

The Triple “A” Approach

The following approach is used to identify the Credit Union/Organization’s high value clients. This segmentation enables specific client servicing and marketing initiatives to be implemented with this high value group, resulting in higher rates of advocacy which translate into the attraction of more high value clients.

Note: It is important to remember all Credit Union/Organization clients have access to quality financial, banking and lending service and advice. However, there are several specific relationship-based service activities best suited for the Credit Union/Organization’s high value clients.

ADVOCACY	Assess Client Advocacy <ul style="list-style-type: none">• Consistently introduces you to 1 or 2 of their friends and family clients every year.• This is a “AAA” client and represents your ideal client.
ATTITUDE	Assess Client Attitude <ul style="list-style-type: none">• Is engaged with all you offer, which suitably meets their goals and objectives.• You are their primary financial professional.• This relationship feels more like a partnership.• This is a “AA” client.
ASSETS	Assess Client Profitability <ul style="list-style-type: none">• Has met your and/or the organization’s stated threshold for the highest value clients – in terms of portfolio size and/or profitability.• This is an “A” client.



SPECIAL NOTE: Regardless of how you may classify your clients, all clients need to be provided the necessary service, management and ongoing monitoring as defined by the Credit Union/Organization and other regulatory and compliance policies.