

# Five Tips to Lend with Your Head and Heart

## 1 Hire the right people

Look for candidates who embrace the *spirit* of your Member commitment and want to make loans happen. You can teach process, but you can't teach heart.

### Make it happen...

Use role-playing scenarios during the hiring process. Require candidates to come up with creative solutions to navigate a Member's challenge.

## 2 Onboard smart

Keep the focus on problem solving and meeting Member needs, not delinquencies or sales goals. Let staff know you've hired them to approve members.

Create strategic, hands-on workshops to build listening and problem-solving skills.

Invite Member-facing staff to share examples of when they found creative ways to uncover and meet Member lending needs.

## 3 Always get a second opinion

Run *every* loan through underwriting. This way it takes two to say no. Never automatically deny a loan and don't require your teams to approve loans only within certain FICO parameters.

Every Member has a story. Connect them with underwriters so they can share it. This is the best way to help your team understand what's going on in a Member's life and can motivate them to find the right solution.

## 4 Empower your team to find the "yes"

Give multiple teams (including underwriting, branch leadership, and contact centers) the flexibility to find ways to approve a loan.

Show employees you have their back. Empathy takes time. Focus on how your team understands a Member's needs, not how many loans they close or how quickly they do it.

Foster a service-centered environment so if an approval isn't possible now, employees proactively work to make it possible in the future.

Convey the value you place on finding ways to help Members get an approval through your hiring and team promotions.

## 5 Learn from your Members. Listen to their feedback.

Use *every* Member interaction to improve and refine your lending process and encourage feedback. The insights you'll gain from these are priceless.

Review phone calls, survey results between Members and underwriters/contact centers. These are excellent ways to uncover points of friction and missed opportunities.

Take a deep dive into loan applications to help your team uncover areas of opportunity.

Build what you learn into your coaching, training and underwriting guidelines.