

# CU Foundation Builds Up Community With Bi-Lingual Teller Training

By MYRIAM DI GIOVANNI

As multiple news outlets were running stories about the plight of unbanked immigrant populations, Kyle Swisher, executive director of the CU Foundation of Maryland and D.C., got the idea of developing a bilingual teller training and placement program after seeing day laborers load up in trucks.

"It occurred to me that there had to be another path for them," said Swisher. "I thought a bilingual teller program could help them and maybe it could also help credit union outreach efforts with unbanked communities if there were tellers who were culturally similar."

The financial services industry, he added, has a growing need for trained, qualified tellers and member service representatives who speak foreign languages in addition to English.

Given the state of the economy, the competitive wages and benefits, comfortable working environments and opportunities for advancement help make the CU career choice an attractive one.

Planning for the pilot program began in 2008 as Swisher met with credit unions in the Baltimore area to determine the need for bilingual tellers. Johns Hopkins FCU, MECU, and Security Plus FCU signed on to the program and committed job positions for the graduates. With those commitments in hand, Swisher applied for and received funding from the Credit Union Foundation, the Harry & Jeanette Weinberg Foundation and the Baltimore Mayor's Office on Employment Development. Total funding exceeded \$70,000.

"We realized early on that if we were going to build a training program that would include a wide range of skill sets and result in exceptional teller candidates, the process would require ample time to complete," said Swisher. "And asking people to commit to an extensive training regimen meant that they would need an income during their training."

The eligibility criteria was primarily set by MOED requirements so candidates had to be unemployed Baltimore residents who could converse in another language. To spread the word, Swisher said he was fortunate to partner with Globaltech, which has a strong presence in the Latino community.

"They helped us get the word out at job fairs co-sponsored by Globaltech and the Hispanic Chamber of Commerce to the non-English-speaking media and identifying a number of Spanish-speaking areas where we could put up posters about the program," said Swisher. "It worked out really well and the HR folks from the participating credit unions help whittle the 100 applicants down to 12 candidates."

Recognizing that success hinged on having the best teller trainer, Swisher tapped Pat Steil, Destinations Credit Union vice president of operations and compliance, to serve as the program's trainer.

Taking a big picture approach, the seven-week program goes beyond teller-specific training and includes sessions on customer service, language skills, financial literacy, credit reports, body language, public speaking, interview skills, business ethics, business etiquette, financial terminology and computer application skills. Students also become Microsoft certified application specialist and spend one day a week inside their hiring credit unions shadowing and gaining real-world hands-on experience. Swisher said the feedback has been overwhelmingly positive.

Rob Windsor, First Financial FCU CEO and foundation chair, offered glowing praise: "This program was so broad and so well designed I would feel comfortable recommending any of the graduates to a credit union; their bilingual skills are an added bonus."

As far as timing, the pilot bilingual teller program launched in late September 2009, in the middle of a severe economic downturn.

"Honestly we have to give a lot of credit to the participating credit unions because they were good to their word and held those teller positions open in a declining economy," said Swisher. "It may be more challenging now as we plan to launch our second series of classes this fall, but we're looking into perhaps getting regional, federal or state funding."

At a time when unemployment is high, he said, what better way is there to show the credit union difference than by offering a job development program.

"Through this process I think we discovered that there are individuals in the bilingual community looking for opportunities to start a new career track. Couple that with the credit union interest in expanding their membership and we've put together a winning combination," said Swisher.

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