



**UNITED STATES DEPARTMENT OF COMMERCE
Economics and Statistics Administration
U.S. Census Bureau**

Washington, DC 20233-0001

OFFICE OF THE DIRECTOR

A Message from the Chairman, Federal Deposit Insurance Corporation, and the Director, U.S. Census Bureau:

The Federal Deposit Insurance Corporation (FDIC) in collaboration with the U.S. Census Bureau has selected your financial institution to participate in the **2016 Small Business Lending Survey**.

The survey addresses banks' small business lending relationships and perceived competition and market areas for such lending. None of this information is currently contained in regulatory data collected from banks. A portion of the survey addresses a statutory **requirement** (United States Code (U.S.C.) Title 12, Section 1831z) to determine banks' efforts to bring underserved consumers into the mainstream financial system. Your survey response is voluntary.

Banks are uniquely poised to meet the credit needs of their communities, and small businesses are an important component of the U.S. economy. Your institution's participation in the survey provides valuable information for similar banks of your size and within your geographic area, and will contribute significantly to our understanding of how banks provide financial access to U.S. small businesses.

The U.S. Census Bureau is conducting and implementing this survey on behalf of the FDIC as authorized by Title 13 U.S.C., Section 8(b). The U.S. Census Bureau will protect the data and information collected from disclosure, in accordance with applicable law. In an effort to conduct this survey in a cost effective manner, we have developed an electronic reporting instrument for your use.

Please complete and submit your survey online:

Website: <https://econhelp.census.gov/sbls>

User ID:

Password:

Due date: **August 10, 2016**

Please keep this letter, as it contains your bank's unique User ID and Password. Due to the nature of the questions asked, you may need to enlist the assistance of multiple people at your bank to complete this survey.

Visit us online at <https://econhelp.census.gov/sbls> for additional information on the Small Business Lending Survey. For further assistance, please call our customer help line at **1-800-772-7851, option 7**, weekdays between 8:00 a.m. and 4:30 p.m., Eastern Time.

Thank you in advance for your time and cooperation.

Sincerely,

Martin J. Gruenberg
Chairman
Federal Deposit Insurance Corporation

John H. Thompson
Director
U.S. Census Bureau