

OCC Generic Information Collection – Qualitative Feedback on OCC Service Delivery

Sample IC Instruments

Example #1

Website Usability Testing Sample Questions:

Label	Scenario Text
1. Bulletin	How many major items are in the weekly bulletin?
2. Suspicious	Where can you find the 'Suspicious Activity' report?
3. Rules	What are the risk-based capital rules for banks?
3. Predatory	What are the OCC rules on predatory lending?
4. Accounting	Where can you find guidance on Financial Statements?
5. Meals	Can examiners accept meals from bankers?
6. Vendors	Where is the OCC policy on vendor management?
7. Validation	Where is the OCC guidance on Model Validation?
8. Identity	Where is information on identity theft?
9. Credit Cards	Where is OCC guidance on credit card marketing and account management?
10. Flood	Where would you find flood insurance requirements?
11. Exam	What is the CRA exam frequency for Intermediate Small Banks?
12. Insurance	Where is information about bank-owned life insurance?
13. BSA/AML	Where would you Find information about BSA/AML?
14. Basel	Where is information about Basel II?

15. **Preemption** Where is information about preemption?
16. **Real Estate** Where is information about commercial real estate?

Example #2

Website Usability Testing Questions:

1. **Unauthorized:** The 'Unauthorized Banks List' for 2009-2010 indicates that the Allied Boston Bank is conducting banking business in the United States without authorization. Where is the bank located?
2. **Enforcement:** Which Georgia bank had an OCC enforcement action against it in May 2010?
3. **APRWIN:** What is the current version of this program?
4. **Check21Act:** The "Check 21 Act," which enabled banks to lawfully convert paper checks to purely electronic formats, became effective on what date?
5. **Changing:** Under applicable federal and state law, certain types of depository institutions may change their charter to become national banks. What types of institutions are allowed to do this?
6. **Bulletin:** Did OCC take any actions on corporate applications in California during the most recent reporting period?
7. **Field:** You have relocated to Georgia to manage a national bank. Where is the Georgia Field Office located?
8. **Community:** What is the topic featured in "Community Developments *Insights*" published in June 2010?
9. **Minority:** What is the date of the OCC Policy Statement on Minority-Owned National Banks?
10. **Event:** Where is the Credit Risk Workshop: "Credit Risk: A Director's Focus" scheduled for October 11, 2010 going to be held?

Customer Satisfaction Post-Test Questions:

1. What was your overall reaction to the site?
2. What did you like best about the site?
3. What did you like least about the site?
4. What improvements would you make to the site?

Example #3

Issuances Questionnaire:

Name:

Bank/Title/Department:

City/State/Zip Code:

Phone and Email:

Total Assets: \$

(1)

How do you prefer to receive issuances from the OCC in the following areas:

- Printed Publications • OCC Website • Intranet • Compact Disk • Other _____

Question 2: How do you rate the amount of [type of issuance] you receive from the OCC in the following areas?

[Issuance Topic]: • Not Enough • Right Amount • Too Much • Not Applicable

[Issuance Topic]: • Not Enough • Right Amount • Too Much • Not Applicable

[Issuance Topic]: • Not Enough • Right Amount • Too Much • Not Applicable

[Issuance Topic]: • Not Enough • Right Amount • Too Much • Not Applicable

(2) What do you like about the OCC's [type of issuance]?

(3) How could it be improved?

(4) Please rate the following OCC types of publications (1 – 5 1= high 5=low)

[Type of Issuance]

Clarity • 1 • 2 • 3 • 4 • 5

Conciseness • 1 • 2 • 3 • 4 • 5

Usefulness • 1 • 2 • 3 • 4 • 5

Completeness • 1 • 2 • 3 • 4 • 5

(5) How often have you had problems with or need to clarify OCC [type of issuance]?

Never • Occasionally • Usually • Always •

What kind of problems?

Did the OCC satisfactorily resolve your problems or questions?

Example #4

Bank Customer Website Usability Testing Questions:

1. You're upset with your bank and would like to find out how to file a complaint against your bank, but you are not sure who to contact. What words would you use to search for more information?
2. You are about to view a new website that deals with banking issues. What is your initial impression of the home page?
3. You have a concern over something that is happening at your bank, what is the phone number to reach one of the OCC Customer Assistance Specialists?
4. You bank at the XXXXX Trust Company in XXXXXX but are not sure if your bank is a National Bank. Is it possible to find a list of National Banks on this website?
5. If you have a complaint about a National bank, a Customer Assistance Specialist will attempt to resolve your questions while on the phone. If the specialist cannot resolve your complaint immediately, they may request that you submit a formal written complaint. Do you need to use a certain format to file your complaint?
6. How many pages does the official OCC complaint form have?
7. If you think the terms of your home equity loan are too excessive, how many business days do you have to cancel?
8. Are banks allowed to change the interest rate on your credit card account to a higher rate?
9. How many business days can the bank make you wait after depositing a non-local check before funds are available for withdrawal?
10. You heard that members of the military are eligible for interest rate reductions on their credit card debt incurred before they entered military service. What is the reduction?
11. You bank at XXXXX Bank, which is located in XXXXXX. You know that your bank is not a National Bank. You are wondering who you would complain to if you wanted to. What agency would you submit your complaint to?

12. You have a concern over something that has happened at your bank, but it is not regulated by the OCC. What are some of the other regulatory agencies you could contact?

Example #5

OCC Electronic Communications:

(1) How often do you visit the OCC's website?

(2) If never, why not?

(3) If you do visit, what do you think about the website?

(4) How do you think it could be improved?

(5) When you visit the OCC's website, what information do you find most useful?

What's New: Useful • Not Useful • No Opinion • Did not Visit •

Banker Education: Useful • Not Useful • No Opinion • Did not Visit •

Community Affairs: Useful • Not Useful • No Opinion • Did not Visit •

Corporate Applications: Useful • Not Useful • No Opinion • Did not Visit •

Customer Assistance: Useful • Not Useful • No Opinion • Did not Visit •

Issuances: Useful • Not Useful • No Opinion • Did not Visit •

Example #6

OCC Focus Group Sample Questions:

(1) What is your name, your bank's name, your title, and the total assets of your bank?

(2) What is your initial impression of this proposed new OCC issuance?

(3) Is it something you believe your bank will use?

(4) What is your opinion of the usefulness of the issuance?

Useful • Somewhat Useful • Not Useful • No Opinion •

(5) What would make the issuance more useful to your bank?

(6) What other types of issuances would be useful to your bank?