

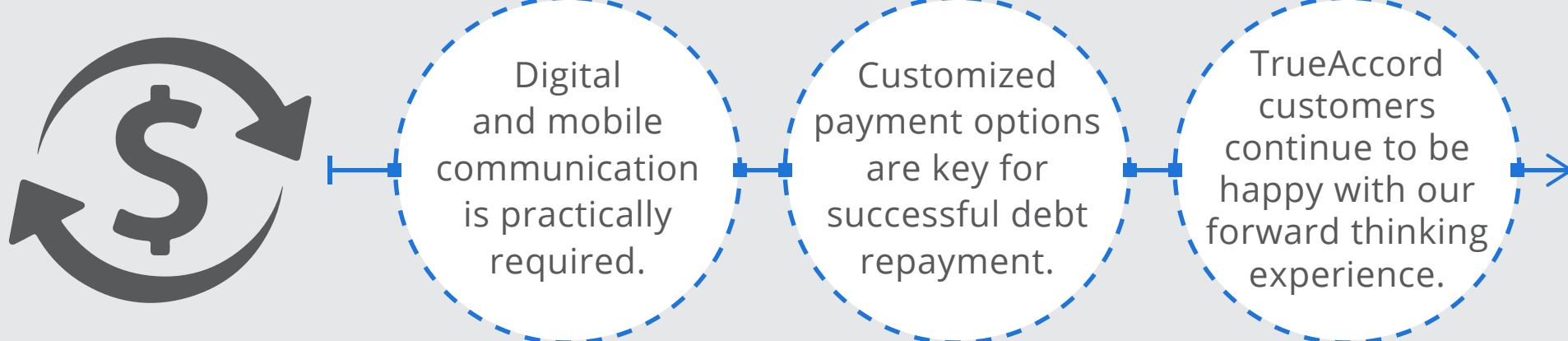
TrueAccord

2018 SURVEY



In early January 2018, we surveyed a subset of TrueAccord's customers to learn more about who they were, their expectations throughout the TrueAccord process, and what they think of TrueAccord's product.

For financial services institutions, the results support trends we've been reporting on over the past few years:

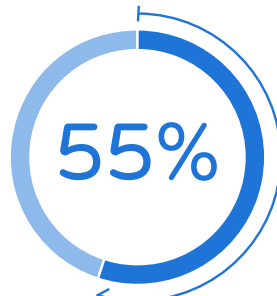


DIGITAL FIRST ISN'T JUST FOR YOUNGER GENERATIONS

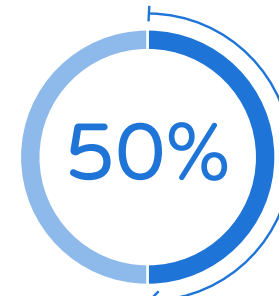
We know consumers prefer digital communications, but many think this shift in demand is based on a younger population.

THAT ISN'T THE CASE.

More than 55% of respondents are over the age of 55, with over 50% between 35-54 years old.



55+



35-54

AGE

We all expect digital communication in every aspect of our lives, even in debt collection.

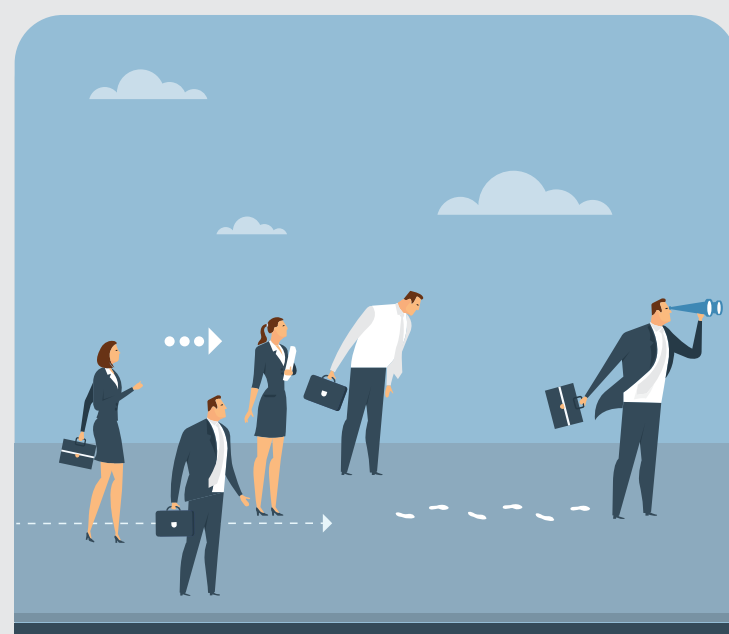
NET PROMOTER SCORE IS SKYROCKETING



Net Promoter Score is a measure of customers who'd recommend your product or service to others. TrueAccord's NPS improved this year from 30 to 40.

An **NPS of 40**

is not only unheard of among debt collection services - it is higher than the score for many financial institutions in the US.



Imagine appreciating your debt collection process so much, you'd be more likely to recommend it to a friend than you would your insurance company.

MOBILE IS DOMINANT, BUT NOT FOR TAKING CALLS

66.8%

of consumers in our survey prefer to resolve their debt online.



88%

reported it's important to be able to use their mobile device to access their TrueAccord account.



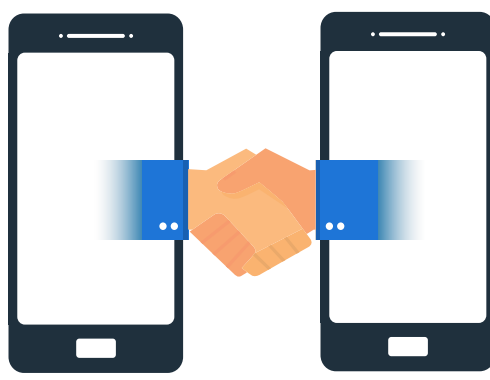
More than 75%

of traffic to our website comes from a mobile device or tablet.



IT PAYS TO BE FLEXIBLE

Consumers in debt often experience income volatility and uncertainty regarding their ability to pay. They choose to disengage because they often cannot afford the monthly payment required by commission-compensated agents.



84.6% wouldn't have been able to repay their debt without the highly flexible payment plans we offer, thanks to our reliance on machine learning technology rather than call centers.

BOTTOM LINE: CUSTOMER SATISFACTION CREATES LONG TERM OPPORTUNITIES



Beyond NPS, consumers reported high levels of satisfaction from using TrueAccord's product.



93.1% of consumers were satisfied with our service, the majority of those being "extremely satisfied".