

THE IN-STORE ADVANTAGE



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"It's not what you look at that matters, it's what you see." » Henry David Thoreau

Still Judging the Book...

A 'don't judge a book by its cover' story that I often shared with groups back in the day involves Mr. Daigle and his ragged overalls.

He was a farmer I met one afternoon at my in-store branch.

At first glance, you might have doubted that he owned the old pickup truck he parked outside.

We briefly chatted, and I learned his wife worked in the school system.

I shared that my family had several teachers in it, as well. He liked that. I also let him know I'd love to help with any future banking needs.

Little did I know.

Within six months, he had become the largest individual depositor at my branch (by a mile) and one of the largest in the entire bank.

At one point, a senior officer at the bank called to ask, "Are you related to that guy? What's his story?"

I assured him that Mr. Daigle wasn't a relative, but we did chat quite a bit about family.

This week, I had a flashback to the "judging a book by its cover" lesson when I visited our local executive airport to pick up a rental car.

This is 30

This edition of The Advantage Letter marks the beginning of its 30th year.

I've often joked with groups that if I had known I'd still be writing this letter decades later, I might not have written the first one.

The early editions were printed on stationery from a local print shop, folded in Community Bank's back office in Cornelia, GA, and hand-stuffed into envelopes by my wife and me.

They were then brought back to the bank for postage and mailing.

There were so many reasons not to start that I'm still amazed I did.

One very senior person in the company at the time was not a fan of the idea that the newly hired Cajun (who he couldn't quite figure out) would be creating more work with something they had to approve.

He was even more annoyed when I agreed that there was no way they had the time to approve everything I was going to write.

My solution?

I didn't plan on coming to them for approval on each letter.

I remember making my case that if they trusted me enough for the role they hired me for, they should trust me enough not to micromanage me. (I still can't believe I sold

I live close by and have rented dozens of cars from that counter, and hundreds from the company over the years.

I suppose I didn't project any kind of "executive" vibe.

I was unshaven in a cap, shorts, and a T-shirt I had slept in. This counter apparently also handles local insurance rentals. If you don't walk off one of the private planes, no one is jumping to help you.

The four people behind the counter seemed to compete for who could ignore me the hardest.

No one looked up.

After 30 seconds or so, I asked who I needed to see about my reservation. They looked at each other waiting for someone to volunteer.

A woman at the end, said, "Give me a minute" and then proceeded to unpack her breakfast...slowly.

She literally laid her breakfast out on the counter before dealing with me.

Stone faced, she said, "I need your ID and credit card."

Once she entered my name into the system, she said, "Oh..." and began smiling, making small talk, and said, "So, you've been a customer for a long time, huh?"

I smiled, "Maybe too long."

A person who may have been the manager stuck her head out and asked how I was doing.

The "niceties" that followed couldn't have felt hollower after their true colors had been shown.

Your best -and potential best - customers come in all appearances.

Treat everyone you encounter like a great customer. You'll find -and keep - more of them.

that.)

I recall bringing the first three proposed editions to our CEO, J. Alton Wingate.

He was a larger-than-life figure, both the most big-hearted person you'd ever meet and one of the most intimidating presences you'd ever experience.

At the time, he also personally approved all communications with customers.

He was a perfectionist when it came to those things.

He literally read the first letter in front of me, paused, and said, "You think you can do this?"

I told him, "Uh, I sure hope so."

Mr. Wingate then did something that in many ways changed my life.

He said, "I want you to put your name on this. (The first editions didn't have a byline.) I want you to take it personally. You don't need my approval on these. But don't drop the ball, okay?"

I walked out of his office excited and terrified.

I had asked for more autonomy than (I believe) he had ever given a "new guy."

He put faith in me, and just about thirty years later, I still appreciate it.

The trust shown gave me the confidence to take ownership and instilled a deep sense of responsibility to not "drop the ball."

How able and ready are you to trust the people you lead?

Allow and encourage them to take on challenges you have faith they are ready for.

You just may change lives.

"Perfection is boring. Getting better is where all the fun is." » Dragos Roua

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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