

# Wells Fargo Interview Guide

*From former Wells Fargo corporate interviewer Jacob Gates*

Wells Fargo is one of the biggest corporations in the United States. Tens of thousands people work for the bank. I have worked for them as well, for couple of years, on the position of corporate interviewer.

While interviewing job applicants at Wells Fargo, I learned that:

- The majority of job seekers have no idea what to do in their interview.
- Many people still believe that success in an interview depends on their experience and education. They can't be more wrong!
- There are some “tricks” and techniques that work well at Wells Fargo. **People who understand and use them typically get the job.**
- Job interview at Wells Fargo seems to be difficult, with all behavioral and technical questions, and with their role plays... However, once you understand the key rules and apply the right principles in your interview, **it won't be difficult for you anymore to succeed.**

I do not work for Wells Fargo anymore. However, I help many job seekers to get a job there, with my eBooks and interview coaching lessons.

And that is exactly the reason why you are reading these lines. I will try to help you to get a job at Wells Fargo.

Two questions you can ask me right now:

*Why do you do this?*

The situation on the employment market is not fair. Just look around you. There are thousands of recruiting companies and consultancies that help corporations, such as Wells Fargo, to hire the best people on the market. But **there are just very few organizations, or individuals, that help job seekers to get a job of their dreams.** I try to change the situation. I do my best to help the job seekers to achieve what I have achieved once – to get a job at Wells Fargo, or at other company where I interviewed people for jobs before.

*How can you be so sure about the content of your guide? Aren't the recruiting procedures at Wells Fargo changing all the time?*

Honestly, Wells Fargo is a great company with rich history. Such corporations have their values and identity. **These are timeless. These never change.** Once you work for Wells Fargo for three years, you will know what I was talking about. In this e-book, I connect the values and principles with new trends, showing you how to get a job.

We will start with **basic description of the interview processes, so you understand what awaits you.**

I will continue with **advice regarding your interview attire, research prior to the interview, and other things.**

In the second part of the book, we will focus on the interview itself.

I will show you how to act there, **how to present yourself as an ideal candidate for the job at Wells Fargo.** I will teach you what to focus on in your non-verbal communication, as well as in your answers, so they will see you as a perfect match for their team.

Third part of the book is dedicated to **20 most common questions interviewers ask at Wells Fargo.** You will understand why they use each question, see the hidden logic behind it, as well as what to answer to every question to impress the interviewers.

Simply, you will learn to tell them what they expect to hear from a great candidate for the job. **Brilliant sample answers follow each hint.**

In the forth part, **two examples of role play exercise** that they typically use at Wells Fargo are **described, analyzed and practiced.** You will learn **how to deal with the role play** to the **perfect satisfaction** of the interviewers.\_

Final part of the e-book is dedicated to a **follow-up letter.**

Once you read through the book, **you should know what to do before an interview, during it, and also afterwards.** This should help you not only to **impress the interviewers,** but also to get rid of stress before your interview.

Enjoy your reading!

***Jacob Gates,***

*Former Interviewer at Wells Fargo*

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***Basic Description of Interview Process at Wells Fargo***

People at Wells Fargo conduct different forms of interviews. They interview people over the phone, in a group, in front of a panel, or in a typical one to one meeting. However, **this is just a question of a form**, to save time and to work effectively. In fact, the interview process at Wells Fargo, for nearly every position, consists of the following three parts:

- **Screening part**
- **Behavioral interview**
- **Role play**

It doesn't matter if you are interviewed in a group, alone, over the phone, on Skype, or even in the restaurant. The interviewers at Wells Fargo always go through these three stages with the applicants. Therefore you should set for yourself the following goal: To be prepared for these three stages. Let's have a quick look at each stage right now.

### **Screening interviews (often conducted in a form of a group interview, or a phone interview)**

During this stage, interviewers will give you a couple of typical interview questions, such as:

- Why do you want to work for us?
- Tell me something about yourself.
- Where do you see yourself in five years?

Why should we hire you?

- What are your strengths and weaknesses?
- What is your availability?
- ...

This stage is often done in a form of a group interview. One applicant answers the

question, then another one, and so on. It is a bit strange... However, you can find all the answers to the typical screening interview questions in second eBook you got for free with your purchase, called “**Fifteen most common interview questions and answers**”.

The most important thing to remember is to **not let the answers of the others to distract you.**

For example, it can easily happen that someone says what you wanted to say.

When it happens, many applicants do a big mistake: *They say that their answer was already given by someone else.* However, you should **focus purely on your own presence and answers in a group interview.** You should say exactly what you wanted to say, doesn't matter if the interview is done in a group, and if someone else gave the same answer before.

Please remember: Interviewers at Wells Fargo do not conduct group interviews to compare applicants. They do conduct group interviews to save time. So, even if some of your answers resemble the answers of other job applicants, it is not a negative sign for the interviewers. **You are evaluated as an individual, and you are not compared to the other applicants.** Therefore, do not worry about the answers of the others and stick to your plan.

As I mentioned already, you can find good answers to the most common screening interview questions in an eBook you got for free with your purchase of Wells Fargo Interview Guide.

How to act in a screening interview, as well as what to bring with you, will be described in the next chapters.

## **Behavioral interview**

In a behavioral interview (second stage of Wells Fargo interviewing process), they ask you to describe your behavior in certain work-related situations from the past. The logic they follow is that if someone acted in a certain way in situation A in the past, they will most likely act in the same way in similar situation in the future.

The truth is that **most job seekers are eliminated at this stage**. Why does it happen? Simply because they do not prepare for behavioral questions in advance, and do not know what to say.

Many times I heard job applicants reply to my behavioral question in the following way:

- *I do not have such an experience.*
- *This is my first job application.*
- *I have never been in that situation.*

Their answers were really bad. Candidates could hardly get any positive points for their answers, **because they did not answer my question at all**.

I will analyze and answer specific behavioral questions for Wells Fargo interview in the next chapters. However, there is one rule you should remember: **Never say you can not answer a question.**

If you really haven't experienced certain situation yet, I suggest you to use the following formulation:

- *I have not been in such a situation before. However, if it happened to me, I would do the following: ...*

This should be your third option. Before deciding to go for it, you should think about real situations from the past, or think up some before the start of your interview. You should at least prepare an answer to the **behavioral questions from this book**. To summarize it, anytime answering behavioral question in an interview at Wells Fargo, you should do the following:

1. **Talk about situations that really happened** to you and explain your behavior in them.
2. If there wasn't any real situation, but you thought up one, use it for your answer.
3. If there was not any situation from the past and you did not prepare your answer before an interview, you should **use the following formulation**: *“I have not been in such a situation before. However, if it happened, I would do the following: ...”*

## **Role-play exercise**

When you pass the screening and behavioral interview, role play stands as a final test in between you and a coveted job contract.

(In some cases, all three stages (screening, behavioral, role play) are conducted at once. However, it does not change anything regarding your preparation for an interview. **The key is to be prepared for all stages.**)

Role-plays are usually related to the job you are applying for. For example, if you apply for a position of a phone banker, you will be asked to sell a banking product over the phone (interviewer will play the client).

If you apply for a position of a teller or personal banker, you will be asked to offer a credit card, to convince a client to open a bank account, or to do something similar.

People are typically scared when they imagine themselves doing this exercise in an interview. However, there is no need to be worried if you understand that:

- **Interviewers do not expect a perfect product presentation**, or a perfect sale pitch from you... If they hire you, you'll be trained to do things right.
- **Interviewers do not expect you to know all products and services Wells Fargo offers.**

- All they expect from you is **to lead a conversation with “the client”**, and show that **you are not afraid of the task**.

Speaking from my experience at Wells Fargo, many job applicants did the same mistake, saying:

*“I can not do this. I do not know the details of the product.”*

*“I can do this. But firstly I need to learn more about the service I am supposed to offer, and I need time to prepare for the task”.*

To be honest, you won't make it far with such answers. If you refuse to do the role play (for any reason), you won't get any points for it.

What is more, as an applicant for a job at Wells Fargo, you should **know at least something about the products and services the bank offers**.

And secondly, as I said before, this exercise is not about a perfect presentation or sales pitch... It is about **showing that you know what matters in such a talk with the client, and about having guts**.

I will show you how to cope with it in detail in the chapter called *“How to deal with role play in Wells Fargo interview”*.

Let's have a look at key principles you should understand and act according to before, during, and after your interview at Wells Fargo.

## ***1<sup>st</sup> Rule – Be the one prepared for interview at Wells Fargo, not at another company.***

### **Documents, documents, documents**

Before the start of your interview, you will be asked to fill different documents. It is done mostly for organizational and statistical purposes. However, it is important to fill it and to answer all questions.

Moreover, you should always **bring to the interview with you a copy of your resume, cover letter, and personal references** (if you have any).

I know that a well prepared interviewer at Wells Fargo should bring all those things printed with them, as you sent them with your job application... But they sometimes lead so many interviews that it is just not possible to have everything in place. Therefore, it is important to print it and bring it to the interview with you. It also reflects your responsible personality and true desire to get the job.

### **Dress like an employee of Wells Fargo**

When applying for a job of a teller at Wells Fargo, you should **dress like the tellers dress in their daily job** (similar style and colors of clothes). The same applies for every other position at Wells Fargo.

It is easy to find out what the dress code is in the particular banking branch. All you have to do is to visit **a bank and have a look**, or you can ask someone to check it out for you, if you do not feel like going there before the interview.

Please, do not underestimate the importance of your interview attire. A scientific study showed that once job seekers adhered to the dress code of the institution where they

applied for a job, the interviewers had better feeling about them. They saw someone as a good adept to join the company, **just because the colors and style of their dress matched the dress code of the company, the colors and style that belonged to their corporate identity.** Clever job seekers know that our decisions are from 80% emotional, and they use this simple trick to their advantage.

Find out what the employees wear in a bank, and adjust the style and colors of your attire accordingly.

### **Learn at least something about the products and services Wells Fargo offers**

You will be provided a full training before starting your job at Wells Fargo. However, it doesn't imply that it is a bad idea to learn something about services and products they offer, before the start of your interview.

You should browse their website for an hour or two, to **get a good grasp of their products and services, and to check the latest trends and innovations.** You can use this knowledge to flourish in a role-play.

For example, in a typical role play you are supposed to sell a credit card. If you know the credit cards WF offers, you can name specific benefits the card brings to their clients, when compared to cards they competitors offer. I, as well as any other interviewer at Wells Fargo, **would give you some credit for such an answer.** Have a look at their website and learn something about products related to the job you apply for.

Job description should also give you a hint on adequate subject of study. For example, one job description I found on the careers section of Walls Fargo website says:

#### ***Desired Skills:***

- **Familiar with *FHA and HUD guidelines***

It is not necessary to know these guidelines. On the other hand, it is amongst the desired skills, and you can very easily learn something about the guidelines here: <http://www.mortgage-requirements.com/>

As a clever job seeker, you should use the job description for your advantage. **Do something more than the other applicants do before an interview**. The competition is tough and you should present yourself as someone who really cares about getting the job. “Do more” attitude is something interviewers appreciate, not only at Wells Fargo.

### **Smile on your face matters**

**Everything happens for a reason in an interview**. For example, interviewers often let the job seekers wait for hour or two before the start of their interview. They do it on purpose.

To wait for such a long time can easily piss one off. However, jobs in banks are not easy. If you get angry waiting for an interview, how do you imagine coping with the stress you'd experience in the job?

Everything is a test, and everything is recorded. Please, be careful. Interview starts in a moment when you enter the building of the bank, and ends when you leave it.

Try to **stay calm, relaxed, and meet your interviewer with a smile on your face, and with a joy in your heart**. That is the way to make a good impression in the beginning of your interview. On the top of that, balanced, calm and positive personality is one of the job requirements. Stay calm and positive, doesn't matter what happens at Wells Fargo.

## ***2<sup>nd</sup> Rule – Act, as an ideal Wells Fargo employee would act in their daily job.***

This is a magical sentence. If you follow this single advice, it will win you many job interviews in your life, not only at Wells Fargo.

In fact, most job seekers believe that their answers to interview questions decide about success or failure. But this is just partially true... If you know any interviewers or HR managers personally, ask them about **the real decisive factors in an interview**. They would tell you exactly the same thing I am going to tell you right now:

Your presence, non-verbal communication, as well as your overall demeanor is even more important than your answers to interview questions.

Let's have a look at the job of a teller, to understand better what to do in an interview.

### **Who is an ideal teller?**

*An ideal teller has an outgoing personality. They are passionate about their job, like to talk to all kinds of people. They are a good listener. Good teller definitely keeps an eye contact with the client, is friendly, but acts professionally at the same time. They should have good knowledge of the banking products and services. They should be happy when doing their job. And she should definitely have responsible and detail oriented personality.*

And you should act in the same way in your interview for this position. What does it mean?

You definitely should:

- **Keep an eye contact with your interviewers.**
- **Be friendly and humble, show respect in an interview.** Do not try to be “Mr. Important”. That would be a terrible mistake and you won't be hired.
- **Show some energy.** The interviewers must see that you are passionate about the opportunity to work for them.

- **Listen carefully to all questions, and stay focused.** You should speak only to the point.
- **Be positive about people, about yourself, about the job you want to get.**
- **Have some knowledge of the products and services the bank offers** (we discussed this in the previous chapter) and demonstrate the knowledge in the role play.
- **Smile!**

If you follow this advice in an interview, interviewers will get the feeling that you have a **great personality for a bank teller job**. And that is priceless for every employer...

Hiring managers realize that they can always train you to work in a specific software environment or introduce you to some advanced aspects of the job. However, **once you do not have the right personality for the job, you will never become an excellent teller**, either at Wells Fargo, or anywhere else.

Please, keep it on your mind and **try to present yourself as an ideal employee in every moment of the interviewing process**.

Job description and common sense should help you to understand what abilities and behavior characterize an ideal candidate for a particular job opening at Wells Fargo. **Act, as an ideal Wells Fargo employee would act in their daily job. This is the safest way towards a coveted job contract.**

### **Together we'll go far**

The well known motto of Wells Fargo should give you some idea on an important aspect of their hiring process. When it comes to recruitment, they prefer to hire people who want to stay for a long time, and grow in the company.

In this case, **your goals should correspond with their philosophy of hiring**.

Therefore, in any moment in an interview, you should present yourself as a loyal

employee **who wants to stay with Wells Fargo for long** (if hired, of course).

When they will ask about your future plans, career goals, or about similar things, you should stress **that you would like to stay with Wells Fargo for a long time and grow in the company.** (It doesn't matter if true or not. You should simply say it to improve your chances of getting a job. Nobody will blame you if you leave the company two months later. Job hopping belongs to the employment market, and everyone counts with that.)

### ***3<sup>rd</sup> Rule –Look at things from the right perspective***

When interviewing job applicants at Wells Fargo, I came to an interesting conclusion: **90% of all job seekers look at the job from one perspective only—the selfish one. They do not care about an employer.**

You know, it is nice to read the following lines on the Wells Fargo website:

*“Will the professional development program you’re applying for help you reach your career goals? Do Wells Fargo’s values resonate with your values? Will you be engaged and challenged in your role?”*

**They are very skilled when it comes to selling opportunities, aren't they?** They know how to work with you, how to work with a typical job applicant. **But this is just the sales pitch** to make you interested in the careers at Wells Fargo, to attract young perspective people to apply.

In fact, the employer is not interested in your career growth, if you feel respected, challenged, and in all of those things. **Banks care for their own gains, not for yours.**

Just a small group of job seekers have an ability to **look at things from a perspective of an employer.** For example, when asked why they apply for a job, they say that:

- *They apply for the job as they believe to be good tellers (bankers, analysts, managers).*

- *They apply for the job as they believe to **bring some value to the team in a bank.***
- *They apply because they really like Wells Fargo, the vision and goals, the working environment and believe to fit perfectly to the team, and deliver day in day out.*

Simply they do not speak only about things they want to gain from the bank, but also about things **Wells Fargo can gain from starting the employment relationship with them.**

In the next chapter I will show you great interview answers that **correspond with the perspective of an employer.** But it is important to understand this principle before you mock the questions and answers—that is now. To **think about an employer in every moment** should become **your mindset**, as it is a winning state of mind Employer first, your benefits second.

Try to leave your ego at home, at least when you are going to be interviewed for a job. It is the only way to succeed in a tough competition of dozens job seekers who try to get the same job as you.

## ***Twenty most common interview questions at Wells Fargo***

Based on my experience with interviewing candidates for various positions at Wells Fargo, I chose and analyzed twenty most common interview questions.

We will have a look at **some personal, behavioral and technical interview questions**. Role play exercises they typically use in the interviews are outlined, explained and practiced in the next chapter of the book.

There is a short hint for every question. The hint explains **why the interviewers ask you the question, and what you should focus on when answering**. Several **excellent answers** follow every hint. Feel free to use them as an inspiration for your own interview answers.

The following questions are analyzed in this book:

- 1. Tell me something about yourself**
- 2. Why do you want to work at Wells Fargo?**
- 3. Why this position?**
- 4. How did you hear about this job?**
- 5. What is your availability?**
- 6. How far are you willing to travel? / What location do you prefer?**
- 7. How do you handle stress?**
- 8. What would you do if you knew someone was stealing?**
- 9. Have you ever worked at a bank before?**
- 10. Give an example of you dealing with an irate customer and what you did to fix the problem.**
- 11. Give an example of a time you made a point to go above and beyond with customer service.**
- 12. Talk about successful sales experience.**
- 13. What would you do if you were 500 dollars short when preparing to leave?**
- 14. If a customer accused you of a bad service, what would you do?**

15. Explain a time when you were busy and needed to prioritize the tasks ahead of you.
16. Tell me about a time when you thought it was important to follow a rule. Why was it important to follow this rule and how did following this rule effect the others?
17. Describe a time when you have effectively resolved another person's request. What was the situation and what kinds of information did you gather to help assist in resolving this request?
18. This job can be repetitive. What would motivate you to do it well every day?
19. What are your salary expectations?
20. Do you have any questions?

### 1. Tell me something about yourself

**Hint:** Interviewers are not interested in your family, or in your free time activities (many job seekers talk only about these things). You should **focus on your personality, experience, education and professional interests**. On the other hand, it is fine to show your outgoing and honest personality (suitable for many banking jobs), mentioning one or two things that occupy your body or mind while you are not working.

#### Good answers:

- *I am twenty years old, like to spend time with all kind of people and socialize. I am keen to learn more about banking industry and finance in general. I graduated from the Lincoln High School, with good marks. In my free time, I like to play sports, learn something new, and I spend time with my friends.*
- *Hi, my name is Jenni, I am from Toronto. I graduated from City University.*

*Currently I am looking for a job where I can utilize my communication skills and knowledge from my studies. I believe that teller position would be a great start for my career. In my free time I like to read books and go out to the nature.*

## **2. Why do you want to work at Wells Fargo?**

**Hint:** You should focus on **personal preferences to Wells Fargo**, their vision, culture, working environment, products, etc. You should simply focus on something that distinguishes them from other competitors, something that interviewers should be proud of.

**Interviewers are not stupid.** They understand that job seekers would be happy to get a job at any bank, not only at Wells Fargo. However, you should do your best to **convince them that Wells Fargo is your first choice.** Pre-interview research will help you greatly in this case...

### **Good Answers**

*I meet all requirements and I believe that I would fit the working environment well, considering from what I have observed as a client of this bank so far. That's why I prefer to work at Wells Fargo. Though I submitted my job applications to two other banks, WF will always be my first choice.*

*I really like Wells Fargo. I, as well as other members of my family belong to the millions of satisfied clients of your bank. I believe this bank offers the widest portfolio of products, services and solutions for huge variety of clients. That's why I would love to work here and would be proud of that fact.*

### 3. Why this position?

**Hint:** You should tell them that **you believe to have the right predispositions for the particular role**. You can also stress your **motivation to do the job**, connecting it to personal preferences, or other reasons. We struggle with the motivation of employees in banks, so you should do your best to convince them that you'd enjoy doing the job you have applied for.

#### Good answers:

- *I believe to have the right personality for this job, plus it is really something I would enjoy doing. With the motivation I have, it would be easy to do a good job of a teller (analyst, mortgage specialist, manager, etc), and I am sure I won't get bored after a few weeks or months.*
- *I meet the requirements for this role better than for any other one. On the top of that, I had the same job in the past, so I have the experience and I believe I can bring some value to Wells Fargo on this position, and that also other employees can learn something from me.*

### 4. How did you hear about this job?

**Hint:** Many people apply for countless jobs. Browsing job boards, they submit their application everywhere. Recruiters at Wells Fargo want to find out if you are one of them, if the meeting you have together is **“just another job interview”** for you.

It is important to **give a clear answer to this question**, mentioning the place where you found the offer. This will help you to convince them that interview at Wells Fargo is the one you remember, and care for.

If you have a friend working at Wells Fargo, mention their name and say they gave you just the best feedback on having a job at Wells Fargo.

### Good answers

- *I found the job on [www.monster.com](http://www.monster.com) two weeks ago. When I read the job description, I immediately decided to apply. It seemed like a perfect position for me.*
- *A friend of mine recommended me this job. She works for Wells Fargo in Dallas. She told me a lot about working environment and a typical day in job. I liked what she said, so I decided apply.*
- *I check new job offers at Wells Fargo website regularly. About two weeks ago, I finally found a job I believe I can be good at, and one that is not far away from my place. I applied and here I am in the interview with you.*

### 5. What is your availability?

**Hint:** This is not one of the most important questions. Nonetheless, you should neither look like someone desperate, someone who needs virtually any kind of a job as soon as possible, nor like somebody who is not sure if they want to work at Wells Fargo, or not. The best answer is to say **that you are available from the 1<sup>st</sup> day of the next month**. In case that you can not start so soon, **you should explain why you can not**.

### Good Answers

- *I can start from the 1<sup>st</sup> July (August, September...)*
- *I can start ASAP. I am unemployed, and though I have also other interviews scheduled, Wells Fargo is my first choice. If you offer*

*me a job, I will accept it and won't even go to the other interviews.*

- *I could possibly start tomorrow, but I want to finish the project I am currently working on. It would be very unprofessional and irresponsible if I left my current job right now. I need two or three weeks to finish the work and then I can start here.*

## **6. How far are you willing to travel? / What location do you prefer?**

**Hint:** The more options you mention, the better the chances of getting a job. If you have a car, you should say it. However, **I recommend you to mention also the most preferred locality, to ensure you'll get the job in that place, if it is available.** Also, I would suggest avoiding talking about children you have, or about any other reason for your location preferences.

Interviewers should see you as someone flexible, as someone who is willing to sacrifice something for their job at Wells Fargo.

### **Good Answers**

- *I have a car, so I am flexible. I can work anywhere in Washington and neighboring places.*
- *I would prefer to work in this district. However, I would not mind traveling anywhere in the range of twenty miles.*
- *This job is a great opportunity for me. I really want to work at Wells Fargo, and grow professionally at your bank. Therefore I would not mind relocating, if needed. However, the best location for me is definitely Denver, a place where I live right now.*

## 7. How do you handle stress?

**Hint:** When they inquire about your ability to deal with the pressure, the most important thing is to **stay relaxed**. If you stress out in an interview, employer will hardly believe you can handle the pressure of the job. But if you can not get rid of your interview stress (many of us can not), you should say **that you always know how to prioritize your tasks, and that stress does not affect you negatively in your job. You can also say that you work better under pressure.**

### Good Answers

- *Stress is actually important for me, as I work better under pressure. When the workload is heavy, I do not have any problems with meeting deadlines and prioritizing my tasks wisely. I think I have enough experience to handle working under pressure.*
- *I do stress about things. It's just not good for one's health. As you can see, I do not stress right now, though the result of this interview matters for me a lot.*

## 8. What would you do if you knew someone was stealing?

**Hint:** Bearing in mind the **background check** they do before employing anyone at Wells Fargo, stealing occurs just rarely at the bank.

Interviewers do not really try to find out what you would do. They simply **want to see your attitude, and the way of thinking.**

The right attitude is this one: Employer first. Therefore you should simply say you would report it to the manager immediately (or a security guard), doesn't matter if the colleague who was stealing was a close friend of you or not.

## Good answer

- *I would report it to the manager immediately, doesn't matter who the colleague were. Even if they were my superior, or a close friend, I would still report it. I am sure Wells Fargo has internal policy for this behavior, so if I get the job, you will tell me how exactly to report stealing on the workplace.*

## 9. Have you ever worked in a bank before?

**Hint:** An easy question for someone who has worked in a bank. If it is your case, simply say **where you worked, and which position you had**. However, what to do if you have never worked in a bank before?

In such a case you should mention other **roles you had, those related to the job you are trying to get** (*customer assistance, sales, management, depends on the job you apply for at WF*).

You should also stress that despite you have not worked in a bank before; you know what is expected from you in the job (according to job description, and your pre-interview research).

If this is your very first job application, you can mention the **“experience” from “the other side of the table”, the one you gained as a client of any banking institution.**

## Good Answers

- *I have worked as a Teller at City Bank for almost two years. I really liked my job, but our branch was closed. That's the main reason why I apply for a job here, as I would like to continue my career in the same field.*

- *I have never worked in a bank before. However, I have related working experience. I worked as a customer assistant in a shop for two years. I believe I gained the required customer assistance and cash handling experience in this job. It has also helped me to improve my communication skills, and I feel ready for the position in a bank.*
- *I have never worked in a bank. In fact, this is my first job application. However, I visit Wells Fargo quite often, as I have an account here. I understand what tellers do and how they behave, so I know what is expected from a good teller at this bank—at least I believe so. I am also a quick learner, so I am sure I can become a great teller soon, though having no previous working experience.*

**10. Give an example of you dealing with an irate customer and what you did to fix the problem?**

**Hint:** Different clients visit the bank every day. Some people are nice and clever, while some others will complain, or even shout, for no real reason... However, as a good employee, **you need to stay calm and smile all time.** You should be able to **look at the problem from the client's perspective,** and you should **get over bad words rather quickly.** That's what you should focus on when explaining a situation from the past. If you have no experience with irate customers, say what you would do if it happened.

**Good answers:**

- *In my previous job at AT&T, I was always confronted with irate customers. People were not satisfied with their invoices. I always calmly explained them, in a simple language, why the numbers were different as they had expected. I was always friendly in these situations and also empathic sometimes, if I felt it appropriate. It worked well in most cases, and their insults that occasionally came did not affect me negatively in job.*

- *I do not have such an experience, as this is my first job application. However, if it happened in a bank, I would most likely try to understand point of view of the customer, listen carefully to their words and then, using all information I had, I would try to calm them down. But I would definitely not argue with them. I count with this behavior from the customers, and it would not make me feeling uncomfortable in job.*

**11. Give an example of a time you made a point to go above and beyond with customer service.**

**Hint:** As a great applicant for any customer service/sales job in a bank, you should **always go above and beyond for the customers**. If you have no previous experience, say what you would do to go above and beyond with your service.

**Your tone of voice is important** when answering this question, or a similar one. You should **speak with love and joy** about every situation when you had to do (or wanted to do) something extraordinary for the customer. Interviewers should get the feeling that you **enjoy doing something extra for the people you interact with in your job**.

**Good answers**

- *I consider it my duty to always do my best for every customer. For example in my last job in retail, I called a friend, expert in the area of electronics, to ask for an advice when a customer asked me a specific question about a computer we were selling. The customer really appreciated what I did and I was happy to help them. Such moments make me proud of my work.*
- *I always try to exceed the expectations of my customers. That's the best way to motivate them to come back, and do business with us again. It also helps me to feel satisfaction in job. In my last job I visited a customer at home outside of our working hours, just to explain him and his wife the advantages of our*

*mortgage plan, comparing it to the plans of other financial institutions. They could not make it in the hours, so I went to visit them.*

- *I have never gone above and beyond with customer service, as this is my first job application. However, I understand the importance of customer satisfaction in a bank, and I will always look for opportunities to deliver exceptional service. I believe that with every passing week in job I will understand better what works with the customers, and soon enough it will become easy for me to exceed their expectations.*

## **12. Talk about successful sales experience**

**Hint:** If you do not have any experience with professional selling, you can still give a good answer, **talking about a situation from your personal life.**

We are selling something all time, aren't we? We are selling our ideas and thoughts to our colleagues, partners, and children.

It is also good to recall **the lesson you learned** from your successful sales experience.

### **Good answers**

- *In my previous job of a customer assistant at Boots, I was the most successful sales person. I always talked to customers, tried to give my honest opinion, an advice on the additional items they should purchase. It worked well and my sales numbers were great each month. I realized that proactive approach is the best by far, and I plan to stick to that approach working in a bank as well.*
- *I have never worked in sales before. However, I had to use my sales skills when my children were choosing their college. They both wanted to study teaching, what wasn't really the most perspective field. I tried to sell them my idea of studying business and management – which is a field I wanted to study myself, but never had. I explained them the benefits this degree could bring to*

*their lives, and eventually one of them applied for a study program in management. \*You should choose similar “idea-selling” experience from your own life.*

### **13. What would you do if you were 500 dollars short when preparing to leave?**

**Hint:** Start your answer stressing that you would do your best to avoid this kind of situation happening to you. Then you should say that if it happened, you would try to find the reason. Finish your answer by saying that if it was not possible to find the missing money, you would pay them from your own pocket.

In reality you may not do that, but **the attitude will impress the interviewers at Wells Fargo.**

#### **Good Answers**

- *I always double check everything and I focus on my job. Such situation has never happened to me, and I believe it never will. However, if it happened, I would report it to the manager and pay the money from my own pocket.*
  
- *I am responsible and understand that one of my main duties is to ensure that every transaction is cleared properly. That’s why I doubt I will ever find myself in a similar situation. But if it happened, I would most likely go through the records and try to find the mistake I made. If I did not find the mistake, I would pay the missing money from my own pocket.*

### **14. If a customer accused you of a bad service, what would you do?**

**Hint:** Customer is always right at Wells Fargo. That’s the policy of a bank. Therefore,

**you should never suggest arguing with them.** Oppositely, you should **suggest giving them additional questions, trying to understand what you could do better.** Alternatively you can say you would offer them an assistance of “more experienced colleagues”.

**Good answers:**

- *This is unlikely to happen as I always try to exceed the expectations of the customers. However, if it happened, I would ask them what I did wrong and I would try to remedy it.*
  
- *I would apologize and ask them what I should do better. If I could not satisfy them with my service after the additional questions, I would offer them help of one of my colleagues. I am sure you have a great system of handling these situations, and will tell me what to do before I start the job here.*

**15: Explain a time when you were busy and needed to prioritize the tasks ahead of you.**

**Hint:** Interviewers test your basic **time management skills** with the question. Any answer in which you demonstrate, on practical example from the past, **that you did not struggle to prioritize your tasks**, will be a good one. If this is your first working experience, you can talk about times at the college or about a situation from your personal life. What matters is **your attitude, not the situation you decide to talk about.**

**Good answers:**

- *I remember when my colleague unexpectedly left the company we both worked for. I was supposed to temporarily take care of their working duties, until they*

*found the replacement. I really needed to prioritize my tasks, and to do the most important things first. Though working for eleven hours a day, for a span of two weeks, I managed to take care of everything important. Looking back, I consider it good time management training.*

- *I was busy when I was preparing for my school leaving examination. I had to babysit my small sister, go to part time job, and of course I had to study. I prioritized my study tasks, created a daily plan, and I worked according to the plan. Task after task, day after day, it helped me to cope with all my duties, as I avoided wasting time with things that weren't really important.*

**16. Tell me about a time when you thought it was important to follow a rule. Why was it important to follow this rule and how did following this rule effect others?**

**Hint:** Employees need to follow strict rules at Wells Fargo. It is the same story with any other American banking giant. Say that you always follow the rules, and consider it as something important, and normal. You can even say that you prefer getting orders to giving them.

**Good answers:**

- *I believe that rules are important, especially in a bank. I always try to follow the rules, as explained to me. I remember one Monday when my colleague came to work drunk. I reported it to the manager, because it was a rule to report if someone came drunk. The colleague was dismissed on the very next day. Though feeling bad, I would do the same thing again, as it is important to follow the rules in work.*
- *Some time ago I was deciding about approving a loan for a close friend. She hoped that I would approve her application. However,*

*she did not meet the requirements for getting approved. Therefore, I rejected the application. She did not understand it and it was a blow to our friendly relationship. But I would make the same decision again, following the rules, and not letting my emotions to control my decisions.*

**17. Describe a time when you have effectively resolved another person's request. What was the situation and what kinds of information did you gather to help assist in resolving this request?**

**Hint:** You should talk about **something extraordinary**. To read a line from a brochure to a customer who forgot their glasses at home is expected from every worker at Wells Fargo—it is not anything special.

Try to focus on something that is outside of your working duties. However, **the most important thing is to answer all three parts of this question, and demonstrate your good listening skills, which are crucial for many positions at banks** (*1<sup>st</sup> part – description of a situation, 2<sup>nd</sup> part – what information you gathered and what you did, 3<sup>rd</sup> part- outcome*).

If you have no previous working experience, talk about situation from school. After all, we solve other persons' requests all time.

**Good answer:**

- Once I called three different people to find out if a product was gluten free. It was not written on a label and I was not sure. The customer needed this information to decide about their purchase. Therefore I called several people, including the sales rep, the receptionist at the company, and a guy from production. Finally I understood the product had gluten inside. I showed the customers similar products that were gluten free, and they bought one. They returned to the store many times to buy the same product, and I believe we could credit it to my exceptional customer service.

**18. This job can be repetitive. What would motivate you to do it well every day?**

**Hint:** Daily job of a typical bank employee is repetitive, especially in big banks, where each person typically carries out only a very limited number of tasks day after day, client after client. Therefore you should **focus on your preference to routine jobs**. A good feeling from a well-done job can also resonate in your answer.

Or you can say that from your point of view **the job is not repetitive, if one has the right attitude in work.**

**Good answers:**

- *To be honest, I prefer routine jobs. Once I learn to do things, I do my job well and have good feeling about doing it.*
- *Relationships matter for me the most. If I enjoy the time I spent with my colleagues, if I feel like a member of a hard-working team, it makes me happy and motivated to work hard all time. It does not matter if the job is repetitive or not.*
- *From my point of view, this job is not repetitive. I know that tellers carry out the same tasks every day. But, you get new data all time, there are problems you need to solve, and new clients you talk to. Many different things happen in an office on a daily basis. From my point of view, this job is fun to do, and I would not call it repetitive.*

**19. What are your salary expectations?**

**Hint:** Many people who have never worked in a bank believe that tellers, analysts, and consultants earn much more than they actually do. You should find out what the average salary for the position you apply for is, and mention the number when answering this question.

What is more, try to explain **that the salary is not the deciding factor for you**. Talk rather about a good **feeling from a well done job, good collective in work, nice working environment**, etc.

### Good answers

- *Salary is not the deciding factor for me. I like the job description, I like your bank, and I would be proud to have this job. But as far as my knowledge goes, average salary for a bank teller in your institution is \$29,000. I would accept that.*
- *According to salary.com, average salary for an entry level analyst in this location is \$40,000. I checked it before the interview. However, I do not think about the salary now. I want to work at Wells Fargo, and I am sure that once I prove myself as a good analyst, there will be some room for a raise, or even for a promotion.*

### 20. Do you have any questions?

**Hint:** You should ask one or two questions in an interview. Asking a question shows that you care about the job opportunity, want to know more, are motivated to get the job.

However, you should not ask about something that was clearly expressed on the job description, or already said in an interview. Good things to inquire about are the **next steps of recruitment process, the company culture, working environment and similar things**.

### **Sample answers:**

- *Can you tell me something more about the collective of tellers in this branch?*
- *What are monthly goals of an analysts in your bank?*
- *What are the next steps of recruitment process?*
- *What are the newest security innovations in your bank?*

## ***Right preparation for the interview questions***

As you can imagine, **one can get dozens of different questions in an interview at Wells Fargo**. We tried to cover all important subjects in our short selection, following the **most updated information** we could get our hands on. But at the end of the day, interviewers can use **different wording**, or completely different questions, to **assess the same capacities of the job applicants**. And the technical questions will differ from one job to another.

However, it is impossible to list, and to prepare for, all questions you could possibly get. If you tried to do so, it would only stress you out, and at the end of the day, you would hardly remember a single answer you prepared upfront...

The key to job interview success lies in **mastering the right principles and attitudes, those interviewers seek in the best applicant for the job (and in their answers)**. We outlined it in detail in our answers to twenty common Wells Fargo interview questions, as well as in other sections of this book.

That's the only possible way to prepare for everything that can happen in your interview, because after all, nobody can tell the exact questions they will ask you.

## *How to deal with role-play exercise in Wells Fargo interview*

If you successfully pass the screening and behavioral part of an interview at Wells Fargo, you will be often confronted with a role play.

Role play represents the trickiest part for most jobseekers, because it is not easy to prepare for it in advance.

I remember many “*great tellers*” and “*great phone bankers*” from my interviewing experience at Bank of America and at Wells Fargo. I had a good feeling about them after the first two parts of the interviews.

However, once we did a role play and they were supposed to pitch me over the phone or offer me a credit card in a proper way, **they completely failed**. Role play shows the truth. Your ability to deal with it reflects your readiness for the job.

There are three key principles you need to learn if you want to **ace a role-play at a bank**. But before we look at them, I want to show you examples of two role plays that we commonly used at Wells Fargo, so you know what we are talking about:

*Role-play nr.1: Imagine that I am a customer of the bank. I came to deposit money to my checking account. You are processing the transaction. On a screen of your computer you can see I do not have a credit card. Try to use the opportunity to sell me the credit card.*

*Role-play nr.2: Here is the notepad with a logo of Wells Fargo. Try to sell me this notepad. (Role play done in a group interview.)*

**Interviewer always plays a client of Wells Fargo, while you play an employee.** In most cases, your goal is to sell them something, or at least to offer the product in a **best possible way**, because after all, if you close the deal or not depends on many factors, and some of them are not in your control.

Three important things to remember before you start to stress out about doing the role play:

1. **Interviewers do not expect to hear a perfect sales pitch from you.** First of all, you are not prepared for that, and secondly, they will show you how to do it, if they hire you for the job.
2. **The worst thing you can do is to refuse doing the role-play, saying you were not prepared to do it.** If you refused the role play, they would not hire you. **They want to hire people with courage.** Even if you have no idea what to say, you should try.
3. **You should take it seriously.** I know it sounds stupid, trying to sell a notepad with a logo of Wells Fargo to an interviewer... However, it doesn't matter how stupid the exercise seems to be—you should always give it your best effort.

### **Principles you need to learn and remember, before doing the role play**

1<sup>st</sup> principle: In a good pitch in a bank, you should ask your client questions, instead of just talking about the product or service.

2<sup>nd</sup> principle: You should always look at things from the point of view of the client.  
What would they gain if they had the product? How could they benefit from having it?

3<sup>rd</sup> principle: You should talk about the benefits, not about the features of the product.

*Note: I do not know if you understand the difference between features and benefits of something. Let me show you an example, on a Mercedes Benz car.*

*Amongst the features of one model of Mercedes Benz are eight airbags and a new spacious design.*

*Then, the benefits of having the car would be high level of safety for you and your family, and high level of comfort on your trips.*

I hope you can see the difference between features and benefits now. Customers do not buy Mercedes because of its “new spacious design”. They buy it, because they want to experience great comfort and safety. **People buy things they do not really need, just to enjoy the benefits the things offer.**

To show you how to apply the three principles in a role play, I prepared for you two practical examples. Please, find explanations in the brackets. (“JA” stands for job applicant; “I” stands for interviewer.)

### **Role play example nr.1: Offering a credit card**

**I: Task: Imagine that I am a customer of this bank. I came to deposit some money to my checking account. You are processing the transaction. I do not have a credit card yet. Try to use this opportunity to sell me the newest credit card we offer.**

**JA: Sir, while we process your transaction, can I ask you a couple of questions? (Good start. Client can hardly say “no”, as they have to wait for the transaction to be processed anyway.)**

**I: Yes, you can.**

**JA: I see that you do not have a credit card yet. Have you heard about our new credit card program? (Again, this is a good question. The teller does not ask the client any**

form of direct selling question that could make him feeling uncomfortable, such as “Would you not mind having a new credit card?” Oppositely, they just offer the client free information, while they are waiting for the transaction to be processed.)

I: No, I have not heard about it.

JA: Okay then, let me tell you a few sentences about it. It is a special program and we can offer this card only to our best clients, who have been with our bank for several years (*compliment is always a good thing in a sales pitch, doesn't matter if true or not*). It is called a loyalty card program, and it allows you to pay for your purchases in up to \$13,000 dollars without a need of having any money on your checking account. Later on, you can enjoy the lowest interest rates on the market, when we speak about credit cards. Moreover, there are no limitations to the payoffs schedule. Without paying any additional fees, you can payoff the whole debt with a one time payoff, or in monthly installments. It's up to you to choose.

The best thing is that you can have this card for free. If you decide to not use it, you do not pay anything for having it. You simply have this option to use a credit card, just for the case you needed it, but at the same time there is no obligation for you at all. What do you think? (*Teller shows the client the benefits of the credit card, such as a financial freedom, no obligation, having something for free, ability to pay the debt back in the installments of their choice, etc. It's the best way how to sell something. On the top of that, it's not a long sales pitch (try to repeat it, it won't take more than one minute)*).

I: Thank you, it looks promising. Can you please give me a brochure, so I can have a look at it at home and think about it with my wife?

JA: For sure Sir. I hope you would not mind if I call you in one week, to see how you decided and to answer additional questions you may have. Anyway, your transaction has been processed. Here is your receipt. (A good teller uses every opportunity to close a deal. The client decided to not get the card, but they said they would think about it. That's why a teller suggested contacting them later. It is something a client

can hardly refuse.)

I: Yeah, for sure. Thank you. Speak to you later.

JA: Thank you Sir, here is the brochure. Have a nice day!

## **Role-play example nr. 2: Selling a notepad in front of a group**

I: Imagine that we are in a shop and I am looking at some notepads. Try to sell me this simple notepad we have here on the table.

JA: Hello Sir, I see that you are looking at these notepads. Let me help you a bit with your choice. Can I ask you what you are looking for in a perfect notepad? (This is a brilliant opening, as you try to uncover the needs of the client.)

I: I am not sure. I am just looking at them....

JA: I see. Well, let me recommend this notepad of the Bank. I also use it, for a couple of reasons. It has a perfect size and it is very light. You can carry it in your pocket, please try it (hand the notepad to the interviewer).

I: Yes, you are right, the size is good.

JA: It is, right? What's more, if we compare it to similar notepads, of the same paper quality, this is the less expensive one. I believe it is important, because people typically buy many notepads over time, so price matters. What do you think? (The interviewer can hardly argue with you about the importance of cost effective purchases, so they will agree with you.)

I: You are right. It seems like a wise purchase. I take one.

JA: Perfect sir, would you want anything else, for example a nice ball pen of the Bank, that fits into a series with a notepad? (Why not try to sell them something else, once you are successfully pitching? Interviewers will love that approach.)

I: Thanks, I want just a notepad.

JA: Okay Sir, here it is. If you do not want anything else, please proceed to the cash-desk. Thank you!

.....

These were two examples of a nicely done role-play in an interview at Wells Fargo. **If you stick to it, you should get a job in nine out of ten times.**

Of course, your task may differ. They may tell you to sell a credit card, a pencil, a loan, or anything else. But the principles remain the same, regardless of your task in the role play:

1. Ask questions – like our applicant did it in the examples. Elaborate on the conversation with right questions.
2. Look at things from a point of view of a customer- present the benefits of the product from their perspective.

I suggest you to **practice a role-play with your friend**. Tell him or her to play the client of a bank. Describe them the situation. Pitch them using the principles defined on the pages of this eBook. Once you practiced it three or four times, **the principles should become a part of your mindset, and you'd use them automatically in an interview, without a need to think about them**. Needless to say, it will help you a lot to ace the role play. **Practice makes perfect**, and job interview is no different...

## ***Last Impression and Job Interview Follow-up***

Most job applicants at Wells Fargo do not use their chance to leave a good last impression in an interview. It is a pity.

Once your interview is finished, you should **thank the interviewer** for their time, **praise them for their efforts** and simply **leave a room in a positive and friendly manner**. That is called *leaving a good last impression*.

Even if you do not have a good feeling from the interview, you should still do it. You should take control of your emotions and leave a room with a big smile on your face.

Last look into the eyes, firm hand shake and good impression can do a lot, especially if the interview is narrow and interviewers undecided. In such a case personal preferences may decide it for you.

What's more, I suggest you **to send a follow up letter, ideally** one day after your interview, if there was no response from an employer.

You can inspire yourself with a following letter:

*Dear Mr. Abc,*

*I want to thank you for giving me a chance in the interview for Teller position at Wells Fargo.*

*After the interview with you, I am really motivated to work on this position. I like the vision, goals and ideas of the corporation, as well as the working environment in the branch where we met.*

*I hope you will make a right choice, and wish you all the best in your job.*

*Best Regards*

*Your name*

*Your phone number*

*Your email*

It is always good **to send at least a short thank you note** (you can find countless examples online), in order to demonstrate your interest for the job which lasts after the interview.

Follow up letter can not win you a job contract. But it can help you to get one, or to open doors that lead to other job openings. It is easy to send a letter and you should do it after every interview. Please, do not be like the majority of job seekers.... The majority is screened out, but you want to get a job. **Build bridges, not fences.**

## ***Final word***

Interview at Wells Fargo belongs to **difficult job interviews**.

One competes against **dozens of other applicants** with similar qualification and experience. What is more, interviewers use different forms of questions, such as personal, behavioral and technical, and they will often test your readiness for the job with a role play.

They do it to get a complete picture of your abilities, and to uncover some important and some minor differences between you and other job applicants.

**However, interviewers at Wells Fargo are only people, like I and you... They have their desires, like to be praised for their work, and they can not resist hiring an applicant who presents themselves as an ideal applicant for the job.**

If you use the knowledge from this eBook, if you present yourself in a right way, bring everything with you, give brilliant answers to the interview questions, and flourish in the role play, **they will have no other option to giving you a job.**

I recommend you to read the entire book once again, mock the answers to interview questions, practice the role play and follow the suggestions, step by step. Doing so, you should be **perfectly ready to ace your interview and get a job at Wells Fargo.**

**“Together we’ll go far!”**

*Thank you for reading this book, and see you in an interview!*

***Jacob Gates,***  
*Your Personal Job Interview Coach*