# Building a Championship Credit Team & Staying at the Top of Your Game



Building a Championship Credit Team

"The Coach"

"The secret to success is good leadership, and good leadership is all about making the lives of your team members or workers better" – Tony Dungy





## Train Your Coaching Staff

Provide Resources and Training

- Attend NACM Credit Congress
- Participate in Industry Groups
- Be a member of CFDD
- Repetition Repetition Repetition



Effective Leadership is Key to a Successful Team

- Successful Teams have Great Leaders
- Leadership is the Foundation of Every Great Success Story and Leaves a Gaping Hole When It's Lacking
- It is Not Something You Are Born With, But Something You Develop

"Handling people is the most important thing you can do as a coach" – Lou Holtz

- Focus on Improving Your Communication Skills
- Actively Listening to Your Team
- Building Trust With Colleagues
- Delegating Tasks Effectively
- Making Informed Decisions
- Managing Conflict
- Seeking Opportunities to Lead Projects or Teams
- Learning from Established Leaders Through Observing Their Behaviors





### Master Team Dynamics

- Drive Performance and Team Success
- Analytics Can be Helpful
- Foster Self-Awareness in Members

Success is No Accident. It is Hard Work, Perseverance, Learning, Studying, Sacrifice, and Most of All, Love of What You Are Doing or Learning To Do - Pele

### "The Team"

Whether a Sports Team or our Credit Teams, We Want the Best Players!

- Recruiting
  - The Top Teams Make Big Investments
  - Salary and Benefits Package Can "Even the Playing Field"
- Invest in Relationships
  - Phenomenal Coach-Team Members Relationships
  - Strong Bonds Between Team Members





Continuous Team Building
Foster team member connections
Visualize Team-Building as a
Continuous Process

Team Member Celebrations

Birthdays – Work Anniversaries –

Significant Accomplishments –

Life Events

"You don't win with X's and O's. What you win with is People" – Joe Gibbs, after winning the Super Bowl

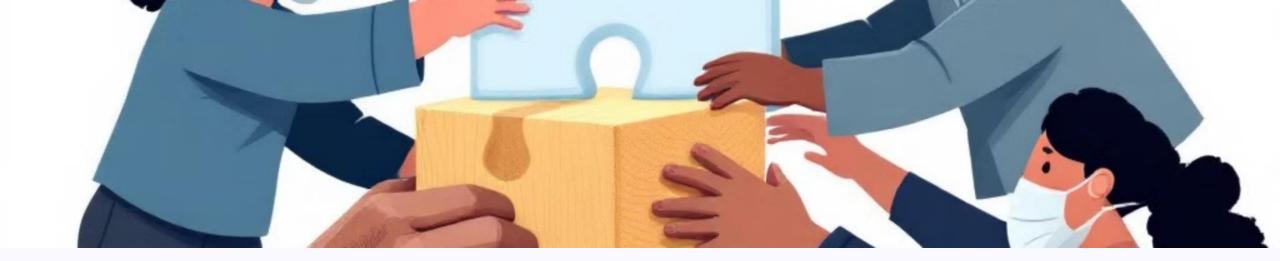
## "The Team"

### Team Member Awareness

- Know Yourself, Your Strengths, Your Strategies, & Your Motives
- Athletes/Team Members Who Know Themselves Best Know How To Consistently Create Their Best On Demand
- Helps to Divide Responsibilities
- Recognize and Leverage the Unique Strengths and Talents Within Your Team
- Coordination Within the Team is Vital for Team Success and Effectiveness
- Create a Team Handbook That Sets Clear Expectations



"Know Your Job - Do Your Job" - Bill Belichick



## Build a Strong Team Off the Field

Include Other Internal Players

Cooperation and Collaboration Increases Team Effectiveness

Allows Navigation of Complex Tasks

Achieve Company Goals More Easily - And Quicker!

Create a Culture of Mutual Support

Ensure Everyone Works Harmoniously

The Engine That Pushes the Team Forward

Increases Consistency



### Create a Culture of Trust

1

Vulnerability

Create opportunities for openness.

2

Collaboration

Encourage regular teamwork.

3

Communication

Promote clear, open dialogue.

4

Collective Thinking

Harness combined intelligence.



## Conditions for Peak Performance

\_\_\_\_ Workspace

Optimize the physical environment.

2 Technology

Ensure access to advanced analytics.

Work-Life Balance

Promote employee well-being.

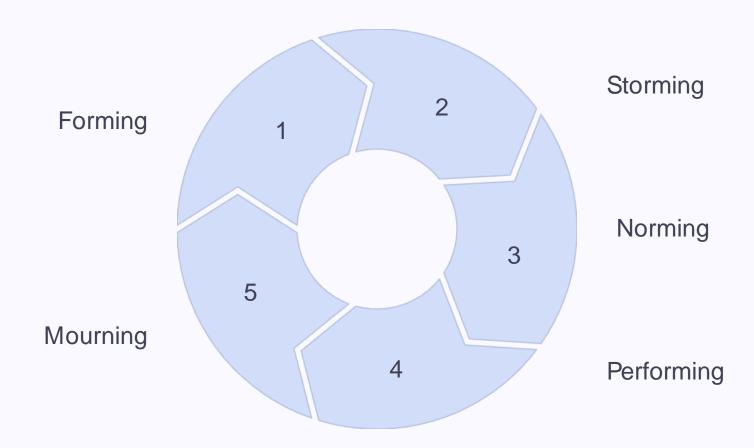




# Staying At the Top of Your Game

"Winning Takes Talent, to Repeat Takes Character" – John Wooden

## Team Development Stages



#### **FORMING**

"The Facts"

The Process of Putting the Structure of the Team Together

Specification of Commons Goals and Desired Behavior

To Advance From this Stage to the Next Stage, Each Member Must Relinquish the Comfort Zone of Non-Threatening Topics and Risk the Possibility of Conflict

"Talent Wins Games, but Teamwork and Intelligence Win Championships" – Michael Jordan



### **STORMING**

"Emotions"

This Stage Begins to
Occur as the Process of
Organizing Tasks and
Processes Surface
Leading to Interpersonal
Conflicts

"Float Like a Butterfly, Sting Like a Bee" – Muhammad Ali



NORMING "Values"

In This Stage, Team
Members are Creating
New Ways of Doing and
Being Together

Team Members Learn They Have to Trust One Another to be Effective

"A Team is Where a Boy Can Prove His Courage On His Own" – Mickey Mantle





### PERFORMING

"Actions"

True Interdependence is the Norm of this Stage of Group Development

The Team That is Flexible as Individuals Adapt to Meet The Needs of Other Team Members

"The Difference Between Ordinary and Extraordinary is That Little Extra" – Jimmy Johnson

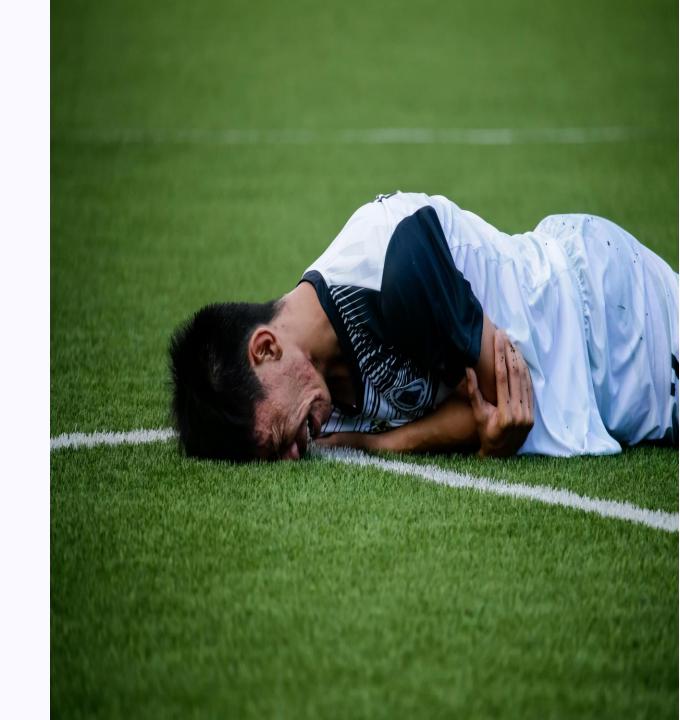
### **MOURNING**

"Breaking Up The Team"

In This Stage the Game
Has Come to an End and
Team Members are Ready
to Leave

This Causes Significant Change to the Team Structure and Purpose

"It's Not Whether You Get Knocked Down; Its Whether You Get Back Up" – Vince Lombardi



### QUESTIONS???

