



## Member Support Program Descriptions

Financial Institutions who enter into a Consulting Agreement qualify for “FSI Membership” status. Membership earns the highest priority when locations become available in your market area. Members are the first to learn of new opportunities as retailers continuously bring forth new stores for FSI to market. “FSI Membership” status also includes the following:

### PRE-OPENING SERVICES\*

Includes:

- Retail lease negotiation and execution
- Development of Branch Goals and Expectations
- One (1) Executive Planning workshop
- One (1) In-Store Sales Training and Orientation workshop
- Trademark license for The Supermarket Bank®

\*Pre-Opening Services are provided at no cost when a Consulting Agreement and Purchase Agreement, each for the same and specific location, are executed concurrently.

## OVERVIEW OF PRE-OPENING SERVICES

### ***Retail Lease Negotiation and Execution***

FSI’s Account Executive will facilitate the lease negotiation process, including space, term and economics, leading to the completion of executed agreements. Our partnerships with the retailer streamline the communication, ensuring you meet your budgeted economics and opening date commitments.

### ***Development of Branch Goals and Expectations***

Initial branch economic and service goals serve as the roadmap you and your consultant team use to monitor results, generate action plans and schedule custom training support. Goal attainment is at the forefront of all consultations, training and workshops.

***Executive Planning – Approximately 3-5 hours; held with executive management for new in-store programs, usually 120-180 days prior to opening***

Topics include:

- An industry overview
- Financial institution/retailer relations
- Key positions of an in-store branch
- Finding the right people: where to look
- Finding the right staff size
- Sample job descriptions and interview questions
- Basic incentive programs examples
- Soft-opening plans and promotions
- Grand openings that make an impact
- Rethinking marketing
- Defining the in-store branch’s target market
- Learning grocery shopping patterns and habits
- In-store business development
- Relationship building (Make a Friend, Make a Customer®)
- Effective PA announcements (if allowed)
- In-store promotions
- Development of Branch Goals and Expectations



In-Store Sales Training and Orientation – 1 day class; Held with in-store branch associates usually 10-14 days prior to opening

Topics include:

- An industry overview
- In-store vs. traditional
- Developing a retail partnership
- Building the in-store team
- Relationship building (Make a Friend, Make a Customer®)
- Defining your target market
- Rethinking marketing
- In-store business development
- Conducting effective promotions
- PA announcements (if allowed)
- In-store promotions
- Time management
- Customer shopping patterns
- Goal attainment

**Trademark license for The Supermarket Bank®**

Your institution is entitled to utilize The Supermarket Bank® trademark in your corporate marketing and at your branch.

## ONGOING CONSULTING SERVICES

Includes:

- Retail relationship management (renewals, store policy or management changes, etc.)
- Priority future retail site notice/selection
- Retail and industry trends (technology, market changes)
- Demographics and market competition analysis
- One (1) complimentary registration for Annual Conference
- Discounted registration for additional Member attendees to Annual Conference
- Unlimited access to The Smart Cart, FSI's exclusive, online virtual consultant
- One (1) day of on-site consulting per year (tailored to fit each year of term)
- Bi-monthly digital FSI newsletter, The In-Store Advantage
- Four (4) quarterly SuperMarketing Calendars
- Periodic web-based presentations
- Unlimited phone/email access to Member support

## OVERVIEW OF ON-GOING CONSULTING SERVICES

### **Retail Relationship Management**

During the term of your lease, FSI's Account Executive and Training Consultant will provide ongoing support between your financial institution and the Retailer. This includes updates on store operation or policy changes that affect your staff or branch, lease renewal notifications, scheduled remodels or store décor upgrades, etc. Information and communication are streamlined to your organization by the Account Executive on your behalf.

### **Future Retail Site Selection**

We are committed to helping you continue to grow your retail branch network and leverage the retail relationship and preferred status of an existing tenant. Members are the first to learn about new opportunities as retailers continuously bring forth new stores for FSI to market. Future in-store location opportunities and storefront sites will be communicated throughout the term based on your strategic plan.



### ***Retail and Financial Industry Trends***

FSI is at the forefront of the retail banking industry, consistently communicating to our clients the latest developments in both industries. Throughout the term, FSI will send pertinent articles, industry studies, and technology news. We share our unique access to experts, vendors and industry resources with your executive team.

### ***Demographics and Market Competition Analysis***

Our industry partnerships include expert data mining companies enabling us to provide real-time demographics, mapping and competition reports to the executive team. Proforma Worksheet Templates are available to help you evaluate future locations.

### ***Annual Conference***

Attendance to our Annual Conference is a major Member benefit. This inspirational, informative conference allows your executive management and branch managers the opportunity to hear top-rated speakers while offering professional and personal development for your staff. These motivational and informative presenters discuss the latest in-store developments to keep you abreast of this ever-changing industry and its best practices. Our Idea Exchange showcases promotions and other ideas implemented by peers around the country. Attendees return to work renewed, refreshed, more competent, and better qualified to operate and lead a successful in-store branch and its staff. Additional attendees may attend at a reduced Member rate; this rate is subject to change annually.

### ***The Smart Cart, an Exclusive, Online Virtual Consultant***

The Smart Cart is FSI's exclusive, online virtual consultant created to offer support and instruction for your retail sales program. This Members-Only website is designed to bring online training and leadership support for you and your team as you work to capitalize opportunities in this environment. Within the website, your staff receives access to the following: self-guided Online Sales Training to acclimate new hires; Human Resources training and staff development tools; Marketing guidance to include promotions, PA announcements, business development activities, etc.; Retail Relations with examples and strategies for building a strong partnership; and Archives of FSI resources (e.g., *The In-Store Advantage* newsletters, *SuperMarketing Calendars*, *Advantage Podcasts*, presentations, etc.).

### ***On-Site Consulting Services***

After your first year of operation and annually during the term, your FSI Consultant(s) will review and discuss current Branch Goals and Expectations with executive management prior to the on-site consultation. Based on that review your Consultant will customize the annual consultation agenda for your branch, ensuring performance expectations are met as your program matures. A post-consultation executive summary will be forwarded and reviewed with executive management highlighting results of the consultation and recommendations for continued improvement.

Any of the following can be conducted during your annual consultation:

- ***In-Store Sales Training and Orientation*** (see description under *Pre-Opening Services*)
- ***Strategic Management Planning and Consultation***  
Our consultants will meet with you to discuss and assess your branching and/or marketing initiatives as well as your overall retail program strategy and future plans.
- ***In-Store Consultation: Follow-up and Analysis***  
An annual visitation and program assessment will be made at the financial institution's in-store branch. Employee behaviors, marketing efforts, physical appearance, staffing, and sales efforts will be observed. A written and/or oral report will be furnished to the client's management with key findings, analysis, and recommended actions toward goal attainment.



- ***In-Store Business Development Coaching***

At your branch, your consultant will coach the branch team in the area of business development with a particular emphasis placed on your unique opportunities. The purpose of coaching is to demonstrate desired behaviors for building personal connections with shoppers of the retail store.

- ***Benchmark Discovery Service (i.e., Mystery Shopping)***

An unannounced branch visitation and program assessment will be made. Employee behaviors, marketing efforts, physical appearance, staffing, and sales efforts will be observed. Interaction with retail employees and shoppers will be included to determine awareness and impressions. A written and/or oral report will be furnished to the client's management with key findings, analysis, and recommended actions.

- ***Speaking Engagements/Sales Rallies/Workshops – Time will vary***

These events are customized to address the topics or needs that the financial institution has deemed necessary. Prior to the event(s), our consultants will discuss the optimal plan and implementation with the financial institution.

- ***Other Workshops – Time will vary***

Other classroom workshops can be customized to fit your organization. Advanced workshops will be recommended based on your branch performance and staff experience.

#### ***Bi-Monthly Newsletter, The In-Store Advantage***

This FSI publication is emailed to the financial institution's President, in-store managers, key marketing personnel, and other "sponsors" of the in-store program within the financial institution. *The In-Store Advantage* is designed to keep the in-store staff focused and motivated. Marketing ideas and training refreshers are frequent topics of discussion. *The In-Store Advantage* addresses banking issues, both industry-wide and retail banking specific, from the perspective of an in-store associate.

#### ***Quarterly SuperMarketing Calendar***

FSI produces a calendar of marketing promotions to help you increase sales and awareness of your in-store program. This calendar delivers fresh ideas and also assists in planning your promotion schedule. Add your local events and festivals to customize your own schedule.

#### ***Web-Based Presentations***

Presentations, live and recorded, are offered periodically throughout the year. Examples may include but are not limited to podcasts, web conferences, live chats, and/or discussion groups.

#### ***Phone or Email Member Support***

You and your staff are encouraged to use us as a resource. Whether it is a question about a sales technique, advice on a new promotion, or help with marketing materials, FSI Account Executives and Training Consultants will be there to assist with partnership relations, questions, or any other special needs that may arise. Appropriate cell numbers and email addresses are distributed as well as our toll-free client support number, (800) 992-4978 or email at [fsi@supermarketbank.com](mailto:fsi@supermarketbank.com). Corporate office hours are 8 am – 5 pm EST, Monday-Friday.