

You are being asked to participate in a remote interview. This information sheet describes the purpose, procedures, benefits, risks of participating in the interview. It also describes your right to withdraw from the interview at any time. A member of the Fors Marsh Group staff is available to read through this information sheet with you and discuss in detail, if you wish.

Why are these interviews being done?

The interviews are being done to receive feedback about a form that consumers can complete to file a complaint about a financial institution. Feedback will help improve the form and the complaint process for small business owners.

What do I need to know about the interview?

This opportunity is being offered to adults (18 years and older) across the United States who are small business owners. Interviews will take place remotely between [January 24, 2017]. Each interview will last approximately 60 minutes and you will work one-on-one with a moderator.

Participants will need to have access to a computer with hi-speed internet and a phone at the time of the interview. Participants will be provided with a website link to the online meeting room and a phone number to dial into for audio. Participants will be asked to share their computer screen using the online meeting room software. The software requires the download of a web browser plug-in. The download takes a few seconds to complete and does not require administrator access. More information about the download can be found here - https://www.zoom.us/download. The computer screen and audio will be recorded.

The computer screen and audio will be recorded. Individuals' names will not be used in any description of findings. In accordance with the Paperwork Reduction Act of 1995, the questions asked as part of this interview have been approved by the Federal government's Office of Management and Budget (OMB) under OMB control number 3170-0042 and expires on 05/31/2018. Without this approval, we could not ask these questions.

Participants will be asked questions about their small business and then provided with a scenario and asked to interact with a website. Participants will be asked to respond to questions about their experience using the website. Other team members may observe the interviews remotely.

What are the potential risks of participating in the interview?

There are minimal risks associated with this interview. Participants will respond to questions and provide feedback about the website. You do not have to answer any questions that you do not wish to answer.

Does being in this interview provide any benefit?

Participants will be compensated \$75 via PayPal for their participation in the interview. When the feedback from the interviews is applied, it will improve the process for small business owners who are submitting a complaint.

Will it cost me anything to be in this interview?

There are no costs for you to participate in the interview.

Do I have to be in this interview?

Your participation is voluntary. There are no penalties associated with refusal to participate; however your participation is encouraged so as to get a wider range of feedback from small business owners. You may choose not to answer any question you do not wish to answer.

Who will have access to this interview and/or contact information?

Only the staff working on this project will have access to the information you provide in the interview. Your name will not be associated with any of your responses from the interview.

Who do I contact if I have questions about the interview?

If you have questions or concerns about the interview, you can contact Jonathan Strohl, Senior Researcher, Fors Marsh Group, jstrohl@forsmarshgroup.com, (571)858-3803.