



# FRESH

## approach

### OVER 20,000 OPPORTUNITIES TO SELL ARE HEADED YOUR WAY!

By Linda Bishop

*One afternoon I sat in the drive-thru line at my bank waiting to make a deposit. There were three other cars spread among the two open lines. My turn came and I pulled up, placed my deposit into the cylinder, and pushed send. My transaction whooshed into the bank. The teller greeted me and we exchanged pleasantries. As I waited for my receipt I glanced in my rearview mirror and counted two new customers in the queue.*

*My brain had been idling along with my car, but with a jolt I came alert and recognized I was witnessing an overlooked selling opportunity for banks everywhere.*

*How many customers do you serve in the drive-thru? Let's take a conservative estimate of 80 per day. Take those 80 customers and multiply them by 5 days a week and 52 weeks per year.*

**80 X 5 X 52 = 20,800. That's a big number!**

*It represents 20,800 opportunities every year to cross-sell and up-sell. You won't have to spend a penny to grab the customer's attention because you already have it. Drive-thru customers are a captured audience and asking them one quick question allows you to gauge interest in additional products and services.*

*The teller could have asked any of these questions while I sat in a holding pattern.*

***"Have you heard about our new car loan program?"***

***"We have a brand new high interest CD. If you're interested in putting your money into a safe place, you should consider this."***

***"If you want to pay bills online, we can help you."***

*Questions are more powerful than outdoor banners because they engage us at a deeper level and require us to think. McDonalds discovered the power of a question and increased their profits by training cashiers to smile and say, "Would you like fries with your order?" Often enough, customers answered, "Yes."*

*Build your business by training tellers to ask questions. If only 1% percent of drive-thru customers demonstrate interest you're still ahead of the game because other than a little bit of training, this product promotion program costs zero to implement.*