



HOW IT WORKS!

Program Qualifiers:

You've signed our Non Disclosure and agreed not to show this process to anyone outside the Bank or to use the process (or a similar process) on your own.

You have agreed that everyone with customer contact at your Bank will participate and attend training.

You have signed an Alexander Group Letter of Agreement.

Program Length:

The program is for one year, after which you may continue the program at the agreed upon monthly fee and by paying for additional materials (customer care cards & workbooks for new employees) and semi-annual training administered by Alexander Group, Inc.

How it Works!

The Bank recovers lost revenue from NSF credits, which have been an unnecessary attempt at Customer Service, by offering an alternative to the 80% of Customers who receive unjustified concessions.

Approximately 20% of the customers who receive NSF charges and request a credit ARE justified—they rarely get an NSF fee and carry an acceptable balance—determined by your Concession Guidelines. This 20% should receive credit back for the rare NSF fee.

The other 80% of customers who request credit for an NSF fee are given a Customer Care Card which is redeemable for the credit if the customer is able to avoid any additional NSF charges for a 6 month period.

You are currently earning NSF income from customers who accept the charges without question. You will continue to earn this revenue, 100%, with no cost to you.

- *Each Bank Employee with customer contact is trained in a process whereby they handle customer requests a charge off on an NSF fee as follows:*
 - *Adhere to the Bank's concession guidelines*
 - *Give immediate credit to those customers who qualify*
 - *Give redeemable Customer Care Cards for NSF credit to those customers who do not qualify for immediate credit*
 - *Deliver Customer Service in the manner prescribed in training*
 - *Track all Customer Care Cards given to customers on the monthly log provided with training workbook*
 - *Be responsible for all Customer Care Cards which have been assigned to you*
 - *Handle redeemed Customer Care Cards properly*
 - ⊙ *Track redeemed Customer Care Cards in a monthly log (provided)*
 - ⊙ *Return redeemed Customer Care Cards to Bank Program Administrator (which are then sent to AG for credit back to Bank on a monthly basis)*
 - *Turn in your monthly tracker to the Bank Program Administrator on the last day of every month and start a new tracker for the current month*

- *Management chooses someone inside the Bank to be the Program Administrator*
- *Management monitors employees' trackers on a monthly basis to determine how well they are utilizing the program and adhering to the Concession Guidelines. This also provides management an opportunity to coach and evaluate each employee on general Customer Service deliverables*

Pre-Training Meeting:

The appropriate decision makers have agreed to meet with Alexander Group wherein we will help you decide the following:

- *Exception Guidelines*
 - *Determine the 20% that SHOULD receive NSF concessions upon request (without being given a Customer Card). For example, your guidelines might include:*
 - ⊙ *Typical average balance in checking account*
 - ⊙ *# of NSF's in the past 3-6 months*
 - ⊙ *Other considerations*
 - *Determine the 80% that should NOT receive NSF concessions immediately upon request; but be given a Customer Care Card*
 - *Determine Customer Service standards*
 - ⊙ *Catch Phrases which cause the Customer to remember the Bank*
 - ⊙ *Tokens which are unique to your Bank*
 - ⊙ *Information which all customers should receive*
 - ⊙ *Other considerations*
- *Determine Bank Program Administrator*
- *Training Date*
- *Considerations for Banks with multiple location*
 - *Are additional training times (groups of 20) required?*
 - *Is more than 1 Bank Program Administration necessary?*
- *Training Attendee List (all front-line employees and other employees who may be in the position to give Customer Care Cards)*
- *Communication Schedule*
 - *Announcement of Training to Employees*
- *Discussion of Employee Incentive Opportunity*
- *Discussion of Tracking system*

Program Supplies:

- *Training Workbooks*
- *Program Instructions including your customized "Concession Guidelines"*
- *Customer Care Cards customized for each Participating Employee (serialized and tracked)*
 - *Alexander Group maintains a log of all Customer Care Cards given to each Bank employee. All Customer Care Cards delivered must be accounted for at the end of each month*