

**Data on Sources of Financing for Consumers to Determine
the Extent to which Consumers Use Nonbank and Nonlocal Sources of Financing⁴**

REPORTING BURDEN: Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Secretary, Board of Governors of the Federal Reserve System, 20th & C Streets, N.W., Washington, D.C. 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0232), Washington, D.C. 20503.

The Federal Reserve 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.

- | | <u>Yes</u> | <u>No</u> | | | | | |
|---|----------------------------|-------------------------------|-------------------------|-------------------------|---------------------------------|------------------------------|------------------------|
| 1. Do you have a checking account or NOW account? | | | | | | | |
| | <u>Commercial
bank</u> | <u>Savings
& loan</u> | <u>Savings
bank</u> | <u>Credit
union</u> | <u>Employer
thrift plan</u> | <u>Investment
broker</u> | <u>Mutual
fund</u> |
| 2. If yes to number 1, at what type of institution do you maintain your <u>primary</u> checking (NOW) account? [Obtain name of institution since respondent may not know the type.] | | | | | | | |
| 3. Do you have savings that you deposit or invest? | <u>Yes</u> | <u>No</u> | | | | | |
| | <u>Commercial
bank</u> | <u>Savings
& loan</u> | <u>Savings
bank</u> | <u>Credit
union</u> | <u>Employer
thrift plan</u> | <u>Investment
broker</u> | <u>Mutual
fund</u> |
| 4. If yes to number 3, at what type(s) of institution do you maintain your savings account(s)?
(a) Which is your main savings institution type (i.e., where your largest savings are located)? | | | | | | | |
| 5. If yes to number 3, does the <u>main</u> savings institution have a local office that you contact? | <u>Yes</u> | <u>No</u> | | | | | |

4. Emphasize to respondent at the beginning of the interview that the interview will be in the interest of public policy and will take only about four to six minutes.

6. Do you have any loans outstanding (exclusive of credit cards)?

(a) For what purpose (e.g., car, house, education, home improvement, vacation)?

<u>Commercial bank</u>	<u>Savings & loan</u>	<u>Savings bank</u>	<u>Credit union</u>	<u>Automobile or consumer finance company</u>	<u>Other (specify)</u>
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7. If yes to number 6, from what type(s) of institution did you obtain your loan(s)?
[Obtain name of institution since respondent may not know the type.]

Yes No

8. If yes to number 6, did the institution have a local office that you visited in order to fill out of the loan papers?

Describe

9. If yes to number 6, but no to number 8, how did you
(a) make arrangements for your loan (e.g., telephone, mail)?
(b) learn of this distant (out-of-market) loan source?

<u>0- \$12,000</u>	<u>\$12,000- \$25,000</u>	<u>\$25,000- \$50,000</u>	<u>\$50,000- \$100,000</u>	<u>Over \$100,000</u>
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10. What is your family income level?