

# Holistic Consulting for Banks and Credit Unions.

We help community banks and credit unions adapt to the changing banking environment successfully.



This is an interactive brochure.  
Click on the TOPIC below  
to learn more about our services.

BRANCH  
TRANSFORMATION

PROCESS  
REFINEMENT

SALES  
TRAINING

SITE  
VISITS

STRATEGIC  
PLANNING

VIDEO  
BANKING

HR HIRING  
RECRUITING

INTERIOR DESIGN  
Pods, Furniture, more

UNIVERSAL  
BANKER

PRODUCTS

MARKETING

CUSTOMIZED  
TRAINING

# Let's Talk Transformation of Your Branch

Extraco Consulting doesn't only understand the banking business, we are bankers first and foremost with vast experience adapting to the changing environment successfully.

**Create Efficiencies**

**Improve the Customer Experience**

**Minimize Physical Space**

**Maximize Capital Investments**

**Utilizing Non-Traditional Delivery Channels to Enhance the Lobby Experience**

**Generate New Revenue Streams**

Tailored Solutions | Proven Methods | Tangible Results

## TRANSFORMATION OF THE OVERALL BANKING **BUSINESS MODEL**

The quality of the branch experience — which directly influences the customer experience and sales production — is driven by the quality of the frontline employees, and the tools that can help them provide enriched, consistent and personal interactions with customers. **Our model and method focuses on:**

- Award Winning Branch Transformation Strategy
- Lobby Layout Assessment & Recommendation
- Customer Traffic Flow Analysis and Guidance
- Process/Workflow Analysis and Guidance
- Technology Analysis and Recommendations
- Delivery Channel Analysis, Design and Guidance
- Recycler Implementation, Training, and Balancing Guidance
- Employee Education/Training
- Video Tellers, Implementation, Balancing, & Training
- Customer Change Management and Education

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*"Of all the banks Celent has researched, Extraco Banks may best illustrate the cultural, technical, and physical transformation needed to address today's challenges."*

**Bob Meara**  
Senior Analyst,  
Banking Group - Celent



## A HOLISTIC APPROACH TO BRANCH TRANSFORMATION

### Setting the Direction

- Strategic Planning
- Organizational Structure
- Branch Transformation Strategy
- Project Plan Development
- Project Management and Support
- Change Management Seminars

### Refining Processes

- Retail Job Design Guidance
- Retail Hiring Process Guidance
- Retail Frontline Process Refinement Guidance
- Innovation and Continuous Improvement Routine Assessment and Recommendation
- Retail Compensation and Incentive Plan Evaluation and Recommendation
- Customer Feedback and Satisfaction Routines
- Customer Retention Review and Recommendation

### Removing Barriers

- Lobby Layout Assessment & Recommendation
- Product Review and Recommendation
- Marketing Assessment & Recommendation
- Customer Education and Change Management
- Alternative Delivery Channel Development

### Build Your People

- Customer Experience Training
- Referral Based Sales Training
- SWARM Banking Certification & Pilot Assistance
- Customer Change Management Workshop
- Customer Education Best Practices Workshop
- Retail Management Routines and Best Practices
- Manager/Supervisor Mentor Programs
- Leadership Talent Development Programs
- Reward and Recognition Assessment & Development

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# Let's Talk Tactical Solutions

A fresh set of eyes can provide clarity that evades us when we are too close to a project. Let us take a look to ensure your tactics are as efficient and comprehensive as possible.

**Strategic Planning**

**Leadership Coaching**

**Cultural Assessments**

**Project Plan Development**

**Project Management or  
Supporting Services**

Tailored Solutions | Proven Methods | Tangible Results

## YOUR NEXT MOVE

PLANNING AND EXECUTION

Tactical planning and administration takes away precious resources needed to complete important initiatives. Let us reduce the burden, build your teams, and support your efforts for the most efficient and effective project implementations. Essentially, there are two concepts that should be remembered when planning your institution's next move:

- **Strategy** is doing the right things.
- **Tactics** is doing things right.

We can help with both.

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## STRATEGIC PLANNING SERVICES

- **Align Your Corporate Goals**  
or a specific initiative goals with your mission and vision. Whether planning for the organization as a whole or for a specific project, this service assists with developing a plan that is efficient, creates realistic timelines and allows for the development of goals down to the entry level employee so that the entire organization/department/project teams are clearly working towards the greater goals.

## LEADERSHIP COACHING

- **Customized Coaching for all Levels**  
of leadership. Let us take your team to the next level with personalized development plans aimed at supporting optimal team cohesiveness, communication and job performance. Customizable for any team dynamic.

## CULTURAL ASSESSMENTS

- **Embracing Your Culture**  
How well does your organization know and embrace the culture that is your brand? Does it translate to the customer experience and your workflow processes? This informational service provides a foundation to facilitate efficient and comprehensive planning relevant to most corporate initiatives.

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## PROJECT PLAN DEVELOPMENT

- **SMART Goals and Critical Management**  
Let us help you create a plan of action utilizing SMART goals and other critical project management best practices to create an attainable implementation plan with realistic expectations that satisfies leadership without overwhelming the employee base responsible for carrying out the project changes in addition to their regular responsibilities. Deliverables of this service include the identification of primary goals through prioritization exercises with detailed goals and action steps; secondary goal identification; recommended timeline for implementation; and champion identification with initial meetings to ensure goals and responsibilities are clear for the most effective project kick-off possible.

## PROJECT MANAGEMENT OR SUPPORT SERVICES

- **Timely Administrative Oversight**  
Project Management includes timely administrative oversight. Utilizing a web-based interactive project management tool and app, we will reduce the burden and create efficient real-time communication, document sharing and reporting capabilities accessible by all client identified project members. Additionally, monthly oversight and reporting of overall progress will be compiled and reported to the overall project champion or leadership team.

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# Let's Talk Universal Banker Certification

Establish best practices and overcome implementation hurdles through our experienced change agents. We will also help you identify how the Universal Model can be customized to your organization and enable you to differentiate yourself from the myriad of Universal Banker Models in the industry.

**Award Winning  
Branch Transformation**

**Bank-to-Bank Guidance with  
proven results**

**SWARM Banking™**

Tailored Solutions | Proven Methods | Tangible Results

## LET US HELP CUT YOUR

BRANCH TRANSFORMATION IMPLEMENTATION TIME IN HALF.

- **Universal Staffing Model**, is more than just cross training.
- **FTE Savings Per Branch**, through natural attrition or job and/or departmental reconfiguration.
- **Reduce Turnover**, dramatically.
- **Improve Customer Satisfaction Surveys**, substantially.
- **Improved Efficiency** and customer experience.
- **Enhance Employee Career Path** and development.

**Training  
intended for  
Executive/Senior  
Leaders, Retail &  
Sales Management,  
Human Resources,  
and any Universal  
Banker Change  
Agents.**

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# CERTIFICATION WORKSHOP

## FOR UNIVERSAL BANKERS



- Introduction to SWARM Banking and Branch Transformation.
- Component 1: People  
Recruiting, hiring and training.
- Component 2: Products  
Simplification and effective marketing.
- Component 3: Processes  
Mapping and continuous improvement routines.
- Component 4: Technology  
The enabler and physical spaces.
- Component 5: Financial Center Tour  
"See the model in action."
- Additional Content:
  - Question and answer session
  - PDF copy of seminar presentations

### *Pricing:*

- **\$1,000 for first employee**  
**\$750 for additional attendees**  
One full day of training conducted in Texas designed to educate participants in the basic components that led to the formation of the award winning Universal Banker Model, known as SWARM Banking.

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# Let's Talk Process Refinement

Process improvement and optimization focuses on maximizing your bank's unrealized potential and getting the highest performance out of your day.

**Feasibility Studies**

**Process Productivity Assessments**

**Gap Analysis**

**Custom Process Mapping**

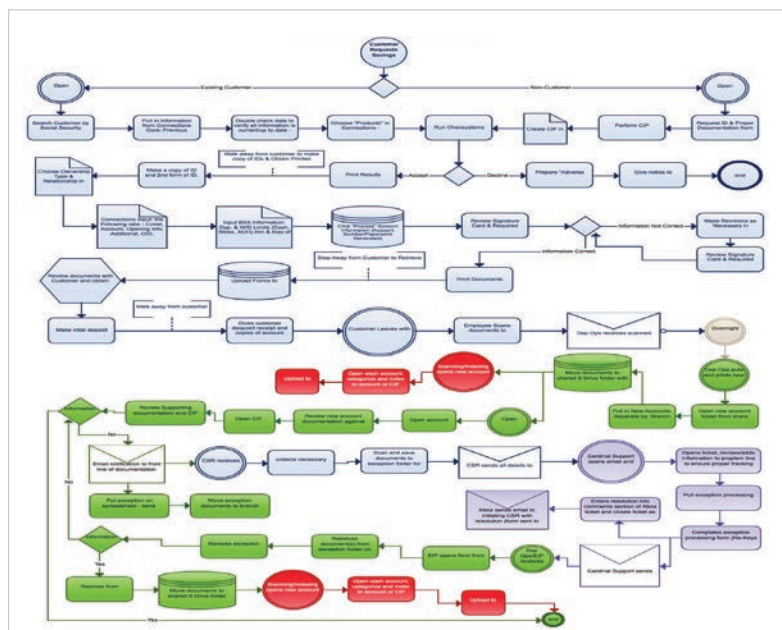
**Project Management**

**Executive Seminars**

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## WHEN IS THE LAST TIME

YOU REVIEWED YOUR PROCESSES FROM START TO FINISH?



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## DEFINING BEST PRACTICES

- Administration and analysis of employee feedback via electronic survey
- Onsite observation of how processes and procedures are actually being performed by employees
- Process mapping from start to finish, including color coding by department, for easy distinction of work flow
- Identification of opportunities and best practices for process and work flow improvement to gain consistencies and efficiencies
- Facilitation of onsite workshops to support departmental champions in prioritizing recommended opportunities
- Recommended project plan and timeline to support expedited results and tracking

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EXTRA! BANKER



## Let's Talk Video Banking

There is no substitute to talking to customers when they need face-to-face help with their finances. Video banking provides secure personalized service of a knowledgeable banker with full self-service technology.

**Create Efficiencies**

**Provide Personalized Service**

**Cultivate Customer Relationships**

**Expand Customer Reach**

**Automate the Branch**

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## PERSON-TO-PERSON

HELP WITH FINANCES

Banks can no longer afford to view digital channels simply as a mechanism for low-cost transactions. Video banking provides a convenient and effective option of interacting and engaging in a person-to-person connection with customers.

- Face-to-face video assist with a live banker
- Cash a check to the penny
- Make a deposit or a withdrawal
- Transfer funds
- Make loan payments
- Process draw requests
- Self-serve or full-serve option
- Open/close a debit card dispute
- Change PIN
- Debit Card is not required when using Video Banking

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## RETHINKING THE ATM

### Convenience

Customers like convenience and they like to multi-task. Video Banking allows them to manage their more difficult transactions without ever leaving their car.

### Branch Automation

Using technology to increase efficiency and extend reach is a prime reason to consider Video Banking.

### Cultivate Customer Relationships

It goes a long way to making banking personal again. The Video Banker actually makes face-to-face dialogue easy and allows you to hold an interactive conversation with your customer for greater engagement and loyalty.

### Personalized Service

Connecting the customer with a live banker takes the fear out of using technology.

### Personnel Efficiencies

Bankers can be located off site in a centralized workforce pool and potentially allow the bank to extend its service hours.

### And More

Video Bankers can also help with a variety of other customer service needs. Customers can ask questions, update their contact information, perform transactions without their debit card, and more.



<http://tiny.cc/ExtraBanker>



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## Let's Talk Products

Are you looking to refresh the products you offer and service for your customers? Do your current products build engagement, build loyalty, build net income, build retention, build relationships and build happiness for your customers?

**Consumer Product Design and/or Refresh**

**Small Business Product Design and/or Refresh**

**Commercial Product Design and/or Refresh**

**Rewards Product Development**

**Marketing Support for Optimal Results**

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# PRODUCT DEVELOPMENT

IS A SIMPLE CONCEPT. **ISN'T IT?**

Sound product development is the life-blood of every institution and community. The attributes it offers to society must instill:

- **New value** for customers.
- **Continued growth** of your institution.
- **Positive change** on society.

What are you and your institution doing to improve and remove obstacles holding you back from growth?

**Let us help.**

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### Account Comparison

Which Extraco account is perfect for you?

#### Do You:

	Convenience	Rewards	Lifestyle	Most Popular	Bonus Banking	Solution Banking
Love your debit card?	Free Debit Card			✓	✓	✓
Bank online?	Free E-Bank and Bill Pay			✓	✓	✓
Bank from your phone?	Free Mobile Banking*			✓	✓	✓
Hate coming into the bank?	Free Deposit ITMs <sup>1</sup>			✓	✓	✓
Deposit checks?	Mobile Deposit <sup>2</sup>			✓	✓	✓
	Able To Eliminate Fee <sup>3</sup>			✓	✓	✓
Like earning cash back?	Debit Card Cash Back			✓	✓	✓
Like earning interest?	Basic or Premium Interest <sup>4</sup>			✓	✓	✓
	Reimbursed ATM Fees <sup>5</sup>			✓	✓	✓
Need a new start?	Student Account			✓	✓	✓
Need a fresh start?	Second Chance Account			✓	✓	✓

### Bonus Banking

Two ways it can work for you:

#### Earn Cash Back and Interest

##### Cash Back

**Earn .25% cash back\* when you:**

- 1. Select Credit *instead of debit*
- 2. Sign A Receipt *instead of debit ID*
- 3. Validate With Zip Code *instead of receipt*
- 4. Purchase Online *using your debit card*

##### Interest

**Earn Basic Interest and enjoy free ATMs\* when you:**

- 1. Use E-Statements
- 2. Use Direct Deposit *per statement cycle*
- 3. Use Debit Card *10 times per statement cycle*

**Earn Premium Interest when you:**

- 1. Qualify for Basic Interest
- 2. Use Bill Pay *5 times per statement cycle*
- 3. Use Debit Card *60 times per statement cycle*

#### Buy Down Your Account

Get \$1.00 off your rate for any of the below behaviors. Complete four and your service charge is ZERO!

- 1. Use Direct Deposit *Once per statement cycle*
- 2. Use Debit Card *20 times per statement cycle*
- 3. Use E-Statements
- 4. Use Online Bill Pay *Once per statement cycle*
- 5. Remote Deposit\* *Using mobile phone or other ID*
- 6. 65 Years Old *Or older*

#### My Fee:

\$7.95 | \$5.96 | \$3.98 | \$1.99 | \$0.00

## BUILD ENGAGEMENT

- Keep It Simple — Our Philosophy  
Rewarding the customer for profitable behaviors for your bank is genius. Money is a universal touch point that every age, gender and culture can understand.

## BUILD LOYALTY

- When You Remove the Hurdles  
that exist in earning or saving money, you create a REPEAT moment for your customer. Who wants to clip coupons, open an app or take pictures of their receipt to earn rewards? Not us and not your customer either.

## BUILD RELATIONSHIPS

- Cross-selling Should Be on Every Marketing Agenda  
The deeper the relationship, the stronger the loyalty, and the greater the profit. It all works hand-in-hand. Let us help you find ways to “sell” without making your customers feel like you are selling – Instead find natural ways to fulfill their needs, making everyone better off.

## BUILD RETENTION

- Build it and They Will Come  
Give your customers something easy to use while making/ saving them money and they will keep coming back. They'll also tell their friends about it. The better suited your products are to fulfill their needs, the better off everyone will be.

## BUILD NET INCOME

- Money is a Universal Language, right?  
Having a structured, but easy to produce offering incentivizes profitable behaviors for your bank and builds net income, while growing customer engagement. Customers like doing things that are easy to understand, so why not make it beneficial for both you and your

## BUILD HAPPINESS

- We Heard What You Had To Say  
Focus groups of current customers and non-customer can be an integral part of understanding your market and finding ways to expand your market share, all while building customer satisfaction. We can help you understand your demographics and develop a targeted strategy to meet your strategic objectives.

Not only do we provide product design guidance, but we go one step further and provide turn-key training options (available to be delivered by our staff of trainers or by your employees certified in a Train-the-Trainer approach) and marketing support. From TV/Radio, print media, sales tools, online and digital to social...we offer it all. Ask us for more information.

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# Let's Talk CX Sales Training

Customer experience and referral based sales training is critical to every organization. Without a strategy behind your team, they are left to their own way of communicating your products, services, and cultural values to your customer. **Are you sure their way is your way?**

**Award-Winning Sales Model**

**Train-the-Trainer Certification**

**Tailored Agenda**

**Customized Training**

**Tailored Solutions | Proven Methods | Tangible Results**

## CUSTOMER SERVICE & REFERRAL BASED **SALES TRAINING** TRAIN-THE-TRAINER

Learn everything we've learned over years of developing our award-winning sales model, supporting Universal Banker and the customer's appropriate experience.

### ***Each program includes the following:***

- Two full days of training (*with certification*)
- Trainer Manual with scripted teaching guide
- Interactive participant workbook
- Training session PowerPoint
- List of recommended supplies
- Electronic files (PDFs) for all session materials
- Ice breakers/games to reinforce course content
- Role play exercises to practice the skills being taught
- Facilitation best practices for optimal cultural adoption
- See pricing on the back of this sheet

**Training intended  
for your Training/  
Mentoring Staff,  
Human Resources  
Team & Your Retail  
Sales Team**

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# SERIES I

## CUSTOMER SERVICE

- **A Superior Customer Experience**  
Comprehensive employee awareness of all internal and external forces that affect the customer experience and how to manage that experience, despite the uncontrollable forces.
- **Customer Service Etiquette**  
Customer service 101 can be used with employees new to customer interactive roles or as a great reminder of the basics for tenured employees. Everyone will benefit from this course that includes face-to-face, phone, and written etiquette, including handling irate customers and call control methods.
- **Adapting Communication Style**  
"The customer is always right" including their preferred style of communication — teach your employees to recognize and adapt their communication to their customers using the DISC method, combined with generational expectations as a foundation.

### Pricing:

- **\$2,499 for first employee**  
**\$1,799 for additional attendees**  
Two full days of training in 2 comprehensive, turn-key training programs, including all materials

### Additional Options:

- **\$750**  
Customized content including but not limited to your products, services, policies, and procedures.
- **\$1,250**  
Customized training material that is editable by your team. Documents available in Microsoft® Word or Microsoft Publisher and Microsoft PowerPoint.

@ Register at [tiny.cc/extracot3](http://tiny.cc/extracot3)

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# SERIES II

## SALES TRAINING

- **Relationship Building Model**  
Understanding the difference between a salesman and an advisor is critical to gaining trust and expectations. This training module teaches your staff how to move your customers through a step-by-step sales model focused on building relationships and providing solutions rather than selling products.
- **Effective Profiling; A Sales Tool**  
Knowing the right questions to ask to encourage customers to tell you their needs allows your sales team to provide the best solution fit to enable retention. This module supports meaningful conversations with customers for greater relationship building. It also adapts proper listening skills to ensure employees are recommending the best solutions to meet the customers' expectations/needs.
- **Overcoming Customer Objections**  
This methodology equips your sales team to respond properly while successfully overcoming customer objections. Your team will be able to identify the underlying reasons for an objection and establish methods that are appropriate to negate the objection and steer the conversation back to a successful sell or referral.
- **Networking for Success**  
Whether your sales team members have a natural gift for gab or are terrified by small-talk, our easy-to-use networking strategies will create a dynamic sales force when interacting with the community outside of the office.
- **Creating Bond and Rapport**  
Customer loyalty should be placed on your sales team with whom your customers interact. To ensure your team makes the most out of every customer interaction our sales tool helps your team create a greater bond and rapport with your customers while establishing interactive leaders.
- **Generating Successful Referrals & Product Champions**  
This curriculum provides a sense of urgency and purpose for your sales team to understand all product solutions offered by your institution, not just the products they are personally responsible to sell.
- **Turning Service into Sales**  
Turn basic customer service conversations into need defining opportunities that could result in additional sales or referrals.

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# Let's Talk Human Resources

Do your HR practices align with your changing business model to ensure the greatest success from your efforts, increase employee retention and develop a sustainable culture that exemplifies your mission and vision?

**Change Management Seminars**

**Hiring Practices Including  
Customized Job Designs**

**Recruiting Services, Guidance  
and Best Practices**

**Self-sustainable Training Services  
including curriculum development  
available delivered to your  
staff or as a Train-the-Trainer  
Certification**

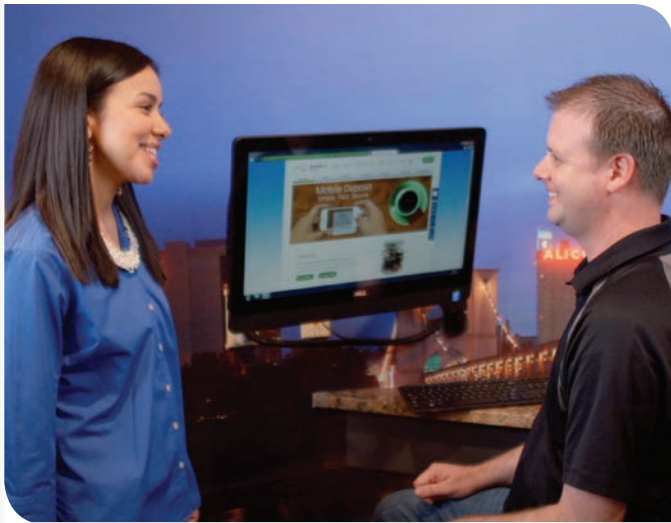
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## WHY START FROM SCRATCH WHEN WE HAVE PROVEN RESULTS?

- **Maximize project timelines** and avoid the stagnating effects of change through highly effective Change Management seminars geared to the appropriate audience: Executives, Officers, or Employees.
- **Revise your hiring practices** to attract and hire the right employees for success in your new/changing model.
- **Adapt/Create job descriptions** to match the new skill sets required for any position in your organization.
- **Maximize the result** of your recruiting efforts regardless of your local hiring pool challenges or retain us to do your recruiting for you.
- **Build your employees** at all levels through customized training programs to ensure their success.

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## CHANGE MANAGEMENT SERVICES

- **Executive and Officer Level Seminars**  
offered in full-day sessions addressing fundamental change management principles along with managing and leading change responsibilities and best practices.
- **Employee Level Seminars**  
offered in half-day sessions focused on fundamental change management principles coupled with customized WIIFM identification to maximize employee acceptance and commitment.

## HIRING AND RECRUITING SERVICES

- **Customized Hiring Routines**  
including interview structure, content and administrative best practices.
- **Job Description Review and Guidance**  
including task review, skill requirements, behavioral expectations and recommendations to create growth opportunities through job mastery assessments.
- **Assessment of Recruiting Routines**  
along with market demographics to create tailored recruiting solutions and best practices.
- **Let Our Recruiters Do The Work**  
for you. We can assist with any level employee.

## TRAINING SERVICES

- **Create New or Enhance**  
your existing Sales Culture with our behavioral training solutions: Customer Service and Referral Based Sales Training modules delivered by our talented/engaging trainers or let us train your trainers to deliver.
- **Comprehensive Framework for a Retail Training University** curriculum for use with new hires, cross-training efforts and ongoing refresher training complete with administrative routines, success measurement tools and certification best practices.
- **Manager/Supervisor Mentor Program**  
to ensure consistency across the branch network for both the employee and customer experience as well as insure the successful transition from contributor to manager with all the necessary administrative routines, curriculum and success measurement tools.
- **Leadership Development Programs**  
include options for front-line / entry-level employee development and corporate leadership designed to develop the next generation of corporate leadership.
- **Retainer Services**  
to assist with curriculum creation and delivery as desired by the client for any initiatives or behavior support generally delivered quarterly.

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## Let's Talk Marketing

We are a full service agency that offers a variety of advertising services and solutions used to promote products, services, and reputation branding. We have our own in-house graphic design team to implement creative elements for just about anything.

**Branding**

**Print**

**Websites**

**Media**

**Social Media & Digital**

**In-Branch / Out of Branch**

**Graphics**



Tailored Solutions | Proven Methods | Tangible Results

## CUSTOMIZED CAMPAIGNS

With the appropriate message and at the appropriate price.

- **Marketing Extension** — Use us as an extension to your current marketing department.
- **Full Campaign** — Let us generate a full campaign launch within your budget.
- **Analyze your current marketing** — To ensure you are getting the greatest return on your investment and define if there are any gaps that could be filled.
- **Market evaluation and customer experience focus** — Let us research your current market and provide a competitive analysis for product development and guided direction.

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## Merchandising



## Graphic Design



## Websites



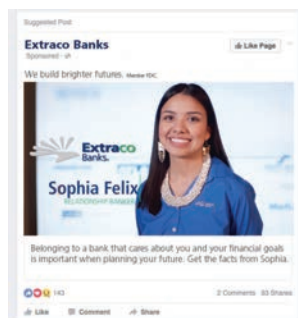
## Print



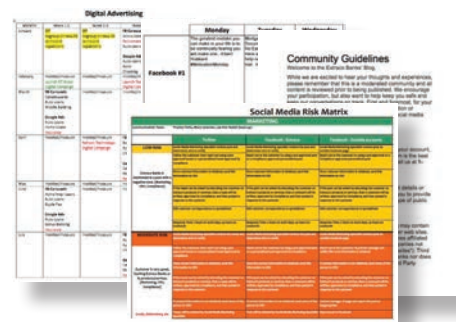
## Social Media & Digital Marketing



## Brochures/Fliers Direct Mail



## Video Media



## Branding & Market Research

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## Let's Talk Site Visits

Spend a full day on-site, with up to 8 Leaders from your organization, experiencing a customized agenda to provide insight into Extraco Consulting's methodologies. Learn how to support your strategic goals and initiatives, while potentially cutting implementation time in half. You will gain insight into Extraco's methodologies, experience, implementation plan and best practices regarding all services available.

**Award Winning  
Branch Transformation**

**Bank-to-Bank Guidance with  
proven results**

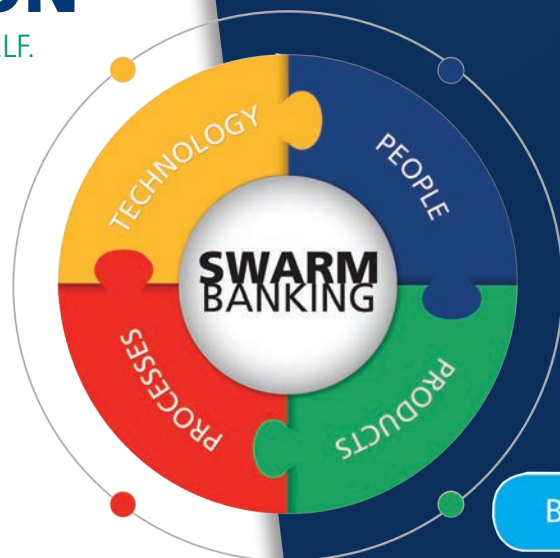
**SWARM Banking™**

Tailored Solutions | Proven Methods | Tangible Results

## METHODS IN ACTION

THE PROOF IS IN OUR LOBBY. [SEE FOR YOURSELF.](#)

- **SWARM BANKING™**, is our award winning, patent pending retail banking methodology that involves analyzing and reassessing four main components: people, processes, products and technology, to be competitive in today's fast changing retail banking environment.
- **See it for yourself.** Contact us today to schedule your full-day site visit at Extraco Banks and experience SWARM Banking® in action. Extraco Banks is a live, working model in today's new banking environment.



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*"We attended the Fiserv National Conference in Las Vegas in May of 2016, and several of their sessions were on the subject of branch transformation. I was amazed to find that we are SO much ahead of the game, primarily due to Extraco Consulting's help, knowledge and guidance. Wow. Thank you for the amazing leg up Extraco Consulting!"*

**Frank Sexton**

Chief Operating Officer,  
New Peoples Bank

### • **People**

A bank's customer experience hinges on the effectiveness of the employee experience. See our people in action during a site visit and learn about our creative and practical approaches on how we hire, train, retain and develop internal talent. We offer customized approaches for our clients to enhance your human capital in all areas. Your people component is the most critical component, because your employee experience drives your customer experience.

### • **Products**

Learn how you can streamline your product offerings to complement the wants and needs of your customers. All of our products were influenced by customer feedback. Learn how you can simplify your products and support a successful delivery to your employees and customers.

### • **Processes**

Your processes must be simple, fast and fun in order to successfully deliver a superior employee and customer experience. We can help you assess and align your processes to complement your strategic goals and initiatives.

### • **Technology**

We can show you how to push the limits of existing or new technology to provide fast, accurate, and easy-to-use services for anyone seeking bank access at any given hour of the day. Learn how you can decrease your cost per transaction; increase customer touch-points, all while providing a superior customer experience across all channels.

## **CUSTOMIZE YOUR SITE VISIT**

- Universal Bankers
- POD Banking
- Cash Recyclers
- Teller Capture
- Alternative Delivery Channels
- Virtual/Video Tellers
- Employee Change Management
- Customer Change Management
- Hiring & Training
- Process Improvement
- CRM Best Practices
- Centralized Operations
- Market Research
- Focus Groups
- Advertising Creative
- Innovation Routines

✉ info@extracoconsulting.com

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## Let's Talk Interior Design

Custom branch furniture doesn't come from the typical furniture supplier. And unless your architect/contractor designs specifically for banks or credit unions, they won't take into consideration the design flow of your branch or the Universal Banker Model.

At Extraco, we custom fabricate the pieces around your branch specifications, then ship and install them for optimized use.

### Lobby Layout/Design Flow

### Quick Transactional Pods

### Custom Built Furniture

### Carpet, Tile, Laminate Furnishings

Tailored Solutions | Proven Methods | Tangible Results

### THE HEART OF THE BRANCH

## THE UNIVERSAL POD

Once upon a time, every Financial Institution had a teller station. It provided a safe area for customers to mingle while waiting to be serviced. But now, with Universal Banking Model taking shape, it's more important than ever to establish a warm and friendly, yet efficient and professional environment. **Obviously, choosing a new Universal Pod is a crucial part of the remodeling project.**

- Built to your interior's specification
- Hosts cash recycler and other critical equipment needed to modernize your financial institution
- Comes with optional ADA shelf
- Makes servicing large/heavy technology equipment easy
- Fits smaller spaces

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Fabric, paint, veneer, and laminate colors and grade are selected by you.

## BRANCH LAYOUT, DESIGN & FURNISHINGS

Our durable furniture styles range from traditional to modern with a little twist of in-between. We custom build our furniture to your color, style, and size. Whatever you can imagine, we can too. **Let us help you layout and design or redesign your next branch for flow, and an inviting friendly feel.**

We also offer a wide range of beautiful tile, carpet, and laminates in commercial durable grade. You make the selection and we will ship it directly to your contractor overseeing the remodel. This ensures that the design stays in the same color/dye allotment from the manufacturer.

## ENGAGE US IN YOUR NEXT REMODEL

- Extraco Consulting will host an initial **discovery call** to better understand your style and market
- We will layout the flow of your branch focused on the **Universal Banker — SWARM Banking™ Model**
- Once the layout has been finalized, we will work with you on selecting **interior furnishings such as flooring and walls**
- We will provide you with **furniture selections** and **Universal Pods** that are specific to your branch style or a blend to match a repurpose on a partial remodel. This includes your selection of fabrics, paint and laminate/veneer finishes
- You may also choose to engage us on the **interior and/or exterior branding, merchandising, and advertising**. From interior/exterior wall wraps, window wraps, ATM wraps, campaign merchandise, signage and more, we are a full graphic design agency with production and installers on staff

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## See It In Action

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### ☐ Site Visit at Extraco Banks

Spend a full day on-site experiencing a customized agenda to provide insight into Extraco Consulting's methodologies that will support the client's strategic goals and initiatives, while potentially cutting implementation time in half.

## Executive Leadership

### ☐ Organizational Structure Guidance

Identification of optimal organizational chart structure, including a unique perspective on the desired skill sets for current job tasks and overall productivity.

### ☐ Peer-to-Peer Guidance

Experience customized peer-to-peer strategic leadership guidance and executive coaching, best practices, detailed action plans, committee structure and more.

### ☐ Strategic & Tactical Planning

Participate in a customized Strategic Planning Seminar to develop and refine a client selected action plan for any strategic initiative. Full report and action plan included.

### ☐ Strategic Leadership Succession Plan Guidance

Experience a formal analysis of current succession plans for mission-critical, leadership positions and attain a formal recommendation based on the findings.

### ☐ Non-Traditional Bank Business Line Development

Development guidance to establish non-traditional lines of business utilized to generate non-interest income. Fully customized to the client's objectives and time-line.

### ☐ Change Management Executive Seminar

Experience a customized seminar designed to support the change management process, including best practices and guidance for executives to support their teams through the change management process successfully.

## Retail Branch Transformation

### ☐ Retail Lobby Customer Service and Cultural Assessment & Guidance

Experience a critical assessment providing a baseline of the current culture versus the desired culture and/or experience through staff observations, interviews and observing customer interactions at multiple locations and departments.

### ☐ SWARM Certification & Banking Pilots

Implement SWARM Banking in a new or existing location and/or region to utilize a true universal or full-service employee role with on-site guidance, support, training certification, marketing guidance, and technology optimization assistance.

### ☐ Lobby Layout Assessment & Recommendation

Review lobby layout(s) and make recommendations on layout adjustments aligned to the new vision, focusing on traffic flow and the customer experience. Multiple options and phases provided.

### ☐ Reward and Recognition Assessment and Development

Review of current reward and recognition program, both monetary and non-monetary, including guidance to assist in identified areas of opportunity to engage employees, optimizing employee retention and talent attraction in the future.

### ☐ Product Review and Recommendation

Assessment of current product line-up(s), market review of top competitor products, and guidance on profitability and competitive product offerings.

### ☐ Alternative Delivery Channel Development

Conduct assessment of current alternative delivery channels and determine strategic planning for creating and enhancing all channels to support the branch network.

## Retail Branch Transformation (Continued)

### ☐ Recycler and Virtual Teller Training Development and Delivery

Training material development and delivery available for all recycler or virtual teller models, including best practices for employee and customer adoption, supporting a more efficient employee and customer experience.

### ☐ Customer Feedback and Satisfaction Routines

Review existing customer feedback routines and develop an action plan to enhance and expand the bank's customer feedback routines, including monitoring expectations. Guidance available on numerous types of customer interactions.

### ☐ Customer On-boarding and Retention Recommendation

Assessment of current customer retention strategy, identification of opportunities for efficient and proactive customer contact. Includes a strategic plan recommendation to maximize customer retention potential.

### ☐ CRM Assessment Guidance

Review of CRM system(s) and cultural adoption to develop a strategy to optimize the client's usage of the system and create routines and monitoring tools. Also available for CRM implementation guidance and/or project management.

## Human Resources and Training

### ☐ Recruiting Services

From entry-level positions to executive-level positions, expert recruiters will assist in a client's full cycle recruiting process. Candidates will be identified, interviewed, screened and presented based on the client's expressed needs.

### ☐ Retail Job Design Guidance

Off-site review of retail job descriptions and organizational structure, with a focus on task designs for all lobby employees to align with client leadership's vision. Career path development guidance included.

### ☐ Retail Hiring Process Guidance

Review existing retail hiring process and provide guidance on structuring the process to attract and hire employees with an optimal fit for client's strategic direction.

### ☐ Universal Employee Training University Curriculum

Customized curriculum templates, agendas, testing parameters, role-play scenarios and administration guidelines for successful curriculum completion requirements.

### ☐ Customer Service and Referral Based Sales Training

Customized curriculum facilitated by Extraco Consulting Trainers or in a Train-the-Trainer Certification Seminar, learning curriculum content and presentation best practices.

### ☐ Change Management Seminars

Customized curriculum available facilitated by Extraco Consulting Trainers or in a Train-the-Trainer Certification Seminar to help leaders and employees work through the disruptive process of change, including best practices for attaining buy-in.

### ☐ Retail Compensation and Incentive Plan Evaluation & Recommendation

Perform assessment of current compensation and incentive plan(s) and compare the results to the client's culture and vision with best practices to maximize employee retention and performance, all while focusing on the customer experience.

### ☐ New Hire On-boarding

Create new hire on-boarding process, which will include client's self-administration of new hire orientation, job shadow program, checklists for turn-key implementation and optimal cultural assimilation for new hires.

Don't See What You're Looking For? We create customized content and training everyday.

## Human Resources and Training (Continued)

### ☐ Retail Management Routines and Best Practices

Experience in-depth management workshop(s) to teach new management routines that will create consistency in the branch employee experience, performance measurements and customer experience.

### ☐ Retail Manager or Supervisor Mentor Program Development

Develop mentor certification program to assist with certifying newly promoted talent to support the employee's transition into a new management role.

### ☐ Customized Training Retainer

Customized quarterly training sessions conducted by Extraco Consulting trainers on a retainer basis. Curriculum becomes the intellectual property of the client for ongoing usage.

### ☐ Customer Education and Change Management

Universal training to illustrate the importance of extending change management practices to customers in order to increase customer loyalty and reduce customer attrition due to changes occurring within the organization.

## Process Improvement and Operations

### ☐ Retail Front-line Process Refinement Guidance

Experience on-site employee interviews, observations, and process mapping expertise to assess the client's current processes and the impact on the employee and customer experience. Recommended opportunities and guidance provided.

### ☐ Consumer Lending Process Guidance

Utilize experience and best practices to streamline a transition to centralized underwriting and consumer loan processing, including training and action plans.

### ☐ Core Consulting & RFP Core Selection Process

Mediate the full RFP process for the client for a bank's core operating system and ancillary products. Extraco Consulting will serve as the project manager throughout the process. Contract negotiation and re-negotiation services also available.

### ☐ Innovation and Continuous Improvement Routines Guidance

Includes a formal recommendation of guidance for communication routines, committees and roll-out best practices to maximize time, effort, efficiency and results to remain competitive within the dynamic marketplace.

### ☐ Customized Operations Guidance

Develop customized operations guidance with insight from client leadership to determine a strategy that achieves strategic initiatives relating to efficiency and staffing levels with regards to any/all operations departments/personnel.

## Marketing Outsourcing

### ☐ Turn-Key Marketing

Turn-key marketing solutions combines high-quality marketing materials with unprecedented simplicity. Customized with the clients logo, color palette and images.

### ☐ Marketing Agency Services Retainer

Fully customized services ranging from full branding agency services to template purchases for specific campaigns, employee sales tools and quick reference sheets to full corporate campaigns. Including tracking measurement recommendations.

### ☐ Social Media Outsourcing

Manage and moderate client's social media channels, including comprehensive monitoring and reporting to gain insights with detailed metrics and graphics.

### ☐ Market Assessment & Recommendations

Market research to formulate 3-year delivery model plan for staffing, training, hiring, branch design/layout, technology integration, and marketing for use in validating strategy and making well-informed decisions regarding plan development.