



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**. This is a comprehensive new effort on the part of the FDIC to describe bank lending to small businesses in the United States. The survey will be administered electronically.

The U.S. Census Bureau is conducting and implementing this survey on behalf of the FDIC as authorized by Title 13 United States Code (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 the next several weeks, your bank will receive information and instructions on how to access and respond to the survey. To ensure that the survey reaches the appropriate person at your bank, please provide the contact information of the person who will serve as your bank's primary survey contact. You can do this by logging on to our Business Help Site, selecting "Self-Service Log in," and entering the User ID and Password listed below.

To report contact information online, please use the following information:

Website: User ID: Password:

Due date: June 15, 2016

The survey addresses banks' small businesses lending relationships and perceived competition and market areas for such lending, as well as other gaps in knowledge with current regulatory data collected from banks. A portion of the survey addresses a statutory **requirement** (Title 12, Section 1831z of the U.S.C.) 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. In 2015, the FDIC and U.S. Census Bureau conducted extensive testing to refine the instrument. Your institution's participation in the survey provides valuable information for similar banks of your size and within your geographic area.

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.

Martin J. Duenberg

Sincerely,

Martin J. Gruenberg

Chairman

Federal Deposit Insurance Corporation

John H. Thompson

Director

U.S. Census Bureau

