

Well Being 414

[The following questions are displayed as a table]

IF dummy = 1 THEN

| **PW001_warning** warning

| This research is being conducted to learn about how easy it is to understand information provided to people about the costs of certain common financial services. We really appreciate your help with this important study because we need to hear from all kinds of people. However, because this survey requires you to compare financial documents we would kindly ask you to not fill out the survey on your smartphone. Instead, please use a PC, laptop, tablet or other device with a larger size viewing screen. Please just click here to return to your personal ALP pages. The next time you enter the survey on a suitable device, you will be able to continue the survey as usual.

ELSEIF dummy2 = 1 THEN

| **PW001a_warning** warning

| This research is being conducted to learn about how easy it is to understand information provided to people about the costs of certain common financial services. We really appreciate your help with this important study because we need to hear from all kinds of people. However, because this survey requires you to compare financial documents we would kindly ask you to not fill out the survey on an outdated browser (specifically Internet Explorer 7 or 8). Instead, please use a modern browser. Please just click here to return to your personal ALP pages. The next time you enter the survey on a suitable device, you will be able to continue the survey as usual.

ELSE

| **PW001** intro

| This research is being conducted to learn about how easy it is to understand information provided to people about the costs of certain common financial services. We really appreciate your help with this important study because we need to hear from all kinds of people.

ENDIF

[End of table display]

IF RANDOM CHECKING OR PREPAID = EMPTY THEN

ENDIF

IF RANDOM CHECKING OR PREPAID = Checking THEN

| **CG001** EVER OPENED CHECKING ACCOUNT

| First, we want to ask you a few questions related to your actual experiences with checking accounts. Checking accounts are offered by most banks and credit unions and generally come with paper checks and a debit card to make purchases at merchants or to withdraw cash at ATMs. Funds can be deposited into the account by check, transfer, or employer direct deposit of paychecks. If there are not enough funds available to cover a debit card transaction, checking accounts generally give an account holder the option to have their transaction declined or to opt in to an "overdraft" plan. These overdraft plans generally allow a customer's overdrawn transactions to be completed for a fee or charge customers to transfer funds from a linked account to cover the shortfall. Have you ever opened a checking account for yourself, or, helped someone else open a checking account?

| 1 Yes

| 2 No

| IF EVER OPENED CHECKING ACCOUNT = Yes THEN

||
|| **CG002** WHEN OPENED MOST RECENT CHECKING ACCOUNT

|| Thinking about the most recent checking account you opened or helped someone else open, how long ago was this account opened?

- || 1 Within the past 12 months
- || 2 One year to no more than two years ago
- || 3 Two years to no more than five years ago
- || 4 More than five years ago

||
|| **CG003** EVER COMPARED TERMS OF CHECKING ACCOUNTS

|| Have you ever compared the terms and fees of checking accounts offered at different institutions before opening a checking account for yourself, or, helping someone else open a checking account?

- || 1 Yes
- || 2 No

|| IF EVER COMPARED TERMS OF CHECKING ACCOUNTS = Yes THEN

|| [The following questions are displayed as a table]

|| **CG004** WHERE COMPARE TERMS AND FEES OF CHECKING ACCOUNT

|| Did you compare the terms and fees of the checking account you chose to others at a bank, online, or somewhere else? Please select all that apply.

- || 1 Bank
- || 2 Online
- || 3 Somewhere else, please specify: \$Answer2\$

|| **CG004_other** WHERE COMPARE TERMS AND FEES OF CHECKING ACCOUNT OTHER

|| String

|| [End of table display]

|| **CG005** HOW DIFFICULT COMPARING TERMS OF CHECKING ACCOUNTS

|| How difficult did you find comparing the terms and fees of checking accounts offered at different institutions?

- || 1 Very easy
- || 2 Somewhat easy
- || 3 Somewhat difficult
- || 4 Very difficult

|| ELSE

|| ENDIF

|| ELSE

|| ENDIF

| **CGsectionII_intro** intro

| Imagine you are choosing where to open a checking account. You have narrowed it down to two banks and are looking at the documents they provided you to decide which one best meets your needs.

| You can view either of the documents provided by each account by switching between the tabs below.

| Please open the document associated with Account B now by clicking on the Account B tab. Great, now please switch back to the document associated with Account A by clicking on the Account A tab.

| Excellent, please explore the documents provided in the following sections and use them to answer the questions about the two choices, Checking Account A and Checking Account B. Click Next >> when

| you are ready to continue.

| IF RANDOM SELECTION SECTION II = EMPTY THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Pew A and Pew B THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Pew B and Pew A THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Pew A and Industry THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Industry B and Pew A THEN

| |
| ENDF

| [The following questions are displayed as a table]

| **CG006 WHICH OPTION WILL CHARGE LESS OVER A YEAR**

| If you were planning to open a checking account which do you think is likely to charge you less
| over the course of a year?

| 1 Checking Account A

| 2 Checking Account B

| 3 There is no meaningful difference

| **CG006_tabs TABS SWITCHING CG006**

| String

| [End of table display]

| IF RANDOM SELECTION SECTION II = Pew A and Pew B THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Pew B and Pew A THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Pew A and Industry THEN

| |
| ENDF

| IF RANDOM SELECTION SECTION II = Industry B and Pew A THEN

| |
| ENDF

| [The following questions are displayed as a table]

| **CG007_A HOW MUCH PAY IN FEES TO BANK IF YOU WITHDREW CASH FROM ATM**

| Imagine being able to get cash at any ATM is the most important feature to you. How much would you
| pay in fees directly to your bank if you withdrew cash from an ATM not in your ATM network?

| String

| **CG007_tabs** TABS SWITCHING CG007

| String

| **CG007_B** HOW MUCH PAY IN FEES TO BANK IF YOU WITHDREW CASH FROM ATM B

| Imagine being able to get cash at any ATM is the most important feature to you. How much would you pay in fees directly to your bank if you withdrew cash from an ATM not in your ATM network?

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG008** STOP PAYMENT ON TRANSACTION WHICH ACCOUNT COST LESS

| Imagine you needed to stop payment on a transaction. Which account would cost you less in fees?

- | 1 Checking Account A
- | 2 Checking Account B
- | 3 There would be no difference

| **CG008_tabs** TABS SWITCHING CG008

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG009** WHICH ACCOUNT CHARGE FEE TO HAVE ACCOUNT WITH 1300

| Imagine you do not expect to use direct deposit but plan to always have at least \$1,300 in your checking account. Which account would charge you a fee each month to have the account?

- | 1 Checking Account A
- | 2 Checking Account B
- | 3 Both
- | 4 Neither

| **CG009_tabs** TABS SWITCHING CG009

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG010** WHICH ACCOUNT COST LESS TO MAKE TRANSFER TO COVER OVERDRAFT

| Imagine you want to choose an overdraft plan where transfers are made from your savings account to cover an overdraft. Which account would cost you less in fees to make these transfers?

- | 1 Checking Account A
- | 2 Checking Account B
- | 3 There would be no difference

| **CG010_tabs** TABS SWITCHING CG010

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG011_A** HOW MUCH PAY IN FEE IF BALANCE DROP BELOW ZERO A

| Imagine you want to choose an overdraft plan which does not involve transfers from another

| account. If a single transaction caused a negative account balance of ten dollars for six days,
| how much would you pay in total overdraft related fees?

| String

| **CG011_tabs** TABS SWITCHING CG011

| String

| **CG011_B** HOW MUCH PAY IN FEE IF BALANCE DROP BELOW ZERO B

| Imagine you want to choose an overdraft plan which does not involve transfers from another
| account. If a single transaction caused a negative account balance of ten dollars for six days,
| how much would you pay in total overdraft related fees?

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG012** WHICH ACCOUNT WILL REORDER YOUR TRANSACTIONS

| Imagine you expect to sometimes make both point of sale purchases and ATM withdrawals throughout a
| day. Which account will reorder your ATM and debit transactions from highest to lowest, according
| to dollar amount?

| 1 Checking Account A

| 2 Checking Account B

| 3 Both

| 4 Neither

| **CG012_tabs** TABS SWITCHING CG012

| String

| [End of table display]

| **CG013** HOW HARD COMPARING TERMS OF CHECKING ACCOUNTS

| Next we will ask you a couple of questions about your experience with the questions you just
| answered. How easy or difficult did you find comparing the terms and fees of these checking
| accounts?

| 1 Very easy

| 2 Somewhat easy

| 3 Somewhat difficult

| 4 Very difficult

| **CG014** HOW CONFIDENT IN ACCURACY OF ANSWERS

| How confident are you in the accuracy of your answers to the questions comparing these checking
| accounts?

| 1 Very confident

| 2 Somewhat confident

| 3 Not that confident

| 4 Not at all confident

| **CGsectionIII_intro** intro

| Similar to the previous section, imagine you continue to decide where to open a checking account.
| Again you are looking at the documents each provides you to decide which account best meets your
| needs. Please explore the documents and use them to answer the following questions about the two
| choices. Note that due to the nature of this survey you may have seen one of these accounts before
| but it may not be referred to by the same name.

| IF RANDOM SELECTION SECTION II = EMPTY THEN

|

| ENDIF

| IF RANDOM SELECTION SECTION II = Pew A and Industry A THEN

| ENDIF

| IF RANDOM SELECTION SECTION II = Industry A and Pew A THEN

| ENDIF

| [The following questions are displayed as a table]

| **CG015_A OVERDRAFT PLAN HOW MUCH PAY IN FEES IF OVERDREW ACCOUNT ONCE A**

| Imagine you want to choose an overdraft plan which does not involve transfers from another
| account. How much would you pay in total overdraft related fees to the bank if you overdrew your
| account once and left it overdrawn for six days before paying it back?

| String

| **CG015_tabs** TABS SWITCHING CG015

| String

| **CG015_B OVERDRAFT PLAN HOW MUCH PAY IN FEES IF OVERDREW ACCOUNT ONCE B**

| Imagine you want to choose an overdraft plan which does not involve transfers from another
| account. How much would you pay in total overdraft related fees to the bank if you overdrew your
| account once and left it overdrawn for six days before paying it back?

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG016 WHICH ACCOUNT COST LESS IN FEES WHEN WITHDRAW CASH FROM ATM**

| Imagine being able to get cash at any ATM is the most important feature to you. Which account
| would cost you less in fees paid directly to the bank to withdraw cash from an ATM not in your
| bank's ATM network?

| 1 Checking Account A

| 2 Checking Account B

| 3 There is no difference

| **CG016_tabs** TABS SWITCHING CG016

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG017 WHICH ACCOUNT COST LESS IN FEES TO REPLACE LOST CARD**

| Imagine you needed to replace a lost debit card. Which account would cost you less in fees to do
| that?

| 1 Checking Account A

| 2 Checking Account B

| 3 There is no difference

| **CG017_tabs** TABS SWITCHING CG017

| String

| [End of table display]

| [The following questions are displayed as a table]

| **CG018 WHICH ACCOUNT MAKES FUNDS AVAILABLE SOONER WHEN DEPOSIT CHECKS**

| Imagine you expect to use an ATM to deposit several checks into your account each week. Which
| account would make those funds available sooner?

- | 1 Checking Account A
- | 2 Checking Account B
- | 3 There is no difference

| **CG018_tabs TABS SWITCHING CG018**

| String

| [End of table display]

| **CG019 HOW HARD COMPARING TERMS OF CHECKING ACCOUNTS SECTION III**

| Next we will ask you a couple of questions about your experience with the questions you just
| answered. How easy or difficult did you find comparing the terms and fees of these checking
| accounts?

- | 1 Very easy
- | 2 Somewhat easy
- | 3 Somewhat difficult
- | 4 Very difficult

| **CG020 HOW CONFIDENT IN ACCURACY OF ANSWERS SECTION III**

| How confident are you in the accuracy of your answers to the questions comparing these checking
| accounts?

- | 1 Very confident
- | 2 Somewhat confident
- | 3 Not that confident
- | 4 Not at all confident

| **CGsectionIV_intro intro**

| In the earlier sections, you used summary disclosure documents to find information about checking
| accounts. In the next few questions, we would like to learn what is important to you in a document
| like the ones you looked at.

| IF ORDER OF CHECKING SECTION IV = empty THEN

| |

| ENDIF

| IF (randomizer of order of answer categories P021-P026 = empty) THEN

| |

| ENDIF

| IF randomizer of order of answer categories P021-P026 = Not at all to extremely THEN

| |

| ELSE

| |

| ENDIF

| LOOP FROM 1 TO 6 DO

| |

| | IF ORDER OF CHECKING SECTION IV = 1 THEN

| | |

| | | **CG021 HOW IMPORTANT BANK LIST COMMON FEES**

| | | How important is it to you that a bank lists all common fees on a summary disclosure document?

| | | This includes fees like out of network ATM withdrawal fees and monthly fees but does not
| | | include less common fees like stop payment fees.

| | | 1 [Not at all important/Only somewhat important/Very important/Extremely important]

- || 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF CHECKING SECTION IV = 2 THEN

|| **CG022** HOW IMPORTANT BANK LIST COMMON FEES ON SUMMARY DISCLOSURE DOCUMENT

|| How important is it to you that a bank lists all possible fees on a summary disclosure document? This includes all common fees like out of network ATM withdrawal fees and monthly fees as well as less common fees like in-network ATM fees and stop payment fees.

- || 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF CHECKING SECTION IV = 3 THEN

|| **CG023** HOW IMPORTANT BANK LIST WAYS TO AVIOID FEES

|| How important is it to you that a bank lists ways to avoid fees? For example information on how to waive a monthly fee or customer service fees.

- || 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF CHECKING SECTION IV = 4 THEN

|| **CG024** HOW IMPORTANT BANK LIST INFO ON DEPOSIT HOLD TIMES

|| How important is it to you that a bank lists information on deposit hold times? That is information on when funds you have deposited will be available for you to use.

- || 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF CHECKING SECTION IV = 5 THEN

|| **CG025** HOW IMPORTANT BANK LIST INFO ON HOW IT ORDERS TRANSACTIONS

|| How important is it to you that a bank lists information on how it orders the transactions you make throughout the day? That is information on how a bank will credit and debit your account which can have an effect on the number of overdrafts you may incur.

- || 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF CHECKING SECTION IV = 6 THEN

|| **CG026** HOW IMPORTANT BANK UNIFORMITY FOR SUMMARY DISCLOSURE

|| How important is it to you that different accounts offered by different banks present the same information in the same way for different accounts to help customers comparison shop.

- || 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- || 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ENDIF

||

ENDDO

|| **CG027 MORE IMPORTANT SUMMARY TO BE BRIEF OR COMPLETE**

|| If you had to choose, is it more important for a summary disclosure to be brief, only highlighting
|| 8 – 10 common checking account fees while excluding some less common checking fees and
|| information, or to be complete, by listing all possible checking account fees and information?
|| Common fees might include monthly fees or out-of-network ATM fees. Less common fees and
|| information might include in-network ATM fees, paper statement fees, deposit hold times, or
|| transaction order processing.

|| 1 More important to be brief

|| 2 More important to be complete

||

ELSE

||

|| **PD001 EVER PURCHASED PREPAID CARD**

|| First, we want to ask you a few questions related to your actual experience with reloadable
|| prepaid cards. A reloadable prepaid card works like a bank or credit union debit card but is not
|| attached to an actual checking account. The card can be used to make purchases at merchants or
|| online and to withdraw cash at ATMs. Similar to a checking account, funds can be deposited into,
|| or “loaded” on, the card with cash at retail partners or employer direct deposit. The balance
|| can be spent down by making purchases, and additional funds can be “reloaded” allowing the
|| card to be used again and again. These cards generally do not allow users to “overdraw” when
|| using the card. Instead transactions that would create a negative balance are declined. To be
|| clear: This is not a gift card, a rebate card, or a payroll card provided by your employer. Have
|| you ever purchased a reloadable prepaid card that works like a bank or credit union debit card,
|| but is not attached to an actual checking account for yourself, or, helped someone else purchase
|| this type of card? Again, to be clear: This is not a gift card, a rebate card, or a payroll card
|| provided by your employer.

|| 1 Yes

|| 2 No

||

|| IF EVER PURCHASED PREPAID CARD = Yes THEN

||

|| **PD002 HOW LONG AGO PURCHASED MOST RECENT PREPAID CARD**

|| Thinking about the most recent reloadable prepaid card you purchased or helped someone else
|| purchase, how long ago was this card purchased?

|| 1 Within the past 12 months

|| 2 One year to no more than two years ago

|| 3 Two years to no more than five years ago

|| 4 More than five years ago

||

|| **PD003 EVER COMPARED TERMS OF PREPAID CARDS**

|| Have you ever compared the terms and fees of reloadable prepaid cards offered by different companies?

|| 1 Yes

|| 2 No

||

|| IF EVER COMPARED TERMS OF PREPAID CARDS = Yes THEN

||

|| [The following questions are displayed as a table]

||

|| **PD004 WHERE COMPARED TERMS OF PREPAID CARDS**

|| Did you compare the terms and fees of the reloadable prepaid card to others in a store,
|| online, or somewhere else? Please select all that apply.

|| 1 Bank

|| 2 Online

|| 3 Somewhere else, please specify: \$Answer2\$

||

|| **PD004_other** WHERE COMPARED TERMS OF PREPAID CARDS OTHER

||

|| String

||

|| [End of table display]

|| **PD005** HOW DIFFICULT COMPARING TERMS OF PREPAID CARDS

|| How difficult did you find comparing the terms and fees of actual reloadable prepaid cards offered by different institutions?

|| 1 Very easy

|| 2 Somewhat easy

|| 3 Somewhat difficult

|| 4 Very difficult

||

|| ELSE

||

|| ENDIF

||

| ELSE

|

| ENDIF

|

| **PDrandSectionII_intro** intro

| Imagine you are choosing a reloadable prepaid card to purchase. You have narrowed it down to two cards and are looking at the documents each provides you to decide which one best meets your needs. If you are unfamiliar with prepaid cards it may be useful to think of them as checking accounts without checks. You can view either of the documents provided by each account by switching between the tabs below. Please open the document associated with Account B now by clicking on the Account B tab. Great, now please switch back to the document associated with Account A by clicking on the Account A tab. Excellent, please explore the documents provided in the following sections and use them to answer questions about the two choices, Prepaid Card A and Prepaid Card B. Click Next >> when you are ready to continue.

| IF RANDOM SELECTION PREPAID SECTION II = EMPTY THEN

|

| ENDIF

|

| IF RANDOM SELECTION PREPAID SECTION II = Pew A and Pew B THEN

|

| ENDIF

|

| IF RANDOM SELECTION PREPAID SECTION II = Pew B and Pew A THEN

|

| ENDIF

|

| IF RANDOM SELECTION PREPAID SECTION II = Pew A and Industry B THEN

|

| ENDIF

|

| IF RANDOM SELECTION PREPAID SECTION II = Industry B and Pew A THEN

|

| ENDIF

|

| [The following questions are displayed as a table]

PD006 WHICH PREPAID CARD COST LESS OVER COURSE OF YEAR

If you were planning to purchase a reloadable prepaid card which do you think is likely to cost you less over the course of a year?

- 1 Prepaid Card A
- 2 Prepaid Card B
- 3 There is no meaningful difference

PD006_tabs TABS SWITCHING PD006

String

[End of table display]

[The following questions are displayed as a table]

PD007_A HOW MUCH PAY IN FEES TO PREPAID COMPANY WHEN WITHDRAW CASH FROM ATM A

Imagine being able to get cash at any ATM is the most important feature to you. How much would you pay in fees directly to the prepaid card company if you withdrew cash from an ATM not in your ATM network?

String

PD007_tabs TABS SWITCHING PD007

String

PD007_B HOW MUCH PAY IN FEES TO PREPAID COMPANY WHEN WITHDRAW CASH FROM ATM B

Imagine being able to get cash at any ATM is the most important feature to you. How much would you pay in fees directly to the prepaid card company if you withdrew cash from an ATM not in your ATM network?

String

[End of table display]

[The following questions are displayed as a table]

PD008_A HOW MUCH PAY IN FEES TO PREPAID COMPANY WHEN DIRECT DEPOSIT A

Imagine your employer offers direct deposit. How much would you pay in fees to reload your prepaid card via direct deposit?

String

PD008_tabs TABS SWITCHING PD008

String

PD008_B HOW MUCH PAY IN FEES TO PREPAID COMPANY WHEN DIRECT DEPOSIT B

Imagine your employer offers direct deposit. How much would you pay in fees to reload your prepaid card via direct deposit?

String

[End of table display]

[The following questions are displayed as a table]

PD009 HOW MUCH PAY IN FEES TO PREPAID COMPANY WHEN \$800 IN ACCOUNT

Imagine you do not expect to use direct deposit but plan to always have at least \$800 loaded on your card. Which card would charge you a fee each month to have the account?

- 1 Prepaid Card A
- 2 Prepaid Card B

- | 3 Both
- | 4 Neither

| **PD009_tabs** TABS SWITCHING PD009

| String

| [End of table display]
| [The following questions are displayed as a table]

| **PD010** HOW MUCH PAY IN FEES TO PREPAID COMPANY FOR INFREQUENT USE

| Imagine you expect to use your card very infrequently, once every two months. Which card would charge you a fee for infrequent use?

- | 1 Prepaid Card A
- | 2 Prepaid Card B
- | 3 Both
- | 4 Neither

| **PD010_tabs** TABS SWITCHING PD010

| String

| [End of table display]
| [The following questions are displayed as a table]

| **PD011** WHICH PREPAID CARD LESS IN FEES BY CALLING SYSTEM FOR BALANCE

| Imagine you want to be able to frequently check your card balance. Which card would cost you less in fees to do so by calling in to an automated system?

- | 1 Prepaid Card A
- | 2 Prepaid Card B
- | 3 There is no difference

| **PD011_tabs** TABS SWITCHING PD011

| String

| [End of table display]
| [The following questions are displayed as a table]

| **PD012** WHICH PREPAID CARD LESS IN FEES FOR ONLINE BILLS

| Imagine paying bills online is the most important feature to you. Which card would cost you less in fees to do so?

- | 1 Prepaid Card A
- | 2 Prepaid Card B
- | 3 There is no difference

| **PD012_tabs** TABS SWITCHING PD012

| String

| [End of table display]
| **PD013** HOW EASY COMPARING TERM PREPAID CARDS

| Next we will ask you a couple of questions about your experience with the questions you just answered. How easy or difficult did you find comparing the terms and fees of these reloadable prepaid cards?

- | 1 Very easy

- | 2 Somewhat easy
- | 3 Somewhat difficult
- | 4 Very difficult

| **PD014 HOW CONFIDENT ACCURACY OF ANSWERS PREPAID**

| How confident are you in the accuracy of your answers to the questions comparing these reloadable prepaid cards?

- | 1 Very confident
- | 2 Somewhat confident
- | 3 Not that confident
- | 4 Not at all confident

| **PDrandSectionIII_intro intro**

| Similar to the previous section, imagine you continue to decide on a reloadable prepaid card to purchase. Again you are looking at the documents each provides you to decide which card best meets your needs. Please explore the documents and use them to answer the following questions about the two choices. Note that due to the nature of this survey you may have seen one of these cards before but it may not be referred to by the same name.

| IF RANDOM SELECTION PREPAID SECTION III = EMPTY THEN

| ENDIF

| IF RANDOM SELECTION PREPAID SECTION III = Pew A and Industry A THEN

| ENDIF

| IF RANDOM SELECTION PREPAID SECTION III = Industry A and Pew A THEN

| ENDIF

| [The following questions are displayed as a table]

| **PD015_A HOW MUCH PAY IN FEES USING PIN PREPAID A**

| Imagine you expect to authorize some purchases by using your PIN and some by signing your name. How much would you pay in total fees if you made one purchase with your PIN and one purchase with your signature?

| String

| **PD015_tabs TABS SWITCHING PD015**

| String

| **PD015_B HOW MUCH PAY IN FEES USING PIN PREPAID B**

| Imagine you expect to authorize some purchases by using your PIN and some by signing your name. How much would you pay in total fees if you made one purchase with your PIN and one purchase with your signature?

| String

| [End of table display]

| [The following questions are displayed as a table]

| **PD016 WHICH PREPAID CARD PAY LESS IN FEES WHEN GETTING CASH AT ATM**

| Imagine being able to get cash at any ATM is the most important feature to you. Which card would cost you less in fees paid directly to the prepaid card company to withdraw cash from an ATM not in your bank's ATM network?

- | 1 Prepaid Card A
- | 2 Prepaid Card B
- | 3 There is no difference

| **PD016_tabs** TABS SWITCHING PD016

| String

| [End of table display]
| [The following questions are displayed as a table]

| **PD017 WHICH PREPAID CARD PAY LESS IN FEES WHEN REPLACING CARD**

| Imagine you needed to replace a lost prepaid card. Which card would cost you less in fees to do that?

- | 1 Prepaid Card A
- | 2 Prepaid Card B
- | 3 There is no difference

| **PD017_tabs** TABS SWITCHING PD017

| String

| [End of table display]
| [The following questions are displayed as a table]

| **PD018 WHICH PREPAID CARD MAKE DEPOSITS AVAILABLE SOONER**

| Imagine you expect to load this card with several cash deposits each week. Which card would make those funds available sooner?

- | 1 Prepaid Card A
- | 2 Prepaid Card B
- | 3 There is no difference

| **PD018_tabs** TABS SWITCHING PD018

| String

| [End of table display]

| **PD019 HOW DIFFICULT COMPARING PREPAID CARDS**

| Next we will ask you a couple of questions about your experience with the questions you just answered. How difficult did you find comparing the terms and fees of these reloadable prepaid cards?

- | 1 Very easy
- | 2 Somewhat easy
- | 3 Somewhat difficult
- | 4 Very difficult

| **PD020 HOW CONFIDENT ABOUT ANSWERS PREPAID CARDS**

| How confident are you in the accuracy of your answers to the questions comparing these reloadable prepaid cards?

- | 1 Very confident
- | 2 Somewhat confident
- | 3 Not that confident
- | 4 Not at all confident

| **PDrandSectionIV_intro** intro

| In the earlier sections, you used summary disclosure documents to find information about

|reloadable prepaid cards. In the next few questions, we would like to learn what is important to you in a document like the ones you looked at.

| IF ORDER OF PREPAID SECTION IV = empty THEN

| ENDIF

| IF (randomizer of order of answer categories P021-P026 = empty) THEN

| ENDIF

| IF randomizer of order of answer categories P021-P026 = Not at all to extremely THEN

| ELSE

| ENDIF

| LOOP FROM 1 TO 6 DO

| IF ORDER OF PREPAID SECTION IV = 1 THEN

|| **PD021** HOW IMPORTANT PREPAID CARD LISTS ALL FEES

|| How important is it to you that a prepaid card lists all common fees on a summary disclosure document? This includes fees like out of network ATM withdrawal fees and monthly fees but does not include less common fees like in-network ATM fees or stop payment fees.

|| 1 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 2 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 3 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 4 [Not at all important/Only somewhat important/Very important/Extremely important]

| ELSEIF ORDER OF PREPAID SECTION IV = 2 THEN

|| **PD022** HOW IMPORTANT PREPAID CARD LISTS ALL POSSIBLE FEES ON DISCLOSURE DOCUMENT

|| How important is it to you that a prepaid card lists all possible fees on a summary disclosure document? This includes all common fees like out of network ATM withdrawal fees as well as less common fees like in-network ATM fees or stop payment fees.

|| 1 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 2 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 3 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 4 [Not at all important/Only somewhat important/Very important/Extremely important]

| ELSEIF ORDER OF PREPAID SECTION IV = 3 THEN

|| **PD023** HOW IMPORTANT PREPAID CARD LISTS WAYS TO AVOID FEES

|| How important is it to you that a prepaid card lists ways to avoid fees? For example information on how to waive a monthly fee or customer service fees.

|| 1 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 2 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 3 [Not at all important/Only somewhat important/Very important/Extremely important]

|| 4 [Not at all important/Only somewhat important/Very important/Extremely important]

| ELSEIF ORDER OF PREPAID SECTION IV = 4 THEN

|| **PD024** HOW IMPORTANT PREPAID CARD LISTS INFORMATION ON DEPOSIT HOLD TIMES

|| How important is it to you that a prepaid card lists information on deposit hold times? That is information on when funds you have loaded will be available for you to use.

- ||| 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF PREPAID SECTION IV = 5 THEN

||| **PD025** HOW IMPORTANT PREPAID CARD ACCESS SUMMARY DISCLOSURE DOCUMENT TIMES

||| How important is it to you that a prepaid card provide a summary disclosure document listing terms and fees before purchasing a prepaid card?

- ||| 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ELSEIF ORDER OF PREPAID SECTION IV = 6 THEN

||| **PD026** HOW IMPORTANT PREPAID CARD UNIFORMITY FOR SUMMARY DISCLOSURE DOCUMENT

||| How important is it to you that different prepaid cards offered by different banks/companies present the same information in the same way for different prepaid cards to help customers comparison shop?

- ||| 1 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 2 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 3 [Not at all important/Only somewhat important/Very important/Extremely important]
- ||| 4 [Not at all important/Only somewhat important/Very important/Extremely important]

|| ENDIF

| ENDDO

| **PD027** MORE IMPORTANT SUMMARY DISCLOSURE TO BE BRIEF OR COMPLETE PREPAID

| If you had to choose, is it more important for a summary disclosure to be brief, only highlighting 8 – 10 common prepaid card fees while excluding some less common prepaid fees and information, or to be complete, by listing all possible prepaid card fees and information? Common prepaid card fees might include monthly fees or out-of-network ATM fees. Less common fees and information might include in-network ATM fees, paper statement fees, deposit hold times, or transaction order processing.

- | 1 More important to be brief
- | 2 More important to be complete

| ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting