



# THE HARMONIZED BANKING MODEL™ FIELD GUIDE

**Practical Actions for Creating Capacity, Deepening Relationships, and Growing Your Bank**

Presented by:

**Fred Reggie**

Executive Coach | Author of *Tell Me...*

**John Munsell**

AI Strategist | Author of *Ingrain AI*

---

## A Closing Thought

The future of banking is not a choice between technology and relationships.

Technology creates capacity.

Relationships create loyalty.

The institutions that learn to harmonize both will outperform those that rely exclusively on either.

This guide is designed to help you begin implementing that philosophy immediately.

---

## PART I

### Three Questions Every Bank Leader Should Ask

As AI creates efficiencies and eliminates administrative burden, leadership must decide how that newfound capacity will be used.

Ask yourself:

**1. If every employee gained five additional hours per week, how would we invest that time?**

**2. Are we using technology primarily to reduce costs—or to increase customer value?**

**3. What relationship-building activities are currently not happening because people are too busy?**

The answers reveal whether AI becomes a cost-cutting tool or a growth strategy.

---

## **PART II**

### **The Relationship Advantage Framework™**

Customers rarely leave banking.

They leave banks.

More specifically:

**Customers don't quit doing business.**

**They quit doing business with you.**

The strongest defense against attrition is intentional relationship development.

Begin with these three practices.

---

#### **Practice #1: The Love Call**

Call a customer with no agenda.

No sales pitch.

No product discussion.

No request.

Simply appreciation.

### **Script**

"John, this is Sarah with Community First Bank.

I had a few minutes this morning and wanted to call to tell you how much we appreciate your business. You're an important customer, and we're grateful for the opportunity to work with you.

That's all I called to say.

I hope you have a wonderful day."

Then hang up.

Expected result:

The customer will remember the call because nobody else is doing it.

---

## **Practice #2: Share Before You Ask**

Before requesting referrals, provide value.

### **Script**

"John, I came across an article this morning that made me think of you and your business.

I thought you might find it useful, so I'm sending it your way."

No ask.

No expectation.

Just value.

---

## **Practice #3: Earn the Referral**

After establishing appreciation and value:

### **Script**

"John, I appreciate our relationship so much that I'd love to work with more people like you.

Who comes to mind that might benefit from the same level of service you've experienced with us?"

Referrals become natural when trust exists.

---

## **PART III**

### **The Discovery Conversation Framework™**

Every banker should schedule at least one discovery conversation each week.

The objective:

Learn something new.

Not sell something.

Ask:

**Tell me about your business.**

**Tell me what has changed in the last year.**

**Tell me what opportunities excite you most.**

**Tell me what concerns you most.**

**Tell me what success would look like three years from now.**

Then listen.

The goal is understanding—not responding.

## **PART IV**

# The AI Capacity Test

AI should not simply save time.

It should redirect time.

Evaluate every AI initiative using this formula:

**Capacity Created + Relationship Investment = Competitive Advantage**

If capacity is not reinvested into customers, growth opportunities, and deeper relationships, the value of AI remains largely unrealized.

---

## PART V

### Four Immediate AI Applications for Community Banks

#### 1. Customer Intelligence

Before every significant customer meeting:

Ask AI:

"What trends, opportunities, threats, and industry developments should I understand before meeting with a commercial customer operating in this industry?"

---

#### 2. Prospect Research

Ask AI:

"What challenges are likely affecting a company of this size, in this industry, in this region?"

Use insights to create more relevant conversations.

#### 3. Personalized Value Creation

Ask AI:

"What information, article topics, trends, or ideas would be valuable to a business owner in this industry?"

Use those insights to strengthen relationships.

#### **4. Ongoing Awareness**

Create a habit:

Every morning ask:

"What developments occurred this week that could impact our commercial customers?"

Become a source of insight—not simply a provider of banking services.

## **PART VI**

### **The Harmonized Banking Model™**

The most successful banks excel in five areas:

#### **Intelligent Efficiency**

Leveraging AI to remove friction.

#### **Relational Excellence**

Building meaningful customer relationships.

#### **Cultural Alignment**

Helping employees embrace technology without sacrificing humanity.

#### **Performance Integration**

Using AI insights combined with human judgment.

#### **Customer Experience Lift**

Creating experiences customers remember and discuss.

When these five components operate together, technology becomes an accelerator—not a replacement.

## Reflection Exercise

Discuss with your leadership team:

**What administrative activities consume the greatest amount of banker time today?**

**What relationship-building opportunities are being missed?**

**If AI created one additional day of productive capacity per employee each week, how would we use it?**

The answer may define your institution's future.

## Continue the Conversation

Every institution is at a different stage in balancing technology and human connection.

If you would like assistance evaluating opportunities within your organization, developing a practical AI adoption roadmap, improving relationship development, or implementing The Harmonized Banking Model™, we welcome the opportunity to continue the conversation.

Feel free to contact us for any advice, insights, or recommendations that could improve the efficiency of your AI and Human Development objectives.

**Fred Reggie – [Fred@FredReggie.com](mailto:Fred@FredReggie.com) – (337) 278-0835**

Executive Coach | Leadership & Relationship Development | Author of “Tell Me... How to Initiate and Nurture Meaningful Conversations with Anyone, Anywhere, Anytime”

**John Munsell – [Jmunsell@Bizzuka.com](mailto:Jmunsell@Bizzuka.com) – (337) 739-3937**

AI Strategist | AI Adoption & Workforce Transformation | Author of “Ingrain AI: Strategy through Execution – The Blueprint to Scale and AI-first Culture”

"The future belongs to banks that harmonize intelligence at scale with trust at depth."