



“How Do I Find Prospects?”

Four ways to actively notify people of the benefits you can provide

Encourage Branch Referrals

Your fellow branch employees refer their customers to you because of...

...your relationship with them:

- They trust you (tell them about your meetings with the customer)
- They like you (bring donuts for meetings and get lunch for them)
- You treat their customers well
- You thank them (a lot)
- You recognize their efforts (you give them small, non-cash awards and tell their Branch Manager)

...job satisfaction and security:

- Have fun, enjoy work, get involved
- Builds teamwork in the branch
- Gives them a chance to be a star
- Excitement of a referral incentive program
- Advances their career/promotions
- Retain customers by satisfying their needs
- Generates fee income for the bank
- Opportunity to earn referral fees

Call Branch Customer Lists

Call branch customers most likely to buy alternative investments. Customers who...

- Have CDs
- Have IRAs
- Are over 50
- Have rolled over the same CD for many years

Revisit Existing Investment Customers

View your existing customers as your most valuable resource for additional business & referrals.

Additional Business:

- Periodically schedule appointments with present customers to review their financial needs
- Talk about the convenience of handling all their financial needs in one place
- Hold meetings for customers owning a specific investment to discuss the full range of investments available
- Ask if they're happy with the service and returns from other banks, mutual fund companies or brokerage houses where they have money

Referrals:

- “Do you know anyone I could help in the same way I’ve been able to help you?”
- Hold seminars for customers’ friends only (Invite-A-Friend Seminars)

Contact Centers of Influence

Notify the following professionals in your community about what you can do for their clients so they feel comfortable referring them to you.

- Lawyers
- Doctors
- Accountants
- Real Estate Agents
- Financial Planners

Display Marketing Materials

These materials generate interest, but spend only a small amount of time keeping these materials visible.

- Yield Boards
- Yield Flyers
- Brochures
- Take-ones
- Posters
- Desk Signs
- Statement Stuffers
- Newspaper Ads