

33. Approximately what share of your basic, entry-level consumer checking account customers have opted in for overdraft coverage of debit transactions under Reg E? ¹⁹

Customers who have opted in for overdraft coverage of debit transactions under Reg E will have filled out an A-9 model consent form for overdraft services.

- a. _____% Round to nearest whole percent
- b. Not applicable – No fees are charged for paying overdrafts on debit transactions

34. Can your bank's most basic, entry-level checking account be linked to a savings or other deposit account to cover overdrafts?

- a. Yes
- b. No

35. Can your bank's most basic, entry-level checking account be linked to a personal line of credit (LOC) or credit card to cover overdrafts?

- a. Yes
- b. No

Now we would like to know more about your bank's identification requirements for opening consumer checking accounts.

36. Does your bank accept a non-U.S. passport (instead of U.S. passport or driver's license) from applicants seeking to open a new consumer checking account?

- a. Yes
- b. No

37. Does your bank accept other ID issued by a foreign government (e.g., Matrícula Consular) from applicants seeking to open a new consumer checking account?

- a. Yes
- b. No

38. Does your bank accept Individual Taxpayer Identification Numbers (ITIN) (instead of Social Security number) from applicants seeking to open a new consumer checking account?

- a. Yes
- b. No

¹⁹ Customers who have opted in for overdraft coverage of debit transactions under Reg E will have filled out an A-9 model consent form for overdraft services.

