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## **Credit Card Offer Study – Methodology Report**

The Federal Trade Commission (FTC) contracted with Synovate to conduct the Credit Card Offer study. The purpose of the study was to gain an understanding of consumer perceptions of current and possible future language contained in offers of credit that informs consumers about the opportunity to opt out of receiving future pre-screened offers of credit. The results of the study will help inform FTC decision-making when working with the financial services industry about how to best educate consumers about their options.

The interviewing was conducted in-person, at mall-based interviewing facilities across the country. Interviews were conducted from June 18, 2004 through August 11, 2004. A total of 459 interviews were completed with US adults age 18 – 74. The qualified

payment for their efforts. Respondents' names and addresses were captured for validation purposes.

Upon arriving at the interviewing facility, the interviewer entered the screening data into Synovate's Computer Assisted Personal Interviewing (CAPI) system. This is a portable device in the form of a tablet that contains a computer processor capable of recording and storing data inputs. The tablet works using touch-screen technology, and was used by interviewers to administer the survey and record the respondents' answers.

The CAPI system recorded only the survey data – no personally identifiable information was entered into the devices.

At the conclusion of entering the screener data, the interviewer handed each respondent a mock-up of a credit card offer. For this study, there were 3 versions of the credit-card mock-up:

**Version 1 (Current)** – this version used current language in credit card offers to describe the opt-out process. No special formatting or colors were used to highlight the text. The paragraph was located on the back of the credit card offer.

**Version 2 (Improved)** – this version used proposed new language, describing the opt-out process, as well as reasons why continuing to allow pre-screened offers may be a benefit to consumers. The opt-out text was printed in blue ink (vs. black ink for the rest of the offer) and was indented on the left and right sides to set this paragraph off from the rest of the offer. The paragraph was located on the back of the credit card offer.

**Version 3 (Layered)** – this version had the same text and formatting as Version 2, and added a notation on the bottom of the front of the offer in a text box alerting consumers about the ability to stop receiving prescreened offers, and indicating that additional details were available on the back of the offer.

Each respondent was exposed to one version of the credit-card mock-up. The number of completed interviews per version are:

Version 1: 154

Version 2: 149

Version 3: 156

After the respondent was given the credit card offer, he or she was asked to look over the material, front and back. When the respondent indicated the review was over, the interviewer took the offer back and hid it from view of the respondent.

A series of questions about the offer was asked of respondents. Following the initial series of questions, the respondent was handed the offer again, this time with the opt-out language highlighted. The interviewer gave the instruction to read the highlighted

information carefully and hand the offer back. Again, the offer was hidden from view, and the survey continued.

The questionnaires were virtually identical across the three versionr0ee w 002 Trrt-0.00









S2C WHETHER RECEIVED A FREE SAMPLE FOR A FOOD PRODUCT IN THE PAST TWELVE MONTHS

Table 3

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes	146 31.8%	49 31.8%	47 31.5%	50 32.1%
No	313 68.2%	105 68.2%	102 68.5%	106 67.9%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

FTC CREDIT CARD OFFER STUDY

Table 4

S5 AGE GROUP

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Under 18	-	-	-	-
18-34	193 42.0%	59 38.3%	63 42.3%	71 45.5%
35-54	172 37.5%	61 39.6%	58 38.9%	53 34.0%
55-74	94 20.5%	34 22.1%	28 18.8%	32 20.5%
74 and older	-	-	-	-
Refused	-	-	-	-
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004

S6 WHETHER USUALLY WEAR EYEGLASSES OR CONTACT LENSES WHEN READING

Table 5

TOTAL	VERSION 1	VERSION 2	VERSION 3
-----	-----	-----	-----
	(A)	(1310N C	EADING



Table 7

Q.1 MAILING OFFER

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Option one/Mastercard/Credit card	459 100.0%	154 100.0%	149 100.0%	156 100.0%
Other	-	-	-	-
Don't know or not sure	-	-	-	-
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C



FTC CREDIT CARD OFFER STUDY

Table 9

SITE LOCATION

	TOTAL	VERSION 1	VERSION 2	VERSION 3				
	=====	=====	=====	=====				
		(A)	(B)	(C)				
All Base	459	154	149	156				
Baltimore	49 10.7%	16 10.4%	14 9.4%	19 12.2%				
Boise	46 10.0%	15 9.7%	16 10.7%	15 9.6%				
Burlington	45 9.8%	15 9.7%	15 10.1%	15 9.6%				
Chicago	46 10.0%	16 10.4%	15 10.1%	15 9.6%				
Coprus Christi	46 10.0%	12 7.8%	17 11.4%	17 10.9%				
Jackson	46 10.0%	16 10.4%	15 10.1%	15 9.6%				
Los Angeles	45 9.8%	15 9.7%	15 10.1%	15 9.6%				
New York	44 9.6%	16 10.4%	13 8.7%	15 9.6%				
St Louis	46 10.0%	17 11.0%	14 9.4%	15 9.6%				
Toledo					46	12	17	17

Table 10

Q.4 WHETHER MAILING SAYS OR SUGGESTS THAT YOU COULD ASK THAT THIS AND OTHER CREDIT CARD COMPANIES NOT SEND YOU SIMILAR OFFERS IN THE MAIL

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	118 25.7%	29 18.8%	41 27.5%	48 30.8%A
No, it did not	208 45.3%	81 52.6%	62 41.6%	65 41.7%
Don't know or not sure	133 29.0%	44 28.6%	46 30.9%	43 27.6%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C



Table 11

Q.5 WHETHER THE MAILING SAYS OR SUGGESTS WHAT YOU SHOULD DO IF YOU DO NOT WISH TO RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	82 17.9%	19 12.3%	22 14.8%	41 26.3% <sup>AB</sup>
No, it did not	25 5.4%	9 5.8% <sup>C</sup>	15 10.1% <sup>C</sup>	1 0.6%
Don't know or not sure	11 2.4%	1 0.6%	4 2.7%	6 3.8%
Question Not Asked	341 74.3%	125 81.2% <sup>C</sup>	108 72.5%	108 69.2%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 12

Q.5A WHAT OFFER SAID OR SUGGESTED TO DO IF YOU DO NOT WISH TO RECEIVE  
SIMILAR OFFERS FROM THIS OR OTHER CREDIT CARD COMPANIES

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
	(A)	(B)	(C)	
All Base	459	154	149	156
CALL/WRITE/DO NOT SEND (NET)	69	16	19	34
	15.0%	10.4%	12.8%	21.8%AB
CALL NUMBER/WRITE TO CONSUMER REPORTING AGENCY	62	13	16	33
(SUB-NET)	13.5%	8.4%	10.7%	21.2%AB
Call a phone number/toll-free 800 number	62	13	16	33
	13.5%	8.4%	10.7%	21.2%AB
Write Trans Union/Credit Reporting Agency/ Consumer Reporting Agency	6	1	4	1
	1.3%	0.6%	2.7%	0.6%
WRITE COMPANY/TELL NOT TO SEND OFFERS (SUB-NET)	32	10	9	13
	7.0%	6.5%	6.0%	8.3%
Write to them/Write company/credit union	17	7	4	6
	3.7%	4.5%	2.7%	3.8%
Tell them not to send anymore/don't want anymore information	18	4	7	7
	3.9%	2.6%	4.7%	4.5%
Miscellaneous (NET)	11	3	3	5
	2.4%	1.9%	2.0%	3.2%
Don't return/send back any forms if you chose not to receive anymore information	4	1	1	2
	0.9%	0.6%	0.7%	1.3%
All other miscellaneous mentions	7	2	2	3
	1.5%	1.3%	1.3%	1.9%
No Answer/Don't know/Refused/Nothing	6	1	1	4
	1.3%	0.6%	0.7%	2.6%
Question Not Asked	377	135	127	115
	82.1%	87.7% <sup>C</sup>	85.2% <sup>C</sup>	73.7%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004

Q.5A WHAT OFFER SAID OR SUGGESTED TO DO IF YOU DO NOT WISH TO RECEIVE  
SIMILAR OFFERS FROM THIS OR OTHER CREDIT CARD COMPANIES

Table 12

Table 13

Q.6 BASED ON WHAT THE MAILING SAID OR SUGGESTED, IF YOU ASKED THAT THIS AND OTHER CREDIT CARD COMPANIES NOT SEND YOU SIMILAR OFFERS, WOULD YOU:

TOTAL	VERSION 1	VERSION 2	VERSION 3					
=====	=====	=====	=====					
	(A)	(B)	(C)	LDp	(A)	(B)	7i	SeL
				LDp	(A) L		Something else	ese
				====	(A) L		Don't know or not sure	
12.0%	8.4%	.3.4%	.421%	LDp				
0.4%	-	1.3%	-	LDp				
								2
								11
								-
								2

Q.7 WHETHER THE MAILING SAID OR SUGGESTED THAT ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS MIGHT BE USEFUL TO YOU Table 14

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	113 24.6%	38 24.7%	44 29.5%	31 19.9%
No, it did not	202 44.0%	64 41.6%	64 43.0%	74 47.4%
Don't know or not sure	144 31.4%	52 33.8%	41 27.5%	51 32.7%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Q.7A WHAT MAILING SAID OR SUGGESTED ABOUT ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS THAT MIGHT BE USEFUL TO YOU

Table 15

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
BETTER/MORE CHOICE/COMPARE CARDS (NET)	54	18	22	14
	11.8%	11.7%	14.8%	9.0%
Better/lower/no interest rates/fees	18	6	5	7
	3.9%	3.9%	3.4%	4.5%
Able to pick best card for me	6	3	1	2
	1.3%	1.9%	0.7%	1.3%
Ability to compare credit cards	22	5	12	5
	4.8%	3.2%	8.1%	3.2%
More variety/options to choose from	9	4	3	2
	2.0%	2.6%	2.0%	1.3%
You get special offers/cash back/rewards	12	4	5	3
	2.6%	2.6%	3.4%	1.9%
Miscellaneous (NET)	63	19	24	20
	13.7%	12.3%	16.1%	12.8%
Helps to build/establish credit	16	2	7	7
	3.5%	1.3%	4.7%	4.5%
Good for balance transfers/consolidate credit cards/pay bills	8	2	3	3
	1.7%	1.3%	2.0%	1.9%
Makes it easier to apply for additional cards	3	1	2	-
	0.7%	0.6%	1.3%	-
Fraud protection	6	2	3	1
	1.3%	1.3%	2.0%	0.6%
Would be useful to me (unsp)	2	-	1	1
	0.4%	-	0.7%	0.6%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004



Table 16

Q.8A WHAT MATERIAL READ COMMUNICATES TO YOU

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
<u>APPROVAL/QUALIFICATIONS (NET)</u>	200	79	74	47
	43.6%	51.3% <sup>C</sup>	49.7% <sup>C</sup>	30.1%
<u>Ability to get credit (sub-net)</u>	131	60	46	25
	28.5%	39.0% <sup>C</sup>	30.9% <sup>C</sup>	16.0%
Have pre-approval for credit card/able to get one	71	25	29	17
	15.5%	16.2%	19.5% <sup>C</sup>	10.9%
A pre-check of credit is done before offer is made	53	29	17	7
	11.5%	18.8% <sup>C</sup>	11.4% <sup>C</sup>	4.5%
I meet criteria	16	12	3	1
	3.5%	7.8% <sup>BC</sup>	2.0%	0.6%
<u>Need to meet criteria (sub-net)</u>	101	35	40	26
	22.0%	22.7%	26.8% <sup>C</sup>	16.7%
Approval is not guaranteed	65	30	21	14
	14.2%	19.5% <sup>C</sup>	14.1%	9.0%
Need to qualify/meet criteria	34	6	14	14
	7.4%	3.9%	9.4%	9.0%
All other approval/qualifications mentions	11	2	8	1
	2.4%	1.3%	5.4% <sup>AC</sup>	0.6%
<u>CREDIT SOLICITATION (NET)</u>	219	35	81	103
	47.7%	22.7%	54.4% <sup>A</sup>	66.0% <sup>AB</sup>
Opt-Out is not guaranteed that you won't get more mailings/calls	51	1	22	28
	11.1%	0.6%	14.8% <sup>A</sup>	17.9% <sup>A</sup>
Can contact/write to the company for help	5	3	2	-
	1.1%	1.9%	1.3%	-

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004



Q.8A WHAT MATERIAL READ COMMUNICATES TO YOU

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Ability to stop solicitation (sub-net)	190	31	67	92
	41.4%	20.1%	45.0%A	59.0%AB
Able to stop/request to stop credit solicitation calls/mailings	52 11.3%	14 9.1%	18 12.1%	20 12.8%
Can call 800 number/write to company to stop the solicitation	133 29.0%	16 10.4%	47 31.5%A	70 44.9%AB

Table 16

Q.8A WHAT MATERIAL READ COMMUNICATES TO YOU

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Information is shared with other companies	6 1.3%	3 1.9%	2 1.3%	1 0.6%
Request of personal information	6 1.3%	-	4 2.7%A	2 1.3%
Send information through mailings	3 0.7%	1 0.6%	-	2 1.3%
Information about credit card	3 0.7%	2 1.3%	1 0.7%	-
All other information mentions	11 2.4%	5 3.2%	5 3.4%	1 0.6%
Information on the consumer/data base report led to this offer	1 0.2%	1 0.6%	-	-
<u>PRICE/COST/FEEES (NET)</u>	45	13	11	21
	9.8%	8.4%	7.4%	13.5%
No finance fees/zero interest/for first year	23 5.0%	6 3.9%	9 6.0%	8 5.1%
No annual fees	12 2.6%	4 2.6%	4 2.7%	4 2.6%
7.99 % fixed APR	17 3.7%	3 1.9%	6 4.0%	8 5.1%
Low interest rate for first year	2 0.4%	-	-	2 1.3%
All other price/cost/fees mentions	12 2.6%	5 3.2%B	-	7 4.5%B
<u>MISCELLANEOUS (NET)</u>	73	34	15	24
	15.9%	22.1%B	10.1%	15.4%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004



Q.9 WHETHER THE MATERIAL SAID OR SUGGESTED THAT YOU COULD ASK THAT THIS AND OTHER CREDIT CARD COMPANIES NOT SEND YOU SIMILAR OFFERS IN THE MAIL Table 17

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	280 61.0%	61 39.6%	103 69.1%A	116 74.4%A
No, it did not	141 30.7%	72 46.8%BC	38 25.5%	31 19.9%
Don't know or not sure	38 8.3%	21 13.6%BC	8 5.4%	9 5.8%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 18

Q.10 WHETHER MATERIAL SAID OR SUGGESTED WHAT TO DO IF YOU DO NOT WISH TO  
RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	243 52.9%	49 31.8%	91 61.1%A	103 66.0%A
No, it did not	28 6.1%	9 5.8%	9 6.0%	10 6.4%
Don't know or not sure	9 2.0%	3 1.9%	3 2.0%	3 1.9%
Question Not Asked	179 39.0%	93 60.4%BC	46 30.9%	40 25.6%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 19

Q.10A WHAT MATERIAL SAID OR SUGGESTED TO DO IF YOU DO NOT WISH TO  
RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
	(A)	(B)	(C)	
All Base	459	154	149	156
REQUEST FOR PERSONAL INFORMATION (NET)	25	-	11	14
	5.4%	-	7.4%	9.0%
REQs.i(REQs.iTFMf0 12 -12.2 25 T 0 E O B	459	154	9.0% )TCALL/WRITE/ATERIALSE 1 Tc(REQUEST FOR PERSONAf0 12 -122 provid46f0 12 -186f0 12 -197 (C) )Tj0 -11	

Table 19

Q.10A WHAT MATERIAL SAID OR SUGGESTED TO DO IF YOU DO NOT WISH TO  
RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Miscellaneous (NET)	12	4	6	2
	2.6%	2.6%	4.0%	1.3%
Can go on line/website to opt-out/be removed from list	2 0.4%	-	2 1.3%	-
Won't open it/just through it out	0.2% 0.6-	1.3	1.3%	-
Won't open it/just tGny form061eWc 40 -1.14 T2 -1B' T2 -1B' T2 -1B' T24B2 -1B-1B'	0.2%	0.6-	1.3%	-
RSIous 9et7M1e -555555555555555j0 -1.14 TD2ention	-	-	-	-

Q.10B1 WHETHER THE MATERIAL SAID OR SUGGESTED TO CALL A TOLL FREE NUMBER IF YOU DO NOT WISH TO RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES

Table 20

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	226 49.2%	40 26.0%	85 57.0%A	101 64.7%A
No, it did not	11 2.4%	5 3.2%	5 3.4%	1 0.6%
Don't know or not sure	6 1.3%	4 2.6%	1 0.7%	1 0.6%
Question Not Asked	216 47.1%	105 68.2%BC	58 38.9%	53 34.0%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C



Q.10B2 WHETHER THE MATERIAL SAID OR SUGGESTED TO E-MAIL THE FEDERAL TRADE COMMISSION IF YOU DO NOT WISH TO RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES Table 21

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	42 9.2%	12 7.8%	13 8.7%	17 10.9%
No, it did not	156 34.0%	25 16.2%	60 40.3%A	71 45.5%A
Don't know or not sure	45 9.8%	12 7.8%	18 12.1%	15 9.6%
Question Not Asked	216 47.1%	105 68.2%BC	58 38.9%	53 34.0%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 22

Q10.B3 WHETHER THE MATERIAL SAID OR SUGGESTED TO WRITE TO TRANSUNION IF YOU DO NOT WISH TO RECEIVE SIMILAR OFFERS FROM THIS AND OTHER CREDIT CARD COMPANIES

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	175	40	69	66
	38.1%	26.0%	46.3%A	42.3%A
No, it did not	37	4	12	21
	8.1%	2.6%	8.1%A	13.5%A
Don't know or not sure	31	5	10	16
	6.8%	3.2%	6.7%	10.3%A
Question Not Asked	216	105	58	53
	47.1%	68.2%BC	38.9%	34.0%
Sigma	459	154	149	156
	100.0%	100.0%	100.0%	100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 23

Q10.C WHETHER AT LEAST ONE ITEM CORRECT ON Q10B1 OR Q10B3

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Correct response	238 51.9%	47 30.5%	90 60.4%A	101 64.7%A
No correct response	5 1.1%	2 1.3%	1 0.7%	2 1.3%
Question Not Asked	216 47.1%	105 68.2%BC	58 38.9%	53 34.0%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Q.11 BASED ON WHAT THE MATERIAL SAID OR SUGGESTED, IF YOU ASKED THAT THIS AND OTHER CREDIT CARD COMPANIES NOT SEND YOU SIMILAR OFFERS, WOULD YOU: Table 24

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Receive no credit card offers in the future	99 21.6%	32 20.8%	33 22.1%	34 21.8%
Continue to receive some credit card offers	149 32.5%	20 13.0%	62 41.6%A	67 42.9%A
Something else	6 1.3%	1 0.6%	2 1.3%	3 1.9%
Don't know or not sure	26 5.7%	8 5.2%	6 4.0%	12 7.7%
Question Not Asked	179 39.0%	93 60.4%BC	46 30.9%	40 25.6%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Q.12 WHETHER THE MATERIAL SAID OR SUGGESTED THAT ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS MIGHT BE USEFUL TO YOU

Table 25

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes, it did	161 35.1%	38 24.7%	65 43.6%A	58 37.2%A
No, it did not	216 47.1%	84 54.5%C	66 44.3%	66 42.3%
Don't know or not sure	82 17.9%	32 20.8%B	18 12.1%	32 20.5%B
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 26

Q.12A WHAT MATERIAL SAID OR SUGGESTED ABOUT ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS MIGHT BE USEFUL TO YOU

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
<u>ABILITY TO COMPARE/GET A BETTER CARD (NET)</u>	73	12	37	24
	15.9%	7.8%	24.8% <sup>AC</sup>	15.4% <sup>A</sup>
Ability to compare for best possible card	23	2	14	7
	5.0%	1.3%	9.4% <sup>A</sup>	4.5%
Able to compare rates/fees/conditions	39	4	18	17
	8.5%	2.6%	12.1% <sup>A</sup>	10.9% <sup>A</sup>
Lower/better interest rates	15	7	4	4
	3.3%	4.5%	2.7%	2.6%
Benefits/rewards/discounts available	4	1	1	2
	0.9%	0.6%	0.7%	1.3%
All other ability to compare/get a better card mentions	-	-	-	-
<u>NEED/USAGE (NET)</u>	36	8	11	17
	7.8%	5.2%	7.4%	10.9%
Is not useful to me/Don't want anything else sent to me	13	4	3	6
	2.8%	2.6%	2.0%	3.8%
Don't want/need any additional credit cards	4	1	-	3
	0.9%	0.6%	-	1.9%
Offers could be useful	10	-	5	5
	2.2%	-	3.4% <sup>A</sup>	3.2% <sup>A</sup>
Can use it to consolidate credit/balance transfers/pay bills	9	3	3	3
	2.0%	1.9%	2.0%	1.9%
All other need/usage mentions	-	-	-	-
	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004

Table 26

Q.12A WHAT MATERIAL SAID OR SUGGESTED ABOUT ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS MIGHT BE USEFUL TO YOU

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
INFORMATION (NET)	17	4	9	4
	3.7%	2.6%	6.0%	2.6%
Will send more offers/information	8	1	5	2
	1.7%	0.6%	3.4%	1.3%
Can request to not have personal information shared	2	-	2	-
	0.4%	-	1.3%	-
Ability to know credit status	3	-	2	1
	0.7%	-	1.3%	0.6%
Pre-approval/Pre-check of credit is done before offer is made	2	2	-	-
	0.4%	1.3%	-	-
Can express your opinion/give suggestions	2	1	-	1
	0.4%	0.6%	-	0.6%
All other information mentions	-	-	-	-
	-	-	-	-
Miscellaneous (NET)	38	10	13	15
	8.3%	6.5%	8.7%	9.6%
Ability to get credit/credit card	10	2	4	4
	2.2%	1.3%	2.7%	2.6%
Can stop card at any time	1	-	1	-
	0.2%	-	0.7%	-
No annual fees	2	1	-	1
	0.4%	0.6%	-	0.6%
Could help to improve credit rating	9	3	3	3
	2.0%	1.9%	2.0%	1.9%
Fraud protection	3	-	-	3
	0.7%	-	-	1.9%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

August 2004

Table 26

Q.12A WHAT MATERIAL SAID OR SUGGESTED ABOUT ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS MIGHT BE USEFUL TO YOU

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Can stop mails/offers if you don't want them	6	2	1	3
	1.3%	1.3%	0.7%	1.9%
All other miscellaneous mentions	8	2	4	2
	1.7%	1.3%	2.7%	1.3%
No Answer/Don't know/Refused/Nothing	21	9	5	7
	4.6%	5.8%	3.4%	4.5%
Question Not Asked	298	116	84	98
	64.9%	75.3%BC	56.4%	62.8%
Sigma	492	161	159	172
	107.2%	104.5%	106.7%	110.3%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C



Table 27

Q.13A BASED ON WHAT THE MATERIAL SAID OR SUGGESTED, WOULD ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS BE USEFUL TO YOU BECAUSE YOU COULD COMPARE RATES AND TERMS FOR DIFFERENT OFFERS

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes	135 29.4%	31 20.1%	57 38.3%A	47 30.1%A
No	23 5.0%	5 3.2%	8 5.4%	10 6.4%
Don't know or not sure	3 0.7%	2 1.3%	-	1 0.6%
Question Not Asked	298 64.9%	116 75.3%BC	84 56.4%	98 62.8%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 28

Q.13B BASED ON WHAT THE MATERIAL SAID OR SUGGESTED, WOULD ALLOWING THIS AND OTHER CREDIT CARD COMPANIES TO CONTINUE SENDING YOU OFFERS BE USEFUL TO YOU BECAUSE THIS WOULD IMPROVE YOUR CREDIT RATING

	TOTAL	VERSION 1	VERSION 2	VERSION 3
	=====	=====	=====	=====
		(A)	(B)	(C)
All Base	459	154	149	156
Yes	59 12.9%	21 13.6%	23 15.4%	15 9.6%
No	88 19.2%	15 9.7%	36 24.2%A	37 23.7%A
Don't know or not sure	14 3.1%	2 1.3%	6 4.0%	6 3.8%
Question Not Asked	298 64.9%	116 75.3%BC	84 56.4%	98 62.8%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

Table 29

Q.14 WHAT YOU USUALLY DO WHEN YOU RECEIVE A CREDIT CARD OFFER SUCH AS THIS ONE IN THE MAIL

	TOTAL =====	VERSION 1 =====	VERSION 2 =====	VERSION 3 =====
		(A)	(B)	(C)
All Base	459	154	149	156
Throw it in the trash or shred it without opening it	239 52.1%	85 55.2%	74 49.7%	80 51.3%
Open it and skim through it	150 32.7%	47 30.5%	49 32.9%	54 34.6%
Open it and read it	60 13.1%	20 13.0%	21 14.1%	19 12.2%
Something else	10 2.2%	2 1.3%	5 3.4%	3 1.9%
Sigma	459 100.0%	154 100.0%	149 100.0%	156 100.0%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C

## Appendix B: Survey Questionnaires

ID \_\_\_\_\_

Version: 1

## CREDIT CARD OFFER STUDY – MAIN QUESTIONNAIRE

Hello, my name is \_\_\_\_\_ from \_\_\_\_\_. Thank you for agreeing to participate in our project. If you wear glasses or contacts for reading, please put them on.

1. I am going to show you a promotional mailing. Assume that you have received this in the mail.

### GIVE MAILING #1A TO RESPONDENT.

First, could you please read to me the number and the letter that appears in the top right hand corner?

MARK ONE ANSWER: 1A 1B 2A 2B 3A 3B

### IF RESPONSE IS ANYTHING OTHER THAN “1A” TAKE MAILING BACK AND HAND OUT 1A.

Please read this mailing and let me know when you are finished. Be sure and look at both sides of the mailing.

### WHEN S/HE IS FINISHED LOOKING, TAKE BACK AND REMOVE FROM VIEW.

Now I would like to ask you some questions. Please base your answers only on the mailing you just read and not on your prior knowledge or beliefs, ok? If you don't know the answer to any question, please say so rather than guess.

1. What was offered in the mailing?
  - 1 OPTION ONE/ MASTERCARD/ CREDIT CARD (CONTINUE)
  - 2 OTHER (TERMINATE)
  - 3 DON'T KNOW OR NOT SURE (TERMINATE)
2. Did the mailing say that you are pre-approved for this credit card offer, or did it not say that?
  - 1 YES, IT DID
  - 2 NO, IT DID NOT
  - 3 DON'T KNOW OR NOT SURE

**Q3 and Q3a These question numbers not used in this study**

4. Did the mailing say or suggest that you could ask that this and other credit card companies not send you similar offers in the mail, or did the mailing not suggest that?

- 1 YES, IT DID (**CONTINUE**)
- 2 NO, IT DID NOT (**SKIP TO Q7**)
- 3 DON'T KNOW OR NOT SURE (**SKIP TO Q7**)

5. Did the mailing say or suggest what you should do if you do not wish to receive similar offers from this and other credit card companies?

- 1 YES, IT DID (**CONTINUE**)
- 2 NO, IT DID NOT (**SKIP TO 6**)
- 3 DON'T KNOW OR NOT SURE (**SKIP TO 6**)

- 5a. Based on what the mailing said or suggested, what should you do if you do not wish to receive similar offers from this and other credit card companies? (PROBE: Anything Else? PROBE UNTIL UNPRODUCTIVE. RECORD VERBATIM)

6. Based on what the mailing said or suggested, if you asked that this and other credit card companies not send you similar offers, would you: (READ LIST. MARK ONE RESPONSE)

- 1 receive no credit card offers in the future, or
- 2 continue to receive some credit card offers, or
- 3 something else? (WRITE IN) \_\_\_\_\_

9 (DO NOT READ) DON'T KNOW OR NOT SURE

7. Did the mailing say or suggest that allowing this and other credit card companies to continue sending you offers might be useful to you, or did the mailing not suggest that?

- 1 YES, IT DID (**CONTINUE**)
- 2 NO, IT DID NOT (**SKIP TO 8**)
- 3 DON'T KNOW OR NOT SURE (**SKIP TO 8**)

- 7a. Based on what the mailing said or suggested, how might allowing this and other credit card companies to continue sending you offers be useful to you? (PROBE: Any other reason? PROBE UNTIL UNPRODUCTIVE. RECORD VERBATIM)

8. I am going to show you the promotional mailing again.

**GIVE MAILING #1B TO RESPONDENT.**

First, could you please read to me the number and the letter that appears in the top right hand corner?

MARK ONE ANSWER: 1A 1B 2A 2B 3A 3B

**IF RESPONSE IS ANYTHING OTHER THAN "1B" TAKE MAILING BACK  
AND HAND OUT 1B.**

This time, I would like you to read the materi





11. Based on what the material said or suggested, if you asked that this and other credit card companies not send you similar offers, would you: (READ LIST. MARK ONE RESPONSE)
- 1 receive no credit card offers in the future, or
  - 2 continue to receive some credit card offers, or
  - 3 something else? (WRITE IN) \_\_\_\_\_
- 9 (DO NOT READ) DON'T KNOW OR NOT SURE
12. Did the material say or suggest that allowing this and other credit card companies to continue sending you offers might be useful to you, or did the material not suggest that?
- 1 YES, IT DID (CONTINUE)
  - 2 NO, IT DID NOT (SKIP TO 14)
  - 3 DON'T KNOW OR NOT SURE (SKIP TO 14)
- 12a. Based on what the material said or suggested, how might allowing this and other credit card companies to continue sending you offers be useful to you? (PROBE: Any other reason? PROBE UNTIL UNPRODUCTIVE. RECORD VERBATIM)
13. Based on what the material said or suggested, would allowing this and other credit card companies to continue sending you offers be useful to you because:
- (RANDOMIZE 13a – 13b)**
- 13a. you could compare rates and terms for different offers?
- 1 YES
  - 2 NO
  - 3 DON'T KNOW OR NOT SURE
- 13b. this would improve your credit rating?
- 1 YES
  - 2 NO
  - 3 DON'T KNOW OR NOT SURE

14. When you receive a credit card offer such as this one in the mail, what do you usually do with it? Do you: (READ LIST. MARK ONE RESPONSE)

- 1 throw it in the trash or shred it without opening it,
- 2 open it and skim through it,
- 3 open it and read it, or
- 4 something else? (WRITE IN) \_\_\_\_\_

**THANK YOU FOR YOUR COOPERATION**

## CREDIT CARD OFFER STUDY – MAIN QUESTIONNAIRE

Hello, my name is \_\_\_\_\_ from \_\_\_\_\_. Thank you for agreeing to participate in our project. If you wear glasses or contacts for reading, please put them on.

1. I am going to show you a promotional mailing. Assume that you have received this in the mail.

### GIVE MAILING #2A TO RESPONDENT.

First, could you please read to me the number and the letter that appears in the top right hand corner?

MARK ONE ANSWER: 1A 1B 2A 2B 3A 3B

### IF RESPONSE IS ANYTHING OTHER THAN “2A” TAKE MAILING BACK AND HAND OUT 2A.

Please read this mailing and let me know when you are finished. Be sure and look at both sides of the mailing.

### WHEN S/HE IS FINISHED LOOKING, TAKE BACK AND REMOVE FROM VIEW.

Now I would like to ask you some questions. Please base your answers only on the mailing you just read and not on your prior knowledge or beliefs, ok? If you don't know the answer to any question, please say so rather than guess.

1. What was offered in the mailing?
  - 1 OPTION ONE/ MASTERCARD/ CREDIT CARD (CONTINUE)
  - 2 OTHER (TERMINATE)
  - 3 DON'T KNOW OR NOT SURE (TERMINATE)
2. Did the mailing say that you are pre-approved for this credit card offer, or did it not say that?
  - 1 YES, IT DID
  - 2 NO, IT DID NOT
  - 3 DON'T KNOW OR NOT SURE

**Q3 and Q3a These question numbers not used in this study**

4. Did the mailing say or suggest that you could ask that this and other credit card companies not send you similar offers in the mail, or did the mailing not suggest that?

- 1 YES, IT DID (**CONTINUE**)
- 2 NO, IT DID NOT (**SKIP TO Q7**)
- 3 DON'T KNOW OR NOT SURE (**SKIP TO Q7**)

5. Did the mailing say or suggest what you should do if you do not wish to receive similar offers from this and other credit card companies?

- 1 YES, IT DID (**CONTINUE**)
- 2 NO, IT DID NOT (**SKIP TO 6**)
- 3 DON'T KNOW OR NOT SURE (**SKIP TO 6**)

- 5a. Based on what the mailing said or suggested, what should you do if you do not wish to receive similar offers from

8. I am going to show you the promotional mailing again.

**GIVE MAILING #2B TO RESPONDENT.**

First, could you please read to me the number and the letter that appears in the top right hand corner?

MARK ONE ANSWER: 1A 1B 2A 2B 3A 3B

**IF RESPONSE IS ANYTHING OTHER THAN "2B" TAKE MAILING BACK AND HAND OUT 2B.**

This time, I would like you to read the material that has been circled carefully. Let 3(e)-0.7( the n-16.6

10. Did the material say or suggest what you should do if you do not wish to receive similar offers from this and other credit card companies?

- 1 YES, IT DID (**CONTINUE**)
- 2 NO, IT DID NOT (**SKIP TO 11**)
- 3 DON'T KNOW OR NOT SURE (**SKIP TO 11**)

10a. Based on what the material said or suggested, what should you do if you do not wish to receive similar offers from this and other credit card companies?  
(PROBE: Anything Else? PROBE UNTIL UNPRODUCTIVE. RECORD VERBATIM)

10b. Based on what the material said or suggested, which of the following steps could you take if you did not wish to receive similar offers from this and other credit card companies?

**(RANDOMIZE 10b1 – 10b3)**

10b1. call a toll free number?

- 1 YES
- 2 NO
- 3 DON'T KNOW OR NOT SURE

10b2. e-mail the Federal Trade Commission?

- 1 YES
- 2 NO
- 3 DON'T KNOW OR NOT SURE

10b3. write to TransUnion?

- 1 YES
- 2 NO
- 3 DON'T KNOW OR NOT SURE

11. Based on what the material said or suggested, if you asked that this and other

14. When you receive a credit card offer such as this one in the mail, what do you usually do with it? Do you: (READ LIST. MARK ONE RESPONSE)

- 1 throw it in the trash or shred it without opening it,
- 2 open it and skim through it,
- 3 open it and read it, or
- 4 something else? (WRITE IN) \_\_\_\_\_

**THANK YOU FOR YOUR COOPERATION**



**CREDIT CARD OFFER STUDY – MAIN QUESTIONNAIRE**

Hello, my name is \_\_\_\_\_ from \_\_\_\_\_. Thank you for agreeing to participate in our project. If you wear glasses or contacts for reading, please put them on.

1. I am going to show you a promotional mailing. Assume that you have received this in the mail.

**GIVE MAILING #3A TO RESPONDENT.**

First, could you please read to me the number and the letter that appears in the top right hand corner?

RECORD ONE ANSWER: 1A 1B 2A 2B 3A 3B

**IF RESPONSE IS ANYTHING OTHER THAN “3A” TAKE MAILING BACK AND HAND OUT 3A.**

Please read this mailing and let me know when you are finished. Be sure and look at both sides of the mailing.

**WHEN S/HE IS FINISHED LOOKING, TAKE BACK AND REMOVE FROM VIEW.**

Now I would like to ask you some questions. Please base your answers only on the mailing you just read and not on your prior knowledge or beliefs, ok? If you don't know the answer to any question, please say so rather than guess.

1. What was offered in the mailing?
  - 1 OPTION ONE/ MASTERCARD/ CREDIT CARD (CONTINUE)
  - 2 OTHER (TERMINATE)
  - 3 DON'T KNOW OR NOT SURE (TERMINATE)
2. Did the mailing say that you are pre-approved for this credit card offer, or did it not say that?
  - 1 YES, IT DID
  - 2 NO, IT DID NOT
  - 3 DON'T KNOW OR NOT SURE

**Q3 and Q3a These question numbers not used in this study**

Approved by OMB  
Control Number 30840130  
Expires October 28, 2004

8. I am going to show you the promotional mailing again.

**GIVE MAILING #3B TO RESPONDENT.**

First, could you please read to me the number and the letter that appears in the top right hand corner?

RECORD ONE ANSWER: 1A 1B 2A 2B 3A 3B

**IF RESPONSE IS ANYTHING OTHER THAN "3B" TAKE MAILING BACK AND HAND OUT 3B.**

This time, I would like you to read the material that has been circled on the front as well as the back of the mailing carefully. Let me know when you are finished.

**POINT TO PARAGRAPHS ON THE BACK AS WELL AS THE BACK OF THE MAILING THAT HAVE BEEN CIRCLED. MAKE SURE RESPONDENT LOOKS AT BOTH PARAGRAPHS**

**WHEN RESPONDENT INDICATES THAT S/HE IS FINISHED LOOKING, TAKE BACK MAILING AND REMOVE FROM VIEW**

I am going to ask you some questions about what was said or suggested in the material you just read. Please answer my questions as completely as you can even if you feel that you have answered some of them before. Also, please base your answers only on the material you just read and not on your prior knowledge or beliefs, ok?

8a. What does the material you just read communicate to you? (PROBE: Anything else? PROBE UNTIL UNPRODUCTIVE. RECORD VERBATIM)

9. Did the material say or suggest that you could ask that this and other credit card companies not send you similar offers in the mail, or did the material not suggest that?

- 1 YES, IT DID (CONTINUE)
- 2 NO, IT DID NOT (SKIP TO Q12)
- 3 DON'T KNOW OR NOT SURE (SKIP TO Q12)



11. Based on what the material said or suggested, if you asked that this and other

14. When you receive a credit card offer such as this one in the mail, what do you usually do with it? Do you: (READ LIST. MARK ONE RESPONSE)

- 1 throw it in the trash or shred it without opening it,
- 2 open it and skim through it,
- 3 open it and read it, or
- 4 something else? (WRITE IN) \_\_\_\_\_

**THANK YOU FOR YOUR COOPERATION**

## Appendix C: Screening Questionnaire

Respondent I.D. # \_\_\_\_\_

**CREDIT CARD OFFER STUDY**

**MAIL SCREENER**

RESPONDENT'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_  
TELEPHONE NUMBER: \_\_\_\_\_  
INTERVIEWER: \_\_\_\_\_ DATE: \_\_\_\_\_  
TIME STARTED: \_\_\_\_\_ TIME ENDED: \_\_\_\_\_ TOTAL TIME: \_\_\_\_\_ (MINS.)

**MARKET**

Burlington .....   
Long Island.....   
Chicago .....   
Toledo .....   
St. Louis .....   
Jackson .....   
Corpus Christi .....   
Baltimore .....   
Los Angeles .....   
Boise .....

**SIGHT SCREEN FOR MALES AND FEMALES AGE 18 YEARS OF AGE OR OLDER**

Hello, I'm \_\_\_\_\_ from Synovate a nationwide marketing research company. We are conducting a survey in this area and I would like to ask you a few questions.

**INITIAL REFUSALS**  
01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20



**A. RECORD SEX OF RESPONDENT – CHECK QUOTAS**

Male .....  Female.....

**B. In the past year, have you received any of the following in the mail? (READ EACH)**

<b>An invitation to apply for a credit card</b>	CONTINUE	<input type="checkbox"/>	<b>IF NOT CREDIT CARD, TERMINATE AND “X” NEXT NUMBER IN BOX BELOW. ERASE AND RE-USE SCREENER.</b>
Coupons from a grocery store		<input type="checkbox"/>	
A free sample for a food product		<input type="checkbox"/>	

**TERMINATE: Q.B – NO CREDIT CARD OFFERS IN PAST YEAR**

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20

**C. Do you or does anyone in your household work ...? (READ EACH)**

In marketing research	<input type="checkbox"/>
In advertising, database marketing, or public relations?	<input type="checkbox"/>
With a bank or financial services company?	<input type="checkbox"/>
For a store in this shopping mall?	<input type="checkbox"/>

**(IF YES TO ANY OF THESE, TERMINATE AND “X” NEXT NUMBER IN BOX BELOW.  
ERASE AND RE-USE SCREENER.)**

**TERMINATE: Q.C – SECURITY SCREEN**

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20

**D.**

E. Which of these groups includes your age...? (READ LIST)

- |              |                          |              |
|--------------|--------------------------|--------------|
| Under 18     | <input type="checkbox"/> | TERMINATE    |
| 18 – 34      | <input type="checkbox"/> | CHECK QUOTAS |
| 35 – 54      | <input type="checkbox"/> | CHECK QUOTAS |
| 55 – 74      | <input type="checkbox"/> | CHECK QUOTAS |
| 75 and older | <input type="checkbox"/> | TERMINATE    |

(IF UNDER 18 OR OVER 74 YEARS OLD, TERMINATE AND “X” NEXT NUMBER IN BOX BELOW. ERASE AND RE-USE SCREENER.)

**TERMINATE: Q.E – AGE QUALIFICATION**

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20

F. Do you usually wear glasses or contact lenses for reading?

Yes .....

No.....  **SKIP TO Q.H**

G. Do you have your glasses or contact lenses with you today?

Yes .....

## Appendix D: Mailers

**Version 1 (A, B) – Current**

**Version 2 (A, B) – Improved**

**Version 3 (A, B) – Layered**

Dear Ms. Smith,

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. One designed for the way you live — today. Meet Option One MasterCard from National Fidelity.

You've been pre-approved for an Option One card from National Fidelity. There's **no annual fee**, and you'll pay **no interest charges for the first twelve months** of Cardmembership on purchases. After that, you'll enjoy a **low 7.99% fixed APR** for purchases when you choose to carry a balance. Plus, when you use the enclosed acceptance certificate to move high-rate balances to the Option One Card, you can save even more with a **0% APR on balance transfers for twelve months**.\*

But Option One is more than just financially smart — it comes equipped with some of the most intelligent technology available, including a built-in Smart Chip to help



Jane Smith  
12345 Friendly Street  
Arlington, VA 22206-1308

Dear Ms. Smith,

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. One designed for the way you live — today. Meet Option One MasterCard from National Fidelity.

You've been pre-approved for an Option One card from National Fidelity. There's **no annual fee**, and you'll pay **no interest charges for the first twelve months** of Cardmembership on purchases. After that, you'll enjoy a **low 7.99% fixed APR** for purchases when you choose to carry a balance. Plus, when you use the enclosed acceptance certificate to move high-rate balances to the Option One Card, you can save even more with a **0% APR on balance transfers for twelve months.\***

But Option One is more than just financially smart — it comes equipped with some of the most intelligent technology available, including a built-in Smart Chip to help make everything you do on the Internet secure. Option One lets you check your balance, manage your account, and pay your bill online. Anytime. What's more, Option One's Smart Chip was made to be updated over time — so no matter how fast the world changes, Option One can help you keep up.

Use the Option One Card, and both you and your purchases will automatically be protected by a range of smart benefits. Like our Online Fraud Protection Guarantee, which promises you won't be held liable for any unauthorized charges. And the Purchase Protection Plan, which safeguards covered purchases against damage and theft.

Plus, the Option One Card is eligible for the Special Rewards program, a flexible, **fee-free** rewards program. Virtually all your Option One purchases earn you points toward great retail and travel rewards. Just check the box on your acceptance certificate to enroll.

So say yes to Option One, and get the card that started with a vision of how we'd live today, and tomorrow.

Sincerely,

John W. Doe  
President, Option One MasterCard

P.S. Accept the Option One MasterCard today — it's as easy as going online or returning your acceptance certificate.

0% APR FOR 12 MONTHS  
THEN 7.99% FIXED APR

b

0% APR ON BALANCE  
TRANSFERS FOR 12  
MONTHS

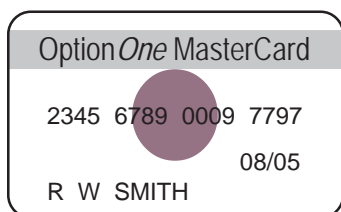
b

NO ANNUAL FEE

b

BUILT-IN SMART CHIP FOR





# YOU'VE BEEN PRE-APPROVED!

Jane Smith  
12345 Friendly Street  
Arlington, VA 22206-1308

Dear Ms. Smith,

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. One designed for the way you live — today. Meet Option One MasterCard from National Fidelity.

You've been pre-approved for an Option One card from National Fidelity. There's **no annual fee**, and you'll pay **no interest charges for the first twelve months** of Cardmembership on purchases. After that, you'll enjoy a **low 7.99% fixed APR** for purchases when you choose to carry a balance. Plus, when you use the enclosed acceptance certificate to move high-rate balances to the Option One Card, you can save even more with a **0% APR on balance transfers for twelve months**.\*

But Option One is more than just financially smart — it comes equipped with some of the most intelligent technology available, including a built-in Smart Chip to help make everything you do on the Internet secure. Option One lets you check your balance, manage your account, and pay your bill online. Anytime. What's more, Option One's Smart Chip was made to be updated over time — so no matter how fast the world changes, Option One can help you keep up.

Use the Option One Card, and both you and your purchases will automatically be protected by a range of smart benefits. Like our Online Fraud Protection Guarantee, which promises you won't be held liable for any unauthorized charges. And the Purchase Protection Plan,<sup>†</sup> which safeguards covered purchases against damage and theft.

Plus, the Option One Card is eligible for the Special Rewards program, a flexible, **fee-free** rewards program. Virtually all your Option One purchases earn you points toward great retail and travel rewards. Just check the box on your acceptance certificate to enroll.

So say yes to Option One, and get the card that started with a vision of how we'd live today, and tomorrow.

Sincerely,

John W. Doe  
President, Option One MasterCard

P.S. Accept the Option One MasterCard today — it's as easy as going online or returning your acceptance certificate.

0% APR FOR 12 MONTHS  
THEN 7.99% FIXED APR

b

0% APR ON BALANCE  
TRANSFERS FOR 12  
MONTHS

b

NO ANNUAL FEE

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BUILT-IN SMART CHIP FOR  
INTERNET SECURITY

b

ONLINE FRAUD  
PROTECTION GUARANTEE

b

CHECK YOUR BALANCE  
AND PAY YOUR BILL ONLINE

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FEE-FREE  
MEMBERSHIP REWARDS  
OPTIONS PROGRAM





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