



Customer Service Certification Workshop

*Tools and Methods for
Exciting and Delighting
Customers in a
Competitive Environment*

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Participant Introductions



Introduction Exercise

Time: 15 minutes

Purpose/Learning Objectives: Individuals will feel at more comfortable and at ease, thus aiding their learning experience during the customer service certification workshop.

Instructions: Participants will introduce themselves by providing answers to the questions below:

1. Name: _____

2. Prior Experience: _____

3. One example of a recent experience with great customer service: _____

4. One interesting fact most people don't know about you: _____

5. Your expectations for this workshop: _____

Overview

- As our society has become more high-tech, we seem to be offered less customer service.
 - *Think of the last time you struggled to get through an AVRS (Automated Voice Response Service).*
- Modern life has many more “stress factors” than humans have faced before.
 - This causes many people to appear stressed out and robot-like.
 - This can influence our daily contact with customers and clients.
- The perception is that customer service is worse now than ever before.
 - Many courses, books and training sessions have been offered, but negative service perceptions still exist.
 - The perception of lowered standards of quality service leads to an array of problems in an increasingly complex society that depends more than ever before on the service economy.
- Customer expectations have escalated as we depend more heavily on others to provide what we need, want and desire.
 - The faster-pace of today’s society leads us to want it now, with minimal hassle and disruption to our daily lives.
 - When increased expectations are met by decreased levels of customer satisfaction... we are on a downward spiral that leads to increasing levels of frustration.
- Most companies are dependent upon the loyalty of repeat customers.
 - When many customers are dissatisfied, they don’t complain, they just do not return.
 - The customer may go to a near-by competitor, or on line.
 - It is increasingly evident that service must meet the customer’s wants, desires and wishes; or we may lose out in this highly competitive marketplace.

Question: Given the statements above, would you agree or disagree? Explain your answer(s):

Overview

Many companies offer products that are similar to what SPHL has to offer. The truth is, at the end of a transaction, what the customer will remember most, was how they were treated. Hence, providing outstanding levels of customer service becomes not only imperative, it is also a strategic competitive advantage.

This first module serves as an introduction to customer service. During this module, you will learn to:

- Identify “customer service opportunities.”
- Listen more effectively to the customer.
- Identify examples of both positive and negative customer service.
- Observe and practice positive customer service techniques.
- Problem solving effective solutions to tough customer complaints and dilemmas.
- Take “tips” back to the workplace for instant performance results.

Question: Why do you believe it is important for SPHL to promote high levels of customer service?

Question: Why do you believe it is important for you to personally demonstrate high levels of customer service on a daily basis?

Film Discussion

We will open this training with a short film. At the conclusion, we will discuss and answer the questions below.

- Did you realize how many customers will tell about the bad service they received?
- How do those negative words and sentences make you feel when you're the customer?
- How do negative words impact customers?
- How do the positive words and sentences make you feel when you're the customer?
- How do you think it impacts the customer?
- How do words impact customer satisfaction, either positively or negatively?
- What do you think the video meant when it said, "These are skills that will serve you for the rest of your life?"
- What other thoughts entered your mind as you watched this video?

Exercise: Group Discussion

Instructions: Each participant will select one or more scenes from the film and be prepared to discuss the following questions:

Questions:

- What did you remember from the scene?
- Was there one comment, behavior or action that was the most memorable? Why?
- At what points in the video do you identify with the customer?
- What lessons can be learned, so that you don't make similar mistakes in servicing the customer?
- How could your supervisor provide support with the complaint as illustrated in the scene?

Scenes:

Scene 1: Car Dealership

Scene 2: Bank

Scene 3: Discount Store

Scene 4: Dept. Store

Scene 5: Own Office

Scene 6: Car Rental Company

Scene 7: Hotel Room

Scene 8: Baggage Claim

Scene 9: The Hotel

Exercise: Recent Positive & Negative Examples of Customer Service

Positive Customer Service:

Instructions: List some “memorable” *positive* traits, behaviors, phrases and expressions of recent customer service you’ve experienced.

1. _____
2. _____
3. _____
4. _____
5. _____

Review and prioritize your top two examples.

Negative Customer Service:

Instructions: List some “memorable” *negative* traits, behaviors, phrases and expressions of recent customer service you’ve experienced.

1. _____
2. _____
3. _____
4. _____
5. _____

Review and prioritize your top two examples.

Exercise: Role Plays

Instructions: Given the scenario below, one participant will play the part of the loan officer, while the other will play the part of the borrower. You will have 5 minutes to listen to the customer and help him/her work towards a solution to the problem.

Scenario #1: Missing Document

The loan officer needs to call the borrower to request a recent pay stub to complete a refinance transaction. Unfortunately, the pay stub that had been provided previously was 4 months old. The borrower can provide a recent pay stub, but the borrower is frustrated because they thought the loan would have funded by now.

Scenario #2: Wrong Loan Program

The borrower has received initial disclosures that reflect a 2/28 ARM with a lower rate (5.8%) than expected. The borrower had initially asked for a 30-year fixed mortgage (expecting a 6.35% rate). The borrower is currently in an ARM that has just adjusted and is very concerned about getting the refinance transaction completed as soon as possible.

Scenario #3: Credit Score Dropped

The borrower received a phone message that her credit score was much less than originally anticipated. Initially, the borrower stated she/he had excellent credit, so the loan officer structured a 30-year fixed loan, based on a credit score of 750 or higher. When credit was run, the score came in at 618. The borrower is unhappy, worried that she/he might not be able to get the interest rate she/he had hoped for.

Scenario #4: Impounds

After a loan has closed, the borrower notices that money is not be requested to cover impounds. The borrower is insistent that she/he is able to use impounds. The borrower calls the loan officer demanding to know what the loan officer is going to do about the situation.

Nine Takeaway Tips for Customer Service Providers

Think:

1. You make my job possible. You're the reason I'm here!
2. My image and sincerity is the customer's first impression of my company.
3. I'll be respectful and courteous to everyone I meet and greet.

Say:

4. Ask: How may I help you? Generate a friendly atmosphere that says, "I'm here to serve your needs."
5. Call the customer by name - the personal touch says you care.
6. Make a genuine response to each unique customer. Avoid "auto pilot" replies such as "have a nice day."

Do:

7. Greet each customer with a smile and eye contact (or a cheerfulness in your voice); especially if you're on the phone or assisting another customer.
8. Solve problems and complaints, it's the best way to insure repeat business and customer loyalty and referrals.
9. Listen to establish rapport and understanding.

Can you think of anything else?

Customer Service Summary

Serve - Meet the customers wants and needs.

- Ask questions and listen actively

Excel - Give the customer exceptional value and exceed expectations.

- Go “above and beyond” service basics.

Reliable - Provide consistent and trustworthy service.

- Deliver on promises

Versatile - Stay open to the customer’s needs.

- Creatively find options to satisfy

Inviting - Ensure that customers feel welcome

- Make sure verbal and non-verbal expressions say, “I’m glad to serve you!”

Courteous - Show respect by being considerate and thoughtful.

- Use the customer's name when possible

Empathy - value the customer’s view point

- Say, “I understand...”

Can you think of anything else?

Customer Service: The Emotional Customer



Film: The Really Angry Customer

Time: 14 minutes

Questions:

- How do customers like Jackson impact your day?
- Why is it difficult to empathize with a customer's situation when they don't appear to have any empathy for yours?
- Do you think it's the fault of McKenzie or the system that has made Jackson so angry?
- What do you think was the first thing to set Jackson off?
- How would you have handled the situation if you were in McKenzie's position?
- What would have been some of the consequences if Jackson's situation had been handled ineffectively?
- What other recourse do our borrowers have if they feel they have not been helped?

Notes:

Customer Service: The Emotional Customer



Quiz: True/False

Time: 15 minutes

Questions: As you read the questions below, decide if you think the statements are either True or False.

1. Most customer complaints aren't legitimate.
2. Customers get angry when their complaints are not taken seriously by the company.
3. Customers' perceptions, attitudes, and beliefs define their parameters for complaints.
4. Customer dissatisfaction occurs when there is a gap between what a customer expects and what a customer receives.
5. Dealing with angry and complaining customers is time consuming and costly. You should get rid of them as quickly as possible.
6. Exceeding the expectations of a customer who has problems will increase customer loyalty.
7. Satisfying customers should be your top priority.
8. Dealing with angry customers is emotionally draining and stressful.
9. When handling complaining and angry customers, you should stick strictly to company policy and procedure.

Notes:

Here are some recommendations for dealing effectively with really emotional customers:

- Do acknowledge the program is legitimate.
- Don't accuse the customer of being at fault.
- Do think about the feelings of the customer and show empathy.
- Don't give the customer the run around.
- Do help the customer to communicate clearly.
- Don't interrogate the customer.
- Do use simple language and avoid jargon.
- Don't take the situation personally.
- Do remain calm and in control of the situation.
- Don't treat the problem as "them against us."
- Do thank the customer for bringing the problem to your attention.
- Don't interrupt.
- Do be polite and respectful.
- Don't get defensive and lay blame.

Questions:

1. Which of these techniques would work best for you?

2. Which of these techniques would you find difficult to accept?

When it gets really bad....

DO NOT	DO
<ul style="list-style-type: none">• Panic• Get defensive• Make Excuses• Talk down to customers• Say “No” or “Can’t be Done”• Accuse them of being at fault• Transfer the call unless necessary	<ul style="list-style-type: none">• Remain calm• Show empathy• Take control of the call• Be polite and respectful• Speak slowly and calmly• Apologize when appropriate• Debrief calls with colleagues• Handle calls in a rational way• Assume the problem can be solved

Summary:

Customers become angry when they have unmet expectations and the situation is not handled effectively.

Remember that a customer in an attacking mode isn't attacking you personally.

Do not get defensive, and do not make excuses. Rather, decide to handle the call in a rational way. Apologize where appropriate.

Speak slowly and calmly, never talking down or accusing the customer of being at fault.

Maintain a positive, professional, polite and respectful attitude.

Start at the beginning, and attempt to turn low-quality information into high-quality information by asking probing and clarifying questions, always explaining why you need certain information.

Avoid saying "No" or "Can't be done." If you can't give customers exactly what they want, tell them what you can do.

Avoid transferring calls unless absolutely necessary. Know your limits, and explain why you are transferring the call. Brief the new person with the customer's problem.

Employ the pumpkin method if you face personal abuse, threats or harassment. If it gets completely out of control, make your supervisor aware of the situation.

Take accurate notes of the situation, and always discuss difficult calls with colleagues.

Finally, when you handle a really angry customer successfully, pat yourself on the back for a job well done.

Thoughts on Attitude:

The longer I live, the more I realize the impact of attitude on life. **ATTITUDE**, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company... a church... a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. **WE** cannot change our past... we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude. I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you.

We are in charge of our attitudes!

Question: Do you agree with the statement above? Why or why not?

Communicating with Others

The words you say are only one component of the communication process:

- You can hear body language over the phone.
- Sit up straight
- Give the customer your full attention
- Smile

Your voice tone and inflections account of 45% of your message:

- A high, unsteady voice can sound childlike
- Too deep a voice can sound threatening
- A monotone voice sounds bored

Your voice enables you to project yourself in a professional manner:

- Project confidence
- Be well modulated
- Be clear and easy to understand

Notes:

Tips for Good Listening

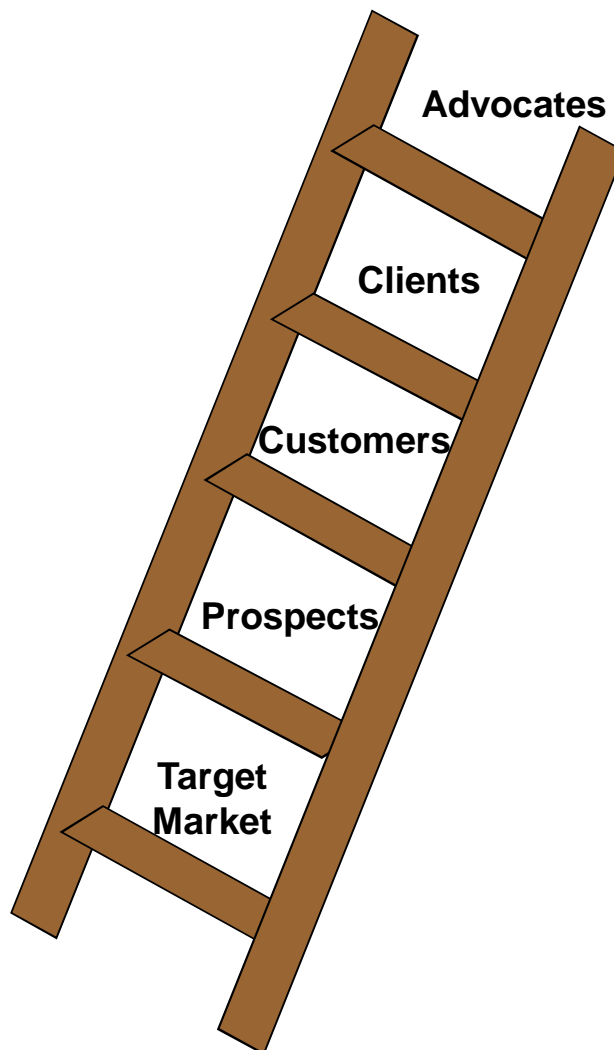
Good listening takes effort. Too many people listen to reply, rather than to truly understand what the other person is trying to say. Here are a few tips to help you improve your listening skills:

- Don't stereotype the speaker because of age, sex, economic class, mannerisms, race, religion or sexual preference.
- Don't express boredom, embarrassment, or be threatened by what the speaker is saying.
- Don't constantly drift off into a remote association with what the speaker is saying.
- Look for feelings as well as facts.
- Don't read too much into what is being said, ignoring plain facts and clear words.
- Don't constantly rehearse witty and profound responses before the speaker is finished speaking.
- Don't react automatically, unthinkingly, and predictably over sensitive issues.
- Don't jump in with a quick fix when you think you understand what the speaker is saying. Always allow them to finish.

Notes:

The Ladder of Loyalty

The “Ladder of Loyalty” can be used when you want to turn someone from your target market into an advocate for your organization (and earn referrals).



Question: Why is it important to continuously look for ways to move up the ladder of loyalty?

Hearing vs. Listening

What is the difference between “Hearing” and “Listening?” How do you know when one or the other is happening?

Hearing	Listening

Pop Quiz!

Read the statements below and indicate whether you believe the statement to be True or False:

1. Our attitudes are conveyed by the tone of our voice and the inflections we use.
2. The difference between good and great service is your attitude.
3. A good attitude is all about knowing the correct procedure and policies of your company.
4. You can hear body language over the phone.
5. A lot of customers are more valuable than a few advocates.
6. Showing sympathy for a customer's situation is more important than showing empathy.
7. You should always go the extra mile to solve a customer's problem - even if it isn't in your job description.
8. Life is 10% what happens to us and 90% how we react to it.
9. Personal customer attention is too time consuming and expensive these days.
10. If we have a positive, upbeat attitude, our customers will like and trust us.

Notes:

Examples: Positive vs. Negative

Exercise:

- Below you will see negative attitudes that might be expressed towards customers. How can you turn these around, making them positive?

Negative Attitude	Positive Attitude
Complaining customers are an inconvenience.	
It's management's responsibility to solve customers' problems.	
Discourage complaints.	
Attend to problems as they arise.	
Shut the customer up.	
It's not my fault.	
No complaints means everything is OK.	

Summary

The difference between good service and great service is ATTITUDE.

The words you say are only one component of the communication process because you can hear body language over the phone. Sit up straight, give the customer your full attention, and smile.

Voice tone and inflection account for 45% of your message. A high, unsteady voice can sound childlike. Too deep a voice can sound threatening, and a monotone voice sounds bored.

Your voice should project confidence, be well modulated, clear and easy to understand.

Listen to the customer's problem. Don't interrupt and listen actively. Active listening gestures are "Uh huh," "Right," "OK," "I see," and "that's great."

When you listen - be sure to hear. Put yourself in the customer's shoes and show empathy and compassion for their problem. Strive to understand the customer's emotions.

Most importantly, go the extra mile. Take responsibility for the customer's satisfaction. Think of it as a personal challenge, leaving no stone unturned.

Remember the "Ladder of Loyalty," where you want to turn someone from your target market into an advocate for your organization.

And finally, treat customers as you would be treated yourself. Be friendly, honest, respectful, and courteous.

Keeping Customers:

Keeping the customers you have a relationship with will always be more cost effective than developing new relationships; and that means keeping customers happy every time they do business with SPHL. Providing excellent customer service over the phone essentially means three things.

- Help your customers communicate their needs
- Guide them to make a decision
- Fulfill their needs
- Develop the skill of asking “back on track” questions

Can you think of other ideas to help keep your customers on track?

Helping your customer communicate his/her needs, guiding them to make a decision, and satisfying their needs -- these will always be the key goals for your call. Keep in mind that some customers will have challenges such as English as a second language, speech impediments, cultural barriers, and nervousness.

When ever you feel that the call is not serving these objectives, you may have lost control. In the case of George, he not only wants to book his tickets, but he also wants to chat and would happily stay on the phone to someone as friendly as Lena for half and hour. No one wants to purposely hurt George’s feelings or dismiss him as too bothersome, because for the reasons we mentioned before, he will always be a valuable customer.

Getting Back On Track:

If it appears you have lost control of a conversation, you'll need to ask effective questions that will enable you to get the conversation back on track. These questions are formulated by listening carefully and not just listening for the interest's sake, but listening for clues. They are usually closed questions, designed to elicit a "yes" or "no" answer and bring the conversation back to how you can satisfy the customers needs. To enable yourself to ask effective "back on track" questions, you will need to:

- Listen carefully
- Listen for clues

What are some examples of clues you'll be listening for in your business?

Give some examples of "back on track" or "closed ended questions" that you might ask one of your customers?

Details and Product Knowledge:

Your goal is to fulfill your customer's needs. Therefore, you should offer them choices, making the most of your comprehensive product knowledge. Nothing annoys a customer more than when you either don't have product knowledge at your finger tips or you don't immediately offer to find out what they need to know.

Consider it a personal challenge to become an expert in your field and remain up to date with whatever product or service your organization is providing.

Exercise: Consider the products and loan features below and what types of borrowers would require which financial instruments:

- 5-year fixed ARM
- 30-year fixed loan
- HELOC
- Option ARM
- 50-year Loan
- Interest Only

Pop Quiz

Determine if the statements below are either **True** or **False**:

1. If your chair is uncomfortable, fix it -- even if you're in the middle of a call.
2. Telephone customer service is so common these days, everyone knows how to use the service.
3. You should tell your associates that you will not answer office request while you are taking a call.
4. The primary goal for every call is to help the customer communicate their needs, guide them to make a decision, and fulfill their request.
5. When you want to redirect the conversation back towards your goal to fulfill the customer's needs, use back-on-track questions.
6. Back-on-track questions are usually open questions.
7. Always use the customer's name when you have to politely interject.
8. Make it a personal challenge to have comprehensive product knowledge.
9. Don't offer options to customers - it will confuse them.
10. Objections are valuable opportunities to refine your knowledge about the customer's needs.

Summary

First, give your full attention to the caller by making sure your work space is functional before you make or accept a call.

Discourage interruptions from your associates by letting people know you will not speak to them while you're on the phone.

Realize that some customers will have challenges over the phone. For example, some customers may have English as a second language, a speech impediment, cultural barriers, or nervousness.

Avoid losing control of the call by helping your customer communicate their needs, guiding them to making a decision, and fulfilling their requirements. The most effective technique to reclaim your call is "back-on-track" questions. These are formulated by listening carefully and not just listening for interest's sake, but listening for clues.

Back-on-track questions are usually closed questions. Closed questions encourage short answers. Open questions invite longer answers.

When necessary, interject politely. Wait for your customer to take a breath, and use their name. Even in a noisy environment, we all pay attention when we hear our own name.

Always remember, your goal is to fulfill your customer's needs. Therefore, you should offer them choices, making the most of your comprehensive product knowledge.

Be patient and respectful if they continue to go off on tangents or talk at a snail's pace, remembering to use back-on-track questions.

Give clear instructions about where to find information you require, but be careful not to sound patronizing or bossy.

Armed with a positive attitude and these practical skills, you're guaranteed to have a healthy call rate without sacrificing your customer service standards.

Objectives:

After completing this module, participants will understand the following:

- What makes customers different.
- How to speak to people, treating them with dignity and respect.
- That all customers are worthy of your time and respect.
- The need to recognize the differences and respond to them in a positive manner.
- The dangers of stereotyping.
- The importance of stretching your comfort zone.
- Personal bias and prejudice have no place in the work place.

Customers with a Difference

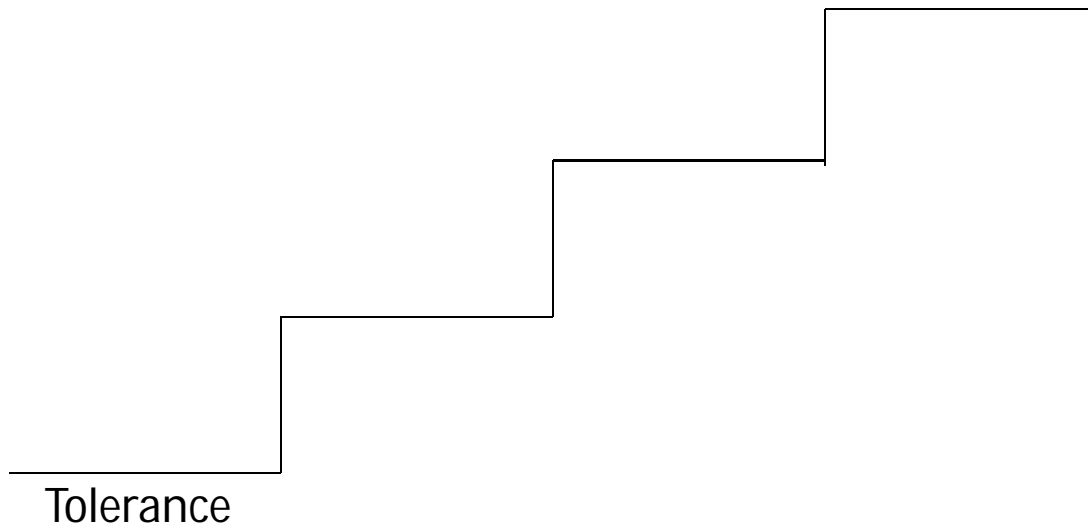


Exercise:

Look around the room. Take note of the differences that exist between you and your fellow participants. What do you see? What do you hear? Do you need to challenge any assumptions?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
16. _____
17. _____
18. _____
19. _____
20. _____

Valuing Differences



Question: What is the value of differences?

Working with Diverse Customers

Working with diverse customers can be both challenging and rewarding. Below you will find some recommendations to improve communication and deepen relationships.

- Do treat your diverse customers with dignity and respect.
- Do be prepared to repeat yourself without sounding annoyed.
- Do be patient.
- Do show understanding and sensitivity.
- Do give instructions in a clear and logical order.
- Do monitor the conversation for understanding.
- Don't be condescending.
- Don't treat the customer as if they are less intelligent than you are.
- Don't use jargon.
- Don't speak loudly.
- Don't speak too quickly.
- Don't expect customers to understand the intricate workings of your organization.
- _____
- _____
- _____

Summary

- All customers are worthy of your time.
- You need to recognize the differences and respond to them in a positive manner.
- Don't speak loudly as a raised voice can sometimes be mis-interpreted as anger.
- Speak clearly, using short sentences and slow down a little if the customer is still having difficulty understanding you.
- Don't be condescending or treat the customer as though they are less intelligent than you.
- Be prepared to repeat yourself without sounding annoyed, but try not to paraphrase as it might sound like you are giving new instructions.
- Remember to be patient, as some cultures may not have the same concerns about time as you do.
- Show sensitivity and understanding and do not allow the customer to lose face.
- Give instructions in a logical order and clearly signal when you are moving from one subject to the next.
- Do not expect customers to understand the processes of your organization. Simplify your language and avoid tag questions, complete negatives, jargon, jokes and play on words.
- Monitor the conversation for understanding and if it becomes apparent the customer has fully understood, go back to the last point you received confirmation they did and begin again in smaller, slower steps.
- And finally, remember to stretch your comfort zone. Think of it as a way of thanking the customer for doing business with your company.

FISH!

Catch the Energy.
Release the Potential.

PLAY™

MAKE THEIR
DAY™

BE THERE™

CHOOSE YOUR
ATTITUDE™

Introduction

Imagine a workplace where everyone chooses to bring energy, passion and a positive attitude with them each day. An environment in which people are truly connected to their work, to their team members and to their customers. Impossible? Not at all. FISH!® is a tool to help lead people toward creating that environment. FISH! reminds us of the possibilities we can create in our lives. It gets people on the same page and creates a common ground for understanding. It's a way of looking at customers, our co-worker and ourselves in a different light. It's not a "program of the month" or even a corporate mandate. It's a fun interactive learning experience that challenges us to make our workplace better, while exciting and delighting our customers and co-workers.

As the mortgage industry continues to experience radical changes, we must find way to adapt, innovate and thrive. Fish! challenges us to be more creative at work, to focus on our customers, to have the right attitude and to loosen up a bit and have some fun, while providing awesome service to our customers, both external and internal.

There's no doubt about it... times are tough in the mortgage biz these days. However, while we are seeing competitors tightening up, Ownit Mortgage Solutions continues to grow. This is a testament to the wonderful people we have working with us and the strong company culture that has helped to establish Ownit as a leader in our industry. Fish! compliments and supports the special culture that we have worked hard to develop.

As you experience this training session, it is our sincere desire that you will be reminded of why you decided to come to work for Ownit and how important it is to develop and maintain the type of culture that will enable us to be successful as our competitors become stressed out and fail. For us, success is the option we strive for. Together, we can make this a great place to work, where great work is done. Now, get ready to play!



About Charthouse Learning and the Fish! Philosophy®

ChartHouse Learning is the home of The FISH! Philosophy, a life-long philosophy offering fresh inspiration to help people feel more alive and engaged in the work they do. ChartHouse Learning's FISH! Philosophy earned Pine and Gilmore's national "Experience Stager of the Year" award in 2004.

The FISH! Philosophy was developed in 1998 by filmmaker and ChartHouse Learning CEO John Christensen. FISH! is based on his observations of the inspiring way in which the fishmongers of Seattle's Pike Place Fish Market approach their work everyday. Christensen translated his observations into four simple principles - Be There, Play, Make Their Day, and Choose Your Attitude - and created the film, *FISH! Catch the Energy, Release The Potential*. The film has been translated into 17 languages in 32 countries to date and is the foundation for six additional FISH! films. The global bestseller, *FISH! A Remarkable Way to Boost Morale and Improve Results*, was published in 2000. It has been translated into 34 languages and sold more than 3 Million copies. The *FISH! Tales* book has spawned over 5000,000 copies and the *FISH! Sticks* book is swimming with more than 250,000 copies.

Customers Service: Fish!

What does poor customer service look like when compared to truly awesome customer service?

<p>POOR Customer Service </p>	<p>AWESOME  Customer Service</p>

Customers Service: Fish!

As you watch the *Fish!* film, ask yourself, “What are some of the things we can do to ensure that we provide awesome customer service?”

Fish! Notes...



BE THERE™



What is the feeling you get when you are talking with a co-worker and you begin to see their mind start to wander? How is that different from when they are focused on talking with you?

When you are working with a borrower, what can you do to ensure you don't "tune out?"

Can you think of a time you were in a customer service situation and the other person was there physically, but not mentally? What happened? Did you ever go back? Did you ever tell anyone about your experience?

PLAY™



Is it OK to play at work?

How can we make our work more fun?

What would our office look like if we were more playful?

What would you like to play at work?

MAKE THEIR DAY™



When was the last time you made someone's day awesome at work? Did you enjoy it?

What was it like the last time someone made your day special? What happened? What did they do?

What would happen if everyone tried to make someone's day each day?

Why would you want to make a borrower's day special?

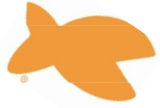


**It may seem
fishy...
But this
page was
Intentionally
left blank**



You Make My Day When...

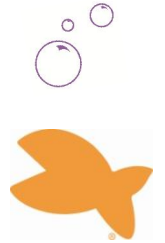




**It may seem
fishy...
But this
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CHOOSE YOUR ATTITUDE™



What do you do to put yourself in a good mood?

How can you infect others with your positive attitude?

What would our workplace look and feel like if everyone arrived at work each day with awesome attitudes?

How Am I Doing?



Fish! Score Card

PLAY

MAKE
THEIR
DAY

BE
THERE

CHOOSE
YOUR
ATTITUDE

With
Customers

With
Coworkers

With
Supervisors

With
Family

With
Friends

Have Fun with Fish!

**CUT OUT THESE
FISHY FRIENDS
AND DECORATE
YOUR DESK!**



For more fun with fish,
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Customer Service Exam



13. A very deep voice might make you appear:
- a. confident and secure
 - b. threatening
 - c. cheerful
 - d. None of the above
14. Good listeners look for:
- a. feelings as well as facts
 - b. ways to finish the speaker's sentences
 - c. opportunities to respond
 - d. all of the above
15. Having a positive attitude is:
- a. a luxury
 - b. a choice
 - c. a hassle
 - d. not cost effective
16. Before beginning to make and receive phone calls, you should:
- a. review your job description
 - b. ensure your workspace is functional
 - c. warn your co-workers
 - d. get approval from your supervisor
17. To help get customers back on track:
- a. listen carefully
 - b. listen for clues
 - c. help them to communicate
 - d. all of the above
18. Offering your customers choices will help them to communicate their needs:
- a. True
 - b. False
19. Stereotyping customers helps us to understand them better.
- a. True
 - b. False
20. When speaking with someone who's native language is not English, it helps if you speak louder.
- a. True
 - b. False
21. Most borrowers today understand LTV, DTI, MI and other standard financial terms.
- a. True
 - b. False
22. To pay attention to the customer and not "zone out" is an example of:
- a. being there
 - b. being nosey
 - c. taking control
 - d. being right
23. It's OK to take our jobs seriously without taking ourselves too seriously.
- a. True
 - b. False
24. Calling a borrower to let them know when their loan has funded as an example of:
- a. completing a loan transaction
 - b. making their day special
 - c. wasted effort
 - d. being reactive
25. You don't have to provide outstanding customer service. It's a choice you make every day.
- a. True
 - b. False

Customer Service Exam



Instructions: You will have 30 minutes to complete this 25-page exam. You need 80% or better to pass. Place a dark circle around your answers on the answer sheet (provided). If you have any questions, ask your facilitator.

1. Providing high levels of customer service:
 - a. is expensive
 - b. takes a lot of effort
 - c. is essential
 - d. takes too long
2. Asking customers questions:
 - a. is an intrusion of their privacy
 - b. helps you understand their needs
 - c. should be avoided
 - d. can become confusing
3. Calling customers by name:
 - a. is rude and insulting
 - b. detracts from the purpose of the call
 - c. should be avoided if possible
 - d. helps to deepen relationships
4. A key to providing outstanding service is:
 - a. over promise and under deliver
 - b. under promise and over deliver
 - c. never make any promises
 - e. do everything the customer requests
5. Dealing with customers can be stressful and emotionally draining:
 - a. True
 - b. False
 - c. Never
6. The following can influence customer complaints:
 - a. perceptions
 - b. attitudes
 - c. beliefs
 - d. All of the above
7. Helping the customer to communicate more clearly is part of your job:
 - a. True
 - b. False
8. If a customer is upset due to a mistake made by another representative of your company, you should:
 - a. report that person to your manager
 - b. argue that the individual was new
 - c. apologize and accept responsibility for making things right
 - d. transfer the call to your supervisor
9. Customers become angry when they have unmet expectations and the situation has not been handled effectively:
 - a. True
 - b. False
10. When handling an angry customer:
 - a. speak slowly and calmly
 - b. never talk down to the customer
 - c. do not accuse them of being at fault
 - d. All of the above
11. It's OK to transfer a call when:
 - a. you become confused
 - b. you don't feel well
 - c. you know your limits and need help
 - d. it's 5pm and time to go home
12. Customers can hear your smile on the other end of a phone line.
 - a. True
 - b. False

Customer Service Answer Sheet



1. A B C D
2. A B C D
3. A B C D
4. A B C D
5. A B C D
6. A B C D
7. A B C D
8. A B C D
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21. A B C D
22. A B C D
23. A B C D
24. A B C D
25. A B C D