

**EXAMPLE COMPLAINT TRENDS AND OPERATIONAL OR PRODUCT IMPROVEMENTS TO ADDRESS COMPLAINTS**

Example complaint trend	Example operational or product improvement
Lengthy wait time to speak to a teller at branch offices	<ul style="list-style-type: none"> <li>• Open an additional teller window at busy branches.</li> <li>• Use customer service desk to answer simple questions that do not require teller involvement.</li> <li>• Offer clients additional product information while they wait.</li> </ul>
Clients are surprised by fees when making a savings withdrawal	<ul style="list-style-type: none"> <li>• Improve staff training on how/when to disclose fee information.</li> <li>• Introduce transparent marketing materials with savings account information.</li> </ul>
Clients want the same savings interest rate offered by commercial banks	<ul style="list-style-type: none"> <li>• Design savings account with a higher interest rate, made sustainable by requiring a higher minimum balance and/or limits on withdrawal frequency.</li> </ul>
Clients do not want to pay for mandatory insurance product because they do not benefit from it	<ul style="list-style-type: none"> <li>• Inquire into the types of risks clients face, needs for insurance coverage, and desire to pay for coverage.</li> <li>• Make changes to insurance products and/or prices based on new understanding of clients' insurance needs.</li> </ul>