

Best Practices for In-Store Branches



In-store branches operate in a unique environment that blends retail traffic with financial services. Success depends on hiring the right people, building strong relationships with shoppers and retail partners, marketing creatively, and keeping the team motivated. This guide provides practical strategies that any team member or leader at a bank or credit union can use to help their branch thrive.

Hiring: Why It Matters

The people you hire shape the customer or member experience every day. In an in-store environment, team members need to be approachable, adaptable, and eager to engage with people naturally. Technical skills can be taught, but mindset, personality, and a service-focused attitude are essential to thrive in a high-traffic,

Best Practices: Hiring

- Look for candidates with strong communication skills who are comfortable starting conversations and engaging naturally
- Value adaptability and initiative since in-store team members often juggle multiple tasks and need to adjust quickly
- Prioritize relationship-focused traits such as listening, warmth, patience, and professionalism
- Hire for attitude and potential, then train for skills
- Consider candidates with retail, hospitality, or sales experience who are used to engaging people in fast-paced environments

Member and Customer Engagement: Why It Matters

In-store branches are relationship hubs where interactions often go beyond transactions. Customers and members visit for advice, reassurance, or guidance during important financial moments. Business development in this environment is about understanding needs and offering relevant solutions at the right time, rather than pushing products. Adopting a “relationships first” philosophy, guided by the principles of **Make a Friend, Make a Customer**[®] and **Make a Friend, Make a Member**[®], emphasizes trust, meaningful conversation, and long-term engagement. Every interaction is an opportunity to deepen connections, whether greeting someone by name, asking thoughtful questions, or following up on previous conversations. When people feel known and valued, they are more open to guidance and more likely to expand their relationship with the institution.

Best Practices: Member and Customer Engagement

- Lead with relationships first by focusing on trust, listening, and understanding before discussing products or services
- Engage naturally by commenting on shopping experiences, seasonal moments, or community events
- Be ready with a brief, friendly introduction to your institution when interest is shown
- Ask open-ended questions such as “What do you like about your current financial institution?” or “What would make banking easier for you?”

- See-you-out-front time: Spend at least 15 minutes per shift visible near store traffic greeting and engaging people
- Aisle walks: Move through the store to create visibility and spark short, positive interactions
- Branch activities: Host simple, low-barrier activities that invite engagement and curiosity
- Set expectations and track outreach behaviors such as conversations, introductions, and follow-ups
- Share stories and celebrate wins to reinforce relationship-building behaviors

Retail Store Partnership: Why It Matters

The relationship with the retail store is critical to the success of an in-store branch. Strong partnerships with store and employees create trust, enhance visibility, and help the branch feel fully integrated into the store environment. Store employees are not only key partners but also potential members or customers. Positive relationships with them can lead to referrals, smoother operations, and collaborative promotional opportunities.

Best Practices: Retail Store Partnership

- Schedule regular check-ins with store management to align goals and share updates
- Show support for the retail team by recognizing successes, celebrating events, and seeking collaboration opportunities
- Partner with store departments such as floral, bakery, or pharmacy on promotions or giveaways that benefit both the store and the branch
- Attend store meetings, new hire orientations, team huddles, and other events whenever possible to build visibility and strengthen relationships
- Host a retail partner appreciation day quarterly to recognize store staff and celebrate the partnership
- Be a good neighbor by respecting store space, following store rules, and offering help proactively
- Keep communication open and positive, treating the retail store team as true partners

Marketing: Why It Matters

Marketing inside a retail store differs from marketing in a traditional branch. Daily access to shoppers and retail employees provides multiple opportunities to spark interest, build awareness, and keep your institution top of mind. Every aisle, display, and interaction is an opportunity to create a positive impression.

Best Practices: Marketing

- Use creative signage, boards, and displays to highlight services, promotions, and branch hours
- Host quick, engaging activities that invite participation without slowing shoppers down
- Offer thoughtful giveaways that create goodwill and conversation
- Partner with store departments for cross promotion and shared visibility
- Treat every aisle and interaction as part of the branch experience

Team Motivation: Why It Matters

In-store branches operate with longer hours and close teamwork, which can create stress. Keeping team members engaged and motivated ensures they stay energized, provide consistent service, and maintain a positive atmosphere. Motivation comes from clear expectations, feedback, and growth opportunities.

Best Practices: Team Motivation

Motivating your team can be simple, fun, and effective. Consider:

- Using simple games or challenges tied to desired behaviors
- Creating short-term goals that keep energy high and focus clear
- Tracking key actions that drive engagement and growth
- Setting clear individual and branch goals
- Providing regular coaching, feedback, and encouragement
- Recognizing effort and success often, both big and small

Your Path to In-Store Excellence

Successful in-store branches combine the right people, strong relationships, consistent marketing, and motivated teams to create exceptional member and customer experiences. By hiring for attitude and potential, building trust with shoppers and retail partners, engaging the store environment creatively, and setting clear goals for performance and development, your branch can thrive in a high-traffic, highly visible setting. These best practices are designed to guide team members and managers in creating a positive, welcoming, and results-driven environment where every interaction is an opportunity to **Make a Friend, Make a Member**® or **Make a Friend, Make a Customer**®, strengthening loyalty, trust, and your institution's presence in the community.