EXCELLENCE IN ACTION

The Superior Performance Series®

Excellence is Required™

"A commitment to excellence is the shortest distance to success"

The Superior Performance Series® — *Excellence Is Required*™

Success in today's competitive business and economic environment requires an on-going and relentless focus on quality, combined with precision execution of excellence unlike any seen in recent times. Consequently, for any individual or organization to consistently grow, thrive professionally and build a legacy of sustained success in the marketplace, ***Excellence Is Required***™ at all times!

The research shows that the most successful businesses in the marketplace have embraced this philosophy of excellence and have made sure their employees have clear performance expectations, are appropriately trained, motivated and recognized to consistently deliver both personal excellence and professional leadership in the workplace.

Excellence In Action, Inc. is a performance enhancement company with a proven track record of success that is singularly focused and passionate regarding raising the standards of excellence and leadership performance for both individuals and organizations alike. We have developed The Superior Performance Series® — ***Excellence Is Required***™ to assist both individuals and organizations committed to becoming recognized as leaders in the delivery of both service excellence and personal leadership. The Superior Performance Series® — ***Excellence Is Required***™ is a set of training modules, workshops and private confidential consultations that are designed to focus on six important elements for creating and consistently demonstrating personal and professional excellence in both service and leadership activities:

1. ***Choosing excellence***
2. ***Leading via excellence***
3. ***Building a personal brand of excellence***
4. ***Communicating with excellence***
5. ***Leveraging service excellence***
6. ***Strength and independence through personal financial excellence***

We hope you join the thousands of satisfied Excellence In Action, Inc. clients who have benefited from our collective years of knowledge, experience and proven strategies of success for architecting a **"personal success system"** that delivers the rewards of health, prosperity and happiness!

Respectfully,

William K. Middlebrooks
Managing Partner

Professional Profile | William K. Middlebrooks

William K. Middlebrooks (aka The Customer Service Doctor®) is the Founder and Managing Partner of Excellence In Action, Inc., a performance enhancement company that has enjoyed a proven track record of performance and success since 1996.

Excellence In Action, Inc. specializes in providing consulting and training in both exceptional customer service and leadership excellence. As a practicing manager, Mr. Middlebrooks has successfully worked with both national and statewide clients such as AT&T, Avaya Communications, Blue Care Network of Michigan, Blue Cross Blue Shield of Michigan, Compuware/CareTech Solutions, The Detroit Medical Center, Health Alliance Plan, Henry Ford Health System, McLaren Medical Management and Hospital, Michigan State University, National City Bank (now PNC Bank), and Wayne State University just to name a few.

Mr. Middlebrooks founded Excellence In Action, Inc. in January 1996 with the mission to teach and educate his clients on the value and importance of both exceptional customer service and leadership excellence. His passion is to raise the level of his clients' customer service performance and leadership excellence in a way that is so powerful in both its impact and delivery that their customers will have no reason whatsoever to consider any alternative product or service.

On the speaking platform, Mr. Middlebrooks provides a unique blend of perspective, insight, practical application and motivation that inspires people to action. He is both thought-provoking and thoughtful with his message while he challenges people to look inward to examine their beliefs and practices with an eye toward improving performance. His teaching approach intertwines examples, stories and research to better illustrate his points and engage his audience.

Mr. Middlebrooks graduated from The University of Michigan in Ann Arbor and received a bachelor's degree from the School of Business Administration in May of 1982. As part of his extensive management training and development at IBM, he attended the IBM Client Executive Program at the Harvard Business School in Cambridge, Massachusetts.

Prior to starting Excellence In Action, Inc., Mr. Middlebrooks held sales, sales management and general management positions with the IBM Corporation and Alternative Resources Corporation.

In addition to leading Excellence In Action, Inc., Mr. Middlebrooks is a Founder and Partner in Detroit Metro Ventures, LLC, a food and beverage concession business that, since 2002, owns and operates the following restaurants and concession businesses at the McNamara Gateway International Terminal in Romulus, Michigan: Chili's Too, Fox Sports Bar, Jose Cuervo and Starbucks Coffee.

As part of his commitment to community service, Mr. Middlebrooks serves as an officer and board member for the following organizations:

- ***Olivet College, Vice Chairman Board of Trustees***
  Chairman of the Student Life Committee
- ***University of Detroit Jesuit High School and Academy***
  Co-Chairman of the Admissions Committee
- ***100 Black Men of Greater Detroit, Inc.***
  Past President

Mr. Middlebrooks is married and has two sons; one a graduate from the United States Military Academy at West Point and the other a student at Western Michigan University.

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Professional Profile | Donald M. Ferguson

Donald M. Ferguson recently retired as GMAC (now Ally Financial) Director of Corporate Relations & SmartEdge and joins Excellence In Action, Inc. as a Contributing Partner. Mr. Ferguson successfully lead GMAC's development and national implementation of their financial literacy program and coordinated the relationship marketing activities with a number of national and local organizations. Mr. Ferguson also successfully served as the GMAC liaison for many national and local organizations as part of the community outreach and diversity initiatives for General Motors.

Mr. Ferguson began his professional career with GMAC in 1978. Throughout his 32 years with GMAC, he was consistently promoted to ever-expanding career opportunities and greater business/financial management responsibilities across the United States.

Born in Richmond, VA, Mr. Ferguson earned his Bachelor of Science degree in Mathematics from Virginia State University in Petersburg, Va., and completed the Manager's Education Program at both Babson College and University of North Carolina–Chapel Hill. As well, he successfully completed the executive education program at Duke University's Fuqua School of Business. He is a member of the National Association for the Advancement of Colored People (NAACP), 100 Black Men of America, the American Financial Services Association (AFSA), and the National Society of Pershing Rifles. Mr. Ferguson also serves on the Money Smart Advisory Council of the Federal Reserve Bank of Chicago–Detroit Branch.

As part of his professional portfolio, Mr. Ferguson has several published articles on financial education in *Black Enterprise* magazine, *The Washington Journal*, *The Network Journal*, and wrote a monthly column in the *LA Focus Magazine*. Mr. Ferguson has been a guest speaker for the Presidential Scholars Program in Washington, DC since 2006, and has been a guest speaker at Harvard University as part of the Summer Leadership Program in Cambridge, MA between 2004 and 2009.

On the speaking platform, Mr. Ferguson has a very engaging personality and teaching style that establishes instant credibility. This collegial approach allows him to effectively deliver his message and considerable knowledge of personal financial excellence in a way that resonates with his audience. In fact, Mr. Ferguson has lectured on the principles of sound financial practices and shared many proven strategies to thousands of people as part of the SmartEdge financial literacy program he developed.

Mr. Ferguson resides in Lake Orion, Michigan with his wife and two children.

Professional Profile | Ed Gordon

Hard hitting, inspiring, intelligent, honest, and direct. These are some of the words used to describe the style and approach of Emmy award winning broadcaster **Ed Gordon**. Known for his stellar interaction with newsmakers from the worlds of politics, entertainment and sports, his name is synonymous with the "big" interview. Mr. Gordon joins the team of Excellence In Action, Inc. as a Contributing Partner, where he will share his focused, sharp and proven communications skills and techniques as part of our Award-Worthy Communications™ training.

Mr. Gordon's knack for landing exclusives and his no-nonsense style make him one of television's most respected journalists. Now, Mr. Gordon displays all aspects of his interviewing expertise on BET as the host of *Weekly with Ed Gordon*, a fast-paced roundtable talk show that highlights the week's most important stories from politics to pop culture. The weekly 30-minute program is a mix of one-on-one headline interviews with today's top newsmakers and celebrities and an eclectic roundtable discussion. Mr. Gordon also hosts his critically acclaimed, award-winning specials *Conversations with Ed Gordon*. This latest assignment marks Mr. Gordon's third stint with BET and adds to the list of impressive positions Mr. Gordon has held over the years, including contributing correspondent for the CBS newsmagazine *60 Minutes II* and contributor for NBC's *Today Show* and *Dateline*. His diverse style also makes him one of the most versatile people in broadcasting. He also hosted *News and Notes with Ed Gordon*, which aired on National Public Radio and the nationally syndicated television program, *Our World*. Mr. Gordon distinguished himself during two prior stints at BET. He had many roles at the network including host of *BET Tonight*, anchor of *BET News*, and creator of his signature one-on-one series *Conversations with Ed Gordon*. Over the years Mr. Gordon has covered many of the world's most defining events from the historic 2008 United States presidential election to the freedom of South Africa's Nelson Mandela to the beating of Rodney King to upheaval in Haiti and Cuba. He's also provided comprehensive coverage and up-to-the-minute reports on many other domestic and international affairs, including the tragic September 11th attack on America.

Mr. Gordon's impressive portfolio also includes conversations with newsmakers the likes of Presidents Barack Obama and Bill Clinton, television mogul Oprah Winfrey, Academy Award winners Jamie Foxx and Halle Berry, as well as Nation of Islam leader Minister Louis Farrakhan and The King of Pop (the late) Michael Jackson.

His 3-year period at NBC was just as impressive. A contributor to the *Today Show* and *Dateline NBC*, Mr. Gordon brought viewers face-to-face with many controversial figures, bringing their stories to light. Most notably was his exclusive interview with Autumn Jackson, who unsuccessfully waged an explosive patrimony suit against comedian Bill Cosby.

Mr. Gordon is the creator of "Daddy's Promise", an initiative that encourages fathers to become deeply involved in the lives of their daughters. The project was born after he wrote a story for *Essence* magazine (December 2006) describing the close relationship he shares with his daughter Taylor. The article was so popular it moved the journalist to create this national movement.

Mr. Gordon is also president of Ed Gordon Media, a multi-service production company. The Detroit-born Mr. Gordon earned his bachelor's degree in Communications and Political Science from Western Michigan University.

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Professional Profile | Karla E. Middlebrooks

Karla E. Middlebrooks was Vice President, Operations Finance for the Chrysler Corporation before leaving the company in 2008 and joins Excellence In Action, Inc. as a Contributing Partner. With financial management responsibilities at Chrysler covering the financial forecasting, budgeting and controlling for Product Development, Procurement & Supply, Manufacturing, and Information Technology, Ms. Middlebrooks had financial oversight over for 70% of the total cost base of the company and all capital expenditures. She successfully led over 150 employees with a departmental budget of approximately $10 million and reported directly to the Chief Financial Officer. Over the course of her 24 year career with Chrysler, Ms. Middlebrooks held increasing levels of responsibility and leadership within the Finance and Controlling organization starting as an entry level financial analyst in 1984.

As Vice President of Corporate Finance for DaimlerChrysler Financial Services, she led the Finance team responsible for realigning financial reporting and presenting Chrysler Financial Services data to internal and external parties including Cerberus Capital Management, national rating agencies and Wall Street firms. Ms. Middlebrooks was the first African American woman within Chrysler promoted to the Director level within Finance. She served on the Board of the Chrysler Women's Forum, chaired the Finance Advanced Degree Development Program and was an active mentor, sponsor and role model to numerous men and women within the company.

Over her professional career Ms. Middlebrooks has received a number of awards and recognition for excellence. But the two awards that are very personal and most meaningful are the 2004 Career Achievement Award from the National Women of Color in Technology and a 2000 Eagle Award from the National Eagle Leadership Institute.

With her poised, precise and confident style, Ms. Middlebrooks will share her 24-year professional experience on the "how's and why's" of maximizing personal leadership to create and maintain a professional presence within an organization.

Ms. Middlebrooks was born in Chicago, Illinois but relocated to the Detroit area with her family as a child. She graduated from Northwestern University with a bachelor's degree in Industrial Engineering and earned a master's degree in Business Administration from the Harvard Business School. She has served on the boards of local non-profit organizations including the Northwest Guidance Clinic and The Roeper School. Ms. Middlebrooks is currently a board member for the Girl Scouts of Southeastern Michigan and serves on the Fund Development Committee.

Ms. Middlebrooks is married with two sons; a recent graduate of the United States Military Academy at West Point and a student at Western Michigan University.

Excellence As a Way of Life Everyday®

Course Description

The focus of this seminar is to provide the individual with personal development concepts, along with strategies and techniques that enlighten, motivate, and enable each participant to ascend the ladder of excellence in their daily personal and professional work performance.

Course Topics

Personal Mission Statement — If powerful countries, companies and institutions throughout the world consistently review and update their respective mission statements with purpose and focus to meet the challenges and demands of a fast-paced and changing society, then why shouldn't individuals do the same? This module is intended to bring this same level of purpose and focus to the lives of individual participants. Every seminar participant will develop their own personal/professional mission statement(s) to bring better clarity and direction to both their personal and professional lives.

Personal Goal Setting and Achievement — Life must be measured by something more meaningful than just time. Personal and professional goals are a way to establish more precise achievement in an individual's life. In this module, the participants will bring into focus an exciting and unique direction for their lives by developing a clearly defined set of goals that are specific to the individual, and aligned with their personal/professional mission statement(s). Along with developing the goals, participants will be taught how to create a bridge plan that can successfully take them from where they are today to where they want to be in the future.

Personal Power Through Inspiration — Inspiration is the ingredient that enables the individual to establish the goal, work the goal and complete the goal. In this module, each participant will explore the various types of inspiration that support high achievement. Each seminar participant will work to establish a personal inspiration plan to help sustain them during the course of long-term goal achievement.

The PRIDE Factor℠ — This module is intended to identify personal performance attributes that an individual must both embrace and master if they want to take their level of personal performance and satisfaction to a higher level. Our intent is to motivate and inspire people to action through a very personal and thought-provoking message that causes people to examine their beliefs and practices with an eye towards improving personal performance and satisfaction.

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Course Objectives

Participants will come away with the ability to:

- Document an individual mission statement(s) that enhances their level of commitment to their personal and professional life.
- Develop a clearly defined set of personal and professional goals that will serve to improve their life performance and develop a powerful action plan to enhance both their personal life and professional career.
- Create a personal ***"Code of Conduct"*** that governs their behavior. This personal ***"Code of Conduct"*** provides a clear-cut way to ensure that each individual consistently lives the goals to which he or she has been committed to, and provides a way to measure whether or not the goal(s) are being achieved on a daily basis.
- Confirm a personal timeline for the achievement of their stated goal(s) and time management concepts and strategies that help enable positive life change.
- Document a personal plan for inspiration. Developing a plan to remain inspired at the beginning, in the middle and at the end of positive life change.
- Spark a new dialogue and understanding about the role of **The PRIDE Factor℠** has in achieving personal and professional excellence.

What Real Leaders Really Do®

Course Description

The focus of this course is to expose supervisory/managerial personnel to a proven set of leadership paradigms that offer a clear and unambiguous path to understanding the real role and responsibility of a successful leader. Emphasis is placed on discussing and defining what is real leadership and the differences between an effective leader versus an effective manager. Most importantly, each participant will create a new leadership *"Code of Conduct"* that, when successfully embraced and practiced, will produce a greater level of success and satisfaction in their respective leadership capacities.

Course Topics

The Essence of Leadership — Leadership may be difficult to define because it can mean different things to different people and while it can come in various shapes, sizes, colors and sexes, it certainly isn't difficult to recognize. In this module, we engage participants in a discussion that helps them develop a clear and unambiguous understanding for what real leadership is and its associated challenges and opportunities for creating and delivering positive change within an organization.

Leadership vs. Management – What's the Difference? — Often 'leader' and 'manager' are terms that are used interchangeably when discussing or describing styles of personal engagement. However, there is an increasingly new way of thinking today that emphasizes some very distinct differences and expected outcomes when one engages a person identified as either a leader or manager. This module highlights the real differences between the two styles and makes the participant more aware and sensitive to where their particular style of engagement falls and what adjustments might be necessary to be a more effective leader.

What's Your Leadership Style? — Being able to identify, assess and understand the individual leadership style that you personally bring to an organization is insightful and valuable for on-going growth and development. Here, individuals have the opportunity to assess and score themselves against four varied leadership styles and understand both the strengths and potential pitfalls of each leadership style.

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Course Topics (continued)

7 Habits of Highly Ineffective Leaders — A spirited discussion takes place around the attributes and characteristics that, when present in either a leader or manager, can sow the seeds of contempt, disengagement and loss of confidence in the leader/manager within the organization. In this module, the participants are sensitized to the types of behaviors that they must guard against emulating as part of their leadership style and/or challenge for the good of the organization if seen or observed in others.

A New Day, A New Way – A New Leadership Formula — Before a leader can expect anyone to really follow them, he/she must first earn and establish a critical relationship element which we call **"Big C"**. Without **"Big C"** being present, neither a person nor an organization can expect people to follow them and deliver exceptional results on a sustainable basis. We define **"Big C"** and each of the elements of our leadership formula that positions a person for real success as a leader. As part of this module, each participant will develop a personal leadership ***"Code of Conduct"*** that helps govern their behavior and provides a clear path for achieving real leadership success.

A Prescription for Excellence℠ — A discussion that highlights 10 specific leadership actions that, if sincerely embraced and practiced, can serve to develop a mindset within employees that inspires and motivates them to be both engaged and strive for excellence on a consistent and regular basis.

Course Objectives

Participants will come away with the ability to:

- ✓ Recognize both the value and difference that effective personal leadership can make in an organization.
- ✓ Identify and discuss the characteristics that differentiate an effective leader from an effective manager.
- ✓ Identify, assess and understand your own individual personal leadership style.
- ✓ Spark a dialogue and new way of thinking about your individual role and responsibility as a leader.
- ✓ Develop new leadership skills and/or reinforce existing skills that can significantly improve personal performance.
- ✓ Create a personal ***"Code of Conduct"*** for new leadership behaviors that will govern and shape a leader's success and destiny.

Maximizing Leadership and Professional Presence™

Course Description

This course is intended to both expose and equip the participant with the necessary and critical attributes that are required to successfully create and exude a strong and professional leadership persona. Emphasis is placed on developing a "personal playbook" for creating a personal brand of excellence that helps the participant ascend the ladder of success.

Course Topics

Beyond "Dress for Success" — Dressing for the part is only one step toward creating a professional presence. Individuals must understand and acknowledge that things like work style, professional etiquette and the attributes of reliability, integrity and respectful relationships are the building blocks for creating a "professional brand". A professional brand is desired in many corporate cultures and separates the winners and true leaders from the rest of the pack.

Professional Resilience — One of the lessons contained in Og Mandino's book *"The Greatest Salesman in the World"* is to "persist until you succeed because the slaughterhouse of failure is not your destiny"! We have all failed at something, but we are not failures unless we are willing to accept the failure. Understanding what defines resilience, why it's important, and the keys to creating and maintaining a high level of resilience are critical to creating your "professional brand".

Overcoming Perceived Challenges — Regardless of whether you're a woman, a minority or part of some other specific ethnic/religious group, individuals must be able to understand and know how to successfully navigate the organizational culture to minimize stereotypes and maximize professional presence and confidence. This module gives everyone strategies for gaining this knowledge and becoming successful members in the work environment.

Got a Coach? — Nobody ascends the ladder of success without the benefit of having someone coach and/or mentor them along the way. How does one go about searching and selecting the right coach and mentor, and is this "networking stuff" really that important? Understanding the difference between a coach, a mentor and a sponsor is important. In this segment we ensure that participants understand answers to these questions because often the answers determine success or failure.

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Course Objectives

Participants will come away with the ability to:

- ✓ More effectively project a professional presence and know "what to do and what to avoid" as part of the personal branding process.
- ✓ Understand the elements of emotional resilience and how to create a personal reservoir that can be drawn upon when needed.
- ✓ More effectively manage the unique challenges that are faced by women, minorities and new entrants to an organization or profession.
- ✓ Enhance your confidence and ability to successfully navigate the corporate and business environment.
- ✓ Develop a strategy for identifying, creating and maintaining a professional support system.

Award-Worthy Communications™

Course Description

The focus of this seminar is to improve an individual's oral communication skills. From gaining a promotion to becoming a better overall employee, the art of selling your ideas and thoughts is often the key to climbing the corporate ladder. Greater communication skills allow a person to gain greater self-confidence, improve his or her ability to articulate the goals and positions of the company, as well as thrive in an ever-growing interfacing business community.

Course Topics

Expert Articulation = Achievement — The ability to convey one's point can often be the difference between winning and losing. This session is intended to demonstrate the best ways to articulate your points and to show the power of concise communication. Every participant will see how conveying simple, clear thoughts and ideas is a powerful way to the top.

Skilled Oration – The Next Level — It is a fact that one of the most frightening aspects of adult life is public speaking. It is also a fact that business leaders and managers must address large crowds and are expected to win them over. Articulating ideas can often be one of the most challenging aspects of business life. This module will show participants how to overcome the fear of public presentation. Participants will see how to gain confidence to face a crowd and how to best approach communication when it is one-to-one.

Life's Most Important Conversation — One of the most important conversations anyone can have is with one's self. The best form of articulation comes from those who know their topic and, more importantly, know themselves. In order to really gain confidence in expressing your position, a speaker must believe what he or she is saying. To do this effectively, a person must find his or her "own" voice. This section will teach tips in finding "your voice." Participants will learn how to use their strengths to deliver their point efficiently and successfully.

Course Objectives

Participants will come away with the ability to:

- ✓ Understand how to curb the fear of public speaking and create positive energy that can be used to accentuate the speech.
- ✓ Identify better ways to verbally communicate and express your positions, goals and ideas.
- ✓ Gain a better understanding of the connection between great communication and professional achievement.
- ✓ Develop tips and strategies for better oration.
- ✓ Learn the connection between great leadership and great communication.

The ABC's of Exceptional Client Service®

Course Description

The focus of this course is to provide all levels of employees (front line and management) a strong understanding, both quantitatively and qualitatively, for the role and value exceptional client service plays in making an organization successful. Emphasis is placed on making sure employees know how they can personally impact and benefit from high levels of client satisfaction and loyalty.

Course Topics

Client vs. Customer — What's the Difference? — In this module, we engage the participants in a discussion regarding the difference and implications of viewing people who patronize a business as clients versus viewing them as customers.

In Search of Service Excellence — In an effort to look beyond the emotion of providing exceptional client service, this module is intended to look at the hard-core economics and quantitative data that supports the important reasons why companies are focusing on delivering exceptional client service. We identify the winners and losers and discuss what separates the winners from the losers.

The Essential Characteristics of Exceptional Client Service — Building upon the work done by Leonard L. Berry in *Marketing Services*, this module identifies the five most important characteristics of service and walks the participants through the process to define what these elements mean to their organization's success, as well as their own personal success.

The Art of Service Recovery — What happens when something goes wrong? The Art of Service Recovery module is intended to guide people through what specific steps are necessary to recover from a service failure, as well as how to use this event as an opportunity to create a loyal client. The economic impact of not recovering from a service failure and thereby successfully creating a loyal client is also discussed and quantified.

Who's Who in Delivering Exceptional Client Service and Why — In this module, we look at different companies in different industries that are noteworthy for delivering exceptional client service. Our focus is on understanding the culture and driving tenants that guide these companies and their employees to consistently deliver exceptional client service. What's most important in this discussion is identifying what attributes can be replicated and deployed within the participant's respective organization to produce similar levels of success.

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Course Topics (continued)

The PRIDE Factor℠ — This module is intended to identify personal performance attributes that an individual must both embrace and master if they want to take their level of personal performance and satisfaction to a higher level. Our intent is to motivate and inspire people to action through a very personal and thought-provoking message that causes people to examine their beliefs and practices with an eye towards improving personal performance and satisfaction.

Course Objectives

Participants will come away with the ability to:

- ✓ Recognize both the value and difference that consistently delivering exceptional client service can make in an organization and your professional career.
- ✓ Define and discuss the characteristics that represent exceptional client service.
- ✓ Develop new skills and/or reinforce existing skills that can significantly improve personal performance, satisfaction and career opportunities.
- ✓ Begin thinking differently and confidently about your role and responsibility in delivering exceptional service within your organization.
- ✓ Understand and have a new dialogue about the role of **The PRIDE Factor℠** in personal and professional excellence.

Pathways to Financial Excellence™

Course Description

Pathways to Financial Excellence™ is a financial literacy curriculum aimed at educating and assisting individuals in making more informed and better financial decisions that can positively impact their lives. This session will provide participants with new and/or enhanced tangible financial decision-making skills that are designed to strengthen the quality of their personal financial decisions, thereby increase their ability to recognize personal financial achievement in the areas of:

- ***Personal budget creation and management***
- ***Informed and sound credit alternatives***
- ***Automotive and mortgage financing options that make "cents"***
- ***Banking and insurance practices that work for you versus against you***

Course Topics

Understanding Personal Credit and Budgets — This section is about the various aspects of your personal credit and how that impacts your life, positively or negatively. It includes points on applying for and maintaining good credit and provides information on the "who and why" organizations are reviewing your credit profile. It also includes the essentials of proper budgeting and the keys to living within your means.

Automotive and Mortgage Financing — Buyers need to understand the various payment options available for an automobile purchase or lease. This section covers those options and also helps the participant better understand all the relevant activities that take place at the dealership. The mortgage portion includes the "ins and outs" of the home buying process, financing a new home, and includes a discussion of term loans and amortization concepts.

Banking and Insurance Practices — This section covers the different financial institutions available and the various banking services that are offered to the participant as a consumer. It includes a discussion on local bank branches and internet banks, all of which is designed to help the individual that is either "unbanked or underbanked". The insurance portion of this section covers the various protection options that need to be considered to insulate both participants and/or their families from the risk of financial loss due to unforeseen accidents or events. Proven ideas and practices are shared that may lower the personal risk and exposure a person faces and also how to lower personal insurance premiums.

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Course Objectives

Participants will come away with the ability to understand:

- How credit worthiness affects you and your ability to get credit.
- How to build and maintain a good credit profile.
- How to obtain and interpret your credit report.
- Your credit score and how it is determined.
- How to create and manage a meaningful and useful budget.
- General automotive and mortgage financing options.
- Fundamental and advanced banking and insurance practices and options.

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Praises for

The Superior Performance Series® — *Excellence Is Required™*

"This training series allowed me to take a closer look at myself and created a strong desire to improve both my attitude and performance in order to provide stellar customer service to our clientele." KAREN G

"The training helped me to better view myself based on who I am and not what I do for a living. It allowed me to reflect on where I am currently in my life, personally and professionally, and how to look ahead to where I need to be going. I will be a better person and employee as a result of this seminar." CARL W.

"Here at our company, we all had a perception of how well we thought we were doing but the seminar made me realize that there are several things that I can improve upon, where previously I thought I was already doing a great job." DENISE M.

"I now have a clear mission and focus for every part of my life, personal and professional." FRED G.

A partial listing of satisfied Excellence In Action, Inc. clients:

- Archer Corporate Services
- AT&T
- Avaya Communications (formerly Lucent Technologies)
- Blue Cross Blue Shield of Michigan
- Blue Care Network of Michigan
- Compuware/CareTech Solutions
- The Detroit Medical Center
- Health Alliance Plan
- Henry Ford Health System
- McLaren Medical Group and Hospital
- Michigan State University
- PNC Bank (formerly National City Bank)

The EIA Difference:

Our primary concern and unrelenting focus is the client's complete and total satisfaction. If we have been notified of any client dissatisfaction with our approach or the results of the engagement, and our attempts to correct the dissatisfaction have been unsuccessful, the client may terminate the engagement at will. The agreed-upon fee for the services of Excellence In Action, Inc., will be waived and the client can unilaterally set our compensation for the work completed.

To learn more about how your organization can benefit from The Superior Performance Series® — Excellence is Required™, please contact: William K. Middlebrooks | E-Mail: bill@TheEIADifference.com | (248) 851-3535

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