

Appendix JJ
Screener Conversion Letters Not Offering \$2

List of 2003 SSBF Screener Conversion Letters Not Offering \$2

1. Letter Type 1 – Concern About Confidentiality
2. Letter Type 2 – Firm Does Not Use Credit
3. Letter Type 3 – Too Busy/Concern About Time and Effort
4. Letter Type 4 – Concern About Study Legitimacy
5. Letter Type 5 – Generic/Non-Specific Refusal

May 9, 2005

«First_Name» «Last_Name», «Title»
«Company»
«Address»
«City», «STATE» «Zip»-«Zip4»

Dear «First_Name» «Last_Name»,

Recently an interviewer from NORC at the University of Chicago called you to participate in the 2003 Survey of Small Business Finances (SSBF).

We appreciate how you might be reluctant to share information about your business with our interviewers. The information provided by participants in the study is highly confidential and is used for statistical purposes only.

We need your help in this legitimate, scientific, and confidential study that benefits small businesses. To see if you qualify, we have a few questions we would like to ask you in a very short phone call – five minutes, tops.

Only a small number of authorized staff at the Federal Reserve Board and NORC will ever have access to confidential information. These individuals are bound by confidentiality agreements. Furthermore, respondents' answers are protected under the 2001 Confidential Information Protection and Statistical Efficiency Act (CIPSEA). Under this law, any person who makes an unauthorized disclosure of confidential information is subject to five years in prison and a \$250,000 fine.

Because you are so important to the survey, I am asking you again to consider participating in the study. You always have the option to not answer any question you choose. Ultimately, the data collected in the SSBF will help policymakers ensure that all U.S. small businesses, including your business, have equal access to credit.

I have asked one of our interviewers to call you shortly after you receive this letter to schedule an interview. If you have additional questions, or would like to schedule an interview appointment directly, you can call us at 1-800-692-4192, or e-mail 6128-ssbf@norc.org.

Sincerely,



Carol-Ann Emmons

Project Director, Survey of Small Business Finances

P.S. As a token of our appreciation, individuals who complete the main SSBF interview by Friday, January 28th, 2005, will be given \$50 or Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199. Please help us help all American small businesses by participating in this important study.



Appendix JJ.2
Letter Type 2 – Firm Does Not
Use Credit



Date

Business Owner

Address 1

Address 2

City, State, Zipcode

Dear Owner,

Recently an interviewer from NORC at the University of Chicago called you to participate in the 2003 Survey of Small Business Finances (SSBF).

We appreciate how the relevance of this study may appear distant from the needs of your business. However, I hope that if you take a moment to review the materials we have sent you, you will see that this survey is a scientifically valid study worthy of your attention.

We need your help in this legitimate, scientific, and confidential study that benefits small businesses. To see if you qualify, we have a few questions we would like to ask you in a very short phone call – five minutes, tops.

Even if your business is not presently using credit, your participation in the SSBF is crucial. In order for public policies to address the needs of all small businesses, it is important to gather data from all types of companies on a number of issues. For example, the survey asks small business owners about experiences with financial services, and their opinion on the most important problem facing their business today.

I have asked one of our interviewers to call you shortly after you receive this letter to schedule an interview. If you have any questions about the study, or would like to schedule an interview appointment directly, you can contact us by telephone at 1-800-692-4192, or by e-mail at 6128-ssbf@norc.org.

To learn more about how this study will benefit all small businesses, including those that have not yet used credit, please visit www.norc.org/ssbf or www.federalreserve.gov/ssbf.

Sincerely,

Carol-Ann Emmons

Project Director, Survey of Small Business Finances

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Appendix JJ.3
Letter Type 3 – Too Busy/Concern
About Time and Effort



Date

Business Owner

Address 1

Address 2

City, State, Zip code

Dear Owner,

Recently an interviewer from NORC at the University of Chicago called you to participate in the 2003 Survey of Small Business Finances (SSBF).

We understand that you have many demands on your time. However, I hope that if you take a moment to review the materials we have sent you, you will see that this survey is a scientifically valid study worthy of your time and attention.

We need your help in this legitimate, scientific, and confidential study that benefits small businesses. To see if you qualify, we have a few questions we would like to ask you in a very short phone call – five minutes, tops.

We will make every effort to conduct the telephone interview at your convenience. You may choose to do the interview on a more convenient day at virtually any time. If necessary, the interview can be broken up into shorter sessions to fit your busy schedule.

The information we collect will be used to evaluate the impact of public policies on small businesses. It is essential that we survey small businesses of all different sizes and locations. Ultimately, the data gathered in SSBF 2003 will help policymakers ensure that all U.S. small businesses have equal access to credit.

I have asked one of our interviewers to call you shortly after you receive this letter to schedule an interview. If you have any questions about the study, or would like to schedule an interview appointment directly, you can contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.org.

To learn more about the study and how your time can make a real difference, please visit www.norc.org/ssbf or www.federalreserve.gov/ssbf.

Sincerely,

Carol-Ann Emmons

Project Director, Survey of Small Business Finances

P.S. As a token of our appreciation, individuals who complete the main SSBF interview by Friday, January 28th, 2005, will be able to choose **\$50** or Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199. Please help us help all American small businesses by participating in this important study.

Date

Business Owner

Address 1

Address 2

City, State, Zip code

Dear Owner,

Recently an interviewer from NORC at the University of Chicago called you to participate in the 2003 Survey of Small Business Finances (SSBF).

We appreciate how you might be skeptical about the study's legitimacy. This is not a telemarketing call or a marketing survey. NORC, the organization conducting the survey, is a nonprofit research agency that collects data of national significance. Please visit www.norc.org to learn more about the quality and importance of NORC's work in social science.

We need your help in this legitimate, scientific, and confidential study that benefits small businesses. To see if you qualify, we have a few questions we would like to ask you in a very short phone call – five minutes, tops.

Funded by the Federal Reserve Board, the government agency responsible for regulating the U.S. banking industry, the 2003 SSBF is done in the interest of small businesses like yours. The information will be used to evaluate the impact of public policies on small businesses of all types. More information about the 2003 SSBF can be found on www.federalreserve.gov/ssbf and www.norc.org/ssbf.

Because you are so important to the survey, I am asking you again to participate. We need your help in this scientific study that benefits small businesses.

I have asked one of our interviewers to call you shortly after you receive this letter to schedule an interview. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.org.

Sincerely,



Carol-Ann Emmons

Project Director, Survey of Small Business Finances

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Appendix JJ.5
Letter Type 5 – Generic/Non-Specific
Refusal



Date

Business Owner
Address 1
Address 2
City, State, Zip code

Dear Owner,

Recently an interviewer from NORC at the University of Chicago called you to participate in the 2003 Survey of Small Business Finances (SSBF). Because you are so important to the study, I am asking you again to participate:

We need your help in this legitimate, scientific, and confidential study that benefits small businesses. To see if you qualify, we have a few questions we would like to ask you in a very short phone call – five minutes, tops.

Funded by the U. S. Federal Reserve Board, the government agency responsible for regulating the U.S. banking industry, the 2003 SSBF is done in the interest of small businesses. The information will be used to evaluate the impact of public policies on small businesses of different sizes and locations. Ultimately, the data will help policymakers ensure that all U.S. small businesses have equal access to credit.

We will make every effort to conduct the telephone interview at your convenience. You may choose to do the interview on a more convenient day at virtually any time. All of your responses will be held in the strictest confidence, and you always have the option to not respond to any question you are uncomfortable answering.

I have asked one of our interviewers to call you shortly after you receive this letter to schedule an interview. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.org.

To learn more about this study and its benefits, please visit www.norc.org/ssbf or www.federalreserve.gov/ssbf.

Sincerely,

Carol-Ann Emmons
Project Director, Survey of Small Business Finances

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