

You're Already Paying for Salespeople—

So Why Aren't They Selling?

By Nick Brown, President & CEO of SalesCU

Every credit union has a sales culture and a sales team. But not every credit union is getting sales results. The difference isn't found in the market, the product set, or even the strategy. It comes down to whether the organization has done the work to truly operate as a sales-driven institution.

The reality is this: credit unions are already fully staffed with salespeople; they just don't always think of them that way. Tellers, call center agents, new account representatives, loan officers, managers, and senior leaders all interact with members every day and influence financial decisions. Each interaction is an opportunity to create value, deepen relationships, and drive growth.

So why do so many credit unions struggle to produce consistent, proactive sales results?

It's not because sales aren't happening. Accounts are opened, deposits come in, loans are funded, and ancillary products like GAP and debt protection are sold. But most of it is

reactive. The member asks, the employee responds, and the transaction gets completed. Then the moment passes.

What's missing is the intentional effort to go beyond the request by asking better questions, uncovering additional needs, and guiding the member toward stronger financial outcomes.

When that doesn't happen, the cost is significant. For the credit union, it means missed growth, untapped revenue, and inconsistent performance. For the member, it means missed opportunities to save money, earn more, or simplify their financial life.

And in an environment where competitors are becoming more proactive and more precise, those missed opportunities often don't just sit idle, they are captured by more proactive institutions.

What if you could change this?

What if you could take a team that is already interacting with members every day and turn them into a high-performing sales force?

How would that impact growth, revenue, and organizational success?
How would this impact culture, employee satisfaction, and retention?
How would this impact your members' experience?

The great news is that for most credit unions, this is attainable. Many already have exceptional sales teams and some have exceptional sales training as well.

The difference is not effort or intent, it's capability.

High-performing sales teams are not accidental. High-performing sales teams are developed through focused, intentional training. And when you look closely at credit unions that consistently produce strong sales results, you will find that their training is not broad or generic. It is centered on a small number of critical skills that drive most outcomes.

There are five training areas that have the greatest impact on transforming a reactive frontline team into a proactive, high-performing sales force. At their core, these skills shape how employees engage with members, uncover opportunities, and guide financial decisions.

They include the ability to:

1. Discover needs through better questions
2. Listen with intent and recognize opportunities
3. Connect products to real, personalized value

4. Confidently make recommendations
5. Secure commitment and follow through to closing

Individually, each of these skills is important. Together, they form the foundation of a consistent and effective sales approach, one that moves beyond transactions and into meaningful, value-driven conversations.

The challenge for most credit unions is not awareness of these skills, but the lack of focused, practical training to develop them. Too often, training remains centered on product knowledge or systems, rather than the conversations that actually drive results.

To build a truly high-performing sales culture, training must be intentional, skill-based, and directly linked to how employees interact with members every day.

Let's break each of these down and look at where training needs to focus.

1. Discover Needs Through Better Questions

This is where sales performance is won or lost.

Most frontline employees are trained to respond to requests, not to uncover needs. As a result, conversations stay at the surface level. The member asks for a service, the employee provides it, and the interaction ends without ever exploring what else might be relevant or beneficial.

High-performing sales teams operate differently. They are trained to slow the conversation down just enough to ask thoughtful, purposeful questions that uncover the full picture. Not just what the member came in for, but what's happening around it.

This kind of discovery requires more than telling employees to "ask open-ended questions." Training must show them how to:

- Transition naturally from the transaction into a conversation
- Ask questions that feel helpful, not intrusive
- Identify life events, financial gaps, and opportunities
- Build on responses to go deeper rather than moving on too quickly

For example, a simple deposit interaction can become a meaningful conversation when the employee asks what the funds are for, how long the member plans to keep them there, or

what they hope to accomplish financially. These questions open the door to solutions that might otherwise never be discussed.

Without this skill, everything else breaks down. If needs are not fully understood, recommendations will become generic, the value will remain unclear, and the likelihood of action will drop significantly.

However, when employees are trained to consistently uncover needs through asking thoughtful questions, conversations shift. They become more relevant, more engaging, and far more productive for both the member and the credit union.

2. Listen with Intent and Recognize Opportunity

Asking better questions is only effective if employees are equally skilled at listening.

Most frontline staff hear what the member says, but they don't always recognize what it means. They listen for the transaction, not the opportunity. As a result, subtle cues like a frustration with a payment, uncertainty about a decision, mentioning of a life event can often missed or ignored.

High-performing teams are trained to listen differently. They listen with intent—paying attention not only to words, but to tone, emotion, and context. They actively look for signals that indicate a deeper need or an opportunity to help.

Training in this area must go beyond "active listening" as a concept.
Employees need guidance on how to:

- Identify verbal and emotional cues that signal opportunity
- Pause and explore rather than rushing to complete the transaction
- Clarify and confirm what they are hearing
- Remain fully engaged instead of thinking ahead to the next task

When employees truly listen, members feel understood. That sense of understanding builds trust. Trust is what enables the conversation to progress toward meaningful recommendations and action.

3. Connect Products to Real, Personalized Value

Even when needs are identified, many employees struggle to clearly explain why a solution matters.

Too often, conversations default to features and rates. The employee explains what the product is, but not what it does for the member. The result is a recommendation that feels generic and easy to dismiss.

High-performing teams are able to translate products into meaningful outcomes. They do not simply present options; they connect those options directly to what the member values most.

Training must focus on helping employees:

- Align features with the specific needs uncovered in the conversation
- Quantify benefits when possible (savings, earnings, convenience)
- Personalize the message so it feels relevant and specific
- Clearly articulate the "why" behind the recommendation

When value is clear, decisions become easier. The conversation shifts from "Do I want this product?" to "Does this make sense for me?"—a fundamentally different and far more effective perspective.

4. Confidently Make Recommendations

One of the most common breakdowns in credit union sales is the hesitation to make a clear recommendation.

Employees may identify a need and even explain a solution but then stop short. They suggest rather than guide, present options but avoid taking a position. This often stems from a fear of being perceived as pushy or overly sales focused.

High-performing teams are trained to view recommendations differently. They understand that making a recommendation is not pressure, it is service. When the employee has taken the time to understand the member and identify a meaningful solution, guiding the next step is part of doing the job well.

Training should help employees:

- Shift their mindset from selling to advising
- Use clear, confident language when recommending a solution

- Eliminate weak or hesitant phrasing
- Guide the members naturally toward the next step

When recommendations are made with clarity and confidence, members are far more likely to move forward. Without that confidence, even strong opportunities stall.

5. Secure Commitment and Follow Through to Closing

The final breakdown is execution.

Even when the conversation goes well—needs are uncovered, value is established, and a recommendation is made—many interactions still end without action. The employee may leave the next step open-ended or fail to guide the process to completion.

High-performing teams are trained to close—not in a high-pressure way, but in a way that makes it easy for the member to move forward.

Training in this area should focus on helping employees:

- Clearly define the next step in the process
- Ask for commitment in a natural, low-pressure way
- Remove friction and make the process feel simple
- Follow through to ensure completion

This is where results are realized. Without a clear close, opportunities remain ideas rather than outcomes.

When employees are confident in securing commitment and following through, conversations turn into action. And action is what ultimately drives growth, deepens relationships, and delivers measurable results.

Bringing all of this together, the path forward is not another initiative, campaign, or piece of technology. It is the intentional development of your people. Credit unions that consistently produce strong sales results do not leave these skills to chance—they implement a structured sales training program that develops them across the entire organization.

Equally important, that training cannot live on an island.

To be effective, it must be integrated into your operational training, onboarding, coaching routines, and daily expectations. It should shape how employees approach every interaction—from the simplest transaction to the most complex lending conversation. When sales training is embedded in this way, it no longer feels like "something extra," but becomes part of how the credit union serves its members.

This is where the real shift happens.

Employees begin to see that their role is not simply to fulfill requests, but to understand, guide, and improve the financial lives of the members they serve. Service and sales are no longer competing priorities—they become one and the same. Every interaction becomes an opportunity to meet immediate needs while also supporting broader goals, wants, and even long-term dreams.

For the credit union, this creates more consistent growth, stronger relationships, and a more engaged workforce. For employees, it brings clarity, confidence, and purpose. And for members, it results in a level of service that is proactive, personalized, and genuinely valuable.

The credit unions that win in the years ahead will not be the ones with the most products or the best rates. They will be the ones that invest in building teams capable of having better conversations—every day with every member.