

FIRST HORIZON BANK

INSTRUCTIONS • QUESTIONNAIRE

Present an assigned scenario to ensure associates are connecting with clients, asking needs-based questions, and recommending solutions to help clients meet their needs.

Before You Begin

- Review your shop confirmation
- Know your assigned scenario
- Confirm business hours

Don't Forget!

- Arrive during business hours
- Follow your assigned scenario
- Get a business card (and date it)



General Requirements

- Read all instructions and the entire questionnaire before you complete the shop.
- Complete your shop during business hours. Check firsthorizon.com for your assigned location's business hours prior to your shop.
- Check your shop confirmation for the required scenario to present.
 - You will ask about opening a checking or savings account.
 - If assigned, you will also ask about online/mobile banking.
 - Remember to check your shop confirmation for every shop you complete so you know which scenario to use at that location.
- Have a device available that can record wait times (in minutes:seconds).
- Plan to spend at least 15-20 minutes speaking with an associate. Do not rush the interaction.
- Get a business card (or brochure if no business cards) to upload with your report.
 - Before uploading, write your shop date on the card and all brochures obtained.
- Follow these guidelines to protect your anonymity as a mystery shopper:
 - Do not complete any of your own personal banking during this shop.
 - Look for and take a business card on your own before you ask for one.
- Submit your report to shopperhub.cxgroup.com within 12 hours of completing the shop.
- You or your immediate family members cannot have ever worked for First Horizon Bank.

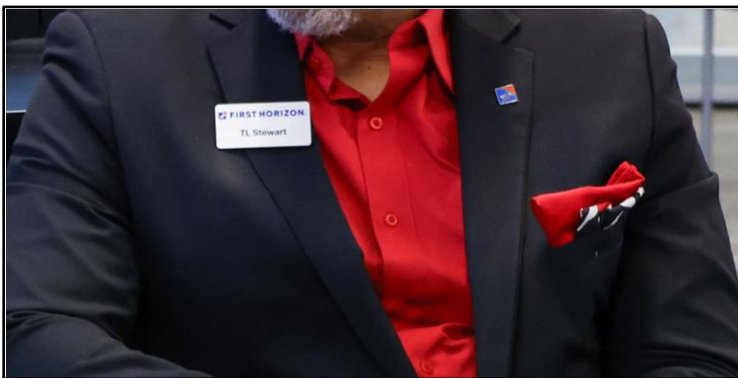


Shop Instructions

- Observe the exterior and the interior of the banking center when you arrive.
 - The banking centers have a "clean desk" philosophy, and the workstations, counters, and public spaces should promote a professional, clean, neat, and safe atmosphere. Note any

area that does not fit within these guidelines when observing the environment.

- Count how many other clients are in the bank when you enter.
- Time how long it takes to be acknowledged and assisted from the time you enter.
 - You may be assisted by the same person who acknowledges you, or they may direct you to another associate for assistance.
- When offered assistance, present your scenario as provided in your shop confirmation.
 - Let the associate take the lead in the conversation.
 - Respond to any questions as if you're truly interested in the product you're asking about.
- At the end of the conversation, thank the associate for the information and request their business card (or brochure if no business card).
 - **Important!** Write your shop date on the business card and on all brochures obtained before you upload them with your report.
 - Do not throw the business card or brochures away. Keep the hard copies for six months following your shop.
- All associates must present a professional appearance, be wearing a nametag, and have the First Horizon logo visible on either a lapel pin or on their branded shirt as shown below.





QUESTIONNAIRE

Shop date:

Start time:

End time:

Banking Center Environment and Welcome

1. Please rate the physical banking center environment (exterior and interior):

5 = Most favorable; 1 = Least favorable

- | | |
|----------------------------|----------------------------|
| <input type="checkbox"/> 5 | <input type="checkbox"/> 2 |
| <input type="checkbox"/> 4 | <input type="checkbox"/> 1 |
| <input type="checkbox"/> 3 | |

2. If less than 5, please explain:

Identify the area that did not look professional, clean, well organized, or safe and explain why you felt that way.

3. Approximately how many other clients were in the banking center when you arrived?

Do not include yourself.

4. How long did you wait to be acknowledged?

Start timing after you enter the banking center, and stop timing once an associate acknowledges you either verbally or non-verbally.

- | | |
|--|--|
| <input type="checkbox"/> Less than 5 seconds | <input type="checkbox"/> 2 to 5 minutes |
| <input type="checkbox"/> 5 seconds to 59 seconds | <input type="checkbox"/> More than 5 minutes |
| <input type="checkbox"/> 1:00 to 1:59 minutes | |

5. How long did you wait to be assisted?

Start timing after you enter the banking center, and stop timing once an associate offers to help you.

- | | |
|--|---|
| <input type="checkbox"/> 5 minutes or less | <input type="checkbox"/> 15:01 to 20 minutes |
| <input type="checkbox"/> 5:01 to 10 minutes | <input type="checkbox"/> More than 20 minutes |
| <input type="checkbox"/> 10:01 to 15 minutes | |

6. Name of associate who assisted you:

7. Description of associate who assisted you:

Include gender, hair color/length, approximate height, and approximate age in the description.

8. Did the associate have a positive attitude, smile, stand, maintain good eye contact, and offer a friendly greeting?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

9. If no, please explain:

10. Did the associate introduce themselves by name?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

11. Did the associate make a verbal offer to assist you?

Any question or statement indicating the associate is ready to assist you, such as, "How may I help you?", "I can help you over here," etc.

- Yes No
12. Did the associate handle your interaction in a professional manner and have a professional appearance, including a nametag and a First Horizon logo either on lapel pin or on shirt?
 Yes No
13. If no, please explain:
14. Did the associate handle your interaction in a confidential manner?
 Yes No
15. If no, please explain:

Listen and Understand

16. Did the associate ask questions to understand your needs?
 Yes No
17. List all questions that were asked to assess your needs, or explain what occurred if questions were not asked:
- *If Yes, enter all questions the associate asked to determine your needs.*
 - *If No, provide at least one sentence of commentary to support your response.*
18. Did the associate listen to you in order to understand and respond to your inquiry?
 Yes No
19. If no, please explain:
20. Did the associate describe the features or benefits of the product(s) or service(s)?
Features are any factual statements made about the product or service (ex: required minimum balance, maintenance fee charge, interest rate, etc.). Benefits are statements about how the product or service could help you as a customer (ex: easy access to funds, unlimited check writing, a lower fee, saying a product or service saves time or money or is "easy", "quick", "convenient", etc.).
 Yes No
21. Explain all features and benefits that were mentioned or explain what happened if features or benefits were not mentioned:
- *If Yes, enter specifically what the associate said about product/service features and benefits.*
 - *If No, provide at least one sentence of commentary to support your response.*
22. If yes, did the associate discuss the features or benefits in a way that you could understand?
 Yes N/A
 No
23. If no, please explain:
24. Did the associate talk about online banking or app features specifically?
 Yes, unprompted No
 Yes, prompted
25. If yes, what tools were used to show you online/mobile banking?
Select all that apply.

- Phone/mobile app
 Computer/website
 Pamphlet
- No tools were used
 N/A

26. What exactly did the associate say about online banking or app features, and what did they show you?

27. Did the associate recommend any other products or services?

Any product or service beyond the one(s) you came in to ask about.

- Yes No

28. If yes, list all other products and services that were recommended:

29. Did the associate summarize the needs you discussed?

- Yes No

30. Did the associate address any questions or concerns in a satisfactory manner?

- Yes N/A – no questions or concerns
 No

31. Explain the question or concern you raised and how it was handled:

Deliver Excellence and Closing

32. How knowledgeable overall was the associate?

5 = Extremely knowledgeable; 1 = Not at all knowledgeable

- 5 2
 4 1
 3

33. If less than 5, please explain:

34. If additional information was needed, did the associate refer you to another associate or department in a friendly and courteous manner?

- Yes N/A – referral not needed
 No

35. If no, please explain:

36. Did the associate ask for your business?

For example, did the associate ask if you would like to open an account, ask if you were ready to open an account, give you an application, etc.?

- Yes No

37. Explain how the associate asked you to activate a product or service, or explain what occurred if the associate did not ask for your business:

- If Yes, explain exactly what the associate said or did when asking to activate a product or service for you.*
- If No, describe how the conversation ended.*

38. Did the associate thank you or make a statement showing appreciation for your visit?

- Yes No

39. Did the associate use your name at least once during the conversation?

Yes No

40. How easy did First Horizon Bank make it to get the information you needed?

 5 – Easy 2 4 1 – Difficult 3 – Neither easy nor difficult

41. If less than 5, please explain:

42. How did you feel about your First Horizon Bank experience?

 5 – Delighted 2 4 1 – Upset 3 – Neutral

43. If less than 5, please explain:

44. Upload a business card (or brochure) as proof of shop:

Write your shop date on the business card and all brochures before uploading.

END OF QUESTIONNAIRE