**FDIC Survey of Banks’ Efforts to Serve the Unbanked & Underbanked: Headquarter Survey**

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*QID:145733* 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.

**Sa**

*QID:145703* SAMPLE TYPE:

1 Headquarters

3 Unit Bank

*QID:99002* Welcome to the Federal Deposit Insurance Corporation Survey of Banks' 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 either of the following:

The Office of Management and Budget, OIRA

 725 17th Street, NW

 Washington, D.C. 20503

 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. The OMB control number for this study is **OMB No.: 3064-0158**

 **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.

Please enter your ID Code. Your ID Code can be found on the e-mail you received. Click the "Begin Survey" button to continue.

 <Begin Survey>

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

*QID:145735* 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:145737* You must enter an ID Code to continue.

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

*QID:145739* 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 Client Support at galluppoll@gallup.com or call 1-888-297-8999.

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

*QID:148602* If you need assistance completing this survey, please contact Gallup Client Support by sending an e-mail to galluppoll@gallup.com or by calling 1-888-297-8999. Support is available 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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*QID:147433* On behalf of the Federal Deposit Insurance Corporation, Gallup would like to thank you for participating in the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked. Your bank’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 bank who is best able to answer questions about your bank’s entry level deposit accounts, and other basic banking services and financial education or outreach initiatives your bank might have implemented to reach out to unbanked and underbanked populations.

 Please enter the contact information for the person who will complete this survey on behalf of your bank. All personally identifiable information will be removed from the data.

 This information will only be used by Gallup to follow up with the appropriate person at your institution for the purpose of completing the survey.

 S1. Prefix

 S2. First name

S3. Last name

S4. Title

S5. Email address

S6. Telephone number including area code and extension

S7. Address Line 1

S8. Address Line 2

S9. City

S10. State

S11. Zip

 ***(Programmer: If BOTH S5 AND S6 are BLANK, Display the following error message:)***

*QID:154360* Please provide an email or phone number in order to continue. This information will only be used for the purpose of completing this research.

S12. In early 2012, the FDIC will be sponsoring a second phase of this research study, which will gather information about branches’ efforts to serve the unbanked and underbanked. Gallup may invite a sample of your bank’s branches to respond to an online survey with content similar to this survey. Data gathered from bank branches will allow the FDIC to provide results at a regional level.

 If any of your branches are selected, prior to launching the branch survey, Gallup will give you the opportunity to designate the most appropriate bank representative to respond on behalf of any of your branches that have been selected. 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.

Does your institution consent to allow a sample of your bank’s branches to be potentially selected for the second phase of the study? (If you are unable to provide an answer at this time, this question will be asked again at the end of the survey.)

 1 Yes

 0 No

 ***(If code 0 in S12, Continue;***

 ***If code 1 in S12 AUTOCODE Q44=1 AND Skip to THANK YOU NOTE***

 ***If missing in S12, SKIP TO THANK YOU NOTE)***

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 You have chosen to prohibit your branches from potentially being selected for the second phase of this study. If your response was unintentional and you would actually like to allow information about your branches to be included in this study, click the "Previous" button below and select “Yes.”Otherwise, select “Next” to continue.

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 Thank you. If you are the designated respondent for your institution, please click NEXT.

If you feel someone else at your bank may be better equipped to respond, please forward the website address and unique ID code to that person.

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

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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

You may also use your browser’s print feature if you would like to print out a page to seek input from others before responding to the questions on a page. A page can be printed to get assistance in answering the questions on that page. Do not print, store, or copy for any other purpose.

On each screen, you will see some words that appear in a different color. To read a word’s definition, simply scroll over the word or click on it to jump to the definition at the bottom of the screen.

 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 begin.

Thank you in advance for your valued input.

 <Next>

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**S13**

*QID:145748* Just to confirm, can you respond to questions about  ***Bank’s name*** retail strategies, products and services, and efforts to serve unbanked and underbanked populations?

1 Yes

2 No

*QID:145749* ***Skip: (If code 1 in S13, Skip to Note before S14;
Otherwise, Continue)***

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*QID:146316* This survey is intended for an individual who can answer questions about your bank's efforts to serve unbanked and underbanked populations.

 If you are the best person to respond to this survey, please click “Previous” 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 answer questions about these topics, please forward the original website address and unique ID Code to that person.

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

 <Back>

**S14** **To what type of customers does your institution typically offer financial products and services?**

1. Primarily to retail consumers (We do not typically serve business or commercial clients.)
2. Both retail consumers and business or commercial clients.
3. Primarily to business or commercial clients (We do not typically offer retail consumer products.)

**S15** Is your bank an “Internet bank”? By Internet bank, we mean a bank in which the vast majority of customers open accounts and conduct transactions exclusively over the Internet or through means other than visiting a physical branch location.

1 Yes

2 No

*QID:146319* ***Skip: (If code 3 in Sa, Continue;
Otherwise, Skip to Q1)***

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**S16**

*QID:145759* Does your bank have any full-service retail branches other than this location? Specifically, does your bank have other branches that accept deposits, provide loans, and open or close accounts?

 1 Yes

2 No

 <Next>

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*QID:149605* ***(Programmer: For words or phrases displayed in underlined blue text, provide the following definitions and display the definition at the bottom of the screen:)***

 **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, 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** – The FDIC-insured transaction account that has the most basic features and tends to have the lowest minimum balance requirements.

**Basic or entry-level savings account** – The FDIC-insured deposit account that tends to have the lowest minimum balance requirements.
**Card-based (electronic) account** – An FDIC-insured transactional deposit account that offers depositors a network-branded plastic card to use for purchases and bill payments and allows for withdrawals and deposit of funds at ATMs. Paper checks are typically not allowed or, if allowed, their use is limited.
**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** -Transfers 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.

*QID:146375* **International Remittances** - International transfers of funds, typically used by immigrants who send a portion of their earnings to family members in their 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 lenders –** Provider of payday loans. Payday loans (also known as deferred deposit advances) are a type of small-dollar, short-term, unsecured loan in exchange for a post-dated check or automated debit, usually dated at the time of the borrower’s  next paycheck or regular income payment. 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 by employers to help connect employees’ paychecks with savings accounts.

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*QID:149606* Survey Sections

This survey is divided into short sections. Please click on the “Next” button to continue into the next section, or click on a section you have already accessed to review your responses or complete unanswered questions.

Contact Information for Respondent
Identifying Unbanked and Underbanked Populations
Retail Strategies
Checking Account Programs
Savings Account Programs
Account Opening Considerations
Auxiliary Products
Financial Education and Outreach
Potential Challenges

 ***(Programmer: Make these links to each section)***

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 ***(SECTION ONE: Identifying Unbanked and Underbanked Populations)***

**Q1**

*QID:145768* What level of priority does your bank’s business strategy place on expansion of financial services to unbanked and underbanked individuals in your market area?

5 Top priority

4 High priority

3 Medium priority

2 Low priority

1 No priority

7 Not applicable (There are no unbanked and underbanked individuals in the bank’s service area.)

*QID:148606* ***Skip: (If code 2-5 or BLANK in Q1, Continue;
Otherwise, Skip to Q5)***

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 ***(SECTION ONE: Identifying Unbanked and Underbanked Populations)***

**Q2**

*QID:145773* Compared to other populations or market segments your bank focuses on,how would you compare the level of priority your bank places on unbanked and underbanked populations in your market area?

5 Much higher priority placed on unbanked and underbanked than other populations

4 Somewhat higher priority

3 Equal priority

2 Somewhat lower priority

1 Much lower priority placed on unbanked and underbanked than other populations

**Q3**

*QID:145775* Please indicate whether each of the following statements applies to your bank’s efforts to reach out to unbanked or underbanked consumers in your market area.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q3A** | *QID:145776* | Our bank is actively marketing products or services customized to the needs of unbanked or underbanked consumers |  |
|  |  | 1 Yes2 No |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q3B** | *QID:145777* | Our bank has developed special products, services, or programs customized to the needs of unbanked or underbanked consumers |  |
|  |  | 1 Yes2 No |  |

*QID:145781* ***Skip: (If code 1 in Q3A, Continue;
Otherwise, Skip to Q5)***

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 ***(SECTION ONE: Identifying Unbanked and Underbanked Populations)***

**Q4**

*QID:145782* What are the most effective channels your bank uses to market products or services to unbanked or underbanked customers?

|  |  |  |  |
| --- | --- | --- | --- |
| **Q4A** | *QID:145783* | First most effective |  |

|  |  |
| --- | --- |
| 1 | TV or radio advertising |
| 2 | Newspapers, brochures, or other print advertising |
| 3 | E-mail or social media marketing (e.g., Facebook®, Twitter®) |
| 4 | Short Message Service (i.e., SMS-text messaging) marketing |
| 5 | Direct mail |
| 6 | Telemarketing |
| 7 | Billboard advertising or signage outside of **[(If code 1 in Sa, display:)** branch locations/**(If code 3 in Sa, display:)** your location]  |
| 8 | Community outreach through collaborations with community groups, nonprofits, government agencies, or other organizations |
| 9 | Other (*Please specify*) (Fill in response) ***(Allow 200 characters)*** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q4B** | *QID:145784* | Second most effective |  |

|  |  |
| --- | --- |
| 1 | TV or radio advertising |
| 2 | Newspapers, brochures, or other print advertising |
| 3 | E-mail or social media marketing (e.g., Facebook®, Twitter®) |
| 4 | Short Message Service (i.e., SMS-text messaging) marketing |
| 5 | Direct mail |
| 6 | Telemarketing |
| 7 | Billboard advertising or signage outside of **[(If code 1 in Sa, display:)** branch locations/**(If code 3 in Sa, display:)** your location]  |
| 8 | Community outreach through collaborations with community groups, nonprofits, government agencies, or other organizations |
| 9 | Other (*Please specify*) (Fill in response) ***(Allow 200 characters)*** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q4C** | *QID:145785* | Third most effective |  |

|  |  |
| --- | --- |
| 1 | TV or radio advertising |
| 2 | Newspapers, brochures, or other print advertising |
| 3 | E-mail or social media marketing (e.g., Facebook®, Twitter®) |
| 4 | Short Message Service (i.e., SMS-text messaging) marketing |
| 5 | Direct mail |
| 6 | Telemarketing |
| 7 | Billboard advertising or signage outside of **[(If code 1 in Sa, display:)** branch locations/**(If code 3 in Sa, display:)** your location]  |
| 8 | Community outreach through collaborations with community groups, nonprofits, government agencies, or other organizations |
| 9 | Other (*Please specify*) (Fill in response) ***(Allow 200 characters)*** |

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 ***(*SECTION TWO: Retail Strategies*)***

**Q5**

*QID:145787* Does your bank use any of the following retail strategies to make it more welcoming or convenient to do business with the bank?

|  |  |  |  |
| --- | --- | --- | --- |
| **Q5A** | *QID:145788* | Non-traditional ***[(If code 3 in Sa, display:)*** location (community center, supermarket, etc.)/***(If code 1 in Sa, display:)*** branch locations (community centers, supermarkets, etc.)] |  |
|  |  | 1 Yes2 No |  |
| **Q5B** | *QID:145789* | Off-premise ATMs in retail establishments or other accessible locations |  |
|  |  | 1 Yes2 No |  |
| **Q5C** | *QID:145790* | Non-traditional branch format/design (e.g., more casual lobby decor) |  |
|  |  | 1 Yes2 No |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q5D** | *QID:145791* | Extended banking hours on Weekday Evenings (after 5:00 pm), Saturday afternoons (after 1:00 pm), or Sundays |  |
|  |  | 1 Yes2 No |  |
| **Q5E** | *QID:145792* | Staff capability to communicate with customers in languages other than English |  |
|  |  | 1 Yes2 No |  |
| **Q5F** | *QID:145793* | Online (Internet) banking in languages other than English |  |
|  |  | 1 Yes2 No |  |
| **Q5G** | *QID:145794* | Mobile (cell phone) banking |  |
|  |  | 1 Yes2 No |  |
| **Q5H** |  | Automated (IVR) telephone banking |  |
|  |  | 1 Yes2 No |  |
| **Q5I** | *QID:145795* | Other (Fill in response) ***(Allow 200 characters)*** |  |
|  |  | 1 Yes2 No |  |

*QID:145799* ***Skip: (If code 1 to ANY in Q5A-Q5I, Continue;
Otherwise, Skip to Q7)***

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 ***(*SECTION TWO: Retail Strategies*)***

**Q6**

*QID:145800* Please indicate how effective each of these strategies has been for your bank in developing a relationship with unbanked or underbanked consumers.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q6A** | *QID:145801* | ***(If code 1 in Q5A, display:)*** Non-traditional ***[(If code 3 in Sa, display:)*** location (community center, supermarket, etc.)/***(If code 1 in Sa, display:)*** branch locations (community centers, supermarkets, etc.] |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6B** | *QID:145802* | **(If code 1 in Q5B, display:)** Off-premise ATMs in retail establishments or other accessible locations |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6C** | *QID:145803* | **(If code 1 in Q5C, display:)** Non-traditional branch format/design (e.g., more casual lobby decor) |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q6D** | *QID:145804* | ***(If code 1 in Q5D, display:)*** Extended banking hours  on Weekday Evenings (after 5:00 pm), Saturday afternoons (after 1:00 pm) or Sundays |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6E** | *QID:145805* | ***(If code 1 in Q5E, display:)*** Staff capability to communicate with customers in languages other than English |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6F** | *QID:145806* | ***(If code 1 in Q5F, display:)*** Online (Internet) banking in languages other than English |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6G** | *QID:145807* | ***(If code 1 in Q5G, display:)*** Mobile (cell phone) banking |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6H** |  | ***(If code 1 in Q5I, display;) Automated (IVR) telephone banking*** |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q6I** | *QID:145808* | ***(If code 1 in Q5I and valid response in Q5I\_T, display:)*** ***(Response in Q5I\_T)*** |  |

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 ***(*SECTION TWO: Retail Strategies*)***

**Q7**

*QID:145811* Does your bank maintain partnerships with organizations (e.g., school districts, Volunteer Income Tax Assistance (VITA) sites, employer workplaces, or faith/community-based organizations) to promote:

|  |  |  |  |
| --- | --- | --- | --- |
| **Q7A** | *QID:145812* | Checking account (transaction) products |  |
|  |  | 1 Yes2 No |  |
| **Q7B** | *QID:145813* | Savings products |  |
|  |  | 1 Yes2 No |  |

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 ***(*SECTION THREE: Checking Account Programs*)***

*QID:145814* Regardless of whether your bank has products and services specifically oriented toward attracting the unbanked and underbanked, please indicate the features and fees for the most basic or entry-level checking account for consumers (not businesses) offered by your bank. If the account provides a discount for using direct deposit, please also report those discounted fees.

 ***(Minimum Amount to Open a Basic or Entry-Level Checking Account)***

**Q8A**

*QID:145832* What is the minimum amount required to open a basic or entry-level checking account **without direct deposit**? *(Enter $0 if there is no minimum.)*

 ***(Programmer:*** Fill in response***)***

**$ XXXX**

 (IF Q8A=0, AUTOCODE Q8B=2 AND Q8C=0 AND SKIP TO Q9A)

**Q8B**

*QID:145834* Is the minimum amount required to open a basic or entry-level checking account lower for account holders who use direct deposit?

1 Yes

2 No

 ***(Programmer: If code 1 or blank in Q8B, display:)***

**Q8C**

*QID:145835* What is the minimum amount required to open a basic or entry-level checking account **with direct deposit**? *(Enter $0 if there is no minimum.)*

**$ XXXX**

 ***(Programmer:*** Fill in response***)***

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 ***(Maintenance Fee for a Basic or Entry-Level Checking Account)***

 ***(Programmer: Keep Q9A-Q9C on same page)***

**Q9A**

*QID:145837* What is the maintenance fee for a basic or entry-level checking account **without direct deposit**? *(Enter dollar amount in format $XX.XX; enter $0 if there is no minimum.)*

 ***(Programmer:*** Fill in response***)***

**$ XX.XX**

Q9A\_1 How often is this maintenance fee charged?

1. Per month
2. Per quarter
3. Per year
4. Other

**Q9B**

*QID:145839* Is the maintenance fee for a basic or entry-level checking account lower for accounts with direct deposit?

1 Yes

2 No

 ***(Programmer: If code 1 in Q9B, display:)***

**Q9C**

*QID:145840* What is the  maintenance fee for a basic or entry-level checking account **with direct deposit**? *(Enter dollar amount in format $XX.XX; enter $0 if there is no minimum.)*

**$ XX.XX**

 ***(Programmer:*** Fill in response***)***

 **(Programmer: IF Response provided in 9A\_1 (AUTO FILL 9C\_1 with response from 9A\_1)**

Q9C\_1 How often is this maintenance fee charged?

1. Per month
2. Per quarter
3. Per year
4. Other

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION THREE: Checking Account Programs - Minimum Account Balance to Avoid Low-Balance Fees for a Basic or Entry-Level Checking Account*)***

**Q10A**

*QID:145853* What is the minimum account balance (or minimum average account balance) to avoid low-balance fees for a basic or entry-level checking account **without direct deposit**? *(Enter $0 if there is no minimum.)*

 ***(Programmer:*** Fill in response***)***

**$ XXXX**

**Q10B**

*QID:145855* Is the minimum account balance (or minimum average account balance) required to avoid low-balance fees for a basic or entry-level checking account lower for an account with direct deposit?

1 Yes

2 No

 ***(Programmer: If code 1 in Q10B, display:)***

**Q10C**

*QID:145856* What is the minimum account balance (or minimum average account balance) required to avoid low-balance fees for a basic or entry-level checking account **with direct deposit**? *(Enter $0 if there is no minimum.)*

 ***(Programmer:*** Fill in response***)***

**$ XXXX**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION THREE: Checking Account Programs*)***

**Q11**

*QID:145816* Is your most basic or entry-level checking account a card-based (electronic) account?

1 Yes

2 No

*QID:148609* ***Skip: (If code 1 in Q11, Continue;
Otherwise, Skip to Q13)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(Checking account programs)***

**Q12**

*QID:145820* Can the account holder write paper checks on this most basic or entry-level checking account?

1 Yes

2 No

*QID:145821* ***Skip: (If code 1 in Q12, Continue;
Otherwise, Skip to Q14)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(Checking account programs)***

**Q13**

*QID:145822* 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? If yes, what is the typical per item fee? *(Enter dollar amount in format $XX.XX)*

**$ XX.XX**

1 Yes, the typical per item fee is ($ Fill in response)

2 No

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION THREE: Checking Account Programs*)***

**Q14A.**

 On your most basic or entry-level checking account, what is the typical fee charged for covering a customer’s overdraft obligation? (Please assume the customer does not have an overdraft line of credit or linked account transfer to cover overdrawn accounts)

**$ XXXX**

 ***(Programmer:*** Fill in response***)***

 Bank does not cover overdraft obligations either on automated or adhoc basis

 (PROGRAMMER NOTE: If checkbox is marked, skip to Q15; otherwise continue)

**Q14B**.

 Does your most basic or entry-level checking account include an automated overdraft coverage feature?

 1. Yes

 2. No

**Q15**

*QID:145828* On this most basic or entry-level checking account, does your bank charge a Non-Sufficient Funds (NSF) fee for transactions that are returned?  If so, what is the typical fee? *(Enter dollar amount in format $XX.XX)*

1 Yes, typical NSF fee is ($ Fill in response)

**$ XX.XX**

2 No

**Q16**

*QID:145829* Does your bank offer either of the following alternatives to automated overdraft programs in conjunction with this most basic or entry-level checking account?

|  |  |  |  |
| --- | --- | --- | --- |
| **Q16A** | *QID:145830* | An overdraft line of credit (LOC) to qualified customers to cover overdrafts |  |
|  |  | 1 Yes2 No |  |
| **Q16B** | *QID:145831* | The option to link this checking account with a savings account to cover overdrafts |  |
|  |  | 1 Yes2 No |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION THREE: Checking Account Programs*)***

**Q17**

*QID:145860* 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 is the full amount of funds (beyond the $100 specified by Regulation CC) ordinarily available in the case of the most basic or entry-level checking account?

|  |  |  |  |
| --- | --- | --- | --- |
| **Q17A** | *QID:145861* | Check  (personal or payroll)drawn on your bank (on-us) |  |
|  |  | 1 Same Business Day2 Next Business Day3 Beyond Next Business Day |  |
| **Q17B** | *QID:145862* | Payroll check not drawn onyour bank |  |
|  |  | 1 Same Business Day2 Next Business Day3 Beyond Next Business Day |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q17C** | *QID:145863* | Personal check not drawn onyour bank |  |
|  |  | 1 Same Business Day2 Next Business Day3 Beyond Next Business Day |  |
| **Q17D** | *QID:145864* | Government check |  |
|  |  | 1 Same Business Day2 Next Business Day3 Beyond Next Business Day |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION FOUR: Savings Account Programs*)***

*QID:147419* For your bank’s **most** basic or entry-level savings account for consumers (not businesses), please indicate the features and fees.

**Q18**

*QID:145867* The minimum amount required to open a basic or entry-level savings account. *(Enter $0 if there is no minimum.)*

**$ XXXX**

 ***(Programmer:*** Fill in response***)***

**Q19**

*QID:145870* The minimum account balance (or minimum average account balance) that must be kept in a basic or entry-level savings account to avoid a fee. *(Enter $0 if there is no minimum.)*

**$ XXXX**

 ***(Programmer:*** Fill in response***)***

**Q20**

*QID:145868* What is the maintenance fee if the minimum account balance (or minimum average account balance) is met on this most basic or entry-level savings account? *(Enter dollar amount in format $XX.XX; enter $0 if there is no fee.)*

 ***(Programmer:*** Fill in response***)***

**$ XX.XX**

Q20\_1 How often is this maintenance fee charged?

1. Per month
2. Per quarter
3. Per year
4. Other

**Q21**

*QID:145869* What is the maintenance fee if the minimum account balance (or minimum average account balance) is NOT met on this most basic or entry-level savings account? *(Enter dollar amount in format $XX.XX; enter $0 if there is no fee.)*

 ***(Programmer:*** Fill in response***)***

**$ XX.XX**

 (**Programmer**: IF Response provided in Q20\_1 (AUTO FILL Q21\_1 with response from Q20\_1)

Q21\_1 How often is this maintenance fee charged?

1. Per month
2. Per quarter
3. Per year
4. Other

**Q22**

*QID:145871* Is automatic saving an option with this most basic or entry-level savings account?

1 Yes

2 No

*QID:145872* ***Skip: (If code 1 in Q22, Continue;
Otherwise, Skip to Q24)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION FOUR: Savings Account Programs*)***

**Q23**

*QID:145873* 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? *(Enter dollar amount in format $XX.XX)*

**$ XX.XX**

1 Yes, typical fee is ($ Fill in response)

2 No

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION FOUR: Savings Account Programs*)***

**Q24**

*QID:145874* Does your bank offer any of the following savings products/services?

|  |  |  |  |
| --- | --- | --- | --- |
| **Q24A** | *QID:145875* | Individual Development Accounts (IDA) |  |
|  |  | 1 Yes2 No |  |
| **Q24B** | *QID:145876* | Specialized Savings Clubs |  |
|  |  | 1 Yes2 No |  |
| **Q24C** | *QID:145877* | Workplace-based Savings Programs |  |
|  |  | 1 Yes2 No |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q24D** |  | Youth (Minor) Savings Accounts |  |
|  |  | 1 Yes2 No |  |
| **Q24E** | *QID:145878* | Other Savings Products (Fill in response) ***(Allow 200 characters)*** |  |
|  |  | 1 Yes2 No |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION FIVE: Account Opening Considerations*)***

**Q25**

*QID:145880* Please indicate whether your bank accepts the following types of non-traditional identification for prospective customers seeking to open a new consumer deposit account.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q25A** | *QID:145881* | Non-U.S. passport (instead of U.S. passport or driver’s license) |  |
|  |  | 1 Yes2 No |  |
| **Q25B** | *QID:145882* | Other ID issued by a foreign consulate (e.g., Matrícula consular instead of driver’s license) |  |
|  |  | 1 Yes2 No |  |
| **Q25C** | *QID:145883* | Individual taxpayer identification number (ITIN) (instead of Social Security number) |  |
|  |  | 1 Yes2 No |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION FIVE: Account Opening Considerations*)***

**Q26**

*QID:145885* 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 [***(If code 1 in Sa, display:)*** the bank recommends that branches handle /***(If code 3 in Sa, display:)*** your bank handles] the application for a checking account or savings account? (Exclude OFAC screening.)

|  |  |  |  |
| --- | --- | --- | --- |
| **Q26A** | *QID:145886* | Checking account |  |

1 Application is automatically rejected

2 Application is reviewed by someone at [***(If code 1 in Sa, display:)*** the branch/***(If code 3 in Sa, display:)*** this location]

3 Application is reviewed at ***(If code 1 in SA, display:)*** an office other than the branch/***(If code 3 in SA, display:)*** a different location]

4 Other (*Please specify*) (Fill in response) ***(Allow 100 characters)***

|  |  |  |  |
| --- | --- | --- | --- |
| **Q26B** | *QID:145887* | Savings account |  |

1 Application is automatically rejected

2 Application is reviewed by someone at [***(If code 1 in Sa, display:)*** the branch/***(If code 3 in Sa, display:)*** this location]

3 Application is reviewed at ***(If code 1 in SA, display:)*** an office other than the branch/***(If code 3 in SA, display:)*** a different location]

4 Other (*Please specify*) (Fill in response) ***(Allow 100 characters)***

**Q27**

*QID:145891* If a new application does not qualify for a conventional checking account, does your [***(If code 1 or 3 in Sa, display:)*** bank/***(If code 2 in Sa, display:)*** branch] offer a transaction 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

**Q28**

*QID:145892* For your bank, what is the **most common reason** that a request to open a checking account is declined?  *(Select 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 (*Please specify*) (Fill in response) ***(Allow 200 characters)***

**Q29**

*QID:145893* For your bank, what is the **most common reason** that a request to open a savings account is declined? *(Select 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 (*Please specify*) (Fill in response) ***(Allow 200 characters)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION SIX: Auxiliary Products*)***

**Q30**

*QID:145894* Please indicate the financial services your bank offers in your market area to customers of your most basic or entry-level accounts and to non-customers. If the service is offered, please indicate the **typical** fee associated with the service, either in a dollar amount or as a percentage. *(Enter amounts in format XX.XX)*

 ***(Programmer: Allow 4 digits in format: $XX.XX OR XX.XX%)***

|  |  |  |  |
| --- | --- | --- | --- |
| **Q30A\_1** | *QID:145895* | Cashing payroll checks for customers *(If Yes, indicate the typical fee for a payroll check in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30A\_2** | *QID:145896* | Cashing payroll checks for non-customers *(If Yes, indicate the typical fee for a payroll check in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30B\_1** | *QID:145897* | Money orders for customers *(If Yes, indicate the typical fee for a money order in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30B\_2** | *QID:145898* | Money orders for non-customers *(If Yes, indicate the typical fee for a money order in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30C\_1** | *QID:145899* | Bank checks, cashier’s checks, e-checks, or other official checks for customers *(If Yes, indicate the typical fee for a check in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30C\_2** | *QID:145900* | Bank checks, cashier’s checks, e-checks, or other official checks for non-customers *(If Yes, indicate the typical fee for a check in the amount of $250)*  |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30D\_1** | *QID:145901* | Providing in–person third-party bill payment services for customers (e.g., utility bills) *(If Yes, indicate the typical fee)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30D\_2** | *QID:145902* | Providing in–person third-party bill payment services for non-customers (e.g., utility bills) *(If Yes, indicate the typical fee)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30E\_1** | *QID:145903* | Sending international remittances for customers *(If Yes, indicate the typical fee for a $250 remittance to Mexico)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30E\_2** | *QID:145904* | Sending international remittances for non-customers *(If Yes, indicate the typical fee for a $250 remittance to Mexico)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30F\_1** | *QID:145905* | Sending domestic remittances for customers *(If Yes, indicate the typical fee for a remittance in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |
| **Q30F\_2** | *QID:145906* | Sending domestic remittances for non-customers *(If Yes, indicate the typical fee for a remittance in the amount of $250)* |  |
|  |  | 1 Yes (indicate fee in  dollars) (Fill in response)2 OR Yes (indicate fee as a percent) (Fill in response)3 No |  |

*QID:150270* ***Skip: (If code 3 or No Response to ALL in Q30A\_1-Q30F\_2, Skip to Q30G;
Otherwise, Continue)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION SIX: Auxiliary Products*)***

**Q31**

*QID:145916* Please indicate whether or not your bank offers each of these services to customers or non-customers at an ATM or kiosk.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q31A\_1** | *QID:145917* | ***(If code 1 or 2 in Q30A\_1, display:)*** Check cashing for customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31A\_2** | *QID:145918* | ***(If code 1 or 2 in Q30A\_2, display:)***Check cashing for non-customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31B\_1** | *QID:145919* | ***(If code 1 or 2 in Q30B\_1, display:)***Money orders for customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31B\_2** | *QID:145920* | ***(If code 1 or 2 in Q30B\_1, display:)***Money orders for non-customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31C\_1** | *QID:145921* | ***(If code 1 or 2 in Q30C\_1, display:)***Bank checks cashiers checks, e-checks, or other official checks for customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31C\_2** | *QID:145922* | **(If code 1 or 2 in Q30C\_2, display:)** Bank checks, cashiers checks, e-checks, or other official checks for non-customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31D\_1** | *QID:145923* | **(If code 1 or 2 in Q30D\_1, display:)** In-person third-party bill payment services for customers  |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31D\_2** | *QID:145924* | **(If code 1 or 2 in Q30D\_2, display:)** In-person third-party bill payment services for non-customers  |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31E\_1** | *QID:145925* | **(If code 1 or 2 in Q30E\_1, display:)** International remittances for customers  |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31E\_2** | *QID:145926* | **(If code 1 or 2 in Q30E\_2, display:)** International remittances for non-customers |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31F\_1** | *QID:145927* | ***(If code 1 or 2 in Q30F\_1, display:)*** Domestic remittances for customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |
| **Q31F\_2** | *QID:145928* | ***(If code 1 or 2 in Q30F\_2, display:)*** Domestic remittances for non-customers |  |
|  |  | 1 Yes, offered at ATM or kiosk2 No, not offered at ATM or kiosk |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION SIX: Auxiliary Products*)***

**Q31\_1**

*QID:145909* Does your bank offer a network-branded reloadable prepaid card to consumers in your market area?

|  |  |  |  |
| --- | --- | --- | --- |
| **Q31\_2** | *QID:145910* | Offered to customers |  |
|  |  | 1 Yes2 No |  |
| **Q31\_3** | *QID:145911* | Offered to non-customers |  |
|  |  | 1 Yes2 No |  |

**Q31\_4**

*QID:145912* Does your bank issue network-branded reloadable prepaid cards on behalf of third-party businesses that offer these prepaid cards to consumers?

1 Yes

2 No

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION SIX: Auxiliary Products - Non-traditional Identification*)***

**Q32**

*QID:145929* Please indicate whether your bank accepts the following types of non-traditional identification for non-customers seeking to cash checks.

1 Yes

2 No

3 Does not apply/bank or branch does not cash checks for non-customers

|  |  |  |  |
| --- | --- | --- | --- |
| **Q32A** | *QID:145930* | Non-U.S. passport (instead of U.S. passport or driver's license) |  |
|  |  | 1 Yes2 No3 Does not apply/bank or branch does not cash  checks for non-customers |  |
| **Q32B** | *QID:145931* | Other ID issued by a foreign consulate (e.g., Matricula consular, instead of a driver's license) |  |
|  |  | 1 Yes2 No3 Does not apply/bank or branch does not cash  checks for non-customers |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(Programmer:* SECTION SIX: Auxiliary Products - Small Dollar Loans*)***

**Q33**

*QID:145932* What is the dollar amount of the smallest unsecured, personal loan that is available to customers? Please exclude overdraft programs and credit card advances. *(Enter amount in format $XXXXX)*

The minimum loan amount is:

**$ XXXXX**

 Bank does not make unsecured personal loans

Bank does not have a minimum on unsecured personal loans

*QID:148692* ***Skip: (If response in Q33 is BLANK or less than or equal to $5,000 or bank does not have a minimum is clicked then Continue;
Otherwise, Skip to Q35)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(Programmer:* SECTION SIX: Auxiliary Products - Small Dollar Loans*)***

**Q34**

*QID:145935* For your bank’s smallest, unsecured personal loan, please answer the following questions related to the features of the loan. Please exclude overdraft programs and credit card advances.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q34A** | *QID:145936* | Is the repayment period at least 90 days? |  |
|  |  | 1 Yes2 No |  |
| **Q34B** | *QID:145937* | Is the APR 36 percent or less, including upfront fees plus interest? |  |
|  |  | 1 Yes2 No |  |
| **Q34C** | *QID:145938* | Is the underwriting process streamlined such that the loan decision can be made within 24 hours? |  |
|  |  | 1 Yes2 No |  |

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION SEVEN: Financial Education and Outreach*)***

**Q35**

*QID:145940* Please indicate whether your bank provides any of the following financial education activities targeted at the unique needs of the unbanked or underbanked populations.

|  |  |  |  |
| --- | --- | --- | --- |
|  **Q35A** | *QID:145941* | Staff teaches classes/workshops on basic financial education topics |  |
|  |  | 1 Yes, bank offers this  activity targeted at the needs of the unbanked or underbanked  population2 No |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q35B** | *QID:145942* | Bank provides funding or other financial consideration to community partners to conduct or promote basic financial education |  |
|  |  | 1 Yes, bank offers this  activity targeted at the needs of the unbanked or underbanked  population2 No |  |
| **Q35C** | *QID:145943* | Staff provides technical expertise to community partners relating specifically to the delivery of basic financial education |  |
|  |  | 1 Yes, bank offers this  activity targeted at the needs of the unbanked or underbanked  population2 No |  |
| **Q35D** | *QID:145944* | Staff routinely provides free counseling on basic financial education topics for customers at key teachable moments, such as educating new customers on how to reconcile their checkbooks or explaining the benefits of a bnks account to consumers who come in to cash a check  |  |
|  |  | 1 Yes, bank offers this  activity targeted at the needs of the unbanked or underbanked  population2 No |  |
| **Q35E** | *QID:145945* | Other (Fill in response) ***(Allow 200 characters)*** |  |

*QID:146361* ***Skip: (If code 1 to ANY in Q35A-Q35E, Continue;
Otherwise, Skip to Note before Q39)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Please indicate whether your bank provides any of the following

**Q36**

*QID:145951* Please indicate how effective each of these activities has been for providing financial education to unbanked or underbanked populations.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q36A** | *QID:145952* | ***(If code 1 in Q35A, display:)*** Classes/workshops on basic financial education topics |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q36B** | *QID:145953* | ***(If code 1 in Q35B, display:)*** Funding or other financial consideration provided to community partners to conduct or promote basic financial education |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q36C** | *QID:145954* | ***(If code 1 in Q35C, display:)*** Technical expertise for community partners relating specifically to the delivery of basic financial education |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q36D** | *QID:145955* | ***(If code 1 in Q35D, display:)*** Free counseling on basic financial education topics for customers at key teachable moments, such as educating new customers on how to reconcile their checkbook or explaining the benefits of a bank account to consumers who come in to cash a check  |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q36E** | *QID:145956* | ***(If code 1 in Q35E, display:)*** ***(Response in Q35E\_T)*** |  |

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 ***(*SECTION SEVEN: Financial Education and Outreach*)***

**Q37**

*QID:145958* Please indicate whether your bank conducts basic financial education activities targeted at the unique needs of unbanked or underbanked populations at any of the following locations.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q37A** | *QID:145959* | Public Gatherings/Fairs |  |
|  |  | 1 Yes2 No |  |
| **Q37B** | *QID:145960* | Workplaces |  |
|  |  | 1 Yes2 No |  |
| **Q37C** | *QID:145961* | K-12 Schools |  |
|  |  | 1 Yes2 No |  |
| **Q37D** | *QID:145962* | Local/State/Federal Government Sites |  |
|  |  | 1 Yes2 No |  |
| **Q37E** | *QID:145963* | [(If code 1 in Sa, display:) Bank branches/(If code 3 in Sa, display:) Bank branch] |  |
|  |  | 1 Yes2 No |  |
| **Q37F** | *QID:145964* | Vocational Schools/Colleges |  |
|  |  | 1 Yes2 No |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q37G** | *QID:145965* | Military Installations |  |
|  |  | 1 Yes2 No |  |
| **Q37H** | *QID:145966* | Non-Profit, Faith-Based, or Other Community-Based Organizations |  |
|  |  | 1 Yes2 No |  |
| **Q37I** | *QID:145967* | Other (Fill in response) |  |

*QID:147428* ***Skip: (If code 1 to ANY in Q37A-Q37I, Continue;
Otherwise, Skip to Note before Q39)***

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***(*SECTION SEVEN: Financial Education and Outreach*)***

**Q38**

*QID:145973* Please indicate how effective each of these locations has been for providing basic financial education targeted to the unique needs of unbanked and underbanked customers.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q38A** | *QID:145974* | ***(If code 1 in Q37A, display:)*** Public Gatherings/Fairs |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38B** | *QID:145975* | ***(If code 1 in Q37B, display:)*** Workplaces |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q38C** | *QID:145976* | ***(If code 1 in Q37C, display:)*** K-12 Schools |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38D** | *QID:145977* | ***(If code 1 in Q37D, display:)*** Local/State/Federal Government Sites |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38E** | *QID:145978* | ***(If code 1 in Q37E, display:)*** [***(If code 1 in Sa, display:)*** Bank branches/***(If code 3 in Sa, display:)*** Bank branch] |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38F** | *QID:145979* | ***(If code 1 in Q37F, display:)*** Vocational Schools/Colleges |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38G** | *QID:145980* | ***(If code 1 in Q37G, display:)*** Military Installations |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38H** | *QID:145981* | ***(If code 1 in Q37H, display:)*** Non Profit, Faith-Based or Community-Based Organizations |  |
|  |  | 4 Very effective3 Effective2 Slightly effective1 Not effective at all8 Don’t know |  |
| **Q38I** | *QID:145982* | ***(If code 1 in Q37I, display:)*** ***(Response in Q37I\_T)*** |  |

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 ***(*SECTION EIGHT: Potential Challenges*)***

**Q39**

*QID:145984* Please rate the extent to which each of the following is an obstacle for your bank in offering financial products and services to unbanked and underbanked individuals.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q39A** | *QID:145985* | 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. |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39B** | *QID:145986* | Concerns over profitability or cost of providing accounts to unbanked and underbanked populations |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39C** | *QID:145987* | Unfamiliarity with the financial or banking needs of unbanked and underbanked populations |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39D** | *QID:145988* | Fraud concerns |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39E** | *QID:145989* | Difficulties of underwriting for unbanked and underbanked populations |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39F** | *QID:145990* | Difficulties of developing a product that meets the needs of unbanked and underbanked populations |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39G** | *QID:145991* | Unbanked and underbanked populations’ lack of understanding of financial products/services |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39H** | *QID:145992* | Lack of customer demand in your market area for bank products marketed to unbanked and underbanked populations |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39I** |  | Marketing products effectively to unbanked and underbanked populations |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q39J** | *QID:145993* | Regulatory concerns |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |

**Q39K**

*QID:145995* Are there any other obstacles for your bank in offering financial products and services to unbanked and underbanked individuals?

 ***(Programmer: Allow 200 characters for fill in response)***

1 Yes (*Please specify*) (Fill in response)

2 No

*QID:145996* ***Skip: If code 1 in Q39K, Continue;
Otherwise, Skip to C22)***

**Q39\_1**

*QID:145997* Is that a major or minor obstacle?

2 Minor obstacle

1 Major obstacle

*QID:146004* ***Skip: (If code 1 or 2 in Q39A, Continue;
Otherwise, Skip to Note before Q41)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION EIGHT: Potential Challenges*)***

**Q40**

*QID:146005* What is your greatest source of competition among non-bank alternative financial service providers?

1 Check cashers

2 Payday lenders

3 Money order providers

4 Retail businesses offering network-branded reloadable prepaid cards

5 Other (*Please specify*) (Fill in response) ***(Allow 100 characters)***

8 Don’t know

*QID:146006* ***Skip: (If code 1 or 2 in Q39J, Continue;
Otherwise, Skip to Q42)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*SECTION EIGHT: Potential Challenges*)***

**Q41**

*QID:146007* Please rate the extent to which each of the following **regulatory concerns** is an obstacle for your bank in offering financial products and services to unbanked and underbanked individuals.

|  |  |  |  |
| --- | --- | --- | --- |
| **Q41A** | *QID:146008* | Customer identification-related requirements (Patriot Act) |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q41B** | *QID:146009* | Bank Secrecy Act (BSA)/Anti-Money Laundering requirements |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q41C** | *QID:146010* | Fair Lending/Compliance risk |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |
| **Q41D** | *QID:146011* | Third-party relationship risk |  |
|  |  | 3 Not an obstacle at all2 Minor obstacle1 Major obstacle8 Don’t know |  |

**Q41E**

*QID:146012* Are there any other regulatory concerns?

 ***(Programmer: Allow 200 characters for fill in response)***

1 Yes (*Please specify*) (Fill in response)

2 No

 ***(Programmer: If code 1 in Q41E, display:)***

**Q41E\_1**

*QID:146013* Is that regulatory concern a major or minor obstacle?

2 Minor obstacle

1 Major obstacle

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Q42**

*QID:146015* If your bank 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?

 ***(Programmer:*** Fill in response***)***

 ***(Programmer: Allow 1000 characters)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Q43**

*QID:146016* What is your job title?

1 Retail Operations Manager

2 Chief Lending Officer

3 Compliance Officer

4 CRA Officer

5 CEO and/or President

6 Other (*Please specify*) (Fill in response) ***(Allow 100 characters)***

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **(If S12=0 or S12 is blank continue. Otherwise, Skip to Next Screen (before Submit Survey Screen)**

**Q44.**

 (If S12=0: Earlier, you did not provide consent/(IF S12 is blank: Your institution has not yet provided consent) to allow a sample of your branches to potentially be selected in a second phase of this study. We ask you to please reconsider. The branch survey can either be completed by a branch manager, by other branch staff, or by another bank representative who can answer questions about your branches’ basic products and services and their efforts to reach out to unbanked and underbanked populations.

 The survey should take about 30 minutes to complete and will be similar in content to the questions you have just answered. The FDIC will not receive any information that could potentially identify a specific respondent bank or branch. The FDIC or other bank regulators will not be able to link survey responses to individual institutions.

 Do you consent to allow a sample of your bank’s branches to be drawn for inclusion in this study?

 1 Yes, branches can be sampled for this study

 0 No, branches cannot be sampled for this study

 (IF CODE 0 IN Q44)

**Q45.**

 What is the main reason why your institution is not providing consent for branches to be sampled for this study? (OPEN ENDED ALLOW 500 CHARACTERS)

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 ***(*BLANK CRITICAL ITEMS SCREEN*)***

 There are a few questions you left blank that we would appreciate your response to before you submit the survey.

 **[If any of the designated “critical questions” were left blank, they will be displayed here. “Critical questions” include Q5A-Q5I, Q9A, Q14A, Q14\_T, Q14B, Q21, Q21\_1, Q30A\_1, Q30A\_2, Q33, Q33\_1, Q33\_2, Q34A, Q34B, Q34C, Q35A, Q35B, Q39A-Q39J]**

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 ***(Programmer: Right above the "Submit Survey" button, display:)***

*QID:146371* Thank you again for your participation and feedback. 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.

 <Submit Survey>

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NEW SCREEN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

*QID:146049* Thank you for participating in the FDIC Survey of Banks' Efforts to Serve the Unbanked & Underbanked.

You may now close your browser or go to another website.