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**2015 RLC FBLA CLIENT SERVICE**

**CASE STUDY B**

**PARTICIPANT INSTRUCTIONS**

1. You have 10 minutes to review the case.
2. Presentation time is five minutes. At four minutes the timekeeper will stand and hold up a card indicating one minute is left and at five minutes the timekeeper will stand and hold up a colored card indicating time is up.
3. The presentation is interactive with the judges who will ask questions throughout the presentation. A judge will assume the role of a Better Bank of Georgia customer. You play the role of a customer service rep at the bank.
4. Each participant will be given two note cards.
5. Be prepared to answer questions posed by the judges.

**PERFORMANCE INDICATORS**

* Select a logical solution with positive and negative aspects of its implementation
* Use appropriate business language and well organized and clearly stated thoughts and statements
* Demonstrate ability to effectively communicate with customer
* Describe an effective, efficient, and spontaneous action for customer service
* Demonstrate efficient, accountable customer service
* Exhibit good decision-making and problem-solving skills

**CASE STUDY**

You work as a Customer Care Representative at a mid-size bank in Georgia, Better Bank of Georgia. Your bank is known for its longevity in the banking industry and especially in Georgia. Your bank prides itself on knowing what its customers need and in providing the products and services to match those needs. The bank has recently been running a number of promotions to entice customers with excellent rates on personal loans, mortgages and lines of credit.

You are schooled on all these products and can answer questions and inquiries when your customers call.

You will be fielding a call from a customer (judge). You should “answer the call” with the following greeting:

*Better Bank of Georgia, this is \_\_\_\_\_\_\_ (your name). How may I help you?*

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**CASE STUDY B**

**JUDGES’ NOTES**

**JUDGING THE PRESENTATION**

1. This is a role-playing event with one judge assuming the role of a Better Bank of Georgia customer.
2. Review the Judges’ Instructions and the Case Study Situation. One judge will assume the customer role or each judge may vary the problem and ask questions. If all judges ask questions, consider it a family that has quite a few concerns. Remember, what you do for one presentation, must be done for all presentations.
3. After introductions, you need to explain the reason for the call and ask for some action to resolve the problem.
4. This is an interactive problem, so treat the presentation as a conversation. Time allowed is five minutes.
5. You will close the event.
6. Complete the rating sheet.

**JUDGES’ INSTRUCTIONS**

You have been in the market for a line of credit (LOC) to provide you with a safety net for emergencies in case something unplanned and catastrophic happens in your life that requires immediate funds. You saw ads by the Better Bank of Georgia promoting LOCs, plus the Bank was recommended by a colleague as a friendly and reputable bank with good rates on a line of credit—better rates, you researched, than your major bank was currently offering. So, you started the process of opening the LOC with the Better Bank of Georgia. You were promised closing costs of $272 on a line of $25,000. You thought this was fair, so you proceeded with the line.

Then, in an email, you were informed there had been an error in the calculation and that the closing costs would instead be $832.

You were absolutely floored by the fee difference. You couldn’t believe what you were reading. You feel this is an outrageous amount, not what you were promised, and certainly not what you want to pay. Being told one amount and then being quoted three times more makes you feel you’re experiencing a “bait and switch” by the bank. At this point, feeling lied to, you’re considering canceling the line and going somewhere else. You’re calling to get the closing costs down to what was promised.