

**2015 FDIC Survey of Unbanked and Underbanked Households- Federal Register Notice
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Next, I'd like to ask you some questions about household finances.

Pre_Q1. [univ: ALL] First of all, do you live with anyone else who is 15 years old or older?

- YES (CONTINUE)
- NO (SKIP TO I.A1)
- DK/REFUSE

1. [univ: ALL] (Q1 in 2013) Which of the following best describes how the people in your household over the age of 15 handle the household finances? Do the adults...

- Share all finances (CONTINUE)
- Share some finances (CONTINUE)
- Share no finances at all (SKIP TO I.A1)
- DK/REFUSE (CONTINUE)

2. [univ: adults have shared or some shared finances] (Q1a) How much do you participate in making financial decisions for your household?

- A lot (CONTINUE)
- Some (CONTINUE)
- Not at all (TERMINATE)
- DK/REFUSE (TERMINATE)

I. Bank Accounts and Prepaid Cards

A. Bank Accounts

1. [univ: ALL] (Q2 in 2013) Do you (if PRE_Q1=YES FILL: or anyone else in your household) have a checking or savings account now?

- YES (CONTINUE)
- NO (SKIP TO IA4)
- DK/REFUSE (TERMINATE)

2. [univ: BANKED] (Q2b in 2013) (IF PRE_Q1=NO, FILL: We want to learn what types of accounts you have. Do you have a...) (IF PRE_Q1=YES FILL: We want to learn what types of accounts are held by members of your household who are age 15 and older. Does [FILL: NAME] have a...) (Ask this question for each adult (15 years of age and older) individual of the household and record Yes/No for each)

- checking account (CONTINUE)
- savings account (CONTINUE)
- some other account (Specify) (CONTINUE)
- DK/REFUSE

3. [univ: BANKED] (Q2E in 2013) In the past 12 months, that is since [fill: month, year], was there any time when no one in your household had an account?

- YES (SKIP to I.B1)

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- NO (SKIP to I.B1)
 - DK/REFUSE (SKIP to I.B1)
4. [univ: UNBANKED] (Q3 in 2013) Have you (if PRE_Q1=YES FILL: or anyone else in your household) ever had a checking or savings account?
- YES (CONTINUE)
 - NO (SKIP to I.A5)
- 4a. [univ: UNBANKED, PREVIOUSLY HAD ACCOUNT] (Q4 in 2013) Have you (if PRE_Q1=YES FILL: or anyone else in your household) had a checking or savings account in the past year, that is since [fill: month, year]?
- YES (CONTINUE)
 - NO (CONTINUE)
5. [univ: UNBANKED] How likely is it that you (IF PRE_Q1=YES FILL: or someone else in your household) will open a checking or savings account within the next 12 months?
- Very likely (SKIP to I.C1)
 - Somewhat likely (SKIP to I.C1)
 - Not very likely (SKIP to I.C1)
 - Not at all likely (SKIP to I.C1)
 - DK/REFUSE (SKIP to I.C1)

B. Bank Account Access Methods

1. [univ: BANKED] (Q2G in 2013) In the past 12 months, that is since [fill: month, year], have you (if PRE_Q1=YES FILL: or anyone else in your household) used any of the following methods to access an account? (check all that apply)
- Bank teller
 - ATM or bank kiosk
 - Telephone banking through phone call or automated voice/touch tone
 - Online banking with a laptop, desktop computer, or tablet such as an iPad
 - Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone
 - Other (Specify)
 - DK/REFUSE
- [IF No selections in B1, CONTINUE. Otherwise, skip to B3]
2. [univ: No selections in Q1] In the past 12 months, that is since [fill: month, year], did you (if PRE_Q1=YES FILL: or anyone else in your household) access any account at all?
- YES (Back to I.B1)
 - NO (CONTINUE)

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3. [univ: BANKED and accessed account in last 12m] (Q2h in 2013) What was the most common way that you (if PRE_Q1=YES FILL: or anyone else in your household) accessed an account? (Read only answers marked in I.B.1. Check only one)
- Bank teller
 - ATM or bank kiosk
 - Telephone banking through phone call or automated voice/touch tone
 - Online banking with a laptop, desktop computer, or tablet such as an iPad
 - Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone
 - Other (Specify)
 - DK/REFUSE
- [SKIP TO I.C3]

C. Reasons for Not Having a Bank Account

1. [univ: UNBANKED] There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to you (IF PRE_Q1=YES FILL: or others in your household)? Do you not have an account because...
- a) [univ: UNBANKED] Bank hours are inconvenient
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]
- b) [univ: UNBANKED] Bank locations are inconvenient
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]
- c) [univ: UNBANKED] Bank account fees are too high
- YES
 - NO
 - DK/REFUSE
- d) [univ: UNBANKED] Bank account fees are unpredictable
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

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- e) [univ: UNBANKED] Banks do not offer products or services you need
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

- f) [univ: UNBANKED] (*Q5e in 2013*) You do not have enough money to keep an account
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

- g) [univ: UNBANKED] (*Q5f in 2013*) Avoiding a bank gives more privacy
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

- h) [univ: UNBANKED] (*Q5g in 2013*) You cannot open an account due to problems with personal identification, credit, or former bank account problems
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

- i) [univ: UNBANKED] (*Q5c in 2013*) You prefer not to do business with banks
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

- j) [univ: UNBANKED] (*Q5d in 2013*) You don't trust banks
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

- k) [univ: UNBANKED] (*Q5h in 2013*) Was there some other reason?
 - YES (Specify)
 - NO
 - DK/REFUSE[CONTINUE]

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2. [univ: UNBANKED AND INDICATED MORE THAN ONE REASON FOR NOT HAVING AN ACCOUNT] What is the main reason why no one in your household has an account? (Q6 in 2013) (Read only responses checked in I.C1. Mark only one.)

[CONTINUE]

3. [Universe: all] Please tell me if you Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, or Strongly Disagree with the following statement: Banks are interested in serving households like mine. Do you....

- STRONGLY AGREE
- AGREE
- NEITHER AGREE NOR DISAGREE
- DISAGREE
- STRONGLY DISAGREE
- DK/REFUSE

[CONTINUE]

D. Prepaid Cards

The next questions ask about prepaid cards that have logos on them, such as MasterCard, VISA, Discover or American Express. I am talking about cards like Chase Liquid, Bluebird, Direct Express, Green Dot, or NetSpend, and not about phone cards or gift cards. Prepaid cards allow you or someone else to add money onto them. Prepaid cards let you make purchases and pay bills anywhere that credit cards are accepted and withdraw cash from an ATM.

1. [univ: ALL] (Q40) In the past 12 months, did you (if PRE_Q1=YES FILL: or anyone else in your household) use any prepaid cards like these?

- YES [CONTINUE]
- NO [SKIP to II.1]
- DK/REFUSE [SKIP to II.1]

2. [univ: USED PP CARD IN LAST 12M) Where did the prepaid cards that you used in the past 12 months come from? (mark all Y/N)

- A bank location or bank's website
- A store or website that is not a bank
- A government agency to receive benefits such as social security or unemployment benefits
- Employer payroll card
- Family or friends
- Other (specify)
- DK/REFUSE

[CONTINUE if I.D1 = Yes and I.A1= Yes, OTHERWISE SKIP TO I.D.4]

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3. [univ: If prepaid card=yes and bank account = yes] Earlier you said that you (IF PRE_Q1=YES FILL: or someone else in your household) have a checking or savings account. Do you have prepaid cards as well as a checking or saving account?
- YES
 - NO, HAVE ONLY A PREPAID CARD
 - NO, HAVE ONLY A CHECKING OR SAVINGS ACCOUNT
 - DK/REFUSE
- [CONTINUE]
4. [Univ: Yes to prepaid card] In the past 12 months, that is since [fill: month, year], did you or anyone else add money to reload any of your prepaid cards?
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

II. Use of Nonbank Alternative Financial Services

The questions in this section apply to all households, regardless of their banking status.

Earlier, we asked about banks, including any bank, savings and loans institution, credit union, or brokerage firm. The next questions ask about going to places other than a bank for your financial services.

1. [univ: ALL] (Q10 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) go to some place other than a bank to cash a check?
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]
2. [univ: ALL] (Q14 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) go to some place other than a bank to purchase a money order?
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]
3. [univ: ALL] (Q26 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) take out a payday loan or payday advance from some place other than a bank?
- YES
 - NO

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- DK/REFUSE
[CONTINUE]
- 4. [univ: ALL] (Q30 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) pawn an item at a pawn shop in order to get cash? Do not include selling an unwanted item to a pawn shop.
 - YES
 - NO
 - DK/REFUSE
[CONTINUE]
- 5. [univ: ALL] (Q34 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) take out a tax refund anticipation loan, or use a tax preparation service in order to receive your tax refund faster than the IRS would provide it?
 - YES
 - NO
 - DK/REFUSE
[CONTINUE]
- 6. [univ: ALL] (Q36 in 2013) Some special stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer car leases, installment plans, or layaway plans. In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) rent or lease anything from a rent-to-own store because it couldn't be purchased any other way?
 - YES
 - NO
 - DK/REFUSE
[CONTINUE]
- 7. [univ: ALL] (Q38b in 2013) Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase an automobile. In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) take out an auto title loan?
 - YES
 - NO
 - DK/REFUSE
[CONTINUE]

The next few questions are about sending money abroad.

- 8. [univ: ALL] In the last 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) send money to family or friends living outside of the US?

Read if necessary: (Friends are people you know personally or are acquainted with. Do **not** include money for charities or other organizations or groups.)

- YES [CONTINUE]

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- NO [SKIP TO II.11]
- DK/REFUSE [SKIP TO II.11]

9. [univ: sent money in last 12m] Did you (if PRE_Q1=YES FILL: or someone else in your household) send money:

- Using a bank (Y/N)
- Using a place other than a bank (Y/N)
- DK/REFUSE

[CONTINUE]

9b. [univ: sent money last 12m] Did you (if PRE_Q1=YES FILL: or someone else in your household) **regularly** send money abroad [fill previous answer(s)]?

- Using a bank (Y/N)
- Using a place other than a bank (Y/N)
- I did not regularly send money abroad (Y/N)
- DK/REFUSE

[CONTINUE]

[univ: used nonbank check cashing or nonbank money order or nonbank international remittances at least once in last 12 months] **The next few questions are about using places other than banks to cash checks, or buy money orders or to send money to family or friends living outside of the U.S.**

10. [univ: used nonbank check cashing or nonbank money order or nonbank international remittances at least once in last 12 months] Are any of the reasons below why you (if PRE_Q1=YES FILL: or someone else in your household) went to a place other than a bank to cash a check, purchase money orders or send money? Was it....

- Because the place has better hours or location (Y/N)
- Because banks don't offer the service? (Y/N)
- Did you (if PRE_Q1=YES FILL: or anyone else in your household) go to a place other than a bank to cash a check, purchase money orders or send money because you can do it faster than at a bank? (Y/N)
- Because the place you go is more welcoming than the bank (Y/N)
- Because you never thought of going to a bank (Y/N)
- Because banks charge more for the service (Y/N)
- Did you (if PRE_Q1=YES FILL: or anyone else in your household) go to a place other than a bank to cash a check, purchase money orders or send money because you don't have an account (Y/N)
- Because the place asks for fewer IDs (Y/N)

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11. [Universe: If all responses to II.11 are no] Why did you (if PRE_Q1=YES FILL: or someone in your household) go to a place other than a bank to cash a check, purchase money orders or send money?
[CONTINUE]

III. Typical use of Financial Transaction Services

A. Receiving Income

The next few questions are about the different ways people receive income.

1. [univ: ALL] People may receive income from work, government benefits, or other regular sources in a number of ways. Think about the ways income has come into your household in the past 12 months, that is since (fill: month/year). How have you (if PRE_Q1=YES FILL: or others in your household) typically received income? (mark all Y/N)
- Direct deposit or electronic transfer of funds into a bank account or a prepaid card
 - Check or money order
 - Cash
 - DID NOT RECEIVE ANY INCOME IN PAST 12 MONTHS
 - Other (specify)
 - DK/REFUSE
- [CONTINUE]
2. [univ: receive income using DIRECT DEPOSIT AND HAVE A PREPAID CARD] Was the income directly deposited onto a prepaid card?
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]
3. [univ: receive income using PAPER CHECK or MONEY ORDERS and used and non bank check casher in the last 12 month (II.1=Yes)] Think about the income you (if PRE_Q1=YES FILL: or others in your household) received by paper check or money order in the past 12 months. Did you typically use some place other than a bank to cash the check or money order?
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

B. Making payments

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The next few questions are about the different ways people pay their monthly bills for things like mortgage, rent, utilities, or child care.

1. [Univ: All] Thinking about paying bills over the last 12 months, in a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a personal check, or check or money order from a bank?
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

2. [Univ: Used a prepaid card in the last 12 months (I.D.1=YES)] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a prepaid card to pay bills?
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

3. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a credit card to pay bills?
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

4. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use cash to pay bills?
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

5. [Univ: USED A NON-Bank money order in the last 12 months (II.2=Yes)] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a money order from a place other than a bank to pay bills?
 - YES
 - NO
 - DK/REFUSE[CONTINUE]

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6. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use electronic payments from a bank account such as using bill pay or by allowing the biller to directly withdraw from your bank account.

- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

7. [Univ: all] DID NOT PAY ANY BILLS IN THE PAST 12 MONTHS (**VOLUNTEERED**)

- YES
- NO
- DK/REFUSE

[IF YES TO MULTIPLE QUESTIONS IN III.B1-B7, CONTINUE. OTHERWISE SKIP TO IV.A1]

8. [Univ: HOUSEHOLD SELECTED AT LEAST ONE METHOD FOR TYPICALLY PAYING BILLS] Which was the most common method you (or if PRE_Q1=YES FILL: or others in your household) used to pay bills over the last 12 months? (CHOOSE ONLY FROM ITEMS SELECTED ABOVE. MARK ONLY ONE.)

- Personal check, or check or money order from a bank
 - Prepaid card
 - Credit Card
 - Cash
 - Money order from a place other than a bank
 - Electronic payment from a bank account
 - DK/REFUSE
- [CONTINUE]

IV. Use of Credit Products

The next few questions are about how people borrow money or purchase items on credit.

A. Use of Mainstream Credit Products

1. [univ: ALL] In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) have a credit or charge card, such as a Visa, MasterCard, American Express or Discover card?

- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

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2. [univ: ALL] Have you (if PRE_Q1=YES FILL: or anyone in your household) had a personal loan or line of credit from a bank any time in the last 12 months? I am not asking about student loans, or loans taken out to make major purchases like a house or car.
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

B. Access to mainstream credit

1. [univ: ALL] In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) apply for a new credit card, or a personal loan or line of credit at a bank, or ask for an increase in an existing credit line or credit card limit? I am not asking about student loans, or loans taken out to make major purchases like a house or car.
- YES [CONTINUE]
 - NO [SKIP TO IV.B3]
 - DK/REFUSE [SKIP TO IV.B3]

2. Q39. [univ: Said Yes to APPLIED FOR CREDIT IN LAST 12m] Did any lender or creditor turn down your household's request for new credit or a credit increase or not give you as much credit as you applied for?
- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

3. [univ: ALL] When thinking about applying for a credit card or loan from a bank, please tell me whether you Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, or Strongly Disagree with the following statements.

1. It is easy to find out what types of loans or lines of credit are available
2. It's easy for someone in my household to qualify for a loan or line of credit from a bank
3. Banks make quick decisions on applications for credit
4. Banks charge affordable rates and fees for credit

[CONTINUE IF USED NONBANK PAYDAY LOAN, PAWN SHOP, REFUND ANTICIPATION LOAN, RENT-TO-OWN, OR NONBANK AUTO TITLE LOAN IN PAST 12 MONTHS, OTHERWISE SKIP TO V.1.]

4. [univ: USED NONBANK PAYDAY LOAN, PAWN SHOP, REFUND ANTICIPATION LOAN, RENT-TO-OWN, OR NONBANK AUTO TITLE LOAN IN PAST 12 MONTHS] Think about the time(s)

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you (if PRE_Q1=YES FILL: or others in your household) borrowed money from **somewhere other than** a bank. For each of the following statements, please tell me whether you Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, or Strongly Disagree.

1. It was easy to find out what types of loans are available
2. It was easy for someone in my household to qualify for credit from these places
3. These places made quick decisions on my application
4. These places charged affordable rates and fees for credit

[CONTINUE]

V. Savings

The next few questions are about the different ways that people save their money.

1. [univ: ALL] Even if you later spent it, did you (if PRE_Q1=YES FILL: or anyone else in your household) set aside any money as savings in the last year, that is, since June 2014? I'm only asking about savings that could be easily spent if necessary, and am not asking about retirement or other long-term savings. (Y/N)

- YES [CONTINUE]
- NO [SKIP TO V.3]
- DK/REFUSE [SKIP TO V.3]

2. [univ: HAS SAVINGS] Did your household put the money you set aside as savings

- a) In a checking account? (Y/N)
- b) In a savings account? (Y/N)
- c) On a prepaid card? (Y/N)
- d) In other accounts such as certificates of deposit, brokerage accounts or savings bonds? (Y/N)
- e) Did you keep the savings in the home, is it held by family or friends, or did you buy something with the intent to pawn or sell later if necessary? (Y/N)

3. [Univ: all] How confident are you that you (if PRE_Q1=YES FILL: or your household) could come up with \$2000 if an unexpected need arose within the next month? Would you say you...

- Are certain you could come up with the full \$2000.
- could probably come up with \$2000.
- could probably not come up with \$2000
- Are certain you could not come up with \$2000
- DK/REFUSE

[IF "CERTAIN...COULD NOT COME UP WITH \$2000 THEN SKIP TO VI.1, ELSE CONTINUE]

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4. [univ: ALL HOUSEHOLDS EXCEPT THOSE "CERTAIN THEY COULD NOT COME UP WITH \$2000"] If faced with an unexpected \$2000 expense in the next month, how would your household get the funds? (mark all)
- Use money from a bank account or prepaid card
 - Borrow or ask for help from family or friends
 - Use a credit card or line of credit, or take out a loan from a bank
 - Borrow the money from a place other than a bank, such as a payday lender or pawn shop
 - Borrow from or liquidate a retirement account
 - Sell off other investments such as stocks or bonds
 - Sell other things I own
 - Cut back on other expenses or earn more money by working extra hours
 - DK/REFUSE
- [CONTINUE]

VI. Other Household attributes

1. [Univ =ALL] Which best describes your household's income over the past 12 months? (Mark only one)

- Income is about the same each month
 - Income varies somewhat from month to month
 - Income varies a lot from month to month
 - DK/REFUSE
- [CONTINUE]

2. [Univ =ALL] Often times, households find that they are not able to keep up with their bills. Over the last 12 months, was there a time when you (if PRE_Q1=YES FILL: or someone else in your household) fell behind on bill payments?

- YES
 - NO
 - DK/REFUSE
- [CONTINUE]

3. [Univ =had a credit card or a line of credit in the past 12 months (IV.A.1=Yes OR IV.A.2=2)] Many people these days have reached their credit card limit. In the past 12 months, have you (if PRE_Q1=YES FILL: or anyone else in your household) maxed out credit cards or lines of credit, or gone over the limit?

- YES

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- NO
- DK/REFUSE
- [CONTINUE]

4. [Univ =ALL] We are interested in whether you (if PRE_Q1=YES FILL: or others in your household) use information from banks or consult bank staff when handling your finances. In the past 12 months, have you:

- a) Talked with a bank teller or customer service agent to learn about financial products and services or managing your money? (Y/N)
 - YES
 - NO

 - b) Used a bank website, brochures or other bank publications to learn about handling your finances? (Y/N)
 - YES
 - NO

 - c) Attended financial education classes or counseling sessions offered by a bank? (Y/N)
 - YES
 - NO
- [CONTINUE]

5. [Univ =ALL] Think now about the information from sources other than banks that you use when handling your finances for thing like learning about financial products and services or managing your money. In the past 12 months, did you:

- a) Take financial education classes or counseling offered by a place other than a bank?
 - YES
 - NO

- b) Use a financial planner, accountant, or similar professional who does not work at a bank?
 - YES
 - NO

- c) Refer to publications, articles, television or radio programs, websites or mobile applications from places other than banks that provide financial advice such as Consumer Reports, Suze Orman, NerdWallet, or mint.com?
 - YES
 - NO

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- d) Use advertisements from places other than banks either in print, radio, TV, online or mail?
 - YES
 - NO

 - e) Talk to friends, relatives, or co-workers?
 - YES
 - NO

 - f) Use employer-provided resources?
 - YES
 - NO

 - g) Do anything else?
 - YES (specify)
 - NO
 - DK/REFUSE
 - [CONTINUE]
6. [univ: all] (*Q47 in 2013*) Do you (if PRE_Q1=YES FILL: or someone else in your household) currently own or have regular access to a mobile phone?
- YES [CONTINUE]
 - NO [SKIP TO VI.8]
 - DK/REFUSE [SKIP TO VI.8]
7. [univ: Yes to Mobile phone in VI.6] (*Q48 in 2013*) Is that mobile phone a smartphone with features to access the Internet, send emails, and download apps?
- YES [CONTINUE]
 - NO [CONTINUE]
 - DK/REFUSE [CONTINUE]
8. [univ: all] Aside from accessing the Internet through your phone, do you (if PRE_Q1=YES FILL: or someone else in your household) currently have regular access to the Internet at work or school using a desktop, laptop, or tablet computer?
- YES [CONTINUE]
 - NO [CONTINUE]
 - DK/REFUSE [CONTINUE]
9. [Univ =ALL] How about at home using a desktop, laptop, or tablet computer?
- YES [TERMINATE]
 - NO [TERMINATE]

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□ DK/REFUSE [TERMINATE]