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"There are two types of people who will tell you that you cannot make a difference in this world: those who are afraid to try and those who are afraid you will succeed." » Ray Goforth



Good For a Laugh

There was a joke I used often in 2020 that I broke out again last week.

When something absurd or shocking happened, I would kid, "Okay, who had (insert absurdity here) on their 2020 Bingo card?"

I brought that line up again last week (updated to 2022) during a conversation with a banker about difficult management decisions she's in the process of making.

After laughing a bit, she said, "I really shouldn't be laughing at this situation."

I suggested that it was a great time to laugh. In fact, it's almost always a great time to laugh.

Laughter releases endorphins that calm us. We tend to think more clearly after a good chuckle.

Researchers have found that our response to stressful events can be altered by whether we view a situation as a threat or a challenge.

With that, humor and laughter tend to promote more positive outlooks that help make things feel less threatening.



Save You the Trip

On any given day, I see folks on my social media feeds posting pictures and/or comments about the rising prices of everything under the sun.

But in a sea of rising prices, one item clearly seems to be the most commented on: gasoline.

The rising price of gas is a significant issue to the majority of America. Witnessing all of this has given me flashbacks to other periods in the past when gas prices spiked.

During a period in which I worked very closely with in-store branches, we talked about the fact that even simple promotions generated extra attention during particular periods.

I remember managers telling me of having lines of customers waiting to fill out an entry form to win a free fill-up of their vehicle.

While many customers would register to win any promo item given away, the "fill-up your tank" type promos were always hits.

Managers talked about the fact there were regular store customers they knew had never

No, laughter does not make challenges any less critical. It does, however, help us keep a more positive perspective and open mind.

Beyond that, laughter in our workplace has a powerful influence on our teams.

Laughter signals safety and fosters a feeling of togetherness.

For years now, I've told folks that whenever I observed a workplace in which folks are mostly muted, I suspect tension.

People who enjoy what they do – or at least who they do it with – tend to smile and laugh often.

Sure, there are times when stern faces and subdued responses are warranted. But we're not talking about the cockpit of a plane during heavy turbulence or an operating room when things are dicey.

Of course, even pilots and surgeons will tell you that humor plays a role in reducing tension and anxiety on their jobs.

If tension seems to be the default vibe in a place of business, it will seldom be nearly as productive as it can be.

Beyond that, team members (and customers) will look to avoid those places.

Heck, laughter even activates T-cells that help you fight off sickness.

If they could bottle it, pharmaceutical companies would patent it and charge your insurance for it.

Luckily, smiles and laughter are available everywhere in a generic form.

Improving productivity, customer experiences, and even employee retention truly is a laughing matter.

Fill your prescription this week.

before interacted with their bankers filling out entries and chatting with them.

Whether or not those type promotions are still attractive or reasonable for an individual institution, the public is more tuned in than normal these days to the value of reducing trips.

The significant spike in gas prices has millions of our customers focused on their budgeting more than ever.

One of the messages I frequently preach to bankers is that any time you can proactively show a customer how to save time, effort, or money, you're growing customer loyalty like few things can.

If you only read certain headlines, you'd think that bank branches are ghost towns.

Actual bankers know that is not the case.

For their own reasons, many customers continue to choose to bring even basic transactions to branches.

It may simply be a hardwired routine. It may be that they prefer the personal interaction.

Whatever the reason, we appreciate their business.

That said, the idea of saving money by reducing driving trips is more attractive than usual these days.

Offering again to show customers how to easily handle basic transactions remotely is a message that might just have a new ring to it today.

The methods customers use to manage basic transactions is always their choice.

Now is a very opportune time, however, to remind them of all their options.

You may drive customer loyalty even higher.

"Feeling gratitude and not expressing it is like wrapping a present and not giving it." » William Arthur Ward



The banner features the FSI logo (Financial Supermarkets, Inc.) in the top left corner. The main text reads "NATIONAL IN-STORE BANKING Conference" in orange and blue fonts. Below this, it says "MAY 2 - 4, 2022 • CHARLESTON, SC". Two Polaroid-style photos are included: one of "Downtown Charleston" and another of "Waterfront Park". The background is white with a subtle wood-grain texture and white magnolia flowers.

Dave Martin, author of [The In-Store Advantage](#), has become one of the most prolific writers in the banking industry. His keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

For more info about having Dave or an FSI Consultant speak to your group, email Tina Coleman, tcoleman@SupermarketBank.com or call 800-992-4978.

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