

FIRST HORIZON BANK

CURRENT CUSTOMER

INSTRUCTIONS

QUESTIONNAIRE

Ask one of the scenario questions to ensure associates are acknowledging client's history and loyalty, confirming current product alignment, resolving any issues presented, and strengthening the overall relationship.



Before You Begin

- Review your shop confirmation
- Select one of the approved scenario questions
- Confirm business hours



Don't Forget!

- Arrive during business hours
- Follow your scenario
- Make the required observations
- Get a business card (and date it)



General Requirements

- Read all instructions and the entire questionnaire before you complete the shop.
- You must already be a customer of First Horizon Bank to participate in this project.
- Complete your shop during business hours. Check firsthorizon.com for your assigned location's business hours prior to your shop.
- Present one (or more) of the following scenario questions:
 - I noticed that I will incur a fee if I don't sign up for e-statements. What's the benefit of making this change?
 - I currently receive paper statements. How do I sign up for e-statements?
 - I received notification that tap cards are now available. How would I get one?
 - I was in the area and thought I'd see if there's anything I should be doing differently with my accounts?
 - I feel like I'm probably not using all the features in the app. Is there anything helpful I should know about?
 - I'm trying to be a little smarter about saving this year. Do you have any suggestions?
 - I realized I'm not sure if my beneficiaries are up to date. Can we check that?
 - I'm trying to get more organized financially. Where would you suggest I start?
 - How do I know if I'm in the right type of checking account?
 - I'm having the following issue with (insert actual banking product or service). Could you help?
 - ❖ Examples of actual issue could be an unexpected fee, fraudulent charge, app function not working, or rate changes.

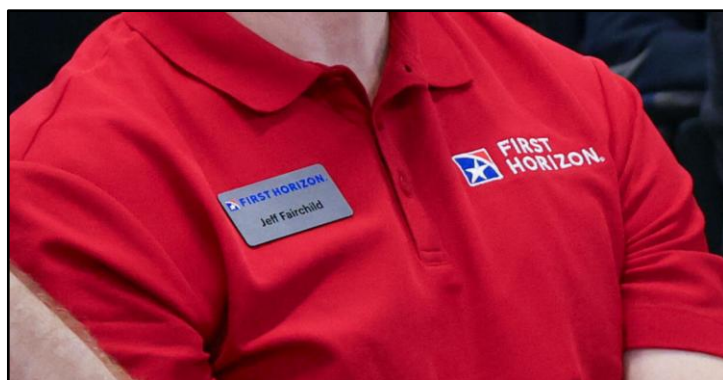
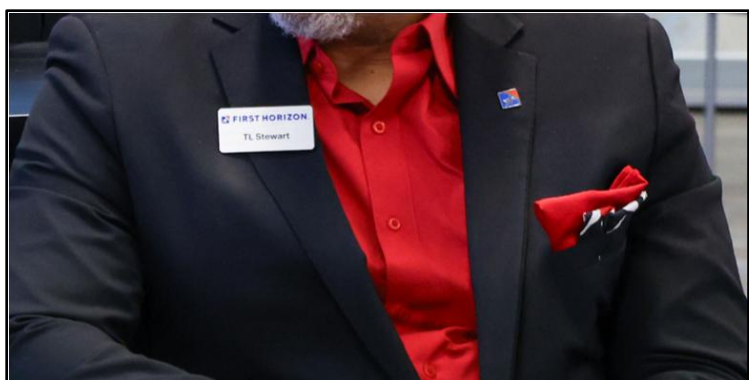
❖ Only use this scenario if you are actively having an issue described.

- 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.
- To protect your anonymity as a mystery shopper, 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.
 - Let the associate take the lead in the conversation.
 - Respond to any questions truthfully.
- 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

- | | |
|----------------------------|----------------------------|
| ☐ 5 | ☐ 2 |
| ☐ 4 | ☐ 1 |
| ☐ 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.

- | | |
|--|--|
| ☐ Less than 5 seconds | ☐ 2 to 5 minutes |
| ☐ 5 seconds to 59 seconds | ☐ More than 5 minutes |
| ☐ 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.

- | | |
|--|---|
| ☐ 5 minutes or less | ☐ 15:01 to 20 minutes |
| ☐ 5:01 to 10 minutes | ☐ More than 20 minutes |
| ☐ 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?

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ No |
|------------------------------|-----------------------------|

9. If no, please explain:

10. Did the associate introduce themselves by name?

- | | |
|------------------------------|-----------------------------|
| ☐ Yes | ☐ 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:

Relationship Strengthening

16. What exactly did you say when presenting your scenario?
17. Was the response/explanation clear, confident, and easy to understand?
- ☐ Yes ☐ No
18. If no, please explain:
19. Did the associate acknowledge your existing relationship with the bank or loyalty in some way?
- This could be noting what accounts you have with First Horizon, how many years you have been a customer with them, other products you have been using, etc.*
- ☐ Yes ☐ No
20. Did the associate proactively review your accounts before offering any advice?
- ☐ Yes ☐ No
21. Which of the following did the associate ask about during your meeting?
- Select all that apply.*
- | | |
|--|--|
| ☐ Contact details/current email, phone, address, etc. | ☐ Account alignment |
| ☐ Life changes | ☐ Product or service preferences (likes/dislikes) |
| ☐ Financial improvements | ☐ App/online banking usage |
| ☐ Savings goals | ☐ None |
22. Did the associate proactively suggest ways to optimize existing accounts (fees, tools, savings, rates, structure, etc.)?
- ☐ Yes ☐ No
23. Did the associate pitch any new products or attempt to cross-sell other services?
- ☐ Yes ☐ No
24. Were any recommendations clearly relevant to your specific situation?
- ☐ Yes ☐ N/A – No recommendations
- ☐ No
25. If an issue or concern was raised, did the associate take clear ownership, set clear next steps, and confirm resolution?

☐ Yes
☐ No

☐ N/A – No issue raised

26. Did anything feel overly sales-focused or irrelevant to your specific situation?

☐ Yes

☐ No

27. Did the interaction feel personalized rather than transactional/generic?

☐ Yes

☐ No

28. Please explain:

Deliver Excellence and Closing

29. How knowledgeable overall was the associate?

5 = Extremely knowledgeable; 1 = Not at all knowledgeable

☐ 5

☐ 2

☐ 4

☐ 1

☐ 3

30. If less than 5, please explain:

31. 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

32. If no, please explain:

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

☐ Yes

☐ No

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

☐ Yes

☐ No

35. 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

36. If less than 5, please explain:

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

☐ 5 – Delighted

☐ 2

☐

☐ 1 – Upset

☐ 3 – Neutral

38. If less than 5, please explain:

39. Did the associate reinforce the value of staying with the bank (benefits, relationship strength, tools, convenience, etc.)?

☐ Yes

☐ No

40. Overall, how confident are you in continuing your relationship with First Horizon Bank after this interaction?

☐ 5 – Extremely confident

☐ 2

☐ 4

☐ 1 – Not confident at all

☐ 3 – Neutral

41. What specifically strengthened or weakened your confidence in the bank?

42. 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