FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked: Branch Survey

NOTE: The FDIC will not receive any information that could potentially identify a specific respondent bank. The FDIC or other bank regulators will not be able to link survey responses to individual institutions.

(NOTE: The following fields have been pre-populated and will not appear to survey respondants.)

SA
QID:145703   SAMPLE TYPE:

2   Branch

SB
QID:145704   NAME OF BANK:

SB1
QID:145705   NAME OF BRANCH:

SB2
QID:162840   Retail office is located at same address as HQ

1   Yes
2   No

SB3
QID:162841   BRANCH STREET ADDRESS:

SB4
QID:120790   BRANCH CITY:

SC
QID:152668   BRANCH STATE:

SD
QID:152669   TIER:

1   Tier 1
2   Tier 2
3   Tier 3

SE
QID:152670   CEO NAME:

SF
QID:152671   CEO TITLE:

SG
QID:162842   HQ DESIGNATED RESPONDENT NAME:

SH
QID:162843   HQ DESIGNATED RESPONDENT EMAIL:

SI
QID:162844   HQ DESIGNATED RESPONDENT PHONE:

SJ
QID:162845   LMI DESIGNATION:

QID:99002   Welcome to the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked.

Public Burden Statement
This survey collects information to fulfill a mandate in Section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (Pub. L, 109-173) that the FDIC conduct ongoing surveys and submit periodic reports to Congress on efforts by insured depository institutions to bring unbanked and underbanked individuals into the conventional finance system. The FDIC believes this survey takes an average of 30 minutes per respondent to complete. Send comments regarding the estimate or any other aspect of this form, including suggestions for reducing completion time, to either of the following:

The Office of Management and Budget, OIRA
725 17th Street, NW
Washington, D.C. 20503

Paperwork Clearance Officer, FDIC
550 17th Street, NW
Washington, D.C. 20429

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this study is **OMB No. 3064-0158**.

How will the identity of my institution be protected?
The FDIC will not receive any information that could potentially identify a specific respondent bank. Contact information is gathered only for the purpose of following up on data collection efforts. Gallup will remove all individual respondent and bank identifying information from the dataset delivered to the FDIC. Upon satisfactory completion of the contract, Gallup will destroy all data collected as part of this survey effort. The FDIC or other bank regulators will not be able to link survey responses to individual institutions. The FDIC will release a report containing only aggregate results.

Please enter your ID Code. Your ID Code can be found on the email you received. Click the "Begin Survey" button to continue.

<Begin Survey>

QID:145735 **(Programmer: _If incorrect ID Code, display the following error message:_)**
The ID Code you have entered is invalid. Please carefully re-enter your ID Code.

QID:145737 **(Programmer: _If no ID Code is entered, display the following error message:_)**
You must enter an ID Code to continue.

_____**NEW SCREEN**_____

QID:145739 **(Programmer: _If completed survey found in database for this ID Code, display the following error message:_)**
A survey has already been completed with this ID Code. Thank you for your participation.

If you feel you have received this message in error, please contact Gallup Client Support at galluppoll@gallup.com or call 1-888-297-8999.

_____**NEW SCREEN**_____

QID:153382 **(Programmer: _Display the following at the bottom of each screen:_)**
If you need assistance completing this survey, please contact Gallup Client Support by sending an email to galluppoll@gallup.com or by calling 1-888-297-8999. Support is available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Thursday, or 8:00 a.m. to 6:00 p.m. Eastern Time on Fridays.

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_____**NEW SCREEN**_____

QID:163071   On behalf of the Federal Deposit Insurance Corporation, Gallup would like to thank you for participating in the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked. Your participation in this survey will help the FDIC gather critical information about the products and services available to unbanked and underbanked populations.

This survey should be completed by the person who is best able to answer questions about the branch of ***(Response in SB)*** located at ***(Response in SB3)*** ***(Response in SB4)***, ***(Response in SC)*** regarding entry-level deposit accounts, as well as other basic banking services and financial education or outreach initiatives this branch might have implemented to reach out to unbanked and underbanked populations.

S1A
QID:160584   Are you the person who will respond on behalf of this branch?

1   Yes
2   No

QID:165787   ***Skip: (If code 1 or BLANK in S1A, Continue;
Otherwise, Skip to Text before S1)***

_____**NEW SCREEN**_____

S11A
QID:162851   Is the location of the branch being asked about in this survey your primary work location, or do you primarily work in some other location of the bank?

1   Yes, primary work location
2   No, not primary work location/work in some other location

_____**NEW SCREEN**_____

QID:162850   ***(If code 1 in S1A, display:)*** Please enter or confirm your contact information. All personally identifying information will be removed from the data. This information will only be used by Gallup to follow up with you for the purpose of completing this study.

(If code 2 in S1A, display:) Please enter the contact information for the person who will complete this survey on behalf of your branch. All personally identifying information will be removed from the data. This information will only be used by Gallup to follow up with the appropriate person at your institution for the purpose of completing this study.

S1

QID:152675   Prefix:

S2

QID:152676   First name:

S3

QID:152677   Last name:

S4

QID:152678   Title:

S5

QID:132867   Email address:

S6

QID:152679   Telephone number (including area code and extension):

S7

QID:152680   Address (Line 1):

S8

QID:152681   Address (Line 2):

S9

QID:152682   City:

S10

QID:152683   State:

S11

QID:152684   ZIP Code:

(Programmer: If BOTH [S3 AND S5] AND S6 are BLANK, Display the following error message:)

QID:160587   Please provide an email or name and phone number in order to continue. This information will only be used for the purpose of completing this research.

QID:166643   ***Skip: (If code 2 in S1A, Continue;***
Otherwise, Skip to Instructions Page)

_____**NEW SCREEN**_____

QID:166644   Please forward the original website address and unique ID Code to the person who will complete this survey on behalf of your branch.

You may now close your browser or go to another website.

_____**NEW SCREEN**_____

QID:160593   **INSTRUCTIONS:**

This survey should take approximately 30 minutes to complete. The questions on this survey apply only to consumer accounts and do not apply to commercial or business accounts.

To navigate this survey, you may need to scroll down to see all of the questions on the page.

For each question, click on the button next to the response that best fits your answer, or type in your response as requested.

If you do not complete the survey in one sitting, you can log in again and the survey will resume where you left off. You will not have to repeat any of the questions you have already answered.

You may also use your browser's print feature if you would like to print out a page to seek input from others before responding to the questions on a page. A page can be printed to get assistance in answering the questions on that page. Do not print, store, or copy for any other purpose.

On each screen, you will see some words that are underlined and in blue. To read a word's definition, simply scroll over the word or see the definition at the bottom of the screen.

The FDIC will not receive any information that could potentially identify a specific respondent bank. The FDIC or other bank regulators will not be able to link survey responses to individual institutions.

Click "Next" to begin.

Thank you in advance for your valued input.

S13

QID:145748 Just to confirm, can you respond to questions about the branch of ***(response in SB)*** located at ***(Response in SB3)*** ***(Response in SB4)***, ***(Response in SC)*** and its retail strategies, products, services, and efforts to serve unbanked and underbanked populations?

1   Yes
2   No

QID:153390 ***Skip: (If code 1 in S13, Skip to S14;***
Otherwise, Continue)

_____**NEW SCREEN**_____

QID:162852 This survey is intended for an individual who can answer questions about this branch's efforts to serve unbanked and underbanked populations.

If you are the best person to respond to this survey, please click "Previous" to return to the previous screen and select "Yes" in order to begin the survey.

If you feel someone else at your bank may be better equipped to answer questions about these topics, please forward the original website address and unique ID Code to that person.

If you plan to forward the link to someone else at your bank, you may now close your browser or go to another website.

_____**NEW SCREEN**_____

S14

QID:152696 To what type of customers does this branch typically offer financial products and services?

1   Primarily to retail consumers (We do not typically serve business or commercial clients.)
2   Both retail consumers and business or commercial clients
3   Primarily to business or commercial clients (We do not typically offer retail consumer products.)

S15

QID:145753   Is this branch a full-service retail branch? Specifically, does this branch accept deposits, make loans, and open or close accounts?

    1   Yes, this is a full-service branch
    2   No, this is a limited service branch

QID:162856   ***Skip: (If code 1 in S15, Skip to Note before S16;***
Otherwise, Continue)

_____**NEW SCREEN**_____

QID:163072   We're sorry, but this survey was intended for full-service branches. If this is a full-service branch, please click the "Back" button below to return to the previous screen and respond "Yes, this is a full-service branch" in order to begin the survey. Otherwise, please close your browser or go to another website.

If you feel you have received this message in error, or if you have questions about this survey, please contact Gallup Client Support at galluppoll@gallup.com or call 1-888-297-8999.

<Back>

QID:163073   ***Skip: (If code 1 in SB2, Continue;***
Otherwise, Skip to Survey Sections Screen)

_____**NEW SCREEN**_____

S16

QID:162855   Recently, FDIC conducted a survey of bank **headquarters** to ask questions about the bank's efforts to serve unbanked and underbanked populations. Did you, personally, respond to this survey?

    1   Yes
    2   No

QID:163074   ***Skip: (If code 1 in S16, Continue;***
Otherwise, Skip to Survey Sections Screen)

QID:163075   Thank you for recently responding to FDIC's survey. This survey covers the experience and operations of specific retail branches, rather than headquarters, so Gallup and the FDIC would greatly appreciate your response to this survey as well. Please note that many of the questions may seem similar, but it is important to obtain survey responses from both the perspective of the headquarters and the perspective of this specific retail operation.

(Programmer: For words or phrases displayed in underlined blue text, provide the following definitions and display the definition at the bottom of the screen:)

QID:153393 **Automated overdraft coverage** – Payment programs that typically (but not always) rely on computerized decision-making and use pre-established criteria to pay or return specific items. There is little to no discretion given to bank employees and no case-by-case bank employee decision-making with respect to an individual customer or item.

Automatic saving – Regular direct deposits into a savings account, regular preauthorized transfers from a checking account into a savings account, or other mechanisms to facilitate regular savings.

Bank Secrecy Act (BSA) – The BSA requires U.S. financial institutions to maintain appropriate records and file certain reports involving currency transactions and a financial institution's customer relationships. Also referred to as the "anti-money laundering" law (AML) or jointly as "BSA/AML."

Basic or entry-level checking account – The FDIC-insured transaction account that has the most basic features and tends to have the lowest minimum balance requirements.

Basic or entry-level savings account – The FDIC-insured deposit account that tends to have the lowest minimum balance requirements.

Card-based (electronic) account – An FDIC-insured transactional deposit account that offers depositors a network-branded plastic card to use for purchases and bill payments and allows for withdrawals and deposit of funds at ATMs. Paper checks are typically not allowed or, if allowed, their use is limited.

ChexSystems – A commercial deposit account verification service that financial institutions may use to assess applicants' account history and the potential risk of allowing those applicants to open new accounts.

Consumer deposit account – Any deposit (e.g., checking or savings) account used primarily for personal, family, or household purposes.

Conventional checking account – Conventional checking accounts include regular checking accounts, negotiable order of withdrawal (NOW) accounts, demand deposit accounts (DDA), and money market deposit account (MMDA).

Direct deposit – Electronic deposits (credits) made to an individual's deposit account, usually through the Automated Clearing House (ACH).

Domestic remittances – Transfers of funds within the U.S., typically used by customers who send a portion of their earnings to family members.

Established customer – An individual who has had a deposit account at the institution for more than 30 calendar days.

Individual Development Accounts (IDAs) – Matched savings accounts that enable low-income families to save money for a financial goal.

International remittances – International transfers of funds, typically used by immigrants who send a portion of their earnings to family members in their country of origin.

In-person, third-party bill payment service – A service that enables consumers to pay bills, such as utility bills, in person at the bank.

Matrícula Consular – Also called certificate of consular registration. Identification card issued by a foreign consulate to its nationals residing in the U.S.

Network-branded reloadable prepaid cards – Reloadable cards that are branded with a payment network logo (e.g., Visa, MasterCard, Discover, and American Express) and that can generally be used at any merchant or ATM that accepts cards issued on the payment network. These card accounts are not linked to a deposit account.

Non-customer – An individual who does not have a deposit account or credit relationship with your bank.

Non-Sufficient Funds (NSF) fee – A fee charged when there are not sufficient funds in a customer's account to cover a check or other payment.

OFAC Screening – Treasury's Office of Foreign Assets Control (OFAC) issues regulations that restrict bank transactions with certain foreign countries, their nationals, or "specially designated nationals" (SDN) as outlined on the OFAC SDN list.

On-us – A check presented for payment at the same institution on which the check is drawn.

Patriot Act – The Patriot Act was signed into law on October 26, 2001, and Title III of the Act requires banks to establish a Customer Identification Program.

Payday lenders – Provider of payday loans. Payday loans (also known as deferred deposit advances) are a type of small-dollar, short-term, unsecured loan in exchange for a post-dated check or automated debit, usually dated at the time of the borrower's next paycheck or regular income payment. The APR on these loans is typically very high.

Regulation CC – A regulation governing the availability of funds deposited in checking accounts and the collection and return of checks.

Specialized savings clubs – Also called Club Accounts, such as holiday or vacation club accounts.

Unbanked – Individuals who do not have a deposit account with a depository institution (a commercial bank, savings institution, or credit union) or a transaction account with a money market mutual fund or brokerage firm.

Underbanked – Individuals who have a deposit account but also rely on alternative non-bank financial service providers (such as check-cashing firms or payday lenders) for transaction or credit services.

Workplace-based savings programs – Accounts and programs offered by employers to help connect employees' paychecks with savings accounts.

_____**NEW SCREEN**_____

QID:162860

(Survey Sections)

This survey is divided into short sections. Please click the "Next" button to continue to the next section, or click on a section you have already accessed to review your responses or complete unanswered questions.

Contact Information for Respondent
Retail Strategies
Checking Account Programs
Savings Account Programs
Account Opening Considerations
Auxiliary Products
Financial Education and Outreach
Potential Challenges
(Programmer: _Make these links to each section_)

_____**NEW SCREEN**_____

(SECTION ONE: Retail Strategies)

Q5
QID:145787

Does this branch use any of the following retail strategies to make it more welcoming or convenient to do business with the branch?
(Programmer: _Display Q5A-Q5I_)

| 1 | Yes |
| 2 | No |

Q5A	*QID:145788*	Non-traditional location (community center, supermarket, etc.)
Q5B	*QID:145789*	Off-premise ATMs in retail establishments or other accessible locations
Q5C	*QID:145790*	Non-traditional branch format/design (e.g., more casual lobby decor)
Q5D	*QID:145791*	Extended banking hours on weekday evenings (after 5:00 p.m.), Saturday afternoons (after 1:00 p.m.), or Sundays
Q5E	*QID:145792*	Staff capability to communicate with customers in languages other than English
Q5F	*QID:145793*	Online (Internet) banking in languages other than English
Q5G	*QID:145794*	Mobile (cell phone) banking
Q5H	*QID:152706*	Automated (IVR) telephone banking

Q5I   *QID:145795*   Other (Fill in response) ***(Allow 200 characters)***

Q5I_T
QID:145798   Other *(Please specify)*

QID:152708   ***Skip: (If code 1 to ANY in Q5A-Q5I, Continue; Otherwise, Skip to Q7)***

_____NEW SCREEN_____

(SECTION ONE: Retail Strategies*)*

Q6
QID:145800   Please indicate how effective each of these strategies has been for this branch in developing a relationship with **unbanked** or **underbanked** consumers.

        4   Very effective
        3   Effective
        2   Slightly effective
        1   Not effective at all
        8   Don't know

Q6A	*QID:145801*	Non-traditional location (community center, supermarket, etc.)
Q6B	*QID:145802*	Off-premise ATMs in retail establishments or other accessible locations
Q6C	*QID:145803*	Non-traditional branch format/design (e.g., more casual lobby decor)
Q6D	*QID:145804*	Extended banking hours on weekday evenings, Saturday afternoons, or Sundays
Q6E	*QID:145805*	Staff capability to communicate with customers in languages other than English
Q6F	*QID:145806*	Online (Internet) banking in languages other than English
Q6G	*QID:145807*	Mobile (cell phone) banking
Q6H	*QID:152710*	Telephone (IVR) banking
Q6I	*QID:145808*	***(If code 1 in Q5I and valid response in Q5I_T, display:)*** ***(Response in Q5I_T)***

_____NEW SCREEN_____

(SECTION ONE: Retail Strategies)

Q7

QID:145811 Does this branch maintain partnerships with organizations (e.g., school districts, Volunteer Income Tax Assistance (VITA) sites, employer workplaces, or faith/community-based organizations) to promote:

1   Yes
2   No

Q7A   *QID:145812*   Checking account (transaction) products

Q7B   *QID:145813*   Savings products

_____NEW SCREEN_____

(SECTION TWO: Checking Account Programs)

QID:162863 Regardless of whether this branch has products and services specifically oriented toward attracting the **unbanked** and **underbanked**, please indicate the features and fees for the most **basic or entry-level checking account** for consumers (not businesses) offered by this branch. If the account provides a discount for using **direct deposit**, please also report those discounted fees.

(Minimum Amount to Open a Basic or Entry-Level Checking Account)

Q8A

QID:145832 What is the minimum amount required to open a basic or entry-level checking account **without direct deposit**? *(Enter 0 if there is no minimum.)*

QID:153404 ***Skip: (If code 0 in Q8A, Autofill Q8B as code 2 AND Autofill Q8C with 0 AND Skip to Q9A;***
Otherwise, Continue)

Q8B

QID:145834 Is the minimum amount required to open a basic or entry-level checking account lower for account holders who use direct deposit?

1   Yes
2   No

Q8C

QID:145835 What is the minimum amount required to open a basic or entry-level checking account **with direct deposit**? *(Enter 0 if there is no minimum.)*

_____NEW SCREEN_____

(SECTION TWO: Checking Account Programs - Maintenance Fee for a Basic or Entry-Level Checking Account)

Q9A

QID:145837 What is the maintenance fee for a basic or entry-level checking account **without direct deposit**? *(Enter dollar amount in format $XX.XX; enter 0 if there is no minimum.)*

QID:154414 ***Skip: (If 0 or No Response in Q9A, Skip to Note before Q9B;***
Otherwise, Continue)

Q9A_1

QID:152719 How often is this maintenance fee charged?

    1   Per month
    2   Per quarter
    3   Per year
    4   Other

QID:153408 ***Skip: (If code 0 in Q9A, Autofill Q9B with code 2 AND Autofill Q9C as 0 AND Skip***
to Q10A;
Otherwise, Continue)

Q9B

QID:145839 Is the maintenance fee for a basic or entry-level checking account lower for accounts with direct deposit?

    1   Yes
    2   No

Q9C

QID:145840 What is the maintenance fee for a basic or entry-level checking account **with direct deposit**? *(Enter dollar amount in format $XX.XX; enter 0 if there is no minimum.)*

QID:154363 ***Skip: (If 0 or No Response in Q9C, Skip to Q10A;***
Otherwise, Continue)

O9C_1

QID:152719 How often is this maintenance fee charged?

    1   Per month
    2   Per quarter
    3   Per year
    4   Other

(SECTION TWO: Checking Account Programs - Minimum Account Balance to Avoid Low-Balance Fees for a Basic or Entry-Level Checking Account)

Q10A
QID:145853   What is the minimum account balance (or minimum average account balance) to avoid low-balance fees for a basic or entry-level checking account **without direct deposit**? *(Enter 0 if there is no minimum.)*

QID:153414   **Skip: (If code 0 in Q10A, Autofill Q10B with code 2 AND Autofill Q10C as 0 AND Skip to Q11;**
Otherwise, Continue)

Q10B
QID:145855   Is the minimum account balance (or minimum average account balance) required to avoid low-balance fees for a basic or entry-level checking account lower for an account with direct deposit?

1   Yes
2   No

Q10C
QID:145856   What is the minimum account balance (or minimum average account balance) required to avoid low-balance fees for a basic or entry-level checking account **with direct deposit**? *(Enter 0 if there is no minimum.)*

_____NEW SCREEN_____

(SECTION TWO: Checking Account Programs)

Q11
QID:145816   Is your most basic or entry-level checking account a **card-based (electronic) account**?

1   Yes
2   No

QID:148609   **Skip: (If code 1 in Q11, Continue;**
Otherwise, Skip to Q13)

_____NEW SCREEN_____

(SECTION TWO: Checking Account Programs)

Q12

QID:145820 Can the account holder write paper checks on this most basic or entry-level checking account?

    1   Yes
    2   No

QID:155303 ***Skip: (If code 1 in Q12, Continue;***
Otherwise, Skip to Q14A)

_____**NEW SCREEN**_____

(SECTION TWO: Checking Account Programs)

Q13

QID:145822 Is there a per item fee for writing paper checks if the account holder writes more than a minimum allotted number of checks per month? If yes, what is the typical per item fee? *(Enter dollar amount in format $XX.XX.)*

    1   Yes, typical fee is $ (Please specify)
    2   No

Q13_T

QID:145823 Amount

_____**NEW SCREEN**_____

(Programmer: _This is the text that is associated with Q14A check box_)

Q14A1

QID:152724 Branch does not cover overdraft obligations either on automated or adhoc basis.

    1   Branch does not cover overdraft obligations either on automated or adhoc basis.

Q14A

QID:152723 On your most basic or entry-level checking account, what is the typical fee charged for covering a customer's overdraft obligation? (Please assume the customer does not have an overdraft line of credit or linked account transfer to cover overdrawn accounts.) *(Enter dollar amount in format $XX.XX.)*

QID:153436 ***Skip: (If code 1 in Q14A1 [check box is selected in Q14A], Skip to Q15;***
Otherwise, Continue)

*(*SECTION TWO: Checking Account Programs*)*

Q14B
QID:152727   Does your most basic or entry-level checking account include an **automated overdraft coverage** feature?

1   Yes
2   No

*(*SECTION TWO: Checking Account Programs*)*

Q15
QID:145828   On this most basic or entry-level checking account, does this branch charge a **Non-Sufficient Funds (NSF) fee** for transactions that are returned? If so, what is the typical fee? *(Enter dollar amount in format $XX.XX.)*

1   Yes, typical NSF fee is $ (Please specify)
2   No

Q15_T
QID:145827   Amount

Q16
QID:145829   Does this branch offer either of the following alternatives to automated overdraft programs in conjunction with this most basic or entry-level checking account?

1   Yes
2   No

Q16A	*QID:145830*	An overdraft line of credit (LOC) to qualified customers to cover overdrafts
Q16B	*QID:145831*	The option to link this checking account with a savings account to cover overdrafts

(SECTION TWO: Checking Account Programs)

Q17

QID:145860 For checks of $2,500 or less made payable to an **established customer** of your bank, how soon in terms of number of business days is the full amount of funds (beyond the $200 specified by **Regulation CC**) ordinarily available in the case of the most basic or entry-level checking account?

1   Same business day
2   Next business day
3   Beyond next business day

Q17A	*QID:145861*	Check (personal or payroll) drawn on your bank (**on-us**)
Q17B	*QID:145862*	Payroll check not drawn on your bank
Q17C	*QID:145863*	Personal check not drawn on your bank
Q17D	*QID:145864*	Government check

_____**NEW SCREEN**_____

(SECTION THREE: Savings Account Programs)

QID:162870 For this branch's most **basic or entry-level savings account** for consumers (not businesses), please indicate the features and fees.

Q18

QID:145867 The minimum amount required to open a basic or entry-level savings account**:** *(Enter 0 if there is no minimum.)*

Q19

QID:145870 The minimum account balance (or minimum average account balance) that must be kept in the basic or entry-level savings account to avoid a fee: *(Enter 0 if there is no minimum.)*

Q20

QID:145868 What is the maintenance fee if the minimum account balance (or minimum average account balance) is met on this most basic or entry-level savings account? *(Enter dollar amount in format $XX.XX; enter 0 if there is no fee.)*

QID:154364 ***Skip: (If 0 or No Response in Q20, Skip to Q21; Otherwise, Continue)***

Q20_1

QID:152719   How often is this maintenance fee charged?

1   Per month
2   Per quarter
3   Per year
4   Other

Q21

QID:145869   What is the maintenance fee if the minimum account balance (or minimum average account balance) is NOT met on this most basic or entry-level savings account? *(Enter dollar amount in format $XX.XX; enter 0 if there is no fee.)*

QID:154365   ***Skip: (If 0 or No Response in Q21, Skip to Q22; Otherwise, Continue)***

_____NEW SCREEN_____

Q21_1

QID:152719   How often is this maintenance fee charged?

1   Per month
2   Per quarter
3   Per year
4   Other

Q22

QID:145871   Is **automatic saving** an option with this most basic or entry-level savings account?

1   Yes
2   No

QID:145872   ***Skip: (If code 1 in Q22, Continue; Otherwise, Skip to Q24)***

_____NEW SCREEN_____

(SECTION THREE: Savings Account Programs)

Q23

QID:145873   Is there a fee for automatic saving with this most basic or entry-level savings account? If so, what is the typical fee per transaction? *(Enter dollar amount in format $XX.XX.)*

1   Yes, typical fee is $ (Please specify)
2   No
List Other:Y

_____**NEW SCREEN**_____

(SECTION THREE: Savings Account Programs)

Q24

QID:145874   Does this branch offer any of the following savings products/services?

1   Yes
2   No

Q24A	*QID:145875*	**Individual Development Accounts (IDAs)**
Q24B	*QID:145876*	**Specialized savings clubs**
Q24C	*QID:145877*	**Workplace-based savings programs**
Q24C1	*QID:152733*	Youth (Minor) Savings Accounts
Q24D	*QID:145878*	Other savings products (Fill in response) **(Allow 200 characters)**

Q24D_T

QID:145879   Other savings product *(Please specify)*
List Other:Y

_____**NEW SCREEN**_____

(SECTION FOUR: Account Opening Considerations)

Q25

QID:145880   Please indicate whether this branch accepts the following types of non-traditional identification for prospective customers seeking to open a new **consumer deposit account**.

        1   Yes
        2   No

Q25A   *QID:145881*   Non-U.S. passport (instead of U.S. passport or driver's license)

Q25B   *QID:145882*   Other ID issued by a foreign consulate (e.g., Matrícula Consular instead of driver's license)

Q25C   *QID:145883*   Individual taxpayer Identification number (ITIN) (instead of Social Security number)

_____**NEW SCREEN**_____

Q26

QID:145885   If the applicant screening process returns adverse or insufficient information on **ChexSystems**, a credit report, or another third-party credit or transaction reporting database, what is the primary way that this branch handles the application for a checking account or savings account? (Exclude **OFAC screening**)

        1   Application is automatically rejected
        2   Application is reviewed by someone at the branch
        3   Application is reviewed at an office other than the branch
        4   Other (*Please specify*) (Fill in response) ***(Allow 100 characters)***
List Other:Y

Q26A   *QID:145886*   Checking account
Q26B   *QID:145887*   Savings account

Q27

QID:145891   If a new application does not qualify for a **conventional checking account**, does this branch offer a transaction account designed for individuals not qualified for conventional accounts that can serve as a "stepping stone" or "second chance" account (e.g., an account with electronic access but no check writing, such as a checkless checking account)?

        1   Yes
        2   No

Q28

QID:145892 For this branch, what is the **most common reason** that a request to open a checking account is declined? *(Select only one response.)*

1   Insufficient identification information
2   Negative account screening hit due to prior account closure or mismanagement
3   Negative account screening hit due to fraud
4   No credit score/Insufficient or negative credit history
5   Insufficient initial deposit
6   Other (*Please specify*) (Fill in response) ***(Allow 200 characters)***
List Other:Y

Q29

QID:145893 For this branch, what is the **most common reason** that a request to open a savings account is declined? *(Select only one response.)*

1   Insufficient identification information
2   Negative account screening hit due to prior account closure or mismanagement
3   Negative account screening hit due to fraud
4   No credit score/Insufficient or negative credit history
5   Insufficient initial deposit
6   Other (*Please specify*) (Fill in response) ***(Allow 200 characters)***
List Other:Y

_____**NEW SCREEN**_____

(SECTION FIVE: Auxiliary Products)

Q30

QID:145894 Please indicate the financial services this branch offers in your market area to customers of your most basic or entry-level accounts and to **non-customers**. If the service is offered, please indicate the **typical** fee associated with the service, either in a dollar amount or as a percentage. *(Enter amount in format XX.XX or XX.XX%.)*

1   Yes (indicate fee in dollars) (Fill in response)
2   Yes (indicate fee as a percent) (Fill in response)
3   No

List Other:Y

Q30A_1	*QID:145895*	Cashing payroll checks for customers *(If Yes, indicate the typical fee for a payroll check in the amount of $250)*
Q30A_2	*QID:145896*	Cashing payroll checks for non-customers *(If Yes, indicate the typical fee for a payroll check in the amount of $250)*
Q30B_1	*QID:145897*	Money orders for customers *(If Yes, indicate the typical fee for a money order in the amount of $250)*
Q30B_2	*QID:145898*	Money orders for non-customers *(If Yes, indicate the typical fee for a money order in the amount of $250)*
Q30C_1	*QID:145899*	Bank checks, cashier's checks, e-checks, or other official checks for customers *(If Yes, indicate the typical fee for a check in the amount of $250)*
Q30C_2	*QID:145900*	Bank checks, cashier's checks, e-checks, or other official checks for non-customers *(If Yes, indicate the typical fee for a check in the amount of $250)*
Q30D_1	*QID:145901*	Providing **in-person third-party bill payment services** for customers (e.g., utility bills) *(If Yes, indicate the typical fee)*
Q30D_2	*QID:145902*	Providing in-person third-party bill payment services for non-customers (e.g., utility bills) *(If Yes, indicate the typical fee)*

Q30E_1	*QID:145903*	Sending **international remittances** for customers *(If Yes, indicate the typical fee for a $250 remittance to Mexico)*
Q30E_2	*QID:145904*	Sending international remittances for non-customers *(If Yes, indicate the typical fee for a $250 remittance to Mexico)*
Q30F_1	*QID:145905*	Sending **domestic remittances** for customers *(If Yes, indicate the typical fee for a remittance in the amount of $250)*
Q30F_2	*QID:145906*	Sending domestic remittances for non-customers *(If Yes, indicate the typical fee for a remittance in the amount of $250)*

QID:153432   ***Skip: (If code 3 or BLANK to ALL in Q30A_1-Q30F_2, Skip to Q30G; Otherwise, Continue)***

_____NEW SCREEN_____

(SECTION FIVE: Auxiliary Products)

Q31
QID:145916   Please indicate whether or not this branch offers each of these services to customers or **non-customers** at an ATM or kiosk.

    1   Yes, offered at ATM or kiosk
    2   No, not offered at ATM or kiosk

Q31A_1	*QID:145917*	Check cashing for customers
Q31A_2	*QID:145918*	Check cashing for non-customers
Q31B_1	*QID:145919*	Money orders for customers
Q31B_2	*QID:145920*	Money orders for non-customers
Q31C_1	*QID:145921*	Bank checks, cashier's checks, e-checks, or other official checks for customers
Q31C_2	*QID:145922*	Bank checks, cashier's checks, e-checks, or other official checks for non-customers
Q31D_1	*QID:145923*	In-person third-party bill payment services for customers

Q31D_2	QID:145924	In-person third-party bill payment services for non-customers
Q31E_1	QID:145925	International remittances for customers
Q31E_2	QID:145926	International remittances for non-customers
Q31F_1	QID:145927	Domestic remittances for customers
Q31F_2	QID:145928	Domestic remittances for non-customers

_____**NEW SCREEN**_____

Q30G
QID:145909   Does this branch offer a **network-branded reloadable prepaid card** to consumers in your market area?

1   Yes
2   No

| **Q30G_1** | QID:145910 | Offered to customers |
| **Q30G_2** | QID:145911 | Offered to non-customers |

Q30H
QID:145912   Does this branch issue network-branded reloadable prepaid cards on behalf of third-party businesses that offer these prepaid cards to consumers?

1   Yes
2   No

_____**NEW SCREEN**_____

Q32
QID:145929   Please indicate whether this branch accepts the following types of non-traditional identification for non-customers seeking to cash checks.

1   Yes
2   No
3   Does not apply/Branch does not cash checks for non-customers

| **Q32A** | QID:145930 | Non-U.S. passport (instead of U.S. passport or driver's license) |
| **Q32B** | QID:145931 | Other ID issued by a foreign consulate (e.g., **Matrícula Consular**, instead of a driver's license) |

_____**NEW SCREEN**_____

Q33_1

QID:148688 Branch does not make unsecured personal loans.
   (Programmer: This is the text to be attached to Q33)
   1   Branch does not make unsecured personal loans.

Q33_2

QID:148690 Branch does not have a minimum on unsecured personal loans.
   (Programmer: This is the text to be attached to Q33)
   1   Branch does not have a minimum on unsecured personal loans.

Q33

QID:145932 What is the dollar amount of the smallest unsecured, personal loan that is available to customers? Please exclude overdraft programs and credit card advances. *(Enter amount in format $XXXXX.)*

   The minimum loan amount is:

   Branch does not make unsecured personal loans ***(PROGRAMMER NOTE: Make this an exclusive check box)***

   Branch does not have a minimum on unsecured personal loans ***(PROGRAMMER NOTE: Make this an exclusive check box)***

QID:152766 ***Skip: (If response in Q33 is BLANK or less than or equal to $5,000 OR bank does not have a minimum is clicked, Continue;***
   Otherwise, Skip to Q35)

_____NEW SCREEN_____

(SECTION FIVE: Auxiliary Products - Small Dollar Loans)

Q34

QID:145935 For this branch's smallest unsecured personal loan, please answer the following questions related to the features of the loan. Please exclude overdraft programs and credit card advances.

   1   Yes
   2   No

Q34A	*QID:145936*	Is the repayment period at least 90 days?
Q34B	*QID:145937*	Is the APR 36% or less, including upfront fees plus interest?
Q34C	*QID:145938*	Is the underwriting process streamlined such that the loan decision can be made within 24 hours?

(SECTION SIX: Financial Education and Outreach)

Q35
QID:145940   Please indicate whether this branch provides any of the following financial education activities targeted to the unique needs of **unbanked** or **underbanked** populations.

1   Yes
2   No

Q35A   *QID:145941*   Staff teaches classes/workshops on basic financial education topics

Q35B   *QID:145942*   Branch provides funding or other financial consideration to community partners to conduct or promote basic financial education

Q35C   *QID:145943*   Staff provides technical expertise to community partners relating specifically to the delivery of basic financial education

Q35D   *QID:145944*   Staff routinely provides free counseling on basic financial education topics for customers at key teachable moments, such as educating new customers on how to reconcile their checkbooks or explaining the benefits of a bank account to consumers who come in to cash checks

Q35E   *QID:145945*   Other (Fill in response) ***(Allow 200 characters)***

Q35E_T
QID:145947   Other activity *(Please specify)*

QID:153439   ***Skip: (If code 1 to ANY in Q35A-Q35E, Continue; Otherwise, Skip to Q39)***

_____NEW SCREEN_____

(SECTION SIX: Financial Education and Outreach)

Q36

QID:145951 Please indicate how effective each of these activities has been for providing financial education to unbanked or underbanked populations.

    4   Very effective
    3   Effective
    2   Slightly effective
    1   Not effective at all
    8   Don't know

Q36A	*QID:145952*	Classes/workshops on basic financial education topics
Q36B	*QID:145953*	Funding or other financial consideration provided to community partners to conduct or promote basic financial education
Q36C	*QID:145954*	Technical expertise for community partners relating specifically to the delivery of basic financial education
Q36D	*QID:145955*	Free counseling on basic financial education topics for customers at key teachable moments, such as educating new customers on how to reconcile their checkbooks or explaining the benefits of a bank account to consumers who come in to cash checks
Q36E	*QID:145956*	***(If code 1 in Q35E AND valid response in Q35E_T, display:) (Response in Q35E_T)***

_____NEW SCREEN_____

(SECTION SIX: Financial Education and Outreach)

Q37

QID:145958   Please indicate whether this branch conducts basic financial education activities targeted at the unique needs of unbanked or underbanked populations at any of the following locations.

1	Yes
2	No

Q37A	*QID:145959*	Public gatherings/Fairs
Q37B	*QID:145960*	Workplaces
Q37C	*QID:145961*	K-12 schools
Q37D	*QID:145962*	Local/State/Federal government sites
Q37E	*QID:145963*	This branch
Q37F	*QID:145964*	Vocational schools/Colleges
Q37G	*QID:145965*	Military installations
Q37H	*QID:145966*	Non-profit, faith-based, or other community-based organizations
Q37I	*QID:145967*	Other (Fill in response)

Q37I_T

QID:145798   Other *(Please specify)*

QID:145970   ***Skip: (If code 1 to ANY in Q37A-Q37I, Continue; Otherwise, Skip to Q39)***

_____**NEW SCREEN**_____

Q38

QID:145973   Please indicate how effective each of these locations has been for providing basic financial education targeted to the unique needs of unbanked and underbanked customers.

4	Very effective
3	Effective
2	Slightly effective
1	Not effective at all
8	Don't know

Q38A	*QID:145974*	Public gatherings/Fairs
Q38B	*QID:145975*	Workplaces
Q38C	*QID:145976*	K-12 schools
Q38D	*QID:145977*	Local/State/Federal government sites
Q38E	*QID:145978*	This branch
Q38F	*QID:145979*	Vocational schools/Colleges
Q38G	*QID:145980*	Military installations
Q38H	*QID:145981*	Non-profit, faith-based, or other

| Q38I | QID:145982 | community-based organizations
(If code 1 in Q37I AND valid response in Q37I_T, display:)
(Response in Q37I_T) |

_____**NEW SCREEN**_____

(SECTION SEVEN: Potential Challenges)

Q39

QID:145984 Please rate the extent to which each of the following is an obstacle for this branch in offering financial products and services to **unbanked** and **underbanked** populations.

3	Not an obstacle at all
2	Minor obstacle
1	Major obstacle
8	Don't know

Q39A	*QID:145985*	Competition from non-bank financial service providers, such as check cashers, **payday lenders**, providers of money orders, retail businesses offering **network-branded reloadable prepaid cards**, etc.
Q39B	*QID:145986*	HOLD
Q39C	*QID:145987*	Unfamiliarity with the financial or banking needs of unbanked and underbanked populations
Q39D	*QID:145988*	Fraud concerns
Q39E	*QID:145989*	Difficulties of underwriting for unbanked and underbanked populations
Q39F	*QID:145990*	HOLD
Q39G	*QID:145991*	Unbanked and underbanked populations' lack of understanding of financial products/services
Q39H	*QID:145992*	Lack of customer demand in your market area for bank products marketed to unbanked and underbanked populations
Q39H1	*QID:152767*	Marketing products effectively to unbanked and underbanked populations
Q39I	*QID:145993*	HOLD

Q39J
QID:145995   Are there any other obstacles for this branch in offering financial products and services to unbanked and underbanked individuals?
(Programmer: __Allow 200 characters for fill in response__)

1   Yes (*Please specify*) (Fill in response)
2   No
List Other:Y

QID:153442   ***Skip: __If code 1 in Q39J, Continue;__***
__Otherwise, Skip to Q40)__

*(***SECTION SEVEN: Potential Challenges***)*
Q39_1
QID:145997   Is that a minor or major obstacle?

2   Minor obstacle
1   Major obstacle

_____NEW SCREEN_____

*(***SECTION SEVEN: Potential Challenges***)*
Q40
QID:146005   What is your greatest source of competition among non-bank alternative financial service providers?

1   Check cashers
2   Payday lenders
3   Money order providers
4   Retail businesses offering network-branded reloadable prepaid cards
5   Other (*Please specify*) (Fill in response) *(__Allow 100 characters)__*
8   Don't know
List Other:Y

_____NEW SCREEN_____

Q42
QID:162838   If this branch had the freedom to implement one new program, policy, or service that would most improve access to unbanked and underbanked customers, what would it be?

_____NEW SCREEN_____

*(*BLANK CRITICAL ITEMS SCREEN*)*
(Programmer: If ANY of the following CRITICAL ITEMS are left BLANK, display the following:)
(Programmer: CRITICAL ITEMS:
ALL in Q5A-Q5I, Q9A, Q9A_1, Q14A/Q14_T, Q14B, Q21, Q21_1, Q30A_1, Q30A_2, Q33, Q34A, Q34B, Q34C, Q35A, Q35B, Q39A, Q39H, Q39J)

QID:153447 There are a few questions you left blank that we would appreciate your response to before you submit the survey.

QID:153451 **Programmer: If ALL in Q5A-Q5I_T are BLANK, display Q5A-Q5I_T**

QID:153452 **Programmer: If Q9A is BLANK, display Q9A**

QID:154367 **Programmer: If Q9A is greater than zero AND Q9A_1 is BLANK, display Q9A populated and Q9A_1 and appropriate error messages**

QID:165710 **Programmer: If Q14A and Q14A1 are BLANK, display Q14A and Q14A1, and appropriate error messages**

QID:153455 **Programmer: If Q14B is BLANK, display Q14B**

QID:153456 **Programmer: If Q21 is BLANK, display Q21 and appropriate error messages**

QID:155593 **Programmer: If Q21_1 is BLANK, display Q21 and Q21_1**

QID:153458 **Programmer: If Q30A_1 is BLANK, display Q30A_1 and appropriate error messages**

QID:153459 **Programmer: If Q30A_2 is BLANK, display Q30A_2 and appropriate error messages**

QID:153475 **Programmer: If ALL Q33/Q33_1/Q33_2 are BLANK, display Q33_1/Q33_2/Q33 and appropriate error messages**

QID:155594 ***Programmer: [If response in Q33 is BLANK or less than or equal to $5,000 OR bank does not have a minimum is clicked] AND If Q34A is BLANK, display Q34A***

QID:155595 ***Programmer: [If response in Q33 is BLANK or less than or equal to $5,000 OR bank does not have a minimum is clicked] AND If Q34B is BLANK, display Q34B***

QID:155596 ***Programmer: [If response in Q33 is BLANK or less than or equal to $5,000 OR bank does not have a minimum is clicked] AND If Q34C is BLANK, display Q34C***

QID:153464 ***Programmer: If Q35A is BLANK, display Q35A***

QID:153465 ***Programmer: If Q35B is BLANK, display Q35B***

QID:162872 ***Programmer: If Q39A, Q39H, AND Q39J are BLANK, display Q39A, Q39H, AND Q39J***

_____NEW SCREEN_____

QID:146371 Thank you again for your participation and feedback. Please submit your survey to Gallup by clicking the "Submit Survey" button below. Once you close your browser, you will no longer be able to view the survey or change your responses.

<Submit Survey>

_____NEW SCREEN_____

QID:146049 Thank you for participating in the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked.

You may now close your browser or go to another website.