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| Subject: Draft Skip Procedure | Product: Customer Loyalty Group | Approved On: |
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Purpose:

Procedure for clients requesting to skip drafts.

Policy:

- Should a client call in and request to skip their scheduled draft, the following procedure is to be followed before ANY changes can be made.

Procedure:

The online portal is unable to support draft skips, and the client will need either chat or call in to Customer Loyalty Group ("CLG") to skip a draft.

If a client calls CLG to skip their draft, the following process should be followed:

Step 1- Identify the reason for the request and try to overcome any objections. At this time, it might be beneficial to highlight key points and benefits of not skipping a draft, such as:

- (for client requesting to skip first draft) The first draft kickstarts their program
- Keeping their drafts on schedule allows us to work on their behalf and gets them on the path to becoming debt free
- Clients who keep drafts as scheduled are more successful in their program
- Obtaining your next settlement could take longer
- If there are settlements set up, it could negatively affect those payments
- Our goal is to keep you on the path to becoming debt free, straying from your draft schedule could prolong that process
- Missing drafts delays the resolution to financial freedom

If a resolution cannot be reached, proceed to Step 2.

Step 2- Offer to split the draft. If this does not meet the client's needs, proceed to Step 3.

Step 3- Offer to move the payment date. It is important to make sure the payment does not exceed 30 days from the originally scheduled draft date.

If the client is still hesitant, offer to set it at the latest eligible date (30 days from original scheduled date). If the client accepts this resolution, advise the client that any additional change requests to their draft will also require that they contact CLG via chat to process the change. (See Step 4, below, if the client calls again.)

If the client does not accept this resolution, reschedule the first draft per the client's request.

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| Revision Date: 12/09/2024 | Page 1 of 2 | Author of Latest Revision: Sarah Bishop |
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Commented [SB1]: This SOP will apply to all draft skips

Commented [DK2]: you would need to have a couple more bullets here that are generic enough to cover all drafts

Commented [SB3R2]: Please see additional bullet points added

Commented [DK4]: Obtaining your next settlement could take longer (of course if there are settlements set up, it could negatively affect those payments)

Commented [JW5]: I feel like these can be moved to under Step 1 as part of "overcoming any objections".

Commented [DK6]: you would need to have a couple more bullets here that are generic enough to cover all drafts

Commented [DK7]: Obtaining your next settlement could take longer (of course if there are settlements set up, it could negatively affect those payments)

Commented [JW8]: Does this mean they can reschedule it past 30 days?

Commented [SB9R8]: Yes, Ideally we would move the draft to the end of their program

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Step 4- If the first draft was previously rescheduled to the latest eligible date (30 days from the original draft date), and the client is calling again to request a draft date change, ask the client if they can make a partial payment. If partial payment is not acceptable, proceed to Step 5

Step 5- Reschedule the draft per client's direction. **best practice would be to encourage clients to move the skipped draft to the end of their program

Commented [SB10]: @Darleen Karaszewski Can we note here that agents should be encouraging clients to move draft to the end of their program?

Commented [DK11R10]: Yes that would work, effectively making their 2nd draft their first draft and within 30 days of the original

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| Revision Date: 12/09/2024 | Page 2 of 2 | Author of Latest Revision: Sarah Bishop |
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