

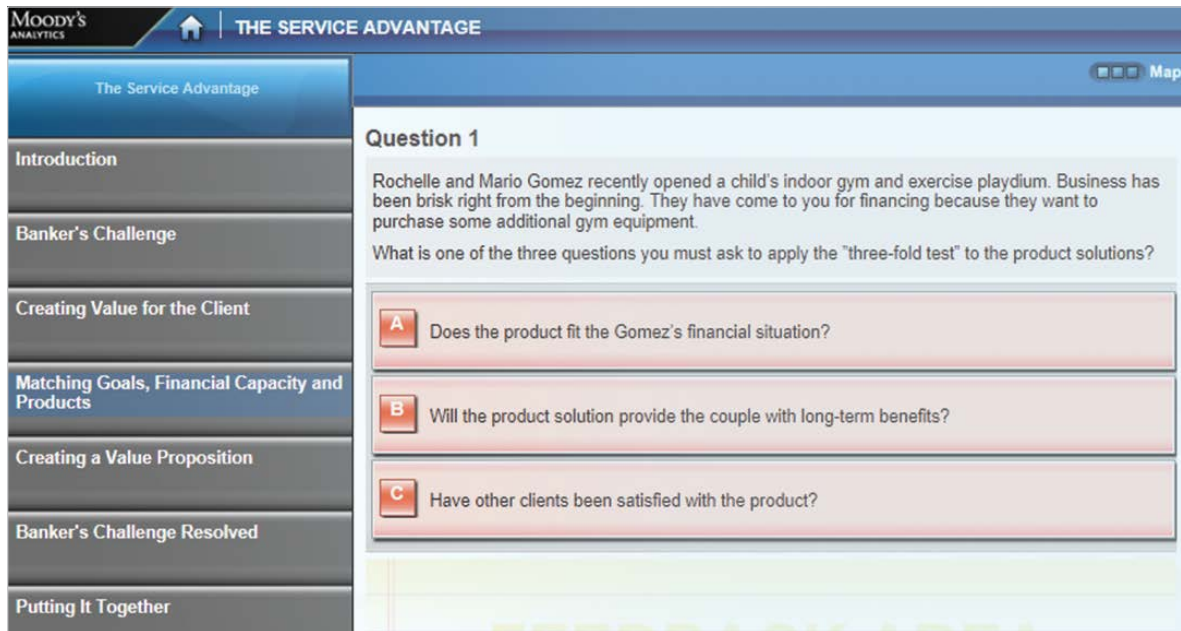
The screenshot shows a web-based eLearning interface. At the top left, the Moody's Analytics logo is visible. The main header reads 'BUILDING CLIENT RELATIONSHIPS'. A navigation sidebar on the left contains several menu items: 'Managing Conflicts', 'Introduction', 'Banker's Challenge', 'Managing Interpersonal Conflicts', 'Handling Difficult Clients', 'Banker's Challenge Resolved', and 'Putting It Together'. The 'Introduction' menu item is highlighted. The main content area displays the 'Introduction' section, which includes a 'What You Will Learn' section and 'Learning Objectives'. The 'What You Will Learn' section states: 'When you have completed the section, you will be prepared to face some of the most demanding challenges in your client relationships. You will learn methods for resolving conflict and techniques for coping with problematic clients. You will understand how to respond positively to both difficult situations and difficult people. You will also be able to settle disagreements and maintaining good relationships.' The 'Learning Objectives' section states: 'At the end of this section, you should be able to:' followed by a bulleted list: '• Demonstrate assertion to resolve interpersonal conflict.' and '• Demonstrate appropriate coping strategies to handle difficult clients.'

Optimizing Relationships with Small Business Clients (ORSBC) helps you develop superior sales and service skills to win more business. This 25-30 hour eLearning course provides insight into small businesses and how to become a trusted advisor. It is on the path to the Certificate in Small Business Banking.

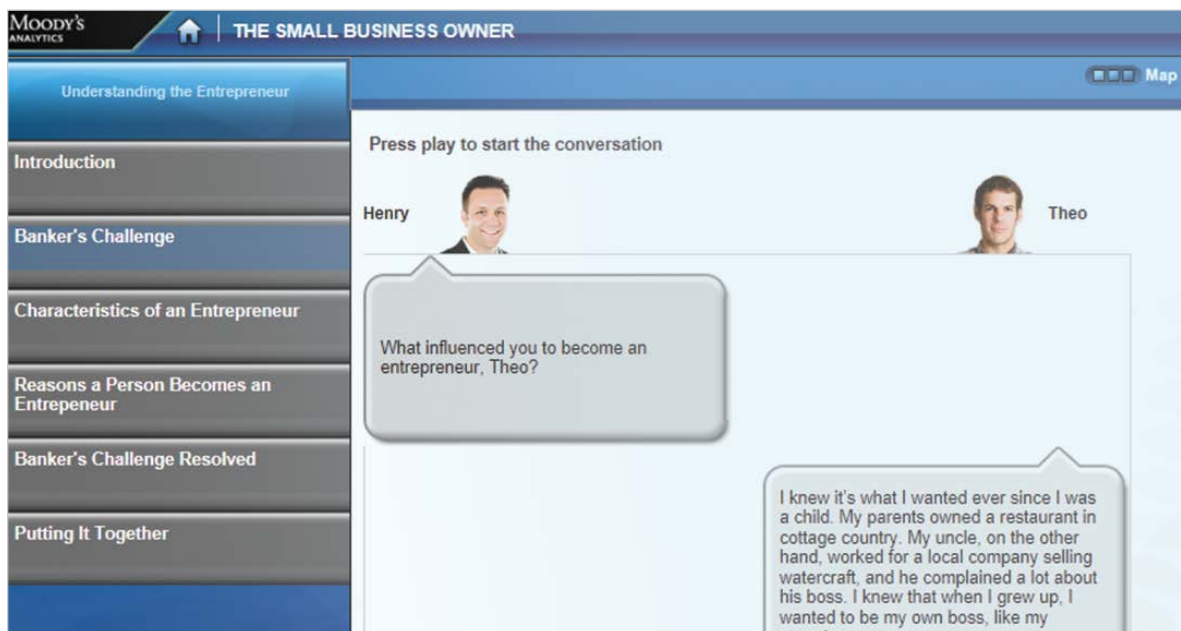
You learn how to:

- » Understand the traits and success factors of sustainable small businesses.
- » Outline the characteristics and motivations of an entrepreneur.
- » Explain the banker's role in meeting the client's service expectations.
- » Demonstrate effective communication behaviors and develop strategies to handle difficult clients.

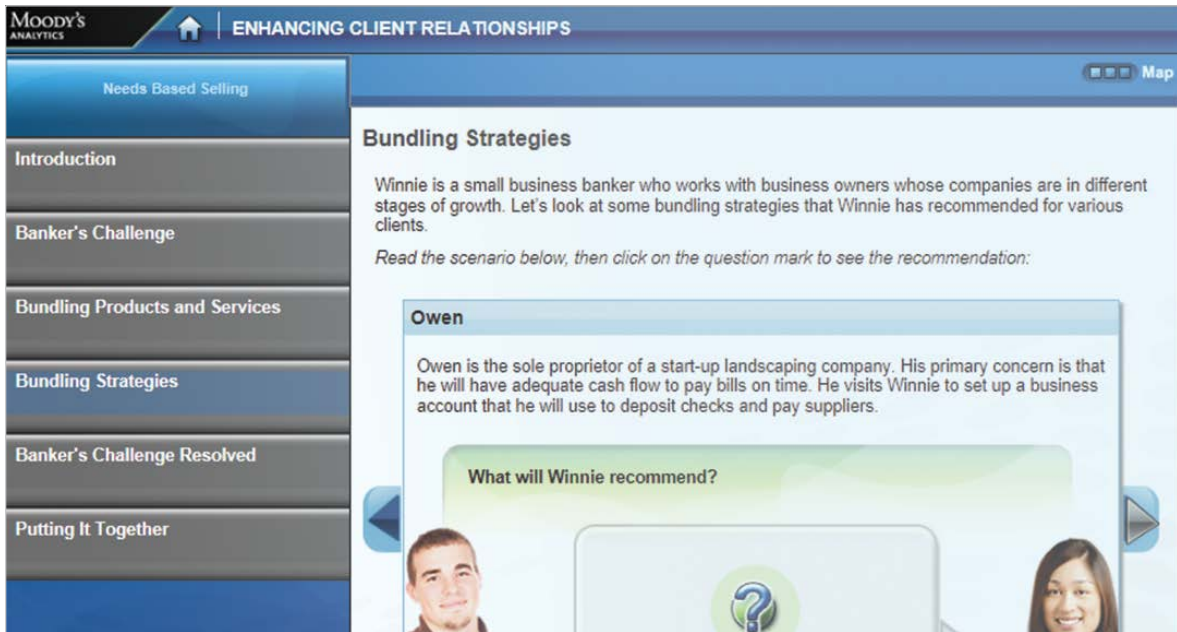
- » Apply a needs-based approach to selling products and services and developing bundling strategies.
- » Explain your legal and ethical responsibilities as an advisor in the financial industry.
- » Create a service advantage for yourself and the bank by creating value for the client.



Moody's Analytics learning solutions help transform work performance, providing you with the skills and tools to apply complex concepts and make sound credit decisions.



Moody's Analytics industry-leading online programs appeal to all learning styles, using multi-media and interactive lessons, including videos and practice quizzes.



Moody's Analytics programs provide robust lending scenarios to practice complex concepts, apply new credit skills and demonstrate mastery.

With Moody's Analytics eLearning:

- » You gain in-depth understanding of credit theory and sector-specific factors from our relevant and current content.
- » You optimize your learning time through our engaging, industry-leading online programs with interactive multimedia lessons and quizzes.
- » You reinforce your learning when you are back on the job with Moody's reference materials and toolkit.
- » Program sponsors can monitor participation, assess performance, and access critical details to support measuring return on investment.

Who is taking this course?

- » Small business lenders and relationship managers
- » Small business loan analysts and underwriters
- » Branch managers and personal bankers
- » Certificate in Small Business Banking candidates

ORSBC is on the path to the Certificate in Small Business Banking.

In today's highly competitive financial services landscape, you need to demonstrate superior client servicing skills. Developing essential relationship-building skills, while broadening your understanding of small business owners and their challenges, will help you to excel in your career.

This course teaches attributes that determine industry attractiveness and the factors that contribute to growing and managing a successful small business. It elevates awareness of what motivates small business owners, how they process information, and how to communicate with them to understand their expectations. It also provides guidance in professional, legal, and ethical responsibilities bankers have as they deal with entrepreneurial clients.

ORSBC provides essential relationship-building skills, while broadening your understanding of small business owners and their challenges to help you excel in your career.

Optimizing Relationships with Small Business Clients

The Small Business Environment

Overview of the Small Business Market
Market Segmentation
Opportunities
Challenges

Relationship Selling

Relationship Selling
Selling Additional Solutions to Meet your Client's Financial Goals

The Small Business Owner

Understanding the Entrepreneur
Counseling an Entrepreneur

The Service Advantage

The Service Advantage
Building Trust and Credibility

Building Client Relationships

Aspects of Relationship Building
Communicating Effectively
Networking
Interviewing the Client
Managing Conflicts

Online Exam

The course concludes with an online exam (30 multiple-choice questions) to assess mastery of the concepts taught and indicate completion of the course.

This course can be completed in 25 to 30 hours



LEARN MORE

Learn more about Moody's Analytics industry-leading learning solutions. Contact us at elearning@moodys.com or visit us at www.moodysanalytics.com/learning.

www.moodysanalytics.com/learning

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