

Please answer all questions in this survey in relation to the VITA site:

[VITA SITE NAME]
[VITA SITE ADDRESS]

**2023 Survey of VITA Providers
Federal Deposit Insurance Corporation (FDIC)**

Overview

What is the purpose of this survey?

The purpose of the 2023 FDIC Survey of Volunteer Income Tax Assistance (VITA) Providers is to better understand the relationship between VITA sites and the clients they serve, as well as any opportunities or efforts in place to help unbanked VITA clients open checking or savings accounts to direct deposit their tax refunds. The FDIC is committed to expanding economic inclusion in the financial mainstream and would very much value the expert knowledge that VITA providers have to share about their important work.

What kind of questions are asked on the survey?

Most of the questions in the survey are multiple choice questions about the service models you use, the clients you serve, and the ways in which you may help your clients direct deposit their refunds in a variety of accounts. None of the questions asks for any of your clients' personal or financial information.

Who in my organization should respond to this survey?

We believe that most of the questions on this survey are best completed by the VITA Program Director, VITA Program Manager, or someone who has knowledge of your organization's VITA program decision making and its site-level logistics. If certain questions may be better answered by someone else, the Program Director, Program Manager, or equivalent can forward the email link to that person to complete that portion of the survey.

How long will this survey take?

The survey should take about 15 to 20 minutes to complete. If you have to stop in the middle and return later, your answers on any pages that you have completed will be saved.

What will the information be used for?

Responses to this survey will only be reported in aggregate; individual responses will not be shared and will only be used by the FDIC for internal purposes unless required by law. A publicly available report is expected to be released by the FDIC in early 2024.

What if I have questions?

If you have questions about this survey or experience any problems completing it, please contact the Help Desk at 1-888-275-0089 or FDICVITASurvey@icf.com.

**Thank you for your invaluable participation in the
2023 FDIC Survey of VITA Providers.**

Please answer all questions in this survey in relation to the VITA site:

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OMB Control No. 3064-0198
Expiration Date: January 31, 2024

PRA Burden Statement

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The FDIC Survey of Volunteer Income Tax Assistance (VITA) Providers constitutes a collection of information under the Paperwork Reduction Act (PRA) which has been cleared by OMB under Control Number 3064-0198 (expiration date: January 31, 2024). Public reporting burden for this information collection is estimated to average 20 minutes for those VITA providers that currently partner with banks or credit unions and 15 minutes for those VITA providers that do not currently partner with banks or credit unions. These times include reviewing instructions and completing the survey. You can send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, to the Paperwork Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429; and to the Office of Management and Budget, Paperwork Reduction Project (Re: Control Number 3064-0198), Washington DC 20503.

Please answer all questions in this survey in relation to the VITA site:

[VITA SITE NAME]
[VITA SITE ADDRESS]

Please answer all questions in this survey in relation to the VITA site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]*. Even if you are involved with more than one VITA site, all of your responses should be based only on this one site.

Respondent Information

This survey is best answered by someone who has knowledge of your organization's VITA program history and decision making, as well as the logistics of the specific VITA site listed above. Knowledge of VITA site logistics includes awareness of offered service models, any bank or credit union partnerships associated with the site, and options to help clients with direct deposit of their tax refunds. **If you feel that you are not sufficiently knowledgeable about these topics, then please forward the survey link that you received to someone in your organization who would be more knowledgeable.**

RI1. What is the name of your organization? _____

RI2. What is your name? _____

RI3. What is your email? _____

RI4. Is your role equivalent to that of a VITA Program Director or VITA Program Manager?

- a. Yes
- b. No

[If RI4 = b]

RI5. What is your position within your organization? _____

General Questions

Please remember to answer all questions in this survey specifically in relation to the VITA site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]*.

1. Select the option that best describes your host site in 2023:
 - a. Community center
 - b. Library
 - c. Religious house of worship
 - d. Senior housing facility
 - e. Public housing facility (non-senior)
 - f. Social services organization
 - g. Financial institution
 - h. Rented business space
 - i. K-12 school
 - j. College or university building
 - k. Government building

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- l. This site is fully virtual and does not provide on-site VITA services
 - m. Other (specify)
2. In 2023, what service models were offered by this VITA site? *(Select all that apply.)*
[REQUIRE RESPONSE]
- a. In-person tax preparation (traditional VITA)
 - b. Drop-off (on-site visit to drop-off or scan materials, volunteers prepare returns)
 - c. Virtual (no on-site visit to drop-off materials, volunteers prepare returns)
 - d. Facilitated-Self Assistance (FSA) – On-site (client mostly self-prepares return on-site)
 - e. Facilitated-Self Assistance (FSA) – Remote (client mostly self-prepares return virtually, for example, through MyFreeTaxes)
 - f. Other (specify)
3. In 2023, in addition to tax preparation did this site also promote financial well-being for its clients (for example, through encouragement to save refunds or financial counseling) in any of the following ways? *(Select all that apply.)*
- a. Staff were available to promote financial well-being activities
 - b. Volunteers were available to promote financial well-being activities
 - c. This site referred clients to third parties or others in its organization for financial well-being activities
 - d. Other (specify)
 - e. Did not promote financial well-being activities
 - f. Do not know
4. For the 2023 tax season, did VITA site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]* have a partnership with any bank or credit union to help its VITA clients open new checking or savings accounts, either onsite, online, through referrals, or through any other method?
[REQUIRE RESPONSE]
- a. Yes *[Go to Q5–Q19]*
 - b. No *[Go to Q20–Q25]*

Questions for VITA Providers That Partnered With Banks or Credit Unions

You responded that, for the 2023 tax season, this VITA site partnered with a bank or credit union to help VITA clients open new checking or savings accounts. The following questions pertain to this partnership.

[If Q4 = a]

5. How was the partnership with your partner bank(s) or credit union(s) formed? *(Select all that apply.)*
- a. Bank or credit union initiated the partnership by contacting the VITA organization
 - b. Bank or credit union employee was a volunteer with the VITA organization and made the connection
 - c. Bank or credit union member is also a member on the board of the VITA organization

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- d. Bank or credit union was involved with the VITA organization on non-VITA related projects
- e. VITA organization and bank or credit union met or heard about each other in a joint event or through a network (such as the Bank On coalition, FDIC Alliance for Economic Inclusion, VITA coalition, or community organization coalition)
- f. VITA organization met a bank or credit union through its fundraising, volunteer recruitment, or other in-kind support efforts
- g. VITA organization initiated partnership by “cold-calling” a bank or credit union
- h. Other (specify)
- i. Do not know

[If (Q2 = a or b or c) and (Q4 = a). Row(s) should display only if options a, b, or c were selected in Q2.]

6. In 2023, at what point(s) during the tax return preparation process were unbanked clients told that a partner bank or credit union was available to set up checking or savings accounts? (Each row is for a different VITA service model offered at this site. Select all that apply for each row.)

	During marketing and outreach or appointment scheduling	During intake	While waiting or in the waiting area	During tax return preparation	During qualitative review	After tax return completion	Clients were not told	Do not know
a. In-person tax preparation (traditional VITA)	☐	☐	☐	☐	☐	☐	☐	☐
b. Drop-off (on-site visit to drop-off or scan materials)	☐	☐	☐	☐	☐	☐	☐	☐
c. Virtual (no on-site visit to drop-off materials)	☐	☐	☐	☐	☐	☐	☐	☐

[If (Q2 = a or b or d or f) and (Q4 = a)]

7. In 2023, did clients have the option to open (or begin the process of opening) partner bank or credit union checking or savings accounts while physically on-site at this VITA site?
- a. Yes
 - b. No
 - c. Do not know

[If Q7 = a or c]

8. In which of the following ways were clients able to open (or begin the process of opening) checking or savings accounts on-site at this VITA site in 2023? (Select all that apply.)
- a. Bank or credit union employee was present on-site to help clients
 - b. VITA site was located within a bank or credit union where clients could set up an account

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- c. VITA volunteer, staff, or client used the phone, virtual conference, mobile app, or paper form associated with a partner bank or credit union to set up an account
- d. Other (specify)
- e. Do not know

[If Q7 = b]

9. Which of the following were reasons your site did not offer an on-site option to open checking or savings accounts in 2023? *(Select all that apply.)*
- a. Did not believe there was a demand for this service
 - b. Partner bank or credit union employees were not available to be on-site at the times that were needed
 - c. VITA volunteers or staff felt uncomfortable providing assistance with opening checking or savings accounts
 - d. Not enough funding or in-kind support (for example, time, people, or space) to provide on-site services
 - e. Our organization did not believe that opening checking or savings accounts was a key part of our mission
 - f. Most or all of this VITA site's services were provided virtually
 - g. Other
 - h. Do not know

[If Q7 = a or c]

10. In 2023, did clients have the option to open (or begin the process of opening) partner bank or credit union checking or savings accounts without having to be at the physical VITA site?
- a. Yes
 - b. No
 - c. Do not know

[If (Q4 = a) and (NOT(Q2 = a or b or d or f) or (Q7 = b or c) or (Q10 = a or c))]

11. In which of the following ways were clients directed to open checking or savings accounts off-site with your partner bank(s) or credit union(s) in 2023? *(Select all that apply.)*
- a. Clients were directed to physically visit a partner bank or credit union
 - b. Clients were directed to call a phone number, visit the website, or download the app of a partner bank or credit union
 - c. Clients were provided a referral with a "warm hand-off" to a partner bank or credit union (for example, an email referral with an introduction between the client and bank or credit union representative)
 - d. Other (specify)
 - e. Do not know

[If Q4 = a]

12. In 2023, what other option(s) did this VITA site provide clients who may have wanted to receive their refunds through direct deposit but who did not have a place to deposit the refund into and could not or did not want to open an account with a partner bank or credit union? *(Select all that apply.)*

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- a. A prepaid debit card
- b. Information about non-partner banks or credit unions where clients could open a checking or savings account on their own
- c. A link to a government or other trusted website where clients could find and open a checking or savings account on their own
- d. Direct deposit their refunds into savings bonds
- e. Other (specify)
- f. Did not provide an alternative option
- g. Do not know

[If (Q8 = a or b or c) or (Q11 = a or b or c) or (Q12 = a or b or c or d) or (Q8 = d with verbatim present) or (Q11 = d with verbatim present) or (Q12 = e with verbatim present). Row(s) should display only if an option was selected in Q8, Q11, or Q12.]

13. For increasing use of direct deposit, how useful do you believe is each of the following services offered by your VITA site? (Each row is for a different service offered at this site. Select one option per row.)

	Very useful	Somewhat useful	Not very useful	Do not know
a. <i>[If Q8 = a]</i> Opening an account on-site with bank or credit union employees	☐	☐	☐	☐
b. <i>[If Q8 = b]</i> Opening an account at the bank or credit union that VITA site was located within	☐	☐	☐	☐
c. <i>[If Q8 = c]</i> Opening an account on-site with a partner bank or credit union through phone, virtual conference, mobile app, or paper form	☐	☐	☐	☐
d. <i>[If Q8 = d with verbatim present]</i> On-site option of: <i>[Insert verbatim for Q8 = d]</i>	☐	☐	☐	☐
e. <i>[If Q11 = a]</i> Opening an account by physically visiting a partner bank or credit union	☐	☐	☐	☐
f. <i>[If Q11 = b]</i> Opening an account by calling, visiting the website of, or downloading the app for a partner bank or credit union	☐	☐	☐	☐
g. <i>[If Q11 = c]</i> Opening an account through a referral with a “warm hand-off” to a partner bank or credit union	☐	☐	☐	☐
h. <i>[If Q11 = d with verbatim present]</i> Off-site option of: <i>[Insert verbatim for Q11 = d]</i>	☐	☐	☐	☐
i. <i>[If Q12 = a]</i> Directly depositing refunds onto a prepaid debit card	☐	☐	☐	☐
j. <i>[If Q12 = b]</i> Receiving information about non-partner banks or credit unions where clients could open a checking or savings account on their own	☐	☐	☐	☐
k. <i>[If Q12 = c]</i> Receiving a link to a government or other trusted website where clients could find and open a checking or savings account on their own	☐	☐	☐	☐
l. <i>[If Q12 = d]</i> Directly depositing refunds into savings bonds	☐	☐	☐	☐
m. <i>[If Q12 = e with verbatim present]</i> Option of: <i>[Insert verbatim for Q12 = e]</i>	☐	☐	☐	☐

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[If Q4 = a]

14. In next year's tax season (2024), do you expect to have a partnership with a bank or credit union to help your clients open new accounts?
- a. Yes, with the same bank(s) or credit union(s) we partnered with in 2023
 - b. Yes, with at least one change to a bank or credit union of those we partnered with in 2023
 - c. No, we do not expect to have a partnership with a bank or credit union in 2024
 - d. Not applicable because site will not reopen in 2024
 - e. Do not know

[If Q14 = b]

15. In your own words, please describe why you expect to make a change to a bank or credit union partner for next year's tax season (2024).
Response: _____

[If Q14 = a or b or c or e]

16. In next year's tax season (2024), is it likely that this VITA site will increase or decrease its efforts to help clients open new checking or savings accounts?
- a. Likely to increase its efforts
 - b. Likely to decrease its efforts
 - c. Likely to keep its efforts the same
 - d. Do not know

[If Q16 = a]

17. Which of the following are reasons that this VITA site may increase its efforts to help clients open checking or savings accounts in next year's tax season (2024)? *(Select all that apply.)*
- a. Greater client demand or need for this service
 - b. Partner bank or credit union proposed or wanted this change
 - c. Other (specify)
 - d. Do not know

[If Q16 = b]

18. Which of the following are reasons that this VITA site may decrease its efforts to help clients open checking or savings accounts in next year's tax season (2024)? *(Select all that apply.)*
- a. Lack of demand for the service
 - b. Partner bank or credit union wants to decrease resources allocated to offering this service
 - c. Received complaints about this service from staff or volunteers
 - d. Will not have the resources (for example, time, people, or space)
 - e. Staff or volunteers preferred other options for direct deposit, rather than opening checking or savings accounts
 - f. Other
 - g. Do not know

[If Q4 = a]

19. **Bank On** accounts are accounts that meet Bank On National Account Standards and provide a safe and low-cost option for consumers. These accounts are based on the FDIC Model Safe

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Accounts Template and have features such as no overdraft fees, no low balance fees, and no or limited monthly maintenance fees. Banks and credit unions across the United States offer Bank On Accounts, including over thirty that offer remote account opening capabilities.

Does this VITA site already do the following, or is it willing to do the following, related to **Bank On** accounts? *(Select one option per row.)*

	Already do this	Willing to do this	Not willing to do this	Do not know
a. Provide VITA clients with a website link that allows them to look up banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	☐	☐	☐	☐
b. Provide VITA clients with a list of banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	☐	☐	☐	☐
c. Partner with a bank or credit union that would provide to your VITA clients accounts certified as meeting Bank On National Account Standards	☐	☐	☐	☐

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Questions for VITA Providers That Did Not Partner With Banks or Credit Unions

[If Q4 = b]

20. There are different reasons why a VITA site might not partner with a bank or credit union. Which of the following are reasons why this VITA site did not partner with a bank or credit union in 2023? *(Select all that apply.)*

Reasons related to partnerships

- a. Local banks and credit unions were unwilling or unavailable to provide services for this site
- b. Did not have enough funding or in-kind support (for example, time, people, or space) to engage in this partnership or provide this service
- c. Did not know how to find a partner bank or credit union
- d. Did not know how to execute a partnership with a bank or credit union
- e. Worried that the bank or credit union may charge high fees
- f. Worried about privacy regulations or sharing client information with outside parties
- g. Did not know how to remain a “neutral” entity when interacting with specific financial institutions
- h. Not aware that this type of partnership was a possibility

Site-specific reasons

- i. Lack of demand for the service at this particular site
- j. VITA site already met the needs of its clients through alternative methods for direct deposit (for example, through prepaid debit cards)
- k. VITA volunteers or staff felt uncomfortable providing assistance with opening checking or savings accounts
- l. Do not believe that opening checking or savings accounts is in the mission of the organization
- m. Other
- n. Do not know

[If Q4 = b]

21. Did this site ever partner with a bank or credit union to help VITA clients open checking or savings accounts?

- a. Yes
- b. No
- c. Do not know

[If Q4 = b]

22. In 2023, what option(s) did this VITA site provide clients who may have wanted to receive their refunds through direct deposit but who did not have a place to deposit the refund into? *(Select all that apply.)*

- a. A prepaid debit card

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- b. Information about banks or credit unions where clients could open a checking or savings account on their own
- c. A link to a government or other trusted website where clients could find and open a checking or savings account on their own
- d. Direct deposit their refunds into savings bonds
- e. Other (specify)
- f. Did not provide an alternative option
- g. Do not know

[If Q4 = b]

23. **Bank On** accounts are accounts that meet Bank On National Account Standards and provide a safe and low-cost option for consumers. These accounts are based on the FDIC Model Safe Accounts Template and have features such as no overdraft fees, no low balance fees, and no or limited monthly maintenance fees. Banks and credit unions across the United States offer Bank On Accounts, including over thirty that offer remote account opening capabilities.

Does this VITA site already do the following, or is it willing to do the following, related to **Bank On** accounts? *(Select one option per row.)*

	Already do this	Willing to do this	Not willing to do this	Do not know
a. Provide VITA clients with a website link that allows them to look up banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	☐	☐	☐	☐
b. Provide VITA clients with a list of banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	☐	☐	☐	☐
c. Partner with a bank or credit union that would provide to your VITA clients accounts certified as meeting Bank On National Account Standards	☐	☐	☐	☐

[If Q4 = b]

24. In 2023, did your organization oversee any other VITA sites in addition to this one?

- a. Yes
- b. No
- c. Do not know

[If Q24 = a]

25. In 2023, did any of your organization's other VITA sites partner with a bank or credit union to help VITA clients open checking or savings accounts?

- a. Yes
- b. No
- c. Do not know

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[If Q4 = a]

26. In 2023, approximately how many checking or savings accounts did your partner bank or credit union report were opened by clients of this VITA site who did not have an account at intake?
- a. Number: _____
 - b. Do not know
27. Thank you very much for taking the time to complete this survey. May we reach out to you in the future if we have any further questions about your responses or your organization's work?
- a. Yes
 - b. No