

Frontline Basics Refresher



Presented by
WilliamsTown Communications
Rhea Flanagan, Instructional Design Manager
and Sarah White, Curriculum Designer

#FC142

Introduction

Welcome to CUNA's *Frontline Basics Refresher Training on Demand* course.

Today's financial environment is competitive. There is little room for error. Your credit union needs frontline staff who know their roles and responsibilities.

This refresher will help you stay prepared to take your place on the front line, where you need to work effectively, communicate well, and recognize and respond to security concerns that may arise.

Credit union members trust their credit union to provide great service while keeping their finances secure. Your credit union's reputation depends on the ability of its employees to do just that.



Frontline Member Service

The word "Frontline" refers to the staff people who deal directly with customers and act as a channel for communications between customers and a company.

In credit unions, the "frontline" service staff are referred to as tellers, member service representatives, or concierges. These people interact with members face-to-face in the lobby area of the credit union or at drive-up windows.

As a part of your credit union's frontline member service staff team, you have two key roles:

- You establish and maintain relationships with members, and
- You protect the security of the credit union.

When you know your credit union's members, it's easier to spot individuals who present a threat, and to help the members who visit your window. The more you get to know your members, the better your frontline service will be!

Objectives

Upon completion of this Training on Demand course, you should be able to

- Identify behaviors that demonstrate excellent member service;
- Match specific financial services to members' needs;
- Recognize four types of non-cash negotiable instruments;
- Recall three opening and closing procedures; and
- Identify the procedures for safely handling cash while keeping the credit union secure

Your Role: 5 Building Blocks

A healthy diet is based on a foundation of fruits, grains, vegetables, protein, and dairy. Just like a healthy diet, member service at the frontline is based on five building blocks. These include:

1. **Staying organized:** Anticipate common needs and prepare for them, in order to work efficiently.
2. **Communicating effectively:** Build your verbal and nonverbal communication skills, including listening, speaking, writing, and using facial expressions and body language.
3. **Handling stress:** Manage how you respond to stress, so you minimize its effect on you and the members you serve.
4. **Knowing your teller skills:** Know the skills tellers require for everyday transactions and more unusual requests.
5. **Knowing your products:** Know all the products and services your credit union offers, and how they compare with competitors' offerings.

You are the face of your credit union to members. Your member service helps or hurts their satisfaction with each interaction. You should know the building blocks of a frontline service role as well as you know the building blocks of a balanced diet.

Be a Helpful Resource to Members

Providing excellent member service has much in common with providing good hospitality. A teller makes sure members understand their choices, get what they need, and enjoy their visit, just as a host makes sure



guests have a pleasant experience at a party.

In credit unions we call our guests members, because they own shares in the credit union. We refer to their dollars on deposit as “shares.”

Members should count on the front line staff to be a helpful resource for all their financial needs. To accomplish this tellers and others with member contact should:

- **Be consistent:** Your behavior reflects the overall style of your credit union’s teller team. How formal or informal should you be? That’s a supervisory decision.
- **Be flexible:** Quickly assess each member who comes to you, and adapt your communication style to match his or her expectations.
- **Be alert:** Recognize potential security threats and respond appropriately.
- **Be professional:** Keep in mind that you are dealing