



INTEGRATED CREDIT AND SALES TRAINING

Investors Bank



“When building our Credit Academy we wanted to provide our employees with the highest quality knowledge and effective skills to build quality relationships with prospects and clients. Omega Performance has proven to be an excellent partner in assisting us with this mission.”

ERIC LAURENS

Vice President and Director of Organizational Development, Investors Bank

BACKGROUND

Investors Bank, founded in 1926, serves the individual, business, and commercial real estate banking needs of New York and New Jersey residents. With over \$17 billion in assets, over 125 full-service retail branches, and more than 1,600 employees, this publicly traded (NASDAQ:ISBC) financial institution is recognized as a community-focused bank that delivers customer-centric products and solutions while developing a growing portfolio of sound and sustainable loans and deposits. In 2012, Investors Bank entered into a banker training partnership with Omega Performance to provide comprehensive credit and sales training to staff of all experience levels. This partnership resulted in the establishment of the Investors Youniversity Credit Academy program, an industry leading professional development program that demonstrates Investors' commitment to its employees and the communities they serve.

BUSINESS CHALLENGES & OBJECTIVES

As a quickly growing enterprise with the defined goal of becoming the premiere community bank serving the greater New York and New Jersey marketplace, Investors Bank is constantly seeking efficient ways to remain competitive in a crowded marketplace. With a large percentage of its loan portfolio in Commercial Real Estate, Investors identified a need to diversify the types of loans it provides, resulting in organizational



strategy adjustments that focused on growing the bank's small business and consumer loan production. This transformation prompted a cultural paradigm shift and branch-level organizational restructuring, requiring targeted personnel development that focuses on improving retail and business credit and sales skills. Along with this strategic shift in loan focus, Investors Bank maintains an emphasized commitment to its employees' personal and professional development - a quality that has earned the bank recognition as one of the "Best Places to Work in New Jersey" by NJ Biz. Thus, consistent training, delivered to employees at the appropriate stage of their career, continues to be a top priority that is directly addressed by the Credit Academy.

OMEGA PERFORMANCE SOLUTIONS

The Investors Bank Youniversity Credit Academy consists of commercial and small business curricula, offering a progressive learning program that develops bankers' credit and sales skills. The focus on skill development in target loan growth categories, including conversation and relationship-building skills, has resulted in staff that are empowered to deliver the exceptional customer service local communities have come to expect from Investors and the banks it has acquired.

When asked for an example of how he would apply skills learned in the Collaborative Business Conversations course, an Investors Bank banker related that "this training has taught me how to prepare for a meeting with a potential client. With preparation and knowledge of the customer, I will be more confident which will in turn come across to the prospect I am meeting with."

The Credit Academy includes core credit and sales courses such as Business Lending Fundamentals, Commercial Loans to Small Business, Commercial Real Estate Lending, Financial Accounting for Lenders, Collaborative Business Conversations, and SimuStar credit simulations. Taking full advantage of the Omega Performance blended learning framework, bankers begin with self-paced e-learning courses and advance to live, interactive Skills Application Labs (SALs). Enhanced with engaging group-based activities such as case study driven capstone presentations and instant polling devices, SALs allow Investors' credit professionals to learn from each other, collaboratively developing a consistent, high quality credit culture for the bank. This interactive experience is uniquely adapted for sales skills training by including live videotaping of customer interactions that mirror real world scenarios.

"Videotaping our conversations allowed us to see how our presentation looks in the eyes of our clients. I learned a lot from the exercise."

INVESTORS' TRAINEE

on the interactive Skills Application Lab experience

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INVESTORS' TRAINEE

on the Collaborative Business Conversations course

THE OMEGA PERFORMANCE DIFFERENCE

Omega Performance is the trusted credit and conversation skills training partner for banks of all sizes, across the world. Our targeted courses are delivered on the industry's only proven-successful blended training framework that leverages self-paced e-learning, training analytics, instructor-facilitated skills application labs, and on-the-job coaching programs to enhance learning effectiveness and sustainment.

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