

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

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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.

(NOTE: The following fields have been pre-populated and will not appear to survey respondents.)

SA

QID:145703 SAMPLE TYPE:

2 Branch

SB

QID:145704 NAME OF BANK:

SB1

QID:145705 NAME OF BRANCH:

SB2

QID:162840 Retail office is located at same address as HQ

- 1 Yes
- 2 No

SB3

QID:162841 BRANCH STREET ADDRESS:

SB4

QID:120790 BRANCH CITY:

SC

QID:152668 BRANCH STATE:

SD

QID:152669 TIER:

- 1 Tier 1
- 2 Tier 2
- 3 Tier 3

SE

QID:152670 CEO NAME:

SF

QID:152671 CEO TITLE:

SG

QID:162842 HQ DESIGNATED RESPONDENT NAME:

SH

QID:162843 HQ DESIGNATED RESPONDENT EMAIL:

SI

QID:162844 HQ DESIGNATED RESPONDENT PHONE:

SJ

QID:162845 LMI DESIGNATION:

QID:99002 Welcome to the FDIC 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, NW
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 email you received. Click the "Begin Survey" button to continue.

<Begin Survey>

(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.

QID:145737

(Programmer: If no ID Code is entered, display the following error message:)

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: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.

NEW SCREEN

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

QID:153382

If you need assistance completing this survey, please contact Gallup Client Support by sending an email 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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NEW SCREEN

QID:163071 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 participation in this survey will help the FDIC gather critical information about the products and services available to unbanked and underbanked populations.

This survey should be completed by the person who is best able to answer questions about the branch of **(Response in SB)** located at **(Response in SB3)** **(Response in SB4)**, **(Response in SC)** regarding entry-level deposit accounts, as well as other basic banking services and financial education or outreach initiatives this branch might have implemented to reach out to unbanked and underbanked populations.

S1A

QID:160584 Are you the person who will respond on behalf of this branch?

- 1 Yes
- 2 No

QID:165787 **Skip: (If code 1 or BLANK in S1A, Continue; Otherwise, Skip to Text before S1)**

NEW SCREEN

S11A

QID:162851 Is the location of the branch being asked about in this survey your primary work location, or do you primarily work in some other location of the bank?

- 1 Yes, primary work location
- 2 No, not primary work location/work in some other location

NEW SCREEN

QID:162850 **(If code 1 in S1A, display:)** Please enter or confirm your contact information. All personally identifying information will be removed from the data. This information will only be used by Gallup to follow up with you for the purpose of completing this study.

(If code 2 in S1A, display:) Please enter the contact information for the person who will complete this survey on behalf of your branch. All personally identifying 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 this study.

S1
QID:152675 Prefix:

S2
QID:152676 First name:

S3
QID:152677 Last name:

S4
QID:152678 Title:

S5
QID:132867 Email address:

S6
QID:152679 Telephone number (including area code and extension):

S7
QID:152680 Address (Line 1):

S8
QID:152681 Address (Line 2):

S9
QID:152682 City:

S10
QID:152683 State:

S11
QID:152684 ZIP Code:

(Programmer: If BOTH [S3 AND S5] AND S6 are BLANK, Display the following error message:)

QID:160587 Please provide an email or name and phone number in order to continue. This information will only be used for the purpose of completing this research.

QID:166643 **Skip: (If code 2 in S1A, Continue; Otherwise, Skip to Instructions Page)**

NEW SCREEN

QID:166644 Please forward the original website address and unique ID Code to the person who will complete this survey on behalf of your branch.

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

NEW SCREEN

QID:160593 **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 the 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 are underlined and in blue. To read a word's definition, simply scroll over the word or see 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.

NEW SCREEN

- S13**
QID:145748 Just to confirm, can you respond to questions about the branch of ***(response in SB)*** located at ***(Response in SB3) (Response in SB4), (Response in SC)*** and its retail strategies, products, services, and efforts to serve unbanked and underbanked populations?
- 1 Yes
 - 2 No

QID:153390 ***Skip: (If code 1 in S13, Skip to S14; Otherwise, Continue)***

NEW SCREEN

- QID:162852 This survey is intended for an individual who can answer questions about this branch'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 select "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.

NEW SCREEN

- S14**
QID:152696 To what type of customers does this branch 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

QID:145753 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
- 2 No, this is a limited service branch

QID:162856 **Skip: (If code 1 in S15, Skip to Note before S16; Otherwise, Continue)**

NEW SCREEN

QID:163072 We're sorry, but this survey was intended for full-service branches. If this is a full-service branch, please click the "Back" button below to return to the previous screen and respond "Yes, this is a full-service branch" in order to begin the survey. Otherwise, please close your browser or go to another website.

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

<Back>

QID:163073 **Skip: (If code 1 in SB2, Continue; Otherwise, Skip to Survey Sections Screen)**

NEW SCREEN

S16

QID:162855 Recently, FDIC conducted a survey of bank **headquarters** to ask questions about the bank's efforts to serve unbanked and underbanked populations. Did you, personally, respond to this survey?

- 1 Yes
- 2 No

QID:163074 **Skip: (If code 1 in S16, Continue; Otherwise, Skip to Survey Sections Screen)**

NEW SCREEN

QID:163075 Thank you for recently responding to FDIC's survey. 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 operation.

NEW SCREEN

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

QID:153393

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 (IDAs) – Matched savings accounts that enable low-income families to save money for a financial goal.

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 service – 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 U.S.

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 into law on October 26, 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.

NEW SCREEN

(Survey Sections)

QID:162860

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

[Contact Information for Respondent](#)

[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)

NEW SCREEN

(SECTION ONE: Retail Strategies)

Q5

QID:145787

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

(Programmer: Display Q5A-Q5I)

1 Yes

2 No

Q5A

QID:145788

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

Q5B

QID:145789

Off-premise ATMs in retail
establishments or other
accessible locations

Q5C

QID:145790

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

Q5D

QID:145791

Extended banking hours on
weekday evenings (after 5:00
p.m.), Saturday afternoons
(after 1:00 p.m.), or Sundays

Q5E

QID:145792

Staff capability to communicate
with customers in languages
other than English

Q5F

QID:145793

Online (Internet) banking in
languages other than English

Q5G

QID:145794

Mobile (cell phone) banking

Q5H

QID:152706

Automated (IVR) telephone
banking

Q5I QID:145795 Other (Fill in response) (**Allow 200 characters**)

Q5I_T
QID:145798 Other (Please specify)

QID:152708 **Skip: (If code 1 to ANY in Q5A-Q5I, Continue; Otherwise, Skip to Q7)**

NEW SCREEN

(SECTION ONE: Retail Strategies)

Q6
QID:145800 Please indicate how effective each of these strategies has been for this branch in developing a relationship with **unbanked** or **underbanked** consumers.

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

Q6A QID:145801 Non-traditional location (community center, supermarket, etc.)

Q6B QID:145802 Off-premise ATMs in retail establishments or other accessible locations

Q6C QID:145803 Non-traditional branch format/design (e.g., more casual lobby decor)

Q6D QID:145804 Extended banking hours on weekday evenings, Saturday afternoons, or Sundays

Q6E QID:145805 Staff capability to communicate with customers in languages other than English

Q6F QID:145806 Online (Internet) banking in languages other than English

Q6G QID:145807 Mobile (cell phone) banking

Q6H QID:152710 Telephone (IVR) banking

Q6I QID:145808 **(If code 1 in Q5I and valid response in Q5I T, display:)**
(Response in Q5I T)

NEW SCREEN

(SECTION ONE: Retail Strategies)

Q7
QID:145811 Does this branch maintain partnerships with organizations (e.g., school districts, Volunteer Income Tax Assistance (VITA) sites, employer workplaces, or faith/community-based organizations) to promote:

- 1 Yes
- 2 No

Q7A QID:145812 Checking account (transaction) products

Q7B QID:145813 Savings products

NEW SCREEN

(SECTION TWO: Checking Account Programs)

QID:162863 Regardless of whether this branch 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 this branch. 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.)

QID:153404 **Skip: (If code 0 in Q8A, Autofill Q8B as code 2 AND Autofill Q8C with 0 AND Skip to Q9A; Otherwise, Continue)**

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

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.)

NEW SCREEN

(SECTION TWO: Checking Account Programs - Maintenance Fee for a Basic or Entry-Level Checking Account)

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.)

QID:154414 **Skip: (If 0 or No Response in Q9A, Skip to Note before Q9B; Otherwise, Continue)**

Q9A_1
QID:152719 How often is this maintenance fee charged?

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

QID:153408 **Skip: (If code 0 in Q9A, Autofill Q9B with code 2 AND Autofill Q9C as 0 AND Skip to Q10A; Otherwise, Continue)**

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

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.)

QID:154363 **Skip: (If 0 or No Response in Q9C, Skip to Q10A; Otherwise, Continue)**

O9C_1
QID:152719 How often is this maintenance fee charged?

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

NEW SCREEN

(SECTION TWO: 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.)

QID:153414

Skip: (If code 0 in Q10A, Autofill Q10B with code 2 AND Autofill Q10C as 0 AND Skip to Q11; Otherwise, Continue)

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

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.)

NEW SCREEN

(SECTION TWO: 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

(SECTION TWO: 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:155303 **Skip: (If code 1 in Q12, Continue; Otherwise, Skip to Q14A)**

NEW SCREEN

(SECTION TWO: 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.)

1 Yes, typical fee is \$ (Please specify)
2 No

Q13_T
QID:145823 Amount

NEW SCREEN

(Programmer: This is the text that is associated with Q14A check box)

Q14A1
QID:152724 Branch does not cover overdraft obligations either on automated or adhoc basis.

1 Branch does not cover overdraft obligations either on automated or adhoc basis.

Q14A
QID:152723 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.) (Enter dollar amount in format \$XX.XX.)

QID:153436 **Skip: (If code 1 in Q14A1 [check box is selected in Q14A], Skip to Q15; Otherwise, Continue)**

NEW SCREEN

(SECTION TWO: Checking Account Programs)

Q14B

QID:152727

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

- 1 Yes
- 2 No

NEW SCREEN

(SECTION TWO: Checking Account Programs)

Q15

QID:145828

On this most basic or entry-level checking account, does this branch 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 \$ (Please specify)
- 2 No

Q15_T

QID:145827

Amount

Q16

QID:145829

Does this branch offer either of the following alternatives to automated overdraft programs in conjunction with this most basic or entry-level checking account?

- 1 Yes
- 2 No

Q16A

QID:145830

An overdraft line of credit (LOC) to qualified customers to cover overdrafts

Q16B

QID:145831

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

NEW SCREEN

(SECTION TWO: 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 \$200 specified by **Regulation CC**) ordinarily available in the case of the most basic or entry-level checking account?

- 1 Same business day
- 2 Next business day
- 3 Beyond next business day

Q17A

QID:145861

Check (personal or payroll) drawn on your bank (**on-us**)

Q17B

QID:145862

Payroll check not drawn on your bank

Q17C

QID:145863

Personal check not drawn on your bank

Q17D

QID:145864

Government check

NEW SCREEN

(SECTION THREE: Savings Account Programs)

QID:162870

For this branch'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.)*

Q19

QID:145870

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

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.)*

QID:154364

Skip: (If 0 or No Response in Q20, Skip to Q21; Otherwise, Continue)

NEW SCREEN

Q20_1

QID:152719

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.)

QID:154365

Skip: (If 0 or No Response in Q21, Skip to Q22; Otherwise, Continue)

NEW SCREEN

Q21_1

QID:152719

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 THREE: 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.)

1 Yes, typical fee is \$ (Please specify)

2 No

List Other:Y

NEW SCREEN

(SECTION THREE: Savings Account Programs)

Q24
QID:145874 Does this branch offer any of the following savings products/services?

1 Yes

2 No

Q24A	QID:145875	Individual Development Accounts (IDAs)
Q24B	QID:145876	Specialized savings clubs
Q24C	QID:145877	Workplace-based savings programs
Q24C1	QID:152733	Youth (Minor) Savings Accounts
Q24D	QID:145878	Other savings products (Fill in response) (<u>Allow 200 characters</u>)

Q24D_T
QID:145879 Other savings product (Please specify)
List Other:Y

NEW SCREEN

(SECTION FOUR: Account Opening Considerations)

Q25

QID:145880

Please indicate whether this branch accepts the following types of non-traditional identification for prospective customers seeking to open a new **consumer deposit account**.

- 1 Yes
- 2 No

Q25A

QID:145881

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

Q25B

QID:145882

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

Q25C

QID:145883

Individual taxpayer Identification number (ITIN) (instead of Social Security number)

NEW SCREEN

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 this branch handles the application for a checking account or savings account? (Exclude **OFAC screening**)

- 1 Application is automatically rejected
- 2 Application is reviewed by someone at the branch
- 3 Application is reviewed at an office other than the branch
- 4 Other (*Please specify*) (Fill in response) (**Allow 100 characters**)

List Other:Y

Q26A

QID:145886

Checking account

Q26B

QID:145887

Savings account

Q27

QID:145891

If a new application does not qualify for a **conventional checking account**, does this 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 this branch, 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)***

List Other:Y

Q29

QID:145893

For this branch, 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)***

List Other:Y

NEW SCREEN

(SECTION FIVE: Auxiliary Products)

Q30
QID:145894 Please indicate the financial services this branch 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 amount in format XX.XX or XX.XX%.)

- 1 Yes (indicate fee in dollars) (Fill in response)
- 2 Yes (indicate fee as a percent) (Fill in response)
- 3 No

List Other:Y

Q30A_1	QID:145895	Cashing payroll checks for customers (If Yes, indicate the typical fee for a payroll check in the amount of \$250)
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)
Q30B_1	QID:145897	Money orders for customers (If Yes, indicate the typical fee for a money order in the amount of \$250)
Q30B_2	QID:145898	Money orders for non-customers (If Yes, indicate the typical fee for a money order in the amount of \$250)
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)
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)
Q30D_1	QID:145901	Providing in-person third-party bill payment services for customers (e.g., utility bills) (If Yes, indicate the typical fee)
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)

Q30E_1	QID:145903	Sending international remittances for customers (<i>If Yes, indicate the typical fee for a \$250 remittance to Mexico</i>)
Q30E_2	QID:145904	Sending international remittances for non-customers (<i>If Yes, indicate the typical fee for a \$250 remittance to Mexico</i>)
Q30F_1	QID:145905	Sending domestic remittances for customers (<i>If Yes, indicate the typical fee for a remittance in the amount of \$250</i>)
Q30F_2	QID:145906	Sending domestic remittances for non-customers (<i>If Yes, indicate the typical fee for a remittance in the amount of \$250</i>)

NEW SCREEN**(SECTION FIVE: Auxiliary Products)**

Q31			
QID:145916		Please indicate whether or not this branch offers each of these services to customers or non-customers at an ATM or kiosk.	
	1	Yes, offered at ATM or kiosk	
	2	No, not offered at ATM or kiosk	
Q31A_1	QID:145917	Check cashing for customers	
Q31A_2	QID:145918	Check cashing for non-customers	
Q31B_1	QID:145919	Money orders for customers	
Q31B_2	QID:145920	Money orders for non-customers	
Q31C_1	QID:145921	Bank checks, cashier's checks, e-checks, or other official checks for customers	
Q31C_2	QID:145922	Bank checks, cashier's checks, e-checks, or other official checks for non-customers	
Q31D_1	QID:145923	In-person third-party bill payment services for customers	
Q31D_2	QID:145924	In-person third-party bill payment services for non-customers	
Q31E_1	QID:145925	International remittances for customers	
Q31E_2	QID:145926	International remittances for non-customers	
Q31F_1	QID:145927	Domestic remittances for customers	
Q31F_2	QID:145928	Domestic remittances for non-customers	

NEW SCREEN

Q30G

QID:145909

Does this branch offer a **network-branded reloadable prepaid card** to consumers in your market area?

1 Yes

2 No

Q30G_1

QID:145910

Offered to customers

Q30G_2

QID:145911

Offered to non-customers

Q30H

QID:145912

Does this branch 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

Q32

QID:145929

Please indicate whether this branch accepts the following types of non-traditional identification for non-customers seeking to cash checks.

- 1 Yes
- 2 No
- 3 Does not apply/Branch does not cash checks for non-customers

Q32A

QID:145930

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

Q32B

QID:145931

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

NEW SCREEN

Q33_1

QID:148688

Branch does not make unsecured personal loans.

(Programmer: This is the text to be attached to Q33)

1 Branch does not make unsecured personal loans.

Q33_2

QID:148690

Branch does not have a minimum on unsecured personal loans.

(Programmer: This is the text to be attached to Q33)

1 Branch does not have a minimum on unsecured personal 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:

Branch does not make unsecured personal loans ***(PROGRAMMER NOTE: Make this an exclusive check box)***

Branch does not have a minimum on unsecured personal loans ***(PROGRAMMER NOTE: Make this an exclusive check box)***

QID:152766

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

NEW SCREEN

(SECTION FIVE: Auxiliary Products - Small Dollar Loans)

Q34

QID:145935

For this branch'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.

1 Yes

2 No

Q34A

QID:145936

Is the repayment period at least 90 days?

Q34B

QID:145937

Is the APR 36% or less, including upfront fees plus interest?

Q34C QID:145938 Is the underwriting process streamlined such that the loan decision can be made within 24 hours?

NEW SCREEN

(SECTION SIX: Financial Education and Outreach)

Q35 QID:145940 Please indicate whether this branch provides any of the following financial education activities targeted to the unique needs of **unbanked** or **underbanked** populations.

- 1 Yes
- 2 No

Q35A QID:145941 Staff teaches classes/workshops on basic financial education topics

Q35B QID:145942 Branch provides funding or other financial consideration to community partners to conduct or promote basic financial education

Q35C QID:145943 Staff provides technical expertise to community partners relating specifically to the delivery of basic financial education

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 bank account to consumers who come in to cash checks

Q35E QID:145945 Other (Fill in response) **(Allow 200 characters)**

Q35E_T QID:145947 Other activity *(Please specify)*

QID:153439

Skip: (If code 1 to ANY in Q35A-Q35E, Continue; Otherwise, Skip to Q39)

NEW SCREEN

(SECTION SIX: Financial Education and Outreach)

Q36
QID:145951 Please indicate how effective each of these activities has been for providing financial education to unbanked or underbanked populations.

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

Q36A	QID:145952	Classes/workshops on basic financial education topics
Q36B	QID:145953	Funding or other financial consideration provided to community partners to conduct or promote basic financial education
Q36C	QID:145954	Technical expertise for community partners relating specifically to the delivery of basic financial education
Q36D	QID:145955	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 bank account to consumers who come in to cash checks
Q36E	QID:145956	<u>(If code 1 in Q35E AND valid response in Q35E T, display:) (Response in Q35E T)</u>

NEW SCREEN

(SECTION SIX: Financial Education and Outreach)

Q37

QID:145958

Please indicate whether this branch conducts basic financial education activities targeted at the unique needs of unbanked or underbanked populations at any of the following locations.

1 Yes

2 No

Q37A

QID:145959

Public gatherings/Fairs

Q37B

QID:145960

Workplaces

Q37C

QID:145961

K-12 schools

Q37D

QID:145962

Local/State/Federal
government sites

Q37E

QID:145963

This branch

Q37F

QID:145964

Vocational schools/Colleges

Q37G

QID:145965

Military installations

Q37H

QID:145966

Non-profit, faith-based, or other
community-based
organizations

Q37I

QID:145967

Other (Fill in response)

Q37I_T

QID:145798 Other (Please specify)

QID:145970 **Skip: (If code 1 to ANY in Q37A-Q37I, Continue; Otherwise, Skip to Q39)**

NEW SCREEN

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.

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

Q38A	QID:145974	Public gatherings/Fairs
Q38B	QID:145975	Workplaces
Q38C	QID:145976	K-12 schools
Q38D	QID:145977	Local/State/Federal government sites
Q38E	QID:145978	This branch
Q38F	QID:145979	Vocational schools/Colleges
Q38G	QID:145980	Military installations
Q38H	QID:145981	Non-profit, faith-based, or other community-based organizations
Q38I	QID:145982	<u>(If code 1 in Q37I AND valid response in Q37I T, display:)</u> <u>(Response in Q37I T)</u>

NEW SCREEN

(SECTION SEVEN: Potential Challenges)

Q39

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

- 3 Not an obstacle at all
- 2 Minor obstacle
- 1 Major obstacle
- 8 Don't know

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.
Q39B	QID:145986	HOLD
Q39C	QID:145987	Unfamiliarity with the financial or banking needs of unbanked and underbanked populations
Q39D	QID:145988	Fraud concerns
Q39E	QID:145989	Difficulties of underwriting for unbanked and underbanked populations
Q39F	QID:145990	HOLD
Q39G	QID:145991	Unbanked and underbanked populations' lack of understanding of financial products/services
Q39H	QID:145992	Lack of customer demand in your market area for bank products marketed to unbanked and underbanked populations
Q39H1	QID:152767	Marketing products effectively to unbanked and underbanked populations
Q39I	QID:145993	HOLD

Q39J
 QID:145995 Are there any other obstacles for this branch 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

List Other:Y

QID:153442 **Skip: If code 1 in Q39J, Continue; Otherwise, Skip to Q40)**

(SECTION SEVEN: Potential Challenges)

Q39_1

QID:145997

Is that a minor or major obstacle?

- 2 Minor obstacle
- 1 Major obstacle

NEW SCREEN

(SECTION SEVEN: 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

List Other:Y

NEW SCREEN

Q42

QID:162838

If this 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?

NEW SCREEN

(BLANK CRITICAL ITEMS SCREEN)

(Programmer: If ANY of the following CRITICAL ITEMS are left BLANK, display the following:)

(Programmer: CRITICAL ITEMS:

ALL in Q5A-Q5I, Q9A, Q9A 1, Q14A/Q14 T, Q14B, Q21, Q21 1, Q30A 1, Q30A 2, Q33, Q34A, Q34B, Q34C, Q35A, Q35B, Q39A, Q39H, Q39J)

QID:153447

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

- QID:153451 **Programmer: If ALL in Q5A-Q5I T are BLANK, display Q5A-Q5I T**
- QID:153452 **Programmer: If Q9A is BLANK, display Q9A**
- QID:154367 **Programmer: If Q9A is greater than zero AND Q9A_1 is BLANK, display Q9A populated and Q9A_1 and appropriate error messages**
- QID:165710 **Programmer: If Q14A and Q14A1 are BLANK, display Q14A and Q14A1, and appropriate error messages**
- QID:153455 **Programmer: If Q14B is BLANK, display Q14B**
- QID:153456 **Programmer: If Q21 is BLANK, display Q21 and appropriate error messages**
- QID:155593 **Programmer: If Q21_1 is BLANK, display Q21 and Q21_1**
- QID:153458 **Programmer: If Q30A_1 is BLANK, display Q30A_1 and appropriate error messages**
- QID:153459 **Programmer: If Q30A_2 is BLANK, display Q30A_2 and appropriate error messages**
- QID:153475 **Programmer: If ALL Q33/Q33_1/Q33_2 are BLANK, display Q33_1/Q33_2/Q33 and appropriate error messages**
- QID:155594 **Programmer: [If response in Q33 is BLANK or less than or equal to \$5,000 OR bank does not have a minimum is clicked] AND If Q34A is BLANK, display Q34A**
- QID:155595 **Programmer: [If response in Q33 is BLANK or less than or equal to \$5,000 OR bank does not have a minimum is clicked] AND If Q34B is BLANK, display Q34B**
- QID:155596 **Programmer: [If response in Q33 is BLANK or less than or equal to \$5,000 OR bank does not have a minimum is clicked] AND If Q34C is BLANK, display Q34C**

QID:153464 ***Programmer: If Q35A is BLANK, display Q35A***

QID:153465 ***Programmer: If Q35B is BLANK, display Q35B***

QID:162872 ***Programmer: If Q39A, Q39H, AND Q39J are BLANK, display Q39A, Q39H, AND Q39J***

NEW SCREEN

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.