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When Credit Union Members Attack: Where Do We Take a Stand?

By Ron Schmidt



As I was leaving a board meeting on a fall afternoon in Northeast Ohio, I cut through a colleague's office and exchanged pleasantries: "How's your family? How are things going?" She said her headache from the morning had finally subsided – it began when a credit union member starting yelling at her on the phone.

Not thinking much about it, I casually asked her how often this happens. "More than you'd imagine," she replied. After leaving her office I thought that if this happens in small-town Ohio, it likely occurs nationwide. So I asked myself: "Are employees regularly subjected to abusive behavior by credit union members? If they are, what can be done?" Before we answer these questions, let's take a look at the playing field.

We are a society of instant gratification. Don't know the highest point in North America? Google it. Nothing planned for dinner? Order out. Forget your shopping list? Text home. Modern conveniences have made us a less patient society and challenge how we connect to and relate with others. A loss of respect and appreciation for our fellow workers and those who service us in the marketplace puts a strain on our empathy for those around us. The bottom line: We want something immediately, so forget about

how it impacts others. Who pays the price for maintaining this fast-paced, instant rewards society?

Often our employees pay the price, and we should understand the underlying circumstances, for if we don't, we won't be able to properly address the issue. In today's service economy, it's a new ball game. We live in a culture where anything goes. Visit any youth sporting event today and you'll see irate and uncontrollable parents berating coaches, officials, other parents and players. Anything goes with these vociferous individuals – and they always

seem to get away with it. This attitude becomes empowering to the casual observer, who then becomes the next irrational participant. If they get away with it in the baseball stands, who's to say your employees

won't become their next target. Sadly, your staff is as vulnerable as the umpire or the opposing team's coach. So, what can be done?

Are employers regularly subjected to abusive behavior by credit union members?

We always develop training programs for our clients with our members in mind. Perhaps now we need to keep employees in mind as well. Too often, staff training programs are developed around "what not to do" rather than "what to do," without emphasizing how others should be treated. For example, anti-harassment training focuses on what you shouldn't do in certain circumstances; rarely

does it focus on the opposite side of the coin. So in our situation, the primary message should define acceptable

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behavior for both your employees and your members. In other words, your employees should be schooled on what is, and is not, acceptable in today's marketplace service economy. Unacceptable behavior includes shouting, cursing, sarcasm, intimidation, sexism and racism. We should always treat others as we expect to be treated – with respect, a modicum of dignity, and courtesy (e.g. being helpful with a smile). We should also remember that when we're the customer, by greeting the service provider with the name on her badge and a big hello, we'll receive the attention we deserve. Failing to respect others and treating them as servants is a lose-lose situation for everyone.

So, you have a member on the phone who is disrespecting you. What's your move? First and foremost, the goal of a "communication" service economy is building bridges, not barricades. Your initial response should utilize the "I" messages. "Ms. Smith, I feel the language you're using will not help in finding a solution to 'our' problem." (Take ownership of the situation.) "The values policy of

our credit union prohibits the use of language that disrespects our humanity." (This policy should be posted on the home page of every credit union's website.) "Ms. Smith, if we agree on how we are to communicate with one another, I would be glad to help you. Now please state the facts for me..."

In the bigger picture, your credit union may want to make the idea of civility synonymous with your name. You can strive to make it second nature, and your members, your employees and your board can be educated on what behaviors are expected of them. One little haven of civility can plant a seed, and hopefully such behavior spreads to other areas. I recently started a grassroots movement of civility in my own community and believe that credit unions are ripe for such a crusade.

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