



RESPONSE TO CORONONA VIRUS – COVID-19
HCI RALLY CALLS
AUGUST 19, 2020 – BANKERS ONLY

Representation:

12 bankers – 6 states
GA, IA, IL, MO, VT, WI

Staff Attending

Tina Goeske
Ted Nelson

Purpose of the call:

Promoting Travel today for tomorrow

Introduction:

Ted began by restating the purpose of the bank clubs and reiterated that they are more important than ever as the bank club customers are feeling more isolated and needing the club directors to reach out and connect with them.

- ✓ It has been long understood that the way to distinguish yourselves as community banks from the big banks is to create customer relationships that become more valuable to the customer than simply treating the bank as a commodity the way they consider the big banks.
- ✓ By having stronger relationships with your customers, you attract higher levels of deposits and the customers engage in other banking services like Trusts, Investments and even some lending.
- ✓ You build those relationships with an annual agenda of very direct personal contact with your customers:
 - You visit with them when they come into the bank
 - You interact with them in the community
 - You speak to them every day and help celebrate life's biggest moments
 - Births, marriages, deaths and so on
 - You create active programs in the bank and out of the bank to spend even more time with them – including travel programs
- ✓ While there are many successful ways to build that relationship, the most intense time you spend with them, and where they are the most grateful is on travel programs.
 - You are with them for a much longer period of time than any other programs you offer, giving you the greatest opportunity to get to know them best.

- You have the time to learn more and more about them and their family.
- You are responsible for taking care of them, which is very well appreciated.
- Together you learn to enjoy each other and expand on every relationship.
- ✓ At the same time, you and the club are judged by your senior management on how successful you are at bringing in these additional banking relationships, services and fees.
 - This means you need to provide senior management with regular reports showing your work output and your progress.
 - It is how you prove the club's value to the bank and your value to the club

We all know all of this to be true.

And, now we come to the time of Covid:

- ✓ Gathering as groups has been halted or minimized
- ✓ Customers are feeling shut in and forgotten
- ✓ Extended travel has been postponed to a brighter future in 2021
- ✓ Crossing into neighboring countries, states and even counties is determined by government safety standards, which makes people uneasy.

Given these limitations, the purpose of the bank club actually should not change. Your value to the bank and to your customers becomes even more important. What really changes is your actual work. That is, finding new ways to keep building these relationships without the historic programming of gathering, celebrating together and traveling.

If anything, your customers are going to be even more appreciative of your efforts to reach out to them and engage them in new ways of interaction and activity. By helping them during this time, the bond you will form is likely to be of the firmest foundation for whatever the future allows when you can gather and travel again.

So, with that in mind, today's questions are intended to find out how you are keeping your customers engaged in travel even if you can't travel as you have in the past. We begin with:

1. The ideas of Virtual Touring.
 - a. So many destinations and travel products are now producing Virtual solutions to help people enjoy their destination from the comfort of their home.
 - b. What have you tried?
2. Ways to explore your own community without needing to board a motorcoach and deal with difficult social distancing and sanitizing issues.
 - a. Meet somewhere and enjoy together – Dubuque, Iowa: Arboretum
 - b. Exercise and be active together – Newport, Vermont: kayaking and hiking
 - c. Bank celebrations – Wamego, Kansas: bringing sunshine to their customers – drive-thru event in bank parking area.
 - d. Now with fewer numbers where can you go that you couldn't with 30, 40 or 50 people?

3. Ways you are planning for next year when you hope to be traveling as groups again to deal with fears and restrictions that may be in place. What are you asking of your Preferred Tour Operators to help you inspire confidence in your members to travel again?
 - a. What protocols do you want to PTOs to require?
 - b. How are you handling new waivers?
 - c. What about new liability concerns? Have any attorneys commented?

AGENDA

I Virtual Touring – What is working to keep your members engaged?

More and more club directors are using virtual touring tools to keep their members engaged during this time of little actual touring. This includes some of the links that HCI has provided such as things provided by our partners like Nashville and Sight and Sound and others have tapped into tours of DC's Smithsonian Museums and other galleries and museums around the world.

The Disney + production of the stage play Hamilton was used by one club director to create an event online together.

Another is using links provided by a PTO to a tour that is planned for 2021, so the guests can preview many of the sights and sound of the destination.

Another is scheduling a Zoom webinar with one of the PTOs for a September webinar on a European River Cruise.

Some are considering trying some live local events at movie theaters or community stages where they can watch a presentation and then follow up in with discussion group on line over Zoom.

It was also agreed that our club directors would love to have a seminar or webinar on how to be a Zoom Host so they are much more comfortable creating their own programming. HCI will include this in our educational programming for Peer Group.

II New ways to explore home – Day trips and short regional touring with small groups – what is working?

A number of our bankers have embraced this idea as the best way to keep their members engaged with social interaction and a sense of travel even if it is just local. The concept here is the members drive themselves to the destination and there is no group transportation to worry about from a social distancing or cost perspectives. Some of the ideas for the Fall are visiting an Apple Orchard, Pumpkin Patch, corn mazes. The club director might stay for the day, but schedule just 10-15 people to participate at specific times, so they might have 40-60 members participate over 4 different sessions in the course of the day.

Visiting a nearby community for a scavenger hunt and include a sack lunch for enjoying picnic style, where the destination supplies the lunch and the bank is supporting another local business.

Another has been planning outdoor outings all summer. They have identified an “Active Group” of members and send them the information on outings via email. They also post the event on their new Facebook page. These are planned events around the weather, which can be challenging at times. *“It’s like planning a birthday party every two weeks and waiting to see if anyone will show up.”* They’ve had anywhere from 4 – 21 participants at a time, but the average is 10-12. The club directors scope out the location a few weeks in advance so they are familiar with the area and meet the people who work there. Recently they had 21 members join them for a hike at a state park and lunch at a nearby restaurant. Meet at 10:00 and by the time everyone left the restaurant it was almost 2:00PM. This has led to some new members booking future group travel.

Three outdoor events are planned in September, which include apple picking, canoeing and hiking. They are also having a cooking class at a well-known 120-year-old Inn.

Ted asked if anyone had begun using the Localhood vision out to members. It was a new concept to our bankers. This is the official “vision” statement as created by Wonderful Copenhagen, Denmark as they wanted to develop local touring during Covid”

Localhood is a long-term vision that supports the inclusive co-creation of our future destination. A future destination where human relations are the focal point. Where locals and visitors not only co-exist, but interact around shared experiences of localhood. Where our global competitiveness is underpinned by our very own localhood. And where tourism growth is co-created responsibly across industries and geographies, between new and existing stakeholders, with localhood as our shared identity and common starting point.

Source: Wonderful Copenhagen, Denmark

III Other questions:

A question was raised on how to do a scavenger hunt, which led to some other conversation of a similar nature:

✓ Scavenger Hunt

- Create groups of 5 or 6 people.
- Have to be very specific with instructions without giving it away.
- Use riddles.
- If you do the scavenger hunt in a Store, the store can offer something as a giveaway and attract others to buy stuff.
- Have each group take a picture of themselves completing one of the chores:
 - Sitting in the back of police cruiser.
 - Pouring coffee behind the counter of a Duncan Donuts.

- Taking the Mass Transit wearing a hat from the town/city.
 - Foodie stops
- ✓ Rent drive in Movie Theater
 - Provide sack luncheons and use car radio for programming something you can all do together – safely.
 - Cars parked 6’ apart and then send one family at a time to concessions and bank do a promotion handing out things for a children’s program
 - If no drive in, use a playing field with a wall to display things.

The question arose if the bankers feel their members are ready to get out and do something? Nearly all said yes, though a couple have had push back from senior management to hold off until a vaccine is available.

This led to discussion on banks liability if someone gets Covid from both a legal standpoint and with regards to the bank’s reputation. A quick survey was done for those on the call and only a couple objections from senior management regarding the bank’s reputation. Others felt if official safety measures are in place and enforced there would not be a problem from senior management. If things are open it is because they are allowed to be so planning things around open places would not be a problem. It was also generally agreed that it was important to find that happy spot offering something safely that would be well attended and supported by the bank.

HCI asked what our banker’s preference are for the Rally Call format: Conference call vs Zoom. Pretty well split as some bankers must still use personal devices to access Zoom. HCI should teach how to use Zoom – everyone agreed we need to learn how to everything starting at ground zero.

HCI create survey to send to their customers to see what interest in travel and update contact information at the same time. One of our bankers recently did a survey with 3 questions on it and is sending it to Tina. It was something like this:

- a. Are you ready to get on the road again?
- b. Are you only willing to travel again with safety protocols?
- c. Are you only willing to travel again once a Vaccine has been made available?

Action Steps:

- ✓ HCI create a new webinar/seminar teaching our club directors on how to host Zoom calls and how to effectively use Zoom to engage their members.
- ✓ HCI create a new travel survey for bankers to use with their members to see how they are feeling about future travel.

END