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"When we strive to become better than we are, everything around us becomes better, too."

» Paul Coelho



Challenges Reveal Who We Are

I made a joke to my wife last week that I hope will seem a bit funnier in a couple of months. She would say that's not unusual.

(Some of my jokes apparently take a couple of months to be funny.)

We were on a short spring break trip to New Orleans with our extended family. And yes, we were armed with hand sanitizers and washing our hands like ER surgeons.

It was a workday for most folks, so I regularly checked my email on my phone.

My wife kept giving me the "Would you stop looking at your phone?" glance. (We all know that glance.)

After the third, then fourth, then fifth event I was booked to speak at announced postponements or cancellations within three hours, I joked, "Well, I've found the solution to stop looking at your phone."

When she asked, "What?", I said, "If you are losing business every time you look at it, you don't want to look at the phone anymore. When we can't find my phone later, don't look for it. I will have tossed it in the river."

We're still too early into the COVID-19 virus



The Branch Is Still a Rock

I've corresponded with banker friends about their thoughts during these interesting times.

One quipped, "Pandemics are not mentioned in our Management 101 Manual. I checked."

A few shared some of the travel and work restrictions they've been placed under.

Others talked about measures they are taking such as asking folks to queue a bit farther apart than usual and supplying hand sanitizer around their branches.

Some were funny. One senior manager with in-store locations in her region said, "I'm pretty sure if we offered rolls of toilet paper with credit card applications, we'd break all bank records."

And yes, more than one mentioned that if ever there was a time to promote their digital banking tools, now was it.

One said, "If we can't get you interested in digital banking when people are self-quarantining, we may have a problem with our pitch."

However, even friends who used humor to lighten the mood are taking things very

story to know how everything will play out. That said, there is little doubt it has already disrupted folks' lives like few things in memory.

Many millions who may never become ill are still being adversely affected.

The list of cancelled, postponed, and suspended events and activities across the country is truly stunning – and growing.

For instance, we're accustomed to school closings in isolated areas. Closures across the country is unheard of in modern times.

And in times of crisis, I fully believe that we will see both the best and, well, not the best in some people.

Some folks will stoke chaos and create fear.

Others will attempt to be calming influences and sources of inspiration for those around them.

Some people will be forces for good, whether that involves physical, emotional or even financial support to those in need.

Others will not.

The saying, "Tough times don't develop character; they reveal it" rings true. There will be many opportunities over the next few weeks for each of us to show character.

Some will. Some won't.

During this time of uncertainty for so many, do your best to display the kind of attitude others will be grateful to be around.

Strive to conduct yourself in a way that, when the crisis passes, you can look back and know you were one of the forces for good.

Everyone around you will be the better for it.

seriously.

All are concerned about their employees physical and mental wellbeing during this period of heightened concern.

It's hard to have the folks whom customers come to see in a branch telecommute from home.

I suggest that now is a great time to remind our customer facing employees of how absolutely vital they are to our organizations.

I've long preached that customers do not visit branches. They visit bankers.

Customers, especially small business customers, aren't in branches to admire the furniture or use technology they have at home or their office.

They are there to get assistance and advice from a banker. They want to see a human.

Our branch employees will have numerous opportunities over the next few months to strengthen relationships and build customer loyalty like few other times in history.

In anxious times, folks are drawn to positive, empathetic, and helpful people.

There will be many customers dealing with unplanned issues and concerns caused by an economic disruption.

Great financial institutions around the country are adjusting policies and putting programs in place to assist customers.

In the end however, it will often be the levels of support given and empathy displayed by our bankers that will leave the most lasting impressions on customers.

In trying times, branches are the rocks of many folks' banking relationships.

Be that rock for your customers.

"Don't find fault. Find a remedy. Anybody can complain."

» Henry Ford



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.

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