

# KeyStone Opportunity Tab Training

## – Practice Referrals

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### In Session Examples: Referral Scenarios – Entire Group

Enter the following referrals onto the Opportunity tab.

**Scenario #1:** Eddie Wentz, Member 00001, stopped in to discuss the possibility of refinancing his auto loan. Near the end of the conversation, he casually mentions that his daughter is turning 16 in a month and he is thinking about having her apply for a PVFCU credit card. However, he is not sure if she is old enough or ready for the responsibility. After all, he can hardly believe she is about to get her driver's license! What referral opportunity do you recommend for Eddie?

**Scenario #2:** Cleo Ganner, Member 00002, was finishing up her weekly church deposit when she made a comment about needing to draft a will. She believes that she needs to hire an attorney to help her, but she doesn't know who she should go to or can trust. She saw a commercial on TV with a handsome lawyer with an office downtown, but it will cost \$100.00 just to make an appointment. What referral opportunity do you recommend for Cleo?

**Scenario #3:** Parker Pelton, Member 00003, and his friend Mark stopped in to ask if Park View Federal Credit Union would consider sponsoring their 5K race next month. The race is to raise money and awareness for Parkinson's Disease, and is being organized by their high school cross-country team. How would you direct Parker and Mark's request?

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### In Session Examples: Referral Scenarios – Partner Work

Working with your partner, enter the following referrals onto the Opportunity tab.

**Scenario #1 – with Partner:** Henry Ander, Member 00004, has been overdrawn on his account for the last three months in a row. He gets paid on the last day of the month and is usually struggling to pay all of his bills. Henry often accrues late payments on his utility bills as he writes a check for each and every one, and he pays them all the same day he is paid. Where do you see a referral opportunity for Henry and his bill-paying system?

**Scenario #2 – with Partner:** Patricia Kniff, Member 00005, while finishing up her transaction in the drive-thru complains about her roommate. Patricia is sick of having to share a space with someone who is so messy, and who is always late with rent. She really wants to buy her own house here in Harrisonburg, but she just doesn't have the money to cover monthly, high-interest mortgage payments. How would you enter Patricia's comment as a referral?

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### **Referral Scenarios – Independent Work**

On your own, enter the following referrals onto the Opportunity tab by May 15.

Your entries will be reviewed, with feedback provided by May 25.

If you have any questions, email trainer, Shauna Blairs.

**Scenario #1 – Independent:** Lainie McCoy, Member 00006, has a car loan at BB&T for her 2016 Ford Explorer. She is wondering what PVFCU's auto loan rates are currently, and if she is eligible to refinance her vehicle loan with the credit union. How will you refer Lainie's request?

**Scenario #2 – Independent:** Charles Shroden, Member 00007, started a side business giving trumpet lessons to high school students in his area. With the extra income Charles has coming in, he thinks he needs to open a Business Checking Account. He is also considering renting a larger space for lessons, as his living room is not working out well. What referral opportunity do you recommend for Charles?

**Scenario #3 – Independent:** Penelope Rand's, Member 00008, father-in-law passed away recently and left a small inheritance for Penelope and her husband, Brody. Penelope handles the family finances, and doesn't know what to do with money. She is planning to just deposit it into her and Randy's Savings Account, because it seems like the safest option. Who would you refer Penelope to, using the Opportunity tab?