

[Screener]

Screener1. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals, by purpose (e.g. Commercial & Industrial (C&I), Commercial Real Estate (CRE), or Consumer), separately from collateral?

- a. Yes
- b. No

Screener2. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals, by firm gross annual revenue, for any sized firm?

- a. Yes
- b. No

Screener2A. *[If Screener2=No]* For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals, made to firms with \$1 million or less in gross annual revenue?

- a. Yes
- b. No

Screener3. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals, by commercial loan product type (e.g. lines of credit, term loans, etc.)?

- a. Yes
- b. No

Screener4. As of Call Report date \_\_\_\_\_, do your bank's core data systems have the ability to retrieve the number and dollar volume of outstanding loan balances, by purpose (e.g., C&I, CRE, or Consumer), separately from collateral?

- a. Yes
- b. No

Screener5. As of Call Report date \_\_\_\_\_, do your bank's core data systems have the ability to retrieve the number and dollar volume of outstanding loan balances, by firm gross annual revenue, for any sized firm?

- a. Yes
- b. No

Screener5A. *[If Screener5=No]* As of Call Report date \_\_\_\_\_, do your bank's core data systems have the ability to retrieve the number and dollar volume of outstanding loan balances, made to firms with \$1 million or less in gross annual revenue?

- a. Yes
- b. No

***[Programmer's Note: Throughout the Survey,  
please show Section headers on each screen with related questions]***

I. **Small Business Borrowers at Your Bank, in Calendar Year 2015**

1. In your own words, please describe the general characteristics of the **small business borrowers** to which your bank lends, *regardless of regulatory definitions for small businesses*. (The purpose of this question is to compare how banks differ in what they consider to be small businesses.)

---

2. For calendar year 2015, do you consider **largely all** of the loans made by your bank for **Commercial and Industrial (C&I)** purposes to have been made to borrowers that you consider to be **small businesses**?

- a. Yes
- b. No

3. Generally speaking, does your bank internally consider a level of **gross annual revenue**, *regardless of regulatory definitions for small businesses*, above which a business would NOT be considered a **small business**?

- a. Yes
- b. No

3A. *[If Q3=Yes]* What is this **annual revenue** benchmark above which a business is NOT considered a **small business**? \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00

4. Generally speaking, does your bank consider an **aggregate loan exposure** above which the business being lent to would NOT be considered a **small business**?

- a. Yes
- b. No

4A. *[If Q4=Yes]* What is this **aggregate loan exposure** above which a business is NOT considered a **small business**? \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00

5. Does your bank offer any loan products **designed specifically for small businesses**? *Please do NOT include government-sponsored loan programs, such as Small Business Administration loans.*

- a. Yes
- b. No, our bank does not offer any products that differentiate between small businesses and all businesses

5A. *[If Q5=Yes]* How many such **small business-specific loan products** does your bank offer?

---

***[Programmer's Note: Ask Q6 only if Bank is in Strata 1-6]***

6. At the end of calendar year 2015, what was your bank's "internal" (or "house") loan exposure limit, as set by your bank's Board of Directors? \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00

II. Total Loan Originations at Your Bank in Calendar Year 2015

7. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **ALL purposes**, including all consumer loans and all commercial loans to businesses of all sizes? Please refer to the instruction box below, for detailed instructions on what lending to include.

**Loans for all purposes...**

**Include Lending Related to:**

- Acquisition, Construction, and Development
- Agricultural and Farm
- Commercial and Industrial (C&I)
- Commercial Real Estate (CRE)
- Multi-family Real Estate
- 1-4 Family Residential Properties
- Consumer-activity, including (and not limited to) Auto and Credit Cards

**Note:**

- For renewals, include the whole amount of the renewal.
- For lines of credit, include the entire amount of the available line originated or renewed.
- Include non-portfolio loans that were originated for sale.

\$\_\_\_\_,\_\_\_\_,\_\_\_\_,\_\_\_\_.00

III. Commercial and Industrial Loan Originations at Your Bank, in Calendar Year 2015

*[Programmer's Note: Ask Q8 only if Screener1=Yes]*

8. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial (C&I)** purposes, only? *Please refer to the instruction box below, for detailed instructions on this Survey's definition for C&I lending.*

***For the purposes of this Survey, loans for commercial and industrial purposes are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically, ...***

***Include:***

- *Unsecured C&I activity lending*
- *C&I activity lending, primarily secured by commercial real estate, including both owner-occupied and non-owner occupied CRE*
- *C&I activity lending, primarily secured by multi-family residential properties*
- *C&I activity lending, primarily secured by 1-4 family residential properties*
- *C&I activity lending, primarily secured by non-real estate assets (e.g. secured by inventory)*

***Exclude:***

- *Lending for the improvement, purchase, or refinancing of commercial real estate, including both owner-occupied and non-owner-occupied*
- *Lending for the improvement, purchase, or refinancing of multi-family real estate*
- *Lending for the purchase of 1-4 family residential properties by investors*
- *All Agricultural lending*

\$\_\_\_\_,\_\_\_\_,\_\_\_\_,\_\_\_\_.00

**[Programmer’s Note: Ask Q9 only if Screener1=Yes]**

9. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial** purposes, that were *primarily secured by 1-4 family residential properties, only?* Please refer to the instruction box below, for examples of loans to include.

**Examples of loans to Include:**

- A line of credit to a business for working capital purposes, primarily secured by the primary residence of the owner.
- A loan to an established small business borrower to open a new business, primarily secured by the primary residence of the owner.

\$ \_\_, \_\_, \_\_, \_\_.00

**[Programmer’s Note: Ask Q10 only if:  
Bank in Strata 5, 6, 7 or 8 AND Screener1=Yes and Screener2=Yes, OR  
if bank in Strata 5, 6, 7 or 8 AND Screener1=Yes and Screener2A=Yes]**

10. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial** purposes, to *businesses with gross annual revenues of \$1 million or less, only?* Please refer to the instruction box below, for detailed instructions.

**For the purposes of this Survey, loans for commercial and industrial purposes are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically, ...**

**Include:**

- Unsecured C&I activity lending
- C&I activity lending, primarily secured by commercial real estate, including both owner-occupied and non-owner occupied CRE
- C&I activity lending, primarily secured by multi-family residential properties
- C&I activity lending, primarily secured by 1-4 family residential properties
- C&I activity lending, primarily secured by non-real estate assets (e.g. secured by inventory)

**Exclude:**

- Lending for the improvement, purchase, or refinancing of commercial real estate, including both owner-occupied and non-owner-occupied
- Lending for the improvement, purchase, or refinancing of multi-family real estate
- Lending for the purchase of 1-4 family residential properties by investors
- All Agricultural lending

\$ \_\_, \_\_, \_\_, \_\_.00

**[Programmer’s Note: Ask Q11 only if Bank in Strata 5, 6, 7 or 8  
AND Screener1=Yes and Screener2=Yes and Q3=Yes  
AND Q3A answered with a value, different from \$1 million]**

11. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial** purposes, to businesses with gross annual revenues of [Insert value from Q3A] or less, only? Please refer to the instruction box below, for detailed instructions.

**For the purposes of this Survey, loans for commercial and industrial purposes are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically, ...**

**Include:**

- Unsecured C&I activity lending
- C&I activity lending, secured by commercial real estate, including both owner-occupied and non-owner occupied CRE
- C&I activity lending, secured by multi-family residential properties
- C&I activity lending, secured by 1-4 family residential properties
- C&I activity lending, secured by non-real estate assets (e.g. secured by inventory)

**Exclude:**

- Lending for the improvement, purchase, or refinancing of commercial real estate, including both owner-occupied and non-owner-occupied
- Lending for the improvement, purchase, or refinancing of multi-family real estate
- Lending for the purchase of 1-4 family residential properties by investors
- All Agricultural lending

\$\_\_\_\_,\_\_\_\_,\_\_\_\_,\_\_\_\_.00

*[Programmer’s Note: Section IV is asked only if bank in Strata 5, 6, 7 or 8]*

**IV. Outstanding Loans Reported on the Call Report, for Commercial & Industrial Activity**

**A. Loans for Commercial & Industrial Activity, Secured by 1-4 Family Residential Properties**

*[Programmer’s Note: Ask Q12 only if Screener4=Yes]*

12. Looking at the outstanding balances of *[insert dollar amount]*<sup>1</sup> reported on your bank’s *[insert date]* Call Report for closed-end loans of all liens primarily secured by **1-4 Family Residential Properties**, what was the total dollar amount that would have been classified as **Commercial and Industrial (C&I)** lending, *had it not been primarily secured by the primary residence of the owner?* Please refer to the instruction box below, for examples of loans to include.

**Examples of loans to include:**

- A line of credit to a business for working-capital purposes, secured by the primary residence of the owner.
- A loan to an established small business borrower to open a new business, secured by the primary residence of the owner.

\$\_\_\_\_,\_\_\_\_,\_\_\_\_,\_\_\_\_.00

**B. Loans for Commercial & Industrial Activity, Secured by Nonfarm Nonresidential Properties**

*[Programmer’s Note: Ask Q13 only if Screener4=Yes]*

13. Looking at the outstanding balances of *[insert dollar amount]*<sup>2</sup> reported on your bank’s *[insert date]* Call Report for loans secured by owner-occupied and non-owner-occupied **Nonfarm Nonresidential Properties (i.e. Commercial Real Estate)**, what was the total dollar amount that would have been classified as **Commercial and Industrial** lending, *had it not been primarily secured by commercial real estate?* Please refer to the instruction box below, for examples of loans to include and details on lending to exclude.

**Examples of loans to include:**

- A loan to a business for working capital purposes, secured by the premises of the business.

**Exclude:**

- Lending for the purchase, refinancing, or improvement of commercial real estate, both owner-occupied and non-owner-occupied

\$\_\_\_\_,\_\_\_\_,\_\_\_\_,\_\_\_\_.00

<sup>1</sup> Info Box: This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1c(2)(a) and 1c(2)(b).

<sup>2</sup> Info Box: This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1e(1) and 1e(2).

*[Programmer’s Note: Ask Q14 and include all columns only if Screener5=Yes.  
Ask Q14 and include only columns (a), (b), and (c) only if Screener 5A=Yes]*

**C. Loans for Commercial and Industrial Activity, by Firm Size**

14. Looking at the outstanding loan balances for **Commercial and Industrial** loans, reported on your bank’s *[insert date]* Call Report with origination amounts of various sizes, what was the total dollar amount of such loan balances to businesses with the following gross annual revenues?

Call Report Loan Sizes (a)	Call Report Figures (b)	Dollar Amount of Loans Balances to Businesses with Annual Revenues of			Total (f)
		\$1 Mill or less (c)	Greater than \$1 Mill to less than \$10 Mill (d)	\$10 Mill or more (e)	
\$100k or less	<i>[insert Call dollar amount]</i> <sup>3</sup>	\$ _____	\$ _____	\$ _____	<i>[Autocalculate: If Screener5=Yes, then sum Columns (c), (d), and (e)]</i>
Greater than \$100k up to \$250k	<i>[insert Call dollar amount]</i> <sup>4</sup>	\$ _____	\$ _____	\$ _____	<i>[Autocalculate If Screener5=Yes, then sum Columns (c), (d), and (e)]</i>
Greater than \$250k up to \$1 Mill	<i>[insert Call dollar amount]</i> <sup>5</sup>	\$ _____	\$ _____	\$ _____	<i>[Autocalculate: If Screener5=Yes, then sum Columns (c), (d), and (e)]</i>
Greater than \$1 Mill (Note: Derived figure)	<i>[insert derived dollar amount]</i> <sup>6</sup>	\$ _____	\$ _____	\$ _____	<i>[Autocalculate If Screener5=Yes, then sum Columns (c), (d), and (e)]</i>  <i>[Programmer’s Note: Insert error flag if Column (b) does not match Column (f)]</i>

<sup>3</sup> Info Box: This number is from Call Report Schedule RC-C Part 2, Line 4a, Column B.

<sup>4</sup> Info Box: This number is from Call Report Schedule RC-C Part 2, Line 4b, Column B.

<sup>5</sup> Info Box: This number is from Call Report Schedule RC-C Part 2, Line 4c, Column B.

<sup>6</sup> Info Box: This number is derived from Call Report Schedule RC-C and is Schedule RC-C Part 1, Line 4a less the sum of Call Report Schedule RC-C Part 2, Line 4a, Column B, Call Report Schedule RC-C Part 2, Line 4b, Column B, and Call Report Schedule RC-C Part 2, Line 4c, Column B.



**V. Small Business Commercial and Industrial Lending  
Competition, Practices, and Applications at Your Bank**

**D. Small Business Commercial and Industrial Loan Competition in Your Market**

15. A bank's geographic market (or trade area) for **commercial and industrial** loans to **small businesses** is where the bank focuses its resources and outreach to generate such small business lending. What is your bank's trade area or geographic market for commercial and industrial purpose loans to small businesses? *Mark only one.*

- a. Only city/town where your bank's headquarters are located
- b. County or counties with branches
- c. County or counties with branches, and nearby (not necessarily contiguous) counties
- d. States in which branches are located
- e. States in which branches are located, and nearby states
- f. Metropolitan Statistical Areas (MSAs) with branches
- g. Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) counties
- h. Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) MSAs
- i. National
- j. Other \_\_\_\_\_
- k. Other \_\_\_\_\_
- l. Other \_\_\_\_\_

16. Currently, which institutions do you compete with most frequently for your bank's **commercial and industrial** lending to **small businesses**?

<p style="text-align: center;">Competitor Institutions for C&amp;I Lending to Small Business Borrowers</p> <p style="text-align: center;">(a)</p>	<p style="text-align: center;">Is this Institution a Competitor with Your Bank? <i>Mark all that apply.</i></p> <p style="text-align: center;">(b)</p>	<p style="text-align: center;">Please Rank Your Bank's Top 3 Competitors (1=Top Competitor)</p> <p style="text-align: center;">(c)</p>
<ul style="list-style-type: none"> <li>a. Small banks (<i>Less than \$1 Billion in Assets</i>)</li> <li>b. Mid-sized local banks with a physical presence in your market (<i>\$1 Billion to less than \$10 Billion in Assets</i>)</li> <li>c. Mid-sized local banks with no physical presence in your market (<i>\$1 Billion to less than \$10 Billion in Assets</i>)</li> <li>d. Regional (multi-state) banks with a physical presence in your market (<i>\$10 to less than \$50 Billion in Assets</i>)</li> <li>e. Regional (multi-state) banks with no physical presence in your market (<i>\$10 to less than \$50 Billion in Assets</i>)</li> <li>f. Large banks with a physical presence in your market (<i>\$50+ Billion in Assets</i>)</li> <li>g. Large banks with no physical presence in your market (<i>\$50+ Billion in Assets</i>)</li> <li>h. Credit unions</li> <li>i. Non-bank local lenders</li> <li>j. Non-bank online lenders, including marketplace lenders (e.g., OnDeck, Lending Club, Kabbage, etc.)</li> <li>k. Crowd-funding sites (e.g., Kickstarter, Indiegogo, CircleUp, CrowdFunder, etc.)</li> <li>l. Credit card issuers</li> <li>m. Other _____</li> <li>n. Other _____</li> <li>o. Other _____</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> </ul>	<p><u>Options:</u> 1 2 3</p> <p><i>[Programmer's Note: Only allow options that were selected in Column (b)]</i></p>





**E. Commercial & Industrial Loan Products Offered to Small Businesses, by Your Bank**

19. In calendar year 2015, did your bank offer any of the following **commercial and industrial** loan product types to potential borrowers that your bank considers to be **small businesses**?

Commercial & Industrial Loan Product Types Offered to Small Businesses  (a)	Did Your Bank Offer this C&I Loan Product? Mark all that apply. (b)	Please Rank Your Bank's Top 3 Loan Product Types, By Dollar Volume of Originations to Small Businesses, in 2015 (1=Most)  (c)
a. Credit cards (as principal sponsor) b. Letters of credit c. Lines of credit (LOC) d. Term loans - balloon e. Term loans - fully amortizing f. Other _____ g. Other _____ h. Other _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<u>Options:</u> 1 2 3  <i>[Programmer's Note:                      Only allow options that were                      selected in Column (b)]</i>

20. Does your bank use the same underwriting criteria for example, owner's personal credit score, debt-service coverage or loan-to-value ratio) across **commercial and industrial** loan products offered to **small businesses**, even if the thresholds for approval are different?<sup>7</sup>

- a. Yes
- b. No

21. Please tell us more about any **commercial and industrial** lending that your bank may extend to **new small businesses—or startups**.

21A. Below what age would a small business be considered a **startup** by your bank? \_\_\_\_\_

21B. In your own words, how does your bank define startups, other than by age? \_\_\_\_\_

<sup>7</sup> By "threshold" we mean the acceptable level for an underwriting criteria, for example, "a maximum 75 percent loan-to-value ratio." In this example, a differing threshold could be a "maximum 80 percent loan-to-value ratio" for a different C&I loan product. Another example would be requiring a minimum personal credit score of 650 for small business term loans but a minimum of 700 for a small business credit card.

21C. Does your bank make **commercial and industrial** loans to **startups**?

- a. Yes
- b. No

21C1. *[If Q21C=Yes]* Does your bank underwrite **startups** differently from established small businesses for **commercial and industrial** lending?

- a. Yes
- b. No

21C1a. *[If Q21C1=Yes]* What additional underwriting criteria and/or processes does your bank apply in extending **commercial and industrial** credit to **startups**? \_\_\_\_\_

---

22. Please tell us more about your bank's *[Commercial loan product type, Ranked #1 in Q19 Column (c)]* for **commercial and industrial** purposes, offered to **small businesses**:

22A. Thinking about *[Commercial loan product #1]* for **commercial and industrial** purposes, how do you expect its volume of loans to **small businesses** to change in the next calendar year? *Mark only one.*

- a. Increase
- b. Stay the same
- c. Decrease

22B. Is there a minimum allowable loan amount for *[Commercial loan product #1]* for **commercial and industrial** purposes, offered to **small businesses**?

- a. Yes
- b. No

22B1. *[If Q22B=Yes]* What is the minimum loan amount allowed for *[Commercial loan product #1]* for **commercial and industrial** purposes, offered to **small businesses**?

\$\_\_\_\_,\_\_\_\_,\_\_\_\_.00

22C. For what purposes are proceeds from *[Commercial loan product #1]* for **commercial and industrial** lending typically used by **small businesses**? *Mark all that apply*

- a. Accounts receivable
- b. Equipment, fixed assets, or leasehold improvements
- c. Inventory
- d. Working capital
- e. Other \_\_\_\_\_
- f. Other \_\_\_\_\_
- g. Other \_\_\_\_\_

22D. What collateral is commonly accepted used by **small businesses** for *[Commercial loan product #1]* for **commercial and industrial** purposes? *Mark all that apply.*

- a. No security/collateral required
- b. Secured by accounts receivable and/or inventory
- c. Secured by business assets and/or equipment
- d. Secured by cash or other liquid assets of business

- e. Secured by cash or other liquid assets of owner of guarantor
- f. Secured by commercial real estate (e.g., building, land)
- g. Secured by personal assets, other than cash/liquid assets or personal real estate (e.g., marketable securities, vehicles)
- h. Secured by personal real estate
- i. Secured by other collateral \_\_\_\_\_
- j. Secured by other collateral \_\_\_\_\_
- k. Secured by other collateral \_\_\_\_\_

22E. How often does your bank use any of the following underwriting criteria to evaluate potential **small business** borrowers for [Commercial loan product #1] for **commercial and industrial** purposes?

Underwriting Criteria	How Often Does Your Bank Use This Practice?
<ul style="list-style-type: none"> <li>a. Loan debt service coverage</li> <li>b. Business' global debt service coverage</li> <li>c. Personal guarantee</li> <li>d. Other guarantee offered</li> <li>e. Business' debt-to-worth</li> <li>f. Owners' debt-to-worth</li> <li>g. Business' cash/liquidity position</li> <li>h. Owners' overall financial strength/net worth</li> <li>i. Business' credit score</li> <li>j. Owners' or guarantors' personal credit score(s)</li> <li>k. Loan-to-value ratio</li> <li>l. Sell cycle for accounts receivable or inventory</li> <li>m. Business' time in operation</li> <li>n. Owners' experience in industry</li> <li>o. Other _____</li> <li>p. Other _____</li> <li>q. Other _____</li> </ul>	<p><u>Options:</u>                      Always                      Almost always                      Sometimes                      Almost never                      Never</p>

22F. What are typical reasons why exceptions from loan policy are allowed for potential **small business** borrowers for [Commercial loan product #1] for **commercial and industrial** purposes?  
 Mark all that apply.

- a. Existing competing offers
- b. Existing good customer deposit relationship
- c. Existing good customer loan relationship
- d. Existing good customer loan and deposit relationship, considered together
- e. Positive business prospects for borrower
- f. Potential for other new banking relationships with customer
- g. Strong mitigating factors
- h. Other \_\_\_\_\_
- i. Other \_\_\_\_\_
- j. Other \_\_\_\_\_
- k. No exceptions are allowed

**F. Small Business Commercial and Industrial Loan Applications, Activity, and Access, at Your Bank**

23. Where can a potential borrower that your bank considers to be a **small business** apply for a **commercial and industrial (C&I)** loan from your bank? *Mark all that apply.*
- a. Any branch
  - b. Branches with loan offices
  - c. Brokers (in-person or by telephone)
  - d. Follow-up call from bank, after customer inquiry
  - e. Online using bank's own website
  - f. Online using third-party website
  - g. On-site visits to businesses by bank staff
  - h. Main headquarters office
  - i. Other \_\_\_\_\_
  - j. Other \_\_\_\_\_
  - k. Other \_\_\_\_\_

*[Programmer's Note: Ask Q23A only if online options 'e' or 'f' selected in Q23]*

- 23A. Does your bank accept **online** applications for **commercial and industrial** loans from all **small business** applicants? *Mark only one.*
- a. Yes, from all applicants
  - b. No, from some applicants only
  - c. No loan applications from small businesses are accepted online





25. In calendar year 2015, in consultation with your bank’s loan officers, in situations where an inquiry from a **small business** did not lead to a **commercial and industrial** loan (for any reason), did your bank do any of the following? *Mark all that apply.*
- a. Offer business financial counseling, provided directly by bank staff
  - b. Place in contact with or share literature from third-party technical assistance providers
  - c. Refer to another commercial loan product offered by the bank
  - d. Refer to consumer loan products offered by the bank (e.g. a HELOC or personal credit card)
  - e. Refer to an SBA or USDA-guaranteed product
  - f. Suggest that customer find an investor/partner, for a stronger equity/capital position
  - g. Suggest outside financial counseling (e.g. provided by professionals or by government authorities)
  - h. Other \_\_\_\_\_
  - i. Other \_\_\_\_\_
  - j. Other \_\_\_\_\_

26. In calendar year 2015, what were the challenges that your bank faced in providing **commercial and industrial** loan credit to **small businesses**?

Challenges to Providing C&I Loan Credit to Small Businesses  (a)	Did <u>Your Bank</u> Face this Challenge? <i>Mark all that apply.</i> (b)	What were the Top 3 Challenges Faced by <u>Your Bank</u> ? (c)
a. Borrowers’ failure to meet underwriting criteria	<input type="checkbox"/>	<input type="checkbox"/>
b. Borrowers’ lack of experience in industry	<input type="checkbox"/>	<input type="checkbox"/>
c. Caps on guaranteed programs	<input type="checkbox"/>	<input type="checkbox"/>
d. Competition	<input type="checkbox"/>	<input type="checkbox"/>
e. Lack of demand	<input type="checkbox"/>	
f. Insufficient funding sources for bank	<input type="checkbox"/>	<i>[Programmer’s Note: Only allow options that were selected in Column (b)]</i>
g. Staffing	<input type="checkbox"/>	
h. Secondary market conditions	<input type="checkbox"/>	
i. Other _____	<input type="checkbox"/>	
j. Other _____	<input type="checkbox"/>	
k. Other _____	<input type="checkbox"/>	

## VI. Information about Consumer Bank Accounts

## G. Information about Consumer Bank Accounts

The purpose of this section is to gather information on identification and other account opening requirements and transaction costs related to entry-level consumer transaction accounts at banks. This data is responsive to a Congressional mandate that the FDIC learn about efforts by insured depository institutions to bring consumers who have rarely, if ever, held a checking account, a savings account or other type of transaction account at an insured depository institution into the conventional finance system.

In this section, we ask questions related to your bank's basic entry-level transaction and savings ACCOUNTS. In your answers, please:

- INCLUDE only products and services available to the general public;
- EXCLUDE products limited to specific consumer segments such as products for students.

First we would like to know more about your bank's basic, entry-level consumer checking account.

27. Thinking about your bank's most basic, entry-level consumer checking account that is available to the general public:

27A. Does your bank's basic, entry-level consumer checking account require a minimum opening deposit?

- Yes and the minimum opening deposit cannot be waived
- Yes but the minimum opening deposit can be waived
- No minimum opening deposit is required

27B. [If 27A = a or b] What is the minimum opening deposit for this account? \$\_\_\_\_.00

27C. [If 27A = b] When is the minimum opening deposit waived? [Please select all that apply]

- When the customer sets up a direct deposit
- Other reasons: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ [Programmer's Note: R can list up to three]

27D. Does your bank's basic, entry-level consumer checking account have a monthly maintenance fee?

- Yes and the monthly maintenance fee cannot be waived
- Yes but the monthly maintenance fee can be waived
- The account has no monthly maintenance fee

27E. [If 27D = a or b] What is the monthly maintenance fee for this account? \$\_\_\_\_.00

27F. [If 27D = b] Can the monthly maintenance fee be waived if the customer sets up direct deposit?

- Yes, direct deposit alone will waive the monthly maintenance fee
- Yes, direct deposit, in combination with other requirements, will waive the monthly maintenance fee
- No

27F1. [If 27F = a or b] What is the minimum direct deposit amount required to waive the monthly maintenance fee?

- a. No minimum
- b. \$1 - \$500 per month or statement cycle
- c. \$501 - \$1,000 per month or statement cycle
- d. \$1,001 or more per month or statement cycle

27G. [If 27D = b] Can the monthly maintenance fee be waived if the customer maintains a minimum balance in the account?

- a. Yes, maintaining a minimum balance alone will waive the monthly maintenance fee
- b. Yes, maintaining a minimum balance, in combination with other requirements, will waive the monthly maintenance fee
- c. No

27G1. [If 27G = a or b] What is the minimum (daily or average monthly) balance required to waive the monthly maintenance fee? (Select only one)

- a. \$\_\_\_\_.00 daily, or
- b. \$\_\_\_\_.00 average monthly

27H. [If 27D = b] Can the monthly maintenance fee be waived if the customer makes a minimum number of bank billpay transactions?

- a. Yes, making a minimum number of billpay transactions alone will waive the monthly maintenance fee
- b. Yes, making a minimum number of billpay transactions, in combination with other requirements, will waive the monthly maintenance fee
- c. No

27I. [If 27D = b] Can the monthly maintenance fee be waived if the customer makes a minimum number of debit transactions?

- a. Yes, making a minimum number of debit transactions alone will waive the monthly maintenance fee
- b. Yes, making a minimum number of debit transactions, in combination with other requirements, will waive the monthly maintenance fee
- c. No

27J. [If 27D = b] Are there other ways to waive the monthly maintenance fee?

- a. Yes: [specify up to three answers]
- b. No.

27K. What is the minimum average monthly or minimum daily account balance required to keep the basic, entry-level consumer checking account open?

- a. No minimum or
- b. Average monthly minimum of \$\_\_\_\_.00 or
- c. Daily minimum of \$\_\_\_\_.00

27L. Is your bank's most basic, entry level consumer checking account a debit-card only account with no check-writing privileges?

- a. Yes
- b. No

27M. Approximately what percentage of your bank's current total number of consumer checking accounts are basic, entry level accounts? [Enter actual percentage]

**Now we would like to know more about network branded general purpose reloadable prepaid cards offered and issued by your bank.**

28. Excluding payroll cards and gift cards, does your bank offer a Visa or Mastercard branded general purpose reloadable (GPR) prepaid card that your bank markets directly to consumers in your market area?

- a. Yes
- b. No

*[Programmer's Note: Ask Q28A - Q28K only if Q28 = yes]*

28A. Does your bank's GPR prepaid card require a minimum opening deposit?

- a. Yes and the minimum opening deposit cannot be waived
- b. Yes but the minimum opening deposit can be waived
- c. No minimum opening deposit is required

28B. [If 28A = a or b] What is the minimum opening deposit for the GPR prepaid card? \$\_\_\_\_.00

28C. [If 28A = b] When is the minimum opening deposit waived? [Please select all that apply]

- a. When the customer sets up a direct deposit
- b. Other reasons: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ *[Programmer's Note: R can list up to three]*

28D. Does your bank's GPR prepaid card have a monthly maintenance fee?

- a. Yes and the monthly maintenance fee cannot be waived
- b. Yes but the monthly maintenance fee can be waived
- c. The account has no monthly maintenance fee

28E. [If 28D = a or b] What is the monthly maintenance fee for the GPR prepaid card? \$\_\_\_\_.00

28F. [If 28D = b] Can the monthly maintenance fee be waived if the customer sets up direct deposit?

- a. Yes, direct deposit alone will waive the monthly maintenance fee
- b. Yes, direct deposit, in combination with other requirements, will waive the monthly maintenance fee
- c. No

28F1. [If 28F = a or b] What is the minimum direct deposit amount required to waive the monthly maintenance fee?

- a. No minimum
- b. \$1 - \$500 per month or statement cycle
- c. \$501 - \$1,000 per month or statement cycle
- d. \$1,001 or more per month or statement cycle

28G. [If 28D = b] Can the monthly maintenance fee be waived if the customer maintains a minimum balance on the GPR prepaid card?

- a. Yes, maintaining a minimum balance alone will waive the monthly maintenance fee
- b. Yes, maintaining a minimum balance, in combination with other requirements, will waive the monthly maintenance fee
- c. No

28G1. [If 28G = a or b] What is the minimum (daily or average monthly) balance required to waive the monthly maintenance fee? (Select only one)

- a. \$\_\_\_\_.00 daily, or
- b. \$\_\_\_\_.00 average monthly

28H. [If 28D = b] Can the monthly maintenance fee be waived if the customer makes a minimum number of bank billpay transactions?

- a. Yes, making a minimum number of billpay transactions alone will waive the monthly maintenance fee
- b. Yes, making a minimum number of billpay transactions, in combination with other requirements, will waive the monthly maintenance fee
- c. No

28I. [If 28D = b] Can the monthly maintenance fee be waived if the customer makes a minimum number of debit transactions?

- a. Yes, making a minimum number of debit transactions alone will waive the monthly maintenance fee
- b. Yes, making a minimum number of debit transactions, in combination with other requirements, will waive the monthly maintenance fee
- c. No

28J. [If 28D = b] Are there other ways to waive the monthly maintenance fee?

- a. Yes: [specify up to three answers]
- b. No.

28K. What is the minimum average monthly or minimum daily account balance required to keep the GPR prepaid card account open?

- a. No minimum or
- b. Average monthly minimum of \$\_\_\_\_.00 or
- c. Daily minimum of \$\_\_\_\_.00

**Now we would like to know more about your bank's basic, entry-level savings account.**

29. Thinking about your bank's most basic, entry-level savings account that is available to the general public:

29A. Does your bank's basic, entry-level savings account require a minimum opening deposit?

- a. Yes and the minimum opening deposit cannot be waived
- b. Yes but the minimum opening deposit can be waived
- c. No minimum opening deposit is required

29B. [If 29A = a or b] What is the minimum opening deposit for this account? \$\_\_\_\_.00

29C. [If 29A = b] When is the minimum opening deposit waived? [Please select all that apply]

- a. When the customer sets up a direct deposit or automatic transfer
- b. Other reasons: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ [Programmer's Note: R can list up to three]

29D. Does your bank's basic, entry-level consumer savings account have a monthly or quarterly maintenance fee?

- a. Yes and the maintenance fee cannot be waived
- b. Yes but the maintenance fee can be waived
- c. The account has no maintenance fee

29E. [If 29D = a or b] What is the maintenance fee for this account? \$\_\_\_\_.00 per [month/quarter] (programmer instructions: respondents should be able to select "month" or "quarter" after they fill in the dollar amount)

29F. [If 29D = b] Can the maintenance fee be waived if the customer sets up direct deposit or automatic transfer?

- a. Yes, direct deposit/automatic transfer alone will waive the maintenance fee
- b. Yes, direct deposit/automatic transfer, in combination with other requirements, will waive the maintenance fee
- c. No

29F1. [If 29F = a or b] What is the minimum direct deposit/automatic transfer amount required to waive the maintenance fee?

- a. No minimum
- b. \$1 - \$500 per month or statement cycle
- c. \$501 - \$1,000 per month or statement cycle
- d. \$1,001 or more per month or statement cycle

29G. [If 29D = b] Can the maintenance fee be waived if the customer maintains a minimum balance in the account?

- a. Yes, maintaining a minimum balance alone will waive the maintenance fee
- b. Yes, maintaining a minimum balance, in combination with other requirements, will waive the maintenance fee
- c. No

29G1. [If 29G = a or b] What is the minimum (daily or average monthly) balance required to waive the maintenance fee? (Select only one)

- a. \$\_\_\_\_.00 daily, or
- b. \$\_\_\_\_.00 average monthly

29H. What is the minimum average monthly or minimum daily account balance required to keep the basic, entry-level consumer savings account open?

- a. No minimum or
- b. Average monthly minimum of \$\_\_\_\_.00 or
- c. Daily minimum of \$\_\_\_\_.00

Now we would like to know more the overdraft and Non-Sufficient Funds features available on your bank's basic, entry-level consumer checking account.

30. On your bank's most basic entry-level consumer checking account, what is the Non-Sufficient Funds (NSF) fee for transactions that are returned?
- There is no NSF fee
  - The NSF fee is \$\_\_\_\_.00
31. What is your bank's general policy for handling overdrafts on your bank's most basic, entry-level checking account? Please assume the customer does not have an overdraft line of credit or linked account transfer option to cover overdrafts.
- Overdrafts are generally covered based on pre-established criteria with little discretion from bank personnel
  - Overdrafts are generally covered on a case-by-case basis at the discretion of bank personnel
  - Overdrafts are generally not covered
32. [If Q31=a or b] On your most basic, entry-level consumer 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 option to cover overdrafts.

The overdraft fee for each covered overdraft is \$\_\_\_\_.00

- 32A. [If overdraft fee is greater than \$0 in Q32] Is there a number of overdrafts that the basic entry-level consumer checking account can incur before overdraft fees are assessed?
- Yes, the bank waives up to a set number of overdrafts fees before assessing overdraft fees.
  - No, Overdraft fees are assessed starting with the first overdraft

32A1. [If 32A = a] How many overdraft fees does the bank waive, before overdraft fees take effect?

< Enter number > overdrafts per "day/week/month/statement cycle" (programmer instructions: respondents should be able to select "day" or "week" or "month" or "statement cycle" after they fill in the dollar amount).

- 32B. [If overdraft fee is greater than \$0 in Q32] Is there a daily maximum dollar amount of overdraft fees that the basic, entry-level consumer checking account can incur?
- There is no daily maximum overdraft fee
  - The maximum overdraft fee is \$\_\_\_\_.00 per day

33. Approximately what share of your basic, entry-level consumer checking account customers have opted-in for overdraft coverage of debit transactions under Reg E?<sup>8</sup>
- Not applicable - no fees are charged for paying overdrafts on debit transactions
  - \_\_\_\_\_ percent

---

<sup>8</sup> Customers who have opted in for overdraft coverage of debit transactions under Reg E will have filled out an A-9 model consent form for overdraft services.



34. Thinking about your bank's most basic, entry-level checking account, can it be linked to a savings or other deposit account to cover overdrafts?
- Yes
  - No
35. Thinking about your bank's most basic, entry-level checking account, can it be linked to a personal line of credit (LOC) or credit card to cover overdrafts?
- Yes
  - No

**Now we would like to know more about your bank's identification requirements for opening consumer checking accounts.**

36. Does your bank accept a non-U.S. passport (instead of U.S. passport or driver's license) from applicants seeking to open a new consumer checking account?
- Yes
  - No
37. Does your bank accept other ID issued by a foreign government (e.g., Matrícula Consular) from applicants seeking to open a new consumer checking account?
- Yes
  - No
38. Does your bank accept Individual Taxpayer Identification Numbers (ITIN) (instead of Social Security number) from applicants seeking to open a new consumer checking account?
- Yes
  - No

**Finally, we would like to know more about your bank's applicant screening process for opening a basic, entry-level consumer checking account.**

39. Does your bank use information on checking and savings accounts from specialty consumer reporting agencies (such as ChexSystems or Early Warning Services) to screen applicants for a basic-entry-level consumer checking account?
- Yes
  - No
40. [If Q39=Yes] Would an applicant be eligible to open a basic, entry level consumer checking account if the applicant screening process indicated that there was a prior account closure for account mismanagement (not fraud), resulting in an outstanding loss in the last 12 months of less than \$100 at another bank?
- Yes, applicant is eligible to open a basic, entry level checking account
  - No, however the applicant is eligible to open a second-chance account or an account with more limited features
  - No, the applicant would not be able to open any consumer checking accounts

41. Does your bank use credit bureau records (such as reports from Equifax, Experian, or Transunion) to screen applicants for a basic, entry-level consumer checking account?
- Yes
  - No
42. [If Q41=Yes] Would an applicant be eligible to open a basic, entry level consumer checking account if the applicant screening process indicated that the applicant had insufficient credit bureau information (such as having a thin or no credit bureau file)?
- Yes, the applicant is eligible to open a basic, entry level checking account
  - No, however the applicant would be eligible to open a second-chance account or an account with more limited features
  - No, the applicant would not be able to open any consumer checking accounts
43. [If Q41=Yes] Would an applicant be eligible to open a basic, entry level consumer checking account if the applicant screening process indicated that the applicant was current on all accounts but had non-medical charge offs or judgments of less than \$100 within the past 12 months?
- Yes, the applicant is eligible to open a basic, entry level checking account
  - No, however the applicant would be eligible to open a second-chance account or an account with more limited features
  - No, the applicant would not be able to open any consumer checking accounts