

CLIENT SERVICES NEWS

TAX SEASON IS HERE — AND IT'S PRIME TIME FOR COLLECTIONS!



Tax season brings a surge in liquid funds for many borrowers, which historically translates into higher prepayment activity and stronger collection performance. This is one of the most opportunistic windows of the year for recovery efforts, and we expect the same trend again.

Turnstile Capital Management agencies are already acting on this opportunity by strategically sending out targeted settlement offers throughout tax season. These offers are being staggered based on refund deposit patterns to maximize the likelihood of engagement and repayment.



The IRS began accepting 2025 tax returns on January 26, 2026, and most refunds issued via direct deposit hit within approximately 21 days. That means we can anticipate a meaningful uptick in borrower payments beginning late February through early March—a critical period for driving collections.

Speaking of collections—our collections team has implemented a Time-of-Day contact model. In August, Launch DPS implemented a new data-driven outreach model designed to optimize when and how we connect with customers. The model incorporates our customer engagement score, key customer attributes, and the outcomes of all prior outreach attempts to generate the daily outreach plan. Early results indicate stronger engagement patterns and more efficient use of outreach capacity.

Throughout 2026, we will continue to enhance the model's precision and expand our decisioning capabilities to identify the next best outreach action across all channels including text, email, voicemail drops, phone calls, and mailed communication. These enhancements are focused on improving right-party contact rates, reducing unnecessary outreach, and creating a more seamless and customer-friendly experience while maintaining alignment with compliance and operational standards.



WE ARE STRENGTHENING QUALITY THROUGH OUR INTERNAL CXONE ANALYTICS!

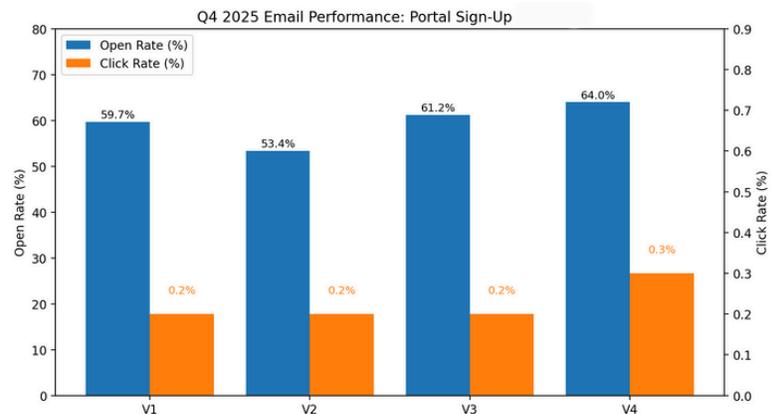
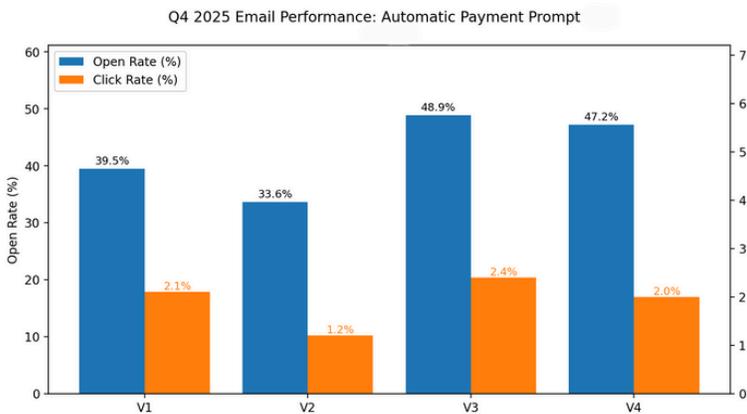
As you may remember, Launch went live with a new phone vendor in Q3 2025. Following that transition we continue to leverage new tools within the new platform. We've implemented internal, actionable analytics dashboards to support targeted quality reviews and continuous improvement. These tools help us identify early trends in defects, consumer complaints, and process performance, allowing our QA teams and call center leaders to proactively address risks before they impact customers or compliance.

By correlating complaint, production, and process data, the dashboards enable faster root cause identification and highlight focused training and coaching opportunities. We also use these insights to measure the effectiveness of corrective actions and ensure improvements are sustained over time.

LAUNCH COMMUNICATIONS ARE GAINING SERIOUS MOMENTUM!

We've taken a major step forward in optimizing our outreach. By transforming the Automatic Payment Prompt and Portal Sign Up emails into four distinct content versions, we've created a powerful A/B/C/D testing environment to uncover which messages truly resonate and drive action.

And the results from Q4 2025 are already telling a compelling story:



What's Standing Out?

Across both email series, Versions 3 and 4 consistently outperform the others, capturing more attention and generating stronger engagement. This is exactly the kind of insight we aimed for—and it's paving the way for smarter, more impactful communications.

What's Next?

In early 2026, we'll develop a fresh round of versions, applying what we've learned to refine message tone, structure, and calls to action. **Our goal:** Identify the top two high performing templates to use moving forward, driving stronger engagement at scale.

Exciting progress—and even better results—are ahead!

SPANISH COMMUNICATIONS ARE HERE — AND THIS IS JUST THE BEGINNING!



You spoke, and we listened. We're thrilled to share that Spanish language communications are officially rolling out—and the momentum is growing fast.

So far, we've already launched Spanish in key areas, including:

- **Most standard text messages** within the communication package
- **State disclosure website**
- **Select voicemail campaigns**

And we're not stopping there. In 2026, we'll be expanding even further to create a fully inclusive, communication experience. Coming next:

- **All text message campaigns**
- **All email campaigns**
- **Letters and written communications**

This is a major step toward ensuring every customer receives clear, accessible, and language relevant communication.



COMPLAINT MONITORING AND HANDLING

We recently completed a update to our complaints ecosystem to improve alignment, visibility and accountability across complaint activity.

Historically, complaints were managed through a standalone process that operated outside of active work requests. While functional, this structure limited our ability to connect complaints directly to the work being performed and to view the full lifecycle of an issue.

The update now allows complaints to attach to an active ticket, allowing them to move through intake, investigation and resolution in parallel with the work being completed. This provides clear ownership and end to end lifecycle visibility.

For complaint types that did not previously have a defined workflow, we have implemented new workflows to ensure consistent handling and oversight. These workflows also enable us to monitor volume and emerging themes, supporting proactive trend identification and continuous improvement.

All reporting remains consistent, with enhanced visibility and improved lifecycle insight now built into the process.

This redesign strengthens governance, improves transparency, and positions us to better identify trends, drive accountability, and deliver a more consistent client experience.



CLIENT TICKET SATISFACTION RESULTS ARE IN!

In December, we launched our new post ticket surveys to gather feedback on your interactions with our Operations Processing team. Thank you to everyone who has already taken the time to respond—your input truly matters.

These surveys allow you to rate your experience on a 1–5 scale, and we're excited to share that we've received a strong response rate so far. Even better, our overall satisfaction score—the percentage of tickets rated “good” (3 or better)—is currently an impressive 88.2%!

This feedback is essential in helping us ensure we continue delivering high quality service and supporting your accounts with accuracy, timeliness, and care.

Please keep the momentum going! Your continued participation helps us identify what's working well and where we can keep improving. Thank you for your partnership and for helping us serve you better.

Just a friendly reminder to help us support you in the easiest and most effective way possible:

CLIENT SUPPORT & ESCALATION GUIDELINES

Operational Requests & Daily Transaction Processing

For routine servicing needs, such as transaction processing or account updates, please email:

Launch Servicing Requests: clientservices@launchservicing.com

Turnstile Capital Requests: clientservices@turnstilecapital.com

If any of these requests require escalation, please include your Client Relationship Manager (CRM) in the communication. They will ensure the issue is directed to the appropriate internal team.

New Initiates or Changes to Guidelines

Please complete a change request form with requirements and send to your CRM. They will coordinate with our internal teams for execution.

Concerns Related to Goal, Launch, or TCM

If you have concerns or feedback related to Goal Solutions, Launch Servicing, or Turnstile Capital Management, please reach out directly to your CRM. They will coordinate with the relevant teams to work towards resolution.

Escalations Beyond Your CRM

If you feel your concern is not being adequately addressed through your CRM, please escalate directly to:

Erin Lindsey

Director, Client Relationship Management

Upcoming Holidays

- Presidents Day - 2/16/2026
- Memorial Day - 5/25/2026



MEMORIAL DAY