

How to Use This Manual

The role of the teller/member service representative (teller/MSR) is to provide members with attentive, friendly, and efficient service that makes them want to continue doing business with the credit union. Good member relations skills are the key to inspiring member loyalty, and the teller/MSR must continually sharpen those skills. The end result will be member goodwill that sets the stage for sales. Successful tellers/MSRs convey an image of integrity and authority to their members. And, effective selling and cross-selling of credit union services is the key to increasing your credit union's penetration in your field of membership.

Teller/MSR Training for Credit Unions will help you train your tellers and member service representatives and will provide guidance in selecting the right people to represent your credit union. This process is critical to the overall success of your credit union. Additionally, properly training tellers/MSRs will help firmly establish and maintain your ongoing relationship with your members.

The first component of this manual is addressed to the trainer as guidance in the selection and development of the persons who will represent the credit union in this vital role. The second component consists of a model Teller/MSR training manual to aid in the training for the teller/MSR position and to be used by the trainee as a reference for ongoing procedures and regulatory guidance. The manual also will serve as a reference source for staff members filling the relief role for tellers/MSRs from time to time and, therefore, should be kept current.

In Part 1 of the Trainer's Guide, *Developing Your Training Program*, we discuss how to develop a basic training program and offer suggestions on how you might modify your program to suit your credit union's specific needs. The guide covers the following topics:

- Training objectives
- Selecting the teller/MSR trainer
- Steps in developing the teller/MSR training program
- Suggested areas and methods to modify the training manual
- Suggested training schedule

In Part 2 of the Trainer's Guide, Teller/MSR Selection Process, we include a profile of a top-quality teller/MSR candidate and sample job descriptions for teller/MSR I and II. A few of the qualities and qualifications we cover and that you want to keep in mind when you consider the candidates for the teller/MSR position are:

- Personality and character traits
- Communication skills
- Motivation
- Four Cs of professionalism: competency, confidence, courtesy, and confidentiality
- Marketing skills
- Computer literacy

The second component of the manual contains the Model Teller/MSR Training Manual, which includes the areas that should be addressed for training your tellers/MSRs. The material presents the information necessary to adequately serve your members and market your products. Each of these chapters is arranged so you will be able to modify them to fit your credit union's needs. The manual is both a training tool and a continuing reference guide to help your tellers/MSRs handle the needs of all members proficiently and professionally.

The topics covered in the Model Teller/MSR Training Manual are as follows:

Chapter 1: Providing Quality Service to Members

- This chapter contains a discussion of the impact of service on member perception of the credit union's image.

Chapter 2: Interpersonal and Technical Skills Development

Interpersonal Skills

- Personal conduct and appearance
- Sales skills

- Listening skills
- Art of negotiation
- How to say “no”
- Kinesics (body language)
- Dealing with difficult situations

Technical Skills

- Product knowledge training
- Credit union policy adherence
- Computer training/system knowledge

Chapter 3: Product Knowledge and New Account Procedures

- This chapter presents information on setting up a process to properly open new accounts and describes the various products a credit union may offer.

Chapter 4: Cash and Check/Share Draft Handling

- This chapter contains procedures to instruct in methods for a disciplined approach to proper money handling.

Chapter 5: Member Information Systems Overview

- This chapter provides a reference guide to use for inquiries.

Chapter 6: Processing Member Requests and Account Maintenance

- This chapter outlines requirements for processing various services.

Chapter 7: Regulations and Credit Union Policies

- This chapter provides an information guide to regulations and policies.

Appendixes to *Teller/MSR Training for Credit Unions* contain a summary of federal regulations and guidelines and a glossary of financial terms.

Much of the information is standardized and requires little modification. However, due to the allowed variance in state laws and in new account names and structures, you will need to refer to your credit union and your state requirements. The training manual is provided on CD to enable you to customize whichever information you choose. Periodic updates to *Teller/MSR Training for Credit Unions* will keep you up-to-date on changing regulatory requirements and new training and marketing techniques for this position in your credit union.