

Working with Weighted Scores

In the MemberShoppers coaching reports, you will see both *unweighted* and *weighted* scores. If your credit union chooses to use the *unweighted* scores, every skill measured will have equal weight in the final total. If your credit union chooses to use *weighted* scores, individual employees and your team will get more credit for intermediate and advanced skills.

One of the benefits of using the *weighted* score is that you can give more credit to team members who go the extra mile with members. Those team members who only focus on the basics will have lower scores than they would have had using the *unweighted* scores.

You can share the information in this tip sheet with your branch or department team to help them understand how using various skills will impact their *weighted* scores.

Basic Skills

All of the skills listed below are considered basic. Your score for these skills—whether it is low or high—is only counted one time towards the total.

When you are completing a transaction:

- *Making eye contact*
- *Greeting the member enthusiastically*
- *Giving the member your full attention*
- *Smiling*
- *Using words that indicate your willingness to help such as “How may I assist you?”*
- *Using the member’s name*
- *Completing the transaction in a timely manner*
- *Correcting any errors in a transaction if they were made*
- *Asking the member, “Is there anything else I can do for you?”*
- *Thanking the member for the business*
- *Using professional, understandable speech*
- *Looking well-groomed and professionally dressed*
- *Keeping your work area professional (free of clutter, food, and drink)*

Additional skills if the transaction is done by phone:

- *Sounding energetic and enthusiastic throughout the call*
- *Keeping the time short if you must put a member on hold*

When you are opening a new deposit account or loan or answering questions about a new deposit account or loan:

- *Making eye contact*
- *Standing to greet the member*
- *Introducing yourself to the member*
- *Shaking the member’s hand or otherwise conveying a professional greeting*
- *Giving the member your full attention*
- *Smiling*
- *Using words that indicate your willingness to help such as “What brings you in today?”*
- *Using the member’s name*
- *Thanking the member for waiting if the member had to wait to be served*
- *Opening the account in a timely manner*
- *Accompanying the member back to the lobby after the account is opened*
- *Thanking the member*
- *Using professional, understandable speech*
- *Looking well-groomed and professionally dressed*
- *Keeping your work area professional (free of clutter, food, and drink)*

Intermediate Skills

All of the skills below are considered intermediate. Your score for these skills—whether it is low or high—counts up to 1 ½ times towards the total. The exact amount the score is counted is indicated in parentheses behind each skill listed.

When you are completing a transaction:

- *Apologizing if an error was made during the transaction (1.2)*
- *Performing the transaction accurately (1.4)*
- *Exhibiting a professional manner, i.e., not eating, drinking, chewing gum, or socializing with fellow team members (1.2)*
- *Being knowledgeable about the transaction (1.4)*
- *Treating the member as an individual and not just another transaction (1.3)*
- *Treating the member as a respected and valued member of the credit union (1.3)*
- *Thanking the member for waiting if the member had to wait to be served (1.2)*
- *When offering an additional product or service, letting the member know how it would benefit them by saving them time, saving them money, earning them money, making their life easier, increasing convenience, or giving them peace of mind. (1.5)*

Additional skills if the member is inquiring about or applying for a loan:

- *Explaining all of the options for the loan request (1.4)*
- *Providing a payment quote and explaining everything included in the quote (1.5)*

When you are opening a new deposit or loan account or answering questions about a deposit or loan account:

- *Engaging in small talk to get to know the member (1.1)*
- *Providing the member with a business card or other contact information (1.2)*
- *Exhibiting a professional manner, i.e., not eating, drinking, chewing gum, or socializing with fellow team members (1.2)*
- *Treating the member as an individual and not just another transaction (1.3)*
- *Treating the member as a respected and valued member of the credit union (1.3)*
- *Being knowledgeable about the account(s) discussed (1.4)*
- *Offering to open the account or offering to follow-up with an appointment if the member does not want to open the account immediately (1.5)*
- *If the member gives an objection such as “I have to think about it,” offering to follow-up (1.5)*
- *When offering an additional product or service, letting the member know how it would benefit them by saving them time, saving them money, earning them money, making their life easier, increasing convenience, or giving them peace of mind. (1.5)*
- *When opening an account, reminding the member that it will benefit them by saving them time, saving them money, earning them money, making their life easier, increasing convenience, or giving them peace of mind. (1.5)*

Advanced Skills

All of the skills listed below are considered advanced. Your score for these skills—whether it is low or high—counts up to 2 times towards the total. The exact amount the score is counted is indicated in parentheses behind each skill listed.

When you are completing a transaction:

- *Showing you care about the member's financial well being by offering a product, service or suggestion that would improve the member's financial life. (2.0)*
- *When offering a financial product or service, providing the member with written information—a brochure, a business card, or an application—that tells the member how to proceed OR referring the member to someone else and telling them exactly how to proceed (1.7)*
- *Showing empathy for a member who has a problem (1.8)*

When you are opening a new deposit account or loan or answering questions about a deposit or loan account:

- *Asking the member appropriate questions to understand individual needs (1.7)*
- *If the member gives an objection about price such as, "I can get a better rate elsewhere," inquiring about the rate to make sure the member is getting the rate and product to meet their needs (1.7)*
- *Showing empathy for a member who has a problem (1.8)*
- *Offering a product or service in addition to the one the member requested, i.e., payment protection, GAP insurance, extended warranty, credit card, checking account or any other product or service (2.0)*

When you meet with a member to discuss financial planning:

- *Offering to complete a personal profile to meet individual needs (1.8)*
- *Completing a financial plan projection and sharing the results with the member (1.8)*
- *Defining the role of the financial planner within the credit union and providing disclaimers (1.8)*
- *Making good use of the member's time when discussing financial planning (1.8)*