

Top 10 Answers to Two Training Questions

WELCOME BACK TO THE TRAINING ROOM. It is kind of early in the morning for today's workout, and it might take little longer than usual to wake up this time, since some of us may have been hibernating a little more than we should during the off-season. The last session dealt with fair lending, which is always a hot topic, especially in the winter months. Now we need to get ready for spring training, so here goes with some positive springtime thoughts:

Ah, the joys of happy thoughts ... like the smell of fresh coffee, the color of springtime flowers, a bowl of chocolate anything, the first pitch on opening day, the sight of a clearance sale sign on designer suits, the e-mail about that compliance training session next week, and ... wait just a minute! Who said compliance training was allowed in this list of glorious things? This is not at all like the "Top 10" plays of the day on *ESPN's Sports Center*—this is more like the top 10 list on *Late Night with David Letterman*!

More than likely this is what any person responsible for training will brace him- or herself to hear when walking through the bank after sending that e-mail about the upcoming training session. You know the one where you send the e-mail with the date, time, location, materials, and topic and you think, "Who said all the employees have to collectively grumble, 'Compliance training at 8:00 in the morning? I would rather stab myself in the eye with a fork.'"

Well, OK, maybe they don't say it's that bad, but most bank employees do dread compliance training. Why is this? Have we really had "Helga the Horrible" or "Tom the Torturer" providing these training sessions? Possibly, but more likely the trainer simply didn't

utilize the options available to soften the blow, so to speak, of the usual training session. Of course this is not fair for the current trainer (you), but a recent informal survey of other compliance training "survivors" may shed some light on what our students dread the most and help us identify at least a few ways to prevent flashbacks from coming to your students before, after, or heaven forbid during these required sessions.

We could look at it this way: Compliance training is a necessary evil. Our examiners like to know that all bank employees in all areas of the bank are being tortured, I mean trained, on a regular basis. With all of the regulatory changes coming up in 2009 and beyond, this expectation will not diminish any time soon, but will likely increase as it has continued to in recent years, avalanche-style. All of the regulators we have ever spoken to say they are usually happy to receive copies of training session sign-in sheets, PowerPoint materials, hand-outs, and testing results, but does this documentation really indicate the sessions' effectiveness? I think we can all agree that it doesn't always. A training session with Meg Sczyrba, your previous trainer, covered regulator expectations in detail and offered some ideas on beefing up our muscle in this area.

Our Survey Said ...

We know we need to document our training files well, but obviously the ultimate goal is to make sure that the training sticks in the first place. How do we do this? By making the training effective, obviously, but what works for one person doesn't always appeal to the masses. What does appeal to the masses? What doesn't?

We recently took a survey to find out what burning issues our students dread the most or want to see addressed in different ways. Our contestants include representatives from the following positions: loan officer, bank regulator, human resources director, bank president, loan administrator, teller, and compliance officer (they have to attend a bit more of this compliance training and they apparently have some very strong opinions). It was amazing how many respondents answered one question with another question; those responses remain as part of the control group of answers.

Our pollsters came back with a condensed version of the top 10 answers to two training-related questions:

Question 1

"What is the one thing you dread the most when you hear there is a live compliance training session coming up?"

Answers

1. The training will be too long, and it will be boring.
2. I don't want to be called out in the session or be embarrassed.
3. That the session won't have snacks.

4. This session will be boring—please make it more entertaining.
5. That the class will need more breaks.
6. That it will need more interaction with the students.
7. I hate when the training is not targeted to the audience.
8. Why do we have to take a test?
9. I dread that the presenter will be monotone and that I will go to sleep.
10. I can read the PowerPoint slide—don't read it to me.

Question 2

“What is the one thing your bank’s training department could do differently to make the sessions more effective?”

Answers

1. Give me real, live examples of where I can actually use this training in my job.
2. Where is the food?
3. Have more Q&A sessions during and after the session.
4. Have more games.
5. Include fill-in-the-blanks or word games.
6. Have candy prizes. (This was actually one of the most common answers to both questions.)
7. Teach using the actual disclosures or documents that we will use in real life.
8. Include key operational or departmental folks in the hands-on part of the session who can help present a specific part of the session they are expert in.
9. Give “cheat sheets” or real-life scenarios to help apply what we just learned.
10. Use more stories to get a compliance point across.



Softening the Blow

Let’s look at several ways to soften the blow of addressing the issues raised by the survey questions and at the same time enhance the effectiveness of your in-house training. We have had a couple of years’ worth of great columns from Meg on many aspects of training and might cover some of those suggestions again, but before we can provide that wonderful customer service to our internal customers (the other bank employees, officers, directors, etc.), we must first listen to their complaints.

Does this mean we need to have a “consumer complaints process” just for employees when it comes to training? Not necessarily, but we do need to be mindful of what our “customers” need from us in the manner in which we present material. We need to get to the complaints of the students that we have first, and then we can tackle the resolutions next. What works well for one group of employees at one organization may not work as well for another group, so stay flexible and be willing to change your presentation style as you become aware of your students’ likes and dislikes.

For example, if you have a group that you know for a fact does not do well with PowerPoint sessions, do a short segment of slides, then stop and do a short game or have a short role-playing session in a smaller group. This may help wake folks up, while also taking the pressure off of them if they are terrified of standing up in front of a large group of other employees.

Obviously, distractions like candy, small toys, or other gadgets can be helpful for those fidgety folks who are used to multitasking and just can’t sit still and stare at you or a screen for an hour. Have frequent breaks when possible for folks to get more coffee, go to the restroom, check e-mail, etc., if it is necessary. In a shorter session this may be more disruptive than helpful and you may not be able to round everyone back up if you only have a small amount of material left to cover.

One of the first things to think about when addressing a topic that has been presented in previous training sessions is to not repeat the same-old same-old. We shouldn’t kid ourselves into thinking that employees won’t be at least mildly offended if they see the same PowerPoint slides year after year, even if the regulation or your policies/procedures haven’t changed. Always try to freshen up the material. This can be a challenge, especially if you got it right the first time.

Are We Still Awake?

Try to think of visual aids that would help you stay awake in a training session. One option is to incorporate streaming video, providing a visual break from staring at you or squinting at static slides from the back of the room. If every once in a while you splash in some entertainment, even of a nonbanking kind, this will be appreciated. I can think of several sessions where those masked and caped “Superheroes of Training” have totally detoured from banking altogether and had a group laughing so much that the endorphins were flowing and everyone was happy and all was good in life. And after that, the trainers redirected everyone’s attention to the original topic.

A note of caution: the topic can’t be too humorous because you might have a few students who for whatever reason can’t bring themselves back to the task at hand and become just too silly to go on unassisted. If that happens, you could have one or two students who are now more distracting than they were when they were dozing.

Another option to consider might be doing additional research for those numbers junkies in your audience who wonder what really happens to those noncompliant banks you always talk about. Hearing about “those other banks,” even in their own market, that were publicly chastised for noncompliance reminds the audience that the training is intended to prevent the absolute worst-case scenario from happening in your institution. Real-life examples of something gone wrong can reach the segment of your audience that thinks,

“Good grief, we don’t want to do that either.” Of course this approach should be balanced with “Of course we would never do this, but be aware that regulators are looking for this here too.”

Do Your Own Survey

There were only two questions in our survey, yet the answers were not only eye-opening but also as varied as the individuals who participated and the organizations in our readership. We have provided generic survey questions, but don’t be afraid to have a pre- or post-training survey of your own with more specific areas to focus on. An e-mail survey with just a couple of quick multiple-choice questions could help you make decisions about two easily changed aspects of your program: your budget and your teaching style. Remember to pick the brains of your counterparts at other organizations, even nonbanking ones. Most industries are required to provide some type and level of training on topics ranging from the Americans with Disabilities Act to sexual harassment, and these training

programs share some of the same challenges when it comes to effectiveness.

Relax and Have Fun!

The answers to our survey probably weren’t a surprise; likely you have heard them all yourself. Our job as trainers is just to be mindful of the never-ending challenge of presenting our subject matter in memorably informative way. The best compliment a trainer can receive is, “I remember when you did that session about [fill in the blank] from last year and I loved it!” Don’t we all live for those moments when we know our students enjoyed the session and learned the material?

Remember that it is OK to lighten up and have fun while presenting your material. There are plenty of opportunities to present the heavy and serious topics, but the method of getting the message across doesn’t always have to be serious all of the time. Relax and have fun along the way, and perhaps your students will too. Time to cool off now—where are my remote control and chocolate? BC

ABOUT THE AUTHOR

Maureen Carollo, CRCM, serves as vice president and compliance and BSA officer for NBC Oklahoma in Oklahoma City, Okla. NBC Oklahoma operates nine locations in Oklahoma. Carollo has 20 years of experience in the banking industry in the deposit operations, loan administration, compliance, and audit areas and holds the Certified Regulatory Compliance Manager (CRCM) designation through the ABA’s Institute of Certified Bankers. She holds an associate’s degree in finance and is a graduate of the Southwestern Graduate School of Banking at SMU in Dallas, Texas. She serves on the editorial advisory board for ABA Bank Compliance and is active in the Oklahoma Bankers Association, where she served on the Compliance School Board of Regents for several years and currently serves on the OBA’s Women in Banking Board. Reach her via e-mail at mcarollo@nbcok.com.

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