

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

(Programmer: Display a progress bar at the top of each page.)

(Programmer: Display the following banner at the top of each page:)

OMB No.: 3064-0158

Expiration Date:

FDIC 8200/01a (3-11)

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

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.

ID_CODE

Welcome to the Federal Deposit Insurance Corporation Survey of Bank's 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 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. 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.

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. .

QID:31539 <Begin Survey>

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

QID:106560 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:106562 You must enter an ID Code to continue.

_____NEW
SCREEN_____

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

QID:114998 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 Support at gallup@gallup.com or call 1-888-297-8999.

_____NEW
SCREEN_____

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

QID:114994 If you need assistance completing this survey, need to change any of your contact information, or have other questions about the survey, please contact Gallup Support by sending an e-mail to gallup@gallup.com or by calling 1-888-297-8999 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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- S1. Sample Type
2 Branch
- S2. Name of Bank (Load from sample file)
- S3. Name of Branch (Load from sample file)
- S4. Retail office is located at same address as HQ (Load from sample file)
1 Yes
2 No

_____ **NEW**
SCREEN _____

On behalf of the Federal Deposit Insurance Corporation, Gallup would like to thank you for participating in the Survey of Bank's Efforts to Serve the Unbanked & Underbanked. Your branch'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 branch who is best able to answer questions about your branch's efforts to reach out to unbanked and underbanked populations, including features of your entry level transactions accounts, as well as financial education and outreach initiatives.

Please enter the contact information for the person who has been designated to complete this survey on behalf of your branch.

- S5. First name
S6. Last name
S7. Title
S8. Email address
S9. Telephone number including extension
S10. Address Line 1
S11. Address Line 2

S12. City
S13. State
S14. Zip

New Screen

Welcome to the Federal Deposit Insurance Corporation Survey of Bank's Efforts to Serve the Unbanked & Underbanked.

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 are unable to answer a question and wish to skip it and return to it later, click on the "Save this question to answer later" option.

At the bottom of each screen, you will see navigation buttons to move forward and backward in the survey.

You may also use your browser's print feature if you would like to print out the page to seek input from others before responding to the questions on a page.

On each screen you will see some words that appear in a different color. To see a definition of these words, simply scroll over the word and a definition will appear.

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

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 continue.

New Screen

(If "Terminate" button clicked:)

We have no further questions.

You may now close your browser or go to another Web site.

New Screen

S16.

QID:31804 Just to confirm, can you respond to questions about (insert **S3**)'s retail strategies, products, services, and efforts to serve unbanked and underbanked populations?

- 1 Yes
- 2 No

(Programmer: Error Message:)

QID:106568 A response is required to continue.

QID:106570 ***Skip: (If code 1 in S16, Skip to instruction before S17; Otherwise, Continue)***

_____NEW
SCREEN_____

QID:114999

We're sorry, but this survey was intended for an individual who can answer questions about (**insert S3**)'s efforts, products and services that may help to serve unbanked and underbanked populations.

If you are the best person to respond to this survey, please click "back" 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 respond, please forward the original website address and unique access code to the person at your bank who can best answer questions about this topic.

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

(PROGRAMMER NOTE: At this point, reset the survey to the beginning)

_____ **NEW**
SCREEN_____

S17. Is this branch a full-service retail branch? Specifically, does this branch accept deposits, make loans, and open or close accounts?

1. Yes, this is a full-service branch (**Skip to Note before S19**)
2. No, this is a limited service branch (Continue)

_____ **NEW**
SCREEN_____

QID:114999

We're sorry, but this survey was intended for full-service branches. If this is a full-service branch, please click "back" to return to the previous screen and respond "yes" in order to begin the survey. Otherwise, please close your browser or go to another Web site.

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

Thank you. You may now close your browser or go to another Web site.

_____ **NEW**
SCREEN_____

(If code 1 in S4, Continue. Otherwise, Skip to Q5)

S19. Recently, FDIC conducted a survey of bank **headquarters** to ask questions about the banks efforts to serve unbanked and underbanked populations. Did you, personally respond to this survey?

- 1 Yes
- 2 No

(If code 1 in S19, continue. Otherwise, Skip to Q5)

_____ **NEW**
SCREEN _____

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

_____ **NEW SCREEN** _____

(PROGRAMMER NOTE: For question roll-overs, use the following definitions:)

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 or 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 – An FDIC-insured deposit account typically offered to consumers who want or need a safe, free or low-cost basic transactional account. These accounts tend to have very low minimum account balance requirements for opening and maintaining an account.

Basic or entry-level savings account – An FDIC-insured deposit account typically offered to consumers who want or need a safe, free or low-cost savings account. These accounts tend to have very low minimum balance requirements for opening and maintaining an account.

Card-based (electronic) account – An FDIC-insured transactional deposit account which offers depositors a network-branded plastic card to utilize for purchases and bill payments and allows for withdrawals and deposit of funds at ATMs. Paper checks may or may not be a feature of the account.

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-Transference 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 transference of funds, typically used by immigrants who send a portion of their earnings to family members in his or her 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 loans -Also known as deferred deposit advances. These are small-dollar, short-term, unsecured loans that borrowers promise to repay out of their next paycheck or regular income payment (such as a social security check). 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 to employees at a workplace (employer) to help connect their employees' paycheck with a savings account.

NEW SCREEN

Bank identification requirements for non-customers

Your responses should relate to bank products, services, and policies for individuals and households (consumers), rather than for businesses.

Q5 Please indicate whether your branch accepts the following types of non-traditional identification for non-customers or prospective customers.

9 (Save this series for later)

For non-customers seeking to cash a check:

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

1 Yes

2 No

3 Does not apply, bank does not cash checks for non-customers

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

1 Yes

2 No

3 Does not apply, bank does not cash checks for non-customers

For prospective customers seeking to open a new [consumer deposit account](#)

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

- 1 Yes
- 2 No

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

- 1 Yes
- 2 No

E. Individual taxpayer identification number (ITIN) (instead of Social Security Number)

- 1 Yes
- 2 No

_____ **NEW**
SCREEN _____

Account Opening

Q6

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 your branch handles the application for a checking account or savings account? (exclude [OFAC screening](#))

- 9 (Save this series for later)

A. Checking account

1. Application is automatically rejected
2. Application is reviewed by someone at this location
3. Application is reviewed at a different location.
4. Other (Specify)

B. Savings account

- 1 Application is automatically rejected
- 2 Application is reviewed by someone at this location
- 3 Application is reviewed at a different location.
- 4 Other (Specify)

Q7 If a new application does not qualify for a **conventional checking account**, does your branch offer a **basic or entry-level checking 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
- 9 (Save this question to answer later)

Q8 For your branch, what is the **most common reason** that a request to open a checking account is declined? (Mark 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 (Specify)
- 9 (Save this question to answer later)

Q9 For your branch, what is the **most common reason** that a request to open a savings account is declined? (Mark 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 (Specify)
- 9 (Save this question to answer later)

NEW

SCREEN

Checking account programs

Regardless of whether your branch has products and services specifically oriented towards attracting the **unbanked** and **underbanked**, please answer the following questions about the most **basic or entry-level checking account** offered at your branch.

For the most **basic or entry-level checking account**, please indicate the features and fees. If the account provides a discount for using **direct deposit**, please also report those discounted fees.

- 9 (Save this series for later)

Q10 Minimum amount required to open a basic or entry-level checking account

Q10_0. ___ Mark here if opening balance requirements are lower for account holders who use direct deposit.

A. The minimum amount required to open an account without direct deposit. (Enter \$0 if there is no minimum)

\$ _____

B. (If checkbox is marked) The minimum amount required to open an account with direct deposit. (Enter \$0 if there is no minimum)

\$ _____

Q11 Monthly maintenance fee for a basic or entry-level checking account:

Q11_0. ___ Mark here if monthly maintenance fees are lower for an account with direct deposit

A. Monthly maintenance fee for an account without direct deposit. (Enter \$0 if there is no fee)

\$ _____

B. (If checkbox is marked) Monthly maintenance fee for an account with direct deposit. (Enter \$0 if there is no fee)

\$ _____

Q12 Minimum account balance to avoid low-balance fees for a basic or entry-level checking account:

Q12_0. ___ Mark here if the minimum account balance to avoid low-balance fees is lower for an account with direct deposit

A. Minimum account balance to avoid low-balance fees for an account without direct deposit. (Enter \$0 if there is no minimum)

\$ _____

B. (If checkbox is marked) Minimum account balance to avoid low-balance fees for an account with direct deposit. (Enter \$0 if there is no minimum)

\$ _____

Q13 Is your most basic or entry-level checking account a **card-based (electronic) account**?

- 1 Yes
- 2 No

_____ **NEW**

SCREEN

Skip: (IF CODE 1 IN Q13, CONTINUE. OTHERWISE SKIP TO Q16)

Q14 Can the account holder write paper checks on this most **basic or entry-level checking account**?

- 1 Yes
- 2 No
- 9 (Save this question to answer later)

NEW

SCREEN

Skip: (IF CODE 1 IN #14, CONTINUE. OTHERWISE SKIP TO #16)

Q15 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?

- 1 Yes, the typical per item fee is \$_____
- 2 No fee
- 9 (Save this question to answer later)

NEW

SCREEN

Q16 Does your most [basic or entry-level checking account](#) include an [automated overdraft coverage](#) feature? If yes, what is the typical fee charged per overdraft?

- 1 Yes, typical overdraft fee (\$ _____)
- 2 No
- 9 (Save this question to answer later)

Q17 On this most [basic or entry-level checking account](#), does your branch charge a non-sufficient funds ([NSF](#)) fee for transactions that are returned? If so, what is the typical fee?

- 1 Yes, typical NSF fee (\$ _____)
- 2 No
- 9 (Save this question to answer later)

Q18 Does your branch offer either of the following alternatives to automated overdraft programs in conjunction with this most [basic or entry-level checking account](#), assuming the customer qualifies?

A. An overdraft line of credit (LOC) to cover overdrafts

- 1 Yes, if customer qualifies
- 2 No
- 9 (Save this question to answer later)

B. The option to link this checking account with a savings account to cover overdrafts

- 1 Yes, if customer qualifies
- 2 No
- 9 (Save this question to answer later)

NEW
SCREEN

Q19 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 are the full amount of funds (beyond the \$100 specified by [Reg. CC](#)) ordinarily available in the case of the most [basic or entry-level checking account](#)?

- 9 (Save this series for later)

Type of Check:

A. Check (personal or payroll) drawn on your bank ([on-us](#))

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

B. Payroll check not drawn on your bank

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

C. Personal check not drawn on your bank

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

D. Government check

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

_____ **NEW**
SCREEN _____
Savings account programs

For the most **basic or entry-level savings account** offered at your branch, please indicate the features and fees.

9 (Save this series for later)

Q20 The minimum amount required to open an account (Enter \$0 if there is no minimum):
\$ _____

Q21 The minimum account balance that must be kept in the account to avoid a fee is (Enter \$0 if there is no minimum):
\$ _____

Q22A The monthly maintenance fee if the minimum account balance is met (Enter \$0 if there is no fee):
\$ _____

Q22B The monthly maintenance fee if the minimum account balance is not met (Enter \$0 if there is no fee):
\$ _____

Q23 Is **automatic saving** an option with this most **basic or entry-level savings account**?

- 1 Yes
- 2 No

_____ **NEW**
SCREEN _____
Skip: (IF CODE 1 IN Q23, CONTINUE. OTHERWISE SKIP TO Q25)

Q24 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?

- 1 Yes, typical fee is....\$ _____
- 2 No fee
- 9 (Save this question to answer later)

_____ **NEW**
SCREEN _____

Q25 Does your branch offer any of the following savings products/services?

9 (Save this series for later)

A. Individual Development Accounts (IDA)

- 1 Yes
- 2 No

B. Specialized Savings Clubs

- 1 Yes
- 2 No

C. Workplace-based Savings Programs

- 1 Yes
- 2 No

D. Other Savings Products (Specify) _____

- 1 Yes
- 2 No

_____ **NEW**
SCREEN _____

Auxiliary products

Q26 Please mark the financial services your branch offers to customers and non-customers. If the service is offered, please indicate the typical fee associated with the service.

9 (Save this series for later)

A. Cashing a payroll check (If Yes, indicate the typical fee for a payroll check in the amount of \$250)

i. Offered to Customers (If Yes, indicate the typical fee)

- 1 Yes...\$_____ OR _____% of the check value

2 No

ii. Offered to Non-Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the check value

2 No

B. Selling a money order (If Yes, indicate the typical fee for a money order in the amount of \$250)

i. Offered to Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the money order value

2 No

ii. Offered to Non-Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the money order value

2 No

C. Selling a bank check, cashier's check, e-check or other official check (If Yes, indicate the typical fee for a check in the amount of \$250)

i. Offered to Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the check value

2 No

ii. Offered to Non-Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the check value

2 No

D. Providing [in-person third-party bill payment services](#) (e.g., utility bills)

i. Offered to Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____

2 No

ii. Offered to Non-Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____

2 No

E. Sending [international remittances](#) (If Yes, indicate the typical fee)

i. Offered to Customers (If Yes, indicate the typical fee for a \$250 remittance to Mexico)

1 Yes...\$ ____ OR ____% of the value sent

2 No

ii. Offered to Non-Customers (If Yes, indicate the typical fee for a \$250 remittance to Mexico)

1 Yes...\$ ____ OR ____% of the value sent

2 No

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

i. Offered to Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the value sent

2 No

ii. Offered to Non-Customers (If Yes, indicate the typical fee)

1 Yes...\$ ____ OR ____% of the value sent

2 No

G. Offering a **network-branded reloadable prepaid card directly** to consumers

i. Offered to Customers

1 Yes

2 No

ii. Offered to Non-Customers

1 Yes

2 No

NEW

SCREEN

(IF CODE 9 IN Q26 (save series for later), SKIP TO Q28)

Q27 Please indicate whether or not your branch offers each of these services to customers or non-customers at an ATM or kiosk.

9 (Save this series for later)

A. (IF CODE 1 OR 2 IN 26A-i or 26A-ii) Check cashing

i. (IF CODE 1 IN 26A-i) Customers

1. Yes, offered at ATM or kiosk

2. No, not offered at ATM or kiosk

- ii. (IF CODE 1 IN 26A-ii) Non-Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
- B. (IF CODE 1 OR 2 IN 26B-i or 26B-ii) Money orders**
- i. (IF CODE 1 IN 26B-i) Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
 - ii. (IF CODE 1 IN 26B-ii) Non-Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
- C. (IF CODE 1 IN OR 2 26C-i or 26C-ii) Bank check, cashiers checks, e-checks or other official checks**
- i. (IF CODE 1 IN 26C-i) Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
 - ii. (IF CODE 1 IN 26C-ii) Non-Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
- D. (IF CODE 1 IN 26D-i or 26D-ii) In-person third-party bill payment services**
- i. (IF CODE 1 IN 26D-i) Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
 - ii. (IF CODE 1 IN 26D-ii) Non-Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
- E. (IF CODE 1 OR 2 IN 26E-i or 26E-ii) International remittances**
- i. (IF CODE 1 IN 26E-i) Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk

- ii. (IF CODE 1 IN 26E-ii) Non-Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk

F. (IF CODE 1OR 2 IN 26F-i or 26F-ii) Domestic remittances

- i. (IF CODE 1 IN 26F-i) Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk
- ii. (IF CODE 1 IN 26F-ii) Non-Customers
 - 1. Yes, offered at ATM or kiosk
 - 2. No, not offered at ATM or kiosk

_____ **NEW**
SCREEN _____
Small Dollar Loan

Q28 What is the dollar amount of the smallest unsecured, personal loan that is available to customers? Please exclude overdraft programs and credit card advances. (ALLOW 5 DIGITS)

\$ _____

9 (Save this question to answer later)

_____ **NEW**
SCREEN _____
Skip: (IF Q28<=\$5,000, CONTINUE, OTHERWISE SKIP TO Q30)

Q29 For the smallest unsecured, personal loan that is available at your branch, please answer the following questions related to the features of the loan. Please, exclude overdraft programs and credit card advances.

9 (Save this series for later)

A. Is the repayment period at least 90-days?

- 1 Yes
- 2 No

B. Is the APR 36 percent or less, including upfront fees plus interest?

- 1 Yes
- 2 No

C. Is the underwriting process streamlined such that the loan decision can be made within 24 hours?

- 1 Yes
- 2 No

NEW

SCREEN

Retail Strategies

Q30 Does your branch use any of the following retail strategies to make it more welcoming or convenient to do business with the bank?

9 (Save this series for later)

A. Non-traditional location (community center, supermarket, etc.)

- 1 Yes
- 2 No

B. Off-premise ATMs in retail establishments or other accessible locations

- 1 Yes
- 2 No

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

- 1 Yes
- 2 No

D. Extended banking hours on Weekday Evenings (after 5:00 pm), Saturday afternoons (after 1:00 pm), or Sundays

- 1 Yes
- 2 No

E. Staff capability to communicate with customers in languages other than English

- 1 Yes
- 2 No

F. Online (Internet) banking in languages other than English

- 1 Yes

2 No

G. Mobile (cell phone) banking

- 1 Yes
- 2 No

H. Other (Specify)

- 1 Yes
- 2 No

NEW

SCREEN

Skip : (IF CODE 1 TO ANY IN Q30A-H, CONTINUE. OTHERWISE SKIP TO Q32)

Q31 Please indicate how effective each of these strategies has been for your branch in developing a relationship with **unbanked** or **underbanked** consumers.

9 (Save this series for later)

A. (IF CODE 1 IN 30A) Non-traditional location (community center, supermarket, etc.)

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

B. (IF CODE 1 IN 30B) 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

(IF CODE 1 IN 30C)

C. 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

D. (IF CODE 1 IN 30D) 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

E. (IF CODE 1 IN 30E) 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

F. (IF CODE 1 IN 30F) 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

G. (IF CODE 1 IN 30G) Mobile (cell phone) banking

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

H. (IF CODE 1 IN 30H) Other (Load response from 30H)

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

NEW

SCREEN

Q32 Does your branch maintain partnerships with organizations (e.g., school districts, Volunteer Income Tax Assistance (VITA))

sites, employer workplaces, or faith/community-based organizations) to promote:

9 (Save this series for later)

A. Checking account (transaction) products

- 1 Yes
- 2 No

B. Savings products

- 1 Yes
- 2 No

NEW

SCREEN

Financial Education and Outreach

Q33 Does your branch offer any of these types of financial education activities targeted at the unique needs of the **unbanked** or **underbanked** populations?

9 (Save this series for later)

A. Staff teaches classes/workshops on basic banking topics

- 1 Yes, branch offers this activity targeted at the needs of the unbanked or underbanked population
- 2 No

B. Provides funding or other financial consideration to community partners to conduct or promote basic financial education

- 1 Yes, branch offers this activity targeted at the needs of the unbanked or underbanked population
- 2 No

C. Staff provides technical expertise to community partners relating specifically to basic financial education delivery

- 1 Yes, branch offers this activity targeted at the needs of the unbanked and underbanked population
- 2 No

D. Staff routinely provides free basic banking counseling on basic financial education topics to customers at key teachable moments, such as educating new customers how to reconcile their checkbook or explaining to consumers who come in to cash a check the benefits of a bank account

- 1 Yes, branch offers this activity targeted at the needs of the unbanked and underbanked population
- 2 No

E. Other basic banking outreach/financial education activity targeted at the needs of unbanked and underbanked population (Specify) _____

- 1 Yes, branch offers this activity targeted at the needs of unbanked and underbanked population
- 2 No

NEW

SCREEN

Skip: (IF CODE 1 TO ANY IN Q33A-E, CONTINUE. OTHERWISE SKIP TO NOTE BEFORE Q39)

Q34 Please indicate how effective each of these activities has been for providing financial education to **unbanked or underbanked** populations.

9 (Save this series for later)

A. (IF CODE 1 IN 33A) Staff teaches classes/workshops on basic financial education topics

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

B. (IF CODE 1 IN 33B) Provides funding or other financial consideration 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

C. (IF CODE 1 IN 33C) Staff provides technical expertise to community partners relating specifically to delivery of basic financial education.

- 4 Very effective
- 3 Effective
- 2 Slightly effective

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

D. (IF CODE 1 IN 33D) Staff routinely provides free basic banking counseling on basic financial education topics to customers at key teachable moments, such as educating customers how to reconcile their checkbook or explaining to consumers who come in to cash a check the benefits of a bank account

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

E. (IF CODE 1 IN 33E) Other basic banking outreach/financial education activity (**Specify**)

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

NEW
SCREEN

Q35 Please indicate whether or not your branch conducts basic financial education-related activities targeted at the unique needs of **unbanked or underbanked** populations at any of the following locations.

9 (Save this series for later)

A. Public Gatherings/Fairs

- 1 Yes
- 2 No

B. Workplaces

- 1 Yes
- 2 No

C. K-12 Schools

- 1 Yes
- 2 No

D. Local/State/Federal Government Sites

- 1 Yes

2 No

E. Bank Branch

1 Yes
2 No

F. Vocational Schools/Colleges

1 Yes
2 No

G. Military Installations

1 Yes
2 No

H. Faith-Based or Community-Based Organizations

1 Yes
2 No

I. Other (Specify)

1 Yes
2 No

NEW

SCREEN

Skip: (IF CODE 1 TO ANY IN Q35A-I, CONTINUE. OTHERWISE SKIP TO Q37)

Q36 Please indicate how effective each of these locations has been for providing basic financial education targeted at the unique needs of **unbanked and underbanked** customers.

9 (Save this series for later)

A. (IF CODE 1 IN 35A) Public Gatherings/Fairs

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

B. (IF CODE 1 IN 35B) Workplaces

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

C. (IF CODE 1 IN 35C) K-12 Schools

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

D. (IF CODE 1 IN 35D) Local/State/Federal Government Sites

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

E. (IF CODE 1 IN 35E) Bank branch

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

F. (IF CODE 1 IN 35F) Vocational Schools/Colleges

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

G. (IF CODE 1 IN 35G) Military Installations

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

H. (IF CODE 1 IN 35H) Faith-Based or Community-Based Organizations

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

I. (IF CODE 1 IN 35I) Other (Load from Q35I)

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

Potential challenges related to providing financial products and services

Q37 Please indicate if each of the following examples is an obstacle for your branch in offering financial products and services to **unbanked and underbanked** individuals?

9 (Save this series for later)

A. 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.

- 1 Yes
- 2 No

B. Lack of customer demand in your market area for bank products marketed to the unbanked or underbanked.

- 1 Yes
- 2 No

NEW

SCREEN

Skip: (IF CODE 1 IN Q37A, CONTINUE. ELSE SKIP TO Q39)

Q38 What is your greatest source of competition among non-bank financial service providers?

- 1 Check cashers
- 2 Payday lenders
- 3 Money order providers
- 4 Retail businesses offering network-branded reloadable prepaid cards
- 5 Other (specify)
- 9 (Save this question to answer later)

_____ **NEW**
SCREEN_____

Q39 If your branch had the freedom to implement one new program, policy or service that would most improve access to **unbanked and underbanked** customers, what would it be? (OPEN-ENDED AND ALLOW 500 CHARACTERS)

Q40 What is your job title?

- 1 Branch Manager
- 2 Other (Specify)

_____ **NEW**
SCREEN_____

Wrap up screen, displays survey questions the respondent chose to answer later.

_____ **NEW**
SCREEN_____

QID:31760 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.

QID:31761 <Submit Survey>

_____ **NEW**
SCREEN_____

Thank you for participating in the Federal Deposit Insurance Corporation Survey of Bank's Efforts to Serve the Unbanked & Underbanked.

You may now close your browser or go to another Web site.

_____ **NEW**
SCREEN_____

(Programmer: This text should be displayed for three weeks after the project is pulled from the Web)

The Federal Deposit Insurance Corporation Survey of Bank's Efforts to Serve the Unbanked & Underbanked has been closed and can no longer accept survey responses.