

ALPINE BANK

MORTGAGE

INSTRUCTIONS

QUESTIONNAIRE

Discuss a specific product or service with a Mortgage representative in the bank to ensure they are connecting with customers, asking needs-based questions, and recommending solutions to help customers meet their needs.

Before You Begin

- Review your shop confirmation
- Know your scenario (what to ask)
- Confirm business hours

Don't Forget!

- Arrive during business hours
- Follow your assigned scenario
- Get a business card as proof of shop



General Requirements

- Read all instructions and the entire questionnaire before you complete the shop.
- Complete your shop during business hours. Check alpinebank.com for your assigned location's business hours prior to your shop.
 - Do not conduct shops on Friday afternoons, Saturdays, or the business day preceding or following a bank holiday.
 - Do not arrive within an hour of opening or closing.
- Check your shop confirmation for the scenario you are required to present.
 - Present your scenario based on you alone (do not ask about joint accounts or accounts for family members).
- Have a device available that can record the wait to be assisted (in minutes:seconds).
- Get the employee's name. Ask for their name if not provided.
- Get a business card (or brochure if no business cards) to upload with your report.
- Follow these guidelines to protect your anonymity as a mystery shopper:
 - Do not complete any of your own personal banking during this shop.
 - Do not embellish your scenario or ask about products not related to your scenario.
 - Look for and take a business card on your own before you ask for one.
 - Do not bring a pen/paper to take notes. It's more natural to ask the employee for a pen so you can jot down information, or you may prompt them to provide you with a printout.
- Submit your report to shopperhub.cxgroup.com within 12 hours of completing the shop.
- Retain all documentation for six months following your shop.
- You or your immediate family members cannot currently nor have ever worked for Alpine Bank.



Shop Instructions

- Go directly to either the New Accounts area or the Teller Desks, and wait to be assisted.
- When assisted, say you would like to speak to someone about mortgage services.
 - The teller or new accounts representative should direct you to a Mortgage representative, if there is one on staff in the building. Otherwise, they should give you contact information for a Mortgage representative at another location and/or offer to help set up an appointment for you.
 - To help protect your identity, it is recommended in this situation that you obtain the contact information of the Mortgage representative rather than request to be contacted by a Mortgage representative.
 - If a teller or new accounts representative insists on helping you even after you've indicated you're there to speak to someone about mortgage services, allow them to assist you.
- Count how many customers are waiting ahead of you in the lobby.
- Time how long it takes to be assisted (minutes:seconds) from the time you arrive.
- Present the scenario as listed in your shop confirmation.
 - Let the employee take the lead in the conversation. You should be referred to a Mortgage representative for information if one is available or given printed information or the business card of a Mortgage representative if one is not available.
 - Do not insist that the referring employee provide the information you are requesting. If a Mortgage representative isn't available, you should be assessing the employee's ability to refer you to the appropriate person and not their own personal knowledge of the product or service.
 - Respond to any questions you are asked as if you are someone who is interested in obtaining a new mortgage or refinancing.
 - Be prepared to provide the representative with general information on your estimated down payment amount, preferred purchase price, and credit score. If requested, decline having your credit run at this time and indicate that you are just at the information-gather stage.
 - **Important!** You must be familiar with the potentially high costs of buying a home in Colorado and the high equity that may be involved in owning a home in Colorado. If you are not aware of the current home/property prices in the area, conduct a brief zip code/city search on Zillow.com or Realtor.com prior to your shop.
- At the end of the conversation, thank the employee for the information and request their name and business card (or brochure if no business card).
- Do not apply for the mortgage. Indicate that you will return later if you decide to apply.



QUESTIONNAIRE

Shop date:

Start time:

End time:

Visit Information

1. Employee name and description:

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

2. How many customers were waiting in the lobby area when you arrived?

3. How long did you wait to be assisted?

Start timing after you have arrived in the area, and stop timing once an employee offers to help with your inquiry.

5 minutes or less

15:01 – 20 minutes

5:01 – 10 minutes

More than 20 minutes

10:01 – 15 minutes

Connect

4. Was the employee's name badge, name plaque, or business cards visible?

Yes

No

5. Did the employee have a positive attitude, smile, maintain good eye contact, and offer a friendly greeting to build rapport?

If the employee had a positive attitude, maintained good eye contact, and offered a friendly greeting but wore a mask hiding his/her smile, answer Yes.

Yes

No

6. Did the employee introduce themselves?

Yes

No

7. Did the employee use a request to serve statement?

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

Yes

No

8. Did the employee handle your interaction in a professional manner?

Yes

No

9. Did the employee handle your interaction in a confidential manner?

Yes

No

10. If no, please explain:

If an employee improperly shared your personal information, briefly explain what was shared and how. For example, speaking loudly about your financial details or leaving sensitive documents exposed.

Ask

11. Did the employee ask needs-based questions to understand your needs?

This includes questions such as: Are you buying or selling a property? Do you have a contract in place? Do you currently have a mortgage? What are you looking to accomplish with a mortgage? How quickly do you need the mortgage?

- Yes N/A – not assisted with mortgage scenario
 No

12. List all questions that were asked to assess your needs, or explain what occurred if questions were not asked:

- *If Yes, enter the verbatim questions you were asked.*
- *If No, provide commentary to explain what the employee said or did instead after you made your inquiry.*

13. Did the employee listen to you in order to understand and respond to your inquiry?

- Yes No

Recommend**14. Did the employee describe the features of the product or service in a way that you could understand?**

Features are any factual statements made about the product or service. For example, telling you about the interest rate/APR, closing costs, paperwork requirements, etc.

- Yes N/A – not assisted with mortgage scenario
 No

15. Explain all features that were mentioned, or explain what occurred if features were not mentioned:

- *If Yes, enter specifically what the employee said about product/service features.*
- *If No, provide at least one sentence of commentary to support your response.*

16. Did the employee mention any benefits of the product or service when discussing it?

Benefits are statements about how the product or service could help you as a customer. For example, commenting that using a product or service saves time, saves money, allows easy access to your equity, is "easy", "quick", "convenient", "safe", etc.

- Yes N/A – not assisted with mortgage scenario
 No

17. Explain all benefits that were mentioned, or explain what occurred if benefits were not mentioned:

- *If Yes, enter specifically what the employee said about product/service benefits.*
- *If No, provide at least one sentence of commentary to support your response.*

18. Did the employee mention or recommend any other products or services?

Pay close attention to any mention of an additional product or service. This includes but is not limited to debit cards, online banking, additional account types, etc.

- Yes N/A – not assisted with mortgage scenario
 No

19. If yes, list all other products and services that were mentioned or recommended:**Exceed****20. If additional information was needed, did the employee refer you to another employee or department in a friendly and courteous manner?**

- Yes No

N/A – referral not needed

21. Did the employee ask for your business?

For example, did the employee ask you if you would like to apply for a mortgage, set up an appointment to apply for a mortgage, ask if you were ready to move ahead, etc.?

Yes N/A – not assisted with mortgage scenario

No

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

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

23. Did the employee thank you for your inquiry?

Yes No

24. Did the employee use your name at least once during the conversation?

Yes No

25. Overall comments:

Describe your interaction with the employee in detail, including the questions you asked, how your questions were answered, and any information provided about the products and services. If possible, use the employee's first name in your commentary.

26. Based on your interaction with the employee, on a scale from 0 - 10, how likely are you to recommend Alpine Bank to a friend or colleague?

- 0 = Not at all likely; 10 = Extremely likely*
- Do not base your rating on the availability of a mortgage representative. If a mortgage rep was unavailable, rate your interaction with the employees who were present. If referred to a mortgage rep, rate the employee's ability to refer you and not their own personal knowledge of the product or service.*

0 6
 1 7
 2 8
 3 9
 4 10
 5

27. Explain your rating:

If your rating is 10, explain why you would recommend. If your rating is lower than 10, comment on what the employee could have said or done to improve the interaction.

28. Upload the employee's business card as proof of shop:

END OF QUESTIONNAIRE