THE "TELL ME" ENGAGEMENT FRAMEWORK

Turning Everyday Banking Transactions into Meaningful Relationships

Community banks possess an advantage that technology, national advertising, and massive scale cannot easily duplicate: **the ability to know people personally, understand their communities, and respond with genuine human interest.**

But that advantage only exists when employees use it.

A customer may enter a branch to deposit a check, call about an account balance, apply for a loan, or ask a question about online banking. The transaction may be completed efficiently, yet an opportunity can still be lost. Efficiency satisfies the immediate need. Engagement strengthens the relationship.

The "Tell Me" Engagement Framework helps bankers move beyond processing transactions without becoming intrusive, artificial, or overly sales-oriented.

Its purpose is simple:

> **Create conversations that help people feel known, understood, and valued—and then use what is learned to serve them more effectively.**

The objective is not to turn every conversation into a sales call. It is to recognize that there are **no neutral encounters**. Every interaction either strengthens the relationship, weakens it, or leaves an opportunity untouched.

THE TELL ME MODEL

T — Tune In to the Person

Before asking a question, notice the person.

Pay attention to what the customer is carrying, mentioning, celebrating, worrying about, or trying to accomplish. Look beyond the account number, loan application, or transaction.

Possible observations might include:

- A business logo on a customer's shirt
- A check from a new employer
- A deposit connected to a growing business
- A college sweatshirt
- A wedding, vacation, home purchase, retirement, or new grandchild
- A customer who appears confused, rushed, concerned, or unusually quiet
- A familiar customer whose routine has changed

The banker does not need to manufacture a reason to engage. In most cases, the customer has already provided one.

Examples:

“Tell me about your business. How long have you been operating?”

“I noticed the university logo. Do you have someone attending there?”

“You mentioned that you are expanding. Tell me what is driving the growth.”

“You seem concerned about this. Tell me what is worrying you most.”

The first responsibility is not to speak. It is to notice.

E — Explore with Genuine Curiosity

“Tell me” is not an interrogation. It is an invitation.

The most productive questions cannot usually be answered with a simple yes or no. They encourage customers to describe what is happening in their lives, businesses, families, or communities.

Useful conversation starters include:

- *“Tell me what you are hoping to accomplish.”*
- *“Tell me what has changed since we last spoke.”*
- *“Tell me what is working well.”*
- *“Tell me where you are experiencing difficulty.”*
- *“Tell me what keeps you awake at night regarding the business.”*
- *“Tell me what you want the next three years to look like.”*
- *“Tell me what would make banking easier for you.”*
- *“Tell me how you made the decision to start this company.”*
- *“Tell me what matters most to you in a banking relationship.”*

The banker should ask with sincere interest, not because a script requires it.

Customers quickly recognize the difference between curiosity and choreography.

L — Listen—Actively Listen—for Meaning

Listening is more than waiting for the customer to stop talking.

The banker listens for:

- What the customer says
- What the customer emphasizes
- What the customer avoids
- What appears to be changing
- What may be creating uncertainty
- What the customer values
- What the customer may need next

A business owner who says, “We are getting busier,” may be describing a need for additional working capital, payroll services, fraud protection, equipment financing, or succession planning.

A customer who says, “My daughter is moving home,” may be signaling a future home purchase, career transition, childcare need, or financial-planning conversation.

A long-time depositor who mentions retirement may need more than a certificate-of-deposit rate. That person may need reassurance, advice, continuity, and an introduction to someone who can help.

Listening for meaning requires the banker to resist the temptation to recommend a product too quickly.

A useful response is:

> *“Tell me a little more about that.”*

That single sentence often reveals more than a premature solution.

L — Link What You Learn to How the Bank Can Help

Community bankers create value when they connect what they hear to the right person, resource, solution, or relationship.

The connection should feel natural—not like an abrupt product pitch.

Instead of saying:

> *“You should open a business line of credit.”*

The banker might say:

> *“Based on what you have told me about the seasonal nature of your business, it may be helpful for you to speak with one of our commercial bankers about how other businesses manage those fluctuations.”*

Instead of saying:

> *“We offer wealth-management services.”*

The banker might say:

> *“You mentioned that retirement is becoming more of a priority. I would like to introduce you to someone who can help you think through your options without any pressure to make an immediate decision.”*

The customer should understand three things:

1. The banker listened.
2. The recommendation is connected to something the customer said.

3. The banker is trying to help, not merely sell.

The link can also extend beyond bank products.

A community bank may connect customers to:

- Accountants
- Attorneys
- Insurance professionals
- Real estate professionals
- Business organizations
- Nonprofit leaders
- Economic-development resources
- Other customers or community contacts

The community banker becomes valuable not simply because of what the bank offers, but because of **who and what the banker knows.**

M — Make the Next Step Personal

A vague promise weakens trust.

> *"I will have someone call you" is less meaningful than:*
>
> *"I would like to introduce you to Sarah, who works with several businesses similar to yours. I will contact her this afternoon, explain what we discussed, and ask her to call you by tomorrow."*

A personal next step includes:

- A specific person
- A clear action
- An expected time
- Ownership of the follow-through

Whenever appropriate, make the introduction directly.

> *"John, this is Mary. Mary owns a growing distribution company and is considering adding a second location. She has given me permission to share that she would like to understand her financing options. Mary, John has helped several businesses work through similar expansions."*

The handoff should communicate continuity. The customer should never feel as though they are being passed from one department to another without explanation.

In a true relationship bank, the customer does not start over every time a new employee enters the conversation.

E — Extend the Relationship

The conversation should not end when the transaction or immediate request is completed.

Follow-up demonstrates that the interest was genuine.

Examples include:

- *“How did the meeting with our mortgage lender go?”*
- *“Were you able to resolve the payroll issue?”*
- *“How was your daughter’s first semester?”*
- *“Did the equipment arrive?”*
- *“How is the expansion progressing?”*
- *“You mentioned that you were hiring. How has that gone?”*
- *“Has the new account structure made things easier for your staff?”*

The banker should capture appropriate notes in the bank’s approved relationship-management system so the relationship can continue naturally and consistently. Personal information should be handled respectfully, professionally, and in accordance with the bank’s privacy and compliance policies.

The most powerful follow-up is often not promotional. It is simply evidence that someone remembered.

People are more likely to remain loyal to an institution where they believe someone knows them, remembers them, and cares what happens next.

THREE LEVELS OF “TELL ME” ENGAGEMENT

The framework can be used in conversations of different lengths.

The 30-Second Encounter

Best for teller lines, drive-through interactions, brief telephone calls, and routine service requests.

Structure:

1. Notice something.
2. Ask one genuine question.
3. Listen to the response.
4. Remember or record an appropriate detail.

Example:

“I see that this is your company’s first payroll deposit with us. Tell me how the new business is going.”

The objective is not to complete a sale. It is to open a relational door.

The Three-Minute Conversation

Best for platform employees, universal bankers, customer-service representatives, and branch managers.

Structure:

1. Ask what is happening.
2. Explore one layer deeper.
3. Identify a possible need or opportunity.
4. Offer a useful next step.

Example:

Customer: *“We have been much busier lately.”*

Banker: *“That sounds encouraging. Tell me what is driving the growth.”*

Customer: *“We picked up two large contracts, but we have to purchase materials before we are paid.”*

Banker: *“That can create pressure even when business is good. I would like to introduce you to one of our commercial bankers who works with businesses experiencing that kind of growth.”*

The 30-Minute Advisory Conversation

Best for lenders, business bankers, branch leaders, wealth professionals, and senior executives.

The banker explores:

- The customer’s history
- Current priorities
- Areas of success
- Challenges or uncertainty
- Future plans
- People involved in major decisions
- What the customer expects from the bank
- What the bank can do to become more valuable

The conversation might begin with:

“Before we discuss specific banking services, tell me where the business is today and where you hope it will be three years from now.”

This positions the banker as an advisor rather than an order taker.

APPLICATIONS WITHIN A COMMUNITY BANK

At the Teller Line

The goal is recognition and attentiveness.

"Tell me how your new location is doing."

"You mentioned your grandson was graduating. How did the ceremony go?"

"I noticed more deposits from the business lately. Tell me what is happening."

During Account Opening

The goal is to understand the reason behind the account.

"Tell me what prompted you to open this account now."

"Tell me how you expect to use the account."

"What would make this banking relationship especially helpful to you?"

In Consumer Lending

The goal is to understand the life event behind the loan.

"Tell me what this purchase will allow you to do."

"Tell me what is most important to you about the financing."

"What concerns do you have before making the decision?"

In Business Banking

The goal is to understand the entire enterprise—not simply the immediate request.

"Tell me how the company began."

"Tell me where the business is most profitable."

"What is limiting your growth?"

"What happens to the business if something happens to you?"

"Tell me about the people who will eventually lead the company."

"What do you wish your bank understood better about your business?"

In Problem Resolution

The goal is to restore confidence before explaining policy.

"Tell me what happened from your perspective."

"Tell me what outcome you were expecting."

"What has been most frustrating about this experience?"

Only after the customer feels heard should the banker begin explaining what can or cannot be done.

With Prospective Customers

The goal is not to criticize the customer's current bank. It is to understand what may be missing.

"Tell me what you value most about your current banking relationship."

"Tell me where your present bank serves you well."

"What would you like your bank to do differently?"

"What would have to be true for you to consider another banking relationship?"

In Community Engagement

Community-bank leaders should use the framework with educators, nonprofit leaders, small-business owners, elected officials, healthcare professionals, and civic organizations.

"Tell me what is changing in the community."

"Tell me where local businesses are struggling."

"Tell me what young families need that they are not finding here."

"Tell me what the bank could do to become a more meaningful community partner."

The bank should not merely sponsor community events. It should understand the community's aspirations, obstacles, and opportunities.

THE "TELL ME" CONVERSATION STANDARD

Every meaningful banking conversation should contain five elements:

1. **Recognition**
   The customer is treated as a person rather than an account.

2. **Curiosity**
   The banker asks a sincere, open-ended question.
3. **Understanding**
   The banker listens for needs, priorities, and meaning.
4. **Connection**
   What was learned is connected to an appropriate resource or response.
5. **Continuation**
   The banker follows through and extends the relationship.

COACHING THE FRAMEWORK

Managers can reinforce the framework during daily huddles and coaching conversations by asking employees:

- Whom did you learn something new about today?
- What question opened the best conversation?
- What did a customer tell you that may indicate a future need?
- Whom did you introduce to another banker or community resource?
- What follow-up do you owe someone?
- Where did you complete a transaction but miss an opportunity to engage?
- What customer detail should we remember for the next interaction?

The framework should not be measured only by immediate product sales.

Additional indicators include:

- Meaningful customer conversations
- Internal introductions
- Follow-up commitments completed
- Appointments generated
- Customer needs discovered
- Referrals received
- Referrals given
- Problems resolved
- Customers retained
- Relationships expanded

THE ROLE OF AI

Artificial intelligence can help a bank analyze information, automate routine work, prepare employees for meetings, identify patterns, and **create additional capacity**.

But **capacity** has value only when people use it wisely.

AI may help a banker know that a customer's certificate of deposit is maturing. The relationship is strengthened when the banker calls and says:

> *"Your certificate is approaching maturity, but before we discuss rates and terms, tell me what has changed in your financial priorities since we last spoke."*

AI can help identify the opportunity.

Human curiosity, judgment, empathy, and follow-through create the relationship.

Technology can help a bank remember the data. <u>People</u> must remember the person.

THE COMMUNITY-BANKING PROMISE

The “Tell Me” Engagement Framework is built around a promise:

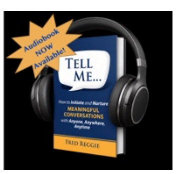
> **We will not simply process your transactions.**
> **We will work to understand your life, your business, your goals, and your community.**
> **We will listen before recommending.**
> **We will connect you to people and resources that can help.**
> **We will remember what matters to you.**
> **And we will follow through.**

That is not merely customer service. That is relationship banking.

A Final Note About Gratitude:

> Whenever a customer entrusts the bank with new business, provides a referral, expands a relationship, or simply takes the time to meet, the banker should follow up with a <u>handwritten</u> note of appreciation. In an increasingly automated world, a handwritten message is tangible evidence that the relationship is personal and that the customer is valued. At a minimum, send a personally signed letter on the banker’s or bank’s stationery. An email may communicate information efficiently, but a thoughtful note communicates gratitude—and gratitude is remembered.

Tell Me… is now available as an audiobook. Use the QR code to order yours. **The Harmonized Banking Model Field Guide** can also be accessed using the QR code on the right.



TELL ME…*How to Initiate and Nurture MEANINGFUL CONVERSATIONS with Anyone, Anywhere, Anytime*

THE HARMONIZED BANKING MODEL FIELD GUIDE

DEEPENING RELATIONSHIPS IN YOUR BANK

To explore how Fred Reggie might work with your bank to deepen the relationship-development component that is so critical to the community banking environment, please reach out.

Fred Reggie
fred@fredreggie.com • 337-278-0835 • www.fredreggie.com