

Instructions

This is the backup tester survey form. Please only complete this form, or part of it, if you cannot complete the online survey form, or if you completed the online survey form and must change one of your answers.

Please complete this form using a pen or pencil if this form is printed or using a laptop or desktop computer if this form is electronic. If you are completing this form using a computer, please answer **every question** that applies to you.

You should complete the test form after you have completed your test and are in a place where you can work, uninterrupted, for 20-45 minutes. Please do not exit this form until you have reached the end.

Glossary/Definitions

Below are several terms that refer to specific small business and other financing products.

Small business loan: This is a closed end business purpose credit, meaning the specific dollar amount of funds are dispersed and funds are typically received upfront.

Small business line of credit: A revolving business purpose credit line available over an ongoing period. Can be paid down and borrowed against as long as the amount outstanding is below the credit limit.

Small business credit card: Credit cards that have a relatively small credit line (typically under \$10,000) that are used for business purposes.

Conventional loan: A loan that is **not** part of a specific governmental program. E.g. a loan backed by the lender rather than a government program (such as an SBA guaranteed loan)

Small Business Administration (SBA) Guaranteed Loan: Business loans (can be a closed-end or line of credit) provided by a participating lender in which the credit amount is partially guaranteed by the SBA.

Personal loan: A closed end loan taken out by the owner for personal use, meaning the funds are dispersed in a single installment at the time the line is established.

Personal credit card: A credit line for personal use which is accessed through a card network to provide payment to the retailer.

Personal line of credit: A revolving business purpose credit line (the line may be either unsecured or secured). A common example of a secured line is a Home Equity Line of Credit (HELOC).

Line of credit: The borrower is provided a set credit amount on which they can borrow and repay as needed with interest applied on the outstanding balance.

Basic Visit Information

Your Tester ID

Note. Please do not enter your name or any identifying information about yourself.

Test Number

Test site name and street address

Date arrived at test site

Time arrived at test site

Time departed test site

Were you able to meet with a bank representative to discuss your business and financing needs? Please select "yes" only if you met with someone involved in lending (do not count interactions with receptionists, tellers, or other administrative staff).

- Yes
- No

After you arrived, how long did you wait before meeting with a bank representative to discuss your business and financing needs?

	Less than 5 minutes	5-10 minutes	10-20 minutes	20-30 minutes	More than 30 minutes	I was unable to meet with a bank representative or loan officer
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you were unable to meet with a bank representative, please provide any detail about why you weren't able to meet with someone (e.g., nobody was available, the bank representative was too busy, etc.)

If you were unable to meet with a bank representative, you do not need to complete most of the questions on this form. Please proceed to Page 27.

Please describe the bank representative(s) you met with, based on your perceptions. If your main discussion was with more than one employee, answer for each.

First name(s) of employee(s) (if known)

Race/Ethnicity

Gender

Title and/or duties you observed them perform

Brief physical description of employee(s) (e.g., height, wearing glasses, or other identifying physical characteristics)

After you arrived, how many other people appeared to be waiting to be seen?

- No other people waiting
- 1-3 other people waiting
- 4-6 other people waiting
- 7-10 other people waiting
- More than 10 other people waiting
- Don't know or don't remember

Information you were asked to provide

Did the bank representative request information or ask you questions about any personal topics **not** related to your inquiry or business? Select any personal topics that came up below:

- Your marriage or partnership status
- Your parenthood status
- Your family members
- Your personal interests and hobbies
- Your social network (people you know, mutual friends, etc.)
- Other (enter text if selected)

None of these

For the next two questions, we are specifically interested in your subjective judgment, or, how you felt during your visit.

Think back to your full conversation with the bank representative. Which of the following best describes how much information you discussed related to **your business and business finances?**

- No information
- A little bit of information
- A moderate amount of information
- A great deal of information
- N/A

Think back to your full conversation with the bank representative. Which of the following best describes how much information you discussed related to **you, your family, or your personal life?**

- No information
- A little bit of information
- A moderate amount of information
- A great deal of information
- N/A

Information you received from lender about available financing options

What were you told about whether, based on the business profile you presented, you would qualify to obtain **any** type of small business financing option (e.g., a small business loan or line of credit)?

- I was explicitly told that I **would not** qualify for any type of small business financing option
- It was suggested or implied that I **would not** qualify for any type of small business financing option
- It was suggested or implied that I **would** qualify for at least one type of small business financing option
- I was explicitly told that I **would** qualify for at least one type of small business financing option
- None of these
- Not sure/don't remember

Q18 For each of the following products, please indicate whether this product was discussed as a possible financing option that you could use to fund your business.

	Yes	No	Don't know
A small business loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A small business line of credit other than a credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A business credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal line of credit other than a credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A HELOC or other real-estate backed loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alternative funding sources outside of this institution (e.g., Kickstarter or GoFundMe)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other product (enter text if selected) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q19 For each product that you selected “yes” for in Q18 above, please indicate whether the bank representative said or suggested that you are **likely qualified** for based on the business profile that you presented to borrow at this institution.

	Yes	No	Don't know
A small business loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A small business line of credit other than a credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A business credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal line of credit other than a credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A HELOC or other real-estate backed loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alternative funding sources outside of this institution (e.g., Kickstarter or GoFundMe)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other product (refer to the “other product” you entered in Q18)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q20 For each product that you selected “yes” for in Q19 above, please indicate the dollar amount or range the bank representative said or suggested that you might qualify to borrow at this institution based on the business profile that you presented.

Small Business Loan

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

A small business line of credit other than a credit card

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

A business credit card

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

A personal loan

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

A personal line of credit other than a credit card

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

A personal credit card

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

A HELOC or other real-estate backed loan

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

Alternative funding sources outside of this institution (e.g., Kickstarter or GoFundMe)

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

Other product: [refer to the “other product” you entered in Q18]

- Representative mentioned a range. If selected, please enter the range: _____
- Representative mentioned a specific amount. If selected, please enter the amount: _____
- Representative mentioned product but did not mention a dollar amount.

Q21 For each product that you selected “no” for in Q19 above, please indicate what the bank representative said or suggested that you would need to qualify to borrow at this institution. These are the products that the representative suggested you were likely not qualified for.

Small business loan

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

A small business line of credit other than a credit card

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

A business credit card

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

A personal loan

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

A personal line of credit other than a credit card

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

A personal credit card

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

A HELOC or other real-estate backed loan

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

Alternative funding sources outside of this institution (e.g., Kickstarter or GoFundMe)

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

Other product: [refer to the “other product” you entered in Q18]

- Representative mentioned a credit score range: _____
- Representative mentioned a minimum credit score: _____
- Representative mentioned a loan amount range: _____
- Representative mentioned a minimum loan amount: _____
- Representative mentioned a business asset range: _____
- Representative mentioned a business asset minimum amount: _____

Q22 By the end of your visit, did the bank representative clearly indicate a best option to meet your business financing needs?

- Yes, they made a clear or explicit recommendation for the best option
- Yes, they implied or suggested a best option
- No, they indicated that there were many possible options to pursue (with no single best option)
- No, they indicated that there were no feasible options to pursue
- None of these

If the bank representative clearly stated, implied, or suggested a best option (in Q22, above), what option did the bank representative identify as the **clear best option** to meet your business financing needs? (If the best option involved multiple products, please select "Other" and list them in the text box).

- Small business loan at this institution
 - Small business line of credit other than a credit card at this institution
 - Business credit card at this institution
 - Personal loan at this institution
 - Personal line of credit other than a credit card at this institution
 - Personal credit card at this institution
 - Seek financing from a source outside this institution (including other financial institutions, family/friends, or crowdsourcing)
 - Improve your credit before applying
 - Other (enter as text below)
-

Application process and next steps

During your visit, did the bank representative do any of the following?

	Yes	No	Don't know
Provided a business card or other contact information			
Asked for my contact information			
Stated that they would recontact or follow up with me after our visit			
Said or implied that I should formally apply during visit			
Said or implied that I should follow up by applying after visit			
Provided an application or details to access an application			
Offered to schedule a follow-up appointment for more information or to start an application			
Asked me to return to this location with more information			
Clearly described what information I would need to apply			
Informed me that they were interested in my application			
Informed me that any application fees would be waived or reduced			
Informed me that there are no fees to apply			
Informed me about how long it would take to approve my application (if yes, enter length)			
Said or implied that my outcome could be better if I improve my credit before applying			
Said or implied that I should pursue other financing options outside of this institution			
Informed me that they were not accepting or reviewing applications at this time			
Informed me that the relevant bank staff were not in today			
Submitting a Business Plan			
Business Checking Account Options			
Other (if yes, enter text)			

Considering your visit from start to finish, do you feel like the bank representative was **discouraging, encouraging, or neither**, toward your potential application for a small business loan or line of credit at this institution?

For this question, we are specifically interested in your subjective judgment, or, how you felt during your visit.

- Very discouraging
- Somewhat discouraging
- A little discouraging
- Neither discouraging nor encouraging
- A little encouraging
- Somewhat encouraging
- Very encouraging

During your visit, did the bank representative ever suggest that you pursue other financing options outside of this institution?

- Yes
- No

If the bank representative suggested you pursue other financing options outside of this institution, please select all those that the bank representative mentioned.

- They suggested that I contact one or more specific other lenders (if selected, please write specific lenders as text below)

- They suggested that I contact other lenders without mention of specific names
- They suggested that I try alternative funding (e.g., raising money through friends and family; Kickstarter; etc.)
- None of these

Overall Treatment

Please rate your visit on the following characteristics.

For these questions, we are specifically interested in your subjective judgment, or, how you felt during your visit.

How high quality do you feel the customer service was?

- Not at all high quality
- Not very high quality
- Moderately high quality
- Very high quality

How valued did you feel as a potential customer?

- Not at all valued
- Not very valued
- Moderately valued
- Very valued

Please rate the bank representative you met with on the following characteristics. *For these questions, we are specifically interested in your subjective judgment, or, how you felt during your visit.*

	Negative			Neutral			Positive		
Unfriendly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Friendly
Unhelpful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Helpful
Unprofessional	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Professional
Impatient	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Patient
Uninformative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Informative

Start of Part 2: Instructions

The remainder of this form contains questions that may ask you to describe your experience in greater detail.

Please take your time with these questions and ensure that you answer each question to the fullest extent that you can. Please refer to any notes you took when describing specific financing products and options that were discussed during your visit.

Part 2: Extended Test Information

Did you and the bank representative make any plans for follow-up contact?

- Yes
- No

If yes, Please describe the plans made for follow-up contact.

If known, please include:

- Who will initiate contact
- How contact will be made (e.g., email, phone call, text)
- When contact will be made (a date or timeframe)
- What contact will be for (e.g., to collect more information, or to begin an application)

Were you asked if you are a current customer (i.e., whether you have any open accounts such as savings, checking, etc.) with this lender?

- Yes
- No

Please indicate what information was exchanged with the bank representative about you and your household and indicate how that information was exchanged:

	I volunteered this information	I provided this information on request	Information not exchanged	Don't know or don't remember
Your Email Address				
Your Name				
Current Home Address				
Telephone Number				
Name of the Business				
Current Business Address				
Business Phone Number				
Number of Years in Business				
Number of Employees				
What Type of Business You Own				
Your Role in the Business				
Institution Currently Used for Business Banking				
Business Indebtedness/ Expenses				
Business Assets/Revenue				
Link to Your Business Website				
Level of Education You Completed				
Your Previous Employment History				
Credit Score				
Your Age				
Your Date of Birth				
Sources of Income Outside of the Business				
Marital Status				
Homeownership Status				
Education				
Any other information exchanged: (e.g. personal assets, Spouse's salary, Personal or business bankruptcy, etc?) Please enter text below.				

Did the bank representative request any of the following information during your visit (select all that apply)?

- Your Social Security Number
- Proof of Citizenship
- Your Driver's License (or a copy)
- Your Passport (or a copy)
- Any Personal Financial Statements (if yes, describe below)

- Any Personal/Business Tax Returns (if yes, describe below)

What impression did you get from the bank representative about your likelihood of qualifying for **any** type of loan or line of credit?

- Would definitely not qualify
- Would probably not qualify
- May or may not qualify
- Would probably qualify
- Would definitely qualify
- Not applicable or not communicated

Please describe why you got that impression.

Were you told that the lender would need to conduct a credit check in order to determine your financing options?

- Yes
- No

If yes, please describe what the bank representative told you about conducting a credit check:

Were you told about any financing options or specific loan products for which you **would likely** qualify?

- Yes, I was told about at least one option I **would likely** qualify for.
- No, but I was told about at least one option that I **might qualify for now or in the future**.
- None of these apply.

If you were told about financing options or specific loan products for which you **would likely** qualify, please enter the details of these options or products. *This is an important question, please take your time and ensure that all details are entered accurately.*

For each option you describe, please indicate the product, the term, interest rate, loan amount, fees, and any additional notes or details you were provided about each product.

Possible products:

- Line of credit
- Conventional Loan
- SBA Loan
- Business Credit Card
- Other
- Unsure

Option #1:

Option #2

Option #3

Option #4

Option #5

(if you need to enter details about more than five options, please continue to do so on the back of this page)

If you were told about financing options or specific loan products for which you **might qualify for now or in the future**, please enter the details of these options or products. *This is an important question, please take your time and ensure that all details are entered accurately.*

For each option you describe, please indicate the product, the term, interest rate, loan amount, fees, and any additional notes or details you were provided about each product.

Possible products:

- Line of credit
- Conventional Loan
- SBA Loan
- Business Credit Card
- Other
- Unsure

Option #1:

Option #2

Option #3

Option #4

Option #5

(if you need to enter details about more than five options, please continue to do so on the back of this page)

If you were not told about any financing options or specific loan products for which you would likely qualify, please indicate whether any reason was given.

Were you told about any **other** financing options or specific loan products, beyond a line of credit, conventional loan, small business loan, or business credit card? **Other** financing options might include consumer credit products such as a home equity loan, HELOC, personal credit card, or personal line of credit.

- Yes, I was told about other financing options.
- No, I was not told about other financing options.

If you indicated that you were told about **other** financing options outside of typical small business funding services, please describe the other options were told about, including as much detail as possible about the option type, term, rate, amount you could borrow, and any other notes.

Did the bank representative assist you to determine any line of credit or loan **amount** for which you might qualify?

- Yes
- No

If the bank representative helped determine any line of credit or loan **amount** for which you might qualify, please describe what line of credit or loan was discussed and what amount you might qualify for.

If the bank representative **did not** help determine a line of credit or loan **amount** for which you might qualify, please indicate whether any reason was given.

Were you told about any financing options or specific loan products for which you would likely **not** qualify?

- Yes
- No

If you discussed financing options or specific loan products for which you would likely **not** qualify, please describe these products, any explanation provided about why you would **not** qualify, and any explanation of what you would need to qualify.

Did the bank representative make negative or disparaging comments about any financing options or specific loan products?

- Yes
- No

If the bank representative made negative or disparaging comments about one or more financing options or specific loan products, please describe the comments made and the financing option(s) or specific loan option(s) mentioned.

Did the bank representative specifically encourage you to pursue any particular financing options or specific loan products?

- Yes
- No

If the bank representative specifically encouraged you to pursue one or more financing options or specific loan products, please describe these options or products, and what the lender said to encourage you to pursue these options or products.

Regarding applying for a small business loan, were you asked to do any of the following?

- Start a small business loan application during the visit
- Complete a small business loan application during the visit
- Follow up to complete a small business loan application (e.g., online)
- Don't start a small business loan application now (please enter details)

- Other (please enter details)

- N/A

Did the bank representative offer to assist you with starting or completing a small business loan application?

- Yes
- No

Were you told that a fee is required when a small business loan application is submitted?

- Yes
- No

If you were told a fee would be required when submitting a small business loan application, how much was the fee?

Were you encouraged or told to contact other lenders to obtain business financing?

- Yes
- No

If you were encouraged or told to contact other lenders to obtain business financing, please describe any reasons given for why the institution you visited today could not assist with financing.

Were you provided with the name or specific details (i.e., address, phone number, email address) about any other lender(s) to contact?

- Yes (enter name and/or specific details below)

- No

If you were provided with information about other lender(s) to contact, what was the reason given for the referral to the other lender(s)?

Did the bank representative make any negative comments about specific neighborhoods, communities, types of businesses, and/or other loan applicants?

- Yes
- No

If the bank representative made negative comments about specific neighborhoods, communities, types of businesses, and/or other loan applicants. Please describe these comments in as much detail as possible.

Please indicate in the table below what information (whether physical or electronic) was obtained from the bank representative and how it was obtained. (Check all that apply)

	Lender Volunteered	I Requested	Not Obtained
Business Card(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brochure(s) or Other Reading Materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other - Describe: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Physical Description and Survey Close

Next, please answer a few questions related to features of the branch location that you observed.

Please describe the physical condition of the branch, including its cleanliness, state of repair, and any other significant physical characteristic that you observed.

What interactions took place in **the first two minutes** after you entered the branch?

	Yes	No	Do not remember
A bank employee greeted me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A bank employee asked for my name.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A bank employee told me their name.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A bank employee asked me to take a seat.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A bank employee asked how they could assist me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No one from the bank interacted with me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please explain) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

During your visit, did the branch have the following?

	Yes	No	Did not notice
Enough chairs for waiting			
Refreshments available (water, coffee, tea, snacks, etc)			
A comfortable temperature			
A working restroom			
A clean environment			
Any other physical characteristic that impacted your physical comfort (please describe)			

When concluding your visit, were you thanked for coming in?

- Yes, by the bank representative I visited with
- Yes, by an employee other than the bank representative I visited with
- No

If you were applying for a loan yourself with this profile, would you come back to this branch? (Assume you have this business profile and the location is convenient).

- Definitely yes
- Probably yes
- Probably no
- Definitely no

Now that you have nearly completed the form, are there any answers you gave that you wish to edit or develop further?

Below, please add any comments or information you'd like to add that you didn't get a chance to address above.
