

Introducing Cohen Brown

The Performance Results Network for Credit Unions

About PRN

The Cohen Brown Performance Results Network (PRN) offers your credit union a blend of proven sales, sales-management, and member-service processes, as well as learning and reinforcement programs, delivered through an interactive User Group framework. This unique format promotes peer networking and the identification and sharing of best practices, benchmarking, support, and motivation.

As a PRN member, you will learn dynamic consulting and coaching techniques that can be used to dramatically increase your credit union's sales-and-service performance results.

Processes

The PRN sales, sales-management, and member-service processes are proven to increase productivity; improve member satisfaction and retention; and produce bottom-line, profitable sales results. They include

- A full management and reinforcement process that affects every layer of the organization
- Strategic and tactical sales-and-service performance results consulting
- Unlimited use of learning solutions tailored to meet specific needs for existing personnel and employees hired or promoted to fill existing positions. These solutions include
 - Leadership, management, and coaching solutions
 - Platform sales-and-service solutions
 - Branch sales-and-service solutions
 - Call Center solutions
 - Wholesale sales-and-service solutions
 - Support staff sales-and-service solutions
- Sales-and-service protocols that have been field-tested by credit unions in the U.S. and Canada and are proven to yield consistent bottom-line results
- Reinforcement methodologies and leveraging processes including
 - Cohen Brown programs, support tools, and job aids
 - Quick Reference Guides
 - Infrastructure management and quality checklists
 - Keep It Simple/Keep It Focused Mini Toolkits
 - Non-Negotiable Minimum Activities for Managers
 - Targeted Performance Solutions
 - Ongoing "perfecting" processes

By implementing Cohen Brown's Branch Sales and Service and Proactive Relationship Banking programs, our sales and service have risen to new levels.

- Sales referrals increased 92%
- Sales referrals for investment products increased 87%
- Call Center loan-by-phone applications increased 45%

Community Choice Credit Union

Within the first year of implementing the Cohen Brown process, net revenue doubled.

Financial Partners Credit Union

Averaged \$10 million per year per teller in referral loans closed since inception of process.

Aberdeen Proving Ground Federal Credit Union

Achieved 149% of Second Quarter promotional goal by incorporating and managing the Cohen Brown process.

First Financial Credit Union

I'm so excited to see the new Breakthrough Behavioral Embedding® tools. The Blueprint is so timely. We are at that stage where we can see that we have done very well so far, but how do we make sure we rise to the next level? Likewise, Sports Coaching is a great way to embed our new behaviors by getting consistent and then raising the bar again.

**Capital Community
Credit Union**

Sold five GAP insurance policies in 2007 and have sold 10–12 per month starting in June 2008.

ECCU Community Credit Union

We are extremely pleased with our results, and we continue to be impressed with the quality of Cohen Brown sales materials and the skill our team members acquire from the Performance Results Network workshops.

**Westminster Savings
Credit Union**

Breakthrough Behavioral Embedding® Tools and Processes

Breakthrough Behavioral Embedding (BBE) was recently introduced by Cohen Brown to address a problem that nearly every organization faces with regard to training investment: Without a process or methodology to sustain new skills and behaviors, performance peaks but then inevitably declines in time.

Cohen Brown's BBE processes replace these "peaks and valleys" of employee performance following training with significant, sustained behavioral change that results in enhanced performance and increased bottom-line results and customer retention. As a PRN member, you will learn how to use the BBE tools to deliver optimum results in your environment.

PRN Learning and Communications Formats

We use a variety of flexible, time-efficient learning and communications vehicles to minimize your time away from work, including

- Teleconference workshops
- E-mail bulletins
- "How-to" tip sheets
- Web-based seminars
- In-person PRN seminars

These variable formats are used to deliver

- Quarterly course curricula that help you build your sales-and-service culture at your own pace.
- Roundtable discussions with other PRN members focusing on high-interest topics such as leveraging the use of technology to achieve sales results, incentive compensation, tracking, segmentation, achieving continuous and dramatic lifts in sales and service results, and gaining and sustaining momentum.
- Special discussions regarding current economic events that affect your organization. These discussions allow you and other PRN members to learn timely, cutting-edge strategies as well as immediate actions you can take to react to current industry challenges.

Members can participate in all of our ongoing Cohen Brown PRN consulting and reinforcement offerings or select those offerings that meet their current needs. You never need to worry about missing an event because each of the core Cohen Brown PRN offerings will be repeated at a later date.

The Bottom Line

The Cohen Brown Performance Results Network for Credit Unions is not just a cost- and time-efficient way to get valuable sales-and-service consulting and training, it enables your organization to achieve immediate and sustainable bottom-line results!