



Developing Relationships with Retail Managers and Staff

Your relationship with your store's management is one of the most important relationships you should consistently work to develop. Below are tips and potential ideas in order to cultivate a meaningful rapport. *Note that the ideas and suggestions presented are subject to individual store management approval.*

You Are A Guest In Their Home (Store)

- Be excited and have a positive, enthusiastic attitude, ALWAYS! You are "on-stage" constantly.
- Smile, be friendly, and introduce yourself to all store employees. The financial institution team members should conduct good morning and afternoon patrols with the goal of walking through the store to speak to the retail employees. Over time the retail employees look forward to seeing the team members come around and eventually they are comfortable to come talk about an account.
- Provide the financial institution's phone number, contact information and hours to the stores switchboard operator. The operator then has it easily available if anyone contacts the store for information about the financial institution. Stop by regularly to introduce yourself to new employees working in that area.
- Compliment the manager on something new and different in the store or great employees.
- Remember that you are on the same team. You want to be partners.
- Be aware of and respect non-gratuity policies, if any. For example, it may not be appropriate to buy the manger's lunch.
- Assist senior citizens or parents accompanied by small children with their groceries and carts.
- Bring in shopping carts as you enter the store. Pick up trash as you walk through the parking lot.
- Determine if there is a designated parking area the store manager would prefer the financial institution employees park their cars.
- On rainy days, provide umbrellas for the shopper and/or baggers to borrow. Or consider walking shoppers to their cars.

Be Proactive With Store Management

- Store managers are extremely busy. Be considerate of them and their time when you try to talk to them. If the store manager seems cool, pre-occupied, or doesn't have time for you, remember how busy they are and don't take it personally.



- It is advisable to develop a relationship with each level of management: district manager, store manager, assistant managers, department heads and all employees of the store. (The development of the district manager relationship should be done at a higher level within the financial institution.)
- It is important to introduce yourself and inquire how you can be a strong partner with the retail store. This lets them know you are willing to assist them with their goals, in return, it is easier for them to become involved with your goals. Also, if you work with all levels within the store as opposed to focusing solely on the store manager relationship, they will see your willingness to be a strong partner.
- Be aware that every manager is different. It is our goal to find out what makes this manager tick. One way is to ask other staff members that may know him/her. Find out things that interest him/her outside of the store. Find other ways to bond. Also, find out what is important to him/her in meeting their store goals. Get to know all levels of the retail store management team.
- When the opportunity presents itself to meet with the manager, make sure you don't have a long list of things to ask for. Rather, ask, "We are happy to be a partner with the retail store, in what way can our financial institution be a better partner for you?" By making it about them, they tend to see us in a different light.
- Work the relationship from the bottom up. Work all other levels of employees and management within the store. Have strong relationships with all employees and co-managers.
- Slowly build the relationship. As the manager is more aware of your financial institution and your desire to help the store be a better place to shop and work, then, slowly start mentioning ways you can help employees. Example are Lunch and Learn Seminars; Meet New Employees during New Hire Orientation; Offer Employee Special Account Packages; etc.

Get Involved

- Consider offering a special account to the retail store employees. This could be as simple as waving a fee or offering to open the initial account with no money as long as they sign up for direct deposit.
- Host regular "Employee Appreciation Day" or "Retail Appreciation Day" by providing snacks or lunch in their break room.
- Don't forget the 3rd shift employees. Consider quarterly or semi-annually hosting a midnight banking opportunity for employees that are not available to conduct their banking during normal business hours.
- Volunteer to attend and/or participate in regularly scheduled store meetings (departmental, department head, or employee) to hear the store's plans and make them aware of the branch's plans.



- Participate in store activities. Examples include holiday events, cheers, family fun days, charitable functions and marketing promotions.
- Partner with the store when they have special celebrations, cheers, fund raisers, events, etc.
- Help bag groceries, if allowed.
- Help shoppers learn how to use the self-checkout lines.
- Give the cashiers an ample supply of financial institution pens.
- Occasionally, provide refreshments at your branch for store employees.
- Provide holiday notes/cards/flyers to be included with the store employee's payroll slips.

Additional Tips

- Always purchase items from the retail store when providing a giveaway or refreshments. This shows your desire to be a valuable partner to the store.
- Conduct PA announcements, if allowed. Remember that live PA announcements are the best. Always mention the store's name at least once and the financial institution twice. If PA's are not allowed, work on things you are allowed to do.
- If a store employee does not qualify for a certain product or service, always try to find a creative solution. For example, open a savings account instead of a checking account. Consult your institution for creative and possible solutions.
- On a regular basis, ask for feedback from the store manager(s) regarding the financial institution. This could include shopper or employee comments. Be open-minded and receptive to all information.
- With permission from your financial institution, review branch results with the store manager on a monthly/quarterly basis (new accounts opened, number of transactions, loan activity, etc.). Make him/her aware of how important the financial institution is to the store.
- For new, unopened in-store branches, work with the store manager to have a store employee meeting or opportunity before the Grand Opening to introduce yourself and the financial institution. Have a second meeting or set up a table to sign up as many accounts as possible before the Grand Opening. (Consider doing this on an annual basis. Also create a plan of action for meeting new hires throughout the year.)