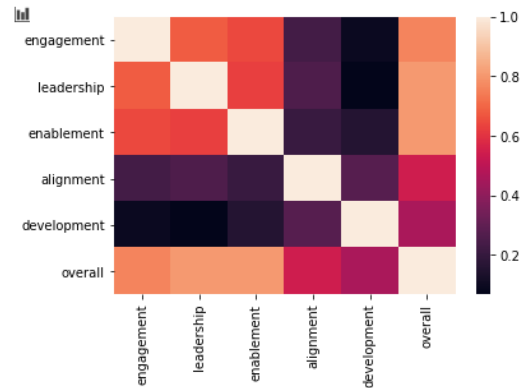


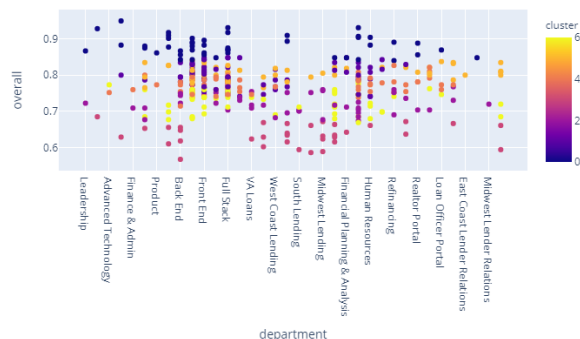
Team Lead,

This year we had the great opportunity to complete the employee satisfaction survey and analyze the results in detail. We used a number of analytical techniques to identify which employees appear to be more satisfied than others, and plan to use this knowledge to strategically improve the employee experience across the company.

The questions in the survey were grouped into 5 core categories: engagement, leadership, enablement, alignment and development. Based on our analysis, the overall satisfaction of the employee base was most closely related to the questions measuring leadership and enablement, as you can see in the chart at right:



We additionally identified that employees are more satisfied the longer they are on the job. This finding may be biased by the likelihood that less satisfied employees are likely to leave the company sooner, and more satisfied employees will stay.



Regarding employee departments, we noted that technology and operations departments yielded strong survey results, while core lending departments tended to underperform. After grouping the findings into related clusters, we see this effect quite clearly as departments like Front End, Back End and Full Stack have more employees in the highly satisfied clusters than Midwest, South and Southwest Lending.

In order to improve the satisfaction at LoanTronic, the company should perform an internal review of the Lending functions to determine why satisfaction

tends to be so much lower. Then, the company should begin an initiative to motivate those employees by providing additional benefits, opportunities, or mentorship in alignment with the key factors that were identified to contribute to overall satisfaction.

By leveraging the results of this analysis and applying it to effectively interact with LoanTronic employees, the company can improve satisfaction and results along with it.

Thank You,

Michael Conan