GOAL SOLUTIONS

NOVEMBER 2026

CLIENT SERVICES NEWS

COMING IN HOT: TEXT TO PAY!



We have implemented a text to pay option which is a way for customers to make a payment through an automated text interaction when they have a stored payment method on file. The payment can be made quickly without the customer having to log into the online portal or call into Customer Service. This will be rolling out to all clients by Q1 2027! We have done a soft launch so far and have seen great results and heard feedback that it is a seamless process to use. Next on the docket--- **Two way texting! More to come on this in the next newsletter..**

COLLECTIONS OUTREACH- CLOSING THE LOOP

As our team continues our ongoing series of analytics around collections outreach and voicemail drops, we wanted to share some data we have learned so far.

- Borrower engagement is highest during the initial stages of outreach and declines with each additional communication attempt. The strongest returns are typically realized within the first 5-6 outreach attempts that typically take place over the first 30 days of delinquency, regardless of channel, after which outreach effectiveness drops by 18%.
- Voicemail drops increase borrower engagement by 11%
- Roughly half of borrowers successfully reached are contacted again later, highlighting the value of maximizing each borrower conversation.
- Based on these findings we continue to expand digital communication channels, continue to test and monitor different campaigns and focus more on efforts that demonstrate measurable borrower engagement and repayment impact.

Bottom Line: The analysis confirms that timely outreach, digital engagement channels, and data-informed decision making are critical to maximizing borrower engagement. These insights help ensure our communication strategies remain effective, adaptable, and aligned with changing borrower behaviors.

GOAL SOLUTIONS ANNOUNCES STRATEGIC INVESTMENT FROM BROWN BROTHERS HARRIMAN



Goal has announced a strategic substantive minority investment from Brown Brothers Harriman (BBH), a highly-respected private financial institution known for its disciplined, long-term approach to partnership. We are excited about this partnership and even more excited about the opportunities this partnership will bring.

Read more about Goal's partnership with BBH.

EXPANDING AI-SUPPORTED QUALITY AND OPERATIONAL OVERSIGHT



As part of our ongoing commitment to continuous improvement, we are expanding the use of AI-supported tools across servicing operations to help increase visibility into customer interactions, customer sentiment, identify trends more efficiently, and support quality assurance efforts. Our approach is intentionally thoughtful and measured, with a strong emphasis on maintaining human oversight and expertise throughout the process. We believe the real opportunity with AI is not simply to move faster, but to combine greater scale and visibility with the judgment and experience of our teams.

While these capabilities continue to evolve, our Quality Assurance team remains at the center of evaluating performance, identifying coaching opportunities, and ensuring consistency in the customer experience. AI and automation can provide additional reach and insights, allowing teams to focus more time on trend analysis, risk identification, and opportunities for continuous improvement. Just as importantly, we recognize that AI is not infallible. Results require validation, context, and thoughtful human review to help identify false positives, blind spots, and areas where the technology needs further refinement.

As we continue testing and refining these solutions, our focus remains on leveraging technology responsibly to enhance operational effectiveness, strengthen quality controls, and support the best possible experience for both our clients and their customers. Our goal is to capture the tremendous potential of AI while implementing it with the discipline and oversight needed to make the results meaningful, reliable, and actionable. We are in the process of selecting a vendor who will support our evolving Quality Assurance objectives with AI enhanced tools.

GOAL SOLUTIONS NAMED TO THE 2026 INC. 5000 LIST, THE MOST PRESTIGIOUS RANKING OF AMERICA'S FASTEST-GROWING PRIVATE COMPANIES

Goal Solutions announced it has been named to the 2026 Inc. 5000 list, the annual list of the fastest-growing private companies in America. The list is the most prestigious ranking of the nation's most successful independent and entrepreneurial businesses, recognizing companies that have achieved remarkable growth while driving innovation, creating jobs, and shaping the future of the economy. Past honorees include companies such as Microsoft, Meta, Chobani, Oracle, and Patagonia.

Read the full story.

OUT AND ABOUT WITH GOAL

Our team had a busy fall connecting with clients, partners and industry colleagues at conferences across the country.

Asset Based Finance - NYC



ABS East - Miami



Auto Finance Summit - Las Vegas



FinovateFall 2026 - NYC



HELOCs & Second Liens - Austin, TX

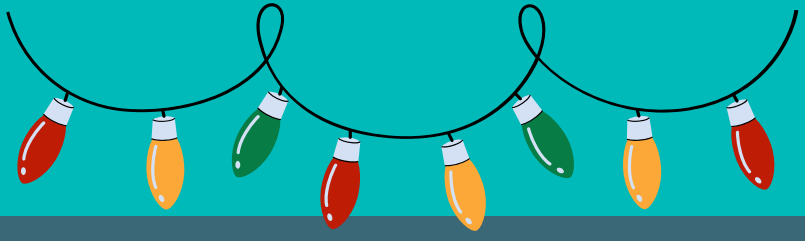


Warm Wishes for a Wonderful Holiday Season

The holidays may bring a little extra cheer, but they can also bring a little extra call volume! Following holidays, our teams plan ahead for the anticipated post-holiday rush with additional staffing and support options, including extended hours, overtime coverage, and callback services. Our goal is simple: keep the holiday spirit going while helping borrowers get the support they need.

Below are our upcoming holiday closures. We hope your season is filled with peace, laughter, and celebration!

- Veteran's Day - 11/11/2026
- Thanksgiving Day - 11/26/2026
- Christmas Eve - 12/24/2026
- Christmas Day - 12/25/2026



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