

## HALF FULL

by [Steve Brown](#)

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Bankers are always asking us for the latest tricks or services they can apply to capture and retain customers. We would argue that the path to doing so is actually quite well worn. In short, companies that succeed over the long-term usually have a culture built around top-level service and a positive attitude.

Customers crave service and community bankers strive to deliver it each day. Service is great, in and of itself, but a positive attitude is also needed to wrap the whole experience up into something customers will remember and tell others about. Positive thinking is a journey, not a destination and there are many opportunities along the way to shift into negative mode. Difficult customers, being tired and competitive pressures all drift in and out of the picture and everyone with customer contact must maintain a positive attitude in spite of the situation. It isn't easy to replace negative thoughts with positive ones, but it must be done.

The interesting thing about a positive attitude is that while being positive comes quite easily for some, others may find it takes work. Therefore, while we consider ourselves to be positive most of the time, we can all use a few tips in order to create a positive experience for customers.

Community bankers can begin by proactively choosing to have a positive attitude. How we respond to a given situation and our attitude related to that situation is ours to control and modify. Focus on thinking positively and trying to solve a given issue, when you listen to the next one presented.

Next, think in terms of the customer. That old adage that one must walk a mile in someone else's shoes to know what issues they have still holds true. Listen with ears that are open and an attitude that is positive and you will be amazed how fast a customer frown becomes a smile.

Internally, bankers should remain positive by trying to eliminate gossip from the workplace. Gossip is a negative activity that serves no purpose except to drive down the value of the organization. Executives should stamp out gossip wherever it is found and refocus employee energies on what is positive about other employees they may interact with.

Management should also try to set the example by providing positive customer service and a positive working environment others will see. Executives should seek out and reward positive behaviors — particularly when a positive experience occurs with a customer. A positive business environment is a memorable one for customers and a fun one for employees.

Executives must also take it upon themselves to try and resolve conflicts as soon as they appear. Not doing so serves only to allow the situation to get worse, while providing a reason for negative feelings to grow and multiply.

Community bankers should also work hard to use positive language when speaking to customers and to each other. Instead of saying "no," try "yes we can do that if such and such occurs." Studies show people remember negative words more than they do positive ones (57% to 35%), so a good rule of thumb is to try and use twice as many positive words to help compensate.

Finally, everyone should step it up and try to be more proactive. Whenever problems surface, try to move in positively to solve them. When people make mistakes, don't assign blame and instead, seek out ways to fix the problem at hand. Instead of pondering whether the glass is half empty or half full, know that it is half full and spread the word.

## **BANK NEWS**

### **M&A**

F&M of Stuttgart (\$335mm, AR) agreed to purchase Chart Bank (\$119mm, AR) for an undisclosed sum.

### **M&A**

First Community (\$551mm, KS) will purchase NKC Bancshares (\$34mm, MO) for an undisclosed sum.

### **Charitable Marketing**

Bank of America will open its "Gift on 5th" which is a 3,500 sq. foot building shaped like a gift box in NY. The building has 4 interactive windows with different attractions in each. Inside the building the bank is offering free gift wrapping, hot chocolate, massage therapy, children's crafts and, of course, a Bank of America center complete with reps and a focus on both credit and debit cards. All donations for services will be used to support the Make-a-Wish Foundation. The center will open on Nov. 23rd.

### **Overhaul Ordered**

The OCC ordered 27-year-old Community National Bank (\$110mm, MN) to overhaul management, change loan policies and conduct an independent review of its loan portfolio, due to "unsound banking practices relating to commercial lending and weak internal controls."

### **Alternative Payment**

15 Internet retailers, including BarnesandNoble.com, will offer discounts to customers that utilize payment methods other than credit cards (such as PayPal). The move is an effort to control rising bank fees.

### **Coming to America**

The Federal Reserve approved an application by China Merchants Bank, the 6th largest bank in China, to open a branch in New York. Last month, India's 2nd largest bank, ICICI Bank Ltd, also received approval to open a NY branch.

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