

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

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QID:145733 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.

Sa

QID:145703 SAMPLE TYPE:

- 1 Headquarters
- 3 Unit Bank

QID:99002 Welcome to the Federal Deposit Insurance Corporation 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 N.W.,
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 e-mail you received. Click the "Begin Survey" button to continue.

<Begin Survey>

NEW SCREEN

(Programmer: If incorrect ID Code, display the following error message:)

QID:145735 The ID Code you have entered is invalid. Please carefully re-enter your ID Code.

(Programmer: If no ID Code is entered, display the following error message:)

QID:145737 You must enter an ID Code to continue.

(Programmer: If completed survey found in database for this ID Code, display the following error message:)

QID:145739 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 gallupoll@gallup.com or call 1-888-297-8999.

NEW SCREEN

(Programmer: Display the following at the bottom of each screen:)

QID:148602 If you need assistance completing this survey, please contact Gallup Client Support by sending an e-mail to gallupoll@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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QID:147433 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 bank's participation in this survey will help the FDIC gather critical information about the products and services available to the unbanked and underbanked populations.

This survey should be completed by the person at your bank who is best able to answer questions about your bank's entry level deposit accounts, and other basic banking services and financial education or outreach initiatives your bank might have implemented to reach out to unbanked and underbanked populations.

Please enter the contact information for the person who will complete this survey on behalf of your bank. All personally identifiable 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 the survey.

- S1. Prefix
- S2. First name
- S3. Last name
- S4. Title
- S5. Email address
- S6. Telephone number including area code and extension
- S7. Address Line 1
- S8. Address Line 2
- S9. City
- S10. State
- S11. Zip

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

QID:154360 Please provide an email or phone number in order to continue. This information will only be used for the purpose of completing this research.

S12.

In early 2012, the FDIC will be sponsoring a second phase of this research study, which will gather information about branches' efforts to serve the unbanked and underbanked. Gallup may invite a sample of your bank's branches to respond to an online survey with content similar to this survey. Data gathered from bank branches will allow the FDIC to provide results at a regional level.

If any of your branches are selected, prior to launching the branch survey, Gallup will give you the opportunity to designate the most appropriate bank representative to respond on behalf of any of your branches that have been selected. 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.

Does your institution consent to allow a sample of your bank's branches to be potentially selected for the second phase of the study? (If you are unable to provide an answer at this time, this question will be asked again at the end of the survey.)

- 1 Yes
- 0 No

(If code 0 in S12, Continue:

If code 1 in S12 AUTOCODE Q44=1 AND Skip to THANK YOU NOTE

If missing in S12, SKIP TO THANK YOU NOTE)

NEW SCREEN

You have chosen to prohibit your branches from potentially being selected for the second phase of this study. If your response was unintentional and you would actually like to allow information about your branches to be included in this study, click the "Previous" button below and select "Yes." Otherwise, select "Next" to continue.

NEW SCREEN

Thank you. If you are the designated respondent for your institution, please click NEXT. If you feel someone else at your bank may be better equipped to respond, please forward the 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

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 a 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 appear in a different color. To read a word's definition, simply scroll over the word or click on it to jump to 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.

<Next>

NEW SCREEN

S13

QID:145748

Just to confirm, can you respond to questions about **Bank's name** retail strategies, products and services, and efforts to serve unbanked and underbanked populations?

- 1 Yes
- 2 No

QID:145749

Skip: (If code 1 in S13, Skip to Note before S14; Otherwise, Continue)

NEW SCREEN

QID:146316

This survey is intended for an individual who can answer questions about your bank'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 respond "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.

<Back>

S14 To what type of customers does your institution 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 Is your bank an "Internet bank"? By Internet bank, we mean a bank in which the vast majority of customers open accounts and conduct transactions exclusively over the Internet or through means other than visiting a physical branch location.

- 1 Yes
- 2 No

QID:146319 **Skip: (If code 3 in Sa, Continue; Otherwise, Skip to Q1)**

_____**NEW SCREEN**_____

S16
QID:145759 Does your bank have any full-service retail branches other than this location? Specifically, does your bank have other branches that accept deposits, provide loans, and open or close accounts?

- 1 Yes
- 2 No

<Next>

_____**NEW SCREEN**_____

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

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 (IDA) - 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 services - 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 US.

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 in law on October 25, 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

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

- [Contact Information for Respondent](#)
 - [Identifying Unbanked and Underbanked Populations](#)
 - [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: Identifying Unbanked and Underbanked Populations)

Q1

QID:145768

What level of priority does your bank’s business strategy place on expansion of financial services to **unbanked** and **underbanked** individuals in your market area?

- 5 Top priority
- 4 High priority
- 3 Medium priority
- 2 Low priority
- 1 No priority
- 7 Not applicable (There are no unbanked and underbanked individuals in the bank’s service area.)

QID:148606

Skip: (If code 2-5 or BLANK in Q1, Continue; Otherwise, Skip to Q5)

NEW SCREEN

(SECTION ONE: Identifying Unbanked and Underbanked Populations)

Q2

QID:145773

Compared to other populations or market segments your bank focuses on, how would you compare the level of priority your bank places on **unbanked** and **underbanked** populations in your market area?

- 5 Much higher priority placed on unbanked and underbanked than other populations
- 4 Somewhat higher priority
- 3 Equal priority
- 2 Somewhat lower priority
- 1 Much lower priority placed on unbanked and underbanked than other populations

Q3

QID:145775

Please indicate whether each of the following statements applies to your bank's efforts to reach out to unbanked or underbanked consumers in your market area.

Q3A

QID:145776

Our bank is actively marketing products or services customized to the needs of unbanked or underbanked consumers

- 1 Yes
- 2 No

Q3B

QID:145777

Our bank has developed special products, services, or programs customized to the needs of unbanked or underbanked consumers

- 1 Yes
- 2 No

QID:145781

Skip: (If code 1 in Q3A, Continue; Otherwise, Skip to Q5)

NEW SCREEN

(SECTION ONE: Identifying Unbanked and Underbanked Populations)

Q4

QID:145782 What are the most effective channels your bank uses to market products or services to **unbanked** or **underbanked** customers?

Q4A **QID:145783** First most effective

- 1 TV or radio advertising
- 2 Newspapers, brochures, or other print advertising
- 3 E-mail or social media marketing (e.g., Facebook[®], Twitter[®])
- 4 Short Message Service (i.e., SMS-text messaging) marketing
- 5 Direct mail
- 6 Telemarketing
- 7 Billboard advertising or signage outside of **[(If code 1 in Sa, display:) branch locations/(If code 3 in Sa, display:) your location]**
- 8 Community outreach through collaborations with community groups, nonprofits, government agencies, or other organizations
- 9 Other (*Please specify*) (Fill in response) **(Allow 200 characters)**

Q4B **QID:145784** Second most effective

- 1 TV or radio advertising
- 2 Newspapers, brochures, or other print advertising
- 3 E-mail or social media marketing (e.g., Facebook[®], Twitter[®])
- 4 Short Message Service (i.e., SMS-text messaging) marketing
- 5 Direct mail
- 6 Telemarketing
- 7 Billboard advertising or signage outside of **[(If code 1 in Sa, display:) branch locations/(If code 3 in Sa, display:) your location]**
- 8 Community outreach through collaborations with community groups, nonprofits, government agencies, or other organizations
- 9 Other (*Please specify*) (Fill in response) **(Allow 200 characters)**

Q4C **QID:145785** Third most effective

- 1 TV or radio advertising
- 2 Newspapers, brochures, or other print advertising
- 3 E-mail or social media marketing (e.g., Facebook[®], Twitter[®])
- 4 Short Message Service (i.e., SMS-text messaging) marketing
- 5 Direct mail
- 6 Telemarketing
- 7 Billboard advertising or signage outside of **[(If code 1 in Sa, display:) branch locations/(If code 3 in Sa, display:) your location]**
- 8 Community outreach through collaborations with community groups, nonprofits, government agencies, or other organizations
- 9 Other (*Please specify*) (Fill in response) **(Allow 200 characters)**

NEW SCREEN

(SECTION TWO: Retail Strategies)

Q5

QID:145787 Does your bank use any of the following retail strategies to make it more welcoming or convenient to do business with the bank?

Q5A

QID:145788

Non-traditional ***[(If code 3 in Sa, display:)*** location (community center, supermarket, etc.)/***[(If code 1 in Sa, display:)*** branch locations (community centers, supermarkets, etc.)]

- 1 Yes
- 2 No

Q5B

QID:145789

Off-premise ATMs in retail establishments or other accessible locations

- 1 Yes
- 2 No

Q5C

QID:145790

Non-traditional branch format/design (e.g., more casual lobby decor)

- 1 Yes
- 2 No

- Q5D QID:145791 Extended banking hours on Weekday Evenings (after 5:00 pm), Saturday afternoons (after 1:00 pm), or Sundays
- 1 Yes
2 No
- Q5E QID:145792 Staff capability to communicate with customers in languages other than English
- 1 Yes
2 No
- Q5F QID:145793 Online (Internet) banking in languages other than English
- 1 Yes
2 No
- Q5G QID:145794 Mobile (cell phone) banking
- 1 Yes
2 No
- Q5H Automated (IVR) telephone banking
- 1 Yes
2 No
- Q5I QID:145795 Other (Fill in response) **(Allow 200 characters)**
- 1 Yes
2 No

QID:145799 **Skip: (If code 1 to ANY in Q5A-Q5I, Continue; Otherwise, Skip to Q7)**

NEW SCREEN

(SECTION TWO: Retail Strategies)

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

Q6A QID:145801 **(If code 1 in Q5A, display:)**
Non-traditional **(If code 3 in Sa, display:)** location
(community center, supermarket, etc.)/**(If code 1 in Sa, display:)** branch locations
(community centers, supermarkets, etc.]

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

Q6B QID:145802 **(If code 1 in Q5B, display:)**
Off-premise ATMs in retail establishments or other accessible locations

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

Q6C QID:145803 **(If code 1 in Q5C, display:)**
Non-traditional branch format/design (e.g., more casual lobby decor)

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

Q6D *QID:145804* **(If code 1 in Q5D, display:)**
Extended banking hours on
Weekday Evenings (after 5:00
pm), Saturday afternoons (after
1:00 pm) or Sundays

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

Q6E *QID:145805* **(If code 1 in Q5E, display:)**
Staff capability to communicate
with customers in languages
other than English

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

Q6F *QID:145806* **(If code 1 in Q5F, display:)**
Online (Internet) banking in
languages other than English

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

Q6G *QID:145807* **(If code 1 in Q5G, display:)**
Mobile (cell phone) banking

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

Q6H **(If code 1 in Q5I, display:)**
Automated (IVR) telephone
banking

4 Very effective
3 Effective
2 Slightly effective

- 1 Not effective at all
- 8 Don't know

Q6I QID:145808 **(If code 1 in Q5I and valid response in Q5I T, display:) (Response in Q5I T)**

NEW SCREEN

(SECTION TWO: Retail Strategies)

Q7 QID:145811 Does your bank maintain partnerships with organizations (e.g., school districts, Volunteer Income Tax Assistance (VITA) sites, employer workplaces, or faith/community-based organizations) to promote:

Q7A QID:145812 Checking account (transaction) products

- 1 Yes
- 2 No

Q7B QID:145813 Savings products

- 1 Yes
- 2 No

NEW SCREEN

(SECTION THREE: Checking Account Programs)

QID:145814 Regardless of whether your bank 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 your bank. 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.)
(Programmer: Fill in response)

(IF Q8A=0, AUTOCODE Q8B=2 AND Q8C=0 AND SKIP TO Q9A)

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

(Programmer: If code 1 or blank in Q8B, display:)

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.)
(Programmer: Fill in response)

NEW SCREEN

(Maintenance Fee for a Basic or Entry-Level Checking Account)
(Programmer: Keep Q9A-Q9C on same page)

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.)
(Programmer: Fill in response)

Q9A_1 How often is this maintenance fee charged?

1 Per month
2 Per quarter
3 Per year
4 Other

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

(Programmer: If code 1 in Q9B, display:)

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.)
(Programmer: Fill in response)

(Programmer: IF Response provided in 9A_1 (AUTO FILL 9C_1 with response from 9A_1)

Q9C_1 How often is this maintenance fee charged?

1 Per month
2 Per quarter
3 Per year
4 Other

NEW SCREEN

(SECTION THREE: 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.)

(Programmer: Fill in response)

\$ XXXX

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

(Programmer: **If code 1 in Q10B, display:**)

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.)

(Programmer: Fill in response)

\$ XXXX

NEW SCREEN

(SECTION THREE: 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

(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:145821 **Skip: (If code 1 in Q12, Continue; Otherwise, Skip to Q14)**

NEW SCREEN

(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, the typical per item fee is (\$ Fill in response)
- 2 No

NEW SCREEN

(SECTION THREE: Checking Account Programs)

Q14A. 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)

(Programmer: Fill in response)

Bank does not cover overdraft obligations either on automated or adhoc basis

(PROGRAMMER NOTE: If checkbox is marked, skip to Q15; otherwise continue)

Q14B. Does your most basic or entry-level checking account include an [automated overdraft coverage feature](#)?

- 1. Yes
- 2. No

Q15
QID:145828 On this most basic or entry-level checking account, does your bank 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 (\$ Fill in response)
2 No

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

Q16A QID:145830 An overdraft line of credit (LOC) to qualified customers to cover overdrafts

- 1 Yes
2 No

Q16B QID:145831 The option to link this checking account with a savings account to cover overdrafts

- 1 Yes
2 No

NEW SCREEN

(SECTION THREE: 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 \$100 specified by **Regulation CC**) ordinarily available in the case of the most **basic or entry-level checking account**?

Q17A QID:145861 Check (personal or payroll) drawn on your bank (**on-us**)

1 Same Business Day
2 Next Business Day
3 Beyond Next Business Day

Q17B QID:145862 Payroll check not drawn on your bank

1 Same Business Day
2 Next Business Day
3 Beyond Next Business Day

Q17C QID:145863 Personal check not drawn on your bank

- 1 Same Business Day
- 2 Next Business Day
- 3 Beyond Next Business Day

Q17D QID:145864 Government check

- 1 Same Business Day
- 2 Next Business Day
- 3 Beyond Next Business Day

NEW SCREEN

(SECTION FOUR: Savings Account Programs)

QID:147419 For your bank'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.)*
(Programmer: Fill in response)

Q19
QID:145870 The minimum account balance (or minimum average account balance) that must be kept in a basic or entry-level savings account to avoid a fee. *(Enter \$0 if there is no minimum.)*
(Programmer: Fill in response)

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.)*
(Programmer: Fill in response)

Q20_1 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.)*
(Programmer: Fill in response)

(Programmer: IF Response provided in Q20_1 (AUTO FILL Q21_1 with response from Q20_1)

- Q21_1 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 FOUR: 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 (\$ Fill in response)
 - 2 No

NEW SCREEN

(SECTION FOUR: Savings Account Programs)

- Q24
QID:145874 Does your bank offer any of the following savings products/services?

Q24A QID:145875 [Individual Development Accounts \(IDA\)](#)

- 1 Yes
- 2 No

Q24B QID:145876 [Specialized Savings Clubs](#)

- 1 Yes
- 2 No

Q24C QID:145877 [Workplace-based Savings Programs](#)

- 1 Yes
- 2 No

Q24D

Youth (Minor) Savings Accounts

- 1 Yes
- 2 No

Q24E

QID:145878

Other Savings Products (Fill in response) **(Allow 200 characters)**

- 1 Yes
- 2 No

NEW SCREEN

(SECTION FIVE: Account Opening Considerations)

Q25

QID:145880

Please indicate whether your bank accepts the following types of non-traditional identification for prospective customers seeking to open a new **consumer deposit account**.

Q25A

QID:145881

Non-U.S. passport (instead of U.S. passport or driver's license)

- 1 Yes
- 2 No

Q25B

QID:145882

Other ID issued by a foreign consulate (e.g., Matrícula consular instead of driver's license)

- 1 Yes
- 2 No

Q25C

QID:145883

Individual taxpayer identification number (ITIN) (instead of Social Security number)

- 1 Yes
- 2 No

NEW SCREEN

(SECTION FIVE: Account Opening Considerations)

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 [**(If code 1 in Sa, display:)** the bank recommends that branches handle /**(If code 3 in Sa, display:)** your bank handles] the application for a checking account or savings account? (Exclude [OFAC screening](#).)

Q26A QID:145886 Checking account

- 1 Application is automatically rejected
- 2 Application is reviewed by someone at [**(If code 1 in Sa, display:)** the branch/**(If code 3 in Sa, display:)** this location]
- 3 Application is reviewed at [**(If code 1 in SA, display:)** an office other than the branch/**(If code 3 in SA, display:)** a different location]
- 4 Other (*Please specify*) (Fill in response) **(Allow 100 characters)**

Q26B QID:145887 Savings account

- 1 Application is automatically rejected
- 2 Application is reviewed by someone at [(If code 1 in Sa, display:)] the branch/[(If code 3 in Sa, display:)] this location]
- 3 Application is reviewed at [(If code 1 in SA, display:)] an office other than the branch/[(If code 3 in SA, display:)] a different location]
- 4 Other (*Please specify*) (Fill in response) (Allow 100 characters)

Q27

QID:145891

If a new application does not qualify for a **conventional checking account**, does your [(If code 1 or 3 in Sa, display:)] bank/[(If code 2 in Sa, display:)] 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 your bank, 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)

Q29

QID:145893

For your bank, 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)

(SECTION SIX: Auxiliary Products)

Q30
QID:145894 Please indicate the financial services your bank 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 amounts in format XX.XX)*

(Programmer: Allow 4 digits in format: \$XX.XX OR XX.XX%)

Q30A_1 *QID:145895* Cashing payroll checks for customers *(If Yes, indicate the typical fee for a payroll check in the amount of \$250)*

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

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)*

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

Q30B_1 *QID:145897* Money orders for customers *(If Yes, indicate the typical fee for a money order in the amount of \$250)*

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

Q30B_2 *QID:145898* Money orders for non-customers *(If Yes, indicate the typical fee for a money order in the amount of \$250)*

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

Q30C_1	QID:145899	Bank checks, cashier's checks, e-checks, or other official checks for customers <i>(If Yes, indicate the typical fee for a check in the amount of \$250)</i>
		1 Yes (indicate fee in dollars) (Fill in response) 2 OR Yes (indicate fee as a percent) (Fill in response) 3 No
Q30C_2	QID:145900	Bank checks, cashier's checks, e-checks, or other official checks for non-customers <i>(If Yes, indicate the typical fee for a check in the amount of \$250)</i>
		1 Yes (indicate fee in dollars) (Fill in response) 2 OR Yes (indicate fee as a percent) (Fill in response) 3 No
Q30D_1	QID:145901	Providing in-person third-party bill payment services for customers (e.g., utility bills) <i>(If Yes, indicate the typical fee)</i>
		1 Yes (indicate fee in dollars) (Fill in response) 2 OR Yes (indicate fee as a percent) (Fill in response) 3 No
Q30D_2	QID:145902	Providing in-person third-party bill payment services for non-customers (e.g., utility bills) <i>(If Yes, indicate the typical fee)</i>
		1 Yes (indicate fee in dollars) (Fill in response) 2 OR Yes (indicate fee as a percent) (Fill in response) 3 No
Q30E_1	QID:145903	Sending international remittances for customers <i>(If Yes, indicate the typical fee for a \$250 remittance to Mexico)</i>
		1 Yes (indicate fee in dollars) (Fill in response) 2 OR Yes (indicate fee as

3 a percent) (Fill in response)
No

Q30E_2

QID:145904

Sending international remittances for non-customers (If Yes, indicate the typical fee for a \$250 remittance to Mexico)

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

Q30F_1

QID:145905

Sending domestic remittances for customers (If Yes, indicate the typical fee for a remittance in the amount of \$250)

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

Q30F_2

QID:145906

Sending domestic remittances for non-customers (If Yes, indicate the typical fee for a remittance in the amount of \$250)

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

QID:150270

Skip: (If code 3 or No Response to ALL in Q30A 1-Q30F 2, Skip to Q30G; Otherwise, Continue)

NEW SCREEN

(SECTION SIX: Auxiliary Products)

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

Q31A_1 QID:145917 **(If code 1 or 2 in Q30A 1, display:)** Check cashing for customers

1 Yes, offered at ATM or kiosk

2 No, not offered at ATM or kiosk

Q31A_2 QID:145918 **(If code 1 or 2 in Q30A 2, display:)** Check cashing for non-customers

1 Yes, offered at ATM or kiosk

2 No, not offered at ATM or kiosk

Q31B_1 QID:145919 **(If code 1 or 2 in Q30B 1, display:)** Money orders for customers

1 Yes, offered at ATM or kiosk

2 No, not offered at ATM or kiosk

Q31B_2 QID:145920 **(If code 1 or 2 in Q30B 1, display:)** Money orders for non-customers

1 Yes, offered at ATM or kiosk

2 No, not offered at ATM or kiosk

Q31C_1 QID:145921 **(If code 1 or 2 in Q30C 1, display:)** Bank checks cashiers checks, e-checks, or other official checks for customers

1 Yes, offered at ATM or

		<ul style="list-style-type: none"> 2 kiosk 2 No, not offered at ATM or kiosk
Q31C_2	<i>QID:145922</i>	<p>(If code 1 or 2 in Q30C_2, display:) Bank checks, cashiers checks, e-checks, or other official checks for non-customers</p> <ul style="list-style-type: none"> 1 Yes, offered at ATM or kiosk 2 No, not offered at ATM or kiosk
Q31D_1	<i>QID:145923</i>	<p>(If code 1 or 2 in Q30D_1, display:) In-person third-party bill payment services for customers</p> <ul style="list-style-type: none"> 1 Yes, offered at ATM or kiosk 2 No, not offered at ATM or kiosk
Q31D_2	<i>QID:145924</i>	<p>(If code 1 or 2 in Q30D_2, display:) In-person third-party bill payment services for non-customers</p> <ul style="list-style-type: none"> 1 Yes, offered at ATM or kiosk 2 No, not offered at ATM or kiosk
Q31E_1	<i>QID:145925</i>	<p>(If code 1 or 2 in Q30E_1, display:) International remittances for customers</p> <ul style="list-style-type: none"> 1 Yes, offered at ATM or kiosk 2 No, not offered at ATM or kiosk
Q31E_2	<i>QID:145926</i>	<p>(If code 1 or 2 in Q30E_2, display:) International remittances for non-customers</p>

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

Q31F_1

QID:145927

(If code 1 or 2 in Q30F 1, display:) Domestic remittances for customers

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

Q31F_2

QID:145928

(If code 1 or 2 in Q30F 2, display:) Domestic remittances for non-customers

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

NEW SCREEN

(SECTION SIX: Auxiliary Products)

Q31_1

QID:145909

Does your bank offer a [network-branded reloadable prepaid card](#) to consumers in your market area?

Q31_2

QID:145910

Offered to customers

- 1 Yes
- 2 No

Q31_3

QID:145911

Offered to non-customers

- 1 Yes
- 2 No

Q31_4

QID:145912

Does your bank 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

(SECTION SIX: Auxiliary Products - Non-traditional Identification)

Q32

QID:145929

Please indicate whether your bank accepts the following types of non-traditional identification for **non-customers** seeking to cash checks.

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

Q32A

QID:145930

Non-U.S. passport (instead of U.S. passport or driver's license)

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

Q32B

QID:145931

Other ID issued by a foreign consulate (e.g., **Matricula consular**, instead of a driver's license)

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

NEW SCREEN

(Programmer: SECTION SIX: Auxiliary Products - Small Dollar 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:

- Bank does not make unsecured personal loans
- Bank does not have a minimum on unsecured personal loans

QID:148692

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

NEW SCREEN

(Programmer: SECTION SIX: Auxiliary Products - Small Dollar Loans)

Q34
QID:145935 For your bank'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.

Q34A QID:145936 Is the repayment period at least 90 days?

- 1 Yes
- 2 No

Q34B QID:145937 Is the APR 36 percent or less, including upfront fees plus interest?

- 1 Yes
- 2 No

Q34C QID:145938 Is the underwriting process streamlined such that the loan decision can be made within 24 hours?

- 1 Yes
- 2 No

(SECTION SEVEN: Financial Education and Outreach)

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

- Q35A** *QID:145941* Staff teaches classes/workshops on basic financial education topics
- 1 Yes, bank offers this activity targeted at the needs of the unbanked or underbanked population
 - 2 No

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

1 Yes, bank offers this activity targeted at the needs of the unbanked or underbanked population

2 No

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

1 Yes, bank offers this activity targeted at the needs of the unbanked or underbanked population

2 No

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 bnks account to consumers who come in to cash a check

1 Yes, bank offers this activity targeted at the needs of the unbanked or underbanked population

2 No

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

QID:146361 **Skip: (If code 1 to ANY in Q35A-Q35E, Continue; Otherwise, Skip to Note before Q39)**

NEW SCREEN

Please indicate whether your bank provides any of the following

Q36
QID:145951 Please indicate how effective each of these activities has been for providing financial education to **unbanked** or **underbanked** populations.

Q36A QID:145952 **(If code 1 in Q35A, display:)**
Classes/workshops on basic financial education topics

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

Q36B QID:145953 **(If code 1 in Q35B, display:)** Funding or other financial consideration provided to community partners to conduct or promote basic financial education

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

Q36C QID:145954 **(If code 1 in Q35C, display:)** Technical expertise for community partners relating specifically to the delivery of basic financial education

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

Q36D QID:145955 **(If code 1 in Q35D, display:)** Free counseling on basic financial education topics for customers at key teachable moments, such as educating new customers on how to reconcile their checkbook or explaining the benefits of a bank account to consumers who come in to cash a check

- 4 Very effective
- 3 Effective

- 2 Slightly effective
- 1 Not effective at all
- 8 Don't know

Q36E QID:145956 (If code 1 in Q35E, display:) (Response in Q35E T)

NEW SCREEN

(SECTION SEVEN: Financial Education and Outreach)

Q37 QID:145958 Please indicate whether your bank conducts basic financial education activities targeted at the unique needs of **unbanked** or **underbanked** populations at any of the following locations.

Q37A QID:145959 Public Gatherings/Fairs

- 1 Yes
- 2 No

Q37B QID:145960 Workplaces

- 1 Yes
- 2 No

Q37C QID:145961 K-12 Schools

- 1 Yes
- 2 No

Q37D QID:145962 Local/State/Federal Government Sites

- 1 Yes
- 2 No

Q37E QID:145963 [(If code 1 in Sa, display:) Bank branches/(If code 3 in Sa, display:) Bank branch]

- 1 Yes
- 2 No

Q37F QID:145964 Vocational Schools/Colleges

- 1 Yes
- 2 No

Q37G QID:145965 Military Installations

- 1 Yes
- 2 No

Q37H QID:145966 Non-Profit, Faith-Based, or Other Community-Based Organizations

- 1 Yes
- 2 No

Q37I QID:145967 Other (Fill in response)

QID:147428 **Skip: (If code 1 to ANY in Q37A-Q37I, Continue; Otherwise, Skip to Note before Q39)**

NEW SCREEN

(SECTION SEVEN: Financial Education and Outreach)

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.

Q38A QID:145974 **(If code 1 in Q37A, display:)** Public Gatherings/Fairs

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

Q38B QID:145975 **(If code 1 in Q37B, display:)** Workplaces

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

Q38C	QID:145976	<u>(If code 1 in Q37C, display:)</u> K-12 Schools
		4 Very effective 3 Effective 2 Slightly effective 1 Not effective at all 8 Don't know
Q38D	QID:145977	<u>(If code 1 in Q37D, display:)</u> Local/State/Federal Government Sites
		4 Very effective 3 Effective 2 Slightly effective 1 Not effective at all 8 Don't know
Q38E	QID:145978	<u>(If code 1 in Q37E, display:)</u> [(<u>(If code 1 in Sa, display:)</u> Bank branches/ <u>(If code 3 in Sa, display:)</u> Bank branch]
		4 Very effective 3 Effective 2 Slightly effective 1 Not effective at all 8 Don't know
Q38F	QID:145979	<u>(If code 1 in Q37F, display:)</u> Vocational Schools/Colleges
		4 Very effective 3 Effective 2 Slightly effective 1 Not effective at all 8 Don't know
Q38G	QID:145980	<u>(If code 1 in Q37G, display:)</u> Military Installations
		4 Very effective 3 Effective 2 Slightly effective 1 Not effective at all 8 Don't know

Q38H QID:145981 **(If code 1 in Q37H, display:)** Non Profit, Faith-Based or Community-Based Organizations

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

Q38I QID:145982 **(If code 1 in Q37I, display:)**
(Response in Q37I T)

NEW SCREEN

(SECTION EIGHT: Potential Challenges)

Q39 QID:145984 Please rate the extent to which each of the following is an obstacle for your bank in offering financial products and services to **unbanked** and **underbanked** individuals.

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.

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

Q39B QID:145986 Concerns over profitability or cost of providing accounts to unbanked and underbanked populations

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

Q39C QID:145987 Unfamiliarity with the financial or banking needs of unbanked and underbanked populations

3 Not an obstacle at all

		2	Minor obstacle
		1	Major obstacle
		8	Don't know
Q39D	<i>QID:145988</i>		Fraud concerns
		3	Not an obstacle at all
		2	Minor obstacle
		1	Major obstacle
		8	Don't know
Q39E	<i>QID:145989</i>		Difficulties of underwriting for unbanked and underbanked populations
		3	Not an obstacle at all
		2	Minor obstacle
		1	Major obstacle
		8	Don't know
Q39F	<i>QID:145990</i>		Difficulties of developing a product that meets the needs of unbanked and underbanked populations
		3	Not an obstacle at all
		2	Minor obstacle
		1	Major obstacle
		8	Don't know
Q39G	<i>QID:145991</i>		Unbanked and underbanked populations' lack of understanding of financial products/services
		3	Not an obstacle at all
		2	Minor obstacle
		1	Major obstacle
		8	Don't know
Q39H	<i>QID:145992</i>		Lack of customer demand in your market area for bank products marketed to unbanked and underbanked populations
		3	Not an obstacle at all
		2	Minor obstacle
		1	Major obstacle

8 Don't know

Q39I

Marketing products effectively to unbanked and underbanked populations

3 Not an obstacle at all

2 Minor obstacle

1 Major obstacle

8 Don't know

Q39J

QID:145993

Regulatory concerns

3 Not an obstacle at all

2 Minor obstacle

1 Major obstacle

8 Don't know

Q39K

QID:145995

Are there any other obstacles for your bank 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

QID:145996

Skip: If code 1 in Q39K, Continue; Otherwise, Skip to C22)

Q39_1

QID:145997

Is that a major or minor obstacle?

2 Minor obstacle

1 Major obstacle

QID:146004

Skip: (If code 1 or 2 in Q39A, Continue; Otherwise, Skip to Note before Q41)

NEW SCREEN

(SECTION EIGHT: 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

QID:146006 **Skip: (If code 1 or 2 in Q39J, Continue; Otherwise, Skip to Q42)**

NEW SCREEN

(SECTION EIGHT: Potential Challenges)

Q41
QID:146007 Please rate the extent to which each of the following **regulatory concerns** is an obstacle for your bank in offering financial products and services to **unbanked** and **underbanked** individuals.

- | | | |
|-------------|------------|--|
| Q41A | QID:146008 | Customer identification-related requirements (Patriot Act) |
| | | <ul style="list-style-type: none"> 3 Not an obstacle at all 2 Minor obstacle 1 Major obstacle 8 Don't know |
| Q41B | QID:146009 | Bank Secrecy Act (BSA)/Anti-Money Laundering requirements |
| | | <ul style="list-style-type: none"> 3 Not an obstacle at all 2 Minor obstacle 1 Major obstacle 8 Don't know |
| Q41C | QID:146010 | Fair Lending/Compliance risk |
| | | <ul style="list-style-type: none"> 3 Not an obstacle at all 2 Minor obstacle 1 Major obstacle 8 Don't know |
| Q41D | QID:146011 | Third-party relationship risk |
| | | <ul style="list-style-type: none"> 3 Not an obstacle at all 2 Minor obstacle 1 Major obstacle 8 Don't know |

Q41E

QID:146012

Are there any other regulatory concerns?

(Programmer: Allow 200 characters for fill in response)

- 1 Yes (*Please specify*) (Fill in response)
- 2 No

(Programmer: If code 1 in Q41E, display:)

Q41E_1

QID:146013

Is that regulatory concern a major or minor obstacle?

- 2 Minor obstacle
- 1 Major obstacle

_____**NEW SCREEN**_____

Q42

QID:146015

If your bank 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?

(Programmer: Fill in response)

(Programmer: Allow 1000 characters)

_____**NEW SCREEN**_____

Q43

QID:146016

What is your job title?

- 1 Retail Operations Manager
- 2 Chief Lending Officer
- 3 Compliance Officer
- 4 CRA Officer
- 5 CEO and/or President
- 6 Other (*Please specify*) (Fill in response) **(Allow 100 characters)**

_____**NEW SCREEN**_____

(If S12=0 or S12 is blank continue. Otherwise, Skip to Next Screen (before Submit Survey Screen))

Q44.

(If S12=0: Earlier, you did not provide consent/(IF S12 is blank: Your institution has not yet provided consent) to allow a sample of your branches to potentially be selected in a second phase of this study. We ask you to please reconsider. The branch survey can either be completed by a branch manager, by other branch staff, or by another bank representative who can answer questions about your branches' basic products and services and their efforts to reach out to unbanked and underbanked populations.

The survey should take about 30 minutes to complete and will be similar in content to the questions you have just answered. The FDIC will not receive any information that could potentially identify a specific respondent bank or branch. The FDIC or other bank regulators will not be able to link survey responses to individual institutions.

Do you consent to allow a sample of your bank's branches to be drawn for inclusion in this study?

- 1 Yes, branches can be sampled for this study
- 0 No, branches cannot be sampled for this study

(IF CODE 0 IN Q44)

Q45.

What is the main reason why your institution is not providing consent for branches to be sampled for this study? (OPEN ENDED ALLOW 500 CHARACTERS)

NEW SCREEN

(BLANK CRITICAL ITEMS SCREEN)

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

[If any of the designated "critical questions" were left blank, they will be displayed here. "Critical questions" include Q5A-Q5I, Q9A, Q14A, Q14_T, Q14B, Q21, Q21_1, Q30A_1, Q30A_2, Q33, Q33_1, Q33_2, Q34A, Q34B, Q34C, Q35A, Q35B, Q39A-Q39J]

NEW SCREEN

(Programmer: Right above the "Submit Survey" button, display:)

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.