



Integrity and World Class Customer Service

Dear Friends,

As you know, FiSCA is compiling a database of customer e-mails and cell phone numbers to support us in the political arena through our CFC Grass Roots Campaign – as storm clouds gather on the horizon. Recently, I asked our stores to ask their customers to sign up for the campaign. We supplied the managers with flyers and signup forms and off they went.

I had expected that we would have to push and pull to get customers to sign up. I thought it would take a while to get our promised 200 customers per store. Boy, was I wrong! What we got was not resistance, but a veritable love fest! When our customers heard that there could be something that might jeopardize our service, they were incredibly eager to lend their voices. I've got to say, the reaction from our customers made me feel really good.

On the other hand, many of our customers constantly complain about their bank, especially our commercial and business customers. They express their frustration about high fees, unanticipated statement charges, and the policy of bouncing checks to maximize the fees.

If I had thought about it, our customers' eagerness to support us should not have surprised me. And, it made me realize how integrity is the main foundation of customer service. Our service is built on integrity. First of all, there is not one iota of murkiness or "back-ended-ness" in anything we do – there are no surprises. Our customers know exactly what each and every transaction is going to cost them right up front, and they pay every penny at the window in front of God and everyone. It's impossible to imagine a more forthright financial situation than that between our businesses and our customers. The integrity of such openness and transparency is the perfect foundation for a healthy and happy retail relationship. Add to that integrity the friendly feeling our employees show towards the neighborhood people they serve, and you've got the perfect prescription for outstanding customer service.

What's more, our business model requires us to learn just what financial services our customers want, and to find a way to provide it for them. It's no wonder that our customer satisfaction results are stratospheric, leaving banks in the dust.

While we, no doubt, have cornered the customer service market, we must also stay on top of the other challenges to running a successful business: regulation, politics, public relations, community relations, employee relations, technology, marketing – the list goes on and on. These myriad demands are why we need an association and why we get together once a year at our Annual Conference. FiSCA provides us with a national perspective, and on our behalf, keeps an eye on the doings in Washington that affect us all. The Annual Conference provides an opportunity to learn from the experience and expertise that each of us has acquired. You may be a natural when it comes to making check-cashing decisions but could use some help when it comes to dealing with local politicians. Or vice versa. By gathering together we can all learn from each other.

I look forward to spending time with my friends and colleagues who, as I do, spend each and every day serving the people in our neighborhoods. Let's keep up our established traditions of integrity and customer service and, through our FiSCA community, learn to excel in all the other areas too. See you in Colorado Springs!

Sincerely,

Joe Coleman
Chairman