

## OVERVIEW

This case study highlights the key challenges and solutions for *Baptist Health South Florida Federal Credit Union*. It is a non-profit, cooperative financial institution, providing a wide array of products and services to members. Baptist Health is a single sponsor credit union, devoted entirely to servicing hospitals and hospital employees.

The organization was founded in 1961 and currently has \$28 million in assets. They employ 17 people and operate 3 full-service branches. A few of its remote facilities function on a part-time basis.

## OBJECTIVES

- Increase overall sales and enhance the total member experience.
- Incorporate value-driven principles into the organization's culture.
- Change employee behavior and help employees define their roles.



## SOLUTIONS IMPLEMENTATION

*Baptist Health South Florida Federal Credit Union* collaborated with Integrity Solutions® in January of 2007. Every employee, from the President / CEO, to senior management, to front-office staff, took part in the Integrity Selling® program. Integrity Selling® is a structured 8-week program designed to help the participants achieve their sales potential and develop a culture of integrity—integrity is a vital part of sales success.

The goal was to incorporate the Integrity Selling® customer needs-focused selling process into the credit union's day-to-day operations. The employees had to learn how to clearly identify member-related issues and tailor the organization's products/ services to the needs and wants of every member. It was essential to create and reinforce member-focused skills, habits and attitudes. In addition, employees had to go through the process of self-discovery and gain a better understanding of their abilities, strengths and talents.

The participants utilized the AID, Inc.® Communication System and the Behavior Styles® Model to identify the behavioral characteristics of their members and establish trust. Credit union professionals must treat every single member with utmost respect and dignity, which invariably translates into increased earnings. A new incentive plan was introduced to employees to reward their performance and sales levels increased significantly.

The Integrity Selling® program facilitated effective communication between employees, making it easier for them to deal with various Behavior Styles® and adjust their behavior accordingly. This led to an amazing transformation and increased productivity.

## IMPACT

- As a result of the training, the GAP Insurance sales have skyrocketed from 5% to 75%.
- Steady month-to-month average net increase of 50 members.
- Sales of vehicle warranties have increased substantially. Currently, 35% of cars have a warranty attached to it.
- There was a visible change in behavior, attitudes and beliefs among employees.
- The program has given employees a sales process which has enabled individuals to significantly increase their sales.

*"The program works. I spent a lot of time searching for the appropriate sales model for our team. It appears that Integrity Selling® is the only product addressing the core issue of change among all employees—order takers are becoming sales professionals. Because of its effectiveness, our organization has experienced steady growth since last year. On top of that, our credit union is one of the few institutions not experiencing a decline in loans and deposits."*

**Michael Raley, President / CEO**