



Welcome to the
Desert Financial Team!



Our passion is
creating
exceptional
experiences
through financial
solutions that
make lives better.



At **desert** *FINANCIAL*, relationships drive success.

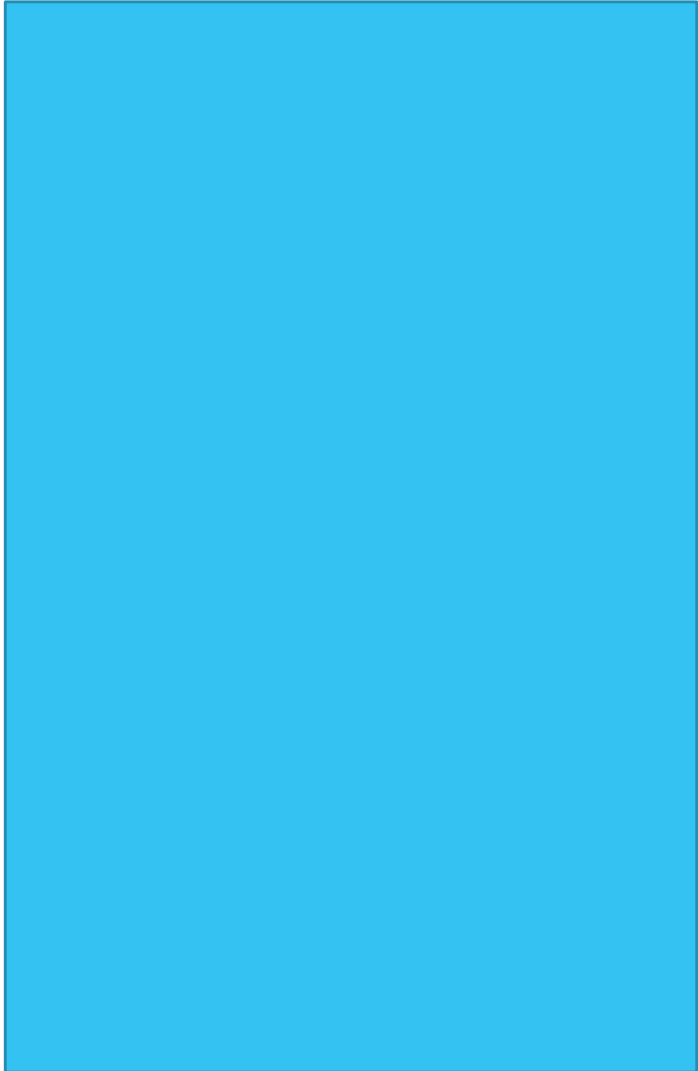
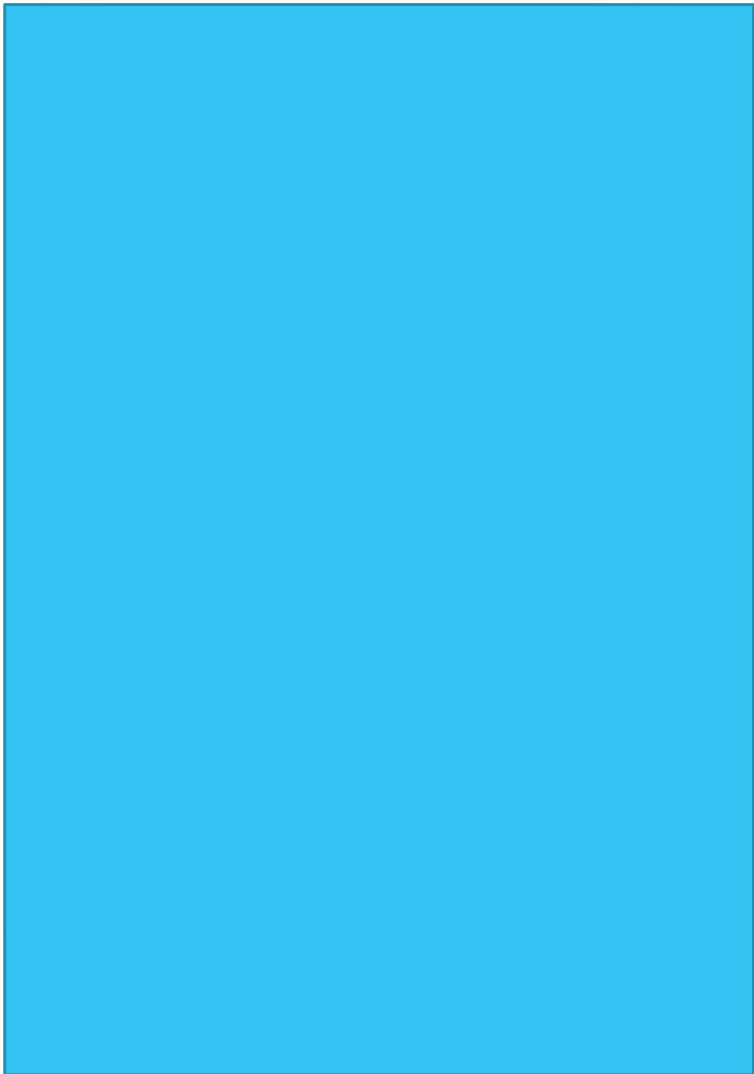


We share success because we believe it's the right thing to do.



For our members, our community, and our people.

Desert Financial's Senior Management



#Exceptional Experiences





Today's Agenda

- Senior Management Welcome
 - Introduction to Our Vision
- Badge Use
- Who we Are
 - Desert Financial History
 - Organization chart
- Culture of Service
 - Momentum – Our Service Model
 - Our Competencies
- Community Involvement
- United Way
- Your Safety and Well Being
 - Ethics
- Professionalism in Your Day
 - Dress code
 - Handbook
- Breaks – 10:05AM, 12 (lunch), 2:30PM



Badge Use

- Types of Badges
 - Visitor
 - Contractor
 - Employee
 - Temporary (New Hire, Student)
 - Permanent (Papago, All Managers/Supervisors, Mentors)



While Training at Papago...

- Sign in



- No Piggybacking or Tailgating

- Proper display of badge



Parking





What else is in your packet?

- Benefits Folder & Information sheet
- Employee Account Security Sheet

Later we will use the...

- United Way Contribution Form
- Desert Financial Competencies



Who We Are

Video: Credit Union or Bank?



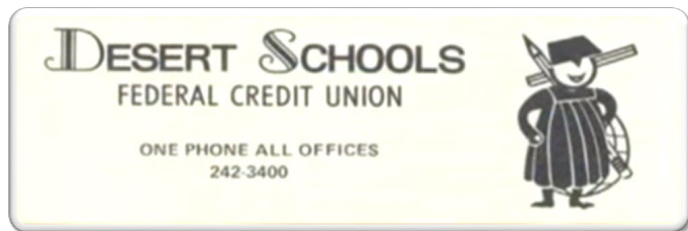


History of Desert Financial

- 1939 - 15 school teachers had a vision to open A.E.A. #1 Federal Credit Union



- 1970's – Desert Schools Federal Credit Union



- 2018 – Desert Financial Credit Union





Introduction to Our Service Model: A Culture of Service



Our passion is creating exceptional experiences through financial solutions that make lives better.



Our Vision

Our passion is creating exceptional experiences through financial solutions that make lives better.

Our Competencies

Collaboration, Organizational Learning & Acumen, Decision Making, Communication, Continuous Learning, Emotional Intelligence

Our Behaviors

Proactivity, Positive Attitude, Caring & Courtesy, Consistency, ART, Communication, Interpersonal Preventative Medicine, Taking Ownership, Teamwork



Our Core Competencies

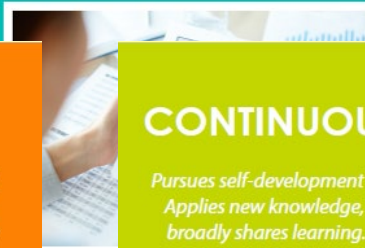
COLLABORATION

Builds cooperative and supportive relationships, based on trust and respect. Adapts to other people's different work styles. Focuses on shared goals. Is willing to challenge others and to accept challenge as a way of getting the best results for the team.



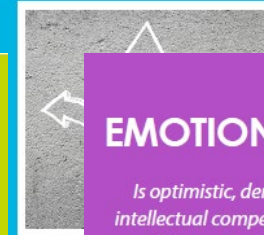
BUSINESS & ORGANIZATIONAL ACUMEN

Displays a thorough knowledge of CU vision, history, and BIG 4 core values. Utilizes resources and processes to make sound strategic and business decisions. Demonstrates broad knowledge and perspective. Anticipates future changes and challenges.



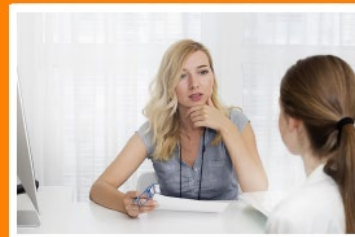
DECISION MAKING

Makes sound decisions in a timely manner, often with incomplete information, tight deadlines, and pressure. Effectively analyzes potential for risks—makes decisions based upon analysis, experience, critical thinking and judgment.



COMMUNICATION

Cultivates effective relationships through open-direct verbal and written communication. Practices good listening skills. Supports team to accomplish strategy and goals using influence, conflict management, and interpersonal savvy.



CONTINUOUS LEARNING

Pursues self-development and opportunities to learn. Applies new knowledge, embraces new ideas, and broadly shares learning. Inspires and encourages others to learn and develop.



EMOTIONAL INTELLIGENCE

Is optimistic, demonstrates empathy, insight, and intellectual competence. Manages emotions. Shows a willingness to take on challenging tasks, and the energy to remain focused when presented with obstacles.





Momentum is our Service Culture.

We pride ourselves on the exceptional experiences that we create for our members and work to make their lives better through financial solutions.

External Members and Internal Customers



Member Facing



Internal Customer



Member Facing



Internal Customer



Our Standard Relies on 9 Behaviors

1. Have a Positive Attitude
2. Be Proactive
3. Use Caring and Courtesy
4. Be Consistent
5. Practice ART = Accuracy, Responsiveness and Timeliness
6. Communicate Effectively
7. Practice Interpersonal Preventive Medicine
8. Take Ownership
9. Practice Teamwork



Have a Positive Attitude

- Your behavior should always be professional regardless of any other circumstances.
- A great service environment is achieved in part through a positive attitude.

Professionals act as they must, not as they feel.



Be Proactive

- Proactivity means taking actual physical actions that shows members/internal customers that you are taking the first step.
- Proactivity behaviors are for both external members and internal customers and can be done in all venues.

Proactivity is taking actions beyond what a member or internal customer asked for or expected.



Activity: “Proactivity” Brainstorm

- Brainstorm as many ways you can be proactive in your role
- Narrow down all the behaviors to the top five you can implement on day one!
- Utilize Desert Financial’s “Big Five” methodology
 - *Called the Big Five because the team focuses on five key ideas/inputs*



Use Caring and Courtesy

- Help to make member interactions less about the transaction, institutional product, and service expectations and more about a human connection

Caring and courteous behaviors are imperative!



Be Consistent

- Consistency depends on following policies and procedures.
- Consistency does not eliminate the need for flexibility.
- Exercise good judgement
- Know what makes sense for the member or internal customer

Consistency assures our members receive similar quality of service.

Practice Accuracy Responsiveness Timeliness (ART)



- **Accuracy:** Do you do it correctly initially?
- **Responsiveness:** How responsive are you when someone who has a need contacts you?
- **Timeliness:** What is your time frame to get an answer to a question, fulfill a request?

ART must be operating well to ensure a positive service culture.



Activity: ART Self-Reflection

- Do a self-reflection BIG Five
- Identify what things you plan to do to exercise ART from Day 1.
 - ***How can you ensure accuracy?***
 - ***How can you be responsive?***
 - ***How can you ensure you do things in a timely manner?***
- Narrow it down to your top five.
- Be prepared to share



Communicate Effectively

The four components of communication are:

- Listening and Observing
- Probing: Asking effective questions
- Confirming Understanding
- Providing Feedback

Effective communication results in improved levels of real and perceived service.

Use Interpersonal Preventive Medicine

- Prevent a problem so a solution is never needed.
- Be self-aware and identify potential problems.
- Don't make mistakes that can create problems.

You can influence positive feelings through what you Say, Ask and Do.





Take Ownership

- Being personally responsible for either the information transfer or resolution.
- Being personally accountable.

Ownership means that you “Do It” or “Refer It” in each internal and external client interactions.



Practice Teamwork

- It is necessary to be great at teamwork in order to achieve our goal of glowing members/internal customers.
- Teamwork happens anytime that anyone else is involved.
- With teams, the whole is greater than the sum of its parts.

Be a good team member to provide Breakthrough Service Performance and overcome silos.



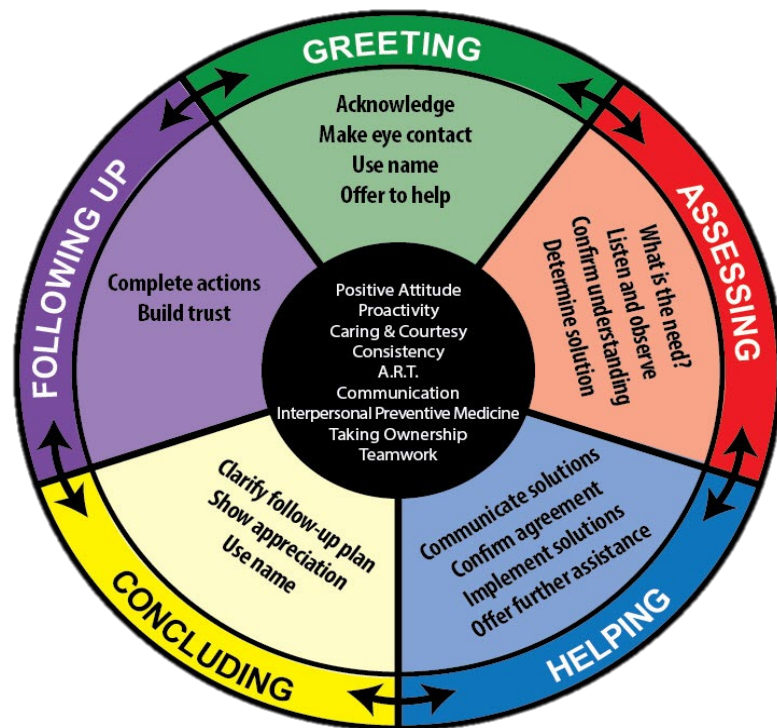
Activity: Momentum in Action

- Read the article provided to you.
- As a table tea, identify the Momentum behavior(s) the employee exhibited.
- How did that story reflect our Vision?
- Be prepared to share what you found.



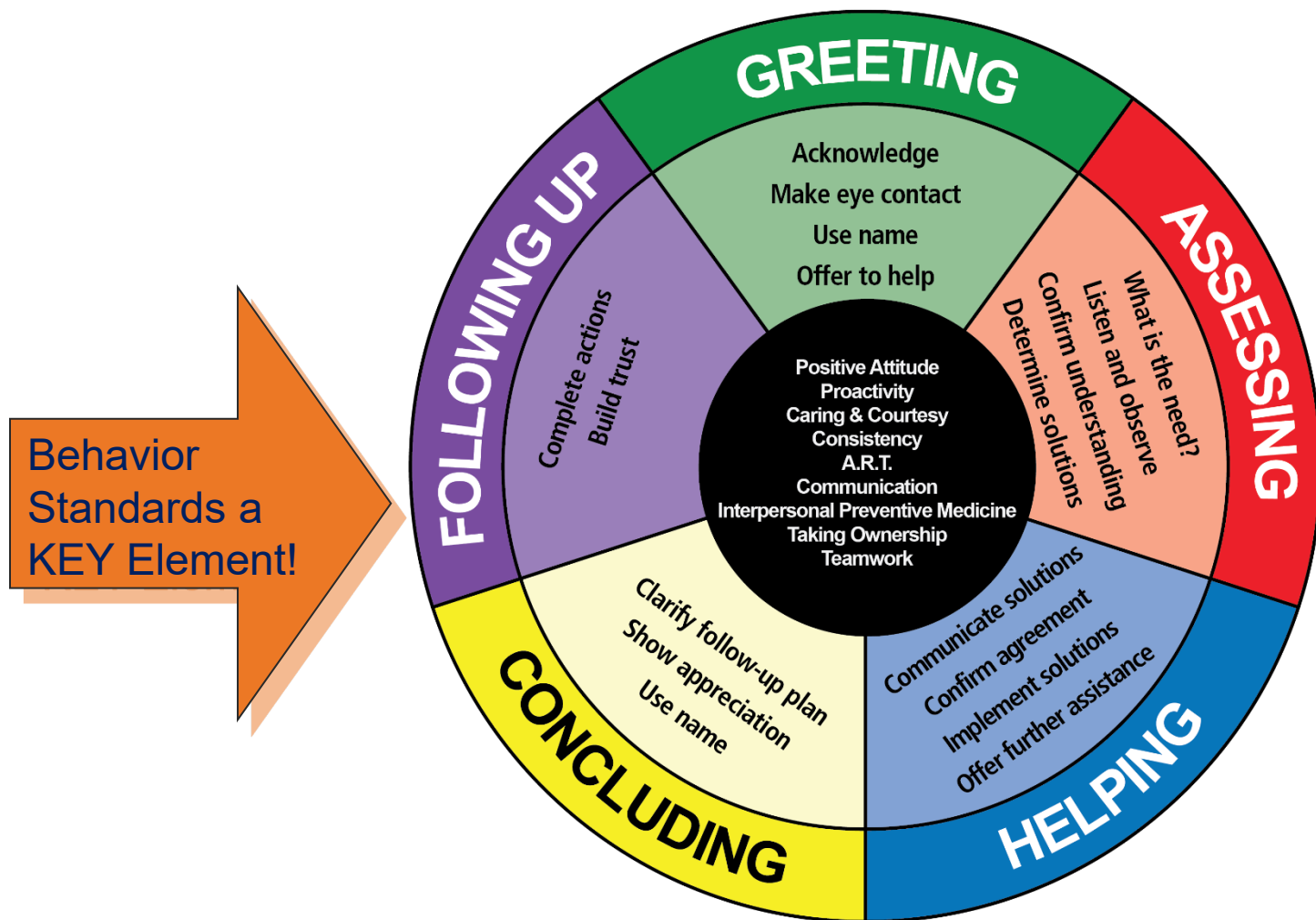
Momentum Interaction Model

- Member and internal customer interaction and conversation model





Interaction Model



- Greeting
- Assessing
- Helping
- Concluding
- Following Up

Greeting

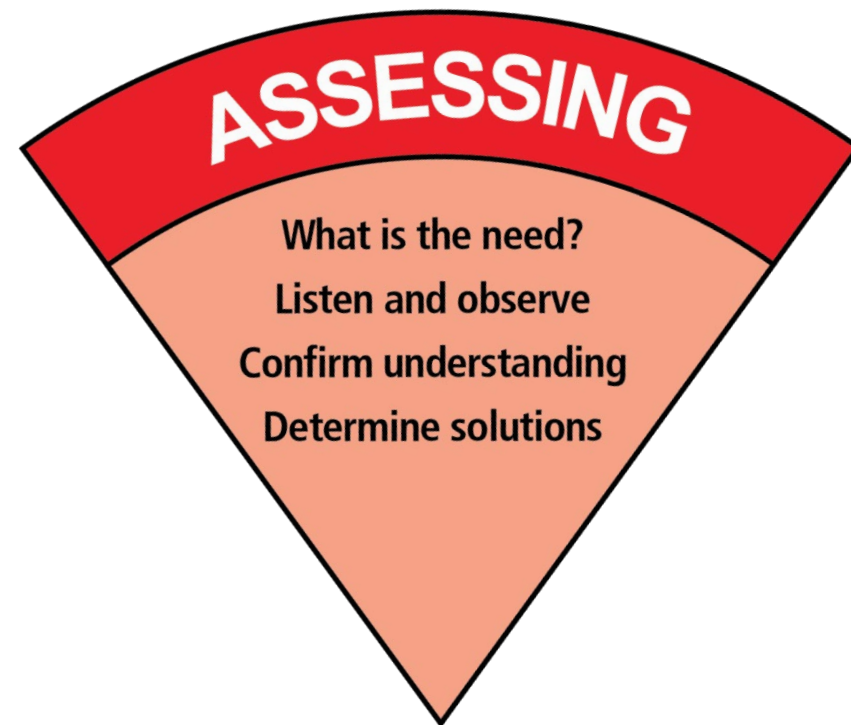
- Acknowledge member or internal customer
- Make eye contact
- Use member name
- Offer to help





Assessing

- Clarify needs, expectations and preferences.
- Involves asking questions to understand request.
- Assessing can be done in person and over the phone.
- Assess for both stated and unstated needs.





Helping

Implement solutions discovered during the assessing step.

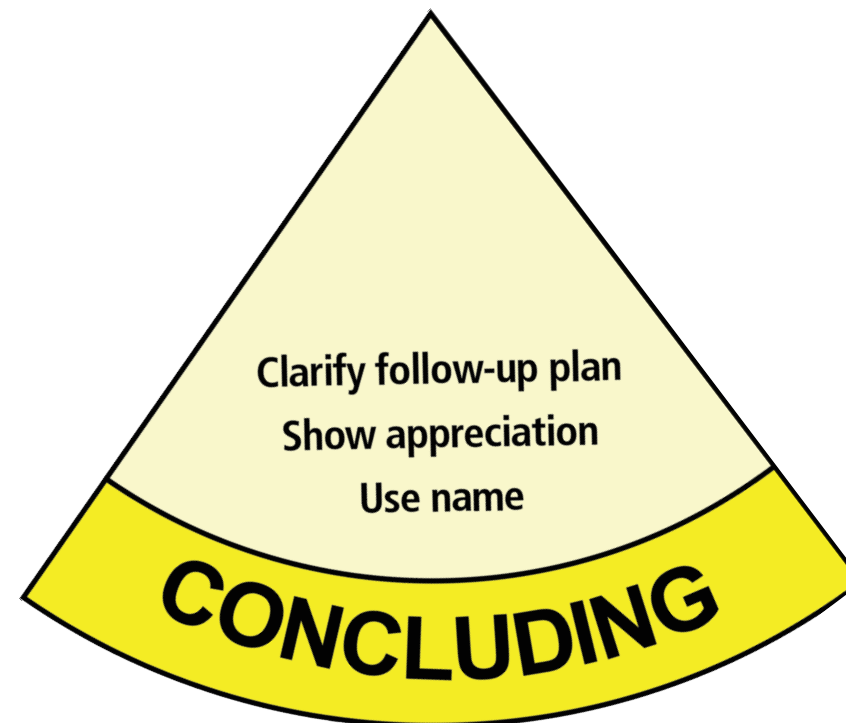
- Communicate solutions and rationales.
- Confirm members/internal customer's agreement.
- Implement immediate solutions.
- Offer further assistance.





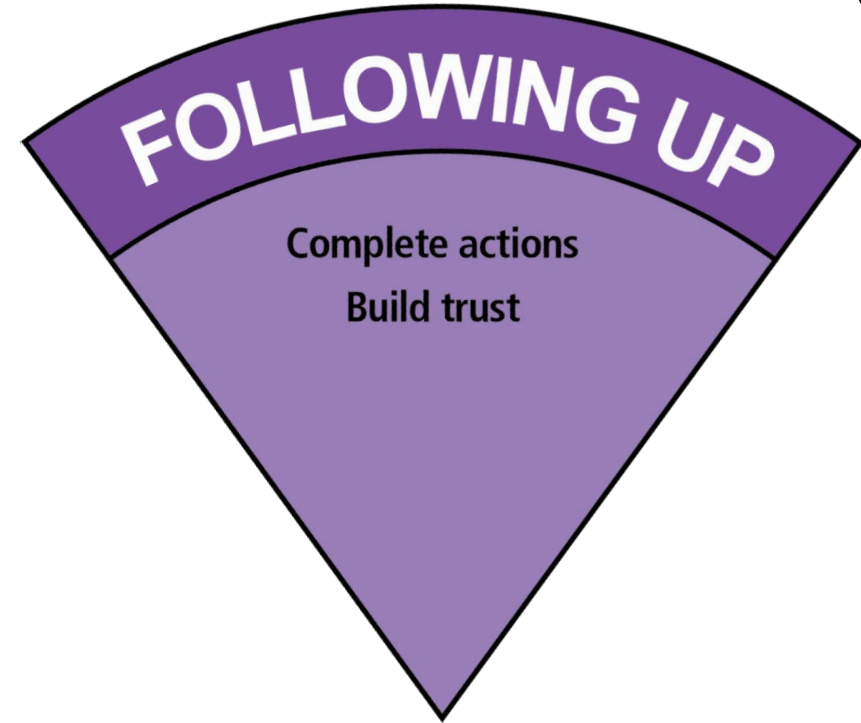
Concluding

- Objective is to have members/internal customers leave with a positive experience.
- Clarify follow-up plan so that each party knows that to expect next.

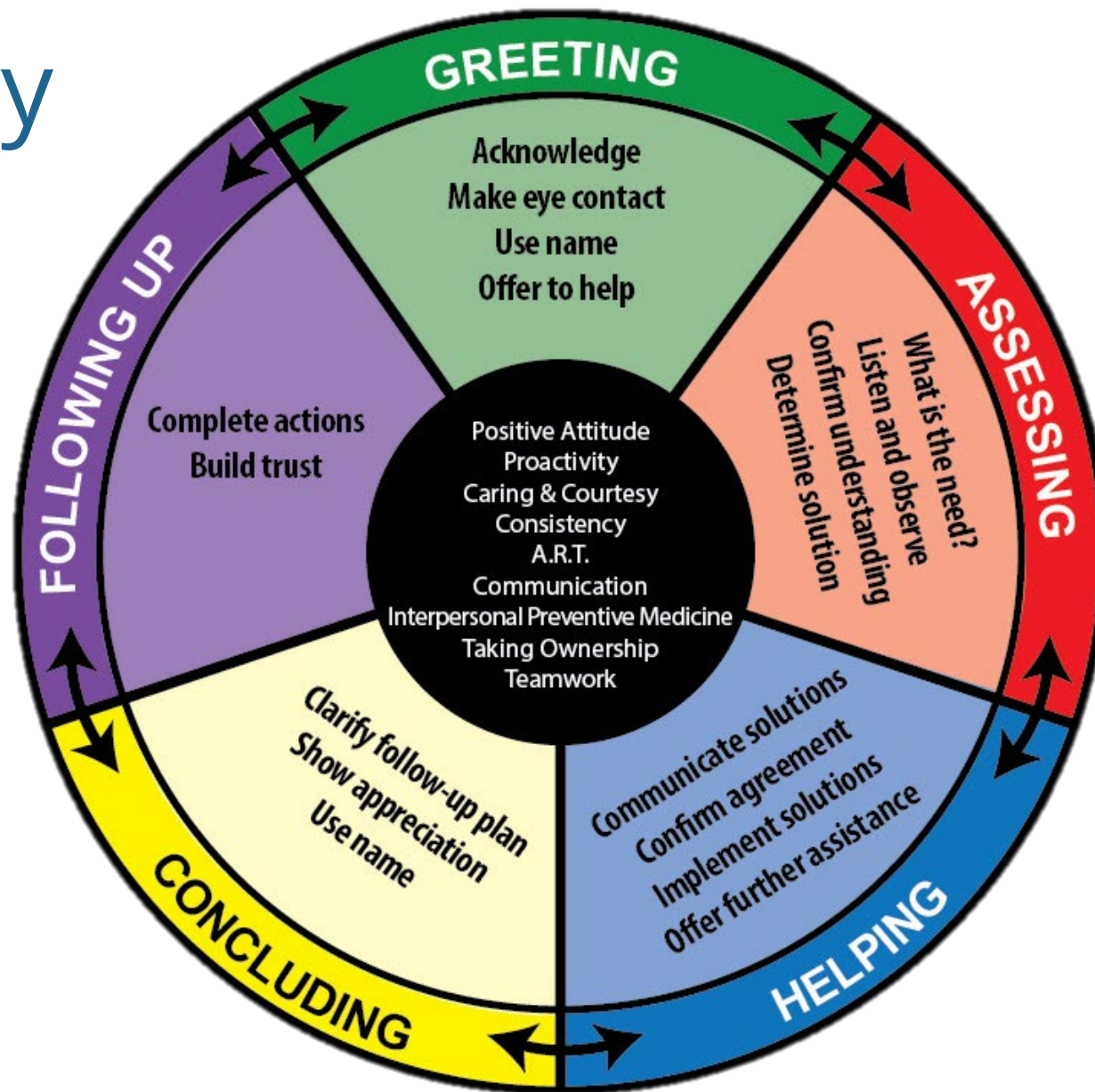


Following Up

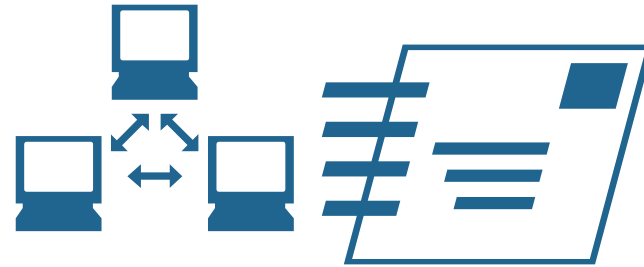
- Ensures deferred actions implemented
- Be accountable for the agreements made
- Build trust



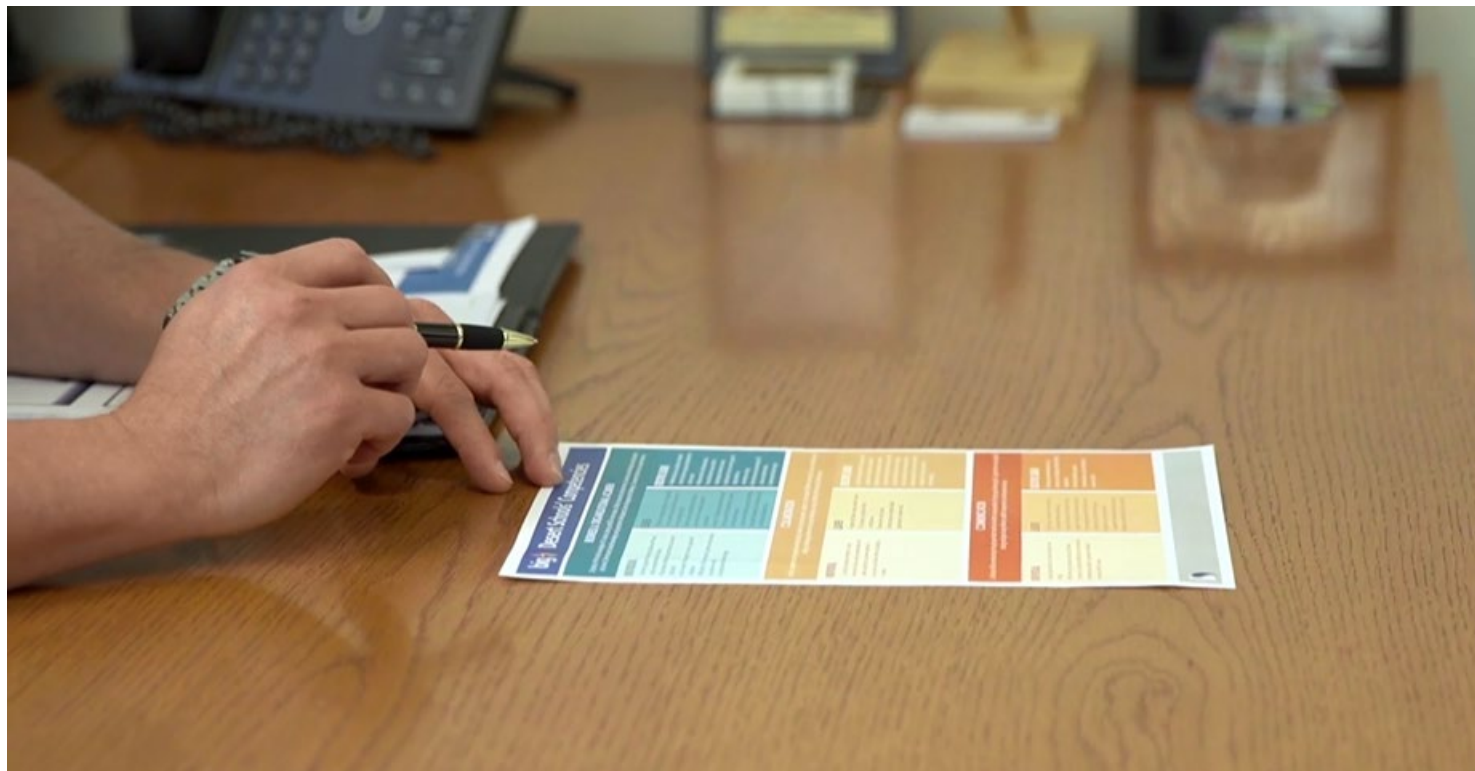
Summary



Brand Standards, Email Standards and Phone Greetings



Competencies





Our Core Competencies

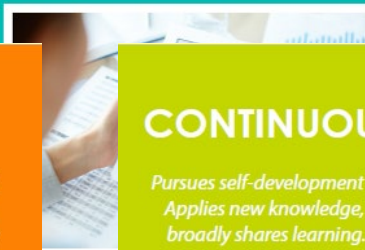
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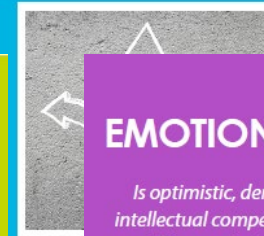
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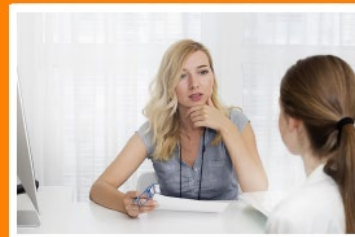
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Connect to our vision

- How can you connect to our vision?
- What do you bring to the table that will help to make your interactions with our members and your teammates throughout the organization exceptional?

Lunch

