the country's top performers.
- And it's definitely NOT for banks that are unwilling or unable to think about setting a whole new course for banking that makes today's model seem antiquated.

### What questions will you have answered in this seminar?

- ✓ What is the proven formula for the fastest path to more profitable growth?
- ✓ What are the cutting-edge principles being applied in the most profitable companies outside of banking that could be brought into your institution?
- ✓ How can you create systems to assure rapid and guaranteed success of the implementation of your strategies?
- ✓ What are other attendees, only from the other hit-the-cover-off-the-ball banks, doing to be in the top 5%?
- ✓ Most important, what WILL you do next year to radically improve your performance —no matter what the economy throws your way?

### This session is only for you IF:

- Your people WILL come without the “we've got it all figured out” attitude. Arrogance is a prime building block of demise.
- You guarantee your people will commit to some intense pre-work, including reading approximately four books and other projects. (Unprepared people will quickly find themselves lost.)
- You understand that this is an application program. We know from indications of interest that we will have more applicants than will be admitted. We're looking for diversity in the group; a good balance of banks that have different areas of expertise, that can and will teach others their best practices—and have a history of relentless execution plans.

*“The strategy of my coach and I was that we looked at pictures of all the best pole-vaulters from around the world, and we took the best parts from them, and we created a person that had never existed. We then started to work toward being such a person.”*

- Sergei Bubka

- You will have coached your team prior to their arrival so that they are willing to be childlike in nature: wide open to learning.

**Only 15 banks accepted.**

**Call today 800-236-5885 or 952-820-0360 for an application!**

# Powerful Questions...

to ask prospects so you don't HAVE to have the best rate

## When they ask...

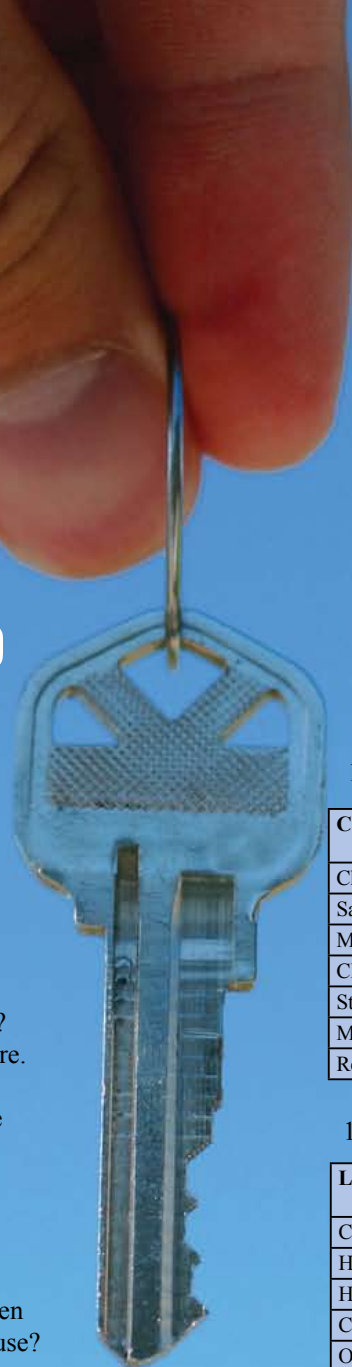
What are your rates?

## You respond...

Before I answer that, help me understand, are you interested in the best rate or the best overall value? Often times the lowest rate can end up costing more.

Let me ask you a few questions to clarify what the best value is for you.

- Are you currently a customer of ours?
- If no: How did you hear about us?
- Are you refinancing or purchasing?
- The average American lives in a house for seven years. How long do you plan to live in this house?
- On a 1-10 scale, 10 being very important, how important are the following in your loan decision?
  - \_\_\_ Ease of application process
  - \_\_\_ Local servicing of your loan so if you have a problem, you have someone to talk to
  - \_\_\_ No prepayment penalty
  - \_\_\_ Low closing costs
  - \_\_\_ Stability of payment based on a fixed rate
  - \_\_\_ Quick approval
- What did you like about your last mortgage loan?
- What didn't you like?
- What did you like about banks you've worked with in the past?
- What didn't you like?
- How will you know if we've done a good job?



➔ If phone inquiry, "It usually works best to sit down and show you the best options, because they are a little complicated to explain over the phone. When would be the best time for us to get together?"

➔ If at your desk, "I want to make sure we're doing all we can to assist in meeting all of your financial goals and making your life easy. Do you mind if I ask a few more questions regarding your other financial areas to make sure we recommend a program that fits best into your entire financial picture?"

11. Let's look at your current financial situation.

Current Vehicles	Balance	Pricing & Fees	Financial Institution
Checking			
Savings			
Money market			
CDs			
Stocks			
Mutual funds			
Retirement plans			

12. What you owe:

Loan	Balance	Pricing & Fees	Financial Institution
Car			
Home mortgage			
Home Equity			
Credit Cards			
Other			

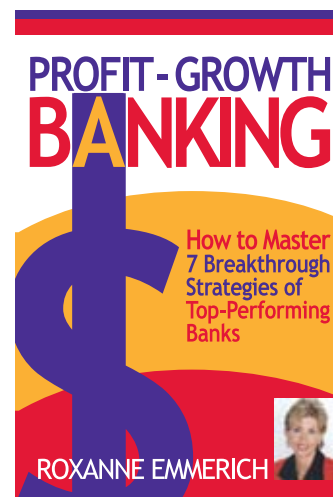
13. What else do I need to know about your financial situation or financial history?

14. (Ask other lending decision questions, and then...) Based on your needs and goals, I would recommend...

15. Do you have any other questions, or are you ready to get started?

Customer name \_\_\_\_\_ Address \_\_\_\_\_  
 Phone (work) \_\_\_\_\_ (home) \_\_\_\_\_ Best time to call \_\_\_\_\_  
 Action taken: opened account \_\_\_\_\_ referred to: \_\_\_\_\_  
 New accounts \_\_\_ Commercial \_\_\_ Trust \_\_\_ Insurance \_\_\_ Other \_\_\_\_\_  
 Accounts recommended \_\_\_\_\_ (which ones?) \_\_\_\_\_  
 Comments/next steps \_\_\_\_\_  
 Account potential \_\_\_ A \_\_\_ B \_\_\_ C Entered into database \_\_\_ Thank you note sent \_\_\_  
 Follow-up call scheduled for \_\_\_\_\_

# Would you like to have the seven simple secrets that turn ordinary banks into top-performing banks?



These secrets lie within the answers to one profound question Roxanne Emmerich asked **100 CEOs of top-performing banks**: "What are you doing to make your bank a top-performer?"

The answers were remarkably consistent. In fact, they were also consistent with what she had found while coaching hundreds of banks to make the transformation from ordinary to **extraordinary**. Roxanne felt compelled to share this profound information. The banking best seller, *Profit-Growth Banking*, gives you:

- ✓ Revolutionary systems: Never before has anyone created a **proven system for sales and marketing** that produces outstanding results every time.
- ✓ Proven step-by-step strategies that YOU can implement immediately to turn "order-taking" employees into professional sales achievers.
- ✓ A process to immediately double cross-sales results.
- ✓ A marketing method unknown to over 95 percent of banks that could immediately triple the effectiveness of your marketing efforts.
- ✓ No-fail, practical tactics that can significantly increase both your top and bottom lines.
- ✓ A breakthrough strategy blueprint that turns average-performing banks into top performers.
- ✓ A means to craft customer retention into all you do.

Here's what some of the country's greatest banking experts are saying about *Profit-Growth Banking*:

**"Roxanne Emmerich strikes gold with this must read for all bankers. This book draws the map that can create major shareholder value!"**

-Jeff Schmid, President, American National Bank

**"It's the bible of successful banking."**

-Jim Smitherman, President and CEO, Security State Bank

**"Roxanne Emmerich took us to a whole different level of results."**

-Clarence Jones, CEO, Farmers & Merchants State Bank; Past President, Idaho Bankers Association

**"Destined to become the #1 'how to' guide used by every successful financial services professional."**

-Alisha J.R. Johnson, Past Chair, American Bankers Association Marketing Network

Visit [www.EmmerichFinancial.com](http://www.EmmerichFinancial.com) for a FREE chapter.

Call 800-236-5885 or 952-820-0360 today to order your copy.

## Do you have a Profit-Growth Strategy or are you hoping for a string of good luck?

Take the following quiz to determine your *Profit-Growth Potential Quotient*.

- Yes No** 1. Do you have a clearly written customer contact plan for assuring that each customer averages at least two additional products each year?
- Yes No** 2. Does your unique selling proposition allow for you to consistently charge premium pricing?
- Yes No** 3. Are you breaking down the walls between departments and achieving your goals for qualified referrals generated across business lines?
- Yes No** 4. Does your staff possess the mindsets and belief systems to provide extraordinary client service and brilliant solutions for maximum customer retention?
- Yes No** 5. Do you have a marketing process that systematically assures a continual upgrade of client quality and complete penetration of each current customer?
- Yes No** 6. Does your strategic plan list tasks and goals, but fall short of a winning strategy to differentiate you and catapult you ahead of your competition?
- Yes No** 7. Do you have a vision that compels extraordinary behavior and aligns all your people and systems in a common direction?
- Yes No** 8. Do you have client and prospect management procedures in place?
- Yes No** 9. Do your staff members have the necessary skills to recognize needs, propose solutions and follow a sales process that bonds the customer to you for life?
- Yes No** 10. Do your sales managers have a sales management template process that creates the results you want?

**Quiz Results:**  
 If you scored YES to 7 or more: You are a profit leader. Don't stop now—the competition won't.  
 4-6: Identify the areas that needs your immediate focus and create a sense of urgency immediately.  
 3 or less: Don't lose heart, but don't wait. You're in serious danger of shrinking profits and market share.

# Passion from the First Encounter: How to Earn Customer Loyalty in the First 90 Days

Roxanne Emmerich, CSP, CMC

Good news! Bank customers are a predominately satisfied bunch. According to an October 2005 American Banker/Gallup Consumer Survey, 63 percent of respondents claimed they were “very satisfied” with their financial institution. This number is at the highest level it has been since 1991.

Good news for the industry but what does this mean for individual banks? The competition is stepping up their game—so you must go above and beyond what was deemed good in the past and move to exceptional.

By shining where the competition is stuck, you will set your institution apart. Bank Administration Institute (BAI) reported that 73 percent of cross-sales “occur within the first three months of a banking relationship.” While in a recent issue of American Banker, Dove Consulting found that “about 25 percent of customers sever their ties with a bank in the first year.” Ah ha, a chance to outshine the others.

New customers are both the most likely to buy and the most likely to leave. Capitalize on these statistics by fully embracing each new customer.

Since the odds are both tipped in your favor and slanted against you, be sure that you have a plan to secure these new customers within the first 90 days. Shout your plan from the rooftops and don’t be afraid to reiterate it within your organization.

**Create a strategy where your new customers will feel comfortable with the decision they have made.**

Do this by setting up an initial orientation, developing ongoing touch points, and cementing their loyalty to you with a sense of belonging.

What is the first thing that happens when you join a new gym? Orientation.

Why? They are betting on the fact that you want a long-term relationship but also realize that this may not happen if you aren’t satisfied.

After all, it’s inconvenient to pay the start-up fee, learn where the equipment is located, what times are busiest, and what treadmill has the best view of the T.V. But, it’s even more inconvenient to do it again and again.

The owners of the gym know that the first day is full of uncertainty linked to discomfort. So, most make it mandatory to go through a small orientation. They know that a huge factor in your membership satisfaction is to feel like you belong to that gym.

The same goes for becoming a bank customer. A new customer wants to feel like they have made the right decision. Customers who know what the bank provides and how best to utilize those products and services will feel more comfortable in their decision.

By creating a banking relationship with trust from the start, you will inevitably realize higher margins. The BAI study mentioned earlier found that those banks that embraced their new customers “had a cross-sell ratio for checking customers that was eight percent higher than the benchmarked norm.”

How do you capitalize? With at least seven contacts in those first 90 days—giving value without selling.

Brainstorming ways to capitalize on this statistic should be at the forefront of your to-do list.

Setting up a new customer orientation and developing on-going touch points are crucial to creating a sense of belonging.

This sense of belonging rids the customer of doubts while simultaneously creating loyalty that will showcase itself in the future.

Developing an orientation is great, but don’t miss the chance to jump leaps ahead of the competition by tailoring what you cover in this initial meeting to the customer’s needs.

Use deeper level questions to uncover ways that you can help them with things such as loan repayment conveniences, online banking, mortgages, credit cards—and the list goes on and on.

After orientation, continue to make the transition from new customer to loyal client easy for them. Check in periodically to ensure they are satisfied. What questions do they have? Are they taking advantage of everything you have to offer? Can you suggest products that may make their life easier? Does it make sense to refer them to other departments within your bank?

Make your touch points personal. Develop a strategy for all new customers but tailor the plan specifically to each new client’s needs.

If your new customer is a recent college grad, set up a spreadsheet outlining their proposed budget and expenses, including loan repayment. Check in with them at month end to make sure they understand the process. Ask if any questions came up with their first payment or if they have concerns about future payments.

If your new customers are newlyweds, don’t just set them up with a joint checking account. Refer them to one of your mortgage lenders who will discuss ways in which they can prepare and plan for buying their first house.

By both orienting them to your bank and establishing a trustworthy relationship, you will inherently create a sense of belonging which will in turn create a loyal client.

Jack Welch points to the X-factor of service best, “Passion for service, top to bottom and bottom to top.”

Customer bonding is an area that will continue to set you apart from your competition. Focus on customer service and everything else will fall into place.

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[www.EmmerichFinancial.com](http://www.EmmerichFinancial.com)  
or call 800-236-5885 or 952-820-0360.



## Marketing & Sales Management Boot Camp II™

Extraordinary Banker

Sales and Marketing Tools That Will Have Your Competition Retreating to the Hills

October 25-26, 2006  
Chicago

► Equivalent to two (2) Fast-Track Seminar Certificates  
\$1295

A two-day event for those who have completed Marketing & Sales Management Boot Camp I™. Come back for another round and put the finishing touches on your marketing and sales process. Roxanne will critique your current projects, strategies, and positioning processes and play devil’s advocate on your processes.

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

Call 800-236-5885 or 952-820-0360 today

# Profit-Rich Sales Seminar™

## Proven Secrets for More Profit-Rich Sales Results

**November 15, 2006**  
**Minneapolis**

► Equivalent to two (2) Fast-Track Seminar Certificates

**\$1295**

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

# Profit-Rich Sales Management Seminar™

## Breakthrough Sustainable Management Formulas Guaranteed to Propel Your Sales Team

**November 16, 2006**  
**Minneapolis**

► Equivalent to two (2) Fast-Track Seminar Certificates

**\$1295**

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 Schrottenboer, 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



# Profit-Growth Management Development™

**NEW!**

**October 24, 2006  
Chicago**

► Equivalent to two (2) Fast-Track Seminar Certificates  
**\$1295**

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 manager's 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!"*

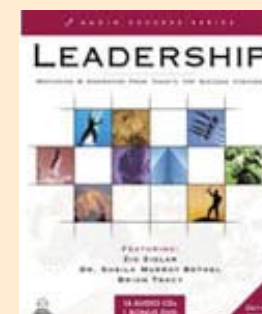
-Todd Morgan, Manager, Xerxes Corporation

## Want to position yourself ahead of the pack?

It's a multi-session leadership seminar in a box! With audio compact discs, you'll have unlimited access to the world's top success coaches any time you want.

From motivation and meetings, to memory enhancement (Leadership), and time management to transforming the workplace (Live Your Best), these audio success series' offer hours of inspiration and practical steps to exponentially improve your business success.

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2. **Zig Ziglar**: The Foundation For Successful Change
3. **Brian Tracy**: Leadership - The Critical Difference
4. **Jim Rohn**: Leadership, Touching Others Lives
5. **Mark Sanborn**: Developing Leaders In Business And Life
6. **Zig Ziglar**: DVD - The Character Of Leadership
7. **Danny Cox**: Leadership When The Heat Is On
8. **Chris Widener**: Secrets Of Influence: Becoming A Person Others Want To Follow
9. **Chris Widener**: Right Now! Leadership
10. **Connie Podesta**: How To Be The Person (Leaders) Companies Fight To Keep
11. **Ron White**: Easy Steps To A Better Memory
12. **Dr. Sheila Murray Bethel**: Leading Under Pressure... And Making A Difference
13. **Brad Worthley**: Outstanding Leadership In A Service Culture
14. **Larry Wilson**: Play To Win, The Game Called Leadership's Greatest Challenge
15. **Laura Stack, MBA**: Looking At Time Through The Lens Of Leadership

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3. **Zig Ziglar**: Building A Healthy Self-Image
4. **Zig Ziglar**: DVD - The Character Of Successful Women
5. **Chris Widener**: The Best Test - Characteristics Of Success
6. **Marjorie Brody**: Market Your Magic
7. **Connie Podesta**: The Journey
8. **Dr. Sheila Murray Bethel**: Leading Under Pressure...And Making A Difference
9. **Loral Langemeier**: Consciously Designing And Achieving Your Financial Freedom And Abundant Life
10. **Dianna Booher**: Get A Life: How To Find Time For The Really Important Things.
11. **Donna Krech**: The Seven Secrets To Losing Weight And Keeping It Off
12. **Laura Stack, MBA**: Leave The Office Earlier
13. **Glenna Salsbury**: A Passion For People - You Can Live The Life You Long For
14. **Elizabeth Jeffries**: Connecting: High Powered Strategies For Successful Communications
15. **Marilyn Sherman**: Whose Comfort Zone Are You In?

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# 7 Rules of Successful Incentive Programs™ Teleseminar

**NEW!**

**Thursday, June 22, 2006  
10 am Central**

**\$397** for up to three phone lines  
**\$577** for up to ten phone lines

## Frustrated by incentive programs that just don't work?

- ✓ Do you get the feeling there's a better way to skin this cat?
- ✓ Are you struggling to find an incentive program that actually motivates your employees?
- ✓ Would you like to know **the secrets of structuring an incentive program whereby your top performers are far exceeding the goals set by your team** without de-motivating your low performers? AND, your low performers are moving toward becoming high performers at an increasingly rapid rate?

Good news...we can help!

We have discovered the common key ingredients that top-performing banks use in their successful incentive programs. You too can adopt these concepts to create a powerful, results-driven incentive plan.

With a plethora of requests for information on best practices for incentive programs that work, we've finally decided to hold a teleseminar on the **7 Rules of Successful Incentive Programs™**.

### How will you benefit?

- Explore the essential elements of incentive plans that work.
- Discover how to maximize your employees' productivity capacity.
- Create the essential steps of a no-fail incentive program.
- Improve morale through a proven process.
- Create the desire for better results and improved participation.

### Who should attend?

- Presidents
- CEOs
- Executives
- Department heads
- Branch managers
- Trainers
- Human resource professionals

**LIMITED number of organizations will be accepted due to the nature of the call.**



### Bonus for the first 15 to register:

Receive a free set of Roxanne's highly acclaimed professional development articles for your organization to print in your internal employee newsletter—a \$495 value.

**This program WILL sell out!**

### How do you get started?

Call 800-236-5885 or 952-820-0360 to request more information.

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September 2006

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October 4-5, 2006 -- Chicago, IL

Regular Price:  
**\$895**  
or  
1 Certificate

### Profit-Growth Management Development™ Seminar

October 24, 2006 -- Chicago, IL

Regular Price:  
**\$1295**  
or  
2 Certificates

### Marketing & Sales Management Boot Camp II™

*Marketing and Sales Tools That Will Have Your Competition Retreating to the Hills*

October 25-26, 2006 -- Chicago, IL

Regular Price:  
**\$1295**  
or  
2 Certificates

### Profit-Rich Sales™ Seminar

November 15, 2006 -- Minneapolis, MN

Regular Price:  
**\$1295**  
or  
2 Certificates

### Profit-Rich Sales Management™ Seminar

November 16, 2006 -- Minneapolis, MN

Regular Price:  
**\$1295**  
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2 Certificates

## Fast-Track Sales Culture Tools\*

### Breakthrough Sales Meetings™

High-impact, results-oriented sales competency training on CD-Rom. Designed to be used to kick-off your sales meetings twice each month. We've taken away hours of prep for you and automated powerful sales training for your sales meetings. Each 5-7 minute video will provide you and your team with actionable sales training and techniques.



### Breakthrough Banking™

Breakthrough Banking™ has been the leading "culture" video training system in banking for the last seven years. It comes with 12 videos, workbooks and a step-by-step Leader's Guide that will allow any person in any location or branch to become a brilliant trainer by following the simple and easy-to-use system that teaches service skills, team building, high-impact meetings that get results, and much more.

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### No More Order Taking Teleseminars™

Do your clients trust you with ALL of their business? Do your customers average six or more products with you? If not, here's the opportunity to get all of your departments to understand how to sell at higher prices AND own the entire relationship.

These extremely participative and fun teleseminars, delivered to specific departments, are radically changing the way bankers bank. Join many of the top-performing bankers in the country for this series of programs that will create sustainable breakthroughs in your people's ability to bond to your customers such that they will bring all their business and send all of their friends. Clients RAVE about how quickly these teleseminar lessons turn into bottom-line results.

**Call TODAY for details.**

**800-236-5885 or 952-820-0360**

\*Only 10 banks are accepted into our comprehensive Sales Culture Package Program each year. Call to see if this is right for you.

# Finally, the book that reveals how to stop losing deals to your competitor's low-ball pricing!

**NOW AVAILABLE IN AUDIO!**

## What if you had the secret handshake to closing more sales?



*"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

*"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

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