

Attachment 1

Attachment 1 consists of four sample e-mails used to solicit volunteers to participate in a review of **Check 21 Act** (samples 1A and 1B) and **Overdraft Protection** (samples 2A and 2B) material as well as a sample guided discussion.

Attachment 1 (Sample 1A)

E-mail requesting volunteer reviewers for Check 21 materials

Good morning!

We are preparing some new consumer information on the new Check 21 law and the new "substitute checks" that consumers may start getting later this fall (November? December?).

The timeline for this is really short (sorry!). We would be sending these out to you sometime next week (maybe Wed. or Thurs.-- August 4 or 5) and ask you to get comments back to us by August 10 or 11.

If you can help us by reviewing these materials and providing comments, please let me know.

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Attachment 1 (Sample 1B)

E-mail to volunteer reviewers with instructions for providing feedback on Check 21 materials

Colleagues,

Thank you for agreeing to review these drafts. As I indicated earlier, we have a short turnaround for this -- I need your comments by the end of the day on Wednesday, August 11. There are 3 pieces -- we welcome your comments on all 3.

1) "What You Should Know About Your Checks" is a new publication meant to be a brief set of core messages, in the tradition of the FTC's Consumer Alerts format? 2) "Why Do My Checks Look Different?" is also a new publication and is meant to give consumers the information they need about the new Check 21 law and the new "substitute checks" they will start to see. (FYI, "substitute checks" is a very specific term -- it's not just any old substitute for a check, but a particular form and format created and defined by the Check Clearing for the 21st Century Act [aka Check 21]). I know the graphic in this draft is a bit fuzzy -- we will clean it up in the final version, but we wanted you to see what a substitute check looks like. 3) "When Is Your Check Not a Check?" is an existing publication, which is referred to in the "What You Should Know..." info, so we're including it as well. I'm attaching a PDF -- you can also find this online at <http://www.federalreserve.gov/pubs/checkconv/default.htm>

Our goal is to make this information as useful to consumers as possible. We're trying to use "plain language" in these drafts, although if you crank these through the Fleish-Kincaid utility in MS Word, they "test out" at a 9th-10th grade reading level. We'd like it to be closer to 8, so we'd welcome your suggestions for simplification.

With respect to content, please let us know

Is it clear? What needs a better explanation?

What parts of this are "too much information" -- and what information do you think is missing?

With respect to format, our primary dissemination tool will be our web site (with links among the documents), but we also expect these will be available in a printable PDF on our web site and in print from our Publications Office. Again, we'd welcome your suggestions on print formats.

We also plan to translate these into Spanish (When Is Your Check Not a Check is already available in Spanish).

We need your feedback and comments by August 11 -- you can email them use track changes in Word, mark up the document, and send it back print a hard copy, mark it up, and fax it back (xxx-xxx-xxxx) or call me with comments (xxx-xxx-xxxx)

Thanks again for your help with this project. If you have any questions, don't hesitate to call or drop me a line. Our goal is to have the English versions of these ready to roll out at the end of August -- I'll let you know when they are released.

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(See attached file: Why Do My Checks Look Different080404.doc)(See attached file: checkconv.pdf)

(See attached file: what you should know about your checks080504.doc)

Attachment 1 (Sample 2A)

E-mail requesting volunteer reviewers on Overdraft Protection materials

Colleagues,

We are in the process of developing consumer information on "bounce protection" for our web site (as well as a print version!). We would like to invite you to serve as a reviewer and provide comments to help us make this information as useful to consumers as possible.

Our timeline is that we would give you an MSWord document version of this information early next week (July 6) and ask for your feedback and comments by July 16.

If you are interested and able to help us out, please reply to me (not the listserv list!) by next Tuesday.

Thanks in advance for you help!

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Attachment 1 (Sample 2B)

E-mail to volunteer reviewers with instructions for providing feedback on Overdraft Protection materials

Colleagues,

Thanks to all of you for volunteering to review this. Our goal is to make this information as useful to consumers as possible. We're trying to keep this as "plain language" as possible, although if you crank this through the Fleish-Kincaid utility in MS Word, right now this "tests out" at a 10th grade reading level. We'd like it to be closer to 8, so we'd welcome your suggestions for simplification.

With respect to content, please let us know

Is it clear? What needs a better explanation?

What parts of this are TMI (too much information)? What information do you think is missing?

Is it balanced? (we don't want to sound like we're either promoting or panning this service)

With respect to format, our primary dissemination tool will be our web site, but we expect this will also be available in print and in a printable PDF on our website. My guess is that it will be a 4-fold 8.5 x 14 (legal-size paper) format. Again, we'd welcome your suggestions on print formats.

As I said in my 6/30 email, we'd like your feedback and comments by July 16 -- you can email them, use track changes in Word and mark up the document and send it back, print off a hard copy and mark it up and fax it back (xxx-xxx-xxxx), or call me with comments (xxx-xxx-xxxx).

Thanks again for your help with this project. If you have any questions, don't hesitate to call or drop me a line. Our goal is to have this roll out in August -- I'll let you know when it's released.

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Guided Discussions as part of the Studies of Board Publications

“DCCA proposes to conduct focus group or guided discussions once a year with three groups of fifteen respondents. Each discussion would take an estimated ninety minutes.”

Recruitment

Groups would be recruited from relevant stakeholders, including community-based agencies and organizations, and consumer education and outreach organizations. For example, a review of credit card resources might include county agents from the Cooperative Extension System, staff members from consumer credit counseling organizations, and staff from local consumer affairs and community action programs. A review of mortgage resources might include staff from these same agencies plus community development organizations, neighborhood housing services agencies, and other home buyer programs.

Board staff would contact the relevant agencies and organizations and solicit volunteers to attend the guided discussion groups.

Topics

A. General information on finding educational resources

1. When you look for education resources on [Topic], in general, what do you look for?
2. When looking for resources, how important are
 - The source of the information
 - The format of the information
 - The information content
 - The level comprehension
 - The degree of comprehensiveness
3. What formats of materials do you tend to use the most?
4. How do you find out about existing resources?

B. Information on specific content

1. When looking for educational resources on [Topic], what do information do you think the resource should include?
(probe to get a comprehensive listing of topics and content)
2. If you could only include the top 5 (or 10) items in this list, which ones are the most important to include?

C. Evaluating the Board’s publication/proposed publication

1. Here are some sample publications – take a few minutes to look these over. What is your general impression of these relative to (identify the important features from A.2.)?
2. You told us that the top 5 items were (from B2) – how do these publications meet those priority information needs?
3. How would this information format fit with your educational program needs?
4. What modifications/changes would we need to make so that you would feel comfortable using these materials in your program?

D. Marketing and outreach

1. How do you think we should “advertise” or promote these resources?
2. You told us that you use (from A. 4.) to learn about new resources – how could the Board go about working with (from A.4.) to provide information about this new resource?