



MARKS & ASSOCIATES BANK SEMINAR SERIES

Short Descriptions of Available Courses

Marks & Associates' training team comprises nationally-recognized financial services, real estate and marketing experts who have faced the same sales and marketing problems that your people face on a daily basis. Because of this comfort and fluency, we can easily adjust a seminar's focus between market size segments and industry specific segments (high tech, real estate, capital markets, international, agriculture and more), depending upon your needs or a particular set of participants. Most training sessions are designed to teach new information and while "education" is nice, it is not the same as changing behavior patterns. All our sessions focus on the key issue of positively altering the way people do their jobs. In other words, the sessions are designed to get results.

Consultative Selling Seminars

A series of highly interactive sessions lead bankers through instruction, discussions, role plays, and case studies designed to heighten their product association skills; to improve their ability to identify problems/opportunities within a company's treasury; and to provide pragmatic banking solutions for both credit and non-credit. The series dramatically increases a banker's ability to adapt to various sales situations and prospect personality styles. The series' primary objective is to give bankers the tools they need to sell more and increase both fee-based and interest income and to assure that the sales person's focus is on the prospect/client, not the bank.

Consultative Selling Part I: This two-day class teaches bankers the diagnostic skills needed to prepare for a sales call; to identify and analyze the physical environment and personality of the customer/prospect; to question the customer/prospect and elicit information that leads to understanding of the company's issues and needs, to target industry specific issues and to handle sales objections as well as generating referrals. Its focus is teaching bankers the diagnostic and consultative skills they need to be able to analyze a prospect or client's needs. They learn how to look for the key element in business: Change. Designed to teach and hone skills, they will leave the session better prepared to immediately produce more revenue by selling more deeply into existing customers and more effectivity to new clients. The first course in a three-part series, this course takes the bankers up to closing technique.

Consultative Selling Part II: The second two-day course of the series, this class focuses on the specific skills in closing the sale and uses case studies and extensive role playing to reinforce and help bankers master diagnostic and selling skills introduced in the first session. Focus is on the skills necessary to close the sale. Heavy emphasis is placed on quantification of benefits in a very different and highly effective approach, and the participants work one-on-one with the instructor to master this unique and successful closing technique. Cases and role-plays can be tailored to your bank's marketplace.

Advanced Consultative Selling: This two-day class, the third in the series is designed for the more experienced sales staff. It starts with the assumption that your people are already proficient in consultative selling. It recognizes that the best place to put your scarce training dollars is in your best people. It is true that all your people must be trained. However, an additional investment in your top performers yields substantial benefit in revenue, customer retention and acquisition.

The advanced consultative selling class gives the salesperson:

- Enhanced questioning ability to really learn the customers business
- Strong diagnostic skills to understand the key issues in the customer/prospect firm
- Superior closing skills based upon the diagnostics used in the engagement
- Substantially improved ability to sell more deeply into each relationship
- Greatly improved sales presentations skills

- Reduced reliance on old and tired techniques
- Greater ability to understand opportunities and how they tie to still more opportunities

Consultative Selling Follow-up Sessions

Because skills must be practiced and our instructors have extensive experience making sure your bankers have honed the skills necessary to succeed, allowing Marks & Associates to conduct periodic updates and refreshers can pay big dividends. You have a substantial investment in your primary consultative sales training. These sessions make sure that the lessons learned are not forgotten and that skills stay sharp. The follow-up sessions can be taught in a one or two day format and involve pre-work on the part of the bankers in creating examples drawn from their real-life experiences.

Consultative Selling for Business Bankers: Selling to Smaller Companies

Using the same pragmatic approach to selling defined in Consultative Selling Parts I & II, this session teaches bankers how to reach into the small business community with the approaches that fit the smaller sized firm. They will learn how to prepare for calls, conduct fast, but accurate research and learn how to handle both in-person and telephone selling. Also discussed are goal setting, follow-up, proposals, product linkages and referral selling.

Sales Management

Geared specifically to bankers who function as sales managers in the banking environment, this session focuses on the difference between sales and sales management skills. It shows bankers how to manage their staff more effectively and how to evaluate, motivate, and correct performance and skill problems quickly. In addition to working through coaching and counseling segments, participants learn how to identify, understand, and work with different personality styles. Also covered are topics that show sales managers how to collect, analyze and use competitive intelligence, how to interview and hire good sales staff, and how to set up and run meaningful sales meetings.

Building and Managing Key Relationships

Understanding the client in their marketplace

A strategic approach for account planning

Designed to integrate strategic planning with consultative selling, this workshop uses a combination of lecture, discussion, role-plays, case studies and other activities to sharpen participants' strategic vision and planning skills. In addition, the workshop is structured in a way that encourages and builds teams and team spirit. The workshop is designed to help the bankers understand the importance of a wide range of factors to our customers. Technological change, interest rates, market demand, political or regulatory issues, growth, downsizing and the entry or exit of competitors are all factors that affect the health and future course of corporate bank customers. The class teaches bankers what changes to look for and how to match bank products and services to those changes. At the conclusion of the class, the participants are capable of developing an 18-month plan for prospects and clients. This enables them to sell more deeply into each account, and to help the customer or prospect better plan for the future. This class can be integrated with any good consultative selling class, not just those delivered by Marks & Associates.

Participants work with real-life examples derived from their own experience, expertise and knowledge of the bank's products. Other case studies used during the workshop have been written by Marks & Associates based upon more than 25 years of corporate banking experience. Discussions of their real-life customers highlight what they know, and what they don't know but should about their key customers.

Built around the basic, predictable milestones in the evolution of the bank/corporate relationship, this workshop shows bankers how to anticipate and plan for banking changes necessary at each stage in the relationship life-cycle. Rather than waiting to be prompted and prodded by specifically expressed demands or complaints from the customer, bankers are trained to look for opportunities keyed to life-cycle changes and to develop a strategic plan to foster and deepen the relationship over the long term (18 months).

Cash Management Seminar

Taught from a benefits/solutions perspective, this session is designed for relationship managers, lenders, product managers, operations staff and cash management sales people who need a comprehensive grounding in the fundamentals of bank cash management products. The focus is on how products help the client and how they work explained in a clear, easy to understand way. Attendees learn the basics of the check clearing system, float and availability schedules. Interactive discussion and role-plays introduce cash management products from the customer's perspective and shows bankers how to more effectively identify and qualify prospects for all major cash management products groups. At the conclusion of this class, bankers will be better able to spot prospects and sell cash management services. The session complements the Consultative Selling Series and can be tailored to fit your bank's needs. The AFP has certified this class for CCM Credit.

Negotiation Skills

Because most bankers compromise and accommodate too much, this two-day seminar teaches them how to get more from each negotiation. Good negotiators separate people from problems, focus on interest not positions, create options for mutual gain, and make decisions using objective criteria. Participants use a questionnaire to pinpoint their own negotiating strengths and weaknesses. Realistic cases and role-plays help bankers apply and practice pragmatic negotiating skills. Cases can be tailored to your marketplace. The material fully integrates with the Consultative Selling Series, so that bankers learn a consistent, comprehensive approach to the full-spectrum of selling skills.

Seminars Delivered to Your Customers and Prospects as a Marketing Tool for your Bank

Designed as an education/marketing event, your bank hosts this session for your best corporate customers and prospects. The intent is to sell them more banking services. The session focuses on topical issues in cash flow, such as fraud, the Internet, and electronic commerce, and explores the bank's efforts to address these issues through product enhancements and new product development. Bank executives, relationship managers, and key lending officers are encouraged to attend because the session provides an opportunity to impress the bank's most sought-after corporate customers and prospects. These sessions can be customized to your bank's specific products and target marketplace.

How to Create and Deliver Effective Proposals

Proposals should be designed to tell prospects exactly how the bank's products will help them. They must be clear, concise, easy-to-read, and focused. They are sales tools, not advertising. This seminar teaches bankers how to handle proposal requests and how to design and write proposals that actually sell. Attendees learn how to construct, package and deliver proposals effectively and efficiently.

Selling at Trade Shows

Setting up a booth and collecting business cards is not an effective use of valuable trade show time. This session teaches bankers how to make the most of trade shows through better booth management, more effective demos/presentations, customer/prospect "hooking," effective use of trade show marketing materials, and trade show "note-taking." We identify the types of people that attend trade shows, their goals and how they act. The class uses role-play and discussion which can be customized to your bank. The key result of the session is to allow your staff to be more effective, to execute a reasonable goal set and to convert more casual conversations into real business.