



Support Financial Resources

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What Gets Measured – Gets Improved

Who is Support Financial Resources?

Support Financial Resources is a financial institution exclusive market research company that provides a variety of measurement and coaching programs from front-line to back-office measuring across multiple delivery channels. We offer comprehensive measurement and coaching systems from Mystery Shopping to Employee Engagement. Top-notch, turn-key products and services to make you better at what you do. That is our mission.

Founded in 1997, Support Financial Resources has been and remains a pioneer and a leader in the development and measurement of service and sales behaviors, providing coaching tools and professional coaching and training to managers and top executives at leading financial institutions nationwide and abroad.

- Founded in 1997 with our only focus being the Financial Services Community
- Over 300,000 service experiences measured in the live environment
- Headquartered in Dayton, Ohio
- Footprint includes coast-to-coast in Continental US, Germany, Belgium, The Netherlands, Puerto Rico, US Virgin Islands and British Virgin Islands
- Companion Company to Support Insurance Systems founded in 1987.
- Member of the American Society for Quality
- Fully committed to being on mission with our clients to make them better at what they do – and we do!

Our Mission

To Be On Mission With Our Clients To Make Them Better At What They Do - *and we do!*

What Gets Measured – Gets Improved

Services Experiences™

VoC Mystery Shopping and Performance Coaching Solution

Support is Consistently Moving our Clients to Sustained Member Satisfaction Ratings of 95% and Higher!

What is Service Experiences™?

ServiceExperiences™ is a Mystery Shopping and Performance Coaching Program that utilizes the Voice-of-the-Customer (VoC) so that you get REAL feedback from REAL customers in REAL time - feedback that is intense on effecting change and intense on accountability of front-line employees and their managers.

The Truth about Support's Mystery Shoppers – You can execute strategies based on what is real!

Your actual customers or members are the evaluators of your service quality and sales behaviors! This is what enables you to act on data that is real, coming from the real environment and from those you exist to serve.

Outsiders (mystery shoppers that are not customers or members) simply end up setting the stage for an environment where your front line staff begins to perform for the recognized shopper. This is a common and significant obstacle in traditional Mystery Shopping programs that utilize outsiders to perform shops.

With true Voice-of-the-Customer feedback your actual customers or members provide critical evaluations from the live environment...REAL feedback from REAL customers in REAL time – all the time!

What Gets Measured Gets Improved!

With at-a-glance summaries and extensive drill-downs you will easily reveal service and sales performance at every level in the organization. Market level, regional level, group level and individual level performance are presented through this robust, highly intuitive reporting so that, "**What Gets Measured Gets Improved,**" is a reality for you!

Practical real-life coaching guides and onsite rollout that effectively equips your managers to manage, coach, and lead the process is delivered in the ServiceExperiences™ Program.

What you don't know will hurt you!

Research proves that you need to be in the know on a consistent basis to improve and retain customer and member loyalty - it is the ultimate reward of performance improvement.

ServiceExperiences™ tracks and reports key loyalty factors from the organizational level to the employee specific behavioral level so that your finger is on the pulse in real time – all the time!

What Gets Measured – Gets Improved

Know *all the time*...if your customers feel valued and appreciated!
Know *all the time*...if your customers would refer you to others.
Know *all the time*...if your customers will continue to do business with you.
Know *all the time*...if your customers will buy additional financial services from you.

The Manager's Role

The manager's role is to effectively lead change that moves people from where they are to where the credit union needs them to be in service and sales quality performance. The manager positions the organization to meet the ultimate objective which is to deliver service and sales quality to such a high performing degree that members stay with you, buy more from you and tell others about you.

The Manager as Service Quality Coach

We define true coaching as, "When both manager and employee share the same objective (performance improvement) and the employee is both willing and able to change."

We call this the "*Willing and Able Test*" and we teach your managers how to recognize a true coaching environment so that they are successful in coaching up to meet the expectations of their market, region, branch or department.

Practical real-life coaching guides and onsite rollout that effectively equips your managers to manage, coach, and lead the process is delivered in the ServiceExperiences™ Program.

You can count on reliable and actionable performance data from Support. Managers will learn to coach and lead effectively managing the process to yield positive service experiences.

The Manager as Sales Development Coach

Successful sales coaching begins with realistic analysis of the employee's *selling willingness and selling ability*. ServiceExperiences™ delivers behavioral-level, skill upon skill analysis of ability and realistic coaching data and tools to not only secure improvement of abilities but to bring to light the "willing factor."

Managers will be equipped and learn to coach to the behaviors that make for successful selling while advancing employees along the continuum from Preparatory to Core to Professional selling behaviors uniquely suited to each selling position.

For further development of managers, Support provides optional offsite training and equipping workshops led by high-impact training executives and sales coaches from our most progressive clients! **Sales to the Next Level**, our optional offsite workshops and coaching clinics, will help you launch a true selling culture or further develop the one you already have!

You Really Count™

Loyalty Program

Building Customer Loyalty Has Never Been Easier

What is You Really Count™?

You Really Count™ is a powerful loyalty program that is significant to the success and future growth of your organization. This turnkey solution captures REAL customer feedback that will enable you to specifically and intentionally target the needs of your best potential customers – building future growth and profitability.

Why Listen to your Customers?

The most useful and reliable information available to you comes from *your* customers, the people your organization exists to serve. Their feedback contains the insight you need to draw them to you and keep them telling others about you - both of which are significant to your bottom line.

Understanding your Customers

There is no "one size fits all" industry standard of what drives commitment, making it difficult to always know which steps are in the right direction. With You Really Count™, you can identify and determine the unique commitment factors that keep your customers coming back to YOU.

Measuring and determining your organization's commitment drivers, especially by your customer segments, is the key that allows you to better position your market focus. This key helps your organization execute effective strategies that build and retain customer commitment, keeping your customers linked specifically to you.

Measure by Customer Segmentation

You Really Count™ is your catalyst for revealing *which drivers* are important to which segments - and which segments are *most valuable* to your organization! This information allows you to make strategic decisions based on the segments that are most important to *you*.

Our cutting-edge reporting utility equips you with the details and tools necessary to facilitate lucrative decision-making regarding customer retention and acquisition. In addition, You Really Count™ provides you with a pre-analysis of your data's findings, including recommendations for focal points of interest, as well as guidelines for acting on your data.

Stay Connected to your Customers

One of the secret ingredients for a successful customer feedback program is communicating back to your customers that their feedback is being heard. Don't worry! Support offers resources for critical customer communications, including when they should be released and what they should include.

Turn to Support for your turnkey solution for solid steps beyond Customer Loyalty. It just doesn't get any better than this!

What Gets Measured – Gets Improved

The Internal Shop™

Back-office Performance Measurement Program

Maintaining Service Quality Has Never Been More Important!

What is The Internal Shop™?

Quality of service is a primary driver of growth for organizations with nearly identical pricing, product and service lines.

The Internal Shop™ of Support is a continuous *internal* service quality improvement program with structured, productive, change-producing feedback coming directly from peers and co-workers. Employees learn, demonstrate, and ultimately master delivering internal service in a professional, consistent, caring manner.

The Manager's Role -

Nurturing Consistent Professionalism across the Organization

Managers are essential in managing change! With The Internal Shop™, managers will learn how to use feedback productively and how to nurture and develop a working environment where their employees learn to interact professionally with a quality-conscious focus, both internally and externally.

Quality improvements in the back-office will resonate with the front-office and become apparent even to your external associates.

The Cost-Effective, Comprehensive, Turnkey Solution to Improved Internal Service Quality

From expert strategic consulting, seamless rollout, internal briefing documents, formal and actionable measurement, and proven best practices, Support delivers an industry turnkey solution to improving internal service quality in a cost-effective manner.

Discover why financial institutions turn to Support for their turnkey solution in getting the "back-office" up to speed on delivering internal service quality (ISQ) in a professional, value-driven manner that retains and advances your most valuable asset - your employees!

What Gets Measured – Gets Improved

WorkLife!™

Employee Engagement Web-based Survey Program

Under Construction – To Be Released in 2011

What Gets Measured – Gets Improved

The Ultimate Objective

To impact Customer Behavior

- You **RETAIN** their business
- They do **REPEAT** business with you
- They **REFER** you to family and friends

Key Loyalty Factors

Net Referral™

Net Referral is a key loyalty factor that can help predict a company's growth. The report analyzes whether customers would refer the financial institution based on their service experience. Net Referral is calculated by subtracting Detractors, the percentage of customers who indicated they would not refer the financial institution, from the percentage of Promoters, those who indicated they would refer the financial institution based on their service experience.

Net RePurchase™

Repurchase is a key loyalty factor that refers to the percentage of customers who would bring their future business back to the financial institution based on their service experience. The Net Repurchase percentage is the repurchase percentage minus those who indicated they would not bring their future business back to the financial institution, based on their service experience.

Emotional Connection™

The emotional connection report summarizes the customer's emotional connection to institution based on whether they "felt appreciated and valued as a customer." The possible responses for the emotional question were Yes (5), Indifferent (3), and No (1). For comparison purposes, your service score is also listed alongside your emotional connection score.



What Gets Measured – Gets Improved

Bank Testimonials

We cordially invite you to join others who are successfully competing on service!

Measuring over 300,000 Service Experiences nationwide and abroad!

First American Bank, Oklahoma

assets \$300M

"In my 22 years with First American Bank, the Support Financial Resources customer feedback program is the best investment our bank has made. The information I receive about employees performance from the customers point of view allows me to coach employees to continually improve their skills."

First Federal Savings Bank, Kentucky

assets \$800M

"We could not be more thrilled with our partnership with Service Experiences! Everything from the Branch Manager Training to the monthly reports have been perfect! Everyone is quite excited when the Customer Feedback Surveys are received. Even more importantly, it has given us in black and white what we are doing well and where we need to focus some attention. It's one thing to say, **'We have great customer service!' It's another to be able to prove it!**"

Bank Independent, Alabama

assets \$786M

"The Support Financial Resources customer feedback tool provides us easy to use reporting at all levels. The great information that we receive each month from the customers' perspective allows us to celebrate successes and coach and develop our front-line staff."

Credit Union Testimonials

We cordially invite you to join others who are successfully competing on service!

Measuring over 300,000 Service Experiences nationwide and abroad!

AmeriCU Credit Union, New York

assets \$816M

"AmeriCU Credit Union began an affiliation with Support Financial Resources in 2006.

It is worth noting that AmeriCU's Mission Statement is *"to exceed member expectations and build beneficial and lasting relationships by providing excellent financial services."* An essential component of ensuring expectations are exceeded is provided, month after month, by the dedicated professionals at Support Financial Resources.

Nassau Educators Federal Credit Union, New York

assets \$1 Billion

"Support Financial Resources helps us better monitor our front-line performance (things we don't always see) to ensure we meet our corporate goals, one of which is providing top-notch customer service."

American Eagle Federal Credit Union, Connecticut

assets \$1.1 Billion

"As a Credit Union we pride ourselves on providing excellent service to our customers. Support Financials Mystery Shopping program not only provides voice-of-the-member information, but it is also a useful coaching tool to help employees see the member service areas they need to improve. As a result, we have seen our service and sales scores increase since we started the program in 2004."

The Billion Dollar Club

The nation's leading credit unions expect the finest in quality results. It is both an honor and a privilege to be on mission with a growing number of best-in-class credit unions that have partnered with Support to take the next step in intentionally and systematically measuring service and sales behaviors.

American Eagle Federal Credit Union

East Hartford, CT – 1.1 Billion

DFCU Financial

Dearborn, MI – 1.9 Billion

Eastman Credit Union

Kingsport, TN – 1.9 Billion

Grow Financial Credit Union

Tampa, FL – 1.8 Billion

Municipal Credit Union

New York, New York – 1.3 Billion

Nassau Educators Credit Union

Westbury, NY – 1.1 Billion

OnPoint Community Credit Union

Portland, OR – 2.5 Billion

Star One Credit Union

Sunnyvale, CA – 3.5 Billion

Veridian Credit Union

Waterloo, IA – 1.2 Billion