



Federal Deposit Insurance Corporation

Survey of Banks' Efforts to Serve the Unbanked & Underbanked

[Affix label here]

Please mark any edits here

Bank Name: <<Bank Name>>
Bank Holding Company: <<Bank Holding Company>>
Assets (as of June 30, 2007): <<Assets>>
Number of Deposit Branches (as of June 2007): <<Branches>>
 Full-Service (Brick and Mortar) Offices: <<#>>
 Full Service Retail (In-Store) Offices: <<#>>
 Limited Service Offices (Drive-thru facilities, mobile or seasonal offices, military facilities): <<#>>
 Other offices reported on Summary of Deposits: <<#>>
Respondent Name: <<Respondent Name>>
Respondent Title: <<Respondent Title>>
Address: <<Address 1>>
 <<Address 2>>
 <<City>>, <<State>> <<Zip>>
Telephone Number: <<Phone>>

Bank Name: _____
Bank Holding Company: _____
Assets (as of June 30, 2007): _____
Number of Deposit Branches (as reported on June 30, 2007 *Summary of Deposits* (Non OTS-supervised institutions) or *Branch Office Survey* (OTS-supervised institutions)):

 Full-Service (Brick and Mortar) Offices: _____
 Full Service Retail (In-Store) Offices: _____
 Limited Service Offices (Drive-thru facilities, mobile or seasonal offices, military facilities): _____
 Other offices: _____
Respondent Name: _____
Respondent Title: _____
Address: _____

Telephone Number: _____

(Data for June 30, 2007, as reported in the Summary of Deposits (SOD) submitted to the FDIC or the Branch Office Survey submitted to the Office of Thrift Supervision (OTS). Please see Survey Terms and Definitions for information about branch classifications.)

Please return completed survey by _____ to:
Dove Consulting, 2 Atlantic Ave / Boston, MA 02110
617-482-2100 (telephone) / 617-482-1470 (fax)

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 290 minutes per response to complete. Send comments regarding the estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Management and Budget, OIRA, Washington, D.C. 20503, or the Paperwork Clearance Officer, FDIC, 550 17th Street, N.W., Washington, D.C. 20429.

Confidentiality Notice

Any information you provide will be strictly confidential. Individual responses to the survey will not be shared with the public or the industry.

Survey Contacts and Assistance

If you have any questions or comments about the survey, please call **Ed Bachelder** at 617-753-9223 or FDIC contacts:

Barbara A. Ryan, Deputy to the Vice Chairman (202) 898-3841

Angelisa M. Harris, Senior Community Affairs Specialist, Division of Supervision (202) 898-6645

Survey Instructions

Attached please find the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked. Your bank has been selected to provide input to this important effort. We sincerely appreciate your participation. Below we have provided a few guidelines to help you complete this survey.

1. Please review all of the survey sections first to best assess the effort and input that your bank will require to complete the survey. FDIC ran a Pilot Test of the survey in November 2007 and most participating banks found that they required the input of several groups or departments within their bank to successfully complete all of the questions.
2. Please provide all responses for your bank on one copy of the survey (either in hard-copy or electronic form). However, ***if policies, product & service offerings, and/or pricing structures vary significantly across your retail bank operations, please complete a separate survey form for each entity. Large banking organizations do not need to fill out more than three surveys.***
3. Return your completed survey to Dove Consulting by _____ in the business reply envelope provided, fax it to 617-482-1470, or email it to ebachelder@doveconsulting.com.

Important:



For additional survey forms or assistance please contact Ed Bachelder at (617) 753-9223 or ebachelder@doveconsulting.com

Survey Terms & Definitions

Ref	Term	Definition
	Bank	An FDIC-insured financial institution (bank or thrift)
	Bank Footprint	Census tracts in the bank's current CRA evaluation area
	Conventional Checking Account	Checking, NOW, DDA, MMDA
	Established Customer	An individual who has had a deposit account for more than 30 days
	Full-Service (Brick and Mortar) Offices	SOD office service type code 11 (not reported in the Branch Office Survey (OTS-supervised institutions); see fdic.gov/sod/pdf/SOD_2007_Instructions.pdf).
	Full-Service Retail (In store) Offices	SOD office service type code 12 (not reported in the Branch Office Survey (OTS-supervised institutions); see fdic.gov/sod/pdf/SOD_2007_Instructions.pdf).
	Limited Service Offices	SOD office service type codes 22, 23, and 29 not reported in the Branch Office Survey (OTS-supervised institutions); see fdic.gov/sod/pdf/SOD_2007_Instructions.pdf .
	Low and Moderate Income (LMI)	Low income: Income equal to or less than 50% of the median income of the local metropolitan area (MSA) or appropriately defined rural area Moderate income: Income from 50% to 80% of the median income of the local metropolitan area (MSA) or appropriately defined rural area
	Non-Customer	An individual who does not have a deposit account or credit relationship with your bank
	Number of Deposit Branches	As of June 30, 2007, as reported in the Summary of Deposits (SOD) submitted to the FDIC or in the Branch Office Survey (reported to the OTS by OTS-supervised institutions).
	Other offices reported on the Summary of Deposits	SOD office service type codes 13, 21, and 30 (not reported in the Branch Office Survey (OTS-supervised institutions); see fdic.gov/sod/pdf/SOD_2007_Instructions.pdf).
	Savings Account	Statement savings, Passbook, Certificates of Deposit, etc.
	Unbanked	Individuals who do not have an 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

I. Retail Bank Information:

A. Please provide the following information related to consumer accounts/cards as of June 30, 2007:

1. Number of conventional transaction accounts (checking, DDA, NOW, MMDA): _____
2. Number of non-transaction savings accounts: _____
3. Number of entry deposit accounts designed for individuals not qualified for conventional accounts: _____
4. Number of debit cards issued and outstanding: _____
5. Number of credit cards issued and outstanding: _____
6. Number of prepaid cards issued and outstanding: _____

B. Number of ATMs operated by your bank. ***Please indicate approximate numbers of ATMs by location and functionality:***

<u>Location</u>	<u>Number</u>		<u>Functionality</u>	<u>Number</u>
Inside LMI tracts	_____		Basic cash dispense only	_____
Outside LMI tracts	_____		Basic cash dispense <u>and</u> deposit acceptance	_____
			Advanced functionality with bill payment and/or automated money order and/or prepaid card	_____
Total ATMs	_____	=	Total ATMs	_____

II. Education & Outreach:

A. Does your bank **provide financial education materials** aimed at the unbanked and underbanked on the following topics?
Mark all that apply.

- | | |
|--|--|
| <input type="checkbox"/> Basic Banking (Deposit and Credit Products) | <input type="checkbox"/> Home Ownership/Mortgage Products |
| <input type="checkbox"/> Predatory /Abusive Lending Prevention | <input type="checkbox"/> Credit Counseling |
| <input type="checkbox"/> Savings Programs | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Bank does not provide financial educational materials (Skip to question I.A.3 below) | |

1. Please describe the types of materials provided.

2. Have the financial education materials been effective in helping underbanked individuals **establish relationships** with your bank? **Yes** **No**

a) Please comment on the effectiveness of the materials:

3. Does the bank participate in education or outreach efforts by any organizations that **could bring unbanked or underbanked individuals into banking?** Examples may include: employers who use payroll cards, government entities that use electronic benefit transfer (EBT) or prepaid cards, faith-based groups that provide cash assistance, etc. **Yes** **No**

a) If yes, please describe and comment on the effectiveness of these efforts:

B. Does your bank provide financial literacy and education sessions? Yes No

1. *If yes, for how long has your bank been providing the sessions? _____ Years (Mark 0 if don't know)*

2. If yes, mark all sessions that your bank provides:

Basic Banking (Deposit and Credit Products)

Home Ownership/Mortgage Products

Predatory /Abusive Lending Prevention

Credit Counseling

Savings Programs

Other: _____

Has your bank conducted **off-premise financial education outreach visits** targeted towards the unbanked or underbanked during calendar year 2007? Yes No

1. Please indicate which locations your bank has visited for outreach sessions:

High Schools

Employer Sites

Public Gatherings/Fairs

Local/State Government Sites

Community-based Organizations

Military Installations

Vocational Schools/Colleges

Other: _____

C. Does the bank work with corporate customers to provide services for their unbanked employees? Yes No

1. If yes, does the bank offer payroll cards? Yes No

a) If yes, how many payroll cards has the bank issued during the year 2007? _____

b) Describe the features and fees associated with this card (if any).

D. Does the bank use **targeted marketing** (e.g., meetings with large employers, mailings, etc.) to reach unbanked/underbanked consumers? **Yes** **No**

1. If yes, are there particular segments of the unbanked/underbanked population your bank is targeting?
 Yes **No**

2. If yes, which segments?

- | | | |
|--|---|---|
| <input type="checkbox"/> Working poor | <input type="checkbox"/> Consumers on public assistance | <input type="checkbox"/> Post disaster assistance |
| <input type="checkbox"/> Urban residents | <input type="checkbox"/> Rural residents | <input type="checkbox"/> Immigrants |
| <input type="checkbox"/> African-Americans | <input type="checkbox"/> Hispanic-Americans | <input type="checkbox"/> Asian-Americans |
| <input type="checkbox"/> Other: _____ | | |

E. Does the bank have any **other outreach and education programs** to encourage unbanked or underbanked consumers to open an account? **Yes** **No**

1. Please describe.

Which of the financial education, outreach, and marketing programs are **effective in helping to establish account relationships** with unbanked/underbanked consumers?

- Financial Education Materials
- Providing Financial Education Sessions
- Outreach Visits
- Participation in Other Organizations
- Target Marketing
- Other _____

2. Please discuss the relative advantages and disadvantages of these approaches.

F. Does your bank perceive that there are **unbanked or underbanked populations in your market area?**

- Yes
- No
- Don't know

G. Has your bank identified **expanding services to unbanked and underbanked individuals** in your market area as a priority?

- Yes
- No
- Don't know

H. Has your bank **conducted research** on unbanked or underbanked consumers in your CRA assessment area?

- Yes
- No
- Don't know

1. If yes, please summarize this research.

I. What are three activities that banks could do, in general, to **bring more unbanked and underbanked individuals** into the mainstream banking system?

- 1.
- 2.

3.

Does your bank perceive any **regulatory impediments** to providing/developing specialized products and services for unbanked or underbanked consumers? Yes No

4. If yes, please describe.

III. Retail Branch Information:

A. Does your bank offer extended, non-traditional evening and/or weekend hours at any of your bank's locations?

Yes No

1. If yes, check all that apply:

	Extended Evening Hours (After 5 pm)	Saturday Afternoon Hours (After 1 pm)	Sunday Hours
Full Service Brick and Mortar Branches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Full Service Retail (In-store) Branches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Service Branches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B. What languages, **other than English**, does your branch staff use to interact with customers?

- Spanish Chinese Tagalog
 Portuguese Korean Other _____

C. Has the bank **modified its retail operations** over the past five years to make it easier or more welcoming for unbanked or underbanked consumers to take advantage of its services? **Yes** **No**

1. If yes, which approaches has the bank pursued? (Check all that apply)

- Extended banking hours Non-traditional locations (workplaces, community centers, supermarkets, etc.)
 New branch located in LMI area Off-Premise ATMs
 External ATMs (walk-up and through the wall)
 Internet or mobile banking Other: _____

D. Describe any **innovative branch formats/designs** the bank has used to make its branches more welcoming to unbanked or underbanked individuals. (e.g., 'Low-stress' branch configurations; less marble or a more casual lobby decor).

E. Please indicate efforts your bank provides as part of its **branch strategy to serve the unbanked and underbanked** in your market areas:

- Check Cashing Money Orders
 Kiosks for check cashing Bill payment services
 Prepaid card issuance and reloading
 Other _____

IV. Services Provided to Non-Customers:

A. Does the bank currently track statistics on the use of transactional services by individuals who do not have an account relationship with your institution? Yes No

1. If yes, please attach a summary sheet which reports usage statistics for the services described in this section including:

V. Check cashing

VI. Bank check and money orders

VII. Remittances

VIII. Bill payments

IX. Prepaid cards.

A. If an individual does not have an account relationship with your bank, will the bank cash the following types of checks?

Type of check	Cash check for non-customer?	If yes:	
		Is fee is charged?	<i>Typical</i> fee per check cashed by non-customers Please indicate either a the fixed dollar amount or Percentage of face value
<u>Business</u> check drawn on your bank (On-us)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<u>Personal</u> check drawn on your bank (On-us)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<u>Business</u> check <u>not</u> drawn on your bank (Local)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<u>Payroll</u> check <u>not</u> drawn on your bank (Local)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<u>Personal</u> check <u>not</u> drawn on your bank (Local)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<u>Government</u> check	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<u>Double endorsed</u> check from a third-party	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

B. Does the training provided to the bank’s tellers and other customer service representatives **include strategies for reaching out** to unbanked or underbanked consumers (e.g., encouraging individuals who do not have a transaction or savings account who are cashing paychecks to open an account)? **Yes** **No**

1. If yes, please describe.

A. What forms of **consumer identification or validation** are sufficient for individuals who do not have an account relationship to cash a check?

Identification Forms	Not Accepted as ID for check cashing	Primary: Sufficient alone by itself	Secondary: Insufficient alone but acceptable with another ID, if no driver's license
Driver’s license	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
State-issued photo ID	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Social security number	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Passport	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Military ID	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Student/school ID card	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Employer letters/pay stub	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Matricula consular	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Utility bills/payments	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Housing lease	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Individual Taxpayer Identification Number (ITIN)	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: _____	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

2. For an individual who does not have an account relationship at your bank, do you require a finger print in order to cash a check?
 Yes, each time they cash a check Yes, but only the first time they cash a check No
3. Does the bank issue check cashing cards to individuals who do not have an account relationship?
 Yes No
4. Does the bank utilize any other techniques or technology to verify the identity of individuals who do not have an account relationship for check cashing? Yes No
a) If yes please describe.

C. Which of the following transaction products/services does the bank offer to individuals who do not have an account relationship with your bank, and what would the fees be if they were customers?

Product/Service	Offer for non-deposit customers?	For a Non-Customer		For Customer	
		If a fixed fee is charged per item please indicate the typical fee	If a fee is a percentage of the dollar amount, please indicate the typical percentage rate	If a fixed fee is charged per item please indicate the typical fee	If a fee is a percentage of the dollar amount, please indicate the typical percentage rate
Bank/official checks	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
Money orders	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
Domestic wire transfers	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
International remittances (not ACH)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
International ACH transfers	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
Foreign currency exchange	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
Bill payment (e.g., utility)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%
Reloadable prepaid debit cards (MasterCard, etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	%	\$	%

1. For any of the services above, does your bank offer **lower prices for customers** as an incentive to open an account?
 Yes No

D. Is your bank concerned about offering remittances due to Bank Secrecy Act (BSA), Anti-Money Laundering (AML) or Patriot Act compliance requirements? Yes No

1. If yes, please describe.

X. Account Opening & Onboarding Process for New Customers:

A. How many **new consumer checking accounts** (DDA, NOW) were opened by the bank during 2007? _____

B. Does the bank require a **social security number** to open a transaction account?

Yes No

C. What forms of **government-issued identification** does the bank accept as part of the new account opening process?

Driver's license

Passport

Matricula consular

State-issued ID card

Military ID

Other: _____

D. Which, if any, of the following **alternative sources of information** does the bank use to verify a prospective deposit customer's identity?

Utility bills/payments

Housing lease

Employer letters/pay stub

Other: _____

None

E. What **account screening and risk management tools** are used at the new account desk?

- ChexSystems/Qualifile (eFunds) Early Warning Services (formerly Primary Payment Systems/First Data)

TeleCheck (First Data)

Other _____

None

F. Can a new customer **open a checking account without a ChexSystem record** or other available third-party screen being used by the bank?

Yes No

G. Does the bank use **credit scores** as part of its screening process for new checking accounts?

Yes No

H. If an applicant screening process returns a negative hit, what is the bank's policy regarding account opening/overrides?

Application is automatically rejected

Account opening decision is made at the discretion of the new account representative

Account opening decision is made at the discretion of the branch manager

Application is submitted to centralized back office for review

Other: _____

I. What are the **top three most common reasons that a new account application is declined**? Please rank the three most common reasons 1 to 3, *where 1 = the most common reason, 2 = the second most common reason, and 3 = the third most common reason.*

_____ Insufficient identification information

_____ Negative account screening hit due to prior account closure

_____ Negative account screening hit due to potential fraud alert

_____ No credit score/Insufficient credit history

_____ Low credit score/ or poor credit record/credit history

_____ Insufficient initial deposit

_____ Other 1: _____

_____ Other 2: _____

J. If a new account applicant does not qualify for a conventional checking account, does the bank offer any **entry deposit accounts designed for individuals not qualified for conventional accounts that can serve as a 'stepping stone' account** (e.g., an account with debit card access but no check writing)?

Yes No

1. If yes, please describe the alternative account(s) offered. Include information related to products, transaction restrictions, fees, etc.

If possible, please include a copy of the product description or marketing brochure for any alternative accounts

Account A: _____ Date Introduced: _____

Account B: _____ Date Introduced: _____

Account C: _____ Date Introduced: _____

XI. Deposit Products:

A. Does the bank offer a basic or entry level checking account **with no minimum balance** requirement?

Yes **Yes, but only with direct deposit** **No, a minimum balance is required**

1. If minimum balance is required, what is the minimum balance?

\$ _____ with direct deposit / \$ _____ without direct deposit

2. If minimum balance is not required, what other fees apply?

\$ _____ with direct deposit / \$ _____ without direct deposit

B. For the most basic transaction deposit account, what payment options **are included/available?**

Product	Included at no cost	Available for a fee	Not offered	Monthly Fee (if applicable)	Per-Transaction Fee (if applicable)
Check writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
ATM card (PIN-only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Debit card (Visa/MasterCard)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
Online bill payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

C. Does the bank charge a per-item **NSF fee** on its most basic (lowest cost) transaction account? **Yes** **No**

1. If yes, what is the standard or typical NSF fee for this account? \$ _____

2. Does the bank offer any programs to cover or waive NSF items on this account? **Yes** **No**

a) If yes, please describe:

3. Does the bank offer 'alerts' to notify customers with these accounts of low balances or NSF transactions on this account? Yes No
4. Will the bank automatically close this **account** if a threshold number of NSF items are reached or there is a persistent negative balance? Yes No
- a) If yes, what is the monthly threshold? _____/month

XII. Savings Accounts

- A. For savings accounts with balances of less than \$500, which, if any, of the following accounts are offered and what are the interest rates paid on the accounts?

Product/Service	Offer for customer?	Interest rate offered (as of June 30)
Basic Savings (non-transactional)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Individual Development Accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	
IRS VITA Program (direct deposit or split refund)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Money Market Deposit Accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Specialized Savings Clubs	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Workplace-based Programs	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other (please describe)	<input type="checkbox"/> Yes <input type="checkbox"/> No	

- B. Does the **bank partner with organizations** (e.g., by operating a high school branch or employer location) to promote savings products?

Yes No

If yes, please describe:

XIII. Payment Products:

A. How soon (in terms of number of business days) are funds available for an established customer *who presents the following items?*

<i>Check value is \$2,500 or less</i>	Current Business Day	Next Business Day	Second Business Day	Three or More Business Days
<u>Business</u> check drawn on your bank (On-us)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Personal</u> check drawn on your bank (On-us)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Payroll</u> check <u>not</u> drawn on your bank (Local)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Business</u> check <u>not</u> drawn on your bank (Local)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Personal</u> check <u>not</u> drawn on your bank (Local)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Government</u> check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Double endorsed check from a third-party</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B. Can a customer get an ‘**advance loan**’ on the funds from a deposited check or a regularly scheduled direct deposit?

Yes No

1. Up to what dollar or percentage amount will the bank typically advance? \$ _____ or _____ %

2. What fee is charged for the advance? \$ _____ flat advance fee or _____ % of the amount advanced.

3. What types of checks/deposits qualify for advances?

All checks

Business checks, but not personal checks

Payroll checks only

Having regularly scheduled direct deposits

Other: _____

XIV. Credit Products:

A. Does the bank offer **unsecured closed-end personal loans** up to \$5,000? Yes No

1. If yes, what are the eligibility requirements?

- Deposit relationship with the bank
- Direct deposit
- Proof of income
- Minimum credit score
- Review credit history
- Other: _____

2. If yes, please indicate the following:

Minimum Loan Size	Maximum Loan Size	Origination Fee	Acct Maintenance Fee	Minimum APR	Maximum APR	Typical APR	Maximum Term (Mos)

3. How long does it take to originate a personal loan?

- Less than 30 minutes
- Less than 24 hours
- Less than 48 hours
- More than 48 hours

B. Does the bank offer **affordable small dollar loans** (i.e., less than \$1,000/at least a 90-day repayment term/less than 36% APR/no or low fees)? Yes No

1. Please describe any innovative products the bank has developed to provide small dollar loans to customers. (For example, applying for a six-month loan at an ATM.)

C. Does the bank offer **tax refund anticipation loans**? Yes No

1. If yes, please indicate the following:

Minimum Loan Size	Maximum Loan Size	Origination Fee	Acct Maintenance Fee	Minimum APR	Maximum APR	Typical APR	Maximum Term (Mos)

D. Does the bank offer **consumer credit cards**? Yes No

1. If yes, what is required for someone to qualify for a traditional credit card? (Check all that apply)

XV. Social security number Minimum credit score (min. score = _____) Review of credit history

XVI. Proof of income Other: _____

1. If yes, for your 'basic' credit card, please indicate the following:

Initiation Fee	Annual Fee	Acct Maintenance Fee	Late Payment Fee	Over the Limit Fee	Typical Credit Limit	Minimum APR	Maximum APR	Typical APR	Maximum Term (Months)

2. Does having a deposit account with the bank improve a customer's ability to receive a credit card?

Yes No

a) If yes, how?

3. Does the bank offer secured credit cards for established customers who do not qualify for a traditional credit card?

Yes No

4. If yes, for your secured credit card, please indicate the following:

Minimum Credit Score	Initiation Fee	Annual Fee	Acct Maintenance Fee	Late Payment Fee	Over the Limit Fee	Typical Credit Limit	Minimum APR	Maximum APR	Typical APR

5. Can a cardholder 'graduate' from a secured credit card to a traditional credit card? Yes No

a) If yes, how?

Thank you for taking the time to complete this survey. We appreciate your participation and input.