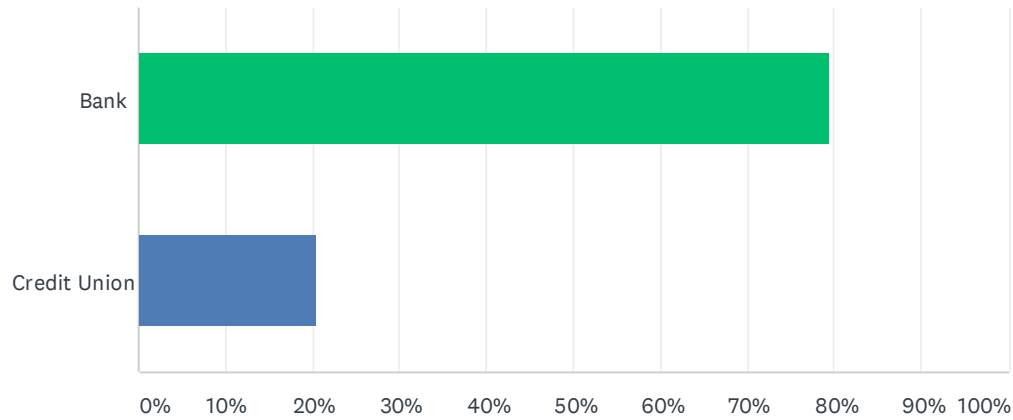


Q1 Did you shop a bank or credit union?

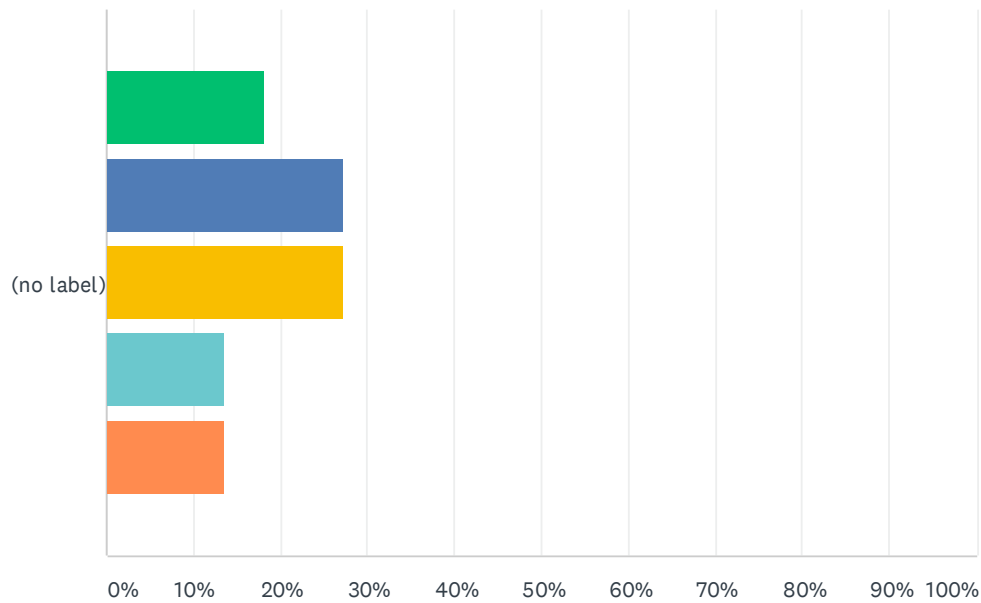
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Bank	79.55%	35
Credit Union	20.45%	9
TOTAL		44

Q2 Total # of Rings:

Answered: 44 Skipped: 0

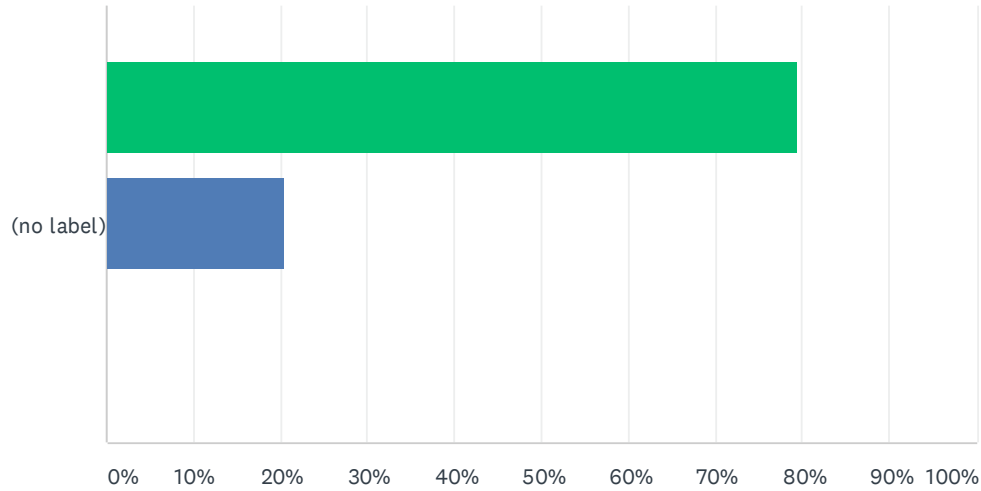


■ 1
 ■ 2
 ■ 3
 ■ 4
 ■ 5+

	1	2	3	4	5+	TOTAL	WEIGHTED AVERAGE
(no label)	18.18%	27.27%	27.27%	13.64%	13.64%	44	2.77
	8	12	12	6	6		

Q3 Total # of Transfers:

Answered: 44 Skipped: 0



■ 1
 ■ 2
 ■ 3+

	1	2	3+	TOTAL	WEIGHTED AVERAGE
(no label)	79.55%	20.45%	0.00%		
	35	9	0	44	1.20

Q4 "On hold" time (if any)

Answered: 41 Skipped: 3

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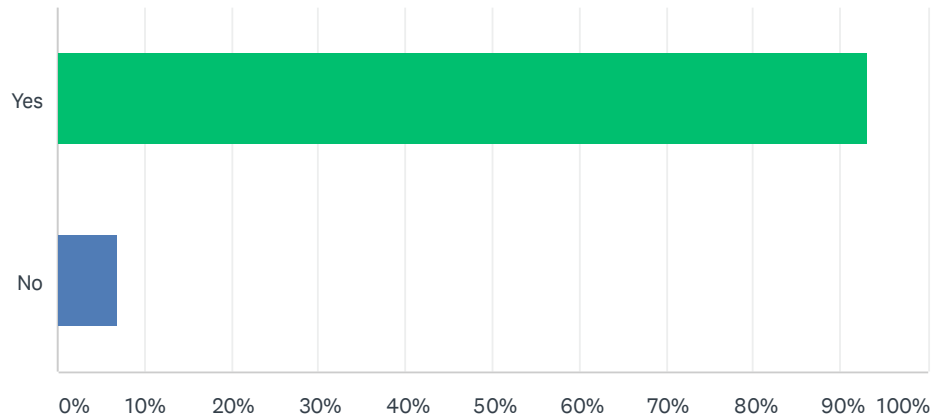
#	RESPONSES	DATE
1	2 minutes	11/13/2020 4:43 PM
2	0	11/13/2020 4:10 PM
3	n/a	11/13/2020 3:04 PM
4	60s	11/13/2020 2:23 PM
5	3 Minutes - After I asked questions about the products	11/13/2020 9:36 AM
6	1 minute	11/12/2020 4:14 PM
7	no	11/12/2020 3:20 PM
8	No hold time	11/12/2020 2:39 PM
9	n/a	11/12/2020 2:34 PM
10	30 seconds	11/12/2020 2:15 PM
11	under 2 mins	11/12/2020 2:11 PM
12	NONE	11/12/2020 12:03 PM
13	None	11/12/2020 10:22 AM
14	Just a few seconds	11/12/2020 9:23 AM
15	2-3 minutes	11/12/2020 9:18 AM
16	about a minute	11/12/2020 9:02 AM
17	None	11/12/2020 8:53 AM
18	N/A	11/12/2020 8:28 AM
19	1 minute	11/12/2020 7:51 AM
20	N/A	11/11/2020 4:11 AM
21	5 mins	11/10/2020 7:03 PM
22	None	11/10/2020 4:21 PM
23	2 minutes	11/10/2020 2:26 PM
24	1 minute	11/10/2020 1:57 PM
25	10-15 Seconds	11/10/2020 1:43 PM
26	LESS THAN 2 MINUTES	11/10/2020 1:02 PM
27	None and there were no transfers but 0 wasn't an option.	11/10/2020 12:37 PM
28	None	11/10/2020 10:05 AM
29	0	11/10/2020 10:04 AM
30	none	11/10/2020 9:37 AM
31	0	11/10/2020 9:11 AM
32	minutes	11/9/2020 3:28 PM
33	10 seconds	11/9/2020 12:07 PM
34	less than one minute	11/9/2020 10:59 AM
35	less than 30 seconds	11/9/2020 9:47 AM
36	N/A	11/7/2020 10:21 AM
37	none	11/5/2020 3:42 PM

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38	0	11/5/2020 2:56 PM
39	20+ sec during transfer	11/5/2020 10:54 AM
40	10 seconds	11/5/2020 8:35 AM
41	NONE-NO TRANSFERS	11/3/2020 8:26 AM

Q5 Did the employee identify the bank and/or their department?

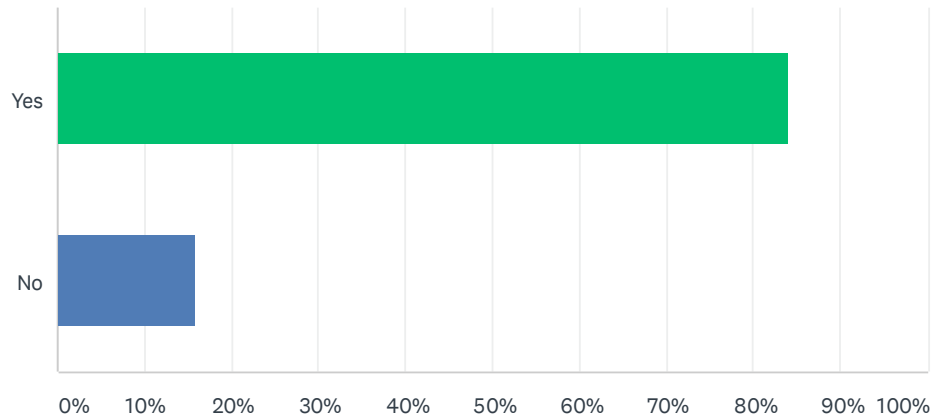
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	93.18%	41
No	6.82%	3
TOTAL		44

Q6 Did the employee identify him/herself by name?

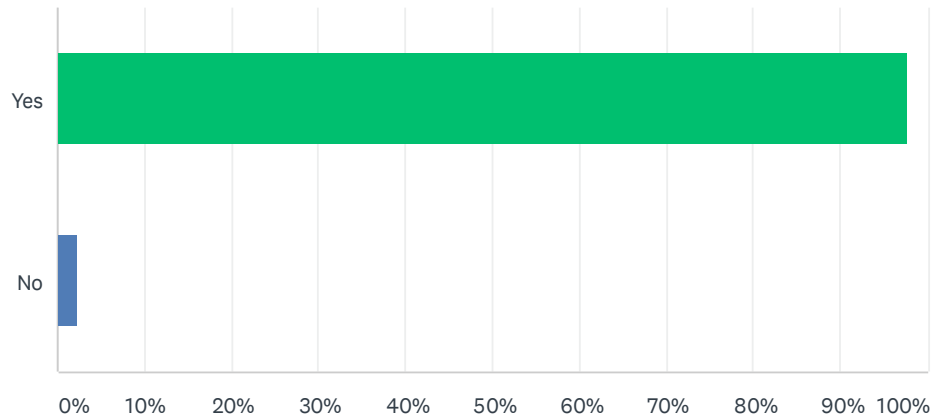
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	84.09%	37
No	15.91%	7
TOTAL		44

Q7 Did the employee use a pleasant tone of voice throughout the call?

Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	97.73%	43
No	2.27%	1
TOTAL		44

Q8 What words would you use to describe your first impression?

Answered: 44 Skipped: 0

VBA Telephone Shop 2020

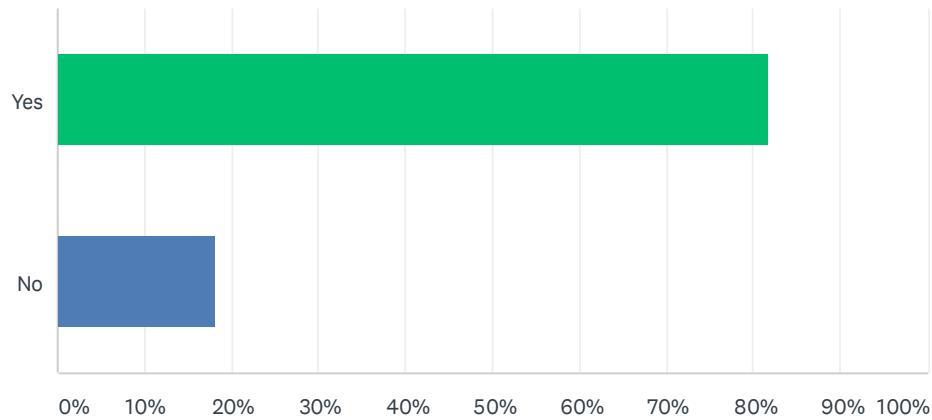
#	RESPONSES	DATE
1	Knowledge of products and services, pleasant attitude, willing to help with questions	11/13/2020 4:43 PM
2	Employee was very knowledgeable, respectful, wanted to know how to help me	11/13/2020 4:10 PM
3	Precise/Direct	11/13/2020 3:04 PM
4	Friendly & professional	11/13/2020 2:23 PM
5	Warm & Welcoming	11/13/2020 9:36 AM
6	Friendly	11/12/2020 4:14 PM
7	Friendly Happy	11/12/2020 3:20 PM
8	Informative	11/12/2020 2:39 PM
9	Silence, Uncertainty	11/12/2020 2:34 PM
10	professional and knowledgeable	11/12/2020 2:15 PM
11	Very polite and helpful	11/12/2020 2:11 PM
12	lackluster	11/12/2020 12:03 PM
13	Pleasant, inviting, welcoming	11/12/2020 10:22 AM
14	She was very nice but said I had to set up an appointment to receive any information	11/12/2020 9:23 AM
15	Polite but not overly friendly and welcoming	11/12/2020 9:18 AM
16	Professional and nice	11/12/2020 9:02 AM
17	Professional, nice and knowledgeable	11/12/2020 8:53 AM
18	Pleasant, but business-oriented	11/12/2020 8:28 AM
19	I tried 3 different VCB locations (Hartfield, Warsaw, and White Stone) as they are direct competitors and those locations were close by. Not ONE was answered by an actual person, I was transferred after selecting an option to speak to someone and the connection was lost the first time, the second time it rang almost 9 times, and the 3rd cut off at the VM option. I also tried Atlantic Union in Burgess and did not reach an actual person but a VM. I left my information asking for checking account info on Friday 11/6 and have yet to get a call back. The VM was left for the branch manager. The hours were listed as 9-5 and by appointment only so the VM was understood. I am just in awe of the fact that no one answered or called back from ANY location I tried.	11/12/2020 7:51 AM
20	personal, pleasant, professional	11/11/2020 8:42 PM
21	the bank associate was knowledgeable about the checking account products	11/11/2020 4:11 AM
22	Ready to help but a bit distracted	11/10/2020 7:03 PM
23	Jane was very impressive. She asked the correct questions, offered two good options and knew her products.	11/10/2020 4:21 PM
24	Nervous	11/10/2020 2:26 PM
25	Friendly and open to help	11/10/2020 1:57 PM
26	The employee was very knowledgeable	11/10/2020 1:43 PM
27	PLEASANT, FRIENDLY	11/10/2020 1:02 PM
28	Very nice!	11/10/2020 12:37 PM
29	She was friendly	11/10/2020 10:05 AM
30	Professional, knowledgeable, helpful	11/10/2020 10:04 AM
31	nervous she sounded like she was unsure of herself and their products	11/10/2020 9:37 AM
32	Cheerful and eager too help	11/10/2020 9:11 AM

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33	genuine, prompt	11/9/2020 3:28 PM
34	Friendly and helpful	11/9/2020 12:07 PM
35	Enthusiastic call representative, excited about sharing what their credit union had to offer	11/9/2020 10:59 AM
36	Personable, and very eager to assist.	11/9/2020 9:47 AM
37	5 mins	11/9/2020 8:38 AM
38	Pleasant, helpful	11/7/2020 10:21 AM
39	Happy, Upbeat, Knowledgeable of products and services.	11/5/2020 3:42 PM
40	Polite and informative	11/5/2020 2:56 PM
41	pleasant. solid.	11/5/2020 10:54 AM
42	Enthusiastic, passionate, helpful, informative	11/5/2020 8:35 AM
43	Professional and knowledgeable	11/3/2020 10:49 AM
44	Lazy--I asked for information about their accounts but they made me ask all the questions rather than happily providing me the information	11/3/2020 8:26 AM

Q9 Did the employee have a good understanding of the products or services?

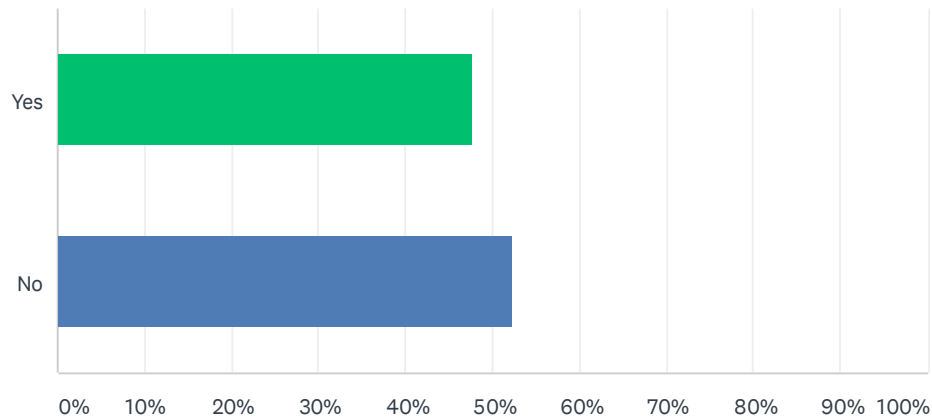
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	81.82%	36
No	18.18%	8
TOTAL		44

Q10 Did the employee ask questions to determine the best account for you?

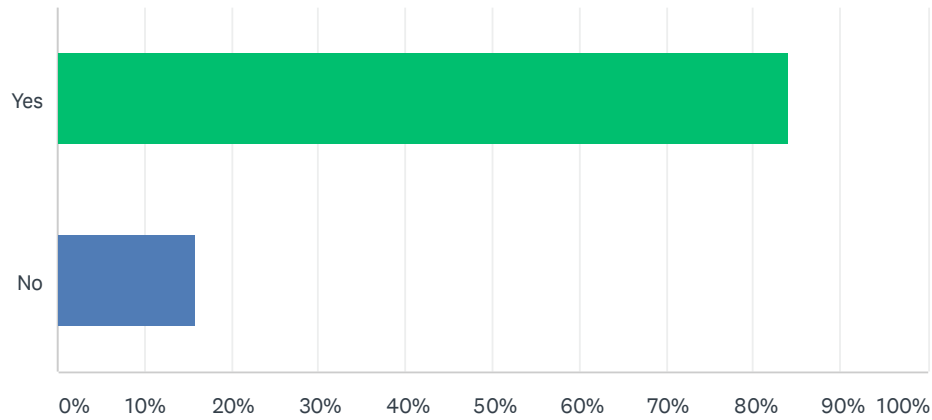
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	47.73%	21
No	52.27%	23
TOTAL		44

Q11 Did the employee answer your questions to your satisfaction?

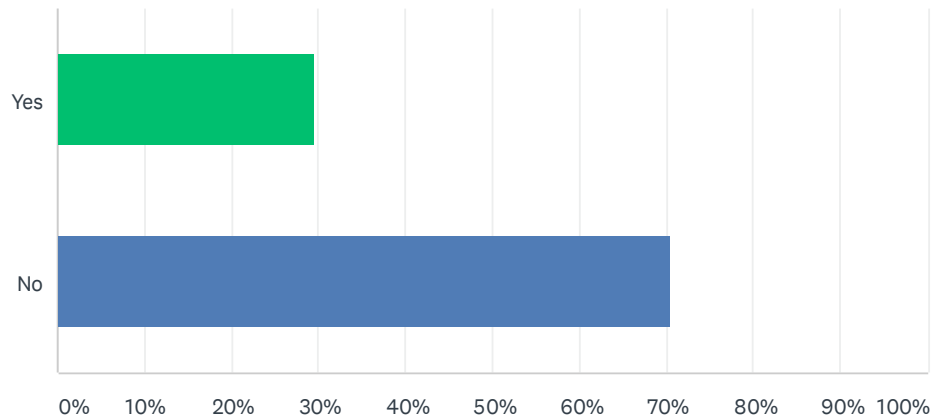
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	84.09%	37
No	15.91%	7
TOTAL		44

Q12 Did the employee offer any incentives or reasons to open a checking account with their bank?

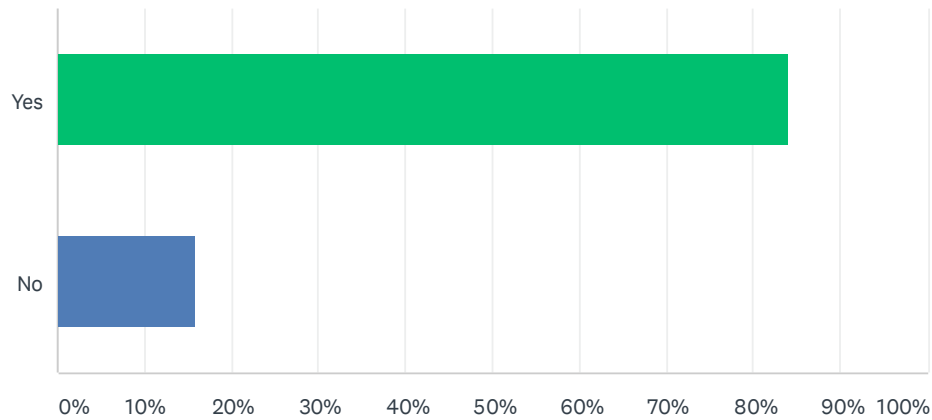
Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	29.55%	13
No	70.45%	31
TOTAL		44

Q13 Did you feel that the employee was listening and responding to your needs?

Answered: 44 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	84.09%	37
No	15.91%	7
TOTAL		44

Q14 What was positive about the experience?

Answered: 43 Skipped: 1

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#	RESPONSES	DATE
1	Tone of voice	11/13/2020 4:43 PM
2	Employee was very helpful in outlining the benefits of the various account types. Wanted to make sure that I had the appropriate account so that I did not receive fees and made sure I was aware of the various requirements/benefits of each account.	11/13/2020 4:10 PM
3	The energy/efficiency provided	11/13/2020 3:04 PM
4	Friendly and straight-forward answers to questions	11/13/2020 2:23 PM
5	Destiny was very pleasant to speak with and she indulged in all of my "random" questions. She made sure I understood what she was stating.	11/13/2020 9:36 AM
6	The employee was knowledgeable and helpful	11/12/2020 3:20 PM
7	She asked if I would like to schedule an appointment.	11/12/2020 2:39 PM
8	She answered the phone on 1 ring and identified herself.	11/12/2020 2:34 PM
9	They knew the facts and were able to offer me info quickly.	11/12/2020 2:15 PM
10	Very positive	11/12/2020 2:11 PM
11	The employee was energetic with his greeting	11/12/2020 12:03 PM
12	Very quick and responsive, seemed knowledgeable about products available.	11/12/2020 10:22 AM
13	She was nice	11/12/2020 9:23 AM
14	The employee knew the info very well	11/12/2020 9:18 AM
15	The products were communicated in a very clear and understanding way. The rep was really nice.	11/12/2020 9:02 AM
16	She was very knowledgeable and I felt like she told me the perks and requirements of the account best suited for me with the information I gave her without making it confusing or overwhelming.	11/12/2020 8:53 AM
17	Informative, professional, friendly	11/12/2020 8:28 AM
18	Nothing. Very disappointed in my experience overall.	11/12/2020 7:51 AM
19	The bank representative tried to sell me on different product and services regardless of what I called for.	11/11/2020 8:42 PM
20	I did not have to be transferred at all to get to a "real" person who gave me sufficient information about checking accounts being offered by Old Point National Bank and the ways to open an account.	11/11/2020 4:11 AM
21	That he and I were able to laugh during the convo. It was a great mix of information and jokes (balanced)	11/10/2020 7:03 PM
22	Jane made sure to find if I wanted mailed statements or if emailed statements would be acceptable. Email statements would prevent charges. She offered several locations with free ATM's and that I would be allowed 4 "free" out of network ATM transactions a month.	11/10/2020 4:21 PM
23	Employee gave all desired information.	11/10/2020 2:26 PM
24	Steve was knowledgeable and helpful and seemed enthusiastic.	11/10/2020 1:57 PM
25	When I asked for information about the checking accounts, the employee shared very helpful information without trying to "push" other products on me - the employee just answered my question in detail.	11/10/2020 1:43 PM
26	SHE SEEMED FRIENDLY AND KNOWLEDGEABLE. SHE QAS QUICK TO ANSWER BUT ALSO EXPLAINED THAT PRODUCT WELL. SHE ANSWERED QUESTIONS BEFORE I ASKED WHEN EXPLAINING THE PRODUCT.	11/10/2020 1:02 PM
27	He was very pleasant. He seems knowledgeable about the products and I did not have to be transferred to get my answer. He spoke positively about the product and made his recommendation for me. He seemed confident which helps build trust.	11/10/2020 12:37 PM

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28	Very friendly, answered all questions, explained everything clearly	11/10/2020 10:05 AM
29	Good explanation of products Employee also asked if I was interested in opening an account today	11/10/2020 10:04 AM
30	She asked if I would like to schedule an appt to open an account	11/10/2020 9:37 AM
31	She thoroughly answered my questions and seemed happy to do so	11/10/2020 9:11 AM
32	The initial communication sounded sincere as did the voicemail left on my phone, but when I called the second time & when I was transferred to someone that already had a customer, the enthusiasm to assist me was nonexistent.	11/9/2020 3:28 PM
33	Prompt	11/9/2020 12:07 PM
34	The representative gave me several options, she offered loan and credit card products that could be of benefit to me as well.	11/9/2020 10:59 AM
35	Very engaged employee who wanted to help. Eager to ask questions, to ensure that I was getting the correct recommendation for the products and services that I was inquiring about.	11/9/2020 9:47 AM
36	pleasant tone and greeting from the employee, knowledgeable about products	11/9/2020 8:38 AM
37	Good customer service, employee's knowledge of products	11/7/2020 10:21 AM
38	Excellent customer service, she referred to me by name many times, I told her in conversation my husband and I were looking to open an account and she referenced wanting our business along with any other family member in our household. Explained hours, referenced branch location closest to me. I was very impressed with the knowledge and details she covered from IRAs, CDs, Checking accounts, she really covered it all once she thought I was going to open an account with ABNB.	11/5/2020 3:42 PM
39	Her friendly tone during the call.	11/5/2020 2:56 PM
40	female was pleasant over the phone and was able to pull up account information and present it to me.	11/5/2020 10:54 AM
41	The representative was very knowledgeable about the products and services. The representative was attentive to my needs and request and answered each question very effectively.	11/5/2020 8:35 AM
42	The employee knew the answer to every question I asked and was pleasant in answering all questions.	11/3/2020 10:49 AM
43	Pleasant tone of voice, provided details on how to open the account (drive thru application, come back later for signatures)	11/3/2020 8:26 AM

Q15 What was negative about the experience?

Answered: 44 Skipped: 0

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#	RESPONSES	DATE
1	nothing	11/13/2020 4:43 PM
2	The only negative was the employee assumed that the "premium" checking account that required a \$5,000 min balance would not be appropriate for me given the high balance requirement. The employee would not have known my financial position from a simple phone call. My guess is I either sound young on the phone or his bank wants to push customers into accounts that do not pay interest.	11/13/2020 4:10 PM
3	n/a	11/13/2020 3:04 PM
4	No incentives to open a checking account	11/13/2020 2:23 PM
5	I had to ask for her name.	11/13/2020 9:36 AM
6	Employee was unable to answer my question and then informed she had no one to assist at the time and sent me to a voicemail.	11/12/2020 4:14 PM
7	how many times the phone rang and not trying to close the sale	11/12/2020 3:20 PM
8	No negative experience.	11/12/2020 2:39 PM
9	She was silent after I asked "I would like some information on your checking accounts". So much so, that I had to follow up to continue the call to say "I just moved here and wanted to see what was the best fit". She started quickly listing all account types, Checking names, savings names and CDs. Then said she was just trained and didn't know anything about the accounts.	11/12/2020 2:34 PM
10	The thirty second hold	11/12/2020 2:15 PM
11	Overall very positive - employee was slightly muffled	11/12/2020 2:11 PM
12	the employee was disengaged throughout the questions	11/12/2020 12:03 PM
13	Nothing mentioned regarding online access, although I assumed it would be coming with the account	11/12/2020 10:22 AM
14	I could not get any information over the phone	11/12/2020 9:23 AM
15	They did not seem like they were desiring my business and it sounded rehearsed.	11/12/2020 9:18 AM
16	No real negative experience, I just prefer to research and handle my business online.	11/12/2020 9:02 AM
17	Nothing really negative about my experience	11/12/2020 8:53 AM
18	N/A	11/12/2020 8:28 AM
19	The fact that these businesses, who are considered local banks and our direct competition, have no real connection to their customers nor do they need or want the business apparently. If I were a customer, how do you receive help if you have a question? Want to open another account? Have fraud?	11/12/2020 7:51 AM
20	Pressing 1 or 2 to get connected to the right person at the beginning of the call	11/11/2020 8:42 PM
21	I could sense that the employee (Stephanie) was a little bit in a rush while answering my questions as if she couldn't wait to be done with the phone call. She did answer all my questions however.	11/11/2020 4:11 AM
22	No basic free account unless payroll of 500 more for direct deposit	11/10/2020 7:03 PM
23	I honestly was just impressed with how well Jane performed. I know a few people at this bank and was able to share with them how well she did after I was done.	11/10/2020 4:21 PM
24	Was put on hold twice.	11/10/2020 2:26 PM
25	Steve talked a little fast so I had to ask him to repeat himself a couple of times. Also, Steve did not ask for the sale and did not try to directly connect me with someone at a branch. He made sure I had the phone number and address of the branch closest to me and encouraged me to call and make an appointment.	11/10/2020 1:57 PM
26	It was relatively quick - but I didn't want to waste this individuals time by pressing for more	11/10/2020 1:43 PM

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	information since I wasn't actually interested in opening a checking account.	
27	N/A	11/10/2020 1:02 PM
28	I do not believe there was anything negative to say about this experience.	11/10/2020 12:37 PM
29	Never mentioned bank name, her name, or asked for my name or commitment	11/10/2020 10:05 AM
30	No effort to make me want to set up an account No questions about what I was looking for or what would fit best for me	11/10/2020 10:04 AM
31	I did not really feel like she cared if I did or not and did not offer any follow up	11/10/2020 9:37 AM
32	nothing	11/10/2020 9:11 AM
33	I called 7 times over the course of 4 hours and never had a conversation with anyone about checking accounts. I was hung up on once. Given a voicemail twice and when it appeared as if I was going to be helped, the employee informed me she was with a customer & the two other employees that could assist me were also unavailable. She asked if she could take my information and return my call. I declined but an employee called me 20 minutes later leaving a voicemail. I returned her call multiple times and received her voicemail for each.	11/9/2020 3:28 PM
34	Wait / ring time	11/9/2020 12:07 PM
35	Nothing	11/9/2020 10:59 AM
36	Very positive experience. No negativity detected.	11/9/2020 9:47 AM
37	nothing was offered as a reason to open account at this institution.	11/9/2020 8:38 AM
38	No incentives or reasons to bank with them	11/7/2020 10:21 AM
39	Only down side, the phone cut out 2 times during her spill on different products and services. Could have been phone connection. It didn't last long and it was not the ABNB reps fault.	11/5/2020 3:42 PM
40	She seemed unsure with some of her answers to my questions. I could tell she was guessing at the answers versus researching them for me.	11/5/2020 2:56 PM
41	I told the female that I was new to area - did not ask open ended questions to find out more about me or what products would be ideal for me. when I asked about refinancing an auto loan - she transferred me to someone else.	11/5/2020 10:54 AM
42	I did not care for the opening recording. I felt the voice was very demanding.	11/5/2020 8:35 AM
43	The employee strictly answered my questions. She did not offer any advice on what would be a good fit for me. She also did not seek any further information about me or what I was looking for.	11/3/2020 10:49 AM
44	It didn't feel like they wanted my business. I had to ask all the questions, she only told me about one type of account--didn't ask if I would have a need for anything other than their basic checking account. It also felt odd that I would not meet face to face to open the account. I understand COVID, but most banks are offering appointments for account openings. This would all be through the drive thru and that does not feel like the beginning of a relationship. She told me it was \$50 to open, I get a free check card and online banking, but no other features of the account. I don't know if there are any fees, if direct deposit is required. I basically know to bring an ID and \$50. If I were truly looking, this would not have encouraged me to open my account.	11/3/2020 8:26 AM

Q16 Next Steps - did they leave you with options/follow-up?

Answered: 44 Skipped: 0

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#	RESPONSES	DATE
1	No	11/13/2020 4:43 PM
2	Employee recommended that I visit the website to get a visual to compare/contrast account types - that is what works best for the employee to try to weigh the different options and if I had any questions I could call back anytime and he ended the conversation by giving their name again.	11/13/2020 4:10 PM
3	Yes	11/13/2020 3:04 PM
4	Yes	11/13/2020 2:23 PM
5	Yes, She stated I could come into the branch and open the two accounts.	11/13/2020 9:36 AM
6	Only to leave a message for someone to call me back.	11/12/2020 4:14 PM
7	No	11/12/2020 3:20 PM
8	Yes	11/12/2020 2:39 PM
9	Just said the best thing for me to do was set up an apt to come in.	11/12/2020 2:34 PM
10	No because I said I needed to think things over.	11/12/2020 2:15 PM
11	Yes - phone number follow up	11/12/2020 2:11 PM
12	No	11/12/2020 12:03 PM
13	Not quite	11/12/2020 10:22 AM
14	She did say I could apply online to open up a checking account	11/12/2020 9:23 AM
15	No	11/12/2020 9:18 AM
16	Yes, was referred to website or I could call back with any further questions I may have when I decide to open the account.	11/12/2020 9:02 AM
17	Yes, they wanted to reach back out to me in a week but I advised it would just be easier for me to follow up with them when I am ready.	11/12/2020 8:53 AM
18	I needed to go over the information, and stated that I would call back when I could.	11/12/2020 8:28 AM
19	N/A	11/12/2020 7:51 AM
20	yes, if I was interested	11/11/2020 8:42 PM
21	Yes. I was told that the best way to open an account was to call 1-2 days ahead and schedule an appointment. It sounded like a good option for me would be a free checking account (with e-statements and opening deposit of \$25.00).	11/11/2020 4:11 AM
22	Yes contact number and a ref ID	11/10/2020 7:03 PM
23	Yes, I told her I would have to let my wife know what I found and that we would set an appointment if we decided to open an account...still tempted as well as Jane sold me on the bank!	11/10/2020 4:21 PM
24	no.	11/10/2020 2:26 PM
25	Steve encouraged me to make an appointment at my local branch.	11/10/2020 1:57 PM
26	Yes, the employee told me if I had any further questions to call back and ask for him, or I could make an appointment [Covid-19] and meet in person to discuss.	11/10/2020 1:43 PM
27	NO	11/10/2020 1:02 PM
28	Yes. He also asked for my email so he could send me a follow up with everything we discussed.	11/10/2020 12:37 PM
29	She did offer to send us info by email to get started setting up account but that was after I asked the process she also never asked to set an appointment	11/10/2020 10:05 AM
30	No	11/10/2020 10:04 AM

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31	no follow up at all	11/10/2020 9:37 AM
32	yes	11/10/2020 9:11 AM
33	A voicemail option appeared to be my next step. This wouldn't bother me if the follow up was prompt, but I know many people want to speak with someone and is an aspect they are expecting more from a community bank.	11/9/2020 3:28 PM
34	No	11/9/2020 12:07 PM
35	yes	11/9/2020 10:59 AM
36	Yes, gave me their name, and told me what days they would be in the office this week to come in to establish the account(s).	11/9/2020 9:47 AM
37	they told me the closest location and let me know that branch would be happy to assist me with any further needs.	11/9/2020 8:38 AM
38	Yes, she is sending me an e-mail about account options. She mentioned being able to open an account online or via a Zoom meeting.	11/7/2020 10:21 AM
39	Yes. She told me to call this number if I had any questions. I could go online and open an account. She even went into branch hours and customer service phone hours.	11/5/2020 3:42 PM
40	Yes. She provided me with her phone number.	11/5/2020 2:56 PM
41	no.	11/5/2020 10:54 AM
42	Yes, I could either visit a local branch or pursue account opening online.	11/5/2020 8:35 AM
43	No, the employee answered my questions and once I was done asking questions, the call ended.	11/3/2020 10:49 AM
44	None--she didn't ask for my business either.	11/3/2020 8:26 AM

Q17 Lasting Impression of the experience?

Answered: 43 Skipped: 1

VBA Telephone Shop 2020

#	RESPONSES	DATE
1	Would definitely bank with them if I did not have a Bank already.	11/13/2020 4:43 PM
2	Employee was very helpful and was willing to answer all of my questions and tried to make recommendations for which account type might be best. However, if I was actually looking to open an account I would just go to the website because I am a "visual" person as well.	11/13/2020 4:10 PM
3	Good bankers know good bankers	11/13/2020 3:04 PM
4	Positive & helpful	11/13/2020 2:23 PM
5	Overall- Very pleasant.	11/13/2020 9:36 AM
6	Look to have universal employees that can answer general questions when answering the call.	11/12/2020 4:14 PM
7	The seem to be nice to deal with but need more sales training	11/12/2020 3:20 PM
8	Good - She also provided information needed to open a checking account.	11/12/2020 2:39 PM
9	I would have not opened any type of account there. As she did not listen to my initial question and I did more talking then she did.	11/12/2020 2:34 PM
10	I liked how knowledgeable they were on their products and I didn't have a negative experience with them other than the hold on the phone	11/12/2020 2:15 PM
11	Overall very good experience	11/12/2020 2:11 PM
12	Negative	11/12/2020 12:03 PM
13	Overall, I would give my call a 9/10. The only thing that seemed to be missing was the fact that they didn't mention anything about online banking. They did cover checks/ debit cards.	11/12/2020 10:22 AM
14	I was disappointed I didn't receive any info over the phone	11/12/2020 9:23 AM
15	I would consider using them if I had heard good things about them from people I knew	11/12/2020 9:18 AM
16	The rep was very easy to talk to and informative.	11/12/2020 9:02 AM
17	I know not everyone gets an experience like this one. I most certainly have had different experiences with other financial institutions, almost never this pleasant, but the women was definitely professional, knowledgeable and seemed to enjoy and take pride in her job.	11/12/2020 8:53 AM
18	Overall, good and informative, but prefer to handle matters like this in-person.	11/12/2020 8:28 AM
19	Sad for these institutions but very proud of Chesapeake Bank b/c I know this would never happen here.	11/12/2020 7:51 AM
20	Overall good experience but not like TowneBank customer service!	11/11/2020 8:42 PM
21	The biggest positive element was the fact that someone picked up the phone on the 3rd ring. Even though I enjoy the convenience of online services and automated systems, it is always great to get an actual individual on the phone!	11/11/2020 4:11 AM
22	Overall great interaction with that employee	11/10/2020 7:03 PM
23	Over all a great impression. Seems like a bank that is focused on service and growing in the markets I would be interested in banking.	11/10/2020 4:21 PM
24	Would not move my money there.	11/10/2020 2:26 PM
25	Overall, it was a pleasant conversation but Steve didn't seem that interested in closing a deal or making sure there was a clear handoff to a banking professional.	11/10/2020 1:57 PM
26	Typical experience for the size/type of this bank.	11/10/2020 1:43 PM
27	SEMMED VERY KNOWLEDGEABLE AND FRIENDLY. WOULDN'T MIND MEETING HER IN PERSON.	11/10/2020 1:02 PM
28	This was a very positive experience and I would consider banking with them in the future.	11/10/2020 12:37 PM
29	Good knowledge of products but no effort in helping to determine what, if anything would be the right fit for me.	11/10/2020 10:04 AM

VBA Telephone Shop 2020

30	I felt as though they didnt care if I opened the account or not and I felt as though the employee that answered the phone was really unsure of herself with the answers.	11/10/2020 9:37 AM
31	pleasant and informative	11/10/2020 9:11 AM
32	Poor performance-A voicemail option was also available on the initial recording that began when the bank's number was dialed. That may be their preferred method to communicate, but if I were actually a potential customer, I would have never attempted so many times. I would have found another bank to that could accept my business.	11/9/2020 3:28 PM
33	It was normal	11/9/2020 12:07 PM
34	Very satisfied as a customer, would recruit the rep for my own FI.	11/9/2020 10:59 AM
35	Very positive, upbeat, and eager to assist. Conversation flowed very easily and consisted of several questions, to ensure that we were both on the same page, as well as to ensure that I was being helped to the full extent.	11/9/2020 9:47 AM
36	I felt an online account opening would have been a great selling point to get someone to open an account. The employees I spoke to were very kind and patient with my questions.	11/9/2020 8:38 AM
37	Over, good customer service, friendly and helpful	11/7/2020 10:21 AM
38	I'd rate Theresa, the ABNB rep a 10 out of 10!!! She was great & you could tell she loved her bank from her tone of voice, knowledge and helpfulness she was willing to provide me.	11/5/2020 3:42 PM
39	She was very friendly but seemed "green" in her role.	11/5/2020 2:56 PM
40	overall it was solid - but was not overly impressed.	11/5/2020 10:54 AM
41	Overall the experience was very positive. The representative values the institution and believes in the products and services. I would definitely open an account via this interaction.	11/5/2020 8:35 AM
42	Katie was very kind and professional during our conversation. She was able to provide all information that I asked about, but never took the lead of the conversation. While I feel that she was pleasant and knowledgeable, she didn't give me any reason to feel like her Bank was a good bank for me, or any incentive to choose her bank over any other Financial Institution in the area.	11/3/2020 10:49 AM
43	If I were looking for a bank, I would look somewhere else. The employee was pleasant, but I didn't get the feeling that she wanted my business.	11/3/2020 8:26 AM