

FIRST HORIZON BANK

OPEN ACCOUNT IN PERSON

INSTRUCTIONS

QUESTIONNAIRE

Observe the experience of becoming a new First Horizon Bank customer by visiting an assigned banking center and opening a personal checking and/or savings account in person.

Before You Begin

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

Don't Forget!

- Arrive during business hours
- Bring ID and \$50 to fund the account
- Follow your assigned scenario
- Get a business card (and date it)

General Requirements

- You must be a U.S. Citizen with a valid state-issued photo ID and \$50 to fund the account.
- You must be a new customer to First Horizon Bank.
- Visit the assigned location to open a personal checking or savings account (or both if you'd like).
 - Do not open a business account or a joint account.
 - [Click here](#) to review account options and select which one you'd like to open in person.
- Read all instructions and the entire questionnaire before you complete the shop.
- Complete your shop during the assigned location's business hours as listed on [firsthorizon.com](https://www.firsthorizon.com).
- Plan to spend at least 20-45 minutes at the bank. Do not rush the account-opening process.
- 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

Step #1: Know your scenario, and be prepared to open an account in person

- Check your shop confirmation for your assigned scenario.
 - **Scenario 1: Tried to open an account online** – Tell the associate you attempted to open the account you've selected on the website but were unable to finish the process. If asked where you stopped during the online application, you may indicate you weren't ready to fund the account at the time or didn't have a digital copy of your ID to upload.
 - **Scenario 2: Want to open a new account** – Tell the associate you're new to First Horizon Bank and would like to open a new checking and/or savings account.

- Be prepared to provide the following to open the account:
 - Valid state-issued photo ID, such as a driver's license, state ID card, or U.S. passport
 - Social security number
 - Date of birth
 - Contact information (mailing address, email, and phone number)
- You will also need \$50 minimum to open/fund the account.
 - This amount will not be reimbursed separately from your shop payment.
 - Depending on the account you select to open, there could be monthly or quarterly fees, and these will not be reimbursed.

Step #2: Go to your assigned location, and request to open an account using your scenario

- Go to the area you believe would be appropriate to ask for help with opening a new account.
 - This will vary by banking center, and you will document this experience.
- Record how long it takes to get assistance to begin opening the account.
- When offered assistance, present the scenario from your shop confirmation.
 - Let the associate take the lead in the conversation and help you set up the account.
 - Provide all personal information requested to open the account.

Step #3: Collect proof of shop, and submit your report

- Get a business card (or brochure if no business cards) to upload with your report.
 - Look for and take a business card on your own before you ask for one.
 - Before uploading, write your shop date on the card and all brochures obtained.
- Upload all account opening paperwork you receive as proof of shop.
 - You may black out any personal information on the paperwork before uploading.
- Do not throw away the printed materials after uploading. Keep hard copies for six months.
- You may keep the account or close it in person or online after you have submitted your report.



QUESTIONNAIRE

Shop date:

Start time:

End time:

New Client Information

1. Age:

2. Gender:

Male

Female

Prefer not to say

3. Employment status:

Employed

Unemployed

Retired

Student

4. Do you currently bank with any other financial institutions?

Checking, savings, credit cards, loans, etc.

Yes

No

5. If yes, select which ones:

Bank of America

Chase Bank

Citigroup

Huntington Bank

Fifth Third Bank

M&T Bank

Regions Financial

SVB Financial Group

Regent Bank

Truist

Other

N/A

6. If other, please explain:

7. Overall, how would you compare First Horizon Bank's account-opening experience to the account-opening experience at other financial institutions you've banked with?

Consider your current accounts as well as past accounts you've opened.

Opening Account Process

8. Scenario:

New to bank

Attempted to open online

9. Were you greeted and directed where to go when you entered?

Yes

No

10. If no, please explain:

11. Did you first meet with the associate who would be assisting you with opening the account?

Answer No if the first associate you met with handed you off to another person to open the account.

Yes

No

12. If no, please explain:

13. How long did you wait to meet with the associate who would be able to assist you with the new account?

MM:SS format

14. If you completed the 'attempted to open online' scenario, what did the associate say in response to you indicating you weren't able to finish opening the account online?

Enter N/A if you completed the 'new to bank' scenario.

15. What type of account did you open?

Select all that apply.

Checking

Unable to open an account

Savings

16. If unable to open an account, please explain:

17. Was the account-opening process straightforward with clear and easy-to-follow instructions?

Yes

No

Associate Interaction

18. How would you rate your sense of welcome during the account-opening process at First Horizon Bank?

Very welcoming

Somewhat unwelcoming

Somewhat welcoming

Not welcoming at all

Neutral

19. What factors influenced your rating?

20. Did the associate collect all required information during your meeting?

This includes your full name, home address, birth date, phone, email, social security number, and valid identification.

Yes

No

21. If no, which of the following were NOT collected during your meeting?

Select all that were not requested.

Full name

Email

Home address

SSN

Birth date

Valid ID

Phone number

N/A

22. How would you rate the professionalism and friendliness of the staff member(s) who assisted you?

Very professional and friendly

Somewhat unprofessional or unfriendly

Somewhat professional and friendly

Very unprofessional and unfriendly

Neutral

23. Was the associate knowledgeable?

Yes

No

24. Please explain:

25. Name of associate who helped you open the account:

26. Description of associate who helped you open the account:

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

27. How easy was it to understand the fee structure associated with your new account?

Even if there are no fees, the associate should make that clear.

5 – Easy

2

4

1 – Difficult

3 – Neither easy nor difficult

28. Did the associate provide clear explanations of account features and benefits?

Yes

No

29. Were your questions or concerns addressed promptly and effectively?

Yes

N/A – no questions or concerns

No

Account Features and Services

30. Did the associate ask about your financial goals or needs?

Yes

No

31. Did the associate tie the recommended products/services back to your stated financial goals/needs?

Clearly

No

Somewhat

32. Did you receive information about additional services with the account (e.g., mobile banking, overdraft protection, etc.)?

Yes

No

33. How satisfied are you with the range of services offered with the account?

Very satisfied

Dissatisfied

Satisfied

Very dissatisfied

Neutral

34. Were you provided clear instructions on how to access and use online or mobile banking services?

Yes

No

35. How confident are you with using the online or mobile banking services associated with your new account?

Very confident

Somewhat unconfident

Somewhat confident

Very unconfident

Neutral

Overall Experience

36. How satisfied were you with your overall experience of opening the account?

- | | |
|---|---|
| <input type="checkbox"/> 10 – Extremely satisfied | <input type="checkbox"/> 4 |
| <input type="checkbox"/> 9 | <input type="checkbox"/> 3 |
| <input type="checkbox"/> 8 | <input type="checkbox"/> 2 |
| <input type="checkbox"/> 7 | <input type="checkbox"/> 1 |
| <input type="checkbox"/> 6 | <input type="checkbox"/> 0 – Not at all satisfied |
| <input type="checkbox"/> 5 – Neutral | |

37. What factors influenced your rating?

38. How would you rate the timeliness and efficiency of the account-opening process?

- | | |
|--|--|
| <input type="checkbox"/> Very timely and efficient | <input type="checkbox"/> Somewhat untimely and inefficient |
| <input type="checkbox"/> Somewhat timely and efficient | <input type="checkbox"/> Very untimely and inefficient |
| <input type="checkbox"/> Neutral | |

39. What factors influenced your rating?

40. Did you feel like a valued client?

- | | |
|---|--|
| <input type="checkbox"/> Strongly agree | <input type="checkbox"/> Somewhat disagree |
| <input type="checkbox"/> Somewhat agree | <input type="checkbox"/> Strongly disagree |
| <input type="checkbox"/> Neither agree nor disagree | |

41. What factors influenced your rating?

42. Did the conversation feel primarily consultative (focused on your needs) or primarily transactional (focused on opening an account)?

- | | |
|--|--|
| <input type="checkbox"/> Very consultative | <input type="checkbox"/> Primarily transactional |
| <input type="checkbox"/> Somewhat consultative | |

43. How easy did First Horizon Bank make it to open the account?

- | | |
|---|--|
| <input type="checkbox"/> 5 – Easy | <input type="checkbox"/> 2 |
| <input type="checkbox"/> 4 | <input type="checkbox"/> 1 – Difficult |
| <input type="checkbox"/> 3 – Neither easy nor difficult | |

44. If less than 5, please explain:

45. How did you feel about your First Horizon Bank experience while opening the account?

- | | |
|--|------------------------------------|
| <input type="checkbox"/> 5 – Delighted | <input type="checkbox"/> 2 |
| <input type="checkbox"/> 4 | <input type="checkbox"/> 1 – Upset |
| <input type="checkbox"/> 3 – Neutral | |

46. If less than 5, please explain:

47. Based on the service you received, how likely are you to recommend First Horizon Bank to others?

- | | |
|--|--|
| <input type="checkbox"/> 10 – Extremely likely | <input type="checkbox"/> 4 |
| <input type="checkbox"/> 9 | <input type="checkbox"/> 3 |
| <input type="checkbox"/> 8 | <input type="checkbox"/> 2 |
| <input type="checkbox"/> 7 | <input type="checkbox"/> 1 |
| <input type="checkbox"/> 6 | <input type="checkbox"/> 0 – Not likely at all |
| <input type="checkbox"/> 5 – Neutral | |

48. What aspects of the account-opening process did you find most satisfactory?

49. What aspects of the account-opening process could be improved?

50. Do you have any additional comments or suggestions to help First Horizon Bank improve their onboarding experience?

Enter N/A if you have no additional comments or suggestions.

51. Upload a copy of your account-opening paperwork with your personal information blacked out:

52. 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