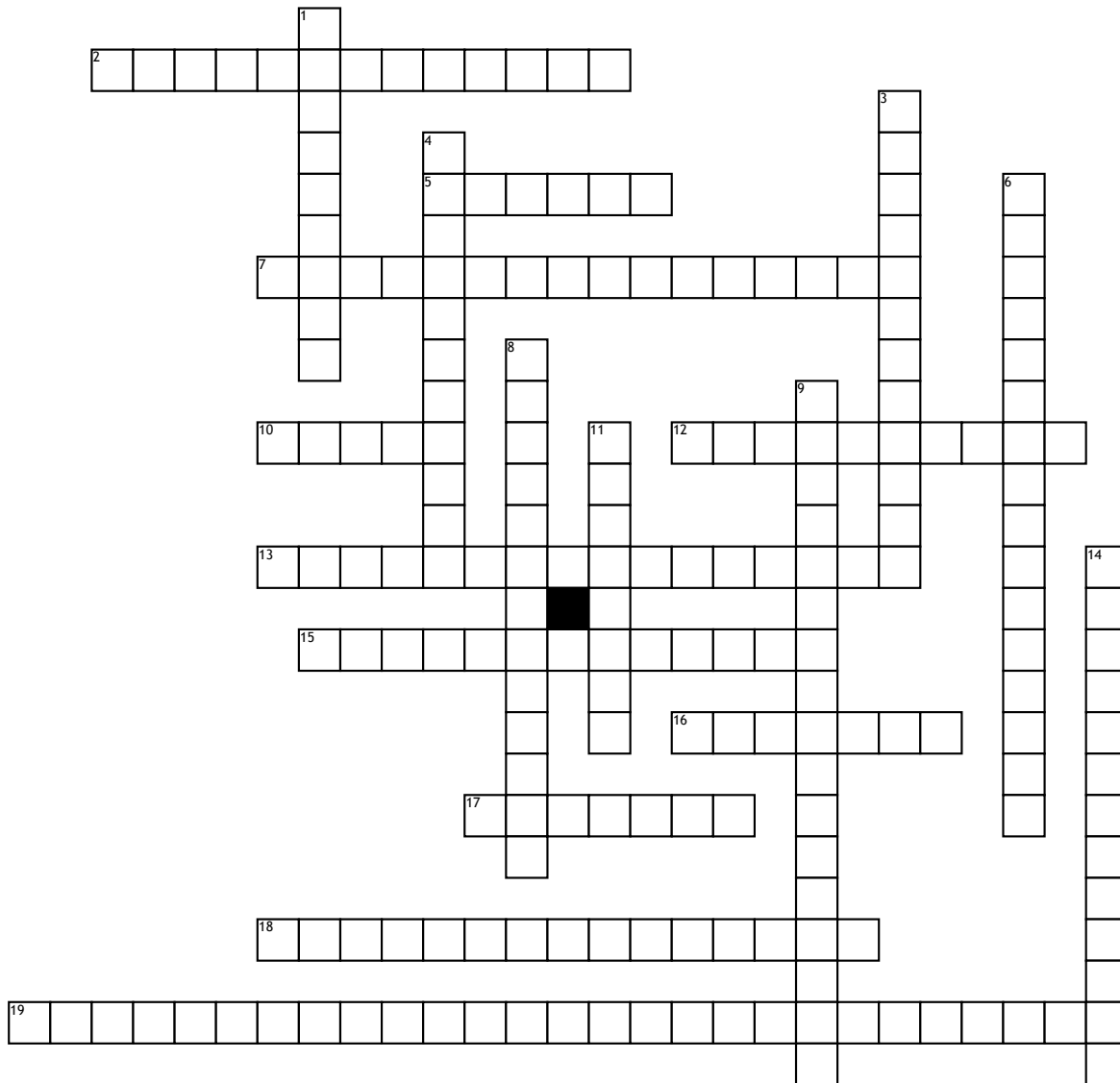


Helping Our Customer Experience



Across

- 2. Customer complains about wait time
- 5. Customer could use help managing account to prevent going over limit
- 7. Custom complains about boring card
- 10. Customer needs to get money to a relative
- 12. Tool used to track spending
- 13. Customer is late often and wants a late fee waived

15. Customer wants help saving interest and the credit card isn't an option

16. Customer wants to avoid interest on ODP

17. Customer needs help managing payments but wants more control

18. Customer would like more money in their pocket

19. Customer has a cell phone bill paid on credit card

Down

1. Use Checking account without checks

3. Customer uses card mostly for cash advances - will help avoid fees

4. Customer needs money and left their card at home

6. Customer always loses card

8. Access to cash morning of payday

9. An authentication experience that is secure and easy to use

11. Avoid going to branch to cash checks or make payments

14. Access account information on the go