



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 Dec. 31, 2007) : <<Assets>>

Number of Deposit Branches (as of Dec. 31, 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>>

(Data for December 31, 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.)

Bank Name: _____

Bank Holding Company: _____

Assets (as of Dec. 31, 2007) _____

Number of Deposit Branches (as reported on Dec. 31, 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: _____

*Please return completed survey by **MAY 30th** to:*
Dove Consulting, 2 Atlantic Ave., Boston, MA 02110
617-482-2100 (telephone) / 617-482-1470 (fax)
www.doveconsulting.com

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. The FDIC will be informed of your bank's participation, but your responses will only be used in the aggregate with responses from other banks to ensure the confidentiality of your submission.

Survey Contacts and Assistance

If you have any questions or concerns 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 & Consumer Protection, (202) 898-6645

Yazmin E. Osaki, Special Assistant to the Deputy to the Vice Chairman, (202) 898-6553

Survey Instructions

Your bank has been selected for the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked. The FDIC would appreciate your confidential participation in this important effort.

We have provided a few guidelines to help you complete this survey below:

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. To limit the effort needed to participate, large banking organizations do not need to fill out more than three surveys.*
3. For an electronic MS-Word version of the survey please email Ed Bachelder at ebachelder@doveconsulting.com.
4. Please return your completed survey to Dove Consulting in the business reply envelope provided, fax it to 617-482-1470, or email it to FDICsurvey@doveconsulting.com.

Important:



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



Please return your completed survey by **MAY 30th, 2008**

Survey Terms & Definitions

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
Debit Card	Card linked to a transaction account
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 December 31, 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).
Prepaid Card	Not linked to a transaction account. Money can be loaded onto the card. Excludes gift cards.
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 December 31, 2007:

- 1. Number of conventional transaction accounts (e.g., 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 active: _____
- 5. Number of prepaid cards issued and active: _____
- 6. Number of credit 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	_____

* "Entry deposit accounts" may include limited features designed to serve individuals with insufficient financial history or derogatory data in ChexSystems needed for a conventional transaction account.

II. Education & Outreach:

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

- Yes No Don't know

B. Does your bank provide financial education materials (i.e. brochures, content on a website, etc.) aimed at the unbanked and/or underbanked on the following topics? Mark all that apply.

	For Unbanked	For Underbanked
Basic Banking (Deposit and Credit Products)	<input type="checkbox"/>	<input type="checkbox"/>
Predatory /Abusive Lending Prevention	<input type="checkbox"/>	<input type="checkbox"/>
Savings Programs	<input type="checkbox"/>	<input type="checkbox"/>
Home Ownership/Mortgage Products	<input type="checkbox"/>	<input type="checkbox"/>
Credit Counseling	<input type="checkbox"/>	<input type="checkbox"/>
Other (Explain)	<input type="checkbox"/>	<input type="checkbox"/>
Bank does not provide financial educational materials for this population (Skip to I.B.3 below)	<input type="checkbox"/>	<input type="checkbox"/>

1. Please describe the types of materials provided for:

a) Unbanked:

b) Underbanked:

2. Have the financial education materials helped to **establish banking relationships** with:

a) Unbanked individuals? Yes No Have not evaluated

b) Underbanked individuals? Yes No Have not evaluated

3. Does the bank **participate in education or outreach efforts** by any organizations that could bring unbanked or underbanked individuals into the conventional banking system and/or reduce the use of non-bank financial services providers for unbanked individuals? *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.

C. Does your bank teach (either directly or through a third party) financial literacy and education sessions, such as classes or workshops, that target unbanked and/or underbanked individuals? *Check all that apply.*

Yes, at bank facilities **Yes, at off-premise locations** **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 types of sessions that your bank provides:

Basic Banking (Deposit and Credit Products)

Home Ownership/Mortgage Products

Predatory /Abusive Lending Prevention

Credit Counseling

Savings Programs

Other: _____

D. Did your bank conduct **off-premise financial education outreach visits** targeted toward 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

Vocational Schools/Colleges

Military Installations

Other: _____

E. Does the bank work with corporate or business 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).

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

1. If yes, are there particular segments of the unbanked and/or underbanked population your bank is targeting?

Yes No

2. If yes, which segments? Mark all that apply.

Working poor Consumers on public assistance Post disaster assistance

Urban residents Rural residents Immigrants

African-Americans Hispanic-Americans Asian-Americans

Other: _____

G. 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.

H. What are the three most effective types of financial education, outreach, and marketing programs that your bank has used to help establish account relationships with unbanked and/or underbanked individuals?
 Please rank 1 to 3, where 1 = the most effective, 2 = second most effective, and 3 = **third most effective**.

Programs:	Please comment about the advantages and disadvantages:
___ Financial Education Materials	
___ Providing Financial Education Sessions	
___ Outreach Visits	
___ Participation in Other Organizations	
___ Targeted Marketing	
___ Other: _____	

I. Has your bank identified **expanding services to unbanked and underbanked individuals** in your market area as a priority in your bank's business strategy?

- Yes No Don't know

J. 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.

K. What are three activities that banks could do, in general, that would be most effective in **bringing unbanked individuals and families** into the conventional banking system?

- 1.
- 2.
- 3.

L. What challenges does your organization face in serving or targeting unbanked and underbanked individuals?
Please rank order by importance, with 1 being the greatest challenge, 2 the second greatest, etc.

- | | |
|--|---|
| <input type="checkbox"/> Profitability issues | <input type="checkbox"/> Competition from alternative service providers |
| <input type="checkbox"/> Unfamiliar with this population | <input type="checkbox"/> High cost of customer acquisition |
| <input type="checkbox"/> Internal challenges | <input type="checkbox"/> Regulatory barriers related to customer identification |
| <input type="checkbox"/> Fraud concerns | <input type="checkbox"/> Other _____ |

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

1. 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, and indicate typical hours:

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

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

- Spanish Chinese Vietnamese
 Korean Tagalog Other _____

C. Has the bank **modified its retail operations** over the past five years to make it easier or more welcoming or convenient 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 (community centers, supermarkets, etc.)
 New branch located in LMI area Innovative branch formats/designs (e.g. more casual lobby décor)
 Internet or mobile banking External ATMs (walk-up and through the wall)
 Off-Premise ATMs Other: _____

2. If yes, please describe what you have done.

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

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

IV. Services Provided to Non-Customers:

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

Type of check	Cash check for non-customer?	If yes:	
		Is a fee is charged?	<i>Typical</i> fee per check cashed by non-customers <i>Please indicate either a the fixed dollar amount or percentage of face value</i>
<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 check from a third-party</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

1. Please describe the bank’s concerns which may have led to limitations on transactions for non-customers.

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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.

C. What forms of consumer identification or validation **does the bank rely on 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 secondary ID
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 (US. or foreign)	<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

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1. Does the bank issue check cashing cards to individuals who do not have an account relationship?
 Yes No
2. Which of the following techniques or technology does your bank use to verify the identity of individuals who do not have an account relationship for check cashing?
 Fingerprinting Biometrics
 None Other: _____

D. 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 with established deposit accounts?

Product/Service	Offer for non-deposit customers?	For a Non-Customer		For Customer	
		If a fixed fee is charged per item please indicate the <i>typical</i> fee	If a fee is a percentage of the dollar amount, please indicate the <i>typical</i> percentage rate	If a fixed fee is charged per item please indicate the <i>typical</i> fee	If a fee is a percentage of the dollar amount, please indicate the <i>typical</i> 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 (Visa, 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

E. Is your bank concerned about offering remittances due to regulatory requirements? Yes No

1. If yes, please describe any regulatory concerns you may have in offering this product.

V. Account Opening & Onboarding Process for New Customers:

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

- | | | |
|---|---|---|
| <input type="checkbox"/> Driver's license | <input type="checkbox"/> US or Foreign Passport | <input type="checkbox"/> Social Security number |
| <input type="checkbox"/> Matricula consular | <input type="checkbox"/> State-issued ID card | <input type="checkbox"/> ITIN |
| <input type="checkbox"/> Military ID | <input type="checkbox"/> Other: _____ | |

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

- | | |
|--|--|
| <input type="checkbox"/> Utility bills/payments | <input type="checkbox"/> Housing lease |
| <input type="checkbox"/> Employer letters/pay stub | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> None | |

C. What **account screening and risk management tools** are used for new deposit accounts?

- | | |
|--|--|
| <input type="checkbox"/> ChexSystems/Qualifile | <input type="checkbox"/> Early Warning Services (formerly Primary Payment Systems) |
| <input type="checkbox"/> OFAC Lists | <input type="checkbox"/> Credit Bureau Reports |
| <input type="checkbox"/> None | <input type="checkbox"/> Other: _____ |

D. Can a new customer **open a deposit account without the bank screening the customer using ChexSystems** or a similar third-party screen being used by the bank?

Checking account: Yes No

Savings account: Yes No

E. 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 a centralized back office for review

Other: _____

F. Does the bank use **credit report or bureau scores** as part of its screening process for new checking accounts?

Yes No

G. 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 or mismanagement

_____ 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: _____

H. 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: _____

VI. Deposit Products:

A. Does the bank’s most basic or entry level checking account have a **minimum balance** requirement?

Yes **No, but only with direct deposit** **No**

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 signature (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:

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- 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

VII. Savings Accounts

A. For savings accounts with balances of \$500 or less, 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 Dec. 31, 2007)
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:

VIII. Payment Products:

A. How soon (in terms of number of business days), beyond the \$100 specified by Reg. CC, are funds ordinarily 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 (*excluding all programs to cover overdrafts and NSF transactions*)?

Yes, accelerated availability of deposited check **Yes, advance for a scheduled direct deposit** **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 Government checks

Payroll checks only Regularly scheduled direct deposits Other: _____

IX. Credit Products:

A. Does the bank typically 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 typically take to originate an unsecured closed-end 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.)

STRICTLY CONFIDENTIAL. Responses to the survey will not be shared with the public or the industry. Responses will be aggregated to ensure confidentiality.

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 (e.g. Visa, MasterCard)? Yes No

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

X. Social security number Minimum credit score Review of credit history

XI. 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?

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

Yes No

a) 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

4. 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.**