



Deposit Insurance Education Campaign: Message Testing Survey

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1. Which of the following do you have or use? (select all that apply)
[RANDOMIZE ORDER OF RESPONSE OPTIONS BELOW TO AVOID POTENTIAL FOR ORDER BIAS]
 - Checking account
 - Savings account
 - CD or Certificates of Deposit
 - Cryptocurrency
 - Annuity
 - ETF or Exchange-traded fund (pooled investment fund of stocks or bonds traded on exchanges)
 - None of these **[ANCHOR RESPONSE OPTION TO APPEAR AT BOTTOM]**

2. How often, if at all, do you use mobile payment services such as PayPal, Venmo, Cash App, Zelle, Apple Pay, or Google Pay?
 - Daily
 - Weekly
 - Monthly
 - Less Often
 - Never

3. How confident are you that your money is or would be safe in a bank account?
 - Very confident
 - Somewhat confident
 - Neither confident nor unconfident
 - Somewhat unconfident
 - Very unconfident

4. To what degree do you agree or disagree with each of the following statements?
[RANDOMIZE ORDER OF RESPONSE OPTIONS BELOW TO AVOID POTENTIAL FOR ORDER BIAS]

Strongly	Somewhat	Somewhat	Strongly
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Deposit Insurance Education Campaign: Message Testing Survey

	Agree	Agree	Disagree	Disagree
<input type="radio"/> I avoid risk when it comes to my finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> I prefer high-risk, high-reward when it comes to my finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> My future financial security is extremely important to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> I consider myself to be well-informed financially	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> I stay on top of the latest financial information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Deposit Insurance Education Campaign: Message Testing Survey

5. Have you heard of the Federal Deposit Insurance Corporation, or FDIC?
 - Yes
 - No
 - Don't know/not sure

6. The Federal Deposit Insurance Corporation, or FDIC, is a government agency that maintains financial stability and public confidence in our nation's banks by providing deposit insurance and examining banks for safety and soundness. How familiar are you with the FDIC?
 - Very familiar
 - Somewhat familiar
 - Not very familiar
 - Not at all familiar

7. Before today, had you heard of "deposit insurance"?
 - Yes
 - No
 - Not sure

8. Deposit insurance is the government's guarantee that your money at an insured bank is protected up to a certain amount in the event of a bank failure. How familiar are you with deposit insurance?
 - Very familiar
 - Somewhat familiar
 - Not very familiar
 - Not at all familiar

9. Which of the following dollar amounts do you think is the standard limit of deposit insurance?
 - \$50,000
 - \$100,000
 - \$250,000
 - \$500,000
 - \$1,000,000
 - No limit
 - Don't know/not sure

10. How likely are you to consider the availability of deposit insurance when deciding where to place your money?
 - Very likely
 - Somewhat likely
 - Not very likely
 - Not at all likely



Deposit Insurance Education Campaign: Message Testing Survey

11. Next, we'd like your opinion of some potential messages from the FDIC about deposit insurance.

Please rate how appealing each of the following is to you.

**[RANDOMIZE ORDER OF RESPONSE OPTIONS BELOW TO AVOID POTENTIAL FOR ORDER BIAS]
[RESPONDENTS WILL BE SHOWN SIX OF THE EIGHT MESSAGES BELOW FOR RESPONSE; THOSE BOXED BELOW WILL NOT BE SHOWN TOGETHER AND ROTATED ACROSS RESPONDENTS FOR COMPARATIVE PURPOSES]**

	Very Appealing	Somewhat Appealing	Not Very Appealing	Not At All Appealing
<input type="radio"/> Deposit insurance is one of the significant benefits of having an account at an FDIC-insured bank—it's how the FDIC protects your money in the unlikely event of a bank failure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> FDIC deposit insurance enables consumers to confidently place their money at thousands of FDIC-insured banks across the country and is backed by the full faith and credit of the United States government.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> If a bank fails, FDIC deposit insurance covers the depositor for all insured deposits, dollar-for-dollar, up to the insurance limit, including principal and any accrued interest through the date of the insured bank's failure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Depositors have insurance up to the applicable limit for deposits held in a U.S. branch of an FDIC-insured bank. The availability of deposit insurance is not limited to citizens and residents of the United States.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Depositors do not need to apply or pay for FDIC insurance. Coverage is automatic for any deposits held in a deposit account at an FDIC-insured bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> If you open a deposit account in an FDIC-insured bank, you are automatically covered by deposit insurance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Deposit Insurance Education Campaign: Message Testing Survey

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|---|-----------------------|-----------------------|-----------------------|-----------------------|
| <input type="radio"/> Each depositor is protected by at least \$250,000 in deposit insurance coverage in each insured bank. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
|---|-----------------------|-----------------------|-----------------------|-----------------------|

12. Financial products and services are comprised of banking (e.g., checking, savings, loans, etc.), mortgages, credit cards, payment services, and investing. Which of the following sources of information do you use when researching financial products and services? (select all that apply)
[RANDOMIZE ORDER OF RESPONSE OPTIONS BELOW TO AVOID POTENTIAL FOR ORDER BIAS]

- Search engines (e.g., Google, Bing, Yahoo)
- Customer reviews
- In-person bank visit
- Website of bank or other financial institution
- Friends and family
- Social media
- Online forums
- Financial experts
- Government websites
- The FDIC
- News articles or stories
- Advertising
- Financial advisor/accountant
- Other **[ANCHOR RESPONSE OPTION TO APPEAR AT BOTTOM]**
- None of the above **[ANCHOR RESPONSE OPTION TO APPEAR AT BOTTOM]**

13. What is your age? Select only one.

- 18-26 **[CLASSIFY AS GEN Z]**
- 27-42 **[CLASSIFY AS MILLENNIALS]**
- 43-58 **[CLASSIFY AS GEN X]**
- 59-77 **[CLASSIFY AS BABY BOOMERS]**
- 78+ **[CLASSIFY AS SILENT/GREATEST]**
- Prefer not to answer

14. What is your race and ethnicity? (select all that apply)

- White
- Hispanic, Latino, or of Spanish origin
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander
- Other
- Prefer not to answer

15. What is the highest level of education that you have completed? Select only one.

- Less Than High School
- High School
- College/University



Deposit Insurance Education Campaign: Message Testing Survey

- Graduate School
- Other
- Prefer not to answer



Deposit Insurance Education Campaign: Message Testing Survey

16. What is your annual household income before taxes? Select only one.

- Under \$30,000
- \$30,000 - \$59,999
- \$60,000 - \$84,999
- \$85,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000-\$199,999
- \$200,000+
- Prefer not to answer

17. Are you...?

- Male
- Female
- Other
- Prefer not to answer