

**Client**  
Fairmont

**Title**  
Evaluate Stage – Good Example, Evaluating Customer Needs

**Purpose**  
Training video demonstrating proper evaluation of customer's needs using client's skills-based sales approach

**Prepared By**  
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**RST Evaluate Stage – Good Example, Evaluating Customer Needs**

**#030406-07**

**Banker**

**Customer**

**Running time: approximately 1:30**

**Client: Fairmont, generic**

**FADE IN**

**Banker and Customer are seated at Banker's desk in branch. They are in the middle of a conversation.**

Banker: So, what brings you in today?

Customer: Well, I saw an ad in Sunday's paper about your Distinction Checking Account and I'd like to find out more about it.

Banker: That's a great account. Just to be sure it meets all your needs, I'm going to ask you a few quick questions first.

Customer: Okay.

Banker: What accounts and services do you currently have with us?

Customer: Oh, I only have a home equity loan with you.

Banker: And the balance on that account?

Customer: I think it's around \$13,000.

Banker: All right. Tell me about your present checking account.

Customer: Well, as long as I have \$500 in my checking or \$2000 in savings, then it's free. I keep about \$3,000 in the savings account so the minimum's no problem. I have an ATM/check card with it and... oh, my paycheck goes directly in.

Banker: How's that account working for you?

Customer: Pretty good. It doesn't cost anything, which is nice. But for how much I have to keep in there, it'd be nice if it earned more interest.

Banker: Sure. Besides the ATM card and direct deposit, what additional features were you looking for?

Customer: Just anything that'll make my life easier.

Banker: One more question: What other financial accounts and services are you using?

Customer: Let's see, I mentioned the checking and savings.... Oh, there's the mortgage and... a couple of CDs, each for around \$5,000.

Banker: What are your plans for that savings?

Customer: A big vacation. One of the CDs comes due in a month and I've got a trip planned for Australia.

Banker: Australia? Wow, that's great.

Customer: Yeah, I've been looking forward to it for a long time now.

Banker: How long will you be gone?

Customer: About three and a half weeks altogether.

Banker: That's great. And what about the other CD? What's that one for?

Customer: Nothing special right now. Long-term savings, I guess.

Banker: When does that one come due?

Customer: Not till summer, I think.

**FADE OUT**