



2016 SMALL BUSINESS LENDING SURVEY

Introductory Questions

These questions determine the ability of your bank's core data systems to retrieve information required by parts of the survey.

We suggest **loan operations staff** as the appropriate personnel to answer these questions.

These introductory questions are all Yes/No questions that knowledgeable loan operations staff should be able to answer within a few minutes.

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S1. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals, by purpose (e.g., Commercial and Industrial, commercial real estate, or consumer), SEPARATELY FROM COLLATERAL? ¹

- ☐ a. Yes
☐ b. No

S2. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals made to firms with \$1 million or less in gross annual revenue?

- ☐ a. Yes
☐ b. No

S3. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals, by firm gross annual revenue, for any sized firm?

- ☐ a. Yes
☐ b. No

S4. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan originations and renewals by commercial loan product type (e.g., lines of credit, term loans, etc.)?

- ☐ a. Yes
☐ b. No

S5. As of December 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of outstanding loan balances, by purpose (e.g., Commercial and Industrial, commercial real estate, or consumer), SEPARATELY FROM COLLATERAL? ²

- ☐ a. Yes
☐ b. No

S6. As of December 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of outstanding loan balances, made to firms with \$1 million or less in gross annual revenue?

- ☐ a. Yes
☐ b. No

S7. As of December 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of outstanding loan balances, by firm gross annual revenue, for any sized firm?

- ☐ a. Yes
☐ b. No

¹ For example, a Commercial and Industrial loan may be collateralized by a 1-4 family primary residence.

² For example, a Commercial and Industrial loan may be collateralized by a 1-4 family primary residence.

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Section 1. Small Business Borrowers at Your Bank, in Calendar Year 2015

This section asks questions of the general characteristics of small business borrowers served by your bank, and to what extent your bank lends to small businesses. Specialized knowledge required includes your bank's internal thresholds, if any, in defining a small business, and your bank's general Commercial and Industrial lending activity with small businesses.

We suggest a **Senior Commercial Loan Officer** as the appropriate personnel to answer these questions.

This section consists mostly of Yes/No questions that a Senior Commercial Loan Officer should be able to answer within a few minutes.

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SECTION 1 – Small Business Borrowers at Your Bank in Calendar Year 2015

A. Loan Originations at Your Bank

1. In your own words, please describe the general characteristics of the small business borrowers to which your bank lends, regardless of regulatory definitions for small businesses. (The purpose of this question is to compare how banks differ in what they consider to be small businesses.)

2. For calendar year 2015, do you consider largely all of the loans made by your bank for Commercial and Industrial (C&I) purposes to have been made to borrowers that you consider to be small businesses?

- ☐ a. Yes
☐ b. No

3. Generally speaking, does your bank internally consider a level of gross annual revenue, regardless of regulatory definitions for small businesses, above which a business would NOT be considered a small business?

- ☐ a. Yes – *please answer Q.3A below*
☐ b. No

3A. What is the annual revenue benchmark above which a business is NOT considered a small business?

\$ _____ .00

4. Generally speaking, does your bank consider an aggregate loan exposure above which the business being lent to would NOT be considered a small business?

- ☐ a. Yes – *please answer Q.4A below*
☐ b. No

4A. What is this aggregate loan exposure above which a business is NOT considered a small business?

\$ _____ .00

5. Does your bank offer any loan products designed specifically for small businesses?

Please do NOT include government-sponsored loan programs, such as Small Business Administration loans.

- ☐ a. Yes – *please answer Q.5A below*
☐ b. No, our bank does not offer any products that differentiate between small businesses and all businesses.

5A. How many such small business-specific loan products does your bank offer? _____

[Note: Q.6 is only asked if bank's asset size is \$10 billion or less]

6. At the end of calendar year 2015, what was your bank's "internal" (or "house") loan exposure limit, as set by your bank's Board of Directors? ³

\$_____.00

Please use the space below for any explanations that may help us understand your reported data in Section 1.

Please provide the contact information for the person who completed this section:

Name _____

Title _____

Telephone _____ Extension _____

We have your bank's primary address listed as:

If any part of the above address is incorrect, please enter your complete correct address below:

Bank Name _____

Street Address _____

City _____

State _____

Zip Code _____

³ If your bank uses different limits for different loan portfolios, please report the limit for C&I lending.



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Section 2. Total Loan Originations at Your Bank, in Calendar Year 2015

This section asks one question on total origination and renewal dollars committed by your bank in 2015 to loans for all purposes. Specialized knowledge includes your bank's core systems; for some small institutions, familiarity with physical loan ledgers may be required.

We suggest **loan operations staff, working with a Senior Commercial Loan Officer**, as the appropriate personnel to answer this question.

The time required for this section will depend on how long it takes your bank's system to retrieve the information, or for the figure to be derived from physical reports. We suggest loan operations staff works with a Senior Commercial Loan Officer to ensure that all loan purposes are captured.

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SECTION 2 - Total Loan Originations at Your Bank in Calendar Year 2015

7. In calendar year 2015, what were the total originations and renewal dollars committed to loans for ALL purposes, *including all consumer loans and all commercial loans to businesses of all sizes?* Please refer to the instruction box below, for detailed instructions on what lending to include.⁴

Loans for all purposes...

Include Lending Related to:

- Acquisition, Construction, and Development
- Agricultural and Farm
- Commercial and Industrial (C&I)
- Commercial Real Estate (CRE)
- Multi-family Real Estate
- 1-4 Family Residential Properties
- Consumer-activity, including (and not limited to) Auto and Credit Cards

Note:

- For renewals, include the whole amount of the renewal.
- For lines of credit, include the entire amount of the available line originated or renewed.
- Include non-portfolio loans that were originated for sale.

\$ _____ .00

Please provide the contact information for the person who completed this section.

Name _____

Title _____

Phone Number _____ Extension _____

⁴ Please note that we are asking for total origination and renewal dollars for ALL PURPOSES, not only for small business lending purposes. Note also that the figures requested are NOT currently reported on the Call Report.

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Section 3. Commercial and Industrial Loan Originations at Your Bank, in Calendar Year 2015

This section asks questions related to total origination and renewal dollars committed by your bank in 2015 to loans for Commercial and Industrial purposes, by collateral type and firm gross annual revenue. Specialized knowledge includes your bank's core systems, and the types of collateral used to secure Commercial and Industrial loans.

We suggest ***loan operations staff, working with a Senior Commercial Loan Officer***, as the appropriate personnel to answer this question.

The time required for this section will depend on your system's ability to retrieve loans by collateral type, separately from loan purpose. You may find yourself submitting an answer and returning to this section again later. We suggest that loan operations staff works with a Senior Commercial Loan officer, who will have expert knowledge of the types of collateral accepted for Commercial and Industrial lending.

Please note that banks with assets of less than \$1 billion are not asked two of the four questions.

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Section 3 – Commercial and Industrial Loan Originations at Your Bank in Calendar Year 2015

[Note: Ask Q.8 only if Q.S1=Yes]

8. In Question 7, your bank provided its total originations and renewal dollars committed to loans for ALL purposes. In calendar year 2015, what were the total originations and renewal dollars committed to loans for Commercial and Industrial (C&I) purposes, only?

Please refer to the instruction box below for detailed instructions on this Survey's definition for C&I lending.⁵

For the purposes of this survey, loans for commercial and industrial purposes are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically...

Include:

- Unsecured C&I activity lending
- C&I activity lending, primarily secured by commercial real estate (CRE), including both owner-occupied and non-owner-occupied CRE
- C&I activity lending, primarily secured by multi-family residential properties
- C&I activity lending, primarily secured by 1-4 family residential properties
- C&I activity lending, primarily secured by non-real estate assets (e.g., secured by inventory)

Exclude:

- Lending for the improvement, purchase, or refinancing of CRE, including both owner-occupied and non-owner-occupied
- Lending for the improvement, purchase, or refinancing of multi-family real estate
- Lending for the purchase of 1-4 family residential properties by investors
- All Agricultural lending

\$_____ .00

[Note: Ask Q.9 only if Q.S1=Yes]

9. In calendar year 2015, what were the total originations and renewal dollars committed to loans for Commercial and Industrial (C&I) purposes that were primarily secured by 1-4 family residential properties, only?

Please refer to the instruction box below for examples of loans to include.⁶

Examples of loans to include:

- A line of credit to a business for working capital purposes, primarily secured by the primary residence of the owner;
- A loan to an established small business borrower to open a new business, primarily secured by the primary residence of the owner.

\$_____ .00

⁵ Please note that the figures requested are NOT currently reported on the Call Report.

⁶ Please note that the figures requested are NOT currently reported on the Call Report.

[Note: Ask Q.10 only if Bank's assets are \$1 billion or greater AND Q.S1=Yes and Q.S2=Yes]

10. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial (C&I)** purposes, to businesses with gross annual revenues of \$1 million or less, only? *Please refer to the instruction box below for detailed instructions.*⁷

For the purposes of this survey, loans for commercial and industrial purposes are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically...

Include:

- *Unsecured C&I activity lending*
- *C&I activity lending, primarily secured by commercial real estate (CRE), including both owner-occupied and non-owner-occupied CRE*
- *C&I activity lending, primarily secured by multi-family residential properties*
- *C&I activity lending, primarily secured by 1-4 family residential properties*
- *C&I activity lending, primarily secured by non-real estate assets (e.g., secured by inventory)*

Exclude:

- *Lending for the improvement, purchase, or refinancing of CRE, including both owner-occupied and non-owner-occupied*
- *Lending for the improvement, purchase, or refinancing of multi-family real estate*
- *Lending for the purchase of 1-4 family residential properties by investors*
- *All Agricultural lending*

\$ _____ .00

***[Note: Ask Q.11 only if Bank's assets are 1 billion or greater
AND Q.S1=Yes and Q.S3=Yes and Q.3=Yes
AND Q.3A answered with a value, different from \$1 million.]***

11. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial (C&I)** purposes, to businesses with gross annual revenues of _____ or less, only? *Please refer to the instruction box below for detailed instructions.*⁸

For the purposes of this survey, loans for commercial and industrial purposes are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically...

Include:

- *Unsecured C&I activity lending*
- *C&I activity lending, secured by commercial real estate (CRE), including both owner-occupied and non-owner-occupied CRE*
- *C&I activity lending, secured by multi-family residential properties*
- *C&I activity lending, secured by 1-4 family residential properties*
- *C&I activity lending, secured by non-real estate assets (e.g., secured by inventory)*

Exclude:

- *Lending for the improvement, purchase, or refinancing of CRE, including both owner-occupied and non-owner-occupied*
- *Lending for the improvement, purchase, or refinancing of multi-family real estate*
- *Lending for the purchase of 1-4 family residential properties by investors*
- *All Agricultural lending*

\$ _____ .00

⁷ Please note that the figures requested are NOT currently reported on the Call Report.

⁸ Please note that the figures requested are NOT currently reported on the Call Report.



2016 SMALL BUSINESS LENDING SURVEY

Section 4. Outstanding Loans Reported on the Call Report, for Commercial & Industrial Activity

This section asks questions related to your bank's outstanding loans reported by collateral on the Call Report, that are actually for commercial and industrial purposes, and the gross annual revenue of firms that receive commercial and industrial loans of \$1 million or less reported on the Call Report. Specialized knowledge includes your bank's core systems, and the purposes for which loans are used, regardless of collateral.

We suggest ***loan operations staff, working with a Senior Commercial Loan Officer***, as the appropriate personnel to answer this question.

The time required for this section will depend on your system's ability to retrieve loans by loan purpose, separately from collateral type. We suggest that loan operations staff works with a Senior Commercial Loan Officer, who will have expert knowledge of how loan purpose might differ from collateral accepted.

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Section 4 – Outstanding Loans Reported on the Call Report, for Commercial & Industrial Activity

This section asks questions specific to your bank's December 2015 Call Report data. **Note: Although Section 4 is displayed here, Section 4 questions are asked only if the bank has asset sizes of \$1 billion or greater.**

A. Loans for Commercial & Industrial Activity, Secured by 1-4 Family Residential Properties

[Note: Ask Q.12 only if Q.S5=Yes]

12. Looking at the outstanding balances of ⁹ reported on your bank's December 2015 Call Report for closed-end loans of all liens primarily secured by 1-4 Family Residential Properties, what was the total dollar amount that would have been classified as Commercial and Industrial lending, had it not been primarily secured by the residence of the owner?

Please refer to the instruction box below for examples of loans to include.

Examples of loans to include:

- A line of credit to a business for working-capital purposes, secured by the primary residence of the owner
- A loan to an established small business borrower to open a new business, secured by the primary residence of the owner

\$ _____ .00

B. Loans for Commercial & Industrial Activity, Secured by Nonfarm Nonresidential Properties

[Note: Ask Q.13 only if Q.S5=Yes]

13. Looking at the outstanding balances of ¹⁰ reported on your bank's December 2015 Call Report for loans secured by owner-occupied and non-owner-occupied Nonfarm Nonresidential Properties (i.e., commercial real estate) what was the total dollar amount that would have been classified as Commercial and Industrial lending, had it not been primarily secured by commercial real estate (CRE)?

Please refer to the instruction box below for examples of loans to include and details on lending to exclude.

Examples of loans to include -

- A loan to a business for working capital purposes, secured by the premises of the business

Exclude:

- Lending for the purchase, refinancing, or improvement of CRE, both owner-occupied and non-owner-occupied

\$ _____ .00

⁹ This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1c(2)(a) and 1c(2)(b).

¹⁰ This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1e(1) and 1e(2).

C. Loans for Commercial and Industrial Activity, by Firm Size

[Note: Ask Q.14 and include all columns only if Q.S7=Yes.

Ask Q.14 and include only columns (a), (b), and (c) only if Q.S6=Yes and Q.S7=No]

14. Looking at the outstanding loan balances for Commercial and Industrial loans reported on your bank's December 2015 Call Report with origination amounts of various sizes, what was the total dollar amount of such loan balances to businesses with the following gross annual revenues? ¹¹ *Please use your best estimate of revenue available, for example, revenue collected at the time of loan origination.*

Call Report Loan Sizes	Call Report Figures	Dollar Amount of Loan Balances to Businesses with Annual Revenues of -			Total
		\$1 Mil. or less	Greater than \$1 Mil. to less than \$10 Mil.	\$10 Mil. or more	
(a)	(b)	(c)	(d)	(e)	(f)
\$100K or less	12				
Greater than \$100K up to \$250K	13				
Greater than \$250k up to \$1 Mil.	14				
Greater than \$1 Mil. (Note: Derived figure)	15				

¹¹ The size of a C&I loan is typically used to proxy for the size of the business being lent to. We'd like to know for loans of \$1 million or less (reported on regulatory Call Reports), and greater than \$1 million (not reported on Call Reports), how much of these loan dollars were actually extended to small businesses.

¹² This number is from Call Report Schedule RC-C Part 2, Line 4a, Column B.

¹³ This number is from Call Report Schedule RC-C Part 2, Line 4b, Column B.

¹⁴ This number is from Call Report Schedule RC-C Part 2, Line 4c, Column B.

¹⁵ This number is derived from Call Report Schedule RC-C and is Schedule RC-C Part 1, Line 4a less the sum of Call Report Schedule RC-C Part 2, Line 4a, Column B, Call Report Schedule RC-C Part 2, Line 4b, Column B, and Call Report Schedule RC-C Part 2, Line 4c, Column B.

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Section 5. Small Business Commercial and Industrial Lending Competition, Practices, and Applications at Your Bank

This section asks questions related to your bank's practices for conducting small business lending, including market area, competition, loan products, loan applications, and underwriting. Specialized knowledge includes your bank's on the ground practices in generating small business lending relationships at your bank.

We suggest a **Commercial Loan Officer, working with a Senior Commercial Loan Officer**, as the appropriate personnel to answer these questions.

This section consists mostly of multiple choice questions that an experienced Commercial Loan Officer should be able to answer in one sitting. We suggest that the Commercial Loan Officer works with a Senior Commercial Loan Officer to ensure that the answers provided reflect the entire bank, rather than the experience of just one loan officer.

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Section 5 – Small Business Commercial & Industrial Lending - Competition, Practices, and Applications at Your Bank

D. Small Business Commercial and Industrial Loan Competition in Your Market

15. A bank's geographic market (or trade area) for Commercial and Industrial (C&I) loans to small businesses is where the bank focuses its resources and outreach to generate such small business lending. What is your bank's trade area or geographic market for Commercial and Industrial purpose loans to small businesses?

- ☐ a. Only city/town where your bank's headquarters is located
 - ☐ b. County or counties with branches
 - ☐ c. County or counties with branches, and nearby (not necessarily contiguous) counties
 - ☐ d. States in which branches are located
 - ☐ e. States in which branches are located, and nearby states
 - ☐ f. Metropolitan Statistical Areas (MSAs) with branches
 - ☐ g. Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) counties
 - ☐ h. Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) MSAs
 - ☐ i. National
 - ☐ j. Other
-

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16. Currently, which institutions do you compete with most frequently for your bank's C&I lending to small businesses?

<p>Competitor Institutions for C&I Lending to Small Business Borrowers</p> <p>(a)</p>	<p>Is this Institution a Competitor with Your Bank?</p> <p>Select all that apply. (b)</p>	<p>Please Rank Your Bank's Top 3 Competitors</p> <p>(1=Top Competitor) (c)</p>
a. Small banks (<i>Less than \$1 Billion in Assets</i>)	<input type="checkbox"/>	
b. Mid-sized local banks with a physical presence in your market (<i>\$1 Billion to less than \$10 Billion in Assets</i>)	<input type="checkbox"/>	
c. Mid-sized local banks with no physical presence in your market (<i>\$1 Billion to less than \$10 Billion in Assets</i>)	<input type="checkbox"/>	
d. Regional (multi-state) banks with a physical presence in your market (<i>\$10 Billion to less than \$50 Billion in Assets</i>)	<input type="checkbox"/>	
e. Regional (multi-state) banks with no physical presence in your market (<i>\$10 Billion to less than \$50 Billion in Assets</i>)	<input type="checkbox"/>	
f. Large banks with a physical presence in your market (<i>\$50+ Billion in Assets</i>)	<input type="checkbox"/>	
g. Large banks with no physical presence in your market (<i>\$50+ Billion in Assets</i>)	<input type="checkbox"/>	
h. Credit unions	<input type="checkbox"/>	
i. Non-bank local lenders	<input type="checkbox"/>	
j. Non-bank online lenders, including marketplace lenders (e.g., OnDeck, Lending Club, Kabbage, etc.)	<input type="checkbox"/>	
k. Crowd-funding sites (e.g., Kickstarter, Indiegogo, CircleUp, CrowdFunder, etc.)	<input type="checkbox"/>	
l. Credit card issuers	<input type="checkbox"/>	
m. Other Specify: _____	<input type="checkbox"/>	
n. Other Specify: _____	<input type="checkbox"/>	
o. Other Specify: _____	<input type="checkbox"/>	

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E. Commercial & Industrial Loan Products Offered to Small Businesses, by Your Bank

19. In calendar year 2015, did your bank offer any of the following Commercial and Industrial (C&I) loan product types to potential borrowers that your bank considers to be small businesses?

C&I Loan Product Types Offered to Small Businesses (a)	Did Your Bank Offer this C&I Loan Product? <i>Select all that apply</i> (b)	Rank Your Bank's Top 3 Loan Product Types, by Dollar Volume of Originations, to Small Businesses in 2015 (1=Most) <i>Select Top 3</i> (c)
a. Credit cards (as principal sponsor) ¹⁶	<input type="checkbox"/>	
b. Letters of credit	<input type="checkbox"/>	
c. Lines of credit (LOC)	<input type="checkbox"/>	
d. Term loans - balloon	<input type="checkbox"/>	
e. Term loans – fully amortizing	<input type="checkbox"/>	
f. Other Specify: _____	<input type="checkbox"/>	
g. Other Specify: _____	<input type="checkbox"/>	
h. Other Specify: _____	<input type="checkbox"/>	

20. Does your bank use the same underwriting criteria (e.g., owner's personal credit score, debt-service coverage) across Commercial and Industrial loan products offered to small businesses, even if the thresholds for approval are different?¹⁷

- ☐ a. Yes
☐ b. No

21. Please tell us more about any Commercial and Industrial lending that your bank may extend to small business startups.¹⁸

21A. Below what age would a small business be considered a startup by your bank? _____ years

21B. In your own words, how does your bank define startups, other than by age?

¹⁶ The term 'principal sponsor' means that your bank is the sponsoring bank that directly handles card transactions on behalf of merchants.

¹⁷ By "threshold" we mean the acceptable level for underwriting criterion, for example, "a maximum 75 percent loan-to-value ratio." In this example, a differing threshold could be a maximum "80 percent loan-to-value ratio" for a different C&I loan product. Another example could be requiring a minimum personal credit score of 650 for small business term loans but a minimum of 700 for a small business credit card.

¹⁸ Please note that by "startups" we mean new operations, not new owners of existing businesses.

21C. Does your bank make Commercial and Industrial loans to startups?

- ☐ a. Yes – *please answer Q.21C below*
☐ b. No

21C1. Does your bank underwrite startups differently from established small businesses for Commercial and Industrial lending?

- ☐ a. Yes – *please answer Q.21C1a below*
☐ b. No

21C1a. What additional underwriting criteria and/or processes does your bank apply in extending Commercial and Industrial credit to startups?

22. In Question 19, your bank ranked its top three loan products to small businesses. Please tell us more about your bank's _____, the loan product your bank ranked as its number 1 loan product to small businesses for Commercial and Industrial purposes.

22A. Thinking about _____ for Commercial and Industrial purposes, how do you expect its volume of loans to small businesses to change in the next calendar year? *Mark only one*

- ☐ a. Increase
☐ b. Stay the same
☐ c. Decrease

22B. Is there a minimum allowable loan amount for _____ for Commercial and Industrial purposes, offered to small businesses?

- ☐ a. Yes - *please answer Q.22B1 below*
☐ b. No

22B1. What is the minimum loan amount allowed for _____ for Commercial and Industrial purposes, offered to small businesses?

\$_____.00

22C. For what purposes are proceeds from _____ for Commercial and Industrial lending typically used by small businesses? *Select all that apply.*

- ☐ a. Accounts receivable
☐ b. Equipment, fixed assets, or leasehold improvements
☐ c. Inventory
☐ d. Working capital
☐ e. Other

1. _____
 2. _____
 3. _____

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22D. What collateral is commonly accepted from small businesses for Commercial and Industrial purposes? *Select all that apply.*

- ☐ a. No security/collateral required
- ☐ b. Secured by accounts receivable and/or inventory
- ☐ c. Secured by business assets and/or equipment
- ☐ d. Secured by cash or other liquid assets of business
- ☐ e. Secured by cash or other liquid assets of owner or guarantor
- ☐ f. Secured by commercial real estate (e.g., building, land)
- ☐ g. Secured by personal assets, other than cash/liquid assets or personal real estate (e.g., marketable securities, vehicles)
- ☐ h. Secured by personal real estate
- ☐ i. Secured by other collateral –
1. _____
2. _____
3. _____

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22E. How often does your bank use any of the following underwriting criteria to evaluate potential small business borrowers for C&I purposes?

Underwriting Criteria	Usage (Select Usage Level)				
	Always	Almost always	Sometimes	Almost never	Never
a. Loan debt service coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Business' global debt service coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Personal guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Other guarantee offered	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Business' debt-to-worth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Owners' debt-to-worth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Business' cash/liquidity position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Owners' overall financial strength/net worth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Business' credit score	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Owners' or guarantors' personal credit score(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Loan-to-value ratio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Sell cycle for accounts receivable or inventory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Business' time in operation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Owners' experience in industry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Other - <i>Specify</i> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Other - <i>Specify</i> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Other - <i>Specify</i> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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22F. What are typical reasons why exceptions from loan policy are allowed for potential small business borrowers for C&I purposes?

Select all that apply.

- ☐ a. Existing competing offers
- ☐ b. Existing good customer deposit relationship
- ☐ c. Existing good customer loan relationship
- ☐ d. Existing good customer loan and deposit relationship, considered together
- ☐ e. Positive business prospects for borrower
- ☐ f. Potential for other new banking relationships with customer
- ☐ g. Strong mitigating factors
- ☐ h. Other
 - 1. _____
 - 2. _____
 - 3. _____
- ☐ i. No exceptions are allowed

F. Small Business Commercial and Industrial Loan Applications, Activity and Access at Your Bank

23. Where can a potential borrower that your bank considers to be a small business apply for a Commercial and Industrial purpose loan from your bank? Mark all that apply.

- ☐ a. Any branch
- ☐ b. Branches with loan offices
- ☐ c. Brokers (in-person or by telephone)
- ☐ d. Follow-up call from bank, after customer inquiry
- ☐ e. Online using bank's own website
- ☐ f. Online using third-party website
- ☐ g. On-site visits to businesses by bank staff
- ☐ h. Main headquarters office
- ☐ i. Other
 - 1. _____
 - 2. _____
 - 3. _____

23A. Does your bank accept online applications for Commercial and Industrial purpose loans from all small business applicants? Mark only one.

- ☐ a. Yes, from all applicants
- ☐ b. No, from some applicants only
- ☐ c. No loan applications from small businesses are accepted online

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24. What practices does your bank currently use to generate new and maintain existing small business Commercial and Industrial (C&I) loan relationships?

<p>Practices to Generate Small Business C&I Lending Relationships</p> <p>(a)</p>	<p>Does Your Bank Engage in this Practice?</p> <p><i>Select all that apply.</i></p> <p>(b)</p>	<p>What are the Top 3 Practices Used by Your Bank?</p> <p>(c)</p>
Convenience		
a. Ability to talk to someone	<input type="checkbox"/>	<input type="checkbox"/>
b. Accepting walk-ins	<input type="checkbox"/>	<input type="checkbox"/>
c. Branch network	<input type="checkbox"/>	<input type="checkbox"/>
d. Hours open	<input type="checkbox"/>	<input type="checkbox"/>
e. Non-bank locations of loan production offices	<input type="checkbox"/>	<input type="checkbox"/>
f. Online applications	<input type="checkbox"/>	<input type="checkbox"/>
External sources		
g. Brokers	<input type="checkbox"/>	<input type="checkbox"/>
h. Indirect lending	<input type="checkbox"/>	<input type="checkbox"/>
i. Lead generators	<input type="checkbox"/>	<input type="checkbox"/>
j. Referrals from customers, or "word of mouth"	<input type="checkbox"/>	<input type="checkbox"/>
k. Referrals from "centers of influence" (e.g., local attorneys, CPAs, and Chambers of Commerce)	<input type="checkbox"/>	<input type="checkbox"/>
Outreach/Strategy		
l. Active marketing to customers from past or current banking relationships	<input type="checkbox"/>	<input type="checkbox"/>
m. Active marketing to customers <u>not</u> from past or current banking relationships	<input type="checkbox"/>	<input type="checkbox"/>
n. Community involvement and service (e.g., board participation, networking events, and other sponsorships)	<input type="checkbox"/>	<input type="checkbox"/>
o. Intentional personal contact from staff	<input type="checkbox"/>	<input type="checkbox"/>
p. Knowledgeable staff (e.g., business development specialists)	<input type="checkbox"/>	<input type="checkbox"/>

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Provision of Business Services		Yes	No
q. Card payment processing		<input type="checkbox"/>	<input type="checkbox"/>
r. Check cashing services		<input type="checkbox"/>	<input type="checkbox"/>
s. Payroll services or payroll cards		<input type="checkbox"/>	<input type="checkbox"/>
t. Transfer services		<input type="checkbox"/>	<input type="checkbox"/>
Other			
u. Other Specify: _____		<input type="checkbox"/>	<input type="checkbox"/>
v. Other Specify: _____		<input type="checkbox"/>	<input type="checkbox"/>
w. Other Specify: _____		<input type="checkbox"/>	<input type="checkbox"/>

25. In calendar year 2015, in consultation with your bank's **loan officers**, in situations where an inquiry from a small business did not lead to a **C&I loan** (for any reason), did **your bank** do any of the following?

Select all that apply.

- | | | |
|--------------------------|----|-----------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | a. | Offer business financial counseling, provided directly by bank staff |
| <input type="checkbox"/> | b. | Place in contact with or share literature from third-party technical assistance providers |
| <input type="checkbox"/> | c. | Refer to another commercial loan product offered by the bank |
| <input type="checkbox"/> | d. | Refer to consumer loan products offered by the bank (e.g., a HELOC or personal credit card) |
| <input type="checkbox"/> | e. | Refer to an SBA or USDA-guaranteed product |
| <input type="checkbox"/> | f. | Suggest that customer find an investor/partner, for a stronger equity/capital position |
| <input type="checkbox"/> | g. | Suggest outside financial counseling (e.g., provided by professionals or by government authorities) |
| <input type="checkbox"/> | h. | Other <i>Specify:</i> |
1. _____
 2. _____
 3. _____

26. In calendar year 2015, what were the challenges that your bank faced in providing C&I loan credit to small businesses?

<p>Challenges to Providing C&I Loan Credit to Small Businesses</p> <p>(a)</p>	<p>Did <u>Your Bank</u> Face this Challenge?</p> <p>Select all that apply. (b)</p>	<p>What were the Top 3 Challenges Faced by <u>Your Bank</u>?</p> <p>(c)</p>
a. Borrowers' failure to meet underwriting criteria	<input type="checkbox"/>	<input type="checkbox"/>
b. Borrowers' lack of experience in industry	<input type="checkbox"/>	<input type="checkbox"/>
c. Caps on guaranteed programs	<input type="checkbox"/>	<input type="checkbox"/>
d. Competition	<input type="checkbox"/>	<input type="checkbox"/>
e. Lack of demand	<input type="checkbox"/>	<input type="checkbox"/>
f. Insufficient funding sources for bank	<input type="checkbox"/>	<input type="checkbox"/>
g. Staffing	<input type="checkbox"/>	<input type="checkbox"/>
h. Secondary market conditions	<input type="checkbox"/>	<input type="checkbox"/>
i. Other	<input type="checkbox"/>	<input type="checkbox"/>
Specify: _____	<input type="checkbox"/>	<input type="checkbox"/>
j. Other	<input type="checkbox"/>	<input type="checkbox"/>
Specify: _____	<input type="checkbox"/>	<input type="checkbox"/>
k. Other	<input type="checkbox"/>	<input type="checkbox"/>
Specify: _____	<input type="checkbox"/>	<input type="checkbox"/>

Please use the space below for any explanations that may help us understand your reported data for Section 5.

Please provide the contact information for the person who completed this section:

Name: _____

Title: _____

Telephone: _____ Extension: _____



2016 SMALL BUSINESS LENDING SURVEY

Section 6. Information on Consumer Bank Accounts

This section asks questions related to your bank's basic, entry-level, transaction (checking and bank-issued prepaid card) and savings accounts, focusing on opening deposit and minimum balance requirements, and fees; your bank's general policy for handling overdrafts, and overdraft and NSF fees; your bank's identification requirements and screening process for opening accounts.

We strongly suggest having your bank's **Head of Retail Banking** directly answer these questions.

This section consists mostly of Yes/No or multiple choice questions that a Head of Retail Banking should be able to answer in one sitting.

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WORKSHEET

Section 6 - Information about Consumer Bank Accounts

The purpose of this section is to gather information on identification and other account opening requirements and transaction costs related to entry-level consumer transaction accounts at banks. This data is responsive to a Congressional mandate that the FDIC learn about efforts by insured depository institutions to bring consumers who have rarely, if ever, held a checking account, a savings account, or other type of transaction account at an insured depository institution into the conventional finance system.

In this section, we ask questions related to your bank's basic entry-level transaction and savings accounts. In your answers, please:

- INCLUDE only products and services available to the general public;
- EXCLUDE products limited to specific consumer segments such as products for students.

First, we would like to know more about your bank's basic, entry-level consumer checking account.

27. Thinking about your bank's most basic, entry-level consumer checking account that is available to the general public:

27A. Does your bank's basic, entry-level consumer checking account require a minimum opening deposit?

- ☐ a. Yes, and the minimum opening deposit cannot be waived – *please answer Q.27B below*
☐ b. Yes, but the minimum opening deposit can be waived – *please answer Q.27B and Q27C below*
☐ c. No, minimum opening deposit is not required

27B. What is the minimum opening deposit for your bank's most basic, entry-level consumer checking account?

\$ _____ .00

27C. When is the minimum opening deposit waived for your bank's most basic, entry-level consumer checking account? *Select all that apply.*

- ☐ a. Direct deposit
☐ b. Other: *List up to three*
 1. _____
 2. _____
 3. _____

27D. Does your bank's basic, entry-level consumer checking account have a monthly maintenance fee?

- ☐ a. Yes, and the monthly maintenance fee cannot be waived – *please answer Q.27E below*
☐ b. Yes, but the monthly maintenance fee can be waived – *please answer Q.27F-Q.27J below*
☐ c. The account has no monthly maintenance fee

27E. What is the monthly maintenance fee for your bank's most basic, entry-level consumer checking account?

\$ _____ .00

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27F. Can the monthly maintenance fee for your bank's most basic, entry-level consumer checking account be waived if the customer sets up direct deposit?

- ☐ a. Yes, direct deposit alone will waive the monthly maintenance fee. – *please answer Q.27F1 below*
- ☐ b. Yes, direct deposit, in combination with other requirements, will waive the monthly maintenance fee. – *please answer Q.27F1 below*
- ☐ c. No

27F1. What is the minimum direct deposit amount required to waive the monthly maintenance fee for your bank's most basic, entry-level consumer checking account?

- ☐ a. No minimum
- ☐ b. \$1 - \$500 per month or statement cycle
- ☐ c. \$501 - \$1,000 per month or statement cycle
- ☐ d. \$1,001 or more per month or statement cycle

27G. Can the monthly maintenance fee for your bank's most basic, entry-level consumer checking account be waived if the customer maintains a minimum balance in the account?

- ☐ a. Yes, maintaining a minimum balance alone will waive the monthly maintenance fee – *please answer Q.27G1 below*
- ☐ b. Yes, maintaining a minimum balance, in combination with other requirements, will waive the monthly maintenance fee – *please answer Q.27G1 below*
- ☐ c. No

27G1. What is the minimum (daily or monthly average) balance required to waive the monthly maintenance fee for your bank's most basic, entry-level consumer checking account?

\$ _____ .00

Select balance interval - daily or monthly average

27H. Can the monthly maintenance fee be waived if the customer makes a minimum number of bank billpay transactions?

- ☐ a. Yes, making a minimum number of billpay transactions alone will waive the monthly maintenance fee
- ☐ b. Yes, making a minimum number of billpay transactions, in combination with other requirements, will waive the monthly maintenance fee
- ☐ c. No

27I. Can the monthly maintenance fee be waived if the customer makes a minimum number of debit transactions?

- ☐ a. Yes, making a minimum number of debit transactions alone will waive the monthly maintenance fee
- ☐ b. Yes, making a minimum number of debit transactions, in combination with other requirements, will waive the monthly maintenance fee
- ☐ c. No

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27J. Are there other ways to waive the monthly maintenance fee?☐ a. Yes. *List up to three*

1. _____

2. _____

3. _____

☐ b. No**27K. What is the minimum daily or minimum monthly average account balance required to keep the basic, entry-level consumer checking account open?**☐ a. No minimum☐ b. Daily minimum of \$_____.00☐ c. Average monthly minimum of \$_____.00**27L. Is your bank's most basic, entry-level consumer checking account a debit card only account with no check-writing privileges?**☐ a. Yes☐ b. No**27M. Approximately what percentage of your bank's current total number of consumer checking accounts are basic, entry level accounts? Enter actual percentage.**

_____%

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Now we would like to know more about network branded general purpose reloadable (GPR) prepaid cards offered and issued by your bank.

28. Excluding payroll cards and gift cards, does your bank offer a Visa or Mastercard branded general purpose reloadable (GPR) prepaid card that your bank markets directly to consumers in your market area?

- ☐ a. Yes – *please answer Q.28A-Q.28K below*
☐ b. No

28A. Does your bank's GPR prepaid card require a minimum opening deposit?

- ☐ a. Yes, and the minimum opening deposit cannot be waived. – *please answer Q.28B below*
☐ b. Yes, but the minimum opening deposit can be waived. – *please answer Q.28B and Q.28C below*
☐ c. No, minimum opening deposit is not required.

28B. What is the minimum opening deposit for the GPR prepaid card?

\$ _____ .00

28C. When is the minimum opening deposit waived for the GPR prepaid card? Select all that apply.

- ☐ a. Direct deposit
☐ b. Other: *List up to three*
 1. _____
 2. _____
 3. _____

28D. Does your bank's GPR prepaid card have a monthly maintenance fee?

- ☐ a. Yes, and the monthly maintenance fee cannot be waived – *please answer Q.28E*
☐ b. Yes, but the monthly maintenance fee can be waived – *please answer Q.28E – Q.28J below*
☐ c. The account has no monthly maintenance fee

28E. What is the monthly maintenance fee for the GPR prepaid card?

\$ _____ .00

28F. Can the monthly maintenance fee for the GPR prepaid card be waived if the customer sets up direct deposit?

- ☐ a. Yes, direct deposit alone will waive the monthly maintenance fee – *please answer Q.28F1 below*
☐ b. Yes, direct deposit, in combination with other requirements, will waive the monthly maintenance fee. – *please answer Q.28F1 below*
☐ c. No

28F1. What is the minimum direct deposit amount required to waive the monthly maintenance fee for the GPR prepaid card?

- ☐ a. No minimum
☐ b. \$1 - \$500 per month or statement cycle
☐ c. \$501 - \$1,000 per month or statement cycle
☐ d. \$1,001 or more per month or statement cycle

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28G. Can the monthly maintenance fee for the GPR prepaid card be waived if the customer maintains a minimum balance in the account?

- ☐ a. Yes, maintaining a minimum balance alone will waive the monthly maintenance fee – ***please answer Q.28G1 below***
- ☐ b. Yes, maintaining a minimum balance, in combination with other requirements, will waive the monthly maintenance fee – ***please answer Q.28G1 below***
- ☐ c. No

28G1. What is the minimum (daily or monthly average) balance required to waive the monthly maintenance fee on the GPR prepaid card?

\$_____.00

Choose either daily or monthly average from the select box.

Thinking about your network branded GPR prepaid cards offered and issued by your bank:

28H. Can the monthly maintenance fee be waived if the customer makes a minimum number of bank billpay transactions?

- ☐ a. Yes, making a minimum number of billpay transactions alone will waive the monthly maintenance fee
- ☐ b. Yes, making a minimum number of billpay transactions, in combination with other requirements will waive the monthly maintenance fee
- ☐ c. No

28I. Can the monthly maintenance fee be waived if the customer makes a minimum number of debit transactions?

- ☐ a. Yes, making a minimum number of debit transactions alone will waive the monthly maintenance fee
- ☐ b. Yes, making a minimum number of debit transactions, in combination with other requirements will waive the monthly maintenance fee
- ☐ c. No

28J. Are there other ways to waive the monthly maintenance fee?

- ☐ a. Yes *List up to three -*
1. _____
2. _____
3. _____
- ☐ b. No

28K. What is the minimum daily or minimum monthly average account balance required to keep the GPR prepaid card account open?

- ☐ a. No minimum
- ☐ b. Daily minimum of \$_____.00
- ☐ c. Average monthly minimum of \$_____.00

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Now we would like to know more about your bank's basic, entry-level savings account.

29. Thinking about your bank's most basic, entry-level savings account that is available to the general public:

29A. Does your bank's basic, entry-level savings account require a minimum opening deposit?

- ☐ a. Yes, and the minimum opening deposit cannot be waived – *please answer Q.29B and Q.29C below*
☐ b. Yes, but the minimum opening deposit can be waived – *please answer Q.29B below*
☐ c. No, a minimum opening deposit is not required

29B. What is the minimum opening deposit for your bank's most basic, entry-level savings account?

\$ _____ .00

29C. When is the minimum opening deposit waived for your bank's most basic, entry-level savings account? *Select all that apply.*

- ☐ a. When the customer sets up a direct deposit or automatic transfer
☐ b. Other reasons: *List up to three*
 1. _____
 2. _____
 3. _____

29D. Does your bank's basic, entry-level consumer savings account have a monthly or quarterly maintenance fee?

- ☐ a. Yes, and the maintenance fee cannot be waived – *please answer Q.29E below*
☐ b. Yes, but the maintenance fee can be waived – *please answer Q.29E, Q.29F and Q.29G below*
☐ c. The account has no maintenance fee

29E. What is the maintenance fee for your bank's most basic, entry-level consumer savings account?

\$ _____ .00

Select frequency

29F. Can the maintenance fee for your bank's most basic, entry-level savings account be waived if the customer sets up direct deposit or automatic transfer?

- ☐ a. Yes, direct deposit or automatic transfer alone will waive the maintenance fee – *please answer Q.29F1 below*
☐ b. Yes, direct deposit or automatic transfer, in combination with other requirements, will waive the maintenance fee – *please answer Q.29F1 below*
☐ c. No

29F1. What is the minimum direct deposit or automatic transfer amount required to waive the maintenance fee for your bank's most basic, entry-level savings account?

- ☐ a. No minimum
☐ b. \$1 - \$500 per month or statement cycle
☐ c. \$501 - \$1,000 per month or statement cycle
☐ d. \$1,001 or more per month or statement cycle

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29G. Can the maintenance fee for your bank's most basic, entry-level savings account be waived if the customer maintains a minimum balance in the account?

- ☐ a. Yes, maintaining a minimum balance alone will waive the maintenance fee – ***please answer Q.29G1 below***
- ☐ b. Yes, maintaining a minimum balance, in combination with other requirements, will waive the maintenance fee – ***please answer Q.29G1 below***
- ☐ c. No

29G1. What is the minimum (daily or monthly average) balance required to waive the maintenance fee for your bank's most basic, entry-level savings account?

\$_____.00 _____

29H. What is the minimum average monthly or minimum daily account balance required to keep the basic, entry-level savings account open?

- ☐ a. No minimum
- ☐ b. Daily minimum of \$_____.00
- ☐ c. Average monthly minimum of \$_____.00

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Now we would like to know more about the overdraft and Non-Sufficient Funds (NSF) features available on your bank's basic, entry-level consumer checking account.

30. On your bank's most basic, entry-level consumer checking account, what is the Non-Sufficient Funds (NSF) fee for transactions that are returned?

- ☐ a. There is no NSF fee
- ☐ b. The NSF fee is \$_____.00

31. What is your bank's general policy for handling overdrafts on your bank's most basic, entry-level checking account? Please assume the customer is eligible for overdraft coverage and does not have an overdraft line of credit or linked account transfer option to cover overdrafts.

- ☐ a. Overdrafts of both checks and point-of-sale transactions are generally covered based on pre-established criteria with little discretion from bank personnel – **please answer Q.32 below**
- ☐ b. Overdrafts of checks only are generally covered based pre-established criteria with little discretion from bank personnel – **please answer Q.32 below**
- ☐ c. Overdrafts of point-of-sale transactions only are generally covered based on pre-established criteria with little discretion from bank personnel – **please answer Q.32 below**
- ☐ d. Overdrafts are generally not covered or are covered only on an ad-hoc basis

32. On your most basic, entry-level consumer checking account, what is the typical fee charged for covering a customer's overdraft obligation? Please assume the customer is eligible for overdraft coverage and does not have an overdraft line of credit or linked account transfer option to cover overdrafts. If there are different fees for covering different types of overdrafts (checks or point-of-sale transactions), please report the highest fee.

The overdraft fee for each covered overdraft is \$_____.00 – If greater than \$0 please answer Q.32A and Q.32B below

32A. Is there a number of overdrafts that the basic entry-level consumer checking account can incur before overdraft fees are assessed? Please answer yes even if overdraft fees are waived only for certain types of overdrafts.

- ☐ a. Yes, the bank waives up to a set number of overdraft fees before assessing overdraft fees – **please answer Q.32A1 below**
- ☐ b. No, overdraft fees are assessed starting with the first overdraft.

32A1. How many overdraft fees does the bank waive before overdraft fees take effect? If there are different policies for covering different types of overdrafts, please report the lower number.

Select frequency:

32B. Is there a daily maximum dollar amount of overdraft fees that the basic, entry-level consumer checking account can incur? If there are different policies for covering different types of overdrafts, please report the higher amount.

- ☐ a. There is no daily maximum overdraft fee
- ☐ b. The maximum overdraft fee is \$_____.00 per day

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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.

Finally we would like to know more about your bank's applicant screening process for opening a basic entry-level consumer checking account.

39. Does your bank use information on checking and savings accounts from specialty consumer reporting agencies (such as ChexSystems or Early Warning Services) to screen applicants for a basic entry-level consumer checking account?

- ☐ a. Yes – *please answer Q.40 below*
☐ b. No

40. Would an applicant be eligible to open a basic, entry-level consumer checking account if the applicant screening process indicated that there was a prior account closure for account mismanagement (not fraud), resulting in an outstanding loss in the last 12 months of less than \$100 at another bank?

- ☐ a. Yes, applicant is eligible to open a basic, entry-level checking account
☐ b. No, however the applicant is eligible to open a second-chance account or an account with more limited features.
☐ c. No, the applicant would not be able to open any consumer checking accounts unless the loss is cured.
☐ d. No, the applicant would not be able to open any consumer checking accounts even if the loss is cured.

41. Does your bank use credit bureau records (such as reports from Equifax, Experian, or Transunion) to screen applicants for a basic, entry-level consumer checking account?

- ☐ a. Yes – *please answer Q.42 and Q.43 below*
☐ b. No

42. Would an applicant be eligible to open a basic, entry-level consumer checking account if the applicant screening process indicated that the applicant had insufficient credit bureau information (such as having a thin or no credit bureau file)?

- ☐ a. Yes, applicant is eligible to open a basic, entry-level checking account.
☐ b. No, however, the applicant would be eligible to open a second-chance account or an account with more limited features.
☐ c. No, the applicant would not be able to open any consumer checking accounts.

43. Would an applicant be eligible to open a basic, entry-level consumer checking account if the applicant screening process indicated that the applicant was current on all accounts but had non-medical charge-offs or judgments of less than \$100 within the past 12 months?

- ☐ a. Yes, applicant is eligible to open a basic, entry-level checking account.
☐ b. No, however, the applicant would be eligible to open a second-chance account or an account with more limited features.
☐ c. No, the applicant would not be able to open any consumer checking accounts.

Please use the space below for any explanations that may help us understand your reported data for Section 6.

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Please provide the contact information for the person who completed this section:

Name: _____

Title: _____

Telephone: _____ Extension: _____

Thank you for participating in the 2016 Small Business Lending Survey.

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