

## ***Sales Opportunities***

***Every few days a customer comes in with a check written for cash. Today, she comments that the gas station doesn't accept checks. What products or services could you offer/mention to her?***

1) **A Debit Card.**

Advantage Features: Customer still accesses checking account, universal acceptance, uses PIN.

Key Benefits: Saves time, safer than cash.

2) **An ATM Card.**

Advantage Features: Customer may still access checking account, 24/7 access, uses PIN.

Key Benefits: Account access convenience.

3) **A Credit Card (if your institution offers these).**

Advantage Features: Universal acceptance, Cash advance through ATMs, immediate use possible.

Key Benefits: Saves time, no need to visit bank/ATM.

### ***Sample Offering Dialog:***

***"It sounds like you could really benefit by getting our Debit card. Having one could really save you some time and it's certainly safer than carrying cash."***

### ***Possible Objection and Analysis:***

***"I don't have time to fill out an application right now."***

This is a common type of Objection/Excuse to a product offering. If your customer is being honest, he or she is really stating they are Too Busy. You must respond to what is said and not assume that is only a convenient excuse.

### ***Sample Response:***

***"I understand you're busy. We might be able to (State a benefit) save you time. Please take an application with you."***