(#176) Dear Management:

October 29, 2019

Be very careful HOW you say "yes" to requests for handling one-offs, such as:

- loan process changes, compliance adjustments, payroll setups, expense allowances... or anything for that matter.

Because you may think, "oh no big deal, sure we can do that"... when a top producer/manager/etc. comes asking for favor.

But IT IS.

Why?

Because it degrades efficiency.  And EFFICIENCY is the life blood your company.

Operations gets beat up on enough for being "too costly" or "why do we need so much back office?"...

Well you just answered your question.

Each time YOU say "yes" to a one-off WITHOUT running it up the flagpole to find out (1st) if it really is a benefit and (2nd) the best most efficient way to implement it...  YOU just made the back office more costly and less efficient.

ANYTHING else... then it's YOU that should be beat up on.

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