

ABA eLearning

FOR SMALL BUSINESS LENDERS AND BUSINESS DEVELOPMENT OFFICERS

Small business lenders focus on business owners in the community with annual sales of less than \$20MM. The successful lender is skillful in calling on both new and existing customers. The officer demonstrates a deep understanding of both retail and commercial products, and discusses a customer's needs to identify the proper solution for the client to manage and grow his or her business. Small business lenders have a solid understanding of the bank's credit policies, are able to expertly read financial statements and recommend proper loan structuring. Lenders must understand current regulations and laws that impact commercial deposits and loan products and how they affect the customer and bank.

ABA eLearning provides a curriculum for relationship managers who need the skills to build a relationship-centric sales approach, engage customers to better understand their needs and appropriate solutions, handle objections, plan and execute the perfect sales call, and manage relationships post-sale. It provides an approach to building trusted relationships with business banking customers and to attract new accounts from business customers of other institutions who may feel their needs are not being fully met. It focuses on the process needed to identify sales prospects, recommend products and then close the deal, not solely on making the credit decision.

Core Knowledge

- Banking Today
- Credit Products for Small Businesses
- Deposit Products & Services for Small Businesses
- Fundamentals of Small Business Banking
- Introduction to Analyzing Financial Statements
- Introduction to Financial Planning Products
- Overview of Financial Statements
- Personal Tax Return Analysis
- Retirement Products for Small Businesses
- Small Business Borrowing
- Understanding Bank Products

Workplace Fundamentals

- Business Etiquette
- Dealing Effectively with Co-Workers
- Ethical Issues for Bankers
- Managing Time at Work
- Meetings that Work
- Sexual Harrassment in the Workplace
- Telephone Etiquette
- Writing Bank Correspondence

Sales and Customer Service

- Building and Retaining Customer Relationships
- Calling on Small Business Customers
- Effective Referrals
- Event-Based Selling
- Introduction to Relationship Selling
- Referring Insurance & Annuities
- Referring Mutual Funds & Services
- Referring Trust Customers
- Relationship Selling to Small Business Customers
- Revitalizing Customer Service
- Sales Coaching in the Bank
- Servicing and Growing Small Business Relationships
- Tele-Consulting

Certificate

- Small Business Banking Certificate Curriculum