



Harland Clarke  
Mystery Shopping

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Shopper Handbook

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## Thank you for your valued time and interest!

We pride ourselves in offering our clients a consistent and valuable tool with our Mystery Shopping Program. Our goal is to set you up for success and give you a better understanding of what we are looking for from our shoppers. Your involvement in this informational review will help us deliver this valued service to our clients. You are an integral part of our program and we look forward to working with you!



*-the Harland Clarke Mystery Shop Team*

## Why do we Mystery Shop?

- Consulting Firm for Financial Institutions
- Use Results of Shops as Positive Measurement Tool
- Gives Feedback on Product Knowledge

## What do these shops mean to our Clients?

- Strengths and Weaknesses
- Job Security
- Helps Financial Institutions to meet services standards & goals

## Important Information for a Successful Shop

Welcome to the Harland Clarke Mystery Shopping Program! We are all very excited to have you conduct mystery shop assignments for our company. In this handbook you will find information on our program, our evaluations, and tips to help make your shop easier. If you have any questions feel free to contact the Mystery Shop Team @ 1-800-291-6117 press 1!

### Materials Needed to Shop:

Writing Utensil  
Harland Clarke Shop Info  
Maps of Areas

Shopper Handbook  
A Positive Attitude  
Have our Number near 1-800-291-6117 x 1



## In-Person (IP) Evaluations

In-Person evaluations (IP's) are very important to a client's shop and so being prepared is essential. Here is a checklist to help you get ready:

### Facility Evaluation Forms

**No video or audio recording** during the shop is permitted unless otherwise stated.

**Please note** whether the location was easily found as well as professional looking.

Do not, unless specifically requested by the client, use the **restroom** at any time during your shop.

**Brochures** – Report only the brochures that you receive from the representatives you visit. We do not need a run-down of each brochure and flyer available within the branch!

Don't walk/drive around the branch during the evaluation, be a discreet as possible

**Date & Time** – This is very crucial, if the date and time are not correct then the validity of the shop to the client may be questioned and we could potentially lose their business.

**Exterior** – Please check all landscaping, parking, ease of access to the institution and litter around the financial institution.

**ATM** – Please check for an ATM and look for overall cleanliness of the facility.

**Interior** – Please look for desks, transaction stands, and anything else in the financial institution. If you see something that would be crucial for the client to know, then please include the information in your report. Include information on marketing and advertising material seen in branch.

## SR1 Evaluation Forms

**Targeted Teller** – Sometimes you will be required to visit a specific teller, if you are waiting in line and it doesn't look like that teller will be helping you next, do the Cell Phone Trick. Pull out your cell as if you had just received a call and pretend to speak to someone on the other line until your Teller is freed up.

**Mixing Names;** the best way to avoid mixing names is to make notes soon after leaving the branch. Please drive a couple of blocks away from the financial institution to make notes on the shop.

**Employees:** When completing a "Full shop" (Facility, SR1, and SR2) it's crucial that you speak with two different employees. One employee cannot be used both as an SR1 and SR2.

**Dress to Forget!** – Most of the time you hear dress to impress, but in our case you want to wear plain and casual clothes like any other account holder so as not to bring attention to yourself.

**Prepare your Scenario(s)** – Have the scenario in mind. In 98% of our shops you are required to see two or more people, so be prepared with a back-up scenario if one representative lays out the information all too well. If the correct topic isn't presented to the correct employee or employees we will not be able to accept or pay you for the shop. The scenario topics given are not suggestions; they are assigned specifically from the client. These are the things they want to know about.

**Transaction with the Teller** – Some shops require a transaction and others do not. If the scenario does not, it is best to do a transaction *after* you present the scenario. It is very suspect for a non-account holder to come into a financial institution to ask for change. However, after you have given the scenario, asking for change would be a normal remark.

**Need the Name!** – If ever a representative does not have a name visible, ask them for their name. This is a normal part of their routine, so doing so, would not give you away. We need a name along with a physical description to accept the shop. If you do not get the name of the employee you spoke with we will not be able to accept or pay you for the shop. Do not rely on the name plate or business card, as they may have moved and not taken their name with them. Always verbally confirm. Also include an ***excellent description*** of each representative shopped to help further positively identify them.

**Details** – If the representative gives you specific details on the products, **include them** within your report. This is important for the client to see. This includes: rates, terms, costs, fees, etc. Nobody but the client will know if the info is correct, so that is why it needs to be detailed.

## SR2 Evaluation Forms

We are asking you to evaluate the representative on their **customer service skills** as well as report the product details being stated by the employees.

If you have **targeted representatives** to visit, make sure they are seen.

**Shops will not be accepted without a name for the representative** so make sure to ask their name if a name badge is not available, and verify the name if there is only a name plaque. Also include an **excellent description** of each representative shopped to help further positively identify them.

**Mixing Names;** the best way to avoid mixing names is to make notes soon after leaving the branch. Please drive a couple of blocks away from the financial institution to make notes on the shop.

Please do not barge in on employee's office, interrupt them while they are assisting someone, or just have a seat at their desk without an invite.

Always give the employee the opportunity to ask for your business, don't cut them off.

**Details** – If the representative gives you specific details on the products, **include them** within your report. This is important for the client to see. This includes: rates, terms, costs, fees, etc. Nobody but the client will know if the info is correct, so that is why it needs to be detailed.

If you have **targeted representatives** to visit, make sure they are seen.

**Platform level topics cannot be used when shopping the tellers.** We are asking you to evaluate the representative on their customer service skills as well as report the product details being stated by the employees.

**Employees:** When completing a "Full shop" (Facility, SR1, and SR2) it's crucial that you speak with two different employees. One employee cannot be used both as an SR1 and SR2.

## Teleservice Evaluations

Phone calls can be very tricky and take patience from you as a shopper. You may not always get the person you need the first time, here are some tips to make your calls a little easier:

**Space them Out** – If you are making several calls to one location, and then please space out your calls. If you make several on one day, you may alert the representatives that a shopper is in town.

**Three Calls** – If you are reaching the same representative in the call center or not reaching a targeted phone representative by the third attempt then please call or email the Mystery Shop Department. We can help you, but you must let us know first.

**Did You Get Their Name** – If you are unsure of the name or did not get one then please ask to whom you are speaking with? We need names to accept the shop.

**Targeted Calls** – If you are making a targeted call to a representative and they do not give their name, do not assume it is the person you are attempting to reach, even if you did dial their extension or direct number. Please ask for their name for confirmation.



# Overview of Service & Consultation Skills

## Service Representative One

(Teller/Receptionist/Drive-Thru Representative)

### Was the employee's name badge or name plaque visible?

*Was the identification of the employee easy to be seen and offer the correct name of the employee you were visiting?*

### Did the employee have a positive attitude, smile and offer a friendly greeting to build rapport?

*Did the teller call you to his/her station in a polite and friendly manner? Did they acknowledge your presence with a smile or friendly greeting? Did they attempt to begin building a positive relationship with you?*

### Did the employee maintain good eye contact?

*Did the employee continually make eye contact and not focus on some other object by or around them?*

### Was the employee appropriately attired?

*Was the employee dressed in business casual? Also consider Casual Fridays and Logo Wear (Clothing bearing the Institution Logo)*

### Did the employee use a request to serve statement?

*Did the employee ask how they could help you, assist you or ask what they could do for you today? This is done once you have approached the teller, does not include being called to the next window.*

### Did the employee confirm your identity (ask your name or account number?)

*Did the employee ask for your name or ask for your account number? If the employee did not ask for your name, but did ask for your account number, then they would receive a yes for this answer.*

### Did the employee handle your transaction or request accurately and in a confidential manner?

*Did you feel like your request was handled in a manner that maintained a personal relationship between yourself and the representative?*

### Did the employee listen to understand?

*Did they appear to understand your request and give you full attention during your visit?*

**Did the employee focus on your inquiry and offer information about your clue?**

*Did the employee acknowledge your request and attempt to give you some information on the product or service*

**Did the employee ask **probing** questions?**

*Did the employee attempt to qualify your needs, determine your financial status or better understand the reason for your request by utilizing questions. Please make sure to detail in narrative.*

**Did the employee describe the **features** of the product so that you understood?**

*Were the general aspects of the product described to you? I.e. rates, terms and fees...*

**Did the employee describe the **benefits** of the product so that you understood?**

*Did the employee tell you what the product could do for **you**? Benefit terms included convenient, easy, saves time and saves money, etc.*

**Did the employee enthusiastically **cross-sell**, or refer you for additional information?**

*Were additional products or services mentioned that were not directly related to your request or did the employee refer you to another representative for additional information?*

**Did the employee ask for your business?**

*Did the employee ask you to complete an application, give you an application to take home or refer you to another representative who could garner your business directly?*

**Did the employee thank you or have a positive closing statement?**

*Did the employee end the conversation with a thank you; have a great day or thanks for coming in?*

**Did the employee use your name at least once during the conversation?**

*After confirming your identity, was your name used again during the visit? Some FI's require twice or more, please detail this.*

**Based upon your interaction would you do business with the financial institution?**

*Did the representative continue to build rapport, attempt to help, remain positive and give you a general good feel about the financial institution?*

## Service Representative Two

(New Accounts/Loan Officer/Branch Manager)

**Did the employee have a positive attitude, smile and offer a friendly greeting to build rapport?**

*Did the representative greet you in a polite and friendly manner? Did they acknowledge your presence with a smile or friendly greeting? Did they attempt to begin building a positive relationship with you?*

**Did the employee introduce themselves to build rapport?**

*Was a proper introduction given by the representative to you?*

**Was the employee's name badge or name plaque visible?**

*Was the identification of the employee easy to be seen and offer the correct name of the employee you were visiting?*

**Was the employee appropriately attired?**

*Was the employee dressed accordingly for the environment?*

**Did the employee use a request to serve statement?**

*Did the employee ask how they could help you, assist you or ask what they could do for you today?*

**Did the employee confirm your identity (ask your name or account number)?**

*Did the employee ask for your name or ask for your account number? If the employee did not ask for your name, but did ask for your account number, then they would receive a yes for this answer.*

**Did the employee have an organized, tidy, and secure work area?**

*Was the work area of the representative tidy enough to not distract from the conversation? Maintain confidentiality of files and documents of other customers?*

**Did the employee listen to understand and acknowledge the inquiry?**

*Did they appear to understand your request and give you full attention during your visit and recognize the request you had given them?*

**Did the employee ask **probing** questions?**

*Did the employee attempt to qualify your needs, determine your financial status or better understand the reason for your request by utilizing questions?*

**Did the employee describe the **features** of the product so that you understood?**

*Were the general aspects of the product described to you? I.e. rates, terms and fees...*

**Did the employee describe the **benefits** of the product so that you understood?**

*Did the employee tell you what the product could do for **you**? Benefit terms included convenient, easy, saves time, saves money, etc.*

**Did the employee enthusiastically **cross-sell** products or services?**

*Were additional products or services mentioned during your conversation?*

**Did the employee ask for your business?**

*Did the employee ask you to complete an application, give you an application to take home or refer you to another representative who could garner your business directly?*

**Did the employee thank you for coming in?**

*Did the employee end the conversation by thanking you for your business?*

**Did the employee use your name at least once during the conversation?**

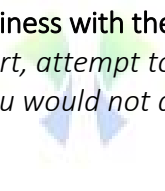
*After confirming your identity, was your name used again during the visit?*

**Was your request handled in an accurate and efficient manner?**

*Was your request met with appropriate information and done so in a quick and appropriate manner?*

**Based upon your interaction would you do business with the financial institution?**

*Did the representative continue to build rapport, attempt to help, remain positive and give you a general good feel about the financial institution? If you would not do business with the FI, please say why.*



# Helpful tips while completing your shop

## General Information

Do not call the Mystery Shop Team to review the shop when you're directly outside the branch you're shopping

Copies of all shop information including notes and handouts must be kept for **60 days**.

Make sure you log in & **review your evaluation forms prior to shopping**.

**Do not mention to anyone** at any point of the shop that you are a Mystery Shopper or that you do Mystery Shopping.

**Do not Talk, Text or play on your cell Phone during the shop.** Your attention need to be focused on the employee you are speaking with.

**Tell us the entire story** from the moment you arrived at the financial institution to the time you left. (Beginning, Middle and End.)

**We also need a detailed physical description** of the employee you are shopping. This is very important to us. If there are multiple employees with the same name their description is the only way to determine which employee was shopped. This information does not go in the final report so the employee never sees the description.

Do not go into the branch with **less than an hour** prior to the branch closing. If the Branch closes at 5PM you cannot complete the shop after 4PM.

Email your scheduler copies of **all relevant handouts** and business cards with shops.

**No more than 3 shops can be completed in a day for any client.** If the client has less than four branches no more than two can be completed in one day. Shops must be spaced out with at least 1-2 hours between each if completing more than one in a day.

-Include your Invoice with completed Name, Address. Without a completed invoice we cannot pay you for your services. Be sure and send copies of all receipts. **Without a receipt, we cannot reimburse you.**

-Remember the shops must be returned before or by the due date to **qualify for the bonus incentive**. Do not add the incentive and the shop fee together on the invoice.

-**Make sure your evaluations are COMPLETELY filled out.** All “Yes” and “No” answers are marked and a complete and detailed narrative describing the visit with the representatives and all answers marked.

-A correct **Date and Time** are on the evaluations.

**The evaluation forms CANNOT be taken into the branch.** Keep your forms in your car and hidden from view. Then drive a couple of blocks away from the financial institution and at least jot notes down on the forms so that your narrative is easier to complete. Time can take the details away, and we need those details. Especially names, do not mix up names.

The majority of our shops require you to **shop two employees.** If you cannot on the first day, call us and then plan on returning to the location to see the second contact. The scenarios you receive will tell you if you need to see more or less than two required contacts.

**Do not procrastinate.** The closer we get to the deadline, the more difficult it is to complete the shop within the specified month the client has requested us to evaluate them. If you are having problems or are going to miss the deadline call right away! We can only help you if you keep us informed of your current status.

**Be professional;** you are representing Harland Clarke and our program.

**Do not discuss things not fit for a financial institution,** such as: weapons, religious views, political preferences, etc...

Always dress in appropriate clothing (**Dress to Forget**) and be well manicured and clean wearing clean clothes.

**DO NOT rush through the shop** - employees get a sense as to whether or not we are rushing

**DO NOT ask too many questions;** let the employee drive the conversation

**BE PREPARED** – rehearse the scenario clue – know what you’re going to give as an answer if asked.

**Membership** – know the field of membership and be prepared that you say “yes” you live in one of those areas; even if you don’t (DO RESEARCH beforehand)

**Loans** – know the amount of money you need, the term you would like, the type of car or the project you will be completing.

**Home Loan** – know the amount you want to borrow, the location, the terms, if you have a down payment, credit score, etc. Know the cost of homes in the area.

**Don't copy and paste** information if you're completing multiple shops. Please don't reference the FI's website for additional information. Topics are the same but no interaction is identical, the order, question, and information will be unique for each shop.

It's best to type your narratives in Microsoft Word format and then copy and paste it into the online system. Please no quotes.

Please try your hardest to attain a business card.

Send your invoice and W9 to your scheduler so they can process your payment.

If you're completing multiple shops, it is critical to treat evaluate each shop individually. Please don't compare to previous shops.

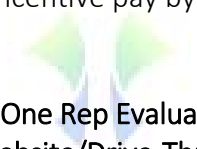


## Shop Pricing and Incentives

Our shop prices have always been very competitive and we will continue to do so as the years go on. Here is the break down for most of our shops:

Regular In-Person Evaluation (3 part branch visit)	\$35.00
Regular Teleservice Evaluation	\$ 5.00
Regular Website Evaluation	\$ 5.00
Regular Drive-Thru Evaluation	\$10.00
Regular One Rep In-Person Evaluation	\$15.00

We also enjoy rewarding our shoppers for returning their shops in by or before the stated monthly deadline. Below is a breakdown of incentive pay by evaluation:



Regular In-Person and One Rep Evaluation	\$ 5.00 (starts at)
Regular Teleservice/Website/Drive-Thru Evaluation	\$ 2.50 (starts at)

-The incentives can be taken away if they shop is not accurate, complete, and submitted by the specified due date.

-Above are our standard payment schedule, but special shops may be offered from time to time.

-When multiple **telephone calls** are made in an attempt to reach a specific individual assigned to you and you are unable to evaluate that person, you will be paid .50 per attempt up to 3 attempts. **Any attempts after 3 must have permission from Harland Clarke to continue calling.**

-If you did not obtain the name of the representative shopped we will not accept the shop and you **will not be paid** for the work done.



*\*Shops are considered late if they are not in by the specified due date on the shop Scenario sheet and the shopper have not made previous arrangements with the Mystery Shop Team with approval.*

-Payment comes by check 2-3 weeks after the invoice is processed assuming the shop is complete, accurate, and usable. If the information for the shop does not meet Harland Clarke Mystery Shop requirements the shop will be unusable and not compensated for.



# Sample Shop

Below is a “sample shop” so you can see exactly what our clients are expecting. It is crucial that each of the answers on the evaluation sheet are supported and validated on the narrative.

## Sample Credit Union Facility Evaluation

Branch **Sample Branch** Date **Sep 28, 2004**  
Street **1100 Arizona Street** Time **10:16 am**  
City **Boulder City** State **NV** Month **September**

### BRANCH EXTERIOR

- (1) Was the exterior and parking lot clean? . . . . . **Yes** No N/A
- (2) Was the ATM clean? . . . . . **Yes** No N/A
- (3) Was the ATM well stocked? . . . . . **Yes** No N/A
- (4) Was parking accessible? . . . . . **Yes** No N/A
- (5) Were the entry and windows clean? . . . . . **Yes** No N/A
- (6) Landscaping neat? . . . . . **Yes** No N/A
- (7) Signage easy to see and identify? . . . . . **Yes** No N/A

### BRANCH INTERIOR

How many in Teller Line? **4**                      How many Tellers open? **3**

How many waiting in New Accounts/Loan Area? **2**

How long did you wait? **10 minutes**

- (8) Was the lobby comfortable and professional? . . . . . **Yes** No N/A
- (9) Were the brochure racks well stocked? . . . . . **Yes** No N/A
- (10) Were rate boards or printed flyers available and current? . . . . . **Yes** No N/A
- (11) Were the desks and workstations tidy? . . . . . **Yes** No N/A
- (12) Was the floor/carpet clean? . . . . . **Yes** No N/A
- (13) Was the transaction stand apparent? . . . . . **Yes** No N/A
- (14) Were the counters clean and neat? . . . . . **Yes** No N/A
- (15) Were pens working and available? . . . . . **Yes** No N/A
- (16) Was the service area you needed easily identified? . . . . . **Yes** No N/A
- (17) Was marketing material apparent (posters/brochures/banners)? . . . . . **Yes** No N/A

### Interaction Detail (Narrative):

*This location was very well kept. The signage was easily seen by the road and the parking was easy to access and free of litter and trash. The ATM was in good shape and the deposit envelopes were well stocked. The*

*interior was also in great shape with a clean and comfortable lobby for the waiting members. The brochure racks to the left of the teller windows was well stocked and a rate board was present near the receptionist's desk. Each of the employee workstations was tidy and the floor looked freshly vacuumed. The transaction stand was apparent, free of clutter and had working pens. Each service area was easy to find and identify. The most prominent marketing material included; "Own your Dream Home", Auto Loans, "Ameri-Checking, your First, All Free Checking" and an Enterprise Car Sale.*



Sample Credit Union  
Service Representative One Evaluation

Branch **Sample Branch**  
Street **1100 Arizona Street**  
City **Boulder City**

Date **Sep 28, 2004**  
Time **10:18 am**  
State **NV**

Month **September**

Employee Name: **Rose Sandoval**

Employee Score:

What clue or product did you provide? **Online Banking**

SERVICE & CONSULTATION SKILLS

- (1) Was the employee's name badge or name plaque visible? . . . . . **Yes No N/A**
- (2) Did the employee have a positive attitude and offer a friendly greeting to build rapport? . **Yes No N/A**
- (3) Did the employee maintain good eye contact? . . . . . **Yes No N/A**
- (4) Was the employee appropriately attired? . . . . . **Yes No N/A**
- (5) Did the employee use a request to serve statement? . . . . . **Yes No N/A**
- (6) Did the employee confirm your identity (ask your name or account number)? . . . . . **Yes No N/A**
- (7) Did the employee handle your transaction accurately and in a confidential manner? . . . . . **Yes No N/A**
- (8) Did the employee listen to understand? . . . . . **Yes No N/A**
- (9) Did the employee focus on your inquiry and offer information about your clue? . . . . . **Yes No N/A**
- (10) Did the employee ask probing questions to qualify your needs? . . . . . **Yes No N/A**
- (11) Did the employee describe the features of the product so that you understood? . . . . . **Yes No N/A**
- (12) Did the employee describe the benefits of the product so that you understood? . . . . . **Yes No N/A**
- (13) Did the employee enthusiastically cross-sell, or refer you for additional information?.... **Yes No N/A**
  
- (14) Did the employee ask for your business? . . . . . **Yes No N/A**
- (15) Did the employee thank you or have a positive closing statement? . . . . . **Yes No N/A**
- (16) Did the employee use your name at least once during the conversation? . . . . . **Yes No N/A**
- (17) Based upon your interaction would you do business with the credit union? . . . . . **Yes No N/A**

Interaction Detail (Narrative):

*Rose helped me immediately. She called me to her teller window and when I arrived she smiled, said hello and asked how she could help me. (REQUEST TO SERVE STATEMENT) I made a transaction within my account, but she did not ask for my name or my account number. (CONFIRMING THE IDENTITY) The transaction was process accurately. She asked if there was anything else she could help me with. I told her I was curious if they offered online banking. She asked if I had Internet access. (PROBING QUESTIONS) She said I could sign up with the accounts that I currently used. She said that I*

could use the Online Banking to check account balances and make transfers between accounts. (FEATURES) She said they also offered Bill Pay with the Online Banking and I could use that to pay any bills electronically. (CROSS-SELL) She told me that both the Online Banking and Bill Pay were available 24 hours a day, which was for my convenience. (BENEFIT) She asked if she could help me sign up for the Online Banking. (ASK FOR THE BUSINESS) I thanked her for the information and she thanked me for coming in. She was very polite and knowledgeable but did not ask or use my name throughout the conversation. (MENTION ALL QUESTIONS ANSWERED "NO").

**Sample Credit Union**  
**Service Representative Two Evaluation**

Branch **Sample Branch**  
 Street **1100 Arizona Street**  
 City **Boulder City**

Date **Sep 28, 2004**  
 Time **10:35 am**  
 State **NV**

Month **September**

Employee Name: **Allyson Perkins**

Employee Score:

What clue or product did you provide? **Auto Loans**

**SERVICE & CONSULTATION SKILLS**

- (1) Did the employee have a positive attitude and offer a friendly greeting to build rapport? **Yes No N/A**
- (2) Did the employee introduce themselves to build rapport? **Yes No N/A**
- (3) Was the employee's name badge or name plaque visible? **Yes No N/A**
- (4) Was the employee appropriately attired? **Yes No N/A**
- (5) Did the employee use a request to serve statement? **Yes No N/A**
- (6) Did the employee confirm your identity (ask your name or account number)? **Yes No N/A**
- (7) Did the employee have an organized/tidy work area? **Yes No N/A**
- (8) Did the employee listen to understand and acknowledge your inquiry? **Yes No N/A**
- (9) Did the employee ask probing questions to qualify your needs? **Yes No N/A**
- (10) Did the employee describe the features of the product so that you understood? **Yes No N/A**
- (11) Did the employee describe the benefits of the product so that you understood? **Yes No N/A**
- (12) Did the employee enthusiastically cross-sell products or services? **Yes No N/A**
- (13) Did the employee ask for your business? **Yes No N/A**

- (14) Did the employee thank you for coming in? . . . . . Yes No N/A
- (15) Did the employee use your name at least once during the conversation? . . . . . Yes No N/A
- (16) Was your request handled in an accurate and efficient manner? . . . . . Yes No N/A
- (17) Based on this visit, would you open an account/make a loan application? today? . . . . . Yes No N/A

**Interaction Detail (Narrative):**

*I signed in at the receptionist desk and waited in the lobby for about 10 minutes. Allyson walked to the sign-in sheet and called my name. I approached her, she smiled, said hello and reconfirmed that I was the name she had called. (CONFIRMING THE IDENTITY) She then asked me to follow her to her desk where we sat down and she asked what she could do for me today. (REQUEST TO SERVE STATEMENT) I told her I needed a new car and was shopping around from an auto loan. She then asked if I was looking for a new or used car and how long I wanted the loan for. (PROBING QUESTIONS) I answered her questions and she told me that their new car rates started at 2.9% and went up to 11.5%, depending on my credit history and the term I chose. She said I could have the loan from 36 to 72 months. (FEATURES) She then said that if I had automatic payments (CROSS-SELL) I could take an additional .25% off my rate, which would save me money on my loan. (BENEFIT) She asked if I had any other questions and asked if I wanted to apply today. (ASKING FOR THE BUSINESS) I told her I would like to think about it still. Then, using my name, she gave me her business card and encouraged me to call or visit again with any questions. I thanked her and she thanked me and wished me a great day. (MENTION ALL "NO" ANSWERS AND EXPLAIN WHY THEY ARE "NO").*

