

**What Does It Mean To Be A Loan Officer?  
(A Question That Few Have Answered! Why?)  
(PART II)**

**Michigan Credit Union League  
2010 Marketing and Lending Conference**

**Motor City Casino, Detroit, Michigan  
February 3 & 4, 2010**



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## “POST TURTLE”



While suturing a cut on the hand of a 75 year old rancher, who's hand was caught in the gate while working cattle, the doctor struck up a conversation with the old man. The old rancher said, 'Do you know anything about a 'Post Turtle''. Not being familiar with the term, the doctor asked him what a 'post turtle' was.

The old rancher said, 'When you're driving down a country road and you come across a fence post with a turtle balanced on top, that's a 'post turtle'. The old rancher saw the puzzled look on the doctor's face so he continued to explain. 'You know he didn't get up there by himself, he doesn't belong up there, and he doesn't know what to do while he's up there, and you just wonder what kind of dumb \_\_\_\_\_ put him up there to begin with'.

**What does it mean to be a Loan Officer in your Organization?**

**Today (2009)?**

**Future (2010 and beyond)?**

## Today In Your Organization:

### What Are The Measurements of Loan Officer Effectiveness?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

### How Do Most of the Loan Officers Spend Their Time Each Day?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

# List below the Accountabilities & Responsibilities of a Loan Officer in your Organization

## Accountabilities

1.

2.

3.

4.

5.

6.

7.

## Responsibilities

1. a \_\_\_\_\_

b \_\_\_\_\_

c \_\_\_\_\_

2.

3. a \_\_\_\_\_

b \_\_\_\_\_

4.

5.

6.

7.

## **A Similar but Different Question that is key...**

**What does it mean to be an OFFICER in your Organization?**

**True Story:**

**“What Can I Get For You? Unsweet Ice Tea with Extra Lemon.”**

**Has Your Organization Clearly DEFINED for Officers (all employees)?**

**LEAD**

**LEADER**

**LEADING**

**LEADERSHIP**

## **A Definition of a Few Highly Effective Organizations**

**Effective Officer = Competent Model – Leader with / to All Others  
(Employee, Members, Consumers, Community)**

**To Implement this Definition in 2010 what will it require in your organization???**

- 1.**
- 2.**
- 3.**
- 4.**
- 5.**
- 6.**
- 7.**

# Most Important Aspects of OFFICER - LEADERSHIP

**P E O P L E**

**(Who Wants To and Will Follow)**

**Level 1...**

**Level 2...**

**Level 3...**

# QUESTIONS?

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