

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM WASHINGTON, D. C. 20551

BEN 5. BERNANKE CHAIRMAN

February 15, 2011

Last year, we contacted your company as part of an effort to identify all nondepository companies in the country that provide financing to consumers or businesses ("finance companies"). Now we are coming back to you to ask your help in understanding the structure of the finance company industry by completing a brief survey.

As recent events have made very clear, the availability of credit to consumers and businesses is critical to the efficient functioning of our economy. As a result, disruptions in your critically important industry can affect not only individual firms like yours, or even just your industry as a whole, but a wide range of businesses and households across the entire economy. Participation in this survey is voluntary, but we hope you will recognize the importance of this work and agree to participate.

The Federal Reserve regards your responses as confidential and will treat them accordingly. If you have questions about this survey, please see the information and references given on the cover page of the survey form.

I greatly appreciate your assistance with this important initiative.

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