

Participate in Credit Research Survey

Dear Shopper:

We are conducting a study based on consumers with lower credit scores or little credit and how they are impacted in the cellular industry with their rates, plans, equipment, and insurance options. We will be evaluating how lower credit scores can impact the number of lines consumers are approved for, the amount of minutes offered, rates, and equipment prices. We would like you to help us understand how your credit affects the services you receive and limitations based on your FICO score. **NO purchase is required** and each shopper gets to pick from a wide selection of locations in their area. In order to participate in this study you **must go through a credit check for pre qualification** in addition to having a credit check completed at the cellular carrier we assign you to shop – to do this, we need first will need your permission.

In order to participate, there are a few items that we require and that you MUST do:

1. We must have your **Social Security Number or Tax ID** (this is requested upon signing up as a new shopper with us.) As any other place of employment or place you earn wages, we must have tax id information on file. This information is asked upon registering with CRS as a Mystery Shopper. It is required by law and by the IRS that we have every individual's tax ID information on file that we pay wages to Mystery Shop for us. We now have a direct link with the IRS Validation system to verify that all SSN and Tax ID information is valid and matches the profile information for each registered individual. This is to protect ourselves from being defrauded by individuals and to protect our shopper's from someone else using their information. Our **system is encrypted**, using SSL security, which is the same used by banks and financial institutions. Our sign up is completely secure.

STEP 1 TO GET APPROVED FOR THIS PROJECT IS TO REGISTER AS A CRS MYSTERY SHOPPER on our system at <http://www.sassieshop.com/2crs> . Once you complete your regular profile questions, log back in to your new Mystery Shopper account. Click on the "My Profile" page and about 1/3 of the way down the page you will see the Title "EXTENDED PROFILE". IF you are interested in THIS project, you must click on "update" next to the Extended Profile to read the terms, accept, and answer a few questions about your cellular usage. Our system, AFTER the extended profile is filled out, automatically exports your information over to our scheduling team so that they can qualify you for these shops. (Can take up to 10 business days to get approved and assigned shops)

2. Check your registration profile to insure you have a **STREET ADDRESS** on file. WE will NOT allow anyone to participate that only lists a PO BOX. We must have a **legitimate Street Address on file** or shopper will be declined.
3. MUST have a **VALID DL or VALID State ID, Passport or Valid Military ID** to conduct these shops and participate.
4. **ALREADY A CRS MYSTERY SHOPPER?** -Here is how to apply:
 - A. On every shopper's Regular profile page is a link, down about a quarter of the page that is labeled "Extended Profile". This area we commonly use to allow a shopper to expound on their specialty experience or apply for special shops.
 - B. **CLICK UPDATE** next to the **EXTENDED PROFILE** link - we have now added some questions to qualify them **SPECIFICALLY** for this project toward the bottom of that page. The sections Cellular Service and Terms and Conditions – must be completed to participate in this study. **BY CHECKING THE QUESTIONS "Yes" to terms-** our system automatically exports your information as an "Interested applicant" to our scheduling team.

PLEASE follow ALL of these steps carefully to participate. The project will go through August. It takes **10-15 days** for us to process each applicant's information to qualify them for this project. Please check your shop log for updates and look for email announcements from us informing you of your approval.

“WANT TO EARN EXTRA MONEY?”

SEND US REFERRALS! For a limited Time we are offering to pay a shopper a referral fee if they send us friends or family members.

\$25 - Send us 5 Friends or Family members

\$50 – Send us 10 Friends or Family members

Conditions: The friends or family members MUST qualify and Follow through and do their shops or the referral fee is not paid out. To collect your referral fee – simply send the names of the people you referred to shopperinfo@corporaterisksolutions.com

FAQS

“What does the shop involve?”

The shops are very easy. We are simply interested in knowing what happens when consumers with very bad credit or with little credit history apply for contract cellular service. (not prepaid service) Many cellular retailers will put restrictions on consumers like require a deposit, stipulate a restricted amount of lines, or restrict the type of phone, minutes, etc. Our survey is short, no narratives, it simply asks what restrictions (if any) are placed on you when you go apply for credit. SHOPPERS DO NOT make a purchase and DO NOT sign any real contracts. They simply go in saying they are “shopping around” for cellular service and report what is offered to them.

“Why don’t we see these locations listed on the job board?”

Each shopper will be allowed to pick a location from a list we have in their area. However, that will not be given to them until AFTER the approval process. Depending on each shopper’s credit score, depends on what type of location they are assigned to shop. Because it is impossible for us to know up front each shopper’s score, we will wait until a shopper has been approved before we determine a location type. We may post some “generic” links for states at some point for this project. However, initially, the shopper will express interest by FOLLOWING THE STEPS Above 1-4 – Our system will automatically detect when a shopper has expressed interest and will export their information over to the “pre-qualification” team. They will then contact the shopper once they have been approved.

“Is My Information Safe?”

Yes, upon registering as a CRS shopper, you were already required to provide this information. (SSN, Tax ID, DOB, Address, etc). Our system is encrypted and uses SSL, which is the same technology used by banks and financial institutions. We are not asking shoppers to provide the information again, simply to INSURE it is accurate on their profile page where they originally gave it to us. We are exporting it from that area once a shopper expresses interest and agrees to the terms by electronic signature in their “Extended Profile” page. All results of this study are confidential and we do not use individuals names- we are only looking at raw data results of how consumers in general are effected by lower FICO scores and obtaining contract phone service.

“Can I participate if I have good credit?”

No, unfortunately, at this time, the project is only for shoppers with **VERY bad credit**, bankruptcy, defaults; for non payment, AND for individuals **OR with LITTLE credit history (Students fit best for this category as they are young and have not made a lot of large purchases such as mortgages, etc)**. Little built up credit is not necessarily bad credit, it just means the individual has not applied for credit or financed anything in their name. We see this commonly with students, immigrants, and sometimes housewives that have never had credit cards, cars, loans, or financed items in their name.

“How much can I earn?”

Depending on the shopper’s credit, will depend on how many locations they will be allowed to shop. Most shopper’s will be approved for 2 locations, some 3. The shops pay \$25 to \$35 each, and again this depends on the location type they are assigned. Some location types may take longer to shop, those will be paid out at a higher rate. So, shoppers have the potential to earn \$50 to \$105 to participate.

“What is involved in the shop?”

The shopper simply has to visit one of our client assigned locations to express interest in cellular service. Shopper’s will state their current service / contract is about to expire and they want to “shop around” to see which carrier currently has the best plans to offer. For contract service, all Cellular Carriers must run an individual’s credit before they offer them a service contract. Based on the credit score, they may limit a person to certain plans, certain number of lines, require a

deposit, require them to pay full price for equipment, and many other restrictions. This is what we want to learn. Each shopper will simply report back on the survey we put in their shop log, what occurred in terms of restrictions when they went into the cellular carrier. The shop survey is easy, short – no narratives- simple check off responses for the most part.

“Do you have to have previous Mystery Shopper experience to participate?”

NO- We actually need to recruit 500 more shoppers in 15-20 different states within 60 days for this project. SO, feel free to share participation information with friends or family that may also have poor credit and in need of extra income. They will simply register as a new shopper at this link and follow all 4 steps above like our current shoppers. <http://www.sassieshop.com/2crs>

“What States are you conducting the study in?”

To start, we are conducting the study in these states (however we will be moving into other areas in July so feel free to express interest now no matter what area you are in)
Starting in May to August – TX, FL, CA, MICH, NY, NJ, GA, DC/ MD, PA, MASS, IL, IN, OH, CT, NC, SC, TN, KY, AZ, CO, UT, NM, WA, OR, WI, LA

“How many times will I have to have my credit checked?”

This depends on how many shops each shopper takes. Each shopper will have to go through an initial check so we can determine their score. This one, we will do our best to erase / reverse. Next, each shopper will be required to have their credit pulled for each shop they do. In most cases, because it is common for consumers to “shop around” multiple checks done within a week – count as 1 check, especially if they are for the same type of service. (Automotive- Home loan, Cellular, etc) In addition, the impact is very minimal only reducing their scores temporary for 30 days by a few points.

“How do I know what location I will shop?”

Once a shopper is approved, we give them a list of locations in their area. We have literally hundreds in each area. Most shoppers find a location very close to them to shop. This will be communicated in your shop log assignment page after you have been approved.