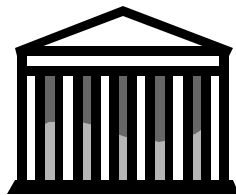


INTERVIEWING PACKET

FOR

OUR SPECIAL CLIENTS



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TELEPHONE INTERVIEW

Suggested Interviewing Format

- I. The interviewer can begin by summarizing a little information for the candidate on the bank in general, as well as on the position under consideration.

Example:

"Before we begin the interview, let me tell you a little about the position at _____ Bank. This position is for a manager of our Commercial Loan Department. We are part of a multi-bank holding company in this state, and our previous manager of commercial loans was promoted into a presidential slot in one of the affiliated banks in the holding company. _____ Bank itself is over \$____MM in size, and our commercial loan portfolio is about \$____MM. Currently that department has a total of _____ lenders who have been there between 3 and 5 years.

We are looking for an out-going, energetic individual with good management skills to head up the department. Not only will he be administering the department, but the individual will be handling an individual portfolio as well. And probably most importantly, the manager must set the tone in new business efforts for the department. There is, as yet, much untapped commercial business in our community and we have an organizational objective to try and capture more of that this year."

- II. Following that summary it is the interviewer's job to ask enough of the right kinds of questions to ascertain the candidate's qualifications and suitability for the job. These questions should be of the following type:

Open-ended: Questions that call for an explanation give you much more information than those that can be answered with "yes" or "no".

Not leading: Leading questions reveal to the candidate the type of response you want, and he may provide you with exactly what he thinks you want to hear rather than his true feedback.

Brief and to-the-point: You are attempting to gather adequate information for a decision, and that means you should be spending more time listening than speaking.

Specific: Don't settle for general information. "Tell me more about that" should be useful in deriving more details. Be alert to inconsistencies and contradictions.

Examples of possible questions:

1. What do you like most about your current job?
 2. Tell me about some of your achievements in this job.
 3. If you could make any changes or improvements in your current job, what would they be?
 4. Why do you want to leave your current job?
 5. What is most important to you in a job?
 6. What interests you most about this position?
 7. How do you feel your skills would fit into this position?
 8. Do you have any concerns about the position as I've described it to you?
 9. What are your strengths?
 10. What are your weaknesses?
 11. What are your career objectives?
 12. How do you think this job would fit into your overall career objectives?
- III. Following your questions, summarize and close the interview, making a point to ask if there are any additional questions by the candidate and giving him an idea of the next step in the process (as well as the time parameters involved).

Example:

"Can you think of any additional questions you have or anything else we should cover? I have enjoyed talking with you and I appreciate your time. You can expect a call from me within the next week on the next phase of our interviewing process."

- IV. Ask the same questions of each candidate and make thorough notes on each one. Your memory will not be as sharp after time has passed and new candidates have been interviewed.
- V. Give each candidate an objective rating.

PERSONAL INTERVIEW

Suggested Interviewing Tips

A large percentage of a bank's operating expenses consists of salaries and employee benefits. If those employees are doing a good job, it is money well spent. If not, the organization is in effect wasting that money. It is a well-known fact that the right people in the right positions comprise the ultimate strength of any organization. Capable and effective employees build a company's strength, and of course, getting the right people on board begins with a good interviewing process. Skilled decisions on a manager's part at the interview stage can not only save the organization money, but time as well, since termination of an ineffective employee can be a complicated issue at best.

The idea, of course, is for the interviewer to gather enough information about the candidates to decide on the best person for a particular job. Since research demonstrates that most managers have a tendency to form an early bias in the interview and then attempt to support that bias by gathering data which favors it and closing off information which negates it, it is important that the manager prepares himself with a definite plan beforehand to ensure objectivity.

The interview plan should begin with the manager's perception of the particular job. The 10 most critical qualities, skills and abilities for the position should be listed first. Both subjective and objective items can be used as long as the items pass the following three tests:

Specificity: Is the item specific enough for the interviewer to be able to find out if the candidate can do it (or possesses it)?

Relevancy: Is it relevant to the job? It is illegal to evaluate someone on items not required for the position.

Measurability: Can the item be measured or is it something an interviewer cannot find out anyway?

Once the list is complete, it has a dual function. First of all, it can be utilized as a basis for doing references on candidates (the more that references can tell an interviewer about candidate performance in critical areas, the better information the interviewer has to work with). Also, of course, the interviewing questions themselves can and should be built around the critical areas listed. Remember that the interviewing questions should be:

Concise: (The interviewer should spend more time listening than talking.)

Open-ended: (Questions that provide the interviewer with more information include why, how, when, where, whom, tell me about it, explain to me how, etc. Questions that can be answered with a simple "yes" or "no" lead to less information about the candidate.

Explorative: (Can give insight to a number of areas at once.) Example: "Tell me about the most complicated loan you ever had to put together, why it was complicated, and how you went about it?" "What would you do if..." is also a revealing question if used well.

Logically Progressive:

- a) Job qualification questions (those formed above)
- b) Job history questions (previous employment)
- c) Present employment questions
- d) Future goals
- e) Pet questions (questions interviewers have found in the past to be particular helpful:
 - "Why do you want to leave your current job?"
 - "What has been the biggest challenge of your career?"
 - "Why should I hire you?"
 - "What would you like to be doing 5 years from now?"
- f) Discuss specifics of the position itself as well as information on the company.

When it comes to the interview itself, the interviewer should have the questions in front of him/her and should take notes to be able to compare candidates for the same position accurately. The interviewer must also be aware of attitudes, values, feelings, and perceptions which the candidate reveals in the process of the interview. These can be key points in regards to the position under consideration. The interviewer should be aware of contradictions from the candidate and not let them pass, but seek clarification. The interview should end on a positive note with the interviewer thanking the candidate for his/her time and asking if there is any additional information that would be helpful in either direction.

After the interview, the interviewer should check his/her notes for clarity, especially if several other candidates have to be interviewed and comparisons made later. (Notes are important -if someone later files a complaint, you must be able to say why one person was hired over another.)

Once you choose a candidate that seems to best fit the job profile, an offer should be made (verbally and in writing) as quickly as possible. The longer the time delay, the greater chance of losing the candidate's interest. And if he/she is the best fit for the company's needs, it is important not to let such a delay stand in the way. Remember: No organization is stronger than its weakest link. It is a manager's responsibility to bring only the strongest "links" on board!

Please ask The Executive Group for more information on the following:

Interview Evaluation Form with Sample Questions
Sample Offer Letter
