

GBC CUSTOMER SERVICE **STANDARDS**



BE BOLD

Make. It. Happen.

SERVICE TO SALES



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The GBC Way - Our Service Commitment

This handbook serves as your guide to making the GBC experience as satisfying and rewarding as possible for all current and prospective customers. The GBC Standards are how we deliver our customer service experience. This bold model for banking is built upon the principles of our **VISION:** To Be The Bank of Choice. The foundation for our customer commitment is our **VALUES:** Service, Expertise, and Relationships. We are branding ourselves with a professional image and our **CORE BEHAVIORS** should reflect in every touch point we have with the customer.

VISION: *To Be The Bank of Choice*

MISSION: *Your Success is Our Mission*

VALUES: *Service, Expertise, Relationships*

- I **commit** to providing you the best-in-class customer service with the expertise of my team.
- I **commit** to understanding your needs and focusing on the best solutions for you and your business.
- I **commit** to being accessible and responding with a sense of urgency.





CORE BEHAVIORS



BE AUTHENTIC

- Be open-minded
- Focus on solutions
- Leave titles at the door
- Think like a customer

OVER COMMUNICATE

- Actively listen
- Clear goals & expectations
- Get to know your work neighbor
- Provide the what & the why



LEARN CONTINUOUSLY

- Allow room to innovate
- Be forward thinking
- Be goal-oriented
- Empower others

LEAN IN

- Act like an owner
- Demonstrate excellence in execution
- Provide exceptional follow-up & follow through
- Resolve conflict swiftly



ACT LOCALLY

- Be an advocate
- Follow your passions
- Get involved
- Share information, knowledge, time & resources

WIN TOGETHER

- Celebrate each other
- Connect & collaborate
- Inspire & encourage each other
- Reach higher than the day before—
NEXT LEVEL



The GBC Way - Our People

DELIVERING THE CUSTOMER EXPERIENCE

HIRING SELECTION

- GBC communicates job expectations during the recruitment process to ensure new hires understand and are committed to success.
- GBC hiring selection consists of identifying the top talent that will build the company culture, drive exceptional performance, and position the company as an industry leader.

PERFORMANCE REVIEWS

- GBC recognizes that Performance Management and Performance Reviews are essential for the continued development of our greatest asset: OUR PEOPLE.

LEARNING & DEVELOPMENT

- GBC values and encourages a CULTURE OF LEARNING through developing, cultivating, and maximizing employee potential through learning opportunities and experiences.

EMPLOYEE ENGAGEMENT

- All employees are given an opportunity to provide feedback to Senior Leadership through the ongoing engagement surveys (i.e., Pulse Surveys).
- Senior leadership communicates goals and objectives regularly during the year so all employees understand how we are performing.
- Line of Business Leaders and Department Leaders meet with employees throughout the year to discuss how each individual's job contributes to company goals.



Greeting & Goodbye - In Person

- Acknowledge the customer immediately as he/she enters the branch, department, or becomes visible on the camera: *"Welcome to GBC!"*
- Be friendly and smile!
- Make eye contact and give the customer your full attention.
- Stand, come out from behind the desk and formally greet the customer.
- Introduce yourself and ask, *"How may I help assist you today?"*
- Determine the customer's name and use it at least twice during the conversation.
- Introduce the customer to at least one other employee in the branch or department.
- Confirm there are no other needs from the customer by asking, *"Is there anything else I may assist you with today?"*
- Always thank the customer for their business using the customer's name: *"Thank you, Mr. Jones, for banking with GBC!"*





Telephone Service Standards

FOR INTERNAL AND EXTERNAL CUSTOMERS



ANSWERING A CALL

- Answer calls by 3rd ring.
- Answer with the following: *“Good Morning, (afternoon/evening), thank you for calling GBC, this is [employee full name]. How may I assist you? (direct your call).”*
- If you are with another customer, and another employee is not able to answer your line with a call coming in:
 - If the opportunity allows, politely excuse yourself;
 - Answer the call, and ask the caller if you can take his/her name and number and return his/her call;
 - Otherwise, allow the call to go to voice-mail. (See voice-mail standards).
- Try to assist the customer yourself. If you are not able to assist, then direct the customer to the appropriate employee.



TRANSFERRING A CALL

- Explain to the customer why the call needs to be transferred for assistance.
- Use the customer’s name and ask the customer’s permission before transferring to another employee or to voice-mail.
- Give the customer the receiving employee’s name and number and your information for future reference or if the call is lost.
- Never transfer a customer more than once, unless the customer insists you continue.
- Relay the general nature of the call to the receiving employee before transferring the call.
- If you are the person receiving the transferred call, answer the phone using the customer’s name, and the information provided to you (this will prevent the customer from repeating themselves).



PLACING A CALLER ON HOLD

- Use the customer's name and ask the customer's permission before placing on hold.
- Use the HOLD button to place a call on hold, never lay down the receiver without first placing it on hold.
- Never leave someone on hold for more than one minute.
- When you return to the caller, use the customer's name and thank the customer for holding.



TAKING A MESSAGE

- Let the caller know the employee is unavailable and offer to help the customer before sending to voice-mail or taking a message.
- Do not give out any personal information as to why the employee is unavailable.
- Repeat the message fully including the name and number of the person calling.
- Deliver the message within 5 minutes in the manner in which is best for the recipient (email, voice-mail).



VOICE-MAIL ETIQUETTE

Honor the Sundown Rule. Return or acknowledge receipt of all calls prior to the end of the day if you are in the office.

Voice-Mail message for office phone:

"Thank you for calling GBC. This is [employee full name] in the [optional - name of department]. Today is [DATE] and I am in the office today but am currently away from my desk or assisting another customer. Please leave a message and I will return your call as soon a possible before the end of the day. Should you need immediate attention, please press "0" to return to the operator (you may also leave an alternate way to reach you or the name of someone else they may contact). Thank you again for calling GBC."

Voice-Mail message for mobile device:

"You've reached the voicemail of [employee full name] with GBC. I am in the office today but am currently unable to take your call right now. Please leave your name, number, and a brief message. I will return your call as soon a possible before the end of the business day. Should you need immediate attention, (you may also leave an alternate way to reach you or the name of someone else they may contact). Thank you again for calling GBC."

Voice-mail message if you are out of the office:

"Thank you for calling GBC. This is [employee full name] in the [optional – name of department]. I am OUT of the office until [date of return] (Wednesday, December 5th). Please leave your name, number and a brief message and I will return your call as soon as I return. Should you need immediate attention, please press "0" to return to the operator (you may also leave an alternate way to reach you or the name of someone else they may contact). Thank you again for calling GBC."





Email Correspondence

EMAIL STANDARDS

- Respond to emails within 24 hours (or sooner if possible).
- Include only pertinent, business information. Tag lines and quotes are not appropriate.
- Do not write an email in all capital letters – this looks as if you are shouting.
- Only “reply to all” when instructed.
- Do not use wallpaper/stationary/backgrounds in emails.
- Proofread before sending.
- For incoming emails, read each email before deleting.

AUTO SIGNATURE

- Utilize the marketing approved auto signature. (This will be provided to all employees.)
- Each employee’s email signature will be formatted to match the information listed on his/her business card.

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OUT OF OFFICE AUTO SIGNATURE

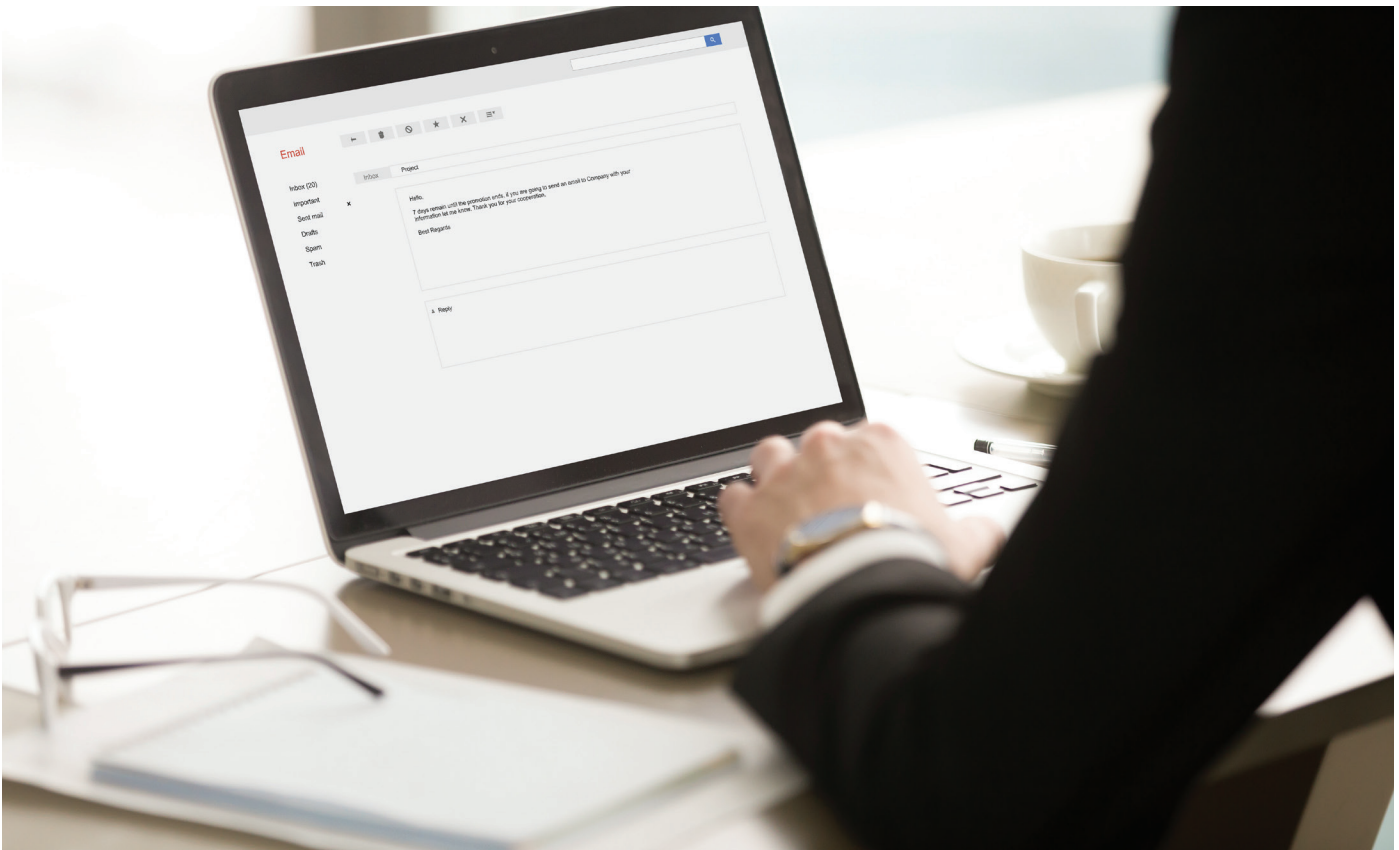
- Date(s) of your absence.
- Date of your return.
- Alternate name and number for assistance while you are out.
- Change out of office signature for “inside” the organization and “outside” the organization.
- Be sure to include your auto-signature.

OUTSIDE MY ORGANIZATION MESSAGE:

“Thank you for contacting GBC. I am currently out of the office with limited access to email. I will return to the office - [date] and I will return all messages as soon as possible. If you need immediate assistance, please contact [name, email address, phone number]. Thank you for contacting GBC.”

INSIDE MY ORGANIZATION MESSAGE:

“Thank you for your message. I am currently out of the office with limited access to email. I will be returning on [date]. For immediate assistance, please contact [name, phone number, email].”





Written Correspondence

BASICS

- Always use Corporate Letterhead, Note Cards, or Thank You Cards for written correspondence.
- Use marketing approved templates and follow branding guidelines.
- Include business card with written correspondence.
- Proofread before sending.

THANK YOU NOTE CARDS

- Sample thank you note:

Dear [customer],

Thank you for being a loyal and supportive customer of GBC. We appreciate the opportunity you have given us to assist with your banking needs over the years. Please do not hesitate to reach out if I can ever be of assistance. We appreciate your business.

Regards,

Employee full name [include business card]



Service Excellence

GO BEYOND EXPECTATIONS

- Every GBC employee will look for daily opportunities to “Go Beyond” the Customer’s Expectations!! Both internal and external customers.
- Satisfy the immediate needs first, and then plan to solve for other needs.
- Look for ways to surprise and delight the internal and external customer.
- Customer Service requests should be handled quickly and to the customer’s satisfaction.

NEW ACCOUNT FOLLOW UP

- Within 2 business days of new account opening, thank the customer for their business with a telephone call from a Branch Manager or Relationship Manager. The Account Opening Banker will provide hand-written personal thank-you note.
- Within 2 weeks of new account opening, Account Opening Banker calls the customer to verify the following:
 - Receipt and activation of debit card
 - Receipt of checks
 - Setup of online banking
 - Download mobile banking app
 - Establish debit control preferences
 - Zelle® enrollment
 - Setup bill pay
 - Enrolled in e-statement
 - Established direct deposit
 - Establish and confirm overdraft plan
 - Like and follow GBC on social media
 - Switching made easy - Switch Kit
- Ensure the account is meeting the customer’s needs and respond to any questions the customer may have. Focus on cross-selling opportunities pre-determined during the customer conversation.
- Within 2 months of new account opening, an Account Opening Banker will call the customer to establish next appointment for follow up on financial goals identified in the customer conversation. Document follow-up conversations in the CRM.

BIRTHDAY WISHES

- Check the birth date during the customer interaction.
- Acknowledge the customer's birthday if it is within 2 weeks of current transaction (before or after).
- Send a customer note card acknowledging the birthday.

TOP CUSTOMERS

- Based on total banking relationship (deposits and loans).
- Quarterly/Semi-Annually – relationship manager and/or branch manager will make personal contact to thank the customer for their business and follow-up on any financial needs.
- Annually – relationship manager and/or branch manager will send holiday gift and/or card thanking customers for their business and follow-up on any financial needs.
- Relationships > \$250,000
 - Within 7 business days of account opening, send a Thank You letter from the President.
- Relationships > \$1,000,000
 - Within 7 business days of account opening, send a Thank You letter from CEO.





Effective Working Relationships

NON-NEGOTIABLE STANDARD OF EXCELLENCE

- Departments will work cooperatively to ensure that all customers' needs are met and their expectations are exceeded.
- Information will be shared and received openly to improve productivity and efficiency.
- Adherence to GBC Values, Core Behaviors, and Service Commitment will be measured by Customer Service Profiles Voice of Customer Program and used in promoting GBC's dedication to Service (and ultimately our differentiation).

REFERRALS ACROSS BUSINESS LINES

- All referrals must be placed in the Customer Relationship Management (CRM) system, Microsoft Dynamics 365 CRM.
- When a referral is made from one Line of Business to another, the referred customer or prospect should be contacted within 24 hours.
- The receiving Line of Business employee will keep the referring employee informed with timely status updates regarding the customer or prospect, and the notes about the interaction should be documented in the CRM system.

The GBC Professional

CHARACTER

- Live the GBC Values: Service, Expertise, and Relationships.
- Demonstrate the GBC Core Behaviors: Be Authentic, Over Communicate, Learn Continuously, Lean In, Act Locally, and Win Together.
- Project reliance and genuineness to connect with customers and employees.
- Have a self-assured energy and attitude that can be magnetic.
- Accept responsibility for yourself and accountability for the results you achieve.



SUBSTANCE

- Knowledge of GBC products & services, service standards, and Core Behaviors.
- Communication, both verbal and written, that commands respect.
- Project confidence and competence.
- Create connections and build relationships through listening and empathy.
- Present ideas with impact.
- Leverage learning opportunities.





STYLE

- Appearance does matter, unfortunately people may not accept your message or your leadership if they can't accept your appearance. GBC promotes self-expression with the highest level of professionalism. Professionalism never goes out of style.
- Clothing style should be:
 - The corporate standard dress.
 - Appropriate to the meeting and to the audience.
 - Appropriate to the workplace environment.
 - Must not detract from appearance.
 - Must be situational appropriate.
- Good posture, eye contact, and positive body language are essential to professional presence.
- Name tags are considered part of the daily work “uniform” and should be worn on the right side of the body.
- Employees are expected to follow the dress code as outlined in the GBC Employee Handbook.

BE BOLD

- Be an advocate for GBC and champion for GBC’s products and services.
- Be proactive to solve issues instead of dwelling on the cause.
- Take the initiative to perform duties around you that need to be completed, even if they are not in your primary job description.
- Focus on retaining, expanding and acquiring customer relationships.
- A positive sense of humor is key.
- Define your personal image to be known as someone who is confident, knowledgeable and has a professional appearance.
- Conduct business with an unwavering high standard of honesty, trust, professionalism and integrity.
- Maintain a continuous quest for world class customer service to assure customer satisfaction.

Location Appearance



EXTERIOR APPEARANCE

- Landscaping should be maintained for positive attractiveness to the community.
- Employees should pick up trash in and around the branch (counters, tables, desks, parking lots, walkways, etc.).
- ATM areas should be clean, well-stocked and trash removed.
- Inoperable equipment and/or autos should be reported immediately and have appropriate signage.
- All exterior lighting should be working properly and checked daily.



INTERIOR APPEARANCE

- Only marketing approved materials should be displayed in the branches and work areas.
- Marketing materials must be refreshed to prevent damage to the marketing collateral.
- Magazines and periodicals must be current.
- Employee generated signs, flyers and other materials should not be posted in the branch.
- Personal items should be limited.
- All teller line communication (i.e., “Next Window Please”) should be clean and not damaged.
- Check Writing and Waiting Areas must always be clean from clutter and trash.
- Work areas should be neat and organized.
- Beverages should be in branded cups.
- Food should not be in respective work areas visible to customers.
- All customer information must be properly secured and out of line of sight to customers, prospects and others visiting the branch and/or locations.



COFFEE STATIONS *(If applicable)*

- Must be clean, neat, and well organized.
- Must be customer friendly.
- Supplies must be replenished daily.
- Customer refreshments (i.e., muffins, donuts, cupcakes, etc.) must be fresh and stored properly at the end of the day.

Information Security

WHAT IS CYBERSECURITY?

Cybersecurity is the practice of protecting critical systems and sensitive customer information from digital attacks including social engineering. Also known as information security, cybersecurity measures are designed to combat threats against networked systems and threat actors, whether those threats originate from inside or outside of GBC.



WHY IS IT IMPORTANT?

Cybersecurity's importance is on the rise. Fundamentally, our society is more technologically reliant than ever before and there is no sign that this trend will slow. Data leaks that could result in identity theft are now publicly posted on social media accounts. Sensitive information like social security numbers, credit card information and bank account details are now stored in cloud storage service.

The fact of the matter is you rely on computer systems every day. Pair this with the rise in Business Email Compromise, social engineering attacks and myriad of potential security vulnerabilities that didn't exist few weeks ago.

WHAT IS THE IMPACT OF CYBERCRIME?

There are many factors that contribute to the cost of cybercrime. Each of these factors can be attributed to a poor focus on best cybersecurity practices.

Cybercriminals target customers' personally identifiable information (PII) — names, addresses, Social Security number, and credit card information — and then sell these records in underground digital marketplaces. Compromised PII often leads to a loss of customer trust, the imposition of regulatory fines, and even legal action.

The average per incident cost of a data breach was more than \$9 million dollars in United States. These costs include the expenses of discovering and responding to the breach, the cost of downtime and lost revenue, and the BIGGEST impact is long-term reputational damage to GBC and our brand.

YOUR RESPONSIBILITY

GBC customers entrust us with their most private personal and financial information. We all must practice safe cybersecurity and handle customer's information with integrity and assurance their information is handled safely with us.



COMMUNITY INVOLVEMENT

GBC strongly encourages employees to be active in the communities in which they live and work. The employee's community involvement connects GBC to the community. Bank sponsored community events and activities will be published on the intranet calendar for participation.

- Employees will receive up to 2 hours each month for community service.
- Hours must be documented and approved by supervisor

Eligible Community Involvement Activities:

- Education-related (tutoring and mentoring at local schools or after school programs).
- Environmental (actively engaged with the environment, work to increase environmental sustainability).
- Community (blood drives, Relay for Life, food bank, disaster relief, working with elderly/disabled/homeless populations, carpentry, landscaping, painting, church outreaches/activities, etc.).
- Non-Profit Board Stewardship (employees are encouraged to actively serve on non-profit boards).

COMMUNITY REINVESTMENT ACT (CRA) SERVICE ACTIVITIES

Annually, GBC will have a CRA Service goal which requires the bank to meet and serve the needs of low- and moderate-income neighborhoods. Some community involvement activities will also be eligible for CRA service hours.

Examples of Eligible CRA Activities:

- **Assisting in fundraising** – Fundraising for a qualifying organization.
- **Board Member** – Serving on a local board for a qualifying non-profit organization.
- **Financial Literacy Volunteer** – Teaching a class on how to save or budget for a qualifying organization or school.
- **Leveraged Professional Skills** – An accountant for the Bank providing bookkeeping services to a qualifying non-profit organization or school.
- **Technical Assistance on Financial Matters** – Helping build a website for a qualifying non-profit.

All Community Involvement Activities should be documented by the 3rd of each month and should be submitted to GBC Cares on the GBC intranet.



Service Cases

BANK ERROR

- Resolve at the point of contact.
- Look for ways to make the break in service a positive interaction.
- A letter from the manager should be sent acknowledging the error and ensuring resolution to the customer’s satisfaction.
- Document in the CRM system.

CUSTOMER COMPLAINT

- Complaints, written and/or verbal, will be handled according to the bank’s Complaint Management Policy, which includes submission, tracking and resolution.
- Acknowledge the complaint.
- Escalate to a manager for resolution at the point of contact.
- Manager will send a letter acknowledging the complaint if necessary.

COMPLAINT DEFINED

The expression of any dissatisfaction with any of the Bank’s products, services, policies, or fees or a claim of being misled, deceived or treated unfairly by the Bank. A complaint can be verbal or written; from a customer or non-customer. A service break as an action taken by Bank staff or by Bank systems that does not meet the expectations of the customer causing a break in the customer’s experience. A service break may or may not escalate into a complaint.

Keywords/phrases that could suggest a customer’s comments are a complaint include:

- Topics/themes of discrimination
- Accuses violations
- Challenges the legality of an action
- Threatens lawsuit
- States something is unethical
- Believes something is unfair
- States they were treated unfairly
- If the customer specifically requests to file a formal complaint on any other general topic
- Employee interaction was misleading
- Repetitive issue

A complaint **does not** include:

- Account inquires
- Comments related to bank facilities
- Address change requests
- Disputes resolved according to a dispute resolution process (i.e. Debit Card disputes, ATM disputes, ACH disputes, credit bureau reporting disputes)





Voice of Customer

EXTERNAL

CUSTOMER SATISFACTION

How satisfied were you with the employee's...

- 1 Efforts to make you feel like a valued customer
- 2 Ability to respond to your wants/needs
- 3 Customer service skills (listened, courteous, knowledgeable, problem solving, etc.)
- 4 Knowledge of the bank's products and services
- 5 Ability to help you in a timely manner
- 6 Efforts to understand and help with your financial needs
- 7 Accuracy
- 8 Professionalism
- 9 Overall performance
- 10 How easy was it to complete the transaction/inquiry?
- 11 How would you rate the experience overall?

CUSTOMER LOYALTY & NET PROMOTER SCORE

- 1 How would you rate your overall satisfaction with GBC?
- 2 How likely are you to continue banking with GBC?
- 3 How likely are you to recommend GBC to family and friends?
- 4 What do you like most about GBC?
- 5 What suggestions do you have to help GBC serve you better?

SERVICE CASES

- 1 How satisfied were you with the way GBC handled your most recent request for service?
- 2 If your problem was not resolved, did a employee follow-up?
- 3 Was the information given by the GBC employee clear and helpful?
- 4 How eager was the employee at GBC to help you?
- 5 Was your customer service experience at GBC better than you expected it to be, worse than you expected it to be, or about what you expected it to be?





Voice of Customer

INTERNAL

- I know what is expected of me at work.
- I have the materials and equipment I need to do my work right.
- At work, I have the opportunity to do what I do best every day.
- In the last seven days, I have received recognition or praise for doing good work.
- My supervisor, or someone at work, seems to care about me as a person.
- There is someone at work who encourages my development.
- At work, my opinions seem to count.
- The mission or purpose of the company makes me feel my job is important.
- My co-workers are committed to doing quality work.
- In the last 6-months, someone at work has talked to me about my progress.
- In the last 12 months, I have had the opportunity at work to learn and grow.
- GBC actively encourages volunteerism in the community.
- In the last 12-months, I have participated in a bank-sponsored/organized community event.
- I recommend GBC to family and friends for employment.

Voice of Customer

EXTERNAL

CUSTOMER EXPERIENCE METRICS

Performance Score

Measures the industry defined service standards, behaviors, and routines.

Customer Effort Score

Measures how easy for customers to do business with GBC.

Satisfaction Score

Measures the customer’s satisfaction with employee interaction.

Online Banking Satisfaction

Measures the overall satisfaction with online and mobile banking experiences.

Overall Experience Score

Measures the customer’s overall experience with GBC.

Loyalty Index

Measures the customer’s willingness to continue using GBC (Organization Level).

Net Promoter Score

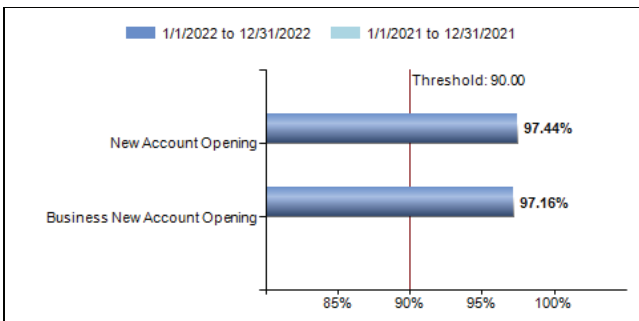
Measures the customer’s willingness to recommend GBC to family & friends (Organization Level).

Total Bank (Period 1: 1/1/2022 - 12/31/2022 Period 2: 1/1/2021 - 12/31/2021)

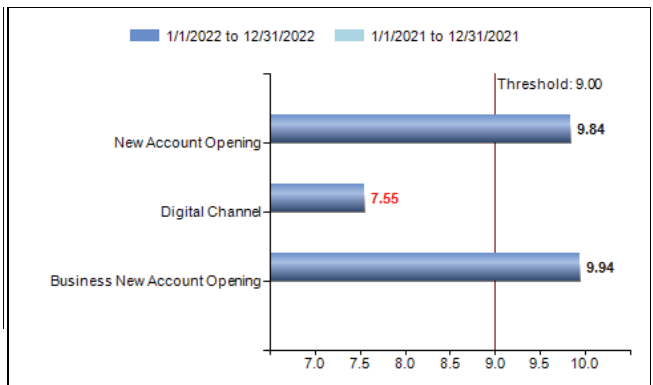
Key Metrics	1/1/2022 to 12/31/2022	1/1/2021 to 12/31/2021	Point Change
Performance Score	97.33%		
Satisfaction Score	9.88		
Loyalty Index	91.67%		
Net Promoter Score SM	94.44%		
Overall Experience	9.94		
Customer Effort	9.66		
Digital Channel Satisfaction	7.55		

Comment Analysis			
Proportion Positive	1/1/2022 to 12/31/2022	Proportion Suggestions	1/1/2022 to 12/31/2022
Evaluated Employee	21.43%	Forms	28.57%
Helpfulness	21.43%	Efficiency	14.29%
Service Quality	21.43%	Evaluated Employee	14.29%
Efficiency	14.29%	Knowledgeable/Informative	14.29%

Performance



Satisfaction



Voice of Customer
EXTERNAL

Key Drivers Results							
Performance	1/1/2022 to 12/31/2022 Score	1/1/2021 to 12/31/2021 Score	Point Change	Satisfaction	1/1/2022 to 12/31/2022 Score	1/1/2021 to 12/31/2021 Score	Point Change
Business New Account Opening							
				Timely manner	9.92		
				Able to respond to needs	9.96		
				Understand/help with financial needs	9.96		
Digital Channel							
				Online - Ease of Navigation	7.14		
				Online - Needed Features/Services	7.31		
				Mobile App - Needed Features/Services	7.83		
				Mobile App - Reliability/Availability	7.90		
New Account Opening							
				Able to respond to needs	9.77		
				Timely manner	9.77		
				Understand/help with financial needs	9.77		

Lowest Scoring Criteria							
Performance	1/1/2022 to 12/31/2022 Score	1/1/2021 to 12/31/2021 Score	Point Change	Satisfaction	1/1/2022 to 12/31/2022 Score	1/1/2021 to 12/31/2021 Score	Point Change
Business New Account Opening							
Offer to provide further assistance	88.46%			Make customer feel valued	9.92		
Offer customer a business card	91.67%			Overall employee performance	9.92		
Explain features/benefits of product	92.00%			Product knowledge	9.92		
Digital Channel							
				Online - Ease of Bill Pay	5.99		
				Mobile App - Ease of Bill Pay	6.42		
				Online - Ease of Transferring Funds	6.88		
New Account Opening							
Offer to assist - Mobile	79.17%			Overall employee performance	9.74		
Offer to assist - Online	89.29%			Able to respond to needs	9.77		
Offer to provide further assistance	91.49%			Timely manner	9.77		

Point Change is the difference between Period 1 and Period 2
 *Indicates the criteria is also identified as a Predictor of Loyalty
 Net Promoter, NPS are registered trademarks, and Net Promoter Score and Net Promoter System are service marks, of Bain & Company, Inc., Satmetrix Systems, Inc. and Fred Reichheld.



Voice of Customer

EXTERNAL

PEER BENCHMARK DIALS

In Branch / Call Center - Benchmark
Digital - Benchmark
All Benchmark Groups
Geographic/Region

Total Organization vs Benchmark: September 2022 - March 2023



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Best In Class Service Standards

IN PERSON SERVICE STANDARDS

PROFESSIONALISM

- Dress with name tag (name tag worn on right side of body)
- Appearance of work area
- Communication (language, tone, volume, etc.)

CUSTOMER SERVICE

- Speed of customer acknowledgment
- Smiling and standing
- Pleasant acknowledgment with GBC greeting
- Eye Contact
- Introduce him/herself
- Asking for customer's name
- Use customer's name (at least twice during conversation)
- Ask how he/she could assist
- How the customer was passed to another employee
- Thank the customer by name
- Escort the customer away from the employee's desk or work area
- How genuine was the interest

SALES AND RECOMMENDATIONS

- Ask both personal and financial questions – probing for needs
- Ask questions to determine the right products and services to recommend
- Listening
- Recommend the right product and/or service
- Request follow-up contact information
- Provide business card
- Thank the customer by name for the business
- Provide the anticipated follow-up

TELEPHONE

- Answer phone within 3 rings
- Use the GBC standard greeting
- Pleasant delivery – smile in voice
- Ask for the customer's name
- Use the customer's name at least twice during conversation
- Ask permission before placing customer on hold
- Thank customer for holding
- When transferring a customer, providing customer with the name and phone number of the person you are transferring them to in case of disconnection
- Always thank the customer for calling by name





Rewards & Recognition

REFERRAL MANIA - 3 WAYS TO WIN

Referral Mania is a bank-wide referral program focusing on deposit growth in which employees are rewarded for referring new business to the bank. All employees are eligible and encouraged to participate by sharing the GBC story!

PERFECT SATISFACTION SCORES

To position service as the culture driver for the bank and to recognize behaviors that positively impact the customer experience, employees who earned 100% perfect satisfaction and 100% performance scores in the Voice of Customer program will receive 3 squares for the Referral Mania Gameboard.

THE MAKE IT HAPPEN! AWARD

The Make it Happen! Award was created to recognize employees for their demonstration of GBC Core Behaviors. This recognition will serve as the filter for providing service excellence to our customers, both internally and externally. The Make it Happen! Award will recognize those employees who demonstrate excellence in customer service by going above and beyond their normal job duties to help or serve an employee or customer.

MILESTONE WORK ANNIVERSARIES

The Employee Service Recognition & Awards Program allows senior management to recognize its employees' loyalty and dedication to the Company and to provide formal recognition to employees who have reached specific milestones in their length of service with the Company. Employees reaching their 1, 5, 10, 15 and 20 year milestones will normally be recognized at the next quarterly employee meeting.

EMPLOYEE REFERRAL AWARDS

The Company encourages all employees to refer qualified job applicants for available job openings. Other than managers in the line of authority and all Human Resources personnel, all employees are eligible to receive employee referral awards. When making referrals, complete and submit an Employee Referral Form to HR. Also, instruct the applicant to list the employee's name on their employment application as the referral source. If the referral is hired and completes 6 months of service and the employee is still an employee of the Company, the employee is eligible to receive a monetary award. Contact Human Resources for additional information.



Retail Engagement Routines

The Retail Engagement Routines help us to continuously build our behaviors and skills to create a stronger and more productive team. Our goal is to provide a leading level of service with every customer interaction and to design and enhance relationships by understanding what is important to our customers.

DAILY

- Team Huddles
- Daily Debriefs
- Dedicated Calling Time
- Side-by-Side Observations
- Engaging Customers in Lobby
- Outside Calling/Business Development

WEEKLY

- Sales Meeting
- Formal Coaching
- Customer Onboarding
- Pipeline Management
- Retail Leadership L10 Meeting
- Employee Readiness Session
- Planning with a Purpose

MONTHLY

- Branch Managers Meeting



Sales Meeting

- To provide consistent sharing of results, progress and gaps, in addition to commitments and activities that will drive performance and sustain results
- To be held for 45 to 60 minutes suggested minimum expectations
- To be led by team leader or designee with all employees attending

SALES MEETING AGENDA

Sales Meeting Agenda Format

- Celebrate
- Review
- Plan
- Commitments

Resources Needed: Branch Scorecard

CELEBRATE

Celebrate Success

- Team Leader welcomes employees
- Team Leader recognizes successful behaviors, skills, and results
- Employees share how success was achieved

REVIEW

Review Performance

- Team Leader reviews goals and expectations, and how team is performing against goals
- Team Leader reviews and discuss Voice of Customer results
- Connect incentive opportunity

PLAN

Plan of Action

- Team discuss activities, corporately and individually, to sustain success and improve performance gaps
- Activities are defined as actions taken to achieve desired results. For example: pipelines, outbound calling, business development calls, canvassing, etc.

COMMITMENTS

Commitments to achieve success

- Employees discuss objectives for the week. For example: To open 2 new accounts
- Employees discuss/record activities to achieve objectives. For example: 5 Business Development Calls
- Employee updates branch scorecard

WRAP-UP

- Leader recaps commitments and activities
- Leader closes with inspiration and commitment

ADDITIONAL TOPICS AS NEEDED

- Discuss compliance/operational soundness
- Discuss upcoming trainings
- Discuss upcoming bank sponsored events and CRA opportunities
- Reinforce any content from previous meetings
- Etc.



Employee Readiness

Employee readiness sessions provide appropriate time for targeted learning and skills development, so we can continue to provide the best customer experience. These sessions prepare the team with the skills and tools for proper execution. Employees are equipped and knowledgeable to serve customers by addressing recognized needs and anticipating unrecognized needs.

PURPOSE

- Learning sessions that focus on specific service knowledge, skill development and industry information. (i.e., service knowledge, new banking initiatives, etc.)
- Employees have an opportunity to interact and learn from each other to improve performance (i.e., role playing, role modeling, etc.).

WHEN

- Once every week
- Held in conjunction with Morning Huddle

WHO

- All Retail employees participate
- Led by Branch Manager or designee

RESOURCES

- Service Knowledge Profile Sheets (on the vault)
- Service Knowledge Video Learning Series (on the vault)
- LinkedIn Learning
- Voice of Customer/CSP Stars Library
- Policy and Procedures

Team Huddles

The Huddle is an extension of the Sales Meetings.

- To enhance communication, build well informed and highly effective teams
- To provide a brief time for quick questions and information sharing
- To provide an opportunity for the team to touch base at the start of the workday before getting absorbed in the day’s responsibilities
- To inform/remind team about current priorities, commitments, and today’s events
- Led by Branch Manager or designee will all Retail employees attending
- Held for 10 minutes at the beginning of the day

HUDDLE AGENDA

- **Celebrate** Success
- **Review** Performance
- **Reinforce** commitments, update activities and results from each employee
- **Motivate** the team

CELEBRATE

Celebrate Success

- Branch Manager welcomes employees
- Branch Manager recognizes successful behaviors, skills, and results
- Employees share how success was achieved

REVIEW

Review Performance

- Branch Manager reviews goals and expectations for today and how team is performing against goals
- Review day’s scheduled activities (outbound calling, etc.)
- Branch Manager will adjust plan accordingly if there is a gap to goal

REINFORCE

Reinforce

- Commitments from prior Sales Meetings
- Skills or behaviors to achieve desired results
- Based on daily demands, adjust behaviors accordingly to ensure you achieve desired goals

MOTIVATE

- Motivate team to make a difference in the lives of our customers
- “Go help somebody today!”
- Be Bold - Make It Happen!



End of Day Debrief

DAILY DEBRIEF

- The end of day debriefs provide an opportunity for the employees to share their experience about the following”
 - Celebrate customer successes and wins
 - What was done well, what was learned, next steps with customers
 - What is necessary to sustain success
 - Challenges experienced and what will be done differently to avoid those challenges in the future
 - The purpose of the next day’s appointments
 - Service Breaks for Branch Manager to follow up
- When employees have a chance to listen to each other, they trigger new ideas and new ways of proceeding. It is important to ensure everyone is polled for their input.

WHY

End of day debriefs are important tools to learning and improvement. Giving the team the time to reflect on past triumphs and ways to improve, offers all involved with the opportunity to have a say in how the organization does business. Taking ownership of the customer interaction becomes a success story, builds the team, sustains energy, and motivates everyone involved. Daily debriefs and coaching activities help us become more effective.

WHAT

Employees recap their day and highlight successes, challenges, what was learned and how they may adjust their activities

WHEN

End of the day, after the branch has closed for 10 minutes

WHO

Led by Branch Manager or designee with all Retail employees

Retail Customer Onboarding

Customer Onboarding is to ensure that we have fulfilled the expressed needs and understand the emerging and unperceived needs. Customer insights tell us that we have 60 days to solidify relationships with new customers. We multiply our success and create a memorable experience when we effectively onboard customers with new checking accounts and services.

THE PROCESS

2-DAY	2-WEEK	2-MONTH
<p><i>To acknowledge relationship and reaffirm the next steps in the relationship</i></p>	<p><i>To confirm products/services are meeting needs and account is fully functional</i></p>	<p><i>To cultivate the relationships to help customer meet financial goals</i></p>
<ul style="list-style-type: none"> • Branch Manager provides welcome to GBC call and thanks customer for their business • Account Opening Banker provides hand-written Thank You card to customer 	<ul style="list-style-type: none"> • Prepare opening statement for the call by reviewing prior notes in the system • Prepare to probe with thought provoking questions • Account Opening Banker calls the customer to validate services are meeting the customers' needs and to verify receipt of checks, online banking, mobile banking, debit card, direct deposit, bill pay, eStatement enrollment, confirm overdraft plan, etc. • Establish Debit Card control preferences • Zelle® Enrollment • Like and Follow GBC on social media • Switching Made Easy with GBC Switch Kit • Establish next follow up date 	<ul style="list-style-type: none"> • Account Opening Banker calls the customer to follow up and offer additional products and services as discussed and documented • Establish next appointment date to establish financial goals

* Document all follow-up conversations in the CRM.

GBC RETAIL SCORECARD

WEEK ENDING: _____

VISION: To be the Bank of Choice

MISSION: Your Success is Our Mission

VALUES: Service, Expertise, Relationships



BRANCH DEPOSIT GOAL

ACTUAL: \$ _____

NIB: \$ _____

ACCOUNTS OPENED: _____

ACCOUNTS CLOSED: _____

NET NEW ACCOUNTS: _____

RETAIL DEPOSIT GOAL

ACTUAL: \$ _____

NIB: \$ _____

COMMUNITY INVOLVEMENT

SERVICE HOURS: _____

BUSINESS DEVELOPMENT

CALLS: _____

LETTERS: _____

VISITS: _____

EMAILS: _____

OTHER: _____

NEW ACCOUNT FOLLOW-UP

2 DAYS: _____

2 WEEKS: _____

2 MONTHS: _____

REFERRALS

Partner Referrals

MERCHANT SVCS: _____

TREASURY: _____

MORTGAGE: _____

OTHER: _____

Referral Mania

REFERRALS FOR THE WEEK: _____

SUCCESSSES/LOSSES FOR THE WEEK

DISCUSSION TOPICS/CASCADING MESSAGES

SERVICE SCORES/CSP

RECENT EVALUATIONS: _____

NET PROMOTER: _____

CUSTOMER SATISFACTION: _____

SERVICES PER CUSTOMER

NEW BUSINESS: _____

NEW CUSTOMER: _____

EXISTING: _____

CULTURE

PROFESSIONAL DEVELOPMENT (HRS.): _____

LINKEDIN LEARNINGS (HRS.): _____

SALES MEETINGS: _____

HUDDLES: _____

COACHING SESSIONS: _____

MISCELLANEOUS

UPCOMING SCHEDULE

[TRAINING, PTO, APPOINTMENTS, EVENTS]

MISCELLANEOUS



Sales Summary Tool

CONSUMER CHECKING ACCOUNTS				GBC
<p>PREMIER</p> <p>You maintain a higher balance in your account and want to get the most for your money.</p>	<p>CONNECT</p> <p>You prefer to do your banking online and don't write checks.</p>	<p>CHOICE</p> <p>Round up debit card purchases into your linked savings account.</p>	<p>CONSUMER COMMUNITY</p> <p>For Military and First Responders: (Active/Retired, Police, Fire, Doctors, Nurses, EMT/Paramedics)</p>	
Minimum of \$100 to Open	Minimum of \$50 to Open	Minimum of \$100 to Open	Minimum of \$50 to Open	
Pays interest				
Complimentary Debit Card	Complimentary Debit Card	Complimentary Debit Card	Complimentary Debit Card	
eStatements	eStatements	eStatements	eStatements	
Online Banking with Bill Pay	Online Banking with Bill Pay	Online Banking with Bill Pay	Online Banking with Bill Pay	
Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	Mobile Banking/Mobile Deposit with Alerts	
Overdraft Management Options	Overdraft Management Options	Overdraft Management Options	Overdraft Management Options	
FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	FREE ATM Transactions at all GBC locations	
GBC will refund ATM withdrawal fees nationwide based on qualifications of 12 debit card purchases and eStatements each statement cycle	GBC will refund all foreign ATM fees	GBC will refund the first 5 foreign ATM fees each statement cycle	GBC will refund all foreign ATM fees	
No monthly maintenance fee	Maintain an average daily balance of \$250 in combination with eStatements, and we will waive the \$3 monthly maintenance fee.	Maintain an average daily balance of \$1,000, and we will waive the \$5 monthly maintenance fee.	No monthly maintenance fee	
ALL ACCOUNTS ALSO INCLUDE:				
FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.				

YOUR SUCCESS IS OUR MISSION

- I commit to providing* you the best-in-class customer service with the expertise of my team.
- I commit to understanding* your needs and focusing on the best solutions for you and your business.
- I commit to being accessible* and responding with a sense of urgency.

HERE'S WHAT YOU CAN EXPECT FROM US:

Your Banker: _____

Email: _____ Phone: _____

Welcome Call Date: _____ From: _____

Next Follow-up Appointment Date: _____

BANKING MADE EASY

Debit Card Activated: Checks Ordered:

Online Banking/Mobile Banking Login ID:

Download Mobile Banking App: Yes No

Establish Debit Card Control Preferences:

eStatement Enrollment: Yes No

Zelle Enrollment: Yes No

Direct Deposit Established: Yes No

Online Bill Pay: Yes No

Preferred Method of Contact: Phone Email

Confirm Overdraft Plan: Like and Follow GBC on Social Media:

NMLS ID #418473
Revised 08.22

STAY CONNECTED



Appendix

MARKETING & BRANDING GUIDELINES



Contents

The purpose of this evolving guide is to provide general guidelines and starter styles that will align our efforts in creating a unified GBC brand.

01 VISION & VOICE

Mission, Vision & Values /// Personality

02 DESIGN PALETTE

Logos & Usage /// Type /// Color /// Pattern /// Imagery

03 APPLICATION

Stationery /// Collateral /// Merchandise /// Signage





01 Vision & Voice

Our Vision and Voice are tools for influencing how we want our target market to think and feel about our brand. They define the way we project ourselves to our customers, clients, community and employees, and the way we differentiate ourselves from our competitors. They encapsulate our purpose and personality.

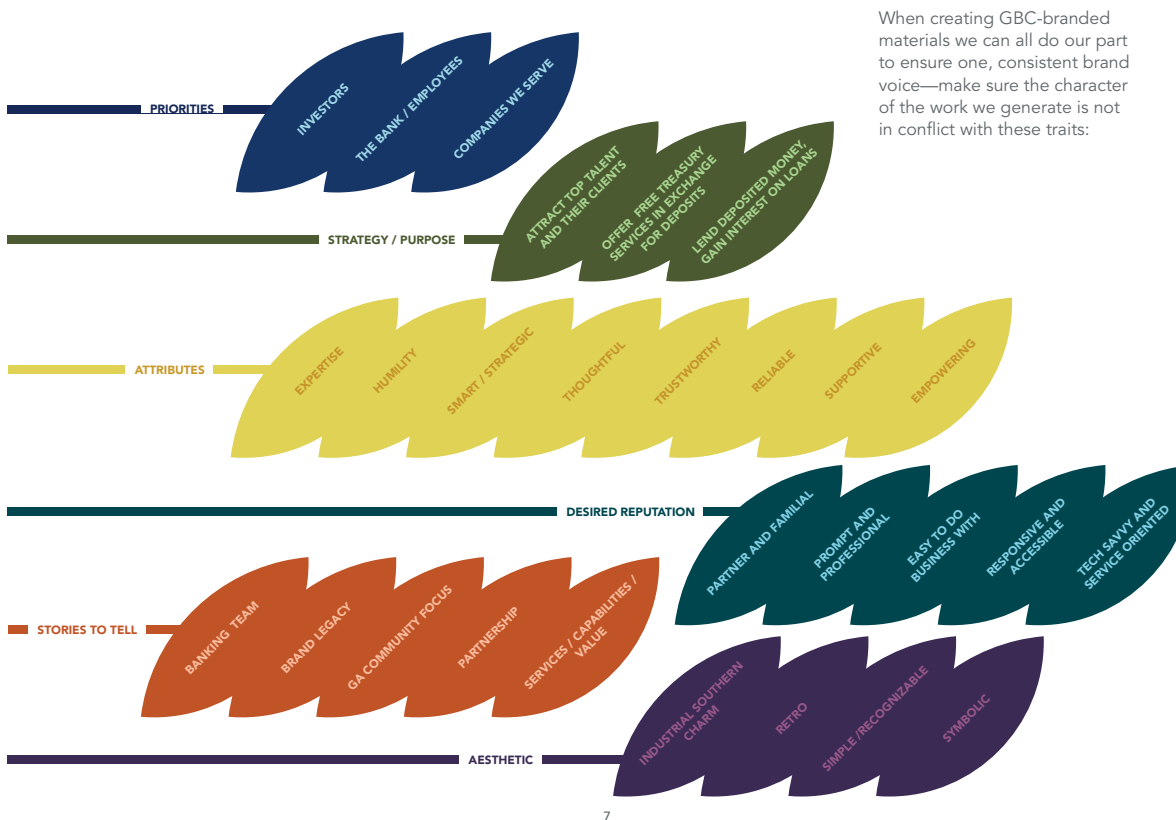


The heart of everything we do; cultivate, support, prosper.

CORE VALUES

The GBC Core Values are an integral part of our Code of Conduct. The Core Values encompass how we as a company want to be seen by our internal as well as external customers.





When creating GBC-branded materials we can all do our part to ensure one, consistent brand voice—make sure the character of the work we generate is not in conflict with these traits:





02 Design Palette

OUR LOGO IS RICH IN MEANING

The GB Seed Tree



SEED

- The birth of something new, both for GBC and the potential we bring to clients

THE FORM

- G, B, and C are nested within a vine-like tendril; incubating

GRAPEVINE SYMBOLISM

- Abundance, prosperity, cultivation

ROLE OF THE VINE

- To secure/support/anchor the plant
- Help it weather the storm

DIONYSUS

- Roman God of Harvest, Fruitfulness; wine
- Believed to have been born twice (like BrandBank/GBC)

LOCAL TO GA

- GA vineyards / grapes

MUSCADINE

- Native to the south / no pretense
- Historically overlooked, but praised by GA purveyors / we see potential where others do not
- It thrives in an environment where almost all other grapes cannot;
- Over 300 varieties; something for everyone
- Pervasive in the new world because the skins of its fruit are so thick and tough

Primary Logo Usage

LOGO USAGE

The primary and preferred usage of the logo is with the green (PMS 373) GB Seed stacked above the GBC lettering. A horizontal version is available for use in vertical applications. Alternate color variations are available to use on various collateral. The logo files may be obtained from the Marketing Department; do not recreate the logo.

1. Use the 2 color (2c) logo on light backgrounds
2. Use the knocked out (KO) logo on dark backgrounds
3. The "Georgia Banking Company" descriptor should never be used without the GB Seed icon near by



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Secondary Logo Usage

LOGO USAGE

The primary and preferred usage of the logo is with the green (PMS 373) GB Seed stacked above the GBC lettering. A horizontal version is available for use in vertical applications. Alternate color variations are available to use on various collateral. The logo files may be obtained from the Marketing Department; do not recreate the logo.

4. The 1 color (1c) logo is available when 2 color is not an option
5. Use the gray (BW) logo in black and white applications only
6. Secondary color logos available for various collateral and gifts



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Incorrect Logo Usage

When using the GBC logo do not:

1. Outline
2. Stretch or distort
3. Use unapproved color
4. Separate logo elements
5. Use a drop shadow
6. Use unapproved background
7. Substitute or resize the font
8. Italicize
9. Create own lock-up with Georgia Banking Company

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.

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GBC Colors

Our primary GBC colors are Muscadine Blue (PMS 281) and Leaf Green (PMS 373). The strength of our brand is derived from the idea of cultivation, support and prosperity. A variety of colors derived from Georgia landscapes supports this idea of growth and celebrates our investment in our communities.

PMS 373 RGB 205 234 128 HEX/HTML CDEA80 CMYK 18 0 60 0	PMS 7730 RGB 75 149 96 HEX/HTML 489560 CMYK 68 6 68 15	PMS 558 RGB 154 190 170 HEX/HTML 9ABEAA CMYK 40 7 29 0	PMS 574 RGB 78 91 49 HEX/HTML 4E5B31 CMYK 49 22 85 58	PMS 281 RGB 0 32 91 HEX/HTML 002058 CMYK 100 78 0 57	PMS 635 RGB 164 219 232 HEX/HTML A4DBE8 CMYK 32 0 1 0	PMS 316 RGB 0 72 81 HEX/HTML 004851 CMYK 100 10 29 68	
PMS 358 RGB 173 220 145 HEX/HTML ADDC91 CMYK 32 0 51 0	PMS 7731 RGB 34 136 72 HEX/HTML 228848 CMYK 78 3 84 22	PMS 559 RGB 173 202 184 HEX/HTML ADCAB8 CMYK 31 4 22 0	PMS 575 RGB 103 130 58 HEX/HTML 67823A CMYK 47 9 86 35	PMS 294 RGB 0 47 108 HEX/HTML 002F6C CMYK 100 74 0 45	PMS 636 RGB 139 211 230 HEX/HTML 8BD3E6 CMYK 42 0 0 0	PMS 315 RGB 0 103 127 HEX/HTML 00677F CMYK 100 0 17 44	
PMS 669 RGB 63 42 86 HEX/HTML 3F2A56 CMYK 80 97 0 45	PMS 162 RGB 255 190 159 HEX/HTML FFBE9F CMYK 0 27 32 0	PMS 512 RGB 131 49 119 HEX/HTML 833177 CMYK 48 96 1 10	PMS 7407 RGB 203 160 82 HEX/HTML CBA052 CMYK 8 29 71 9	PMS 610 RGB 225 213 85 HEX/HTML E1D555 CMYK 10 3 74 0	PMS 167 RGB 193 83 27 HEX/HTML C1531B CMYK 18 79 100 7	Warm Gray 1 RGB 215 210 203 HEX/HTML D7D2CB CMYK 10 10 11 0	PMS 417 RGB 101 102 92 HEX/HTML 65665C CMYK 53 42 52 31
PMS 668 RGB 97 75 121 HEX/HTML 614B79 CMYK 65 72 8 18	PMS 163 RGB 255 157 110 HEX/HTML FF9D6E CMYK 0 44 57 0	PMS 511 RGB 97 44 81 HEX/HTML 612C51 CMYK 45 92 12 47	PMS 1245 RGB 198 146 20 HEX/HTML C69214 CMYK 2 31 98 16	PMS 458 RGB 217 199 86 HEX/HTML D9C756 CMYK 10 9 71 2	PMS 168 RGB 115 57 29 HEX/HTML 73391D CMYK 2 74 94 57	Warm Gray 5 RGB 172 163 154 HEX/HTML ACA39A CMYK 29 27 29 4	Cool Gray 5 RGB 177 179 179 HEX/HTML B1B3B3 CMYK 28 21 18 1

<https://www.pantone.com/color-finder/>

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Thoughtful Color Combos

The color palette offers dark and light colorways within each hue range to ensure designers have the ability to create bold, sophisticated expressions.



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Typography

Avenir is our designated typeface for Marketing and Design professionals.

Poppins (<https://fonts.google.com/specimen/Poppins>) is an open source, web friendly typeface to be used in online applications .

Verdana is for employee desktop use.

Designer

AVENIR LT PRO / 35 LIGHT
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

AVENIR LT PRO / 45 BOOK
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

AVENIR LT PRO/ 65 MEDIUM
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

AVENIR LT PRO / 85 HEAVY
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

AVENIR LT PRO / 95 BLACK
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

Web

POPPINS EXTRA LIGHT
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS LIGHT
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS REGULAR
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS MEDIUM
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS SEMIBOLD
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS BOLD
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS EXTRABOLD
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

POPPINS BLACK
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

Desktop

VERDANA REGULAR
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

VERDANA ITALIC
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

VERDANA BOLD
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

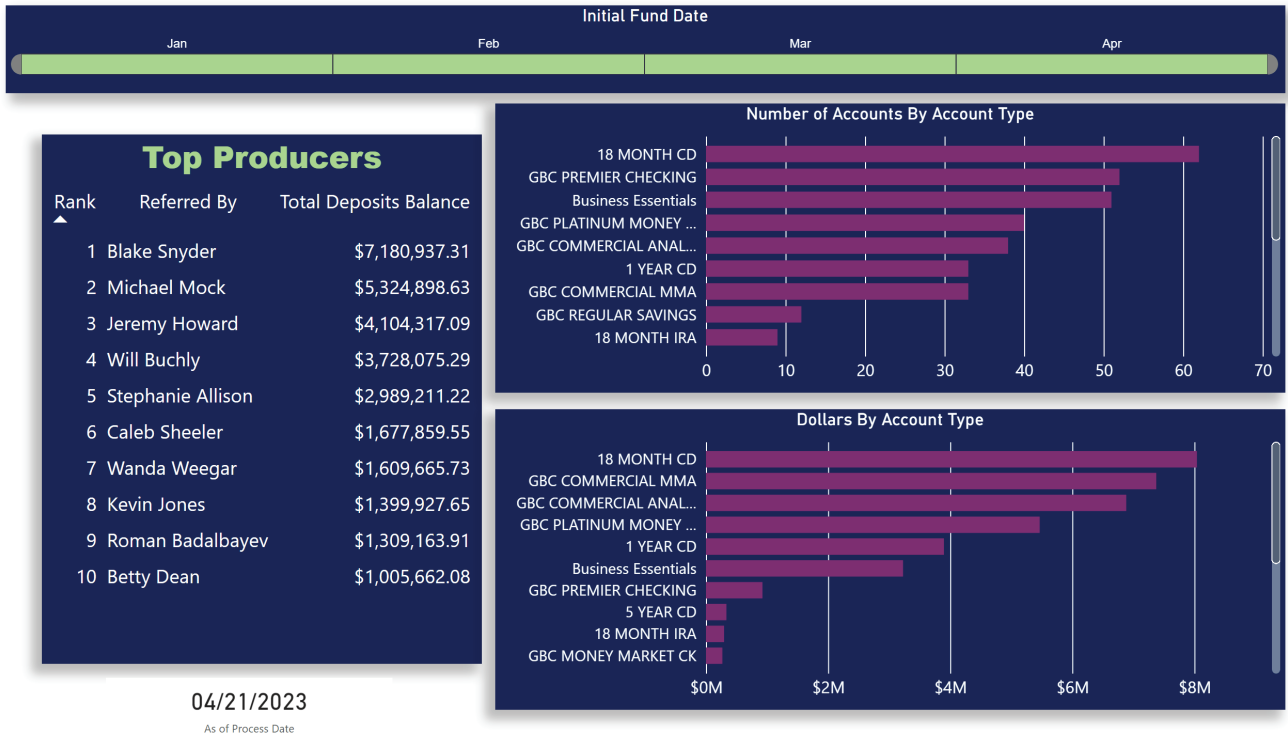
VERDANA BOLD ITALIC
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%&^*()_+>

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Appendix

REFERRAL MANIA DASHBOARD



Appendix

3 WAYS TO WIN

Referral Mania – 3 Ways To Win

Monthly

- Play your squares earned
- Referral Mania Gameboard (opens 10th -17th of each month)

Quarterly

Top Performers Celebration Event

- 1) **Top 8 Performers – Most Squares Earned - \$1000 each**
 - **Top Performers – Service (3)**
 - Retail Banking & C3
 - **Top Performers – Relationships (3)**
 - C&I, CRE, CB, PB, Specialty Lending, Treasury
 - **Top Performers – Expertise (2)**
 - All non-customer facing areas
 - HR, Ops, Compliance, Risk, Credit, Finance, Funding/Correspondent Banking, IT, Marketing
- 2) **Make It Happen Award Winners (Top 3-\$300 each)**
- 3) **Community Service Hours (Top 3- \$100 each)**

Annually

Top Performers Service & Sales Trip (9)

- 1) **Top Deposit \$\$ Referred Production (5)**
 - Commercial Banking (3)
 - Retail Banking (2)
- 2) **Service Excellence Recognition**
 - Make It Happen Award Winners (3)
 - Most Community Service Hours (1)

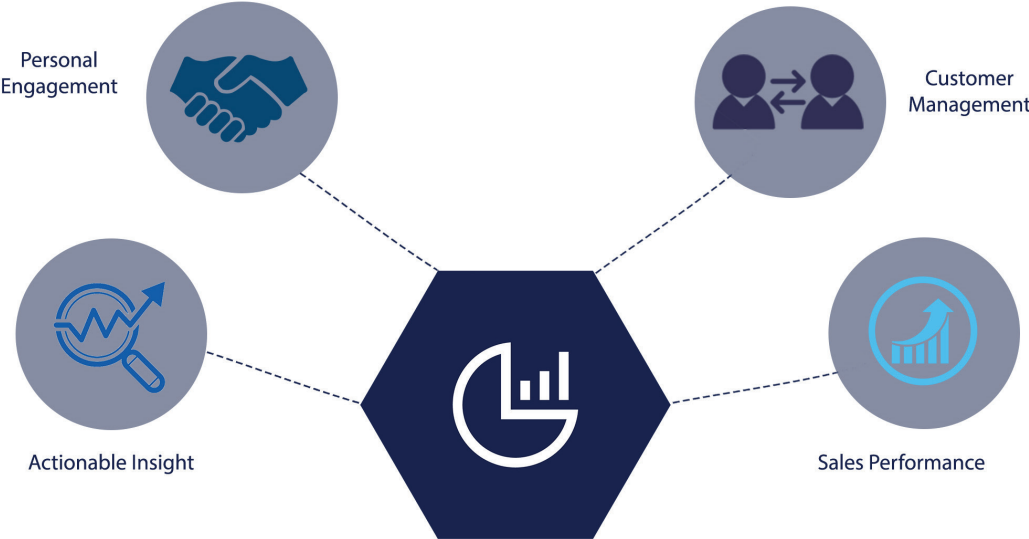


FOR INTERNAL USE ONLY 12.09.22



Appendix

MICROSOFT DYNAMICS 365 CRM



Microsoft Dynamics 365 CRM is the customer relationship management platform used by GBC for managing relationships and interactions with customers and potential customers. The CRM allows us to stay connected with the customers while efficiently managing internal processes. Note: All referrals must be entered into the CRM for Referral Mania and Top Producers credit.