



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

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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 2 Interviews – Non-Profit Executives

Under the generic clearance entitled, “Occasional Qualitative Surveys” (3064-0127), the FDIC hereby submits for OMB review the enclosed interview guides for Bank Economic Inclusion Efforts Qualitative Research, Phase 2 Interviews with executives of non-profit organizations and management staff of municipal governments. The municipalities and most of the non-profits that we interview in this phase will have partnered with Banks that we interviewed in Phase 1. We also plan to interview executives from a few non-profits that are knowledgeable about the efforts of, but did not directly partner with, banks that we interviewed in Phase 1. We are submitting different interview protocols for these two groups of interviewees. In addition, we are also submitting a pre-interview questionnaire that these interviewees will complete prior to the interview.

These interview protocols will guide interviews that will be conducted in August and September 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 recognizes that public confidence in the banking system is strengthened when banks effectively serve the broadest possible set of consumers. As a result, the Agency is 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 project 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 1.5-hour interviews with up to 15 non-profit executives and/or municipal government management to learn more about their partnerships with the banks that we interviewed in Phase 1 of this project or to gather feedback from other stakeholder non-profit organizations not directly involved with, but knowledgeable about, the efforts of the banks we interviewed in Phase 1.

The estimated burden is set out below:

Estimated Number of Respondents: 15

Estimated Time per Interview: 1.5 hours

Estimated Time per Pre-interview Questionnaire: 0.5 hours

Total Estimated Annual Burden: 30 hours

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