

Credit Card Focus Group Participant Survey

For Questions 1 through 3, please answer based on the credit card that you use most often for your personal use.

1. Why do you use this credit card most often? (If you use this card most often because you have only one card, then please say so and skip to Question 3.)

2. The following is a list of features of some credit cards. For each, please tell me whether or not this is a reason that you use this card most frequently. If you don't understand what is meant by the feature listed, then check “Don't Understand”.

a) Interest rate, including a promotional rate	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
b) Customer service	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
c) Rules for resolving disputes when customer service doesn't work	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
d) Rewards (such as frequent flier miles)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
e) Sponsorship by an organization, like a school	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
f) Fees, including annual fees or promotional deals	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
g) Ease of applying (for instance, if it's your only card)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand
h) General reputation of the brand	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Understand

3. ***Please do not look at your credit card when answering the following question:*** What is the name of the company or bank to whom you make your monthly payment? Their name typically appears on the back of your card if it is a store or airline card.

4. Have you or your spouse ever sued someone in court or been sued by someone?
 Yes → *Do you think the process was fair?* Yes No
 No
5. Have you or your spouse ever participated in a class action, for example by filing a claim?
 Yes → *Do you think the process was fair?* Yes No

Please Continue on Back

Attachment B: Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau”
(OMB Control Number 3170-0024)

No

6. Have you or your spouse ever participated in a binding arbitration proceeding?

Yes → *Do you think the process was fair?* Yes No

No

7. **If there are any words or phrases used in Questions 1 through 6 that you don’t understand, please circle them now.**

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0024. It expires on 12/31/2015. The time required to complete this information collection is estimated to average approximately 5 minutes per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Responding to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.