

Financial Inclusion Reference/Resource List

(Updated: June 2014)

General

1) 2011 FDIC National Survey of Unbanked and Underbanked Households:

<http://www.fdic.gov/householdsurvey>

2) 2011 FDIC Survey of Banks' Efforts to Serve the Unbanked and Underbanked:

www.fdic.gov/unbankedsurveys

3) Unbanked By Choice: A Look at How Low-Income Los Angeles Households Manage the Money They Earn, Pew Charitable Trusts, July 20, 2010:

www.pewtrusts.org/our_work_report_detail.aspx?id=59978

4) Slipping Behind: Low-Income Los Angeles Households Drift Further from the Financial Mainstream, Pew Charitable Trusts, October 18, 2011:

www.pewtrusts.org/our_work_report_detail.aspx?id=85899365257

Financial Institutions

5) Bankrate.com (interest rate information on checking, savings, credit cards, etc.):

www.bankrate.com

6) National Credit Union Administration (offers credit union locator):

<http://www.ncua.gov>

7) Credit Union National Association (click on "consumers" to get to the credit union locator):

<http://www.cuna.org> and www.asmarterchoice.org

8) Independent Community Bankers of America (provides community bank locator):

www.icba.org

9) Checkingfinder.com (information on high-interest checking accounts from community banks and credit unions):

www.checkingfinder.com

10) J.D. Power and Associates 2013 U.S. Retail Banking Satisfaction Study:

www.jdpower.com/press-releases/2013-us-retail-banking-satisfaction-study

11) American Customer Satisfaction Index (ACSI) Finance and Insurance Report 2013 (includes customer satisfaction information related to banks and credit unions):

<http://www.theacsi.org/news-and-resources/customer-satisfaction-reports/customer-satisfaction-reports-2013/acsi-finance-and-insurance-report-2013>

12) My Bank Tracker brokerage checking account articles:

Sick of the Bank? Try a Brokerage Checking Account, My Bank Tracker, November 29, 2012:

www.mybanktracker.com/news/2012/11/29/brokerage-checking-account-comparison

Yes, You Can Bank With Your Brokerage Firm, My Bank Tracker, February 29, 2012:

<http://www.mybanktracker.com/news/2012/02/29/bank-brokerage-firm/>

13) Consumer Reports Brokerage service buying guide (Last updated: May 2013):

www.consumerreports.org/cro/brokerage-services/buying-guide.htm

Money Orders

14) Comparing Post Office, Bank, and Western Union Money Order Fees, My Bank Tracker, November 11, 2013:

www.mybanktracker.com/news/2013/11/11/comparing-post-office-bank-western-union-money-order-fees/

Remittances

15) How to Send Money Home, Consumer Action brochure:

www.consumer-action.org/english/articles/how_to_send_money_home

16) The best ways to send money abroad, Consumer Reports, March 2012 (survey):

www.consumerreports.org/cro/2012/03/the-best-ways-to-send-money-abroad/index.htm

17) New rules govern international money transfers, Consumer Reports, October 29, 2013:

www.consumerreports.org/cro/news/2013/10/new-rules-govern-international-money-transfers/index.htm

18) CFPB's webpage with remittance resources (plain-language compliance guide, model forms, etc.):
www.consumerfinance.gov/remittances-transfer-rule-amendment-to-regulation-e

Remittance transfer rule "factsheet": <http://www.consumerfinance.gov/newsroom/cfpb-launches-education-campaign-about-new-international-money-transfer-protections>

19) World Bank Migration and Remittances Site (offers a wealth of remittance data):
<http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21121930~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

Prepaid Cards

20) Consumer Action's Prepaid Cards Educational Module (includes booklet for clients and Q&A booklet for leaders):
http://www.consumer-action.org/modules/module_prepaid_cards

21) Consumer Action News, Prepaid Card Survey, Spring 2012:
www.consumer-action.org/news/articles/2012_prepaid_card_survey

22) Prepaid Cards: How They Rate on Value, Convenience, Safety and Fee Accessibility and Clarity, Consumers Reports, July 2013:
http://defendyourdollars.org/wordpress/wp-content/uploads/2013/07/Prepaid_Report_July_2013.pdf

23) PEW Prepaid Cards Research Project (provides links to three February 2014 PEW reports listed below):
<http://www.pewstates.org/projects/prepaid-cards-research-project-328981>

- Consumers Continue to Load Up on Prepaid Cards (2/6/14)
- Why Americans Use Prepaid Cards (2/6/14)
- The Need for Improved Disclosures for General Purpose Prepaid Cards (2/26/14)

24) Prepaid cards: Help design a new disclosure, April 4, 2014 CFPB blog entry regarding model prepaid card disclosure forms:
www.consumerfinance.gov/blog/prepaid-cards-help-design-a-new-disclosure

25) An Employee's Guide to Payroll Cards, Consumer Action publication:
www.consumer-action.org/english/articles/an_employees_guide_to_payroll_cards

26) CFPB Bulletin 2013-10 warning employers against exclusive use of payroll cards, September 2013:
News release: <http://www.consumerfinance.gov/newsroom/cfpb-bulletin-warns-employers-against-exclusive-use-of-payroll-cards/>

Bulletin: http://files.consumerfinance.gov/f/201309_cfpb_payroll-card-bulletin.pdf

Other

27) Guide for Financial Institutions regarding availability of deposited funds:
www.federalreserve.gov/pubs/regcc/regcc.htm

28) CFPB's list of consumer reporting agencies:
http://files.consumerfinance.gov/f/201207_cfpb_list_consumer-reporting-agencies.pdf

29) How to Complain, Consumer Action guide to complaining effectively:
www.consumer-action.org/english/articles/how_to_complain

Consumer Action

<http://www.consumer-action.org>
221 Main Street, Suite 480
San Francisco, CA 94105
415-777-9635
TTY: 415-777-9456

Submit consumer complaints about consumer problems to our advice and referrals hotline: hotline@consumer-action.org or 415-777-9635

Chinese, English and Spanish spoken