

## Our Guiding Principles: Commitment, Passion, Learning, Integrity, Respect, Balance, Family, Fun and Service Excellence

### About Us

**Customer Service and Support** is an integral part of Bank of America, employing more than 9,500 highly skilled associates in contact centers located in twenty cities across the United States. These associates provide service and financial solutions to more than 130 million phone customers and 1.74 million e-mail customers each year, making our contact centers among the busiest in the country.

**Customer Service and Support** is working to build a world-class customer service organization. The nine guiding principles listed above and the Bank of America Spirit provide the foundation for our daily work routine. Our associates are brand ambassadors whose hard work and determination will be the driving force behind our goal to make Bank of America the most admired company in the world.

**Customer Service and Support** is focused on building better, stronger and deeper relationships with our customers. Our associates have a passion for reaching a Higher Standard, achieving results and winning for our customers. It is important to all of us that we strive to provide the highest level of service to ensure that all of our customers are "delighted" with their Bank of America experience.

### Functional Scope Areas

#### Customer Service and Support

#### National Consumer Service Centers

- Consumer and Consumer Card
- Dealer Financial Services
- IBCC
- NDS
- Plus
- Prime

#### Associate Experience and Communications

#### Client Service and Support

- Associate Banking
- Commercial
- Merchant and Commercial Card Services
- Premier
- Small Business

#### Multicultural Services

#### Customer Service Process and Operations

- Resolution Services and Support

#### Risk Management

#### Customer Delight

#### Strategy and Marketing

#### Customer Contact Management

### Factoids:

#### Annualized

Customer Calls Received by VRU in 2002	.....508,500,000
Customer Calls Handled by VRU in 2002	.....503,500,000
Customer Calls Offered to Associates in 2002	.....147,000,000
Customer Calls Handled by Associates in 2002	.....130,000,000
Avg. Speed to Answer	.....96.54 secs
E-mails Received in 2002	.....1,750,000
E-mails Processed in 2002	.....1,740,000
2002 Customer Delight	.....54.3%
Certified Green Belts through 3/03	.....203
Certified Black Belts through 3/03	.....2
Associate Satisfaction in 2002	.....72%
Associate Retention in 2002	.....78%

### 2003 Performance Plan

#### Bank of America Vision:

Be recognized as the world's most admired company

#### Customer Service and Support Vision:

A Passion to Delight

**To reach our goal of being the world's most admired company, we must do the following:**

- Execute on our Hoshin Plan
- Live the Bank of America Spirit
- Communicate accurately and consistently
- Execute reliable, repeatable, consistent processes
- Focus on delivering world-class service for our customers

**The focus for 2003 is: 65 / 75 / 64**

- **65%** Customer Delight
- **75%** Associate Delight
- **\$64** million in productivity benefits (Shareholder Delight)