



June 15, 2015

Memorandum to: Shagufta Ahmed  
Policy Analyst  
Office of Information and Regulatory Affairs  
Office of Management and Budget

From: Gary A. Kuiper /s/ Gary A. Kuiper  
Counsel  
Federal Deposit Insurance Corporation

RE: Bank Efforts Qualitative Research Phase 1 Interviews – Bank Executives

Under the generic clearance entitled, “Occasional Qualitative Surveys” (3064-0127), the FDIC hereby submits for OMB review the enclosed generic survey for Bank Efforts Qualitative Research Phase 1 Interviews with bank executives. This survey protocol will guide interviews that will be conducted in June and July of 2015 as part of a larger qualitative research study of efforts used by banks to encourage unbanked and low-to-moderate income (LMI) consumers to open and retain insured deposit accounts at banks.

The FDIC has recognized that public confidence in the banking system is strengthened when banks effectively serve the broadest possible set of consumers. As a result, the Agency has been committed to increasing the participation of unbanked and underbanked households in the financial mainstream by ensuring that all Americans have access to safe, secure, and affordable banking services. Information from this survey will inform ongoing efforts by the FDIC to promote the widespread availability and effective use of safe, affordable, and sustainable products and services from insured depository institutions that help people meet their financial goals. The FDIC plans to conduct 1-hour interviews with 12 bank executives to learn more about the efforts of their institutions in this area.

The estimated burden is set out below:

Estimated Number of Respondents: 12  
Estimated Time per Response: 1 hour  
Total Estimated Annual Burden: 12 hours

If you have any questions, please let me know. Thank you for your consideration.