

**Conductors Extraordinaire:**  
*Creating the Sweet Sound of Service in Your Credit Union*

by  
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Picture your credit union as a symphony orchestra; your departments as the strings, brass, winds, percussion sections; yourself as the conductor; and your members as the audience. Your members bought their season tickets when they chose you to be their credit union; they expect outstanding performances each and every time they do business with you.

Just as conductors and orchestras must meet the expectations of their audience so too must you meet the expectations of your members. And when you do, your credit union will earn the standing ovation: business, loyalty, and reputation. Members come to the performance with three major expectations:

*To feel valued & important:* All members believe they have purchased front-row seats and become dismayed if they find themselves in the nose-bleed section. Every member--large depositor or small depositor, big loan recipient or small loan recipient, single-service person or multiple service person—expects to be treated as though he or she is your only audience. Members aren't overly concerned about the services you provide to others; they're most interested in their own seat. If you don't want a vacant seat next week, you must make your members feel valued and important at every performance.

*To have their needs met:* With ticket in hand, your members take their seats and wait for the performance to begin. They read over the program of products and services you handed them on the way in but aren't equally interested in all the pieces being played. Their attention is peaked when their favorite piece, the product or service they need, begins; when their favorite soloist, whether member service rep or teller, plays alone; when the sections, operations and lending, play together in harmony; and when the conductor, the credit union leader, turns, bows, and shows appreciation for their applause. If you want their continued applause, you must make sure member needs are met.

*To be entertained:* Great performances stir the emotions, engage the heart, and soothe the mind. Members, like audiences, want to enjoy the total experience. Buying the ticket, fighting the traffic, handling the crowds are only worth it if the performance is worth it. When members bring their friends to the next performance, reserve their seats early, or pay more for better seats, then you know you're doing things right. If you want their continued loyalty, entertain them as they do business with you—make sure they equate you with enjoyment.

As the conductor, your job is to conduct consistently great performances for your audiences each and every time they do business with you. Conductors don't just wake up

one day as conductors; they spend years honing their skills, playing in the orchestra, and learning technique. And so it is with credit union leaders. As conductors you have three responsibilities:

*To know the music:* Conductors must know a wide variety of music, the difficulty of each piece, and the blending of sounds. Credit union leaders must know customer service principles, which are the most challenging to apply, and how to blend them into one beautiful sound. Outstanding performances require great attention to details: management practices, operational procedures, and credit union policies. It's essential to know the music before you try to conduct the orchestra. For credit union leaders, this means becoming well-versed in all aspects of customer service.

*To choose the score:* Conductors have great leeway in the score they choose: what pieces will be played, what sequence will be followed, what pace will be used, what mood will be created, what instruments will be emphasized. Credit union leaders have great leeway as well: what markets you'll choose, what services you'll offer, what mood you'll create, what strategies you'll emphasize. The score depends upon your credit union's vision, mission, and values. This requires being clear on what you want to create and choosing the score accordingly.

*To bring out the best in the musicians:* Conductors can coach, direct, and encourage their musicians but they can't play the instruments for them. And so it is with credit union leaders: the quality of the performance depends on the skill, motivation, and commitment of your musicians. You can help your musicians develop their talent, learn new pieces, and blend their sounds but when the curtain goes up, they're the ones who must perform. As the conductor, you must also know when to let them play solo, when to emphasize one section, and when to applaud the entire orchestra. The key to outstanding performances in your credit union is your ability to bring out the best in your employees.

You are conductors and you have a great service symphony to conduct. If you do it right, you'll earn the standing ovation: more business, impeccable reputation, employee commitment, and member loyalty. If you do it poorly, you'll get less business, a mediocre reputation, uncommitted employees, and members who slip out at the intermission. But standing ovations don't just happen; you have to earn them. You do this by getting all your musicians to play their parts just right, by blending their sounds into one great symphonic piece, by being an excellent conductor.

You conduct—you supply the leadership, the direction, the resources and your employees play—they serve the members, solve the problems, and communicate value. Together you can give your members the performance of a lifetime.