

Issues & Answers



July 2020

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Pivoting to the Unconventional

By Glen Simecek, President and CEO,
Washington Bankers Association



To say that this year hasn't turned out as expected would be a massive understatement. In fact, I fully expect "pivot" will be the word of the year for 2020.

WBA members have been forced to quickly learn about infectious disease prevention and implement remote work environments in battling a global pandemic. They've helped Washington employers secure billions of federal stimulus dollars in a program that didn't exist two weeks before it was launched. Now some local branches have found themselves at risk of becoming targets for vandalism and violence in their communities.

We have all become increasingly *** at pivoting, rapidly adjusting our processes

for the new reality. Case in point is our annual convention, which we will host in conjunction with our banking association peers from Idaho, Nevada, Oregon, and Utah on August 5-6. While we'd planned to be meeting at the beautiful Sunriver Resort in Central Oregon, the convention will now be held completely virtually. It promises to be our most memorable convention ever.

A change in format can't derail "The Spirit of the West," this year's conference theme, and it certainly won't deter us from providing great value to those who participate. While the agenda is still being finalized, we are pleased to announce our keynote speaker, former Secretary of Defense Robert Gates. He will share his perspective on the challenges confronting our nation and world in this new decade.

In addition to Mr. Gates' timely presentation, the event promises to be filled with

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Jennifer Williams, Consumer Banking & Investment Operational Excellence Executive, Bank of America

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Connect with the WBA online by following us on our social media accounts.

On the Cover

The sun sets at Rialto Beach on the Olympia Peninsula Coast during the summer, a popular destination for campers.

Photo courtesy of U.S. Forest Service

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other highly engaging special presentations offering attendees information they can't get anywhere else, including:

- A special presentation by FDIC Chair Jelena McWilliams
- A follow-up "fireside chat" between McWilliams and Laurie Stewart, president and CEO of Sound Community Bank and the current chair of the ABA
- An ABA issues and programs update with Rob Nichols, president and CEO of the ABA
- An entertaining and enlightening session on "Courageous Leadership" by world-renowned leadership consultant and speaker Cindy Solomon

We are also working on final arrangements for a special appearance by a former presidential nominee and current US Senator, sharing the latest from Washington DC on the economic and political climate facing our states and nation in the coming months.

Throughout the two days, there will also be unique opportunities to make connections with friends and industry associates through virtual networking opportunities.

Recognizing the different nature of this convention, we are implementing a new, bank-level registration fee schedule. Based on asset size, WBA members will pay one of four bank-level registration fees, which will entitle as many bankers from your organization to attend as you want. Interested bankers just have to register their attendance plans in advance, giving more people in your organization access to the important information being shared during the convention.

Registration forms are available on the WBA website at www.wabankers.com/convention. More agenda details will be shared there as they are confirmed, so check the site often.

It has taken creativity and collaboration to orchestrate this quick pivot to provide our members with a meaningful convention experience in the age of coronavirus social distancing. It's been rewarding to work with the leadership of five state banking associations to put this plan together, and we know that you'll be impressed by the results. I hope you'll recognize and take advantage of this unique opportunity to expose more members of your leadership team and your middle management staff to the valuable experience of our convention.

Those who participate will see the true "Spirit of the West" in action. Even if the experience is a little unconventional.

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Association



Idaho, Nevada, Oregon, Utah & Washington Bankers Associations

2020 Virtual
Convention
AUGUST 5 – 6

Spirit of the West

WBA Joins Western States for 2020 Virtual Convention

While the in-person 2020 Convention in Sunriver was canceled due to the ongoing COVID-19 pandemic, WBA is excited to announce we are joining our peers from Idaho, Oregon, Nevada, and Utah to host a special 2020 Virtual Convention.

Tune in on August 5-6 for this special two-day event, featuring a keynote address by FDIC Chair Jelena McWilliams, and an ABA Update from ABA President & CEO Rob Nichols.

The agenda also includes a closing address by Robert Gates, former U.S. Secretary of Defense from 2006 to 2011, speaking on August 6 to close out the event. As someone who served under both President George W. Bush and President Barack Obama, Gates will share his perspective on current world events and how the U.S. fits into the global picture.

The agenda also includes a special rapid-fire session with special guests, as well as a political update, economic update, and review of the regulatory changes brought on by the pandemic.

In the afternoon, the agenda will feature several breakout sessions designed to provide updates on key areas within the bank.

We're also planning several networking opportunities specifically designed so bankers from throughout the five states can interact and discuss issues facing the industry and their banks in today's environment.

The best part of this year's event? We wanted as many bankers to benefit from these amazing sessions as possible, so pricing is at the bank level, which allows an unlimited number of bankers from each bank to attend.

This special five state event is a don't miss, providing a wealth of opportunities for bankers from throughout the Western U.S. to network and share lessons from this unprecedented global event.



Visit www.wabankers.com/convention for more information about registration, as well as sponsor and exhibitor opportunities.



WBA VIRTUAL TRAINING

PROGRAMS DESIGNED FOR YOUR SCHEDULE

Visit www.wabankers.com/virtual to see our online, in-depth virtual offerings, including our sought-after Development Programs.

WBA Moves Programs, Fall Conferences to Virtual Platform

In light of the coronavirus pandemic, as WBA looked at the fall education calendar, it was obvious, business as usual wouldn't work. In late spring, the WBA team began to research and look at ways to continue offering top-notch education programs but in a virtual platform.

Starting with the Management Development Program, which kicked off a new session in early June, WBA moved the entire program to virtual. WBA's main priority was to continue the highly interactive format students of our Development Programs have come to expect. Using several new tools, including Mentimeter, students were able to engage with their instructor and classmates. WBA used Mentimeter to encourage students to think about take-a-ways and lessons learned from the previous day's class which populates a word cloud.

Thanks to positive reviews of the virtual courses and given the uncertainty of public health guidelines going forward, WBA has chosen to move the fall calendar online.

Unlike a webinar format where attendees listen to a speaker for an hour or two, WBA's virtual programs are more like our in-person classes, where students are encouraged to interact with the instructor, the materials, and fellow students. This allows students to gain more knowledge, building on lessons from the instructors, and promotes continued networking, which happens naturally during in-person courses.

All fall Development Program classes, including the Credit Analyst Development Program beginning in September and the Retail Branch Manager Development Program, starting in November, will be held virtually. WBA is also revamping the Executive Risk Management Development Program to better fit a virtual format. The next session will begin in November.

Thanks to the nature of virtual platforms, WBA is also opening these programs to our partner banker associations, including Oregon, Idaho, Montana, and Utah. Space for the Development Programs will be limited to keep classes small.

WBA is also moving the following conferences to a



virtual format: Education/Human Resources Conference, Northwest Compliance Conference, Fintech Conference, and Women in Banking Conference. Previously announced dates are remaining the same.

New this fall, Jeffery Johnson will be teaching a five-session Loan Review Certification program August through October. This program was designed to help bankers with one or two years of experience in loan review gain their certification. Experienced bankers are also encouraged to attend and update their skills. Students will understand how to determine creditworthiness through credit analysis, gain an understanding of commercial, consumer and real estate loan documentation, regulatory lending guidance, and much more. At the end of the program, students will sit for the comprehensive exam, which is required to earn the certification.

Also this fall, WBA will offer a four-session Problem Loan Management Program, also taught by Johnson. As the economy changes due to the COVID-19 pandemic, bankers will be faced with loan portfolios where some will become impaired or problem loans, requiring bank action. This program will outline the best practices for handling these types of loans and give bankers a strong foundation to recognize emerging loan issues and guide customers through the maze of options.

Please visit the WBA website at www.wabankers.com for more information about registration for any of our upcoming fall programs.

Events calendar

September 14-15 – Virtual Education/Human Resources Conference

September 22 – Virtual Credit Analyst Development Program

September 29 – Virtual Asset Liability Management Program

September 30 – Virtual Problem Loan Management Program

October 15-16 – Virtual NW Compliance Conference

October 27-28 – Northwest Agriculture Conference, Three Rivers Convention Center, Kennewick

October 30 – Virtual Women in Banking Conference

November 4 – Virtual Retail Branch Manager Development Program

November 5 – Virtual Fintech Conference

December 1-2 – Bank Executive Conference, Washington Athletic Club, Seattle

January 2021 – Executive Development Program

**Classes and conferences will be virtual unless otherwise noted.*

To register or to learn more about any of the listed events, please visit www.wabankers.com.

Inaugural Class Completes Understanding Bank Performance

After what began in January as an in-person program devoted to understanding bank performance, students completed the program virtually at the end of May.

The new program, designed by WBA to provide bankers of all levels with a foundational understanding of the industry, walked students through a variety of sessions, ranging from balance sheet fundamentals, income statement basics, capital and investor relations, and much more.

Students who earned a certificate of completion include Alfredo Aguilar, Columbia Bank; Alan Bevington, 1st Security Bank of Washington; Ann Gorman, U.S. Bank; Patricia Gruart Lindholm, Heritage Bank; Jeremy Key, Liberty Bank; Laura Landry, 1st Security Bank of Washington; Robert Mate, First Financial Northwest Bank; Elizabeth McGrath, KeyBank; Susan Mecklenberg, T-Mobile; Autumn Polat, Columbia Bank; Nicole Scott, T-Mobile; Natalie Sullivan, Banner Bank; Shannon VanDeen, Columbia Bank; Holly West, Columbia Bank; and Daniel Wiebe, HomeStreet Bank.



WBA will next offer the eight-session UBP starting in November as a virtual program. For more information on the program, visit www.wabankers.com/ubp.

In Memoriam: Cheryl Bishop

It is with great sadness that the Banner Corporation Board of Directors announces the death of board member Cheryl R. Bishop who passed away unexpectedly June 16.

Bishop was a retired bank CEO who joined Banner's board of directors in 2018 following Banner's acquisition of Skagit Bancorp. She was a long-time, respected leader in the banking industry



who dedicated her career to community banking. She was beloved by her employees and well known in the communities throughout Northwestern Washington as a highly-engaged executive who gave of her time and talent to a wide range of community causes and organizations.

"Cheryl was an outstanding leader and valued colleague who achieved many impressive accomplishments throughout her

life," said Mark J. Grescovich, President and Chief Executive Officer of Banner Bank. "We were fortunate to have had Cheryl as a member of our board. Her desire to be of service to others touched many lives and leaves a lasting legacy in her community and within our industry. She will be greatly missed."

Bishop began her banking career at Skagit Bank in 1971, holding a variety of positions throughout her career before being named Chief Executive Officer in 2004. She served on the board of directors of Skagit Bancorp, Inc. and Skagit

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Industry News

New Hires

Tod Finley
Senior Vice President and
Commercial Bank Lender at KeyBank

Josh Bolinger
Vice President and Cash
Management Operations Manager at 1st
Security Bank of Washington

Promotions

Karina Martinez
Branch Manager at Baker Boyer Bank

Stephanie Angotti
Branch Manager at Baker Boyer Bank

Melody Baston
Branch Manager at Baker Boyer Bank

Shona Deckert
Retail Leadership Development Coordinator at Baker Boyer Bank

Camdia Byma
Operations Manager and Bank Security
Officer at Baker Boyer Bank

Tony Chalfant
Senior Vice President and Chief Credit
Officer at Heritage Bank

Jessica Hewitt
Market Manager, Portland & Southwest
Washington at Bank of America

Mona Gedney
Senior Vice President and District Manager at Heritage Bank

Retirements

Dave Spurling
Senior Vice President and Chief Credit
Officer at Heritage Bank

Marianne Renick
Vice President and Branch Manager at
Baker Boyer Bank

Board of Directors

Mike Mahoney
Board Member at Baker Boyer Bank

Jason Pratt
Board Member at Baker Boyer Bank

Have Industry News to share with WBA?
Email megan@wabankers.com or call
(206) 344-3472.

WBA Member News



U.S. Bank Employees Celebrate Asian & Pacific Islander Heritage Month

U.S. Bank employees in Seattle celebrated Asian and Pacific Islander Heritage Month by supporting local businesses and making a difference in Seattle's Asian community.

A couple of volunteers purchased meals from Jade Garden, a local restaurant in Seattle's International District, and delivered the meals to staff members at Kin On, the country's first bilingual Chinese-American nursing home which specializes in cultural and dietary needs of Asian elders.

Kitsap Bank Honored with 2020 FIS Impact Award

In mid-2020, Kitsap Bank announced it was awarded the 2020 FIS Impact Award, which recognizes organizations using FIS technology or services in innovative ways to better serve clients.

This year, 10 companies were honored with the award from throughout North America, the United Kingdom, France, and Germany. The award came with a \$2,500 donation by the FIS Foundation to the Kitsap Human Society in Kitsap Bank's name.

"We are honored to receive this award for innovation," said Tony George, Kitsap Bank president, and COO. "It's our mission to responsibly provide for the prosperity of our communities through continuous improvement and innovation, and we challenge ourselves to live up to this commitment daily."

Baker Boyer Donates \$42,000 to Organizations Helping with Pandemic Response

Baker Boyer Bank announced in late May that it would be donating \$42,000 to several programs throughout the bank's footprint helping with the pandemic response.

The bank started with \$12,000 to help local restaurants feed frontline healthcare

workers and first responders, and then made additional donations to support the growing need of local communities.

"With our meals program, we wanted to express our gratitude to the men and women who have been on the front lines tirelessly responding during the coronavirus pandemic," said Mark Kajita, president and CEO of Baker Boyer. "Now, we're broadening our focus to address the critical needs of food insecurity and domestic violence which have increased during this difficult time. We hope this helps make our communities stronger."

In addition to the meals program, the bank donated \$7,500 to Yakima Downtown Rotary Food Bank, \$5,000 to Second Harvest in Tri-Cities, \$2,500 to Tri-Cities Cancer Center Foundation's DINE In the program, \$5,000 to Meals on Wheels, Senior Center in Walla Walla, \$5,000 to Home Delivered Meals Program by CAPECO, and \$5,000 to Walla Walla YWCA.

1st Security Bank Employees Deliver Meals



Over Memorial Day Weekend, several members of the 1st Security Bank of Washington Hadlock team delivered meals to people in need throughout the local community.

Peoples Bank Sponsors Boys & Girls Clubs of Whatcom County Gala & Auction

Peoples Bank has been a regular sponsor of the annual Boys & Girls Clubs of Whatcom County Gala & Auction. Due to the ongoing pandemic, the event was reimagined to a virtual event in early June, featuring guest food deliveries.

The bank sponsored the dessert included in each meal.

Washington Trust Bank Surprises Local Banks with Treats

Washington Trust Bank's Crew in Blue surprised several Spokane area financial institutions at the end of May with treats to show the bank's appreciation for their fellow essential workers.

Washington Trust brought baskets full of a variety of coffee, and donuts to Canopy Credit Union, Columbia Bank, First Interstate Bank, Global Credit Union, HomeStreet Bank, Numerica Credit Union, STCU, Umpqua Bank and Wheatland Bank.



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Columbia Bank Donates Lunch to Staff at Overlake Hospital

In late May, Columbia Bank donated 100 Subway lunches to hospital staff at Overlake Hospital.

"It was a small way to say thank you from the Bellevue teams to the doctors, nurses, and hospital staff for their tireless work, dedication, and sacrifice day in and out," said Paulo Rossi, vice president and branch manager of the Bellevue Way Columbia Bank.

"We are so grateful for all the love we've received from our community," said the hospital.

Kitsap Bank Contributes \$10,000 to Full Circle Meals

During the COVID-19 pandemic, Kitsap Bank provided a \$10,000 contribution to Full Circle Meals to help with the organization's mission to help the local restaurant industry survive during challenging times.

Full Circle Meals provides food to under-served communities and those on the front-lines of the pandemic.

Olympia Federal Donates to Interfaith Works

In May, Olympia Federal donated \$2,500 to Interfaith Works as part of the bank's Two-Cent campaign.

When customers use their OlyFed debit card the bank automatically generates \$.02 to that month's chosen charity.

South Sound Bankers Honored by South Sound Business Magazine

In late May, South Sound Business Magazine announced the 2020 edition of its 40 Under 40, which included three local bankers.

Honorees included Danielle Garduno, a card services manager at Columbia Bank; Josh Deck, executive vice president and COO at Olympia Federal Savings; and Ziad Salloum, senior vice president and senior relationship manager at Bank of America.



Yakima Federal Savings Announces 2020 Scholarship Recipients

Yakima Federal Savings announced in late spring the recipients of its annual scholarship.

Local high school seniors who live within the bank's footprint are eligible to apply for one of the scholarships, worth \$2,000. This year, the bank awarded \$174,000 in scholarships and donations to local schools.

In addition to the scholarship, the bank donated \$2,000 to Central Washington University, Yakima Valley College, Pacific Northwest University, Perry Tech, Heritage University, Columbia Basin College, and WSU Tri-Cities.

This year, there were 80 recipients, who plan to attend schools ranging from the University of Washington, Brigham Young University, Carroll College, Perry Tech, and Boise State University.

Since the program began in 1974, the bank has awarded \$2.3 million to local students and institutions to help pay for secondary education.

Olympia Federal Employees Donate to Local Nonprofits

In late spring, Olympia Federal Savings encouraged their employees to help out local nonprofits through an internal employee campaign.

Employees were asked to submit nominations of local nonprofits participating in COVID-19 response. Each nomination included a short note of why they would like to support that organization. In total, seven organizations were selected and employees donated \$3,300 to Olympia Free Clinic, SafePlace, Concern for Animals, Senior Services of South Sound, Capitol City Pride, Thurston County Humane Society, and Child Care Action Council.

Employees also could enter into a raffle, which raised \$2,895 for the bank's COVID-19 Community Response Fund. Diana Leslie, Gaylene VanWey, and Kristina Ware were raffle winners.

WaFd Bank Employees Donate Blood During Pandemic

During the COVID-19 pandemic in early June, WaFd Bank employees came together to donate blood with Bloodworks Northwest, including bank President & CEO Brent Beardall.

Due to the pandemic, Bloodworks Northwest said it was running low, and that it takes

1,000 donors a day to help keep a safe and reliable blood supply for local hospitals.

The bank challenged local bankers and residents to donate blood to help save lives throughout June.

If you have WBA member news to share, please email Megan Managan at megan@wabankers.com. Submissions are run on a space available basis.

Hanging Up Happy: How to turn Contact Centers into Customer Satisfaction Centers

By Terri Panhans, VP, Sales Contact Center Solutions

What's most important to your financial institution? My bet is that growth and customer satisfaction are vying for the top spot. Of course, the two are inextricably linked. Satisfied account holders are loyal. They are more likely to engage deeply with your institution and turn to you for more products and services. Satisfied account holders help build your reputation — and grow your business.

We also know that satisfaction is particularly important when it comes to problem resolution. According to J.D. Power's 2017 U.S. Retail Banking Satisfaction Study, "Unsuccessful problem resolution is highly correlated with low levels of satisfaction and high levels of customer attrition." The study reveals that overall satisfaction among customers whose problem was not resolved was only 564 points on a 1,000-point scale, and only 20 percent of these unsatisfied customers said they would reuse that bank.

But when the problem is resolved, the satisfaction score rises to 812 — and loyalty increases to 58 percent.

1. Call value = strategic value

Account holders like to conduct transactions digitally, but when they need a problem solved, they want to talk to a person. In fact, according to Nielsen, that's what contact centers are for. Most consumers seek to resolve any account-related questions or issues on the phone with the contact center.

2. There's no substitute for a live human.

Gallup reports one of the most powerful drivers of customer engagement is contact center interaction with a live person, second only to an in-person branch visit. So, while call volume may be declining, call value has never been more important.

How do you promote and increase call value? It starts with retooling your strategy.

A recent Harvard Business Review article got to the heart of this idea with its exhortation to executives that to change your strategy, you have to change the way you think. Herb Kelleher of Southwest Airlines explained his company's business as follows, "I tell my employees that we're in the service business and its incidental that we fly airplanes." As Kelleher told the Harvard Business Review,

"Other carriers fly airplanes that carry people. Southwest serves people using airplanes."

3. Satisfaction: The #1 indicator of success

How could you apply Kelleher's thinking to your business? Certainly you are providing financial services, but you are also



in the business of helping your account holders reach their goals. Indeed, that might be your primary service, at least in the same terms as Herb Kelleher's way of thinking.

Similarly, the business of your contact center is to provide satisfaction — to ensure that your account holders are happy when they hang up.

Babel's 2017 U.S. Contact Center Decision-Makers' Guide explains this change in mindset: "Historically, the success of contact centers was measured in terms of efficiency: average handle time, calls per hour, etc. In recent years, the focus on customer satisfaction has grown to such an extent that it is now seen industry-wide as the number one indicator of success, being consistently voted more important than increasing revenues, decreasing costs or hitting target metrics."

Indeed, Deloitte's 2017 Global Contact Center Survey shows that close to 90 percent of companies name improving customer experience as a strategic focus, with just three percent naming revenue growth as the primary driver for their contact centers.

If you embrace this idea — and my colleagues and I at Harland Clarke certainly do — you can approach your financial institution's contact center strategy with a service focus in mind. The question then becomes, how can we use contact center resources to proactively nurture and enhance customer satisfaction? How can we ensure account holders are happy when they hang up?

Delivering on the promise via outsourcing

As the role of the contact center evolves and becomes more sophisticated, outsourcing becomes a competitive advantage. More than a short-term staffing fix (not that there's anything wrong with that!) using an outside contact center resource becomes an extension of your business and brand.

The key to outsourcing is, of course, choosing the right sup-

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Thank You to



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Bank from 1991 until the organization was acquired by Banner in November 2018.

During her career, Ms. Bishop was active in the banking industry, both at a state level with the Washington Bankers Association, where she twice served as

a member of the board, and nationally with the American Bankers Association, the American Institute of Banking, Financial Women International and Western Independent Bankers.

Her seat on the Banner Corporation board of directors will not be filled at this time.

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plier. A strong outsourcing supplier can provide benefits beyond just staffing and capacity, including customer satisfaction must-haves such as:

Quick issue resolution: 365 days per year, during and after hours, an industry-specialized, experienced and dedicated frontline team can anticipate account holder questions and swiftly solve problems. This is what your account holders want.

High-touch service: Credit card activation and online and mobile conversions are two instances when personal contact smooths change. Loan acquisition and lead generation are other areas where a human touch makes a big difference in response. Account holders like hearing from you with offers that meet their needs.

Quality assurance: Customer satisfaction is optimized when best practices are followed and key learnings are continuously incorporated to meet performance standards. Look for a resource that includes call quality monitoring and feedback to ensure consistency and performance calibration.

Maintain control of the customer experience

It is understandable that financial institutions want to maintain control of the customer experience. Before hiring Harland Clarke, many of our clients ask three questions to clarify how this can happen with an outsourced contact center supplier:

1. Aren't our own personnel better suited than an outsourced resource to handle this type of inbound or outbound calling?

It's a great question, and at its core reflects fear about turning over the brand to non-employees — a reasonable

concern.

The answer comes down to two things: time and focus. Your in-house teams, whether they are your own contact center employees or your branch personnel, are already fully occupied with their day-to-day jobs. Trying to make outbound calls — or handling an influx of inbound calls due to a conversion, for example — results in frustration and sub-par service. Contracting with an outside resource allows your in-house personnel to focus on what they do best.

More and more, we're seeing our clients moving various types of transactions to us — specifically, outreach that aligns with their strategic growth initiatives. By using an outsourced resource, you benefit from focus that delivers the best opportunity for success.

2. How can you, a third-party contact center supplier, accurately and consistently represent my brand?

Plus, if your outsourced supplier is focused on financial services, as we are at Harland Clarke, its executives and managers will have valuable insight and proven strategies that can only come from years of experience serving your industry.

Financial institutions also worry about security. Choosing a reputable contact center supplier that specializes in financial services means sharing your sensitivity around account holder data. Security must be a core competency, especially today.

Harland Clarke is recognized in the financial services industry for data integrity and stringent security measures in everything we do. We safeguard hundreds of thousands of account holders' information. At our contact centers, we enforce a highly secure, paperless and pen-less environment free of mobile devices to protect this sensitive data.

3. Why would I incur the extra cost of

outsourcing when I have resources in house?

The ROI on customer satisfaction is well understood in terms of value. According to Datamark, "After conducting a cost-benefit analysis, organizations typically find contact centers can be managed better, and customer satisfaction improved by outsourcing..." When evaluating outside resources, ask for models that show potential ROI.

If customer service is important to you, you must have the resources to support it — and a strong service strategy is more than a staffing solution. An effective service strategy for inbound and outbound events should take into consideration wide areas of support: project planning and management; forecasting; training; telecom capacity; call routing; quality assurance; communications and more. Factoring in all of these requirements, outsourcing can be highly cost effective.

You can't afford missed opportunities, especially in today's competitive environment. Use contact center outsourcing as a strategic advantage to support your service goals — and ensure that your account holders hang up happy.

Harland Clarke is a leading provider of best-in-class marketing solutions for financial institutions of all sizes. Combining more than a century of experience in the financial services industry with state-of-the-art contact center operations, Harland Clarke offers inbound and outbound marketing and support for clients of all sizes — more than more than 15 million contacts per year.

Terri Panhans is VP Sales, Contact Center Solutions for Harland Clarke. Terri manages all aspects of the Contact Center Solutions programs and is focused on delighting account holders with each and every contact and delivering profitable growth.