Financial Services Pre-Training Assessment

1) Which of the following apply to you?
   Check all that apply:

☐ I don't have a checking or savings account.

☐ I recently opened a "second chance" or provisional "opportunity" account at a bank or credit union.

☐ I have a savings account at a bank or credit union.

☐ I have both a checking and a savings account at a bank or credit union.

2) If you don't have a checking or savings account, what is the reason?
   Check all that apply:

☐ I can't open an account due to identification or banking history problems.

☐ Bank and credit union account fees are too high.

☐ I don't have enough money to meet a minimum balance requirement.

☐ Bank and credit union products and services, such as money orders and wire transfers, cost too much.

☐ I just don't like dealing with banks.

☐ Other ________________________________

☐ Other ________________________________
3) Have you paid fees for any of the following within the past year?
   Check all that apply:

☐ Monthly maintenance fee on checking or savings account

☐ Overdraft fee

☐ Bounced check fee (check returned due to insufficient funds)

☐ Fee for excessive withdrawals from savings

☐ Out-of-network ATM fee

☐ Fee to pay a bill through a third party

☐ Check cashing fee

☐ Fee to see a teller

☐ Low balance fee on a checking or savings account

☐ Other ________________________________

☐ Other ________________________________
4) Within the past year, how often have you used any of the following services?

<table>
<thead>
<tr>
<th>Service</th>
<th>0</th>
<th>1 to 3 times</th>
<th>4 or more times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payday lender</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Auto title loan</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Tax refund loan</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Pawnshop</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Check cashing service</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Checking account overdraft loan</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Rent-to-own</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Prepaid card</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Prepaid card for direct deposit</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Prepaid card to pay a bill</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Prepaid card to store money for savings</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
5) In the past year, which of the following have you used for your banking and financial transactions (cashing checks, paying bills, obtaining money orders, etc.)?

Check all that apply:

☐ Bank
☐ Credit union
☐ Check cashing store
☐ Post office
☐ Big box store (e.g., Walmart)
☐ Neighborhood market or liquor store
☐ Prepaid card
☐ Other ______________________________

☐ Other ______________________________

6) Answer "True" or "False" for each of the following statements:

<table>
<thead>
<tr>
<th>Statement</th>
<th>True</th>
<th>False</th>
</tr>
</thead>
<tbody>
<tr>
<td>You decided to close all of your checking and savings accounts in the past two years.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A bank or credit union closed your account(s) in the past two years.</td>
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<td></td>
</tr>
<tr>
<td>You were denied a checking or savings account in the past two years.</td>
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<td></td>
</tr>
<tr>
<td>Within the past two years, you learned that information in ChexSystems is preventing you from opening an account.</td>
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<td></td>
</tr>
<tr>
<td>You are a victim of ID theft and, as a result, cannot open a bank account.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
7) Within the past year, did you use any of the following to conduct your banking transactions?

Check all that apply:

☐ Internet banking on a home computer or laptop

☐ Cell phone, smartphone or other mobile device (using apps, etc.)

☐ Teller

☐ ATM

☐ Telephone banking (by calling customer service)

8) Within the past year, did you use any of the following to conduct your prepaid card transactions?

Check all that apply:

☐ Internet banking on a home computer or laptop

☐ Cell phone, smartphone or other mobile device (using apps, etc.)

☐ Teller

☐ ATM

☐ Telephone banking (by calling customer service)