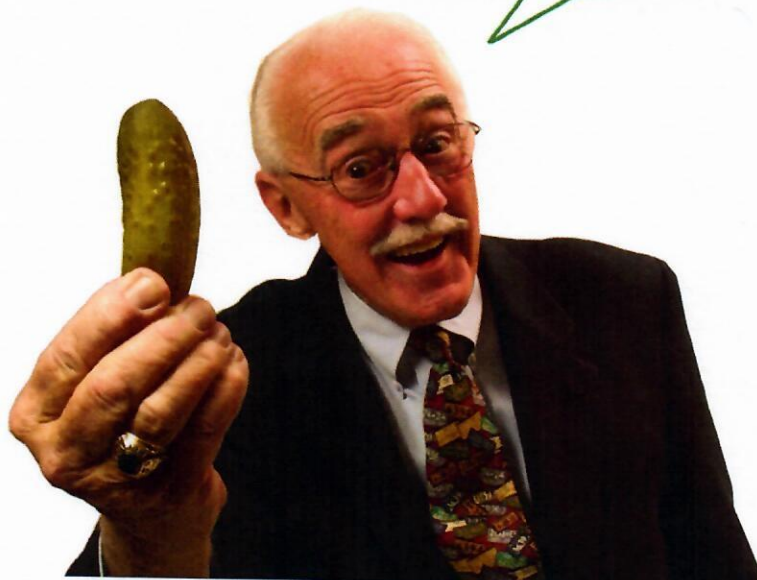


GOLD STAR *Finance*

- I. Give 'em the Pickle story!
- II. Texas Shopper Network, Inc.
- III. Gold Star Finance secret shopper evaluations
- IV. Gold Star Finance consolidated secret shopper evaluation report



TEXAS SHOPPERS NETWORK™, INC



"Working Together to Improve Your Bottom Line"



Founded in 1996, Texas Shoppers Network is the brainchild of Sondra Pulford. Coming from a management background in high-end retail, Sondra decided to follow her heart, embrace her entrepreneurial spirit, and create a business dedicated to one of her passions - World-class customer service. Along the way, she created a measurement system to quantify the customer experience and in 2005 received **US Patent No 6,952,679** titled "**Method and System for Evaluating Quality Services**". Utilizing anonymous shoppers, key areas of quality service are evaluated by responses to questions which in turn are assigned numerical ratings using a weighted point system; the resulting numerical ratings are further combined for a single overall rating and entered into an application that generates managerial reports tailored to the client.

TSN delivers a real time picture of how a business, its facilities, and employees are viewed by its customers. TSN's evaluations help clients identify and correct problems before they cause customers to go elsewhere. Our Services include:

- Customer Service Evaluations
- Mystery Shopping
- Research
- Training



Registered U.S. Patent 6,952,679

**Call us now for a complimentary
consultation (281) 293 - 9971**

Customer Testimonials

- "The uniqueness of TSN, and your interest in meeting the specific needs of your customer, has definitely set you apart." *Robert Snelson, Café Express*
- "I just wanted to express my thanks for the support you have provided in implementing the mystery shop program at Klein Bank. Over the past six months we have been able to make positive changes in our organization based on the information provided by TSN." *Kristina Kaskel-Ruiz, SVP, Marketing, Klein Bank*
- "TSN has provided me with detailed reports in a timely fashion that has better enabled me to evaluate a wide variety of areas and take immediate action to correct our deficiencies". *Robert Gould, Randalls Markets*

Texas Shoppers Network, Inc.

950 Echo Lane, Suite 200 Houston, TX 77024-2822

(281) 293-9971

www.texasshoppersnetwork.com

sondrap@texasshoppersnetwork.com

CONTROLS

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EVALUATION # 14781

03-15-2019

**SURVEY: LOAN
EVALUATION**

28

Edinburg
1908 E UNIVERSITY DR STE C
Edinburg TX 78542-4378 US

Branch: Edinburg
Supervisor: LOPEZ

BRANCH SCORE

86%

51/59 points



COMPANY AVG YTD

85%

16 Evaluations



SECTIONAL CHANGE

Section	This Evaluation	Last Evaluation	+/-
Overall	86%	84%	+2%
Greeting	100%	100%	-- +0%
Conversation	83%	88%	-5%
Appearance of Off...	100%	64%	+36%
Overall Impressions	100%	100%	-- +0%

QUESTION	SCORE	ANSWER
Date shop performed		3/15/2019
How much time did you spend in the office?		30:00 min:sec
GREETING 100% (7/7)		
After you entered the location, how much time passed until you were greeted?	3/3	<input checked="" type="checkbox"/> Immediately 10- 30 seconds 30 sec-1 min > 1 min
What was the name of the employee who greeted you? (required)		Nora Rios
Was the employee's greeting offered in a friendly manner?	1/1	<input checked="" type="checkbox"/> Yes No
Did the employee smile at any time during the greeting?	1/1	<input checked="" type="checkbox"/> Yes No
Please choose the words that best describe the demeanor of the person who greeted you (Check all that apply)	2/2	<input checked="" type="checkbox"/> Friendly <input checked="" type="checkbox"/> Happy <input checked="" type="checkbox"/> Enthusiastic <input checked="" type="checkbox"/> Energetic Unfriendly Unhappy Lethargic Apathetic
Please describe the greeting:		Hi, welcome to Gold Star. I'll be right with you!
CONVERSATION 83% (20/24)		
What was the name of the employee who guided you through the loan application/process?		Nora Rios
Did the employee engage you in conversation?	2/2	<input checked="" type="checkbox"/> Yes No
Did the employee exhibit friendly and confident body language?	2/2	<input checked="" type="checkbox"/> Yes No
Did the employee attempt to learn something about you personally?	1/1	<input checked="" type="checkbox"/> Yes No
Did the employee make you feel comfortable?	2/2	<input checked="" type="checkbox"/> Yes No
Did the conversation with the employee seem natural?	2/2	<input checked="" type="checkbox"/> Yes No
Did the employee quickly transition from the greeting to the loan process?	3/3	<input checked="" type="checkbox"/> Yes No
Please explain: (required)		Once the customer she was working with left the desk, Nora walked toward me and said "Okay, come on back. What brings you here? We also do tax returns!"
Please rate the employee's effectiveness in selling the loan.	3/5	Very Effective

Somewhat Effective

✓ **Neutral**

Somewhat Ineffective

Ineffective

Did the employee exhibit good listening skills?

2/2

✓ **Yes**

No

APPLICATION PROCESS 50% (4/8)

Did the employee ask permission to start the loan application process?

2/2

✓ **Yes**

No

Did the employee inform you that there would be a check on your credit?

2/2

✓ **Yes**

No

Were you told about the repayment terms?

0/2

Yes

✓ **No**

Did the employee seem confident that he/she would be able to help you?

0/2

Yes

✓ **No**

Did the employee communicate in a professional and polite manner?

1/3

Professional but not polite

Polite, but not professional

✓ **Both professional and polite**

Did the employee give you cards asking for 3 referrals?

1/1

✓ **Yes**

No

At any point in the conversation, did the employee mention Gold Star's tax program?

1/1

✓ **Yes**

No

Please write a narrative describing the conversation with the employee: (Min 150 characters required)

She asked what brought me there. I said I wanted to know what I needed for a loan inquiry. She asked what I needed the loan for. I told her I needed a vacation. She then asked me for my ID and Social security number. She asked if she could ask me a few questions and run my credit to see how she could help me with a loan.

APPEARANCE OF OFFICE AND EMPLOYEES 100% (14/14)

Please rate the curb appeal of the office windows and signs.

5/5

✓ **Very Appealing**

Somewhat Appealing

Neutral

Somewhat Unappealing

Unappealing

Please explain:

It is clean inside and outside. The windows have lettering that enumerate their services.

Was the interior of the branch clean and clutter free?

2/2

✓ **Yes**

No

Did all of the furniture appear clean and intact (no rips, tears, scuffs, etc.)?

2/2

✓ **Yes**

No

Please describe the overall appearance of the office, anything that could be done to improve:

Everything is clean and smells fresh, and the desks are clear of clutter.

Did the other employees present appear professional in appearance?

1/1

✓ **Yes**

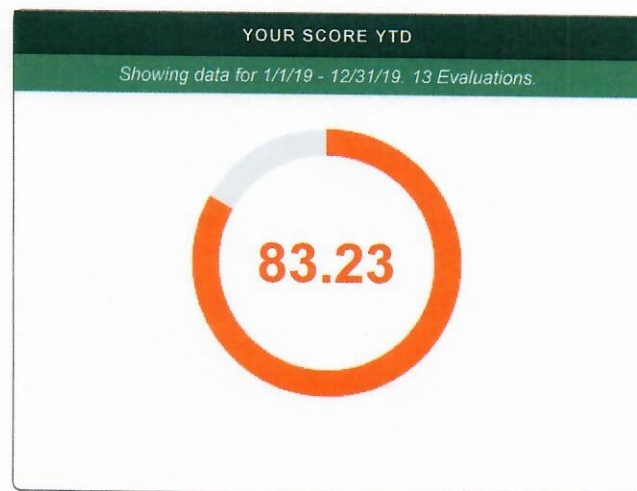
No

Were the employees you saw dressed in appropriate dress code? (Dress code: slacks and collared shirts; no jeans, t-shirts, no sneakers, flip flops, no facial piercings or visible tattoos)	2/2	<div>✓ Yes</div> <div>No</div>
If "No," please explain how the employee violated dress code:		N A
Were any of the employees seen eating, drinking, smoking, or chewing gum?	2/2	<div>Yes</div> <div>✓ No</div>
If "Yes," please explain which of these you saw:		NA





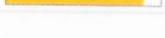







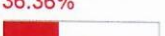
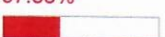






OVERALL IMPRESSIONS 100% (3/3)



What was best thing about your visit at Gold Star Finance?		Nothing spectacular
Please explain:		Nora is very nice and seems to be willing to help a person.
Based solely on this conversation, would you visit Gold Star Finance for a loan should you have a need?	3/3	<div>✓ Yes</div> <div>No</div>
Please explain:		Nora is very nice and seems to be willing to help a person accomplish the loan process.
What could Gold Star Finance do to improve service?		Nothing needed to improve
Please explain:		The process is very quick and painless.
How likely is it that you would recommend us to a friend or colleague?	5/5	<div>✓ Very Likely</div> <div>Somewhat Likely</div> <div>Neutral</div> <div>Somewhat Unlikely</div> <div>Unlikely</div>
Please explain:		I would recommend this location.
What is the most important reason for the score you gave? Please explain:		Nora and the other gentleman who arrived during my time were very friendly.

IMPROVABLE QUESTIONS		
Question	Points Lost	Potential Evaluation Score Current Score: 78.44
Did the employee communicate in a professional and polite manner?	110	81.46
How likely is it that you would recommend us to a friend or colleague?	76	80.52
Please rate the employee's effectiveness in selling the loan.	72	80.41
Were any of the employees seen eating, drinking, smoking, or chewing gum?	68	80.30
Based solely on this conversation, would you visit Gold Star Finance for a loan should you have a need?	60	80.09



SURVEY SUMMARY			
Question	Breakdown ?	Question Score ?	Potential Impact ?
How much time did you spend in the office?	18:01 min:sec		
After you entered the location, how much time passed until you were greeted?	92.42% - Immediately 6.06% - 10- 30 seconds 0.00% - 30 sec-1 min 1.52% - > 1 min	96.46% 	+0.19
Was the employee's greeting offered in a friendly manner?	92.42% - Yes 7.58% - No	92.42% 	+0.14
Did the employee smile at any time during the greeting?	87.88% - Yes 12.12% - No	87.88% 	+0.22
Please choose the words that best describe the demeanor of the person who greeted you (Check all that apply)	84.85% - Friendly 54.55% - Happy 54.55% - Enthusiastic 56.06% - Energetic 6.06% - Unfriendly 4.55% - Unhappy 1.52% - Lethargic 7.58% - Apathetic	62.50% 	+1.34
Did the employee engage you in conversation?	62.12% - Yes 37.88% - No	62.12% 	+1.37

Question	Breakdown ?	Question Score ?	Potential Impact ?
☞ Did the employee exhibit friendly and confident body language?	87.88% - Yes 12.12% - No	87.88% 	+0.44
☞ Did the employee attempt to learn something about you personally?	48.48% - Yes 51.52% - No	48.48% 	+0.93
☞ Did the employee make you feel comfortable?	80.30% - Yes 19.70% - No	80.30% 	+0.71
☞ Did the conversation with the employee seem natural?	84.85% - Yes 15.15% - No	84.85% 	+0.55
☞ Did the employee quickly transition from the greeting to the loan process?	90.91% - Yes 9.09% - No	90.91% 	+0.49
☞ Please rate the employee's effectiveness in selling the loan.	50.00% - Very Effective 10.61% - Somewhat Effective 24.24% - Neutral 10.61% - Somewhat Innective 4.55% - Ineffective	78.18% 	+1.97
☞ Did the employee exhibit good listening skills?	95.45% - Yes 4.55% - No	95.45% 	+0.16
☞ Did the employee ask permission to start the loan application process?	77.14% - Yes 22.86% - No	77.14% 	+0.44
☞ Did the employee inform you that there would be a check on your credit?	80.00% - Yes 20.00% - No	80.00% 	+0.38
☞ Were you told about the repayment terms?	57.14% - Yes 42.86% - No	57.14% 	+0.82
☞ Did the employee seem confident that he/she would be able to help you?	88.57% - Yes 11.43% - No	88.57% 	+0.22
☞ Did the employee communicate in a professional and polite manner?	13.64% - Professional but not polite 6.06% - Polite, but not professional 80.30% - Both professional and polite	44.44% 	+3.02
☞ Did the employee give you cards asking for 3 referalls?	36.36% - Yes 63.64% - No	36.36% 	
☞ At any point in the conversation, did the employee mention Gold Star's tax program?	37.88% - Yes 62.12% - No	37.88% 	
☞ Please rate the curb appeal of the office windows and signs.	43.94% - Very Appealing 39.39% - Somewhat Appealing 7.58% - Neutral 7.58% - Somewhat Unappealing 1.52% - Unappealing	83.33% 	+1.51
☞ Was the interior of the branch clean and clutter free?	96.97% - Yes 3.03% - No	96.97% 	+0.11
☞ Did all of the furniture appear clean and intact (no rips, tears, scuffs, etc.)?	92.42% - Yes 7.58% - No	92.42% 	+0.27
☞ Did the other employees present appear professional in appearance?	90.91% - Yes 9.09% - No	90.91% 	+0.16
☞ Were the employees you saw dressed in appropriate dress code? (Dress code: slacks and collared shirts; no jeans, t-shirts, no sneakers, flip flops, no facial piercings or visi...)	95.45% - Yes 4.55% - No	95.45% 	+0.16
☞ Were any of the employees seen eating, drinking, smoking, or chewing gum?	1.52% - Yes 98.48% - No	48.48% 	+1.87

Question	Breakdown ?	Question Score ?	Potential Impact ?
Based solely on this conversation, would you visit Gold Star Finance for a loan should you have a need?	69.70% - Yes 30.30% - No	69.70% 	+1.65
How likely is it that you would recommend us to a friend or colleague?	50.00% - Very Likely 22.73% - Somewhat Likely 3.03% - Neutral 10.61% - Somewhat Unlikely 13.64% - Unlikely	76.97% 	+2.08

