

OUT OF THE BOX:

"Ten Practical and Easy Ways to Make Your Business More Profitable"



2008 Conference
Mandalay Bay Resort & Casino
Las Vegas, Nevada



Economic Inclusion and Consumer Financial Empowerment



Facts about The Cash Checking Industry

- You have been there for the markets that traditional banks have always avoided.
- You have changed your image in terms of:
 - Reputation
 - Products Offered
 - Consistency
- The banks are disappearing, fear is growing and you are in a unique position to enhance your markets by creating a competitive advantage due to customer's distrust of banks.
 - “We have been here for you”

Three Areas that can and will change your business

- Customer Service
- Employee Development
- Leadership & Direction



Why is this Important?

- You need to be innovative.
- You need to be responsive to the needs of your customers and the markets you operate in.
- You need to offer variety.
- You need to be the standard bearer of economic inclusion to low and moderate income customers.



Customer Service

1. You are valued and welcomed here.
2. We understand your needs and we are responding. Exceed expectations.
3. Innovate, innovate, innovate!!!



Employee Development

1. What have you done to prepare your employees for the future?
2. Tellers need to be educated in your business and products.
3. Are you hiring and promoting the right people?



Leadership & Direction

1. You SET the tone. Do you maintain consistent, demanding standards for everyone?
2. Provide clear objectives and responsibilities to all employees.
3. Are you focusing on where you want to go?



The Secret to Bringing all Three all Components together

- What makes the difference?
 - YOU and your leadership team.
- You need to be:
 - Consistent
 - Clear
 - Committed



Questions?



Wrap Up

1. Treat the customer right the moment they enter.
2. Be proactive – anticipate needs.
3. Thank them
4. Thorough and established hiring process.
5. Training and development.
6. Educate on all products and services
7. Maintain consistent standards for everyone.
8. Establish goals, objectives and responsibilities.
9. Know where you want to go and how will you get there.
10. You need to be clear, consistent and committed.
 - Questions? Assistance?



Things you can do tomorrow

1. Make sure employees know all the products and services you offer.
2. Train your employees on how to “sell” the products you offer.
3. Sit down with your Senior Management team and come up with the direction of where you want to go. Set up action items, accountability and timetables. Establish metrics and measurable items.





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