



Telephone Etiquette

- Answer promptly: Usually within two rings.
- Answer consistently: Each call should be answered with Hello, Name of Financial Institution, Your Name, and How May I help you?
- SMILE! Speak clearly. Callers can hear a smile on the phone. Speak in a clear tone using a voice that is neither too loud nor too low. Words should be enunciated and said slow enough that people are able to understand what is being said to them.
- Address the caller properly by his or her title (i.e. Good Morning Mr. Brown, Good afternoon Ms. Sanders). Never address an unfamiliar caller by his or her first name.
- Always have a pen and paper available to take notes. If taking a message, make sure and get the callers full name (check for spelling), a number to call, and the reason for the call. Listen carefully to the caller's request. Ask the customer applicable questions to determine how you can help. Don't interrupt when the caller is speaking.
- If you must leave the phone, never leave the line open. Instead place the person on hold and check back with him or her frequently – preferably every 45 seconds.
- Don't use the word "transfer" instead use words "connect" or "I'm going to let you speak to Mr. Jones in _____. I'm going to brief him on your question/concern before he picks up. May I place you on hold for just a moment?"
- Keep the caller informed by checking back every few seconds with the progress.
- Be patient and helpful. If a caller is irate or upset, listen to what they have to say and then refer them to the appropriate resource. Never snap back or act rude to the caller.
- Always say "Thank you for holding" each time you come back on the line.
- Return calls immediately. Within the hour when possible. If it is going to take longer, have someone notify them of any delays. Keep your word. If you tell the caller you will call back in 15 minutes, then do it.
- When talking to a client or a customer never say anything that can be taken as rudeness. The person who answers the phone should always talk to the caller in the way that he or she would like someone to speak to them.
- Listen to the caller and what they have to say. The ability to listen is very important. Don't interrupt the caller. It is always a good habit to repeat the information back when you are taking a message. Verify that you have heard the message accurately.
- When making a call, be sure to identify yourself by your full name and the name of the financial institution.
- If you leave a message, keep it brief and concise. Be sure to spell your name and repeat your phone number twice in the message, as well as the reason for the call. Talk slow enough for someone to write down your telephone number.