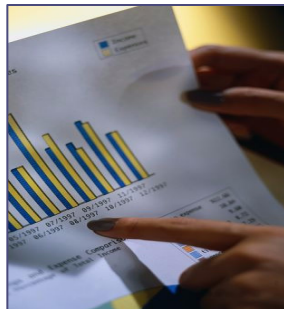


SSG Approach to Best Practices Bank Staffing



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President

Agenda

- **Current Staffing Concerns at Your Bank**
- **The SSG Difference**
- **What is a Branch Staffing Assessment**
- **Assessment Methodology**
- **Deliverables**
- **Optional Services (Phases 2 and 3)**



SSG Background



- **22 years bank workforce management experience**
- **Designed, sold, and installed own proprietary WFM software program**
- **A pioneer in the use of Peak Time tellers**
- **Improved efficiency and service levels for over 100 banks/credit unions ranging from \$200 million to over \$620 billion in assets**

The SSG Difference



- We won't try to sell you only "Our approach"
- By partnering with top software and consulting companies, we can tailor a ***BEST IN CLASS*** solution based on YOUR budget, culture, technology, and priorities
- Our unique set of skills is based on 22 years of WFM assessment and implementation consulting and WFM software development and sales for hundreds of banks of all sizes

Regional Bank/Credit Union Staffing Challenges



- **Largest non-interest expense**
- **Most want but don't have a system to manage it**
- **Pressure to balance service and efficiency**
- **Politics caused by conflicting priorities between senior management, branch management & HR**
- **Part and peak time dilemma – too hard to find, too easy to lose.**

Regional Bank/Credit Union Staffing Options



- **Purchase Staffing Model**
 - Geared to large banks
 - Perceived to be complicated and labor intensive
- **Contract with ASP WFM service**
 - Convenient, yet expensive ongoing commitment.
 - Change implementation is difficult
- **Consulting productivity project**
 - Typically done by non WFM consultants
- **Status Quo**

The SSG Approach



- **Designed a staffing assessment process costing a fraction of onsite consulting or licensed or outsourced software**
- **ROI very quick and attractive; 20-1 not unusual**
- **Requires minimal bank resources**
- **Expert neutral recommendations based on 22 years best practice staff consulting and selling experience**

The SSG Approach



- Provides specific blueprint how to achieve results
- Use state of the art bank staff modeling software
- Tailored to clients' culture, technology, & priorities
- Very quick turnaround
- Guaranteed results

The SSG Approach



- **Low cost, non invasive way to measure current scheduling effectiveness**
- **Identify specific labor cost savings and service enhancements.**
- **Provide detailed FTE and staff schedule recommendations**
- **Identify additional systems or procedural consulting opportunities**

SSG Methodology



- **Create Regional Bank hierarchy**
- **Import employee cost and pay status data**
- **Import all available teller and platform transaction history by date, time, employee, location, and type**
- **Use internal groups to identify teller & head teller off window activities, non documented platform work and help set time standards**
- **Observe local function volumes as needed**

SSG Methodology



- Load current budgeted employee schedules, work rules, and preferred availability
- Forecast one month workload and staffing requirements
- Create recommended “marketable” schedules based on forecasted staffing requirements, desired FT/PT ratios, and cross utilization
- Produce schedule optimization reports & bank wide staffing impact summary
- Identify “low hanging fruit”

Deliverables



- **Current vs proposed cost impact summary**
- **Current vs proposed staffing impact summary listing, benchmarking all branches and regions**
- **Current and proposed scheduled workload fit by day of week, time of day.**
- **Forecasted transaction traffic patterns by day of week, time of day, by tran type**
- **Benchmark teller and platform results**

Optional Services



- **Implementation Consulting**
 - Communication plan
 - Vertical Scheduling training
 - Part time/Peak time strategies
 - How to find and retain quality part timers
 - Human Resource strategies
- **Staff model software sales**
- **Phases 2 and 3 - Best Practice bank/credit union procedure assessment and implementation**