

SECTION BA: PRIVACY NOTICES

BA13

BA17. Do you (or anyone in your family living there) have a checking, savings, or NOW account at a bank, savings institution, or credit union?

1. YES

5. NO

BA14

BA18. Do you (or anyone in your family living there) have a stock brokerage account or cash management account at a bank or brokerage company?

1. YES

5. NO

BA15

BA19. What kind of institution do you think of as your (family's) primary financial institution, that is, the institution where you do the most financial business? Is it a bank, a savings institution, a credit union, a brokerage company, finance company, or what?

1. BANK

2. SAVINGS INSTITUTION

3. CREDIT UNION

4. BROKERAGE COMPANY

5. FINANCE COMPANY

6. NO INSTITUTION AT ALL (IF VOL.)

97. OTHER (SPECIFY): _____

BA16

BA21. Do you recall receiving privacy notices from banks, brokers, or other financial institutions?

1. YES

5. NO, DO NOT RECALL RECEIVING

GO TO NEXT SECTION



GO TO BA21a/BA17

BA17

BA21a. People have different opinions about the usefulness of these privacy notices. Some people think they are useful notices of policies, while others think they are not useful, and we are interested in what you think. Would you say these notices are very useful to you, somewhat useful, not very useful, or not at all useful to you?

1. VERY USEFUL	2. SOMEWHAT USEFUL	3. NOT VERY USEFUL	4. NOT AT ALL USEFUL
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BA17a

BA21b. Why do you say so? (Any other reasons?)

BA17b

BA22. Have you used privacy notices to make comparisons between financial institutions?

1. YES	5. NO
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GO TO BA22a/BA17b-2

BA17b-1

NEW. How easy or difficult is it to compare the privacy notices of different financial institutions? Is it very easy, somewhat easy, neither easy nor difficult, somewhat difficult, or very difficult?

1. VERY EASY	2. SOMEWHAT EASY	3. NEITHER	4. SOMEWHAT DIFFICULT	5. VERY DIFFICULT
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GO TO BA23/BA17c

BA17b-2

BA22a. Do you plan to use them to make comparisons?

1. YES	5. NO
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BA17c

BA23. How confident are you that you understand these privacy policies? Would you say that you are very confident, somewhat confident, not very confident, or not at all confident?

1. VERY CONFIDENT	2. SOMEWHAT CONFIDENT	3. NOT VERY CONFIDENT	4. NOT AT ALL CONFIDENT
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BA17d

BA23a. What is it that makes you feel (very confident/somewhat confident/not very confident/not at all confident)? (Anything else?)

BA17e

BA24. When you receive these privacy notices, which of the following do you usually do -- open them and glance through them, open them and look at them more carefully, throw them away without opening them, or what?

1. OPEN AND GLANCE	2. OPEN AND LOOK MORE CAREFULLY	3. THROW AWAY	7. OTHER (SPECIFY): _____
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GO TO BA24b/BA17g

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GO TO BA25/BA18

BA17f

BA24a. Why do you throw them away? (Any other reasons?)

GO TO BA25/BA18

BA17g

BA24b. Is there any particular information in the privacy notice that you feel is important?

1. YES	5. NO
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GO TO BA25/BA18

BA17h-1

BA24c. What information do you think is important? (Any other information?)

BA17h-2

BA24d. Why is this information important? (Any other reasons?)

BA18

BA25. INTERVIEWER CHECKPOINT:

□	1. IF R HAS A PRIMARY FINANCIAL INSTITUTION (BA19/BA15 NOT EQUAL TO 6)----> GO TO BA25a/BA18a
□	2. IF R DOES NOT HAVE FINANCIAL INSTITUTION (BA19/BA15=6) ----> GO TO NEXT SECTION



BA18a

BA25a. Privacy policies vary among institutions. Do you recall whether your (family's) primary financial institution has a policy that allows you to tell it not to share information about you with other companies?

1. YES, CAN TELL NOT TO SHARE	5. NO, CANNOT TELL NOT TO SHARE	6. DON'T RECALL (IF VOL.)
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BA18b

BA25b. How important is it to you that your (family's) primary financial institution protects the personal information about your (family's) account or accounts? Would you say it is very important, somewhat important, not very important, or not at all important?

1. VERY IMPORTANT	2. SOMEWHAT IMPORTANT	3. NOT VERY IMPORTANT	4. NOT AT ALL IMPORTANT
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BA19

BA26. Overall, in choosing your (family's) financial institutions, how important is the institution's privacy policy compared to other reasons you have for choosing? Would you say the privacy policy is very important, somewhat important, not very important, or not at all important to (you/your family) in choosing your financial institutions?

1. VERY IMPORTANT	2. SOMEWHAT IMPORTANT	3. NOT VERY IMPORTANT	4. NOT AT ALL IMPORTANT
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BA20

BA27. People have different views about how clear they think the wording in these privacy notices is, and we are interested in what you think. I want to ask you about certain terms that are often used in privacy notices.

BA20a

BA27. We may disclose information about you to our affiliates. What do you think the term affiliates means here?

BA20b

NEW. We may disclose information about you to non-affiliated companies. What do you think the term non-affiliated company means here?

BA20c

BA27a. You may opt out of these disclosures. What do you think the term opt out means here?

BA20d

NEW. You may limit the sharing of your personal information. What do you think the term limit the sharing means here?

BA21

NEW. I'd like to ask your opinions about some of the practices of financial institutions in general. Please tell me how much you agree or disagree with each of the following statements.

BA21a

NEW. First, most financial institutions share their customers' personal information in very similar ways. Would you say you strongly disagree, disagree, neither agree nor disagree, agree, or strongly agree?

1. STRONGLY DISAGREE	2. DISAGREE	3. NEITHER	4. AGREE	5. STRONGLY AGREE
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BA21b

NEW. I like financial institutions to share my personal information with non-affiliates--that is, other companies that are not part of the financial institution--because then these companies can offer me products and services that I might want or need. (Would you say you strongly disagree, disagree, neither agree nor disagree, agree, or strongly agree?)

1. STRONGLY DISAGREE	2. DISAGREE	3. NEITHER	4. AGREE	5. STRONGLY AGREE
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BA21c

NEW. I like financial institutions to share my personal information with affiliates--that is, other companies that are part of the financial institution--because then these companies can offer me additional products and services that I might want or need. (Would you say you strongly disagree, disagree, neither agree nor disagree, agree, or strongly agree?)

1. STRONGLY DISAGREE	2. DISAGREE	3. NEITHER	4. AGREE	5. STRONGLY AGREE
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