FIRST NATIONAL BANK

BRANCH VISIT/ACCOUNT OPENING
MYSTERY SHOP

INSTRUCTIONS • QUESTIONNAIRE

You will visit the assigned bank location and express an interest in opening a checking account. You will evaluate the customer service received by the bank associate(s), the account opening process and service, and your overall experience at the location.

You MUST open a checking account with First National Bank for this shop. You will be charged a $25 fee to open the account, which will be reimbursed as part of the cash payment for the shop.

Before You Begin

- **You cannot have an existing checking account with First National Bank**
- Review your shop confirmation
- Call or look online to confirm business hours
- You MUST bring the following to open a checking account
  - Opening deposit ($25)
  - Social security number/Tax ID number
  - Driver's License (or other form of government issued ID)
  - Mailing/Physical address
- Review photo requirements

Don't Forget!

- Arrive at least 1 hour prior to closing
- Express interest in opening a checking account
- Get names of teller and bank associate
- Open a checking account
  - Have the required documents readily available to open the account
- Evaluate account opening process
- Get a business card & take a selfie photo

General Requirements

- **Submission Deadline: 12:00 PM EST the day following your scheduled shop date.** The deadline is noted in eastern standard time. If your completed survey is not submitted to shopperhub.cxgroup.com by the deadline, it will be automatically cancelled.
- Read all instructions and the entire questionnaire before you complete the shop.
- Answer all questions and provide detailed supporting narrative to explain your responses.
- Get a business card or other documentation to upload with your report.
- Take a selfie photo for shop validation.
- Do not reveal your identity as a mystery shopper to anyone at any time.
- Do not say or do anything to limit the opportunity for the associate(s) to perform the behaviors the survey is designed to evaluate.
- If a Quality Assurance Editor contacts you for additional information or clarification about your experience, respond promptly.

- Retain all documentation for six months following your shop.
- You or your immediate family members cannot currently nor have ever worked for First National Bank.
- Children are not allowed to accompany you on this shop.
- **You MUST be a new customer — Existing customers of First National Bank are NOT eligible for this shop.**
- **You WILL NEED to set up a checking account to complete this shop.**
    - **You will be charged a $25 fee to open the account, which will be reimbursed as part of the cash payment for the shop.**
- Failure to follow the specifications for this project as outlined in this document may result in shop cancellation and non-payment.

Shop Instructions

Step #1: Arrive at the bank and evaluate your first impression.

- Call or look online to confirm business hours. Arrive at least 1 hour prior to closing time.
- Evaluate cleanliness/maintenance of the location interior and exterior.
- Note if you are greeted promptly upon arrival—how long does it take to be verbally greeted, and are you greeted by just one associate OR all available associates who are nearby and not with customers when you enter?
- Evaluate the dress code of all bank associates: all wearing name tag; dressed professionally, clean, neat, and free of wrinkles; well groomed.
- Approach the teller—note if they have open or closed body language (upright with arms uncrossed, or leaning with arms folded/crossed) AND if they are actively looking to acknowledge you.

Step #2: Present your general need scenario to the teller.

- If no receptionist/teller/greeter is present, wait 5 minutes for someone to return. If no ones returns after 5 minutes, approach any bank associate to present your scenario.
- Express interest in opening a checking account
- Throughout your interaction with the teller, evaluate their friendliness, eye contact, attitude, and attentiveness.
- Note if the teller asks for and uses your name.
- If the teller is not wearing a readable name tag, does not have a name plate at their station, and/or does not introduce themselves or you don't understand their name, ask for their name.
- After you present your scenario, the teller may continue to assist you OR they may hand you off to another bank associate to process and create a checking account.
    - Evaluate the handoff process if applicable, then proceed to interact with and evaluate that bank associate.
    - If you are not handed off, continue to interact with the teller for the remainer of your shop. Some tellers may be trained to create a checking account for their customers.

Step #3: Evaluate the checking account opening process and customer service received.

- Evaluate the assistance received by the bank associate—this will be a different associate if you were handed off, or it will be the same associate if the teller assists you.

- Throughout your interaction with the bank associate, evaluate their friendliness, eye contact, attitude, and attentiveness.
- Evaluate the length of time spend with the bank associate.
- Note if the bank associate asks for and uses your name.
- Ask an open-ended question and evaluate the associate's response. Asking a question is DIFFERENT than presenting your scenario. For example:
    - What is the process to open a new account?
    - What steps can I take to protect my account if my card is lost or stolen?
    - How would opening this type of account benefit me?
- Evaluate the account opening process
    - Have the required documents and funds readily available to open the account:
        - Opening deposit ($25)
        - Social security number/Tax ID number
        - Drivers License (or other form of government issued ID)
        - Mailing/Physical address
    - Take note of the steps taken/information gathered by the bank associate in order to open your account.
    - Were you able to select and obtain a debit card?
        - **Upon leaving the location, DO NOT close your account. The client will be closing your account, on your behalf (at no penalty to you).**
        - **Please be sure to include your full name & email address used to open your account in your shop report.**
- Evaluate if the associate promotes additional products and services, and the online banking platform.
- Evaluate the associate's closing statements.
- Allow the associate an opportunity to provide you with a business card. If they do not, ask for a business card at the end of the interaction. If they do not have any business cards, ask for some kind of documentation to take home with you.
- If the bank associate is not wearing a readable name tag, does not have a name plate at their station, and/or does not introduce themselves or you don't understand their name, ask for their name.

Step #4: Evaluate your overall impression.

- Evaluate your overall experience, likelihood to return to this location, and likelihood to recommend this location.
- Indicate any opportunities for improvement and/or anything exceptionally positive that you experienced.
- Base your responses ONLY on the customer service received. Do NOT provide responses or ratings that are based on the products/services offered, interest rates, returns on investments, technology used, location distance from your home, or any other factors that are outside the staff's control.

Photo Requirements

BUSINESS CARD / DOCUMENTATION:

- Take at least one (1) photo of the business card and/or other documentation that you received.

- Write the shop number on your documentation, in blue or black ink, and upload a PHOTO of that documentation. A scanned image/PDF will NOT be accepted. You must handwrite the shop number in ink.
- Check your documentation photo prior to upload to ensure the image is large enough and the text is readable.

LOCATION EXTERIOR SELFIE:

- After your visit, discreetly take one (1) selfie-style photo in front of the location exterior.

QUESTIONNAIRE

- This photo MUST show YOU in the picture with identifying exterior signage visible in the background.

Shops that do not include the required photos/documentation as outlined above will be rejected without payment.

Shop date:

Start time:

End time:

First Impression

1. Location exterior (parking lot, walkways, landscaping, etc.)

[ ] Free of litter and debris and well maintained (10 points)
[ ] Minor litter or debris visible - not completely maintained (5 points)
[ ] Substantial litter or debris visible - not well maintained (0 points)

2. Location interior

[ ] Store interior is clean and inviting - fixtures, walls, and surfaces are well maintained (10 points)
[ ] Store interior is somewhat clean and inviting - fixtures, walls, and surfaces are in need of minor attention (5 points)
[ ] Store interior is NOT clean and inviting - fixtures, walls, and surfaces are in need of immediate attention (0 points)

3. Prompt greeting upon arrival

[ ] An associate offered a verbal greeting upon entering the location (10 points)
[ ] NO associates proactively offered a verbal greeting (0 points)

4. Greet time:

[ ] 0-10 sec (10 points)
[ ] 11-60 sec (5 points)
[ ] 60+ sec (0 points)

5. Greeted by ALL First National Bank team members

Refers to all associates who are nearby and not with customers when you enter the bank. Do not consider associates who are too far away where it wouldn't make sense to greet you and/or any associates who are engaged with customers.

[ ] ALL associates, within eye sight, proactively extended a VERBAL greeting (e.g., "Hi," "Hello," "Welcome," "Can I help you?" etc.) upon arrival (10 points)
[ ] At least 1 associate proactively extended a VERBAL greeting (5 points)
[ ] NO associates proactively extended a VERBAL greeting (0 points)

6. If no associates verbally greeted you, please provide more details:
If applicable, enter between 30 and 1000 characters.

7. Body language
Refers to the specific greeter/teller/associate that you approach for assistance.

[ ] Alert and approachable; open body language (upright, arms uncrossed, etc.) AND actively seeks to acknowledge you (verbal or non-verbal) (10 points)
[ ] Alert; open body language (upright, arms uncrossed, etc.) AND responds when you approach (5 points)
[ ] Closed body language (leaning or arms folded or crossed) OR fails to notice you (0 points)

8. If the associate did not have open body language, please provide more details:
If applicable, enter between 30 and 1000 characters.

9. Dress code
[ ] All associates wearing name tag; dressed professionally, clean, neat, and free of wrinkles; all associates well groomed (10 points)
[ ] ALL BUT ONE associate complied with the above dress code (5 points)
[ ] MORE THAN ONE associate DID NOT comply with the above dress code (0 points)

10. If at least one associate DID NOT comply with the dress code, please provide more details:
If applicable, enter between 30 and 1000 characters.

11. First Impression Supporting Narrative:
Explain the responses you selected for the First Impression questions. Be sure to explain ALL responses of less than full point value. You must enter between 150 and 2000 characters.

Greeter/Teller Interaction

12. Was the Greeter/Teller the same person as the Bank Associate who assisted with your scenario/visit (i.e., you interacted with the same associate throughout your entire visit)?
Select Yes if you are NOT handed off to a different associate after presenting your scenario/questions. Select No if you ARE handed off to a different associate who assists with your scenario/questions.

[ ] Yes
[ ] No

13. Indicate the name of the Greeter/Teller:

14. Indicate the approximate age of the Greeter/Teller:
[ ] 20 or less
[ ] 21 - 25
[ ] 26 - 30
[ ] 31 - 35
[ ] 36 - 40
[ ] 41 - 45
[ ] 46 - 50
[ ] 51 - 55
[ ] 56 or older

15. Indicate the gender of the Greeter/Teller:
[ ] Male
[ ] Female
[ ] Prefer not to answer

16. Was the Greeter/Teller wearing glasses?
[ ] Yes
[ ] No

17. Indicate the hair color of the Greeter/Teller:
[ ] Auburn/Red
[ ] Green/Blue/Purple
[ ] Black
[ ] Blonde
[ ] Light Brown
[ ] Brown
[ ] Dark Brown
[ ] Gray/White
[ ] Shaved/Bald

18. Indicate the hair length of the Greeter/Teller:
[ ] Short
[ ] Ear Length
[ ] Shoulder/Collar
[ ] Mid-Back
[ ] Long
[ ] Pulled Back/Up
[ ] Shaved/Bald

19. Indicate the approximate height of the Greeter/Teller:
[ ] 5' or less
[ ] 5'1"
[ ] 5'2" - 5'3"
[ ] 5'4" - 5'5"
[ ] 5'6" - 5'7"
[ ] 5'8" - 5'9"
[ ] 5'10"
[ ] 5'11"
[ ] 6' - 6'1"
[ ] 6'2" - 6'3"
[ ] 6'4" plus

20. Indicate the apparent race of the Greeter/Teller:
[ ] African-American
[ ] Caucasian
[ ] East Asian
[ ] South Asian
[ ] Hispanic
[ ] Middle Eastern or Arab
[ ] Native-American
[ ] Other
[ ] Prefer not to answer

21. Indicate what the associate was doing upon arrival:
Select all that apply.
[ ] Assisting other customers
[ ] Talking with staff
[ ] Texting
[ ] Paperwork
[ ] Other

22. Friendly greeting
[ ] Introduces themselves and initiates conversation with warm verbal greeting (e.g., "Good morning, my name is [Name]. How can I help you?") (10 points)
[ ] Introduces themselves (at any point in the conversation) OR initiates the conversation, but does not do both (5 points)
[ ] Does not initiate or respond with a warm greeting AND does not introduce themselves (0 points)

23. Makes eye contact
[ ] Uses every opportunity to make eye contact as appropriate throughout interaction (10 points)
[ ] Makes eye contact, but there is opportunity for more (5 points)
[ ] Does NOT make or avoids eye contact (0 points)

24. Addresses you by name if name provided OR if name not provided, asks for your name and uses it during interaction
If you provide your name or the associate asks for your name, but they never address you by name, select No and explain in your narrative.
[ ] Yes (10 points)

[ ] No (0 points)

25. Upbeat attitude
[ ] Enthusiastic, energetic, engaging - uses tone (volume and inflection) AND gestures to convey positive energy (10 points)
[ ] Pleasant, polite, and professional (e.g., uses minimal gestures and a positive, steady tone) (5 points)
[ ] Appears to be going through the motions or seems disinterested (0 points)

26. Listens attentively
[ ] Listens attentively, gives undivided attention without interruption or distraction, and does NOT make you feel rushed (10 points)
[ ] Listens but is disengaged, seems somewhat removed (5 points)
[ ] Does not listen, appears distracted or unfocused, or makes you feel rushed (0 points)

27. Determines needs
[ ] Asks probing open-ended questions (NOT answered with yes/no) to uncover your needs (e.g., "How many checks would you say your son writes each month?", "How involved would you like to be in your son's finances?", etc.) (10 points)
[ ] Asks closed-ended questions (answered with yes/no) to clarify your needs/interests (e.g., "Will your son need overdraft protection?", etc.) (5 points)
[ ] Does NOT ask any questions regarding your needs (0 points)

28. Handoff process
Select N/A if the Greeter was the same person who assisted with your scenario/questions. Select the top response if you are immediately handed off to a different Bank Associate with no wait time.
[ ] Finds you an available banker immediately; if no immediate handoff occurs, directs you to the waiting area and quotes you an estimated wait time (10 points)
[ ] Directs you to the waiting area without quoting a wait time (5 points)
[ ] Does NOT direct you to the waiting area, but states that a banker will be with you shortly (0 points)
[ ] N/A - Greeter is same as Bank Associate

29. Banker introduction
Select N/A if the Greeter was the same person who assisted with your scenario/questions.
[ ] Banker already knows your name and is aware of your needs and potential questions you may have (10 points)
[ ] Banker has a general idea of your needs but shows no indication that he/she knows your name or any specific information relating to your inquiry (0 points)
[ ] N/A - Greeter is same as Bank Associate

30. Expresses appreciation
Select N/A if the Greeter was the same person who assisted with your scenario/questions.
[ ] Expresses sincere appreciation for the business by name AND extends a warm parting remark (e.g., "Thank you for coming to First National Bank, have a great day!") (10 points)
[ ] Expresses sincere appreciation for the business by name OR extends a warm parting remark (5 points)
[ ] Does NOT express sincere appreciation for the business by name AND does NOT extend a warm parting remark (0 points)
[ ] N/A - Greeter is same as Bank Associate

31. Greeter/Teller Interaction Supporting Narrative:
Explain the responses you selected for the Greeter/Teller questions. Be sure to explain ALL responses of less than full point value. You must enter between 150 and 2000 characters.

Bank Associate Interaction

32. Indicate the name of the Bank Associate:

33. Indicate the approximate age of the Bank Associate:
[ ] 20 or less
[ ] 21 - 25
[ ] 26 - 30
[ ] 31 - 35
[ ] 36 - 40
[ ] 41 - 45
[ ] 46 - 50
[ ] 51 - 55
[ ] 56 or older

34. Indicate the gender of the Bank Associate:
[ ] Male
[ ] Female
[ ] Prefer not to answer

35. Was the Bank Associate wearing glasses?
[ ] Yes
[ ] No

36. Indicate the hair color of the Bank Associate:
[ ] Auburn/Red
[ ] Green/Blue/Purple
[ ] Black
[ ] Blonde
[ ] Light Brown
[ ] Brown
[ ] Dark Brown
[ ] Gray/White
[ ] Shaved/Bald

37. Indicate the hair length of the Bank Associate:
[ ] Short
[ ] Ear Length
[ ] Shoulder/Collar
[ ] Mid-Back
[ ] Long
[ ] Pulled Back/Up
[ ] Shaved/Bald

38. Indicate the approximate height of the Bank Associate:
[ ] 5' or less
[ ] 5'1"
[ ] 5'2" - 5'3"
[ ] 5'4" - 5'5"
[ ] 5'6" - 5'7"
[ ] 5'8" - 5'9"
[ ] 5'10"
[ ] 5'11"
[ ] 6' - 6'1"
[ ] 6'2" - 6'3"
[ ] 6'4" plus

39. Indicate the apparent race of the Bank Associate:
[ ] African-American
[ ] Caucasian
[ ] East Asian
[ ] South Asian
[ ] Hispanic
[ ] Middle Eastern or Arab
[ ] Native-American
[ ] Other
[ ] Prefer not to answer

40. Handshake
[ ] Offers handshake
[ ] Does NOT offer handshake

41. Work space and computer screen (if visible) are clear of working papers / confidential information
[ ] Yes (10 points)

[ ] No (0 points)

42. Friendly greeting

Select N/A if the Bank Associate who assisted with your scenario/questions was the same person who initially greeted you.

[ ] Introduces themselves and initiates conversation with warm verbal greeting (e.g., "Good morning, my name is [Name]. How can I help you?") (10 points)
[ ] Introduces themselves (at any point in the conversation) OR initiates the conversation, but does not do both (5 points)
[ ] Does not initiate or respond with a warm greeting AND does not introduce themselves (0 points)
[ ] N/A - Bank Associate is same as Greeter

43. Makes eye contact

Select N/A if the Bank Associate who assisted with your scenario/questions was the same person who initially greeted you.

[ ] Uses every opportunity to make eye contact as appropriate throughout interaction (10 points)
[ ] Makes eye contact, but there is opportunity for more (5 points)
[ ] Does NOT make or avoids eye contact (0 points)
[ ] N/A - Bank Associate is same as Greeter

44. Addresses you by name if name provided OR if name not provided, asks for your name and uses it during interaction

If you provide your name or the associate asks for your name, but they never address you by name, select No and explain in your narrative. Select N/A if the Bank Associate who assisted with your scenario/questions was the same person who initially greeted you.

[ ] Yes (10 points)
[ ] No (0 points)
[ ] N/A - Bank Associate is same as Greeter

45. Upbeat attitude

Select N/A if the Bank Associate who assisted with your scenario/questions was the same person who initially greeted you.

[ ] Enthusiastic, energetic, engaging - uses tone (volume and inflection) AND gestures to convey positive energy (10 points)
[ ] Pleasant, polite, and professional (e.g., uses minimal gestures and a positive, steady tone) (5 points)
[ ] Appears to be going through the motions or seems disinterested (0 points)
[ ] N/A - Bank Associate is same as Greeter

46. Listens attentively

Select N/A if the Bank Associate who assisted with your scenario/questions was the same person who initially greeted you.

[ ] Listens attentively, gives undivided attention without interruption or distraction, and does NOT make you feel rushed (10 points)
[ ] Listens but is disengaged, seems somewhat removed (5 points)
[ ] Does not listen, appears distracted or unfocused, or makes you feel rushed (0 points)
[ ] N/A - Bank Associate is same as Greeter

47. If phone rings during your interaction, banker refrains from taking the call

[ ] Yes (10 points)
[ ] No (0 points)
[ ] N/A - phone did not ring

48. Determines needs

Select N/A if the Bank Associate who assisted with your scenario/questions was the same person who initially greeted you.

[ ] Asks probing open-ended questions (NOT answered with yes/no) to uncover your needs (e.g., "How many checks would you say your son writes each month?", "How involved would you like to be in your son's finances?", etc.) (10 points)

[ ] Asks closed-ended questions (answered with yes/no) to clarify your needs/interests (e.g., "Will your son need overdraft protection?", etc.) (5 points)
[ ] Does NOT ask any questions regarding your needs (0 points)
[ ] N/A - Bank Associate is same as Greeter

49. Demonstrates knowledge
[ ] Thoroughly answers questions AND uses language that instills confidence in the product/service discussed (10 points)
[ ] Thoroughly answers your questions BUT DOES NOT use language that instills confidence in the product/service being discussed (5 points)
[ ] Is unable to answer your questions AND DOES NOT use language that instills confidence in the product/service being discussed (0 points)

50. Indicate question asked:

51. Indicate response:

52. If unable to answer your question / meet your need, introduces you to another employee who can better assist you
[ ] Yes (10 points)
[ ] No (0 points)
[ ] N/A - question answered/needs met

53. Promotes additional products and services
[ ] Attempts to cross-sell additional products or services that are appropriate to your expressed needs (e.g., "We could also open a savings account that is perfect for college students. There is an automatic transfer capability from your checking to savings. (10 points)
[ ] Mentions products or services of general interest (e.g., "We have free savings") (5 points)
[ ] Does NOT mention other applicable products or services (0 points)

54. Debit Card (Checking account only)
[ ] You selected a debit card design and left with your printed debit card in-hand (10 points)
[ ] You left with your new debit card in-hand but were not offered the option to select a custom design (5 points)
[ ] You were not offered a debit card (0 points)
[ ] *N/A - Opened a savings account only*

55. Promotes online banking platform
[ ] Before you left, you were set up for online banking and downloaded our mobile app onto your personal device (10 points)
[ ] Before you left, you were informed of our online banking platform and felt confident setting up your online banking on your own (5 points)
[ ] You were not told about online banking and/or do not feel confident with the platform (0 points)
[ ] *N/A - You explicitly stated to the Bank Associate that you had no need for online banking access*

56. Checks for satisfaction
[ ] Asks if you have any unanswered questions and confirms satisfaction (e.g., "Have I answered all your questions today?") (10 points)
[ ] Does NOT ask if you have any unanswered questions or confirm satisfaction (0 points)

57. Leaving the office, how confident do you feel in your knowledge of available products/services to complement your account?

[ ] Very confident
[ ] Somewhat confident
[ ] Not confident

58. Closing

[ ] Offers additional assistance and informs you that you can contact him/her at a later date with any questions (e.g., "Is there anything else I can help you with today? If not, feel free to reach out at any time with any questions.") (10 points)
[ ] Does NOT offer additional assistance or inform you that you can contact him/her at a later date with any questions (0 points)

59. Offers you a business card

Refers to if the associate proactively offers you a business card. If not, at the end of your interaction, ask for a business card or other documentation that you can take home with you.

[ ] Yes (10 points)
[ ] No (0 points)

60. Expresses appreciation

[ ] Expresses sincere appreciation for the business by name AND extends a warm parting remark (e.g., "Thank you for coming to First National Bank, have a great day!") (10 points)
[ ] Expresses sincere appreciation for the business by name OR extends a warm parting remark (5 points)
[ ] Does NOT express sincere appreciation for the business by name AND does NOT extend a warm parting remark (0 points)

61. Indicate the length of time spent with the Bank Associate:

Your response must be formatted as MM:SS (ex: 23:05 for 23 minutes and 5 seconds).

62. Please describe the steps taken/information Bank Associate requested when opening your account:

Explain account opening process, along with requested information the Bank Associate mentioned that was needed to set up your account. You must enter between 75 and 1000 characters.

63. Bank Associate Interaction Supporting Narrative:

Explain the responses you selected for the Bank Associate Interaction questions. Be sure to explain ALL responses of less than full point value. You must enter between 150 and 2000 characters.

Overall Impression

64. How would you rate your overall experience at this location?

[ ] 0
[ ] 1
[ ] 2
[ ] 3
[ ] 4
[ ] 5
[ ] 6
[ ] 7
[ ] 8
[ ] 9
[ ] 10

65. Based on your experience, how likely are you to RETURN to this location?

[ ] 0
[ ] 1
[ ] 2
[ ] 3
[ ] 4
[ ] 5

[ ] 6
[ ] 7
[ ] 8
[ ] 9
[ ] 10

66. Based on your experience, how likely would you be to RECOMMEND this location to others?

[ ] 0
[ ] 1
[ ] 2
[ ] 3
[ ] 4
[ ] 5
[ ] 6
[ ] 7
[ ] 8
[ ] 9
[ ] 10

67. Indicate any area of opportunity that will allow this location to better serve you OR anything that negatively impacted your experience:

Enter between 3 and 1000 characters.

68. Indicate anything that you experienced that made the experience abnormally unique and/or staff went above and beyond:

Enter between 3 and 1000 characters.

69. Overall Impression Supporting Narrative:

Explain the responses you selected for the Overall Impression questions. Be sure to explain ALL responses of less than full point value. Do not score down for factors outside the staff's control. You must enter between 150 and 2000 characters.

Account Details – *This information will be used to deactivate your account.*

70. Were you able to open an account?

[ ] Yes
[ ] No

71. Full name used to open account:

72. Email address used to open account:

Shop Validation

73. Did you get a business card or other documentation?

Select Yes and upload the business card and/or other documentation that you received.

[ ] Yes
[ ] No

74. If you do not have any documentation, explain why:

Enter N/A if you uploaded documentation.

75. Did you take a location exterior selfie photo?

Select Yes and upload your location exterior selfie.

[ ] Yes
[ ] No

76. If you do not have a location exterior selfie photo, explain why:

Enter N/A if you uploaded your selfie.

END OF QUESTIONNAIRE