

OAKLAND BUSINESS Finance

No more 9 to 5 with personal banking concept

BY BARD PERT TEMPLETON
SPECIAL WRITER

"She clips coupons, loves Chinese food and can be reached on her voice-mail beep 24 hours a day."

Francine Keys of Rochester Hills may seem like many fast-track females of the 90s, until you realize she can rattle off sound financial advice at her clients' convenience day or night and "even over egg rolls."

Keys, a personal banker and the manager of the new D&N Private Banking Center in Auburn Hills, began taking her show on the road when the center opened last month.

"We understand that today's work schedules can't be accommodated between 9 and 5 p.m.," said Keys. "Appointments may be made on weekends or at the customer's workplace. There are no such things as bankers hours and that's what makes our bank unique."

D&N Financial Corporation has 48 service offices across Michigan including its headquarters in Troy. The new private banking center is a first for the company.

"It's a pilot program but not in the sense that we plan on pulling out after a while," explained Keys. "A lot of time, money and resources have been spent on this center." D&N's decision to provide clients with personal access to its bankers came about following research that showed a great need for the service. The center's customer base isn't exclusive to those with a healthy bank balance. Yet such individual attention generally dictates use by well-to-do executives and local businesses, said Key.

"It's not always the wealthy client who simply wants to be catered to, there are also many

business owners who just want to be treated fairly and don't have a lot of time for pampering," said Key. "They are all appreciative of our services and the time we give to their accounts."

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Francine Keys
Manager, D&N Private
Banking Center

for the money - this is a business."

D&N's research also showed location to be a major factor in the success of private banking centers and the Auburn Hills site is expected to prove ideal.

"The market dictates the need and Oakland County is very unique," said Keys. "The incomes are three times what we see in our Flint and Genesee County offices."

Customers visiting the Auburn Hills center will immediately notice a difference in the bank's operations. A personal banker and several tellers are on hand to assist customers but they will not be standing behind plastic coated windows asking who is next.

"There are no teller lines, customer will be asked to sit down at a desk with the teller," said Keys. "The center was not designed for a high volume of traffic so there's no 'Oh I'll get to you in a minute.'"

The tellers at the center have far more training and knowledge than a standard bank teller. They will be able to assist customers with numerous transactions including checking, savings and mortgages accounts. Or should the customer prefer it, they can meet with a personal banker on the spot. The center

Despite the extra attention, Keys said the private banking centers pricing is no different than any other D&N office.

"There's a percentage of working people that make this very profitable for us," said Keys. "And we are in it



Pit stop: Personal banker Francine Keys checks in at her office - a place where most of her work is not done. She spends most of her time traveling to meet with clients to do banking in their homes or at their businesses.

also offers an automated teller machine. The building design didn't allow for a drive through window, said Keys.

Keys has been a loan officer with D&N Financial Corporation for three years. She was named a personal banking officer in 1994.

So far her skills have paid off in the form of new accounts and repeat business for the private center. Although the individual attention can take some getting used to.

"I would say the most frequent response is, 'Oh you don't really have to do that,'" smiled Keys. "And yes some people want their hands held while others want to

do their banking and get in and out. Both situations are fine here."

The attention Keys provided for National Staff Management Corporation in Auburn Hills is a testament to the private banking center's ability to service its clients.

National's Controller, Kleppe Houston, was extremely impressed with D&N's efforts including a meeting set-up at his office that included Keys, the bank's president and several other officials.

"They came by and laid out a nice plan of what they could do for us and we all brainstormed what would fit for us," said

Houston.

He particularly appreciated the interview process and "getting to know you period" the bank encouraged while pursuing National's account.

"This is not the normal service you would get with a typical bank," said Houston. "They are really customer oriented and offer exceptional fees and exceptional service."

National has one account established at the center and it's main operations will be shifted there on July 1, said Houston.

"They are right behind us here in Auburn Hills so we can go there or they stop in over here," he said. "It's a real neat service

... and good personal service."

Outside appointments are the mainstay of the personal banking concept but Keys says clients are welcome to drop in at the offices anytime.

"I've had people call me from their cellular phones that are racing to get here and want to know if I can hold the door open an extra few minutes," said Keys. "The answer is always, 'Yes I can.'"

D&N's private banking center is located at 3005 University Drive. The center is open from 9 a.m. to 4:30 p.m. Monday-Friday. To contact Francine Keys call (810) 475-1650.

BUSINESS MILESTONES

This column highlights promotions, transfers, hirings and other key personnel moves within the Oakland County business community. Send a brief biographical summary - including the towns of residency and employment and a photo, if desired, to: Business Milestones, c/o Business Editor, Observer & Eccentric Newspapers, 805 E. Maple, Birmingham, MI 48009. Our fax number is (810) 644-1314.

Frank Bergen of Bloomfield Hills was named president of RustNet, a Bloomfield Hills-based Internet service provider dedicated to serving the business community. Bergen will act as a customer advocate for maximizing benefits of RustNet Internet products and services. His other responsibilities include managing all operations, research and development and marketing.

Robert McPhee of Wixom has joined the Detroit office of CAD CAM Inc., an engineering and design firm, as account manager. He's responsible for



Warren

Cynthia Warren of Farmington Hills has joined the Southfield-based commercial mortgage brokerage firm of Hadley & Associates as an administration liaison.

Warren will concentrate on client relations programs and administer the office's computer network.

Julie Grondin of Milford was named senior benefits consultant at Gallagher ABOW Inc., Troy. She will be working with the Group Benefit Planning Department. Grondin has 11 years' experience in benefits.

Cory Hood of Farmington Hills has joined the graphics department at Troy-based Stone, August, Baker & Co. She's working on several of the agency's consumer, retail and industrial accounts. She previously was a designer at Media Graphics.

Jeffrey Levine of Bloomfield Hills has joined the Troy-based law firm of Keywell and Rosenfeld as a tax attorney. He had been a partner in Rubenstein Plotkin, P.C. in Southfield.

O'Brien named business editor

Bloomfield Hills resident Margaret O'Brien, a five-year veteran of the newspaper business, was named Business Editor of the Oakland County Observer & Eccentric Newspapers.

She had been a staff writer for the Southfield Eccentric since May 1993. Prior to that, the Oakland University graduate was a general assignment reporter for The Sentinel-Record in Hot Springs, Ark., and a staff writer for The Bay Voice in Chesterfield Township, Mich.

"Mrg brings a professional eye and a creative hand to our business and finance pages," said Robert Sklar, managing editor.

"She's an excellent reporter with a solid grasp of what's newsworthy and interesting. I know that readers will find her receptive to their questions and comments."

The Business & Finance pages run both Mondays and Thursdays in the Birmingham-Bloomfield, West-Bloomfield-Lakes, Southfield-Lathrup, Rochester, Troy and Farmington editions.

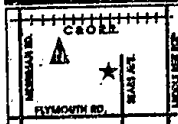
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