

# CREDIT UNION JOURNAL



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## What Can Don Imus Teach Your Employees About Member Service?

By Ronald Schmidt



The recent firing of CBS Radio "shock jock" Don Imus strikes to the heart of how bad behavior adversely affects business. As Tom Brokaw noted in the *New York Times*: "There has been an absence of civility in public discourse for some time now. The use of language across the racial spectrum, and across the political spectrum, and across the cultural spectrum, has been, in any way you want to describe it, debased to a certain degree." Can this "discourse," to which Mr. Brokaw refers, ever be good for business?

Don Imus has become the poster child for how incivility affects the bottom line.

Society stood up and made it clear that his behavior breached an accepted civic norm and was unacceptable. Sponsors reacted to public opinion and pulled advertising dollars.

Without advertising, Imus was no longer profitable and he was ultimately fired by both CBS radio and CNBC cable.

So how might this apply to your credit union? To understand how incivility is harmful to a credit union, first we must define civility. "Civility is about our behavior to others, our restraint of actions to others; it's about how we would like to be treated. It is a way of being fair to others. Civility does the work of goodness in everyday life," according to P.M. Forni, professor and co-founder of the Johns Hopkins Civility Project.

### **Lack Of Respect Rampant**

While examples in the media may be severe and not applicable to our typical working environment, lack of respect and courtesy for customers and employees is rampant in our culture. Ask a credit union employee how management respects them and you might get an earful.

When people of authority, whether it be a member of the management team or a board member, display offensive behavior to a member, employee or volunteer, their conduct becomes inextricably linked to the public's perception of the credit union. A negative perception may cost you members.

Consider the following scenario that may happen in your credit union anytime: Mary calls IT about an issue she is having on the system. Jason, the IT manager, takes the call and the conversation goes something like this:

**Mary:** "Jason, my printer is jammed again and I can't print member receipts. I've asked you to replace this for months and I'm getting nowhere with you!"

**Jason:** "Mary, if you can't operate the equipment correctly—that's your problem. I told you my budgets are tight. Do you think you're the only one who works here?"

Only seconds later, a member comes to the now-agitated Mary intending to deposit \$10,000 into his account.

However, the lack of civility cycle continues and Mary sneers at the customer and demands, "What do you want?"

Stunned, the member says: "I would like to close my account."

### **Behavior Toward Co-Workers**

How we communicate and how we behave toward co-workers has an enormous affect on how we treat our members.

Our successes and the success of our credit unions are tied directly to our respect for others. And where civility breaks down, the member as well as the credit union loses.

So how does your credit union stack up? What response would you get from your employees if

you asked how co-workers or management respects them? Would members say they feel their questions are answered with interest by staff or do they feel the employees are just there to collect a paycheck?

Every credit union must ask themselves: "What core values do we represent and is civility a part of our core values? What messages do we communicate to our membership? Which of our core values separates us from our competition? What values induce employees and volunteers to work for us?"

We in the credit union industry pride ourselves on service to members—in fact banks are continuously jealous of this. But we must keep asking ourselves: can we be better? Are there areas of our communication to others that need improvement? Do we acknowledge staff and members we pass in the lobby? Do we listen and show an interest in what others are saying? Now is the time to look in the mirror and realize that when we don't give much thought to those around us, our behavior is not good for business.

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**VIEWS & OPINION**