



Menton Bank¹

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Problems arise when a large bank, attempting to develop a stronger customer service orientation, enlarges the tellers' responsibilities to include selling activities.

"I'm concerned about Karen," said Margaret Costanzo to David Reeves. The two bank officers were seated in the former's office at Menton Bank. Costanzo was a Vice President of the bank and manager of the Victory Square branch, the third largest in Menton's large branch network. She and Reeves, the branch's Customer Service Director, were having an employee appraisal meeting. Reeves was responsible for the customer service department, which coordinated the activities of the Customer Service Representatives (CSRs, formerly known as tellers) and the Customer Assistance Representatives (CARs, formerly known as new accounts assistants).

Costanzo and Reeves were discussing Karen Mitchell, a 24-year-old customer service representative, who had applied for the soon-to-be-vacant position of head CSR. Mitchell had been with the bank for three and a half years. She had applied for the position of what had then been called head teller a year earlier, but the job had gone to a candidate with more seniority. Now, that individual was leaving—his wife had been transferred to a new job in another city—and the position was once again open. Two other candidates had also applied for the job.

Both Costanzo and Reeves agreed that, against all criteria used in the past, Karen Mitchell would have been the obvious choice for head teller. She was both fast and accurate in her work, presented a smart and professional appearance, and was well liked by customers and her fellow CSRs. However, the nature of the teller's job had been significantly revised nine months earlier to add a stronger marketing component. CSRs were now expected to offer polite suggestions that customers use Automated Teller Machines (ATMs) for simple transactions. They were also required to stimulate customer interest in the broadening array of financial services offered by the bank. "The problem with Karen," as Reeves put it, "is that she simply refuses to sell."

THE NEW FOCUS ON CUSTOMER SERVICE AT MENTON BANK

Although it was the largest bank in the region, Menton had historically focused on corporate business and its share of the retail consumer banking business had declined in the face of aggressive competition from other financial institutions. Three years earlier, the Board of Directors had appointed a new Chief Executive Officer (CEO) and given him the mandate of developing a stronger consumer orientation at the retail level. The goal was to seize the initiative in marketing the ever-increasing array of financial services now available to retail customers. The CEO's strategy, after putting in a new management team, was to begin by ordering an expansion and speed-up of Menton's investment in electronic delivery systems, which had fallen behind the competition. To achieve this strategy, a new banking technology team had been created.

During the past eighteen months, the bank had tripled the number of ATMs located inside its branches, replacing older ATMs with the latest models featuring color touch screens and capable of a broader array of transactions. Menton was already a member of a several ATM networks, giving its customers access to freestanding 24-hour booths in shopping centers, airports, and other high-traffic locations. The installation of new ATMs was coupled with a branch renovation program, designed to improve the physical appearance of the branches. A pilot program to test the impact of these "new look" branches was already underway. In the longer term, top management intended to redesign the interior of each branch. As more customers switched to electronic banking from remote locations, the bank planned to close a number of its smaller branches.

Another important move had been to introduce automated telephone banking, which allowed customers to check account balances and to move funds from one account to

another by touching specific keys on their phone in response to the instructions of a computerized voice. This service was available 24/7 and utilization was rising steadily. Customers could also call a central customer service office to speak with a bank representative concerning service questions or problems with their accounts, as well as to request new account applications or new checkbooks, which would be sent by mail. This office currently operated on weekdays from 8:00 A.M. to 8:00 P.M. and on Saturdays from 8:00 A.M. to 2:00 P.M., but Menton was evaluating the possibility of expanding the operation to include a broad array of retail bank services, offered on a 24-hour basis.

The technology team had completely redesigned the bank's web site to make it possible to offer what were described as the region's most "user-friendly" Internet banking services. Customers had online access to their accounts and could also obtain information about bank services, branch locations and service hours, location of ATMs, as well as answers to commonly asked questions. Finally, the bank had recently started issuing new credit cards containing chips imbued with radio-frequency identification (RFID), which speeded transactions by allowing customers to wave their cards close to a special reader rather than having to swipe them in the traditional way. All these actions seemed to be bearing fruit. In the most recent six months, Menton had seen a significant increase in the number of new accounts opened, as compared to the same period of the previous year; and quarterly survey data showed that Menton Bank was steadily increasing its share of new deposits in the region.

CUSTOMER SERVICE ISSUES

New financial products had been introduced at a rapid rate. But the bank found that many existing "platform" staff—known as new accounts assistants—were ill equipped to sell these services because of lack of product knowledge and inadequate training in selling skills. As Costanzo recalled:

"The problem was that they were so used to sitting at their desks waiting for a customer to approach them with a specific request, such as a mortgage or car loan, that it was hard to get them to take a more positive approach that involved actively probing for customer needs. Their whole job seemed to revolve around filling out forms or responding to prompts on their computer screens. We were way behind most other banks in this respect."

As the automation program proceeded, the mix of activities performed by the tellers started to change. A growing number of customers were using the ATMs, the website, and automated telephone banking for a broad array of transactions, including cash withdrawals and deposits (from the ATMs), transfers of funds between accounts, and requesting account balances. The ATMs at the Victory Square branch had the highest utilization of any of Menton's branches, reflecting the large number of students and young professionals served at that location, Costanzo noted that customers who were older or less well-educated seemed to prefer being served by "a real person, rather than a machine." They were particularly reluctant to make deposits via an ATM.

A year earlier, the head office had selected three branches, including Victory Square, as test sites for a new customer service program, which included a radical redesign of the branch interior. The Victory Square branch was in a busy urban location, about one mile from the central business district and less than 10-minutes' walk from the campus of a large university. The branch was surrounded by retail stores and close to commercial and professional offices. The other test branches were among the bank's larger suburban offices in two different metropolitan areas and were located in a shopping mall and next to a big hospital, respectively.

As part of the branch renovation program, each of these three branches had previously been remodeled to include no fewer than four ATMs (Victory Square had six), which could be closed off from the rest of the branch so that they would remain accessible to customers 24 hours a day. Further remodeling was then undertaken to locate a customer service desk near the entrance; close to each desk were two electronic information terminals, featuring color touch screens that customers could activate to obtain information on a variety of bank services. The teller stations were redesigned to provide two levels of service: an express station for simple deposits and for cashing of approved checks, as well as regular stations for the full array of services provided by tellers. The number of stations open at a given time was varied to reflect the volume of anticipated business and staffing arrangements were changed to ensure that more tellers were on hand to serve customers during the busiest periods. Finally, the platform area in each branch was reconstructed to create what the architect described as "a friendly, yet professional appearance."

HUMAN RESOURCES

With the new environment came new training programs for the staff of these three branches and new job descriptions and job titles: customer assistance representatives (for the platform staff), customer service representatives (for the tellers), and customer service director (instead of assistant branch manager). The head teller position was renamed head CSR. Details of the new job descriptions are shown in the Appendix. The training programs for each group included sessions designed to develop improved knowledge of both new and existing retail products. (CARs received more extensive training in this area than did CSRs.) The CARs also attended a 15-hour course, offered in three separate sessions, on basic selling skills. This program covered key steps in the sales process, including building a relationship, exploring customer needs, determining a solution, and overcoming objections.

The sales training program for CSRs, by contrast, consisted of just two 2-hour sessions designed to develop skills in recognizing and probing customer needs, presenting product features and benefits, overcoming objections, and referring customers to CARs. All staff members in customer service positions participated in sessions designed to improve their communication skills and professional image: clothing and personal grooming and interactions with customers were all discussed. The trainer said, “Remember, people’s money is too important to entrust to someone who doesn’t look and act the part!”

CARs were instructed to rise from their seats and shake hands with customers. Both CARs and CSRs were given exercises designed to improve their listening skills and their powers of observation. All employees working in places where they could be seen by customers were ordered to refrain from drinking soda and chewing gum while on the job. (Smoking by both employees and customers had been banned some years earlier under the bank’s smoke-free office policy.)

Although Menton Bank’s management anticipated that most of the increased emphasis on selling would fall to the CARs, they also foresaw a limited selling role for the customer service representatives, who would be expected to mention various products and facilities offered by the bank as they served customers at the teller windows. For instance, if a customer happened to say something about an upcoming vacation, the CSR was supposed to mention traveler’s checks. If the customer complained about bounced checks, the CSR should suggest speaking to a CAR about

opening a personal line of credit that would provide an automatic overdraft protection. If the customer mentioned investments, the CSR was expected to refer him or her to a CAR who could provide information on money market accounts, certificates of deposit, or Menton’s discount brokerage service. All CSRs were supplied with their own business cards. When making a referral, they were expected to write the customer’s name and the product of interest on the back of a card, give it to the customer and send that individual to the customer assistance desks.

In an effort to motivate CSRs at the three branches to sell specific financial products, the bank experimented with various incentive programs. The first involved cash bonuses for referrals to CARs that resulted in sale of specific products. During a one-month period, CSRs were offered a \$50 bonus for each referral leading to a customer opening a personal line of credit account. The CARs received a \$20 bonus for each account they opened, regardless of whether or not it came as a referral or simply a walk-in. Eight such bonuses were paid to CSRs at Victory Square, with three each going to just two of the full-time CSRs, Jean Warshawski and Bruce Greenfield. Karen Mitchell was not among the recipients. However, this program was not renewed, since it was felt that there were other, more cost-effective means of marketing this product. In addition, Reeves, the Customer Service Director, had reason to believe that Bruce Greenfield had colluded with one of the CARs, his girlfriend, to claim referrals which he had not, in fact, made. Another test branch reported similar suspicions of two of its CSRs

A second promotion followed and was based on allocating credits to the CSRs for successful referrals. The value of the credit varied according to the nature of the product — for instance, a debit card was worth 500 credits—and accumulated credits could be exchanged for merchandise gifts. This program was deemed ineffective and discontinued after three months. The basic problem seemed to be that the value of the gifts was seen as too low in relation to the amount of effort required. Other problems with these promotional schemes included lack of product knowledge on the part of the CSRs and time pressures when many customers were waiting in line to be served.

The bank had next turned to an approach which, in David Reeves’ words, “used the stick rather than the carrot.” All CSRs had traditionally been evaluated half-yearly on a variety of criteria, including accuracy, speed, quality of interactions with customers, punctuality of arrival for work, job attitudes, cooperation with other employees, and

professional image. The evaluation process assigned a number of points to each criterion, with accuracy and speed being the most heavily weighted. In addition to appraisals by the Customer Service Director and the branch manager, with input from the head CSR, Menton had recently instituted a program of anonymous visits by what was popularly known as the “mystery client.” Each CSR was visited at least once a quarter by a professional evaluator posing as a customer. This individual’s appraisal of the CSR’s appearance, performance, and attitude was included in the overall evaluation. The number of points scored by each CSR had a direct impact on merit pay raises and on selection for promotion to the head CSR position or to platform jobs.

To encourage improved product knowledge and “consultative selling” by CSRs, the evaluation process was revised to include points assigned for each individual’s success in sales referrals. Under the new evaluation scheme, the maximum number of points assignable for effectiveness in making sales—directly or through referrals to CARs—amounted to 30 percent of the potential total score. Although CSR-initiated sales had risen significantly in the most recent half-year, Reeves sensed that morale had dropped among this group, in contrast to the CARs, whose enthusiasm and commitment had risen significantly. He had also noticed an increase in CSR errors. One CSR had quit, complaining about too much pressure.

KAREN MITCHELL

Under the old scoring system, Karen Mitchell had been the highest-scoring teller/CSR for four consecutive half-years. But after two half-years under the new system, her ranking had dropped to fourth out of the seven full-time tellers. The top-ranking CSR, Mary Bell, had been with Menton Bank for sixteen years, but had declined repeated invitations to apply for a head teller position, saying that she was happy where she was, earning at the top of the CSR scale, and did not want “the extra worry and responsibility.” Mitchell ranked first on all but one of the operationally related criteria (interactions with customers, where she ranked second), but sixth on selling effectiveness (Exhibit 1 on page 512).

Costanzo and Reeves had spoken to Mitchell about her performance and expressed disappointment. Mitchell had informed them, respectfully but firmly, that she saw the most important aspect of her job as giving customers fast, accurate, and courteous service, telling the two bank officers:

“I did try this selling thing but it just seemed to annoy people. Some said they were in a hurry and couldn’t talk now; others looked at me as if I were slightly crazy to bring up the subject of a different bank service than the one they were currently transacting. And then, when you got the odd person who seemed interested, you could hear the other customers in the line grumbling about the slow service.”

Really, the last straw was when I noticed on the computer screen that this woman had several thousand in her savings account so I suggested to her, just as the trainer had told us, that she could earn more interest if she opened a money market account. Well, she told me it was none of my business what she did with her money, and stomped off. Don’t get me wrong, I love being able to help customers, and if they ask for my advice, I’ll gladly tell them about what the bank has to offer.”

SELECTING A NEW HEAD CSR

Two weeks after this meeting, it was announced that the head CSR was leaving. The job entailed some supervision of the work of the other CSRs (including allocation of work assignments and scheduling part-time CSRs at busy periods or during employ vacations), consultation on—and, where possible, resolution of—any problems occurring at the teller stations, and handling of large cash deposits and withdrawals by local retailers (see position description in the Appendix on page 509). When not engaged on such tasks, the head CSR was expected to operate a regular teller window.

The pay scale for a head CSR ranged from US\$10.00–US\$15.00 per hour, depending on qualifications, seniority, and branch size, as compared to a range US\$8.40–US\$12.00 per hour for CSRs. The pay scale for CARs ranged from US\$9.20–US\$13.50. Full-time employees (who were not unionized) worked a 40-hour week, including some evenings until 6:00 P.M. and certain Saturday mornings. Costanzo indicated that the pay scales were typical for banks in the region, although the average CSR at Menton was better qualified than those at smaller banks and therefore higher on the scale. Karen Mitchell was currently earning US\$10.80 per hour, reflecting her education, which included a diploma in business administration, three-and-a-half years’ experience, and significant past merit increases. If promoted to head CSR, she would qualify for an initial rate of US\$12.50 an hour. When applications for the positions closed, Mitchell was one of three candidates. The other two

candidates were Jean Warshawski, 42, another CSR at the Victory Square branch; and Curtis Richter, 24, the head CSR at one of Menton Bank's small suburban branches, who was seeking more responsibility.

Warshawski was married with two sons in school. She had started working as a part-time teller at Victory Square some three years previously, switching to full-time work a year later in order, as she said, to put away some money for her boys' college education. Warshawski was a cheerful woman with a jolly laugh. She had a wonderful memory for people's names and Reeves had often seen her greeting customers on the street or in a restaurant during her lunch hour. Reviewing her evaluations over the previous three years, Reeves noted that she had initially performed poorly on accuracy and at one point, when she was still a part-timer, had been put on probation because of frequent inaccuracies in the balance in her cash drawer at the end of the day. Although Reeves considered her much improved on this score, he still saw room for improvement. The Customer Service Director had also on occasion, reprimanded her for tardiness during the past year. Warshawski attributed this to health problems with her elder son who, she said, was now responding to treatment.

Both Reeves and Costanzo had observed Warshawski at work and agreed that her interactions with customers were exceptionally good, although she tended to be overly chatty and was not as fast as Karen Mitchell. She seemed to have a natural ability to size up customers and to decide which ones were good prospects for a quick sales pitch on a specific financial product. Although slightly untidy in her personal appearance, she was very well organized in her work and was quick to help her fellow CSRs, especially new hires. She was currently earning US\$10.20 per hour as a CSR and would qualify for a rate of US\$12.10 as head CSR. In the most recent six months, Warshawski had ranked ahead of Mitchell as a result of being very successful in consultative selling (Exhibit 1 on page 512).

Richter, the third candidate, was not working in one of the three test branches, and so had not been exposed to the consultative selling program and its corresponding evaluation scheme. However, he had received excellent evaluations for his work in Menton's small Longmeadow branch, where he had been employed for three years. A move to Victory Square would increase his earnings from US\$11.20 to US\$12.10 per hour. Reeves and Costanzo had interviewed Richter and considered him intelligent and personable. He had joined

the bank after dropping out of college midway through his third year, but had recently started taking evening courses in order to complete his degree. The Longmeadow branch was located in an older part of town, where commercial and retail activities were rather stagnant. This branch (which was rumored to be under consideration for closure) had not yet been renovated and had no ATMs, although there was an ATM accessible to Menton customers one block away. Richter supervised three CSRs and reported directly to the branch manager, who spoke very highly of him. Since there were no CARs in this branch, Richter and another experienced CSR took turns to handle new accounts and loan or mortgage applications.

Costanzo and Reeves were troubled by the decision that faced them. Prior to the bank's shift in focus, Mitchell would have been the natural choice for the head CSR job which, in turn, could be a stepping stone to further promotions, including CAR, Customer Service Director, and, eventually, Manager of a small branch or a management position in the head office. Mitchell had told her superiors that she was interested in making a career in banking and that she was eager to take on further responsibilities.

Compounding the problem was the fact that the three branches testing the improved branch design and new customer service program had just completed a full year of the test. Costanzo knew that sales and profits were up significantly at all three branches, relative to the bank's performance as a whole. She anticipated that top management would want to extend the program system-wide after making any modifications that seemed desirable.

STUDY QUESTIONS

1. Identify the steps taken by Menton Bank to develop a stronger customer orientation in its retail branches.
2. Compare and contrast the jobs of CAR and CSR. How important is each (a) to bank operations and (b) to customer satisfaction?
3. Evaluate the strengths and weaknesses of Karen Mitchell and other candidates for head CSR.
4. What action do you recommend for filling the head CSR position?

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APPENDIX—MENTON BANK: JOB DESCRIPTIONS FOR CUSTOMER SERVICE STAFF IN BRANCHES

Previous Job Description for Teller

FUNCTION: Provides customer services by receiving, paying out, and keeping accurate records of all money involved in paying and receiving transactions. Promotes the bank's services.

Responsibilities

1. Serves customers:
 - Accepts deposits, verifies cash and endorsements, and gives customers their receipts.
 - Cashes checks within the limits assigned or refers customers to supervisor for authorization.
 - Accepts savings deposits and withdrawals, verifies signatures, and posts interest and balances as necessary.
 - Accepts loan, credit card, utility, and other payments.
 - Issues money orders, cashier's checks, traveler's checks, and foreign currency
 - Reconciles customer statements and confers with bookkeeping personnel regarding discrepancies in balances or other problems.
 - Issues credit card advances.
2. Prepares individual daily settlement of teller cash and proof transactions.
3. Prepares branch daily journal and general ledger.
4. Promotes the bank's services:
 - Cross-sells other bank services appropriate to customer's needs.
 - Answers inquiries regarding bank matters.
 - Directs customers to other departments for specialized services.
5. Assists with other branch duties:
 - Totals receipts at night and mail deposits.
 - Reconciles ATM transactions.
 - Provides safe deposit services.
 - Performs secretarial duties.

New Job Description for Customer Service Representative

FUNCTION: Provides customers with the highest quality services, with special emphasis on recognizing customer need and cross-selling appropriate bank services. Plays an active role in developing and maintaining good relations.

Responsibilities

1. Presents and communicates the best possible customer service:
 - Greet all customers with a courteous, friendly attitude.
 - Provides fast, accurate, friendly service.
 - Uses customer's name whenever possible.
2. Sells bank services and maintains customer relations:
 - Cross-sells retail services by identifying and referring valid prospects to a CAR or customer service director. When time permits (no other customers waiting in line), should actively cross-sell retail services.
 - Develops new business by acquainting non-customers with bank services and existing customers with additional services that they are not currently using.
3. Provides a prompt and efficient operation on a professional level:
 - Receives cash and/or checks for checking accounts, savings accounts, taxes withheld, loan payments, Mastercard and Visa, mortgage payments, money orders, traveler's checks, cashier's checks.
 - Verifies amount of cash and/or checks received, being alert to counterfeit or fraudulent items.
 - Cashes checks in accordance with bank policy. Watches for stop payments and holds funds per bank policy.
 - Receives payment of collection items, safe deposit rentals, and other miscellaneous items.
 - Confers with head CSR or Customer Service Director on non-routine situations.

- Sells traveler's checks, money orders, monthly transit passes, and cashier's checks and may redeem coupons and sell or redeem foreign currency.
- Prepares coin and currency orders as necessary.
- Services, maintains, and settles ATMs as required.
- Ensures only minimum cash exposure, necessary for efficient operation, is kept in cash drawer; removes excess cash immediately to secured location.
- Prepares accurate and timely daily settlement of work.
- Performs bookkeeping and operational functions as assigned by Customer Service Director.

New Job Description for Head Customer Service Representative

FUNCTION: Supervises all CSRs in the designated branch office, ensuring efficient operation and the highest-quality service to customers. Plays an active role in developing and maintaining good customer relations. Assists other branch personnel on request.

Responsibilities

1. Supervises the CSRs in the branch:
 - Allocates work, coordinates work flow, reviews and revises work procedures.
 - Ensures teller area is adequately and efficiently staffed with well-trained, qualified personnel. • Assists CSRs with more complex transactions.
 - Resolves routine personnel problems, referring more complex situations to Customer Service Director.
 - Participates in decisions concerning performance appraisal, promotions, wage changes, transfers, and termination of subordinate CSR staff.
2. Assumes responsibility for CSRs' money:
 - Buys and sells money in the vault, ensuring adequacy of branch currency and coin supply.
 - Ensures that CSRs and cash sheets are in balance.
 - Maintains necessary records, including daily branch journal and general ledger.
3. Accepts deposits and withdrawals by business customers at the commercial window.

4. Operates teller window to provide services to retail customers (see Responsibilities for CSRs).

New Job Description for Customer Assistance Representative

FUNCTION: Provides services and guidance to customers/prospects seeking banking relationships or related information. Promotes and sells needed products and responds to special requests by existing customers.

Responsibilities

1. Provides prompt, efficient, and friendly service to all customers and prospective customers:
 - Describes and sells bank services to customers/prospects who approach them directly or via referral from customer service reps or other bank personnel.
 - Answers customers' questions regarding bank services, hours, etc.
2. Identifies and responds to customers' needs:
 - Promotes and sells retail services and identifies any existing cross-sell opportunities.
 - Opens new accounts for individuals, businesses, and private organizations.
 - Prepares temporary checks and deposit slips for new checking/NOW accounts.
 - Sells checks and deposit slips.
 - Interviews and takes applications for and pays out on instalment/charge card accounts and other credit-related products.
 - Certifies checks.
 - Handles stop payment requests.
 - Responds to telephone mail inquiries from customers or bank personnel.
 - Receives notification of name or address changes and takes necessary action.
 - Takes action on notification of lost passbooks, credit cards, ATM cards, collateral, and other lost or stolen items.
 - Demonstrates ATMs to customers and assists with problems.
 - Coordinates closing of accounts and ascertains reasons.

3. Sells and services all retail products:
 - Advises customers and processes applications for all products covered in CAR training programs (and updates).
 - Initiates referrals to the appropriate department when a trust or corporate business need is identified.

New Job Description for Customer Service Director

FUNCTION: Supervises CSRs, CARs, and other staff as assigned to provide the most effective and profitable retail banking delivery system in the local marketplace. Supervises sales efforts and provides feedback to management concerning response to products and services by current and prospective banking customers. Communicates goals and results to those supervised and ensures operational standards are met in order to achieve outstanding customer service.

Responsibilities

1. Supervises effective delivery of retail products:
 - Selects, trains, and manages CSRs and CARs.
 - Assigns duties and work schedules.
 - Completes performance reviews.
2. Personally, and through those supervised, renders the highest level of professional and efficient customer service available in the local marketplace:
 - Provides high level of service while implementing most efficient and customer-sensitive staffing schedules.
 - Supervises all on-the-job programs within office.
 - Ensures that outstanding customer service standards are achieved.
 - Directs remedial programs for CSRs and CARs as necessary.
3. Develops retail sales effectiveness to the degree necessary to achieve market share objectives:
 - Ensures that all CSRs and CARs possess comprehensive product knowledge.
 - Directs coordinated cross-sell program within office at all times.
 - Reports staff training needs to branch manager and/or regional training director.
4. Ensures adherence to operational standards:
 - Oversees preparation of daily and monthly operational and sales reports.
 - Estimates, approves, and coordinates branch cash needs in advance.
 - Oversees ATM processing function.
 - Handles or consults with CSRs/CARs on more complex transactions.
 - Ensures clean and business-like appearance of the branch facility.
5. Informs branch manager of customer response to products:
 - Reports customer complaints and types of sales resistance encountered.
 - Describes and summarizes reasons for account closings.
6. Communicates effectively the goals and results of the bank to those under supervision:
 - Reduces office goals into a format which translates to goals for each CSR or CAR.
 - Reports sales and cross-sell results to all CSRs and CARs.
 - Conducts sales- and service-oriented staff meetings with CSRs/CARs on a regular basis.
 - Attends all scheduled customer service management meetings organized by regional office.

Exhibit 1: Performance scores of the CSRs

Menton Bank: Summary of performance evaluation scores for customer service representatives at Victory Square branch during latest two half-year periods.

CSR Name ³	Length of Full-Time Bank Service	Operational Criteria ¹		Selling Effectiveness ²		Total Score	
		(max.: 70 points)		(max.: 30 points)			
		1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half
Mary Bell	16 years, 10 months	65	64	16	20	81	84
Scott Dubois	2 years, 3 months	63	61	15	19	78	80
Bruce Greenfield	12 months	48	42	20	26	68	68
Karen Mitchell	3 years, 7 months	67	67	13	12	80	79
Sharon Rubin	1 year, 4 months	53	55	8	9	61	64
Swee Hoon Chen	7 months	—	50	—	22	—	72
Jean Warshawski	2 years, 1 month	57	55	21	28	79	83

- Note:
1. Totals based on sum of ratings points against various criteria, including accuracy, work production, attendance and punctuality, personal appearance, organization of work, initiative, cooperation with others, problem-solving ability, and quality of interaction with customers.
 2. Points awarded for both direct sales by CSR (e.g. traveler's checks) and referral selling by CSR to CAR (e.g. debit card, certificates of deposit, personal line of credit).
 3. Full-time CSRs only (part-time CSRs were evaluated separately).

Exhibit 2: Bank tellers today are expected to shoulder wider job responsibilities to meet the demand for greater customer service orientation.

