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The 1997 DoD Financial Services Survey

**A Study for the
Office of the Under Secretary of Defense (Comptroller)**



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THE 1997 DOD FINANCIAL SERVICES SURVEY

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THE 1997 DOD FINANCIAL SERVICES SURVEY

Executive Summary

The Office of the Under Secretary of Defense (Comptroller) (OUSD(C)) is responsible for policies pertaining to the financial services offered on Department of Defense (DoD) installations worldwide. As such, the OUSD(C) obtains information from the providers and users of those financial services. The last DoD-wide effort to gather such data occurred in 1987. That effort examined the financial services used by foreign-based military members and civilian employees.

In 1997, the Defense Manpower Data Center (DMDC) conducted the first worldwide survey assessing the financial needs of military members and DoD civilian employees. Two major goals of the *Financial Services Survey (FSS)* were to investigate (a) the viability of the policy that allows one bank and one credit union on a US installation and (b) the use of and satisfaction with existing financial services at US and foreign locations.

Separate forms of the *FSS* were developed to tailor questions to financial situations found in the US and foreign locations. Both the *FSS-Domestic* and *FSS-Foreign* asked about the types of financial institutions and services used, satisfaction with those institutions and services, factors considered when selecting a financial institution, methods used to access accounts, desired future services, and household financial and demographic information.

A total of 41,560 DoD personnel were sampled to receive a *FSS* questionnaire. The US-based subsample included 16,998 personnel from the US (i.e., the 50 states and the District of Columbia), Guam, and Puerto Rico. The foreign-based subsample included 24,562 personnel based in 11 foreign locations with a sizable DoD presence. Military banking facilities (MBFs¹) are permitted in 7 of the 11 locations: Diego Garcia, Germany, Iceland, Japan, Korea, Panama, and United Kingdom. Three other foreign locations—Italy, Spain, and Turkey—do not permit the operation of MBFs. A U.S. branch bank operates at Guantanamo, Cuba. In addition to location, selection of the US-based and foreign-based subsamples considered Service, paygrade, and military versus civilian status.

The *FSS* population of inferential interest consisted of both military members and DoD civilian employees. The military portion consisted of all active-duty Army, Navy, Marine Corps, and Air Force members (including Reservists on active duty) below the rank of admiral or general in the US, Guam, Puerto Rico, Cuba, Diego Garcia, Germany, Iceland, Italy, Japan, Korea, Panama, Spain, Turkey, and United Kingdom. The civilian portion consisted of appropriated DoD employees below the Senior Executive Service level serving in the 14 locations.

¹ MBFs are banking offices overseas owned by DoD but operated by a US-contracted bank. The acronym "MBF" used in this report refers to military banking facilities located overseas.

When the survey fielding closed on July 18, 1997, the 19,874 usable surveys from eligible individuals provided a weighted overall response rate of 56%. The usable surveys were weighted to reflect the 2,184,772 military members and DoD civilian employees in the 14 locations as of April 1997. (April was the month in which questionnaires were first distributed.)

Analyses were primarily concerned with the location (US-based or foreign-based), military/civilian status, and rank group (officer or enlisted) of the personnel. Supplemental analyses considered the class of financial institution used most often by personnel (i.e., bank or credit union; on the current installation, on another installation, or not on an installation).

Major Findings

What type of financial institution was used most often by military members and DoD civilian employees to handle their financial needs?

While 37% of US-based personnel reported using a financial institution on their current installation, 50% of US-based personnel are most often using a financial institution on their current or some other installation (38% use the credit union, 12% use the bank). To provide perspective on US-based personnel, 83% of military members and 71% of civilian employees reported they work on a military base/post.

When the types of financial institutions were grouped into two categories (whether or not they are located on an installation), credit unions (53%) were found to be used by more US-based personnel than were banks (47%). Considering separate types of financial institutions, a bank *not* on an installation (35%) and the credit union *on* the current installation (29%) were the types of financial institutions used most often by the two largest percentages of US-based personnel.

A different picture emerged for foreign-based personnel. A total of 78% of foreign-based personnel are most often using a financial institution on their current or some other installation (41% use the bank, 37% use the credit union). To provide perspective on the foreign-based personnel, 93% of military members and 87% of civilian employees reported they work on a military base/post.

When the types of financial institutions were grouped into two categories, foreign-based personnel were more likely to use a bank (57%) than a credit union (43%). Considering separate types of financial institutions, the ones located on the current installation were identified as the most often used by the two largest percentages of foreign-based personnel. Thirty-four percent said they used an MBF, and 27% said they used an overseas Defense credit union.

Overall, were DoD personnel satisfied with their most often used financial institution?

Large percentages of both US-based and foreign-based personnel indicated they were satisfied/very satisfied with their most often used financial institution. While almost all (89%) of the US-based personnel were satisfied/very satisfied, around three quarters (74%) of foreign-

based personnel reported being satisfied/very satisfied. Nine percent of the foreign-based personnel said they were very dissatisfied/dissatisfied, while only 3% of US-based personnel expressed such dissatisfaction.

The percentage of personnel who were satisfied/very satisfied with their most often used institutions varied by type of institution. For the seven types of financial institutions investigated with the *FSS-Domestic*, the satisfaction rates varied from 81% (for both on-installation bank and other unspecified type of financial institution) to 90% (for both off-installation bank and off-installation credit union). For the eight types of financial institutions investigated with the *FSS-Foreign*, the rates ranged from 60% (for other unspecified financial institution) to 82% (for overseas Defense credit union).

Were personnel more satisfied with some features than other features of their most often used financial institution?

In general, US-based and foreign-based personnel were highly satisfied with the features of their financial institutions. Most US-based personnel were satisfied/very satisfied with the English fluency of the institution's staff (90%), courtesy of staff (89%), appearance of the lobby (85%), variety of services offered (85%), and speed of service (84%). The findings for these five features are also notable in that the percentage answering very dissatisfied/dissatisfied for each feature was 5% or less. Approximately half of US-based personnel indicated they were neither satisfied nor dissatisfied with the currency exchange services (47%) and currency exchange rates (50%) offered by their financial institution. These neutral responses are understandable because US-based personnel may have little reason to be satisfied or dissatisfied with features that they probably used infrequently or not at all.

Most foreign-based personnel were satisfied/very satisfied with the English fluency of the institution's staff (85%), courtesy of staff (82%), convenience to the workplace (78%), convenience to home (74%), and variety of services offered (73%). A somewhat lower percentage of foreign-based personnel were satisfied/very satisfied with the number of ATMs (52%), convenience relative to work hours (51%), and currency exchange rates (50%). More than a quarter indicated that they were dissatisfied/very dissatisfied with these latter three features.

How do features of the most often used financial institution compare for bank/MBF and credit union customers² who were satisfied/very satisfied?

Proportionately more US-based bank customers than credit union customers were *satisfied/very satisfied* with the number and location of ATMs (12 and 11 percentage point differences, respectively) and convenience to the home (9 percentage point difference). In contrast, proportionately fewer bank customers than credit union customers were *satisfied/very satisfied* with cost of services (15 percentage point difference), convenience to the worksite

² In this report, the phrase "credit union customer" refers to the members of the credit union. Use of the word "member" is reserved for reference to military members.

(8 percentage points different), staff's knowledge of services (6 percentage point difference), and personalized services (5 percentage point difference).

Proportionately more foreign-based bank customers than credit union customers were *satisfied/very satisfied* with currency exchange services (19 percentage point difference), location of ATMs (9 percentage point difference), number of ATMs (8 percentage point difference), and currency exchange rates (8 percentage point difference). Conversely, a higher percentage of credit union customers than bank customers were *satisfied/very satisfied* with cost of services (16 percentage point difference), variety of services offered (11 percentage point difference), personalized service (10 percentage point difference), staff's knowledge of services (9 percentage point difference), courtesy of staff (6 percentage point difference), and speed of service (6 percentage point difference).

How does the bank/MBF servicing the individual's current installation and other US banks compare in terms of relative quality?

US-based personnel who had a bank on their installation and said they were knowledgeable about that institution were asked to rate the relative quality of 18 features of their on-installation bank versus local banks. For most of these features, approximately 10% rated the on-installation bank as being better, approximately 10% rated the off-installation banks as better, and the balance (approximately 80%) said the banks were about equal or that they didn't know. Only two differences were detected. Proportionately more US-based personnel said the bank on their installation (31%) was located more conveniently than were local banks (12%). Likewise, ease of cashing personal checks was perceived to be better at the on-installation bank (14%) than at local banks off the installation (9%).

Foreign-based personnel whose installation was served by an MBF and who said they were knowledgeable about that institution were asked to rate the relative quality of 18 features of their MBF versus stateside banks. For 17 of the 18 comparisons, the stateside banks were judged better by a larger percentage of personnel. Convenient location was the only feature for which the percentages for MBFs and stateside banks were not different.

How do the credit union servicing the individual's current installation and other credit unions compare in terms of relative quality?

US-based personnel who had a credit union on their installation and said they were knowledgeable about that institution were asked to rate the relative quality of 18 features of their on-installation credit union versus credit unions located elsewhere. On-installation credit unions were rated as better by a larger percentage of personnel than were off-installation credit unions on seven features. Of these, the largest difference was found for the convenience of location; 30% said the on-installation credit union was located more conveniently while only 7% said off-installation credit unions were more conveniently located. The remaining six differences were of 5 to 7 percentage points for prices (fees and service charges), minimum balance required, ease of cashing personal checks, ease of getting a loan, convenient hours, and overall quality of service.

Foreign-based personnel who had an overseas Defense credit union on their installation and said they were knowledgeable about that institution were asked to rate the relative quality of their overseas Defense credit union versus stateside credit unions on the same 18 features. On 10 features, stateside credit unions were rated as better by a larger percentage of personnel than were overseas Defense credit unions. The largest of these differences were found for convenient hours, speed of service, and variety of services offered—in each case the percentage for stateside credit unions was at least 10 percentage points higher. The remaining differences were at least 5 percentage points for ease of cashing personal checks, professional financial counseling, staff knowledge of services, availability of credit cards, personalized service, retirement accounts and overall quality of service.

How do the bank/MBF and credit union servicing the individual's current installation compare in terms of quality?

US-based personnel who had both a bank and a credit union on their current installation and had knowledge of those institutions were asked to compare features of the on-installation bank to those of the on-installation credit union. For all 18 features, on-installation credit unions were rated as better by a larger percentage of personnel than were on-installation banks. The largest differences were found for the prices of fees and service charges, number of fees and charges, minimum balance requirements, ease of getting a loan, interest on savings/certificates, and overall quality of service. In each case, the percentage for on-installation credit unions was at least 20 percentage points higher. The remaining 13 comparisons produced differences of at least 8 percentage points higher for credit unions.

Foreign-based personnel whose installation was served by both an MBF and an overseas Defense credit union and had knowledge of those institutions were asked to compare the features of the MBF to those of the overseas Defense credit union. On 17 of the 18 features, overseas Defense credit unions were judged better by a larger percentage of personnel than were MBFs. Convenience of the location was the only feature for which a difference was not detected. The largest differences were found for the prices of fees and service charges, number of fees and service charges, minimum balance requirements, ease of getting a loan, interest on savings accounts and certificates, and overall quality of service. In each case, the percentage for overseas Defense credit unions was at least 20 percentage points higher. The remaining comparisons produced differences of at least 8 percentage points higher for credit unions.

Where do personnel get information about the services offered by on-installation financial institutions?

US-based personnel who were knowledgeable about on-installation financial institutions were asked where they obtained information on the accounts, loans, and services offered by on-installation banks and credit unions. The two most frequently cited sources of information about on-installation banks were the banks themselves (62%) and friends or coworkers who use the banks (49%). Likewise, US-based personnel most frequently received information about on-installation credit unions from the credit unions themselves (75%) and friends/coworkers who use the credit unions (59%).

For foreign-based personnel who said they were knowledgeable about their on-installation financial institution(s), the most frequently cited sources of information about MBFs were materials distributed by the MBFs themselves (70%) and from the staff of the MBFs (52%). The same pattern was found for the overseas Defense credit unions; foreign-based personnel most frequently received information from materials supplied by the credit unions themselves (80%) and the staff of the credit unions (57%).

What concerns are most important to DoD personnel when they are deciding where to open financial accounts?

All US-based and foreign-based personnel were asked to select three (of 10) concerns that most influenced where they would open financial accounts. Two of the concerns were selected as being most important to both US-based and foreign-based personnel. Those concerns were location (63% for US-based and 50% for foreign-based) and low fees/service charges (59% and 53%, respectively). All other concerns were selected by approximately one-third or fewer personnel in each subgroup.

Who uses an ATM card and how much are they willing to pay per transaction to use an ATM regularly at a financial institution where they do not have an account?

The percentages of US-based and foreign-based personnel using ATMs were almost identical: 84% of US-based personnel and 86% of foreign-based personnel reported using an ATM in the past 12 months. Of these, 99% of both US-based and foreign-based ATM users indicated they had used their card one or more times per month to withdraw cash. Noticeably fewer used their card one or more times per month to check account balances (60% for US-based and 71% for foreign-based), make deposits to a checking or savings account (38% for US-based and 22% for foreign-based), or transfer money between accounts (32% for US-based and 27% for foreign-based).

Approximately 4 of every 10 said they avoided regularly paying ATM fees since their financial institution owns the ATM they use (30% for US-based and 25% for foreign-based personnel) or that they would avoid regularly paying such fees by opening an account at the financial institution that owns the ATM (12% for US-based personnel and 15% for foreign-based personnel). Thirty percent of foreign-based ATM users and 26% of US-based ATM users indicated their willingness to pay \$0.01 to \$0.50 per transaction. About a quarter of both groups indicated they would pay \$0.51 to \$1.00, and a tenth or less of both groups indicated they would pay more than a \$1.00 per transaction.

What types of services would be used by the largest percentage of personnel if they were offered at a reasonable price at a financial institution either on the individual's current installation or on a nearby installation?

At least three quarters of US-based personnel said they might use, would use, or already use eight of 26 new and traditional financial services: notary public (84%), credit cards (82%), purchasing services (83%), travel services (79%), banking services from ATMs in commissary or exchange (77%), retirement accounts (77%), telephone banking (76%), and safe deposit boxes (76%). The lowest level of interest was expressed for two other financial services. Fewer than half said they use, would use, or would consider using stored value cards (48%), or overseas renter's insurance (41%).

At least three quarters of foreign-based personnel said they might use, would use, or already use 10 of the services: banking services from ATMs in commissary or exchange (90%), travel services (83%), purchasing services (82%), account transfer services (81%), auto insurance (82%), bill paying (79%), notary public (79%), credit card (77%), branch banks in commissary or exchange (76%), and telephone banking (75%). The lowest level of interest was expressed for two other financial services. Just over half expressed interest in stored value cards (52%), and signature guarantees on a stock transfer (55%).

Study Goals

Goal #1: Assess the viability of the policy that allows one bank and one credit union on a US installation.

The need for and impact of changes to the current policy is addressed below. It should be noted that the *Impact to the installation* and the *Impact to the financial institution* sections do not draw from the 1997 Financial Services Survey results.

Impact to personnel. The need for access to additional on-installation financial institutions can be ascertained by the level of satisfaction with existing services. Of the DoD personnel whose most often used financial institution is on an installation, 88% of US-based are satisfied or very satisfied with the financial institution on their current installation; and 77% of foreign-based personnel are satisfied or very satisfied with the financial institution on an overseas installation. Features providing less satisfaction include the convenience for the respondents' work hours and the number and location of ATMs. It is noted, however, that two-thirds or more of US-based personnel and one-half or more of foreign-based personnel are satisfied/very satisfied with these three features of their most often used financial institution.

Impact to the installation. The Military Services provide logistic support for credit unions and a handful of banks categorized as nonself-sustaining. Support includes such things as janitorial services, utilities, fixtures, and maintenance. Self-sustaining banks separately procure or reimburse the installation for these services. In addition, the installation commander, through the Bank/Credit Union Liaison Officer, oversees the overall activities and performance of

financial institutions on-base. The workload placed upon these personnel would be increased if the scale of responsibility were increased.

Increased competition through additional financial institutions could benefit the customers of those institutions. Given the fixed consumer base that has access to the on-base facilities, however, the profitability and stability of financial institutions could be at risk, creating difficulties for all stakeholders.

Impact to the financial institution. Relaxing the policy to allow for additional financial institutions on installations may present difficulties with the relationship of existing such institutions. Banks that hold the installation's Treasury General Account (TGA) may be compelled either to curtail service or increase the cost of these services to offset the loss of customer base to a competing financial institution. In addition, financial institutions that pay rent for the use of facilities would be at a competitive disadvantage if new entrants were given the opportunity to trade their services "in-kind" for lease costs. Construction of new or improvements to existing facilities could be delayed due to increased uncertainty resulting from competition for customers.

Recommendation. Based on the results of the survey and other information that currently is available, no change in the policy of one bank and one credit union on a U.S. installation is warranted at this time.

Goal #2: Assess the use of and satisfaction with existing financial services at US and foreign locations.

For US-based personnel overall, 89% respond as being satisfied or very satisfied with their most often used financial institution. For financial institutions on the current installation, these levels of satisfaction average 88% (83% for banks and 89% for credit unions). Such levels were somewhat below that of banks and credit unions not on an installation, with both having 90% satisfaction levels. Overall, only three percent of US-based personnel are either dissatisfied or very dissatisfied with their most often used financial institution.

For overseas personnel overall, 74% respond as being satisfied or very satisfied with their most often used financial institution. For financial institutions on overseas installations, these levels of satisfaction average 77% (74% for banks and 82% for credit unions). These levels were somewhat above that of financial institutions at other locations (71% for financial institutions on stateside installations, 68% satisfaction for financial institutions not on an installation). Overall, nine percent of overseas personnel are either dissatisfied or very dissatisfied with their most often used financial institution.

The survey results indicate a high level of satisfaction in general and very high levels of satisfaction for specific features of the different financial institutions. Both in the U.S. and overseas, improvements are possible in specific service features; namely, more convenience for work hours and a continued increase in the number and location of ATMs. With proportionately fewer foreign-based personnel reporting being satisfied or very satisfied with their most often use

financial institution, there is additional opportunity for improvements in the financial services available to these personnel.

Frequently Asked Questions

What was the purpose of the survey?

A goal of the survey was to assess the viability of the policy that allows one bank and one credit union on a US installation. A second goal was to assess the level of satisfaction with on-installation financial institutions, the types of financial institutions and services used, factors considered when selecting a financial institution, methods used to access accounts, and desired future services.

What DoD personnel participated in the survey?

A total of 41,560 DoD personnel were selected to receive a questionnaire. Of these 16,998 were located in the U.S., Guam, or Puerto Rico, and 24,562 were located in Cuba, Diego Garcia, Germany, Iceland, Italy, Japan, Korea, Panama, Spain, Turkey, or the United Kingdom. The DoD personnel were members of the Army, Navy, Marine Corps, and Air Force on active duty (which includes Active Guard/Reserve personnel) and civilian employees paid from appropriated funds. The military personnel were below the rank of admiral or general and the civilians were below the Senior Executive Service level.

How was the sample developed and how many sample members responded?

The sample was a probability-based stratified, single-stage sample of DoD personnel described above, with the sampling frame representing the total of 2,233,686 personnel on November 30, 1996. Probability-based sampling is characterized by the feature that the count of people (or other units) being represented is known. The structure of probability samples allows calculation of statistics such as standard errors and confidence intervals. The FSS sample used Service/Civilian, Location, and Paygrade Group data to construct the sampling strata. Of the 41,560 personnel selected to receive questionnaires, 19,874 returned completed questionnaires. Poststratified weights reflecting the 2,184,772 military members and civilian employees as of April 30, 1997, were developed to project the respondents' data onto the population at the time of data collection (data collection started March 11, 1997 with a notification letter and ended July 9, 1997 when acceptance of return questionnaires ended).

What concerns influence where to open accounts?

US-based personnel. Location and low fees/service charges were reported as the primary concerns when deciding where to open accounts, with almost two-thirds identifying these issues as in their top three concerns. Around a third of the personnel reported low interest rates on loans and a variety of services offered as in their top three.

Foreign-based personnel. Low fees/service charges and location were reported as the primary concerns when deciding where to open accounts, with approximately half identifying these issues as in their top three concerns. Around a third of the personnel reported ability to use a branch at other installations, variety of services offered, and easy to get cash as in their top three.

Where do DoD personnel do most of their financial transactions?

US-based personnel. Thirty-five percent cite banks not on a military installation as their most often used financial institution, while 29% use the on-installation credit union most and 15% an off-installation credit union. Eight percent primarily use the on-installation bank. Collectively, 50% of personnel primarily use financial institutions on their current or another military installation.

Foreign-based personnel. Thirty-four percent cite the Overseas Military Banking Facility (overseas MBF) on their current installation as their primary financial institution, 27% the Defense credit union on their current installation, and 14% a stateside bank not on an installation. Collectively, 78% of foreign-based personnel primarily use financial institutions on their current or another military installation.

In addition, since most respondents indicate they have accounts at more than one financial institution, the actual level of activity for all types and locations of financial institutions, through occasional use, may well be much higher.

Are DoD personnel satisfied with the financial services provided to them?

US-based personnel. US-based personnel indicate high levels of satisfaction with their most often used financial institution. Eighty-nine percent responded as being either satisfied or very satisfied with their credit union, while 88% were similarly satisfied with their bank. Only 3% of US-based personnel indicated dissatisfaction with their financial institution.

Foreign-based personnel. Of the foreign-based personnel, 78% were satisfied or very satisfied with their credit union, and 71% were similarly satisfied with their overseas MBF. Nine percent of foreign-based personnel indicated dissatisfaction with their financial institution.

Are the financial services provided at an affordable cost?

US-based personnel. US-based personnel indicate 66% satisfaction with the cost of services at their bank and 81% satisfaction with their credit union's costs.

Foreign-based personnel. Foreign-based personnel were somewhat less satisfied with the cost of services, indicating a level of satisfaction of 56% for their overseas MBF's costs and 72% satisfaction with their credit union's costs.

Why aren't there more financial institutions located on DoD installations?

DoD policy allows one bank and one credit union on a DoD installation (except at those few facilities that had more than one bank or one credit union prior to the issuance of this policy). The Military Services provide logistic support to these financial institutions, which is normally reimbursed, or separately procured in the case of banks. Credit unions currently do not reimburse the installation for such support.

While easing the current policy may provide additional competition and access to more financial services, the volume of business at each of the competing financial institutions may not be sufficient to adequately maintain services. If financial institutions cannot profitably serve their customers, either they will terminate operations or the Military Services would have to provide additional logistical support, at taxpayer expense.

How popular are ATM transactions?

US-based personnel. Fifty-three percent of US-based personnel always, almost always, or most of the time bank through ATMs for their financial transactions. Another 11% do so almost half the time. The most common transactions are withdrawing cash (99% of ATM card users), checking account balances (60%), making deposits into accounts (38%), and transferring money between accounts (32%).

Foreign-based personnel. Fifty-five percent of foreign-based personnel always, almost always, or most of the time bank through ATMs for the majority of their financial transactions. Another 11% do so almost half the time. Again, the most common transactions are withdrawing cash (99% of ATM card users), checking account balances (71%), transferring money between accounts (27%), and making deposits into accounts (22%).

What other methods of accessing accounts are popular?

US-based personnel. In addition to ATM use, US-based personnel say the most popular methods of accessing financial accounts are using a touchtone phone (used by 34% almost half the time or more often), conducting transactions with tellers (used by 28% almost half the time or more often), and talking on the phone with a bank employee (used by 12% almost half the time or more often). Only 3% of US-based personnel use personal computers at least half the time to access their accounts.

Foreign-based personnel. In addition to ATM use, foreign-based personnel say the most popular methods of accessing financial accounts are conducting transactions with tellers (used by 30% almost half the time or more often), talking on the phone with a bank employee (used by 11% almost half the time or more often), and using a touchtone phone (used by 10% almost half the time or more often). Only 2% of foreign-based personnel use personal computers at least half the time to access their accounts.

How do on-installation banks compare with other banks?

US-based personnel. Of the US-based personnel who are knowledgeable of their on-installation bank, two features of this bank were rated as better than they were for the local banks off the installation. These features are convenience of location (31% think the on-installation bank is better versus 12% who think local banks are better) and ease of cashing a personal check (14% versus 9%, respectively). The balance of those knowledgeable of their on-installation bank responded either *they are about equal* or *don't know* for these features.

Foreign-based personnel. Of the foreign-based personnel who are knowledgeable of the MBF on their current installation, almost all the listed features for stateside banks were deemed better when compared to those of the MBF. These features were convenient hours, speed of service, variety of services offered, overall quality of service, personalized service, availability of credit cards, interest on savings accounts/certificates, prices (fees and service charges), staff knowledge of services, professional financial counseling, number of fees and charges, courtesy of staff, ease of cashing a personal check, handling change of station, minimum balance required, retirement accounts, and ease of getting a loan. The differences ranged from 41 percentage points different down to 14 percentage points different. Only convenient location was about the same for both types of bank. As for the US-based personnel, many of those knowledgeable of the MBF responded either *they are about equal* or *don't know* for these features.

How well do on-installation credit unions compare with other credit unions?

US-based personnel. Of the US-based personnel who are knowledgeable of their on-installation credit union, a larger percentage believe the on-installation credit union offers better features than local credit unions for seven features. The features for which the on-installation credit union is judged better are convenience of location (30% responded that the on-installation credit union is better versus 7% who responded that the local credit unions are better), prices (fees and service charges) (15% versus 9%, respectively), minimum balance required (13% versus 8%, respectively), ease of cashing personal checks (13% versus 6%, respectively), ease of getting a loan (15% versus 10%, respectively), convenient hours (15% versus 10%), and overall quality of service (15% versus 10%, respectively). The balance of those knowledgeable of their on-installation credit union responded either *they are about equal* or *don't know* for these features.

Foreign-based personnel. Of the foreign-based personnel who are knowledgeable of their overseas Defense credit union, ten of the features of stateside credit unions are deemed better in comparison to their current installation's credit union. The features for which the stateside credit union is judged better are convenient hours, speed of service, variety of services offered, ease of cashing personal checks, professional financial counseling, staff knowledge of services, availability of credit cards, overall quality of service, personalized service, and retirement accounts. The differences ranged from 20 percentage points different down to 5 percentage points different. As for the US-based personnel, many of those knowledgeable of

the overseas Defense credit union responded either *they are about equal* or *don't know* for these features.

What new or expanded financial services do DoD personnel seek most?

US-based personnel. US-based personnel show a strong interest (already use or definitely would use) in using telephone banking (40%), credit cards (36%), banking through an ATM at a commissary or exchange (33%), debit cards (29%), bill paying services (26%) and purchasing services (25%).

Foreign-based personnel. Foreign-based personnel already use or definitely would use banking through an ATM at a commissary or exchange (47%), bill paying services (35%), credit cards (33%), telephone banking (33%), account transfer services (31%), and travel services (26%).

In a nutshell, what are the results of the survey?

US-based personnel. Fifty percent of US-based personnel **most often use** a financial institution on their current or some other installation (38% use the credit union on an installation and 12% use the bank on an installation). To provide perspective on US-based personnel, 83% of military members and 71% of civilian employees reported they work on a military base/post. Almost all (89%) personnel indicated they were satisfied/very satisfied with their most often used financial institution.

Fifty-three percent of US-based personnel always, almost always, or most of the time bank through ATMs for the majority of their transactions. Another 11% do so almost half the time. Desired services they reported as already using or definitely would use were lead by telephone banking (40%), credit card (36%), banking services from ATMs in commissary/exchange (33%), and debit card (29%).

The most important concerns affecting the decision for where to open an account are location and low fees/service charges.

The first of the following tables shows results of pairwise comparisons made by respondents who reported knowledge of the institution(s) on their installation. The second table shows results of comparing the percentages of satisfied/very satisfied with features of the most often used financial institution for bank versus credit union customers.

Specifically, the table below shows the results from asking US-based military members and civilian employees who reported **knowledge of the institution(s) on their installations** to indicate which is better in pairwise comparisons.

Feature being compared	Credit union on the installation rated higher than credit unions off	Credit union on the installation rated higher than the bank on the installation	Bank on the installation rated higher than local banks off the installation
Variety of services offered		✓	
Personalized service		✓	
Courtesy of staff		✓	
Staff knowledge of services		✓	
Speed of service		✓	
Handling change of station		✓	
Prices (fees or service charges)	✓	✓	
Number of fees or service charges		✓	
Interest on savings accounts/certificates		✓	
Minimum balance required	✓	✓	
Ease of cashing personal checks	✓	✓	✓
Ease of getting a loan	✓	✓	
Convenient location	✓	✓	✓
Convenient hours of operation	✓	✓	
Availability of credit cards		✓	
Retirement accounts		✓	
Professional financial counseling		✓	
Overall quality of service	✓	✓	

Note. Credit union comparisons were made by 48% of the US-based respondents. The credit union on the installation comparisons to the bank on the installation were made by 19% of the respondents. Bank comparisons were made by 30% of the respondents.

The next US-based table reports results of comparisons of features of the **most often used financial institution** for bank versus credit union customers who were satisfied/very satisfied.

Feature of most often used financial institution	Proportionately more bank customers were satisfied/very satisfied	Proportionately more credit union customers were satisfied/very satisfied	No significant difference
Convenience to your home	✓		
Convenience to your worksite		✓	
Convenience to your work hours			✓
Variety of services offered			✓
Cost of services		✓	
Personalized service		✓	
Staff's knowledge of services		✓	
English fluency of staff			✓
Courtesy of staff			✓
Speed of service			✓
Appearance of lobby			✓
Number of ATMs	✓		
Location of ATMs	✓		
Currency exchange services			✓
Currency exchange rates			✓

Note. Bank customers are those respondents who indicated their most often used financial institution is a bank on the current installation, a bank on another installation, or a bank not on an installation. Credit union customers are those respondents who indicated their most often used financial institution is a credit union on the current installation, a credit union on another installation, or a credit union not on an installation.

Foreign-based personnel. Seventy-eight percent of foreign-based personnel **most often use** a financial institution on their current or some other installation (41% use the MBF/bank on an installation and 37% use the credit union on an installation). To provide perspective on foreign-based personnel, 93% of military members and 87% of civilian employees reported they work on a military base/post. Three quarters (74%) of the personnel indicated they were satisfied/very satisfied with their most often used financial institution.

Fifty-five percent of foreign-based personnel always, almost always, or most of the time bank through ATMs for the majority of their transactions. Another 11% do so almost half the time. Desired services they reported as already using or definitely would use were lead by banking services from ATMs in commissary/exchange (47%), bill paying (35%), credit card (33%), and telephone banking (33%).

The most important concerns affecting the decision for where to open an account are low fees/service charges and location.

The first of the following tables shows results of pairwise comparisons made by respondents who reported knowledge of the institution(s) on their installation. The second table shows results of comparing the percentages of satisfied/very satisfied with features of the most often used financial institution for bank versus credit union customers.

Specifically, the table below shows the results from asking foreign-based military members and civilian employees who reported **knowledge of the institution(s) on their installations** to indicate which is better in pairwise comparisons.

Feature being compared	Stateside credit union rated higher than overseas Defense credit unions	Overseas Defense credit union rated higher than the MBF	Stateside banks rated higher than MBF
Variety of services offered	✓	✓	✓
Personalized service	✓	✓	✓
Courtesy of staff		✓	✓
Staff knowledge of services	✓	✓	✓
Speed of service	✓	✓	✓
Handling change of station		✓	✓
Prices (fees or service charges)		✓	✓
Number of fees or service charges		✓	✓
Interest on savings accounts/certificates		✓	✓
Minimum balance required		✓	✓
Ease of cashing personal checks	✓	✓	✓
Ease of getting a loan		✓	✓
Convenient location			
Convenient hours of operation	✓	✓	✓
Availability of credit cards	✓	✓	✓
Retirement accounts	✓	✓	✓
Professional financial counseling	✓	✓	✓
Overall quality of service	✓	✓	✓

Note. Credit union comparisons were made by 40% of the foreign-based respondents. The overseas Defense credit union comparisons to the MBF were made by 23% of the respondents. MBF/Bank comparisons were made by 53% of the respondents.

The next foreign-based table reports results of comparisons of features of the **most often used financial institution** for bank versus credit union customers who were satisfied/very satisfied.

Feature of most often used financial institution	Proportionately more bank customers were satisfied/very satisfied	Proportionately more credit union customers were satisfied/very satisfied	No significant difference
Convenience to your home			✓
Convenience to your worksite			✓
Convenience to your work hours			✓
Variety of services offered		✓	
Cost of services		✓	
Personalized service		✓	
Staff's knowledge of services		✓	
English fluency of staff			✓
Courtesy of staff		✓	
Speed of service		✓	
Appearance of lobby			✓
Number of ATMs	✓		
Location of ATMs	✓		
Currency exchange services	✓		
Currency exchange rates	✓		

Note. Bank customers are those respondents who indicated their most often used financial institution is an overseas MBF, a foreign bank, a stateside on-installation bank, or a bank not on an installation. Credit union customers are those respondents who indicated their most often used financial institution is an overseas Defense credit union, a credit union on another installation, or a credit union not on an installation.

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THE 1997 DOD FINANCIAL SERVICES SURVEY

Chapter 1: Introduction

Purpose

In 1997, the Defense Manpower Data Center (DMDC) conducted the first worldwide survey assessing the financial needs of military members and Department of Defense (DoD) civilian employees. Separate forms of the *Financial Services Survey (FSS)* were developed to tailor questions to financial situations found in the United States and foreign locations. Both the *FSS-Domestic* and *FSS-Foreign* asked about the types of financial institutions and services used, satisfaction with those institutions and services, factors considered when selecting a financial institution, methods used to access accounts, desired future services, and household financial and demographic information. In addition to documenting survey results, this report describes the background of the project, survey development and administration, sample design and allocation, and analytic procedures.

Background

This section provides background on the directives and instructions governing provision of services by financial institutions operating on DoD installations worldwide. It also discusses efforts to evaluate financial services and product requirements.

Policy

The Office of the Under Secretary of Defense (Comptroller) (OUSD(C)) is responsible for the policies pertaining to the financial services offered on DoD installations worldwide. DoD Directive 1000.11, "Financial Institutions on DoD Installations," (1989), defines policy and responsibilities for financial institutions that serve DoD personnel on DoD installations worldwide. Procedural guidance concerning relations with banking offices and credit unions is promulgated by DoD Instruction 1000.12, "Procedures Governing Banking Offices on DoD Installations," (1989), hereafter referred to as DoDI 1000.12, and DoDI 1000.10, "Procedures Governing Credit Unions on DoD Installations" (1989), hereafter referred to as DoDI 1000.10.

Although DoD policy limits installations to one bank and one credit union each, the previously cited directive and instructions accommodate limited exceptions. Specifically, DoDI 1000.12 provides that "Under singular circumstances, more than one banking institution may be permitted to operate" (p. 4) when an installation demonstrates a need for more services. The policy for credit unions is somewhat different. DoDI 1000.10 establishes that "Only one credit union shall establish a branch or facility on a DoD installation..." (p. 3) except where more than one credit union existed when the Instruction became effective.

A proposal for establishing a *domestic* banking office or credit union on an installation is received by the installation commander (DoDI 1000.12; DoDI 1000.10). After reviewing the proposal, the commander recommends acceptance or rejection of the proposal and forwards the

proposal and recommendations to the DoD Component headquarters for approval and submission to the appropriate regulatory agencies (DoDI 1000.12; DoDI 1000.10).

The procedures for offering on-installation financial services to personnel *overseas* is somewhat different. Generally, military banking facilities (MBFs) may be established overseas and operated under DoD contract when there are at least 250 permanent military personnel and DoD civilian employees in the installation population (DoDI 1000.12)³. In countries where banking and currency control laws do not allow operation of contract MBFs on DoD installations, local foreign banks may be authorized an on-installation presence (DoDI 1000.12). If that institution is to maintain official or nonappropriated accounts, the US Treasury Department first must designate the parent banking institution as a depository and financial agency of the US government (DoDI 1000.12).

Credit unions are allowed to serve overseas only within a DoD-designated geographic franchise (DoDI 1000.10). Installation commanders, with concurrence from the DoD Component headquarters, can ask the servicing Defense credit union to establish a branch or facility (DoDI 1000.10). The final decision of whether or not to establish a branch or facility is made by the credit union (DoDI 1000.10).

Both in the US and other countries, self-sustaining banking offices pay rent for space and reimburse the installation for utilities; nonself-sustaining banking offices may receive building space, utilities, and logistic support free of charge (DoDI 1000.12). For credit unions, provision of no-cost office space and other real property is limited by the Federal Credit Union Act to credit unions having memberships composed of at least 95% military-connected persons or Federal employees (DoDI 1000.10). If a credit unions fails to meet this criterion or excludes from its membership DoD personnel assigned to an installation, the credit union is charged fair market rent for the space provided (DoDI 1000.10). Utilities and logistic support may be provided when the credit union is located in a government-owned building (DoDI 1000.10).

Prior DoD Evaluations

In addition to reviewing the policies and instructions governing a program, it is also important to consider evaluation efforts of a similar nature. In 1987, the Assistant Secretary of Defense (Comptroller) convened a study group to assess the appropriateness of the methods by which financial services were being provided to DoD personnel and organizations located overseas, and to determine possible alternatives for improving effectiveness and reducing the costs of services. The study group used a four-part approach to examine financial services. The November 1987 report, *The DoD Study of Overseas Financial Services* (Office of the Assistant Secretary of Defense (Comptroller), 1987), considered findings from (a) the *1987 Survey of Overseas Military Banking Facilities* and the *1987 Survey of Overseas Banking*; (b) a questionnaire transmitted to installations and major commands overseas; (c) field studies of major commands and selected installations; and (d) a literature review, discussions with

³ At the time of the survey, NationsBank of Texas, N. A., held the five-year contract to provide all MBF services. When the contract started on October 1, 1996, NationsBank of Texas, N. A., took over 275,000 accounts at 125 branches throughout Europe and Asia, with the accounts worth more than \$875 million (Jowers, 1995).

representatives of selected financial institutions, and discussions with other financial service representatives.

Surveys sent to customers. The 1987 *Survey of Overseas Military Banking Facilities* and the 1987 *Survey of Overseas Banking* were administered by the Defense Manpower Data Center and sent to foreign-based military members and civilian employees. Both questionnaires ascertained the views and financial needs of foreign-based DoD personnel. The 1987 *Survey of Overseas Military Banking Facilities* was sent to personnel stationed in geographical locations served by MBFs, and the 1987 *Survey of Overseas Banking* went to personnel stationed in foreign countries not permitting the operation of a contract MBF. These survey questionnaires were mailed to approximately 27,000 military members and 3,000 civilian employees serving in MBF locations⁴ and approximately 3,000 military members serving in non-MBF countries⁵.

The results from the Survey of Overseas Military Banking Facilities showed that military and civilian personnel used the MBFs, thought services were important, and were interested in new services that MBFs might provide. The results also suggested that MBF program managers needed to make improvements, especially with regard to convenience of hours, speed of service, and adequacy of space. The results from the Survey of Overseas Banking showed that military members did not make much use of foreign banks, were not pleased with foreign banks' convenience of hours, speed of service, and adequacy of space. Respondents generally indicated they would prefer to use an MBF if one were available.

Survey sent to commands. Also in 1987, another questionnaire was transmitted as a message from the Office of the Secretary of Defense and the Military Departments to 34 installations and major commands located overseas. It sought command views regarding how essential banking services were to the installation, the feasibility and impact of selected methods of providing services, and related issues.

Almost all of the commands indicated that some of the financial services were essential; these services included the following: providing checking accounts in dollars, providing interest-bearing accounts and certificates of deposit, cashing Treasury or personal checks, converting dollars to local currency, and selling money orders, cashier's checks, traveler's checks, and savings bonds. Other financial services (e.g., ATM access to local accounts, ATM access to stateside accounts, and credit cards) also received ratings of essential by some of the commands.

Other Prior Survey Efforts

Other organizations have also conducted surveys of the financial services used by military members. These surveys include the 1994 *Armed Forces Financial Network (AFFN) Survey: Armed Forces Consumers Financial Services Needs and Behaviors* (1994) and the 1994 *Survey on Banking Services on Air Force Bases* (Office of the Under Secretary of Defense (Comptroller), 1995). *AFFN Surveys* are administered periodically. The 1994 *AFFN Survey* was

⁴ The 1987 *Survey of Overseas Military Banking Facilities* was mailed to personnel in Germany, Japan, Okinawa, Korea, the United Kingdom, Diego Garcia, Greece, Guam, Iceland, Netherlands, Panama, and The Philippines.

⁵ The 1987 *Survey of Overseas Banking* was mailed to personnel in Italy, Spain, and Turkey.

mailed to a stratified sample of 2,500 households chosen from the National Family Opinion's mail panel. These households had previously indicated they included an active-duty member of the US Armed Forces; however, 18% of the survey respondents indicated that the household no longer included a member of the military. Compared to the previous year's survey administration, the 1994 *AFFN Survey* found lower use of on-installation facilities (e.g., commissaries) and that credit unions had surpassed banks as the most widely used provider.

At about the same time, the Air Force used a survey to gather information on banking services at 105 Air Force bases worldwide. The survey asked about specific financial services, as well as overall satisfaction with the financial institutions on Air Force bases. In a January 31, 1995 cover brief, the DoD Director for Accounting Policy described the results of the survey as interesting but limited. The brief noted that the survey provided useful information on specific services (e.g., provision of ATM services, on-installation ATMs' acceptance of the government-wide travel charge card, and availability of credit cards from the financial institutions) but that this survey covered the Air Force only. Subsequently, the Under Secretary of Defense (Comptroller) approved a recommendation from the brief to repeat the 1987 survey. The new effort would include personnel from both domestic and overseas installations, as well as explore the possible development of a new financial services survey.

The 1997 FSS

In response to the recommendation, the 1997 *FSS* was developed to supplement the information available to policy officials concerned with financial services. This added information was obtained by constructing a questionnaire to address a wide range of financial services issues of concern to the OUSD(C). Two issues were of particular interest: (a) the viability of the policy that allows one bank and one credit union per US installation and (b) the use of and satisfaction with existing financial services at US and foreign locations. The generalizability of the findings from the present study (relative to prior studies) was enhanced by seeking information from military members representing the four DoD Services and DoD civilian employees worldwide. The sample consisted of military members and DoD civilian employees: 16,998 serving in the US (including Guam and Puerto Rico); and 24,562 serving in foreign locations.

Organization of This Report

The remainder of this report addresses a subset of items from the *FSS*. The OUSD(C) identified these items as being those most closely related to the purposes of the survey. Findings for other items are being provided in a tabulation volume (George & Ahmed, in preparation).

This report contains four additional chapters. Chapter 2 describes the survey development and administration, sample construction and allocation, and analytic procedures. Chapters 3 and 4, respectively, provide findings for US-based and foreign-based personnel. Chapter 5 compares the overall findings from Chapters 3 and 4 to provide an overall picture of the financial service needs of US-based versus foreign personnel. Supplementary tables are given in Appendix C and a keywords index to the tables and figures is given in Appendix D.

Chapter 2: Survey Methods

Survey Instrument

Copies of the *FSS-Domestic* and *FSS-Foreign* are provided in Appendixes A and B, respectively. The two 16-page *FSS* questionnaires were developed to address the different financial policies and situations found in the two types of locations. Both questionnaires asked about the types of financial institutions and services used, satisfaction with financial institutions and their services, factors considered when selecting a financial institution, methods used to access accounts, desired future financial services, and household financial and demographic information.

FSS items were adopted, adapted, or generated from one or more of the following sources:

- the survey questionnaires cited in Chapter 1,
- concerns identified by the OUSD(C) and Service officials who oversee the financial services offered on installations,
- policy statements and procedures issued by the OUSD(C) and the Military Services,
- comments provided by organizations representing financial institutions (i.e., the Association of Military Banks of America and Defense Credit Union Council) to draft versions of the questionnaires,
- inputs from contractors with expertise in financial services and survey methods, and
- focus groups conducted with military members and DoD civilian employees.

The remainder of this section provides an in-depth discussion of focus groups because they played such a significant role in the development of the *FSS* questionnaires.

Initially, items were generated for the *FSS-Foreign*. Later, the *FSS-Foreign* items were adapted for inclusion in the *FSS-Domestic*. Generating the initial content for the foreign questionnaire first took advantage of the items available from the 1987 *Survey of Overseas Military Banking Facilities* and the 1987 *Survey of Overseas Banking*. Although many questions and response alternatives are identical in the *FSS-Foreign* and *FSS-Domestic*, some questions have slightly different location-specific wording. In addition, one question in the *FSS-Foreign* is not included in the *FSS-Domestic*.

The large number of adapted and new questions in the *FSS* questionnaires required developing and pretesting numerous iterative versions of both questionnaires. Since funding and time constraints prevented conducting focus groups overseas, points of contact at participating installations were asked to identify military members and civilian employees who had previously been stationed in foreign countries.

Over 125 military members and civilian employees participated in the 11 focus groups conducted at six US installations: Andrews Air Force Base, Marine Corps Combat Development Command Quantico, Ft. Eustis, Naval Base Norfolk, Langley Air Force Base, and DMDC. To ensure the applicability of the items for the population of interest, versions of the survey were pretested on military members from all four Services and on civilian employees. The focus

groups were conducted in groups of 5 to 23 members. All focus groups except one were homogeneous with regard to military paygrade group (officers versus enlisted). Civilian employees participated in 8 of the 11 focus groups. The layout of the questionnaires used in the pretests closely approximated that found in the final instrument.

In the 1- to 1½-hour focus group sessions, participants were asked to imagine that they had received the questionnaire in the mail and to complete it accordingly. Also, participants were instructed to write notes on the questionnaire where they had concerns about items, alternatives, or instructions so that these issues could be discussed later. Questionnaire completion typically took from 30 to 45 minutes.

After everyone in a focus group completed the questionnaire, the facilitator reviewed the instrument section-by-section, asking for comments. The facilitator asked focus group members if the items and alternatives covered the full range of financial institutions, services, and other financial services issues that might be of concern to military members and DoD civilian employees. The facilitator also probed to determine if all respondents were interpreting the instructions, items, and contexts similarly. After the section-by-section review was completed, focus group participants were asked to give general comments about the survey (e.g., regarding its length and whether or not respondents would answer the questions honestly). At the end of the session, the facilitator gathered questionnaires to preserve the notes that participants had written.

The facilitator and note taker (both DMDC employees) identified problems with the interim version of the questionnaire(s) and suggested revisions. Those concerns were incorporated into the next version of the survey. In subsequent focus groups, facilitators probed to determine whether or not additional modifications were needed to correct the problems.

Sample

A total of 41,560 DoD personnel were selected to receive a questionnaire: 16,998 for the *FSS-Domestic* and 24,562 for the *FSS-Foreign*. The *FSS-Domestic* subsample drew from personnel based in the US (i.e., the 50 states, District of Columbia, Guam, and Puerto Rico). The *FSS-Foreign* subsample drew from personnel based in 11 foreign locations with a sizable DoD presence. MBFs are permitted in 8 of the 11 locations: Cuba, Diego Garcia, Germany, Iceland, Japan, Korea, Panama, and United Kingdom. The three other foreign locations—Italy, Spain, and Turkey—do not permit the operation of MBFs. In addition to location, selection of the *FSS-Domestic* and *FSS-Foreign* subsamples considered Service, officer versus enlisted (i.e., rank group), and military versus civilian status.

The *FSS* population of inferential interest consisted of military members and DoD civilian employees serving in the 14 locations specified in the prior paragraph. The military portion of the population of interest consisted of all active-duty Army, Navy, Marine Corps, and Air Force members (including Reservists on active duty) below the rank of admiral or general in the 14 locations. The civilian portion of the population of interest consisted of appropriated DoD civilian employees below the Senior Executive Service level serving in the 14 locations.

The sample was selected from a frame representing 2,233,686 DoD personnel. Frame construction drew from eight DMDC files:

- November 1996 Active Duty Master File (ADMF),
- September 1996 Reserve Components Common Personnel Data System (RCCPDS),
- November 1996 Defense Civilian Personnel Data File (DCPDF),
- January 31, 1997 Defense Enrollment Eligibility Reporting System (DEERS),
- November 1996 Active Duty Pay File,
- November 1996 Reserve Duty Pay File,
- September 1996 Unit Identification Code File, and
- September 1996 Civilian Personnel Office Address File.

These files also provided information to construct sampling strata based on location⁶, Service, and rank group.

Allocation of the nonproportional stratified random sample of 41,560 individuals considered requirements for analyses by the 14 locations, Service categories (Army, Navy, Marine Corps, Air Force, and DoD civilian), and rank group (officer and enlisted based on military paygrades and civilian equivalents described later in Table 2.5). A location-related summary of the sample allocation is given in Table 2.1. The design oversampled personnel from smaller categories (e.g., civilian employees in Iceland) to increase sample sizes for comparisons that involved small subgroups. Complete details of the sample design and allocation are reported separately (George, in preparation).

⁶ Records for active-duty personnel were included in the sampling frame when the value of MEMLOC (constructed from duty location, zipcode state code, Navy sea/shore code, Marine Corps ship indicator code, and deployment indicator code) placed them in the 50 states, Guam, Puerto Rico, or Afloat in port CONUS (excluding personnel afloat at sea). Else if the value of active-duty location state/country code (from ADMF position 68) was one of the locations of interest, the record was added to the sampling frame. Else if Reserves UIC state code (from RCCPDS position 12) met the criteria, the record was added. Else if civilian state/country code (DCPDF position 29) met the criteria, the record was added to the sampling frame.

Table 2.1
FSS Sample Allocation

Location	Overall	Military/Civilian Status	
		Military	Civilian
	<u><i>n</i></u>	<u><i>n</i></u>	<u><i>n</i></u>
US	11,879	8,400	3,479
Guam	2,641	1,381	1,260
Puerto Rico	2,478	1,233	1,245
Total: FSS-Domestic	16,998	11,014	5,984
Cuba	1,937	1,530	407
Diego Garcia	952	949	3
Germany	2,658	1,356	1,302
Iceland	1,631	1,331	300
Italy	2,611	1,364	1,247
Japan	2,670	1,508	1,162
Korea	2,459	1,396	1,063
Panama	3,471	1,245	2,226
Spain	1,739	1,295	444
Turkey	1,853	1,294	559
United Kingdom	2,581	1,342	1,239
Total: FSS-Foreign	24,562	14,610	9,952
Total: Both Forms	41,560	25,624	15,936

Survey Administration

Data were collected by mail. Mailings to the 25,624 military members were sent to home addresses if current address information was available; otherwise they were sent to a unit address. Distribution of questionnaires to civilian employees presented more of a challenge because neither DoD nor any other agency in the federal government has a unified database containing home or unit addresses of DoD civilian employees. The initial mailing for 10,283 civilian employees attached to one of the four Services was sent to the employee's unit address. For 3,863 civilian employees attached to a DoD agency, the initial mailing was sent to an address provided by the employee's civilian personnel office. The initial mailing for the remaining 1,790 civilian employees was sent to a home address obtained through credit bureaus.

Starting March 11, 1997, an introductory letter was sent to sampled personnel to explain the survey and solicit participation. The introductory letter was followed about four weeks later by a package containing a questionnaire, return envelope, and letter asking sampled personnel to complete and return the survey. Two weeks later, a third letter thanked individuals who had already returned the questionnaire, and asked those who had not completed and returned a questionnaire to do so. At approximately five weeks and nine weeks after the initial mailing of questionnaires, second and third copies of the questionnaire with a letter stressing the importance of the survey were mailed to individuals who had not responded to previous mailings.

In total, 80,874 pieces of mail were sent to the sampled DoD personnel. George (in preparation) is providing additional details of the survey administration procedures.

Respondents and Population Estimation

This section reviews three steps important to projecting sample findings to the population of inferential interest. First, the number of usable surveys was determined. Second, response rates were computed. Third, analysis weights were developed so that responses from the sample could be projected to the population.

Respondents

When the survey fielding closed on July 18, 1997, 20,019 eligible individuals had returned surveys; of which, 19,874 surveys were determined to be usable⁷. Table 2.2 shows the number of people who returned usable surveys. In addition to providing the overall number of respondents for each location and survey form, Table 2.2 provides the number of respondents for each combination of military/civilian status and officer/enlisted rank group⁸.

Table 2.2
Respondents

Location	Overall		Military/Civilian Status			
			Military		Civilian	
			Officer	Enlisted	Officer	Enlisted
	<i>n</i>	%	<i>n</i>	<i>n</i>	<i>n</i>	<i>n</i>
US	5,828	29	751	2,824	1,479	774
Guam	1,281	6	40	580	233	428
Puerto Rico	1,294	7	96	513	372	313
Total: FSS-Domestic	8,403	42	887	3,917	2,084	1,515
Cuba	690	3	48	406	174	62
Diego Garcia	263	1	29	233	1	0
Germany	1,303	7	91	508	423	281
Iceland	790	4	82	568	80	60
Italy	1,329	7	87	570	428	244
Japan	1,392	7	78	580	541	193
Korea	1,063	5	80	360	506	117
Panama	1,659	8	122	441	971	125
Spain	748	4	76	441	181	50
Turkey	824	4	85	504	163	72
United Kingdom	1,410	7	102	592	435	281
Total: FSS-Foreign	11,471	58	880	5,203	3,903	1,485
Total: Both Forms	19,874		1,767	9,120	5,987	3,000

⁷ A returned questionnaire was considered usable if the respondent had answered at least 50% of the items. An item was classified as unanswered if it (a) was skipped when it should have been marked, (b) contained an out-of-range mark (e.g., a date of February 30), or (c) contained multiple responses when only one was requested.

⁸ The definition used for officer vs. enlisted is provided in the next section.

Response Rates

After making adjustments for eligibility and differential sampling rates (in accordance with industry standards specified by the Council of American Survey Research Organizations, 1982), the weighted overall response rate was 56%. Table 2.3 contains the response rates by location, survey form, and military/civilian status.

Table 2.3
Weighted Response Rates

Location	Overall	Military/Civilian Status	
		Military	Civilian
	<u>%</u>	<u>%</u>	<u>%</u>
Guam	57	51	58
Puerto Rico	59	51	62
US	57	43	67
Total: FSS-Domestic	57	51	69
Cuba	45	37	61
Diego Garcia	35	35	67
Germany	50	44	59
Iceland	56	53	55
Italy	53	49	60
Japan	51	45	68
Korea	43	39	64
Panama	51	48	53
Spain	49	45	57
Turkey	53	51	50
United Kingdom	60	56	63
Total: FSS-Foreign	50	48	63
Total: Both Forms	56	50	68

Developing Population Estimates

An important step in developing population estimates is constructing analysis weights for eligible, complete surveys. The weights reflect (a) each sample member's probability of selection, (b) a nonresponse adjustment to minimize bias arising from differential response rates among demographic/geographic subgroups, and (c) a post-stratification adjustment reflecting population counts as of April 30, 1997. (April was the month in which questionnaires were first distributed.)

Summing across all 19,874 individuals for whom post-stratified weights were developed, the final weights summed to 2,184,772. This total represents the number of active-duty military members and appropriated DoD civilian employees in the locations and ranks of interest as of April 30, 1997. Table 2.4 shows population estimates for each sample design category. (Appendix C Tables C.1 through C.4 provide demographic and household findings for the population.)

Table 2.4
Population Estimates

Location	Overall		Civilian/Military Status			
			Military		Civilian	
			Officer	Enlisted	Officer	Enlisted
	<i>N</i>	%	<i>N</i>	<i>N</i>	<i>N</i>	<i>N</i>
US	1,922,242	88	217,721	1,016,241	419,068	269,212
Guam	10,287	<1	955	6,309	991	2,031
Puerto Rico	6,778	<1	434	3,513	1,273	1,559
Total: FSS-Domestic	1,939,307	89	219,110	1,026,064	421,332	272,802
Cuba	2,112	<1	143	1,546	270	154
Diego Garcia	972	<1	56	915	1	0
Germany	94,768	4	11,955	64,231	11,012	7,569
Iceland	2,244	<1	244	1,720	143	137
Italy	17,769	1	2,081	13,203	1,584	902
Japan	61,589	3	6,227	48,770	4,771	1,820
Korea	35,287	2	4,989	27,555	2,097	646
Panama	8,509	<1	1,271	4,945	1,998	296
Spain	3,646	<1	429	2,769	297	151
Turkey	3,470	<1	447	2,523	308	191
United Kingdom	15,100	1	1,933	11,005	1,349	813
Total: FSS-Foreign	245,465	11	29,774	179,181	23,830	12,679
Total: Both Forms	2,184,772		248,884	1,205,245	445,162	285,481

In line with the sampling plan, the foreign locations comprised 58% of the respondents, but they are weighted to estimate their actual 11% representation in the population. The sampling plan was designed to allow subsequent estimation of percentages for each of the 14 US and foreign locations separately as well as together. Therefore, personnel in less populous locations were oversampled.

Analytic Procedures

Two sets of issues are discussed in this section. The first subsection reviews procedures for both estimating population values and determining whether or not two population values are statistically different. The second subsection covers the methods used to construct the subgroups examined in this report.

Estimation Procedures and Testing for Differences

Because the FSS utilized a complex sample design (i.e., nonproportional stratified random sampling), all results in this report were weighted in order to provide population estimates. Special statistical software (SUDAAN⁹) was used to estimate variances for all survey-derived findings. The technical manual (George, in preparation) for this project provides further

⁹ SUDAAN[®] is a registered trademark of Research Triangle Institute, Research Triangle Park, NC, USA.

information on the sample design and the calculation of variance estimates. Variance estimates are important when assessing the quality (precision) of the population estimates and determining whether or not two population estimates are considered statistically different.

Estimating population values. Typically, surveys are conducted using only a portion of the population of interest, and the resulting sample-derived findings (e.g., the percent of people satisfied with their financial institution) are weighted to represent the population. The standard error of that estimate is then calculated to measure the variation among such estimates of a population value from all the possible samples that could be drawn. Confidence intervals for the true (actual) population value are constructed using the standard errors.

This report uses 95% confidence intervals, which are constructed by adding the 95% confidence interval half-width to and subtracting it from the corresponding population estimate. Throughout this report, tables include the *CI* half-widths—these are listed to the right of the estimate to which they apply and have the heading *CI*. In figures, the 95% confidence interval appears between the whiskers shown on each bar in the graph, with the midpoint between the whiskers being the population estimate.

The interpretation of the 95% confidence interval may best be understood with an illustration. In this report, 89% of US-based personnel were satisfied with their most often used financial institution, and the *CI* value associated with that estimate was ± 0.9 . Subtracting 0.9 from 89 and adding 0.9 to 89 gives a 95% confidence interval of 88.1% to 89.9%. This interval means that we are 95% confident that the actual percentage of satisfied US-based personnel in April 1997 was between 88.1% and 89.9%.

Testing the difference between two population estimates. Pairs of percentages were tested to see if they were statistically different. When the 95% confidence interval for one estimate did not overlap the 95% confidence for another estimate, the difference between the two population estimates was judged to be statistically significant (at the 95% confidence level). Conversely, if the two intervals overlapped, the difference between the estimates was assumed not to be statistically significant (at the 95% confidence level)¹⁰.

Some differences between groups were statistically significant but small in magnitude. For example, 2% of US-based military members and 4% of US-based civilian employees were dissatisfied with their most often used financial institution. Comparison of the confidence intervals for these population estimates showed that the 2 percentage point difference was statistically significant. Identifying small but statistically significant differences like this one may obscure larger differences relevant to military policy formulation or review. To address this

¹⁰ Concluding whether or not two estimates are statistically different becomes more complex when multiple comparisons are made. By increasing the number of comparisons made, the researcher increases the number of differences that are identified as being statistically significant when, in fact, some were due to chance alone. The large number of variables in the survey and the need to compare various subgroups resulted in hundreds of comparisons being made. Therefore, some of the differences judged to be statistically significant may have been due to chance. For this reason, isolated findings are less convincing than patterns of consistent findings across many comparisons.

issue, only statistically significant differences of at least 5 percentage points are discussed in Chapters 3 through 5.

Subgroups

The OUSD(C) identified five subgroups whose findings would be of interest in evaluating financial services policies and programs. This subsection reviews the *FSS* questions and procedures that were used to construct those subgroups.

Although the sampling phase of the project used administrative record data to assign personnel to subgroups, the analysis phase used survey self-reports to confirm the administrative record data. When data from the two sources disagreed, the survey information was used because it was thought to be more up to date (e.g., in terms of location) or correct (e.g., in terms of rank). If data from the survey were missing, administrative record data were used to assign individuals to analytic subgroups.

Location of personnel. Personnel who were selected to complete the *FSS-Domestic* were classified as ineligible if they said in Question 1 that (a) they had not been stationed in the US, Guam, or Puerto Rico at any time during the 3 months prior to survey completion or (b) they were no longer an active-duty military member or a DoD civilian employee. Conversely, personnel who were selected to complete the *FSS-Foreign* were classified as ineligible if they said they had been stationed in the US, Guam, or Puerto Rico for at least the 3 months prior to survey completion or were no longer DoD personnel.

In this report, all of the analyses that examined the location of the personnel were performed using two groups: US-based and foreign-based personnel. A later report (George & Ahmed, in preparation) will provide findings for each of the 14 locations cited earlier in this report.

Several important issues should be considered when interpreting the location-related findings presented in Chapters 3 through 5.

- First, although the analyses implicitly assumed that the US-based and foreign-based subgroups were discrete, some overlap existed because of the relatively mobile nature of the population. For questions that asked about an individual's financial activities during the prior 12 months, some people could have been in both the US and foreign groups for at least part of the time.
- Second, grouping everyone into two broadly defined location groups may disguise some within-group differences. That is, there may be policy-relevant differences between the US and either Guam or Puerto Rico, or between MBF and non-MBF locations. Policy officials have chosen to examine such differences using findings contained in the tabular volumes being prepared by George and Ahmed (in preparation).
- Finally, the ratio of military members to civilian employees differed in the US-based and foreign-based subgroups. Eighty-five percent of the foreign-based group were military members, while only 64% of the US-based subgroup were military members (see Appendix C). Therefore, differences in the employment status of the US-based and

foreign-based groups may have influenced some of the findings from the location-related comparisons presented in Chapter 5.

Military/civilian status. The self-reported data came from Question 56 on *FSS-Domestic* and Question 57 on *FSS-Foreign*. On both questionnaires, the question asked, “Are you a” and provided two alternatives: uniformed member and DoD civilian employee.

Some care should be exercised when interpreting the results of the military/civilian comparisons. The following considerations highlight some factors that may have influenced the military/civilian findings.

- Some of the military/civilian differences may be related to underlying differences in the two subpopulations. Tables C.1 through C.4 in Appendix C show there are demographic differences between the two groups that could influence some of the results. For example, relative to civilian employees, military members tend to be younger and have fewer years in the Department of Defense.
- A second concern related to the military/civilian comparisons stems from the differing length of assignments for military members and civilian employees. Relative to military members, civilian employees (especially those based in the US) spend a greater length of time in an assignment/at an installation. Consequently, the two groups have a somewhat different frame of reference when answering about events “during their current assignment.” This concern also applies to questions that ask about the last 12 months. Proportionately fewer military members than civilian employees would have been at a location for at least one year. Therefore, the question-relevant opportunities (e.g., using a particular service) might be more limited for military members than for civilian employees.
- Finally, some of the military/civilian comparisons found in Chapter 5 may be influenced by policies that differ across location. For example, foreign-based DoD civilian employees are permitted to use commissaries and exchanges, while US-based DoD civilian employees are not afforded similar rights. Policies of this kind probably influence where various financial transactions are completed.

Rank group. Military members were categorized as enlisted if they self-reported their paygrades as E-1 through E-9 on *FSS-Domestic* Question 57 or *FSS-Foreign* Question 58. Military members were categorized as officer if they self-reported their paygrade was W-1 through W-5 or O-1 through O-6.

For civilian employees, the officer/enlisted rank groups were developed using military paygrade equivalents for the GS, WG, WL, WS, and GM scales. The equivalent paygrades were obtained from the 1973 Military and Civilian Schedule of Equivalent Grades table established for Geneva Convention purposes (see Table 2.5). The officer and enlisted categorization of civilian employees paralleled that used to categorize military members. Self-reported data on *FSS-Domestic* Question 58 and on *FSS-Foreign* Question 59 were used to assign each civilian employee to the rank group of officer or enlisted.

Table 2.5
Military and Civilian Schedule of Equivalent Grades

Military Grade Group	Civilian Grade Group				
	Senior Executive Service	Merit Pay Employee	General Schedule	Teachers (20 U.S.C. 901-907)	Wage System
O-7 thru O-10	SES-1 thru SES-6	--	GS-16 thru GS-18	--	--
O-6	--	GM-15	GS-15	--	--
O-5	--	GM-13 and GM-14	GS-13 and GS-14	--	WS-14 thru WS-19 WL-15 and Production Support Equivalents
O-4	--	--	GS-12	Class IV and Class V	
O-3	--	--	GS-10 and GS-11	Class I Step 5 thru Step 15. Class II and Class III	WS-8 thru WS-13 WL-6 thru WL-14 WG-12 thru WG-15 and Production Support Equivalents
O-2, W-3 and W-4	--	--	GS-8 and GS-9	Class I Step 3 and Step 4	
O-1, W-1 and W-2	--	--	GS-7	Class I Step 1 and Step 2	
E-7 thru E-9	--	--	GS-6	--	WS-1 thru WS-7 WL-1 thru WL-5 WG-9 thru WG-11
E-5 thru E-6	--	--	GS-5	--	
E-4	--	--	GS-4	--	WG-1 thru WG-8
E-1 thru E-3	--	--	GS-1 thru GS-3	--	

If neither self-reported nor administrative record data could be used to define an individual's rank group, the individual was assigned to the officer category. This imputation affected 2 military members, 98 US-based civilian employees, and 706 foreign-based civilian employees.

Category of financial institution used most often. Answers to Question 21 on both the *FSS-Domestic* and *FSS-Foreign* were used to classify whether personnel most often used a bank or a credit union. The top portion of Table 2.6 shows the response alternatives that were included in the bank and credit union categories.

Table 2.6

Aggregated Classes for the Most Often Used Financial Institution

Aggregated Classes	FSS Form	Specific Type of Financial Institution Specified in Question 21
Category of institution Bank	<i>Domestic</i>	A bank on your current installation A bank on an installation other than where you live or work A bank <u>not on</u> an installation
	<i>Foreign</i>	An overseas MBF A foreign bank A stateside on-installation bank A stateside bank <u>not on</u> an installation
Credit union	<i>Domestic</i>	A credit union on your current installation A credit union on an installation other than where you live or work A credit union <u>not on</u> an installation
	<i>Foreign</i>	An overseas Defense credit union A stateside on-installation credit union A stateside credit union <u>not on</u> an installation
Location of institution On the current installation	<i>Domestic</i>	A bank on your current installation A credit union on your current installation
	<i>Foreign</i>	An overseas MBF An overseas Defense credit union
On another installation	<i>Domestic</i>	A bank on an installation other than where you live or work A credit union on an installation other than where you live or work
	<i>Foreign</i>	A stateside on-installation bank A stateside on-installation credit union
Not on an installation	<i>Domestic</i>	A bank <u>not on</u> an installation A credit union <u>not on</u> an installation
	<i>Foreign</i>	A stateside bank <u>not on</u> an installation A stateside credit union <u>not on</u> an installation
Foreign bank	<i>Foreign</i>	A foreign bank

Location of financial institution used most often. Question 21 on both *FSS-Domestic* and *FSS-Foreign* were used to identify where each individual's most often used financial institution was located. The bottom portion of Table 2.6 shows the response alternatives that were included in each of the three locations: on the current installation, on another installation, and not on an installation. An additional category, foreign bank, was established for *FSS-Foreign* respondents. In addition, some individuals (1%) reported that their most often used financial institution was "a financial institution (including a mutual fund or stock brokerage firm) not specified above." This response alternative was not included in any of the aggregate classes shown in Table 2.6.

Chapter 3: Findings for US-based Personnel

This chapter presents the findings for DoD personnel stationed in three locations: the US, Guam, and Puerto Rico. These personnel are collectively referred to as US-based personnel to (a) acknowledge that all three locations are under US banking laws, (b) indicate that personnel in all three locations completed the *FSS-Domestic*, and (c) avoid the awkwardness of listing all three locations each time.

This chapter is divided into 10 sections. The first section identifies the financial characteristics of the household in order to establish a context for interpreting subsequent findings. The second and third sections address the types of financial institutions used by US-based personnel and satisfaction with those institutions. In the fourth section, the quality of various types of financial institutions is compared. Selecting a financial institution and sources of information on financial institutions are the focus in the fifth and sixth sections. The seventh section examines the methods that DoD personnel use to access their accounts. For the eighth section, types of accounts and financial transactions are reviewed. The ninth section looks toward the future, reviewing what new and traditional financial services are desired by DoD personnel. Finally, the last section summarizes major findings from the chapter.

Financial Characteristics of the Household

The *FSS* assessed two aspects of the household's financial situation. One question asked which of nine categories described the household's total income. Another question assessed the family's habits regarding payment of monthly credit card bills.

Total 1995 Income

Table 3.1 shows the 1995 pre-tax household income for US-based personnel. Findings in the first column show that DoD personnel are concentrated in households at the lower income intervals. More specifically, 15% to 20% of the population fell into each of the five lowest categories of total pre-tax household income. Only 10% of the population had a total family income of at least \$75,000.

Table 3.1**1995 Pre-tax Household Income from All Sources: US-based Personnel**

Total Income	Overall	Military/Civilian Status		Rank Group	
		Military	Civilian	Officer	Enlisted
	% CI	% CI	% CI	% CI	% CI
\$250,000 or more	<1 ±0.2	<1 ±0.1	<1 ±0.5	<1 ±0.5	<1 ±0.1
\$150,000 - \$249,999	<1 ±0.2	<1 ±0.1	1 ±0.5	1 ±0.6	<1 ±0.1
\$100,000 - \$149,999	3 ±0.5	1 ±0.3	7 ±1.3	9 ±1.4	<1 ±0.2
\$75,000 - \$99,999	7 ±0.7	3 ±0.5	16 ±1.6	18 ±1.7	2 ±0.6
\$50,000 - \$74,999	20 ±1.1	11 ±1.1	35 ±2.3	38 ±2.3	11 ±1.2
\$35,000 - \$49,999	19 ±1.2	16 ±1.4	23 ±2.0	22 ±1.9	17 ±1.5
\$25,000 - \$34,999	18 ±1.1	21 ±1.5	12 ±1.5	8 ±1.1	23 ±1.6
\$15,000 - \$24,999	18 ±1.1	24 ±1.5	6 ±1.1	2 ±0.8	25 ±1.5
Under \$15,000	15 ±0.7	23 ±1.0	1 ±0.4	1 ±0.5	22 ±0.9

Note. FSS-Domestic Question 16

Table 3.1 also shows that the pattern of household income was different for military members and civilian employees. Sixty-eight percent of the US-based military members had a total household income of less than \$35,000. In contrast, only 19% of the US-based DoD civilian employees had a pre-tax household income in this range. Most (74%) civilian employees had household incomes between \$35,000 and \$99,999. Only 30% of military members had an income between those amounts.

Review of the rank group findings in Table 3.1 shows differences in income that would be expected between officers and enlisted personnel. That is, officers had a higher total pre-tax household income than did enlisted personnel. The household income for the latter group closely reflects the overall findings because a large portion of DoD personnel are enlisted members and civilian employees in the lower paygrades.

Monthly Credit Card Carryover

Survey respondents were asked about their household's payment of monthly credit card bills. They could select one of the seven choices listed in Table 3.2.

Overall, more than one third (39%) of US-based DoD personnel indicated that their household pays more than the minimum monthly payment for their credit cards but do not pay the bills in full each month (see Table 3.2). Another quarter indicated that their household always (16%) or almost always (9%) pays their credit card bills in full each month. Eleven percent indicated that no one in their household has a credit card, and another 3% reported that their household rarely uses a credit card.

Table 3.2***Typical Pattern of Household's Credit Card Payments: US-based Personnel***

Pattern of Household's Credit Card Payments	Overall	Military/Civilian Status		Rank Group	
		Military	Civilian	Officer	Enlisted
	<u>%</u> <u>CI</u>	<u>%</u> <u>CI</u>	<u>%</u> <u>CI</u>	<u>%</u> <u>CI</u>	<u>%</u> <u>CI</u>
Always pay credit card bills in full each month	16 ±1.0	13 ±1.2	22 ±2.0	28 ±2.1	10 ±1.2
Almost always pay credit card bills in full each month	9 ±0.8	8 ±1.0	11 ±1.4	15 ±1.5	7 ±1.0
Sometimes pay in full and sometimes pay in part	9 ±0.8	8 ±1.0	10 ±1.4	9 ±1.3	9 ±1.0
Usually make more than the minimum payment, but do not pay bills in full each month	39 ±1.4	41 ±1.8	35 ±2.4	36 ±2.3	40 ±1.8
Always, or almost always, make the minimum payment each month	13 ±1.0	14 ±1.3	12 ±1.6	8 ±1.4	16 ±1.3
My household rarely uses a credit card account	3 ±0.5	3 ±0.6	4 ±0.9	2 ±0.6	4 ±0.6
No one in my household has a credit card	11 ±0.8	13 ±1.1	6 ±1.1	1 ±0.5	15 ±1.2

Note. FSS-Domestic Question 20

The most likely response for both military members (41%) and civilian employees (35%) was that their household pays more than the minimum each month but not the full credit card bills (see Table 3.2). In addition, military members (13%) were more likely than civilian employees (6%) to indicate that no one in the household has a credit card. Military members (21%) were, however, less likely than civilian employees (33%) to say that their household always or almost always pays their credit card bills in full every month.

The rightmost columns in Table 3.2 show that household payment of credit card bills varied by rank group. Although officers (36%) and enlisted personnel (40%) indicated their households had a similar likelihood of usually paying more than the minimum but not the full amount each month, the two groups differed in other respects. Officers (43%) were more likely than enlisted personnel (17%) to indicate their household always or almost always pays their credit card bills in full each month. Conversely, enlisted personnel were more likely than officers to say that no one in their household has a credit card (15% and 1%, respectively) and that the minimum amount is always or almost always paid each month (16% and 8%, respectively).

Types of Financial Institutions Used

US-based DoD personnel were asked about the type of financial institution (a) used most often and (b) receiving their pay after the deduction of allotments. The same seven response alternatives were used to address both issues. The first six alternatives were constructed by considering the type of institution (i.e., bank and credit union) in conjunction with the location of the financial institution (i.e., on the current installation, on another installation, and not on an installation). The seventh response alternative allowed respondents to select a financial institution other than a bank or credit union.

Most Often Used Financial Institution

The *FSS-Domestic* asked US-based DoD personnel which *one* financial institution was used most often to handle their financial needs. The top portion of Table 3.3 shows findings for the seven alternatives provided in the questionnaire; the middle and bottom sections of the table aggregate the results by the categories operationally defined in Chapter 2. To help give these results perspective, 83% ($\pm 1.3\%$) of military members and 71% ($\pm 2.2\%$) of civilian employees reported they work on a military base/post (from Appendix C, Table C.1).

Table 3.3

The Most Often Used Financial Institution: US-based Personnel

Financial Institution Used Most Often	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>Specific type of institution</i>										
Bank not on an installation	35	± 1.4	31	± 1.7	43	± 2.4	41	± 2.3	32	± 1.7
Credit union on your current installation	29	± 1.3	27	± 1.6	31	± 2.2	26	± 2.0	30	± 1.7
Credit union not on an installation	15	± 1.1	16	± 1.4	14	± 1.7	15	± 1.7	15	± 1.4
Credit union on an installation other than where you live or work	9	± 0.9	12	± 1.2	4	± 1.0	9	± 1.3	9	± 1.1
Bank on your current installation	8	± 0.8	10	± 1.0	5	± 1.0	5	± 1.0	10	± 1.0
Bank on an installation other than where you live or work	4	± 0.5	4	± 0.7	3	± 1.0	4	± 1.0	3	± 0.6
Financial institution (including mutual fund/ stock brokerage firm) not specified above ^a	1	± 0.2	1	± 0.3	1	± 0.3	1	± 0.4	<1	± 0.2
<i>Aggregated by category of institution</i>										
Credit union	53	± 1.4	55	± 1.8	49	± 2.5	50	± 2.4	55	± 1.8
Bank	47	± 1.4	45	± 1.8	51	± 2.5	50	± 2.4	45	± 1.8
<i>Aggregated by location of institution</i>										
Financial institution not on an installation	51	± 1.5	47	± 1.8	57	± 2.4	56	± 2.4	48	± 1.9
Financial institution on current installation	37	± 1.4	37	± 1.7	36	± 2.3	31	± 2.2	39	± 1.8
Financial institution on another installation	13	± 1.0	16	± 1.3	7	± 1.4	13	± 1.6	13	± 1.3

Note. *FSS-Domestic* Question 21. ^a Findings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

About 50% of the US-based population reported that the financial institution that they used most often was either a bank (12%) or a credit union (38%) on their *current or some other DoD installation*. The specific financial institutions reported to be used most often was either a bank not located on an installation (35%) or a credit union on their current installation (29%). These two institutions were also the most likely responses for each of the four subgroups shown in Table 3.3. The only other institution used by at least 10% of the population was a credit union not on an installation (15%).

Although the pattern of findings was similar for civilian employees and military members, several differences were detected between groups. Civilian employees (43%) were more likely than military members (31%) to indicate that a bank not located on an installation was the financial institution they used most often (see Table 3.3). Conversely, military members

were more likely than civilians to indicate they used a credit union on an installation other than where they lived or worked (12% and 4%, respectively) and a bank on the current installation (10% and 5%, respectively).

The officer/enlisted comparisons revealed two differences. Officers (41%) were more likely than enlisted personnel (32%) to say their most often used financial institution was a bank not on an installation (see Table 3.3). Conversely, for a bank on their current installation, enlisted personnel (10%) were more likely than officers (5%) to indicate it was their most often used financial institution.

Collapsing across locations revealed that 53% of US-based DoD personnel used a credit union most often, and 47% used a bank most often (see Table 3.3). In addition, financial institutions located *off* the current installation were used more often (64%) than were financial institutions *on* the current installation. Fifty-one percent of personnel used financial institutions that were not located on a military installation, and 13% used financial institutions located on DoD installations other than their current one. The remaining one third (37%) used a financial institution on their current installation.

Financial Institution Where Pay Is Deposited

Table 3.4 shows the percentage of personnel who had their pay deposited in each type of financial institution. Once again, the table presents findings for each response alternative as well as aggregate categories.

Table 3.4

The Financial Institution Where Pay Is Deposited: US-based Personnel

Financial Institution Where Pay Is Deposited	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
Specific type of institution										
Bank not on an installation	35	±1.4	30	±1.7	45	±2.5	43	±2.4	32	±1.7
Credit union on your current installation	27	±1.3	26	±1.6	30	±2.3	25	±2.0	28	±1.7
Credit union not on an installation	14	±1.0	15	±1.3	12	±1.6	13	±1.6	14	±1.3
Credit union on an installation other than where you live or work	10	±0.9	13	±1.3	5	±1.1	9	±1.3	11	±1.2
Bank on your current installation	8	±0.7	9	±1.0	6	±1.0	5	±0.9	10	±1.0
Bank on an installation other than where you live or work	5	±0.6	6	±0.8	2	±0.9	4	±1.1	5	±0.8
Financial institution (including mutual fund/ stock brokerage firm) not specified above ^a	<1	±0.2	<1	±0.2	<1	±0.3	1	±0.3	<1	±0.2
Aggregated by category of institution										
Credit union	52	±1.4	54	±1.8	47	±2.5	47	±2.4	54	±1.8
Bank	48	±1.4	46	±1.8	53	±2.5	53	±2.4	46	±1.8
Aggregated by location of institution										
Financial institution not on an installation	49	±1.5	45	±1.8	57	±2.5	56	±2.4	46	±1.9
Financial institution on current installation	36	±1.4	36	±1.7	35	±2.3	30	±2.1	38	±1.8
Financial institution on another installation	15	±1.1	19	±1.4	7	±1.4	14	±1.6	16	±1.4

Note. FSS-Domestic Question 10. ^a Findings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

A comparison of the percentages from the top sections of Table 3.3 and Table 3.4 shows the pattern of responses are essentially parallel, not varying by more than 2 percentage points for either the overall findings or any of the subgroup results. For example, 27% of all personnel indicated they had their pay deposited in a credit union on their current installation (see Table 3.4), and 29% reported they used such an institution most often (see Table 3.3).

For Tables 3.3 and 3.4, the pattern of findings for the subgroup comparisons was the same with one exception. The percentage of military members (9%) and civilian employees (6%) who indicated they had their pay deposited in a bank on their current installation did not differ (see Table 3.4) based on the criterion given in "Testing the difference between two population estimates" section in Chapter 2. A difference had been detected in the earlier findings on which type of financial institution was used most often.

The consistency in percentages is also evident across the bottom two sections of Tables 3.3 and 3.4. Only 3 comparisons showed differences as large as 3 percentage points. To minimize redundancy, the reader is referred to the earlier section on the most often used financial institution for further discussion of the main findings.

Satisfaction with the Most Often Used Financial Institution

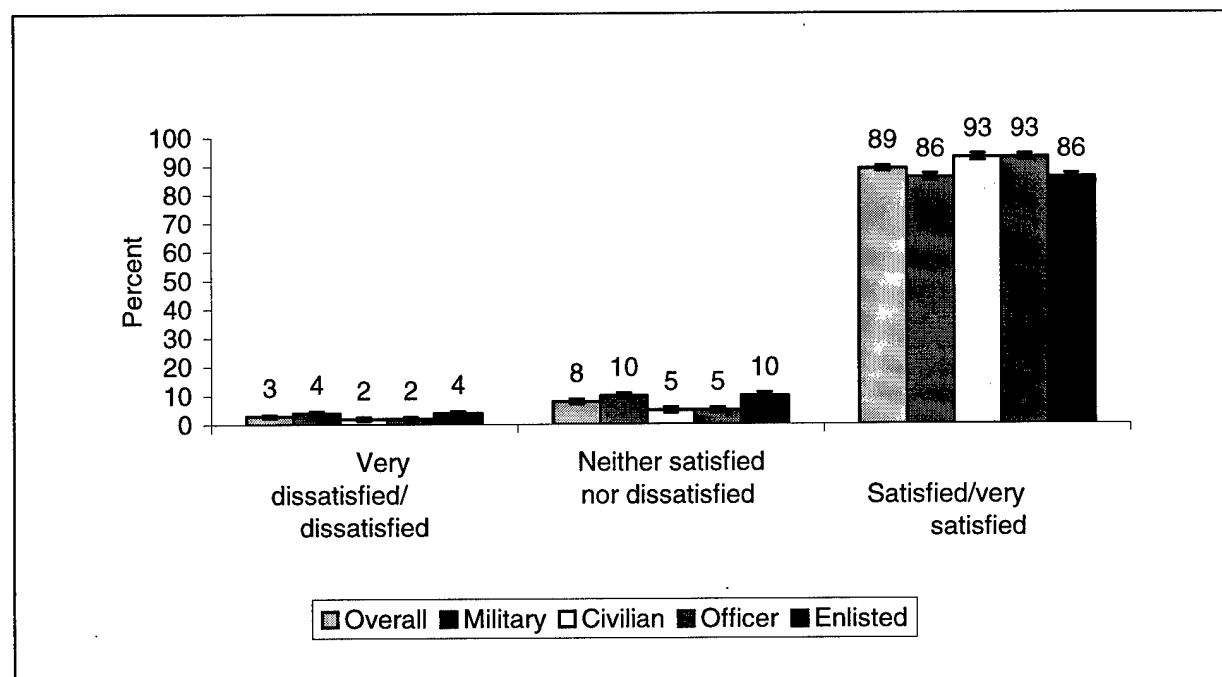
Military members and civilian employees were asked how satisfied they were with their most often used financial institution. One question assessed overall satisfaction, and the other question measured satisfaction with 15 features of the most often used financial institution. The response alternatives for the questions were *very dissatisfied*, *dissatisfied*, *neither satisfied nor dissatisfied*, *satisfied*, and *very satisfied*. For all the findings in this section, the first two and last two response alternatives were aggregated to *very dissatisfied/dissatisfied* and *satisfied/very satisfied*.

Overall Satisfaction

The results for overall satisfaction with the most often used financial institution are presented in two ways. First, the percentages of personnel who were *very dissatisfied/dissatisfied*, *neither satisfied nor dissatisfied*, and *satisfied/very satisfied* are provided for all US-based personnel and each of the four subgroups examined in prior analyses. Second, the percentages of personnel who were *satisfied/very satisfied* with each type of financial institution are presented.

Overall satisfaction without regard for type of financial institution. Figure 3.1 shows that nearly all (89%) US-based DoD personnel were *satisfied/very satisfied* with the financial institution they used most often. Similarly high levels of satisfaction were indicated by each of the subgroups: 86% of military members, 93% of civilian employees, 93% of officers, and 86% of enlisted personnel. Notably, less than 5 percent of the overall group or any subgroup indicated that they were *very dissatisfied/dissatisfied* with the financial institution they used most often.

Figure 3.1
Overall Satisfaction with the Most Often Used Financial Institution: US-based Personnel



Note. FSS-Domestic Question 25

Overall satisfaction with various types of financial institutions. Overall satisfaction with each type of financial institution was also considered. That is, analyses were undertaken to determine if satisfaction varied according to the type of financial institution that a customer¹¹ used most often. Table 3.5 provides the percentages of personnel who were *satisfied/very satisfied* with each type of financial institution.

The top section of Table 3.5 presents the findings for the seven specific types of institution, while the bottom sections present aggregate findings. The *CI*s for many of the percentages in the top portion of Table 3.5 are larger than those reported in other sections of this report.¹² As a result, differences of 10 percentage points or more are often not reliably different. For example, the 12 percentage point difference between military members and civilian employees for “banking on an installation other than where you live or work” was not a statistically significant difference because of the relatively large *CI*s associated with the two estimates (78% $\pm$ 7.1% of military members and 90% $\pm$ 7.0% of civilian employees). Consequently, the discussion focuses primarily on the aggregate findings.

¹¹ In this report, the phrase “credit union customer” refers to the members of the credit union. For the purposes of this analysis, use of the word “member” is reserved for reference to military members.

¹² The percentages presented in this and some subsequent sections are based on ratings made by only the subgroup of respondents for whom the type of institution was the most often used. When fewer respondents are used to compute a percentage, the sampling error (and, therefore, the *CI*) will generally be larger than that found for percentages computed on the total group.

Table 3.5

US-based Personnel Satisfied/Very Satisfied with Their Most Often Used Financial Institution

Financial Institution Used Most Often	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
Specific type of institution										
Bank not on an installation	90	±1.4	89	±2.0	92	±1.9	94	±1.6	88	±2.1
Credit union not on an installation	90	±2.1	88	±2.9	95	±2.6	96	±2.1	88	±3.0
Credit union on your current installation	89	±1.7	86	±2.4	95	±2.3	94	±2.7	87	±2.2
Credit union on an installation other than where you live or work	88	±3.2	87	±3.5	88	±7.0	90	±4.3	86	±4.2
Bank on your current installation	83	±3.7	81	±4.4	94	±5.8	94	±4.9	81	±4.4
Bank on an installation other than where you live or work	81	±5.5	78	±7.1	90	±7.0	90	±6.7	77	±7.5
Financial institution (including mutual fund/ stock brokerage firm) not specified above ^a	81	±15.2	78	±19.9	86	±23.6	93	±13.1	71	±25.1
Findings aggregated by category of institution										
Credit Union	89	±1.2	87	±1.6	94	±1.7	94	±1.7	87	±1.6
Bank	88	±1.3	86	±1.8	92	±1.8	93	±1.5	86	±1.8
Findings aggregated by location of institution										
Financial institution not on an installation	90	±1.2	89	±1.6	93	±1.6	94	±1.3	88	±1.7
Financial institution on current installation	88	±1.6	85	±2.1	95	±2.1	94	±2.4	86	±2.0
Financial institution on another installation	86	±2.8	85	±3.2	89	±5.1	90	±3.6	84	±3.7

Note. FSS-Domestic Question 25 crossed with Question 21. ^a Findings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

When personnel were grouped according to the type of financial institution used most often, the results showed that over 80% of the customers¹³ of each type of financial institution were *satisfied/very satisfied* (see Table 3.5). In addition, the aggregate results show that over 85% were *satisfied/very satisfied* with each category of financial institution. Personnel who said they most often used a credit union (89%) and bank (88%) were equally likely to be *satisfied/very satisfied* with their financial institution. Similarly, no difference was found among the financial institutions aggregated by location.

The aggregate findings presented in Table 3.5 demonstrate that military customers were less likely than civilian customers to be *satisfied/very satisfied* with their credit union (87% and 94%, respectively) or their bank (86% and 92%, respectively). Military members (85%) were also less likely than civilian employees (95%) to be *satisfied/very satisfied* with financial institutions on their current installation.

There was a consistent pattern of findings when looking at comparisons across rank groups. Officers were more likely than enlisted personnel to be *satisfied/very satisfied* with their credit union (94% and 87%, respectively) or their bank (93% and 86%, respectively). Officers

¹³ Care must be exercised when interpreting the findings that discuss "customers." Most results in this report discuss customers who are reporting on their *most often used* financial institution. These individuals would represent a potentially biased view of all customers (e.g., which would include infrequent users) for a financial institution.

were also more likely to be satisfied with financial institutions on their current installation (94% and 86%, respectively) as well as those not on an installation (94% and 88%, respectively).

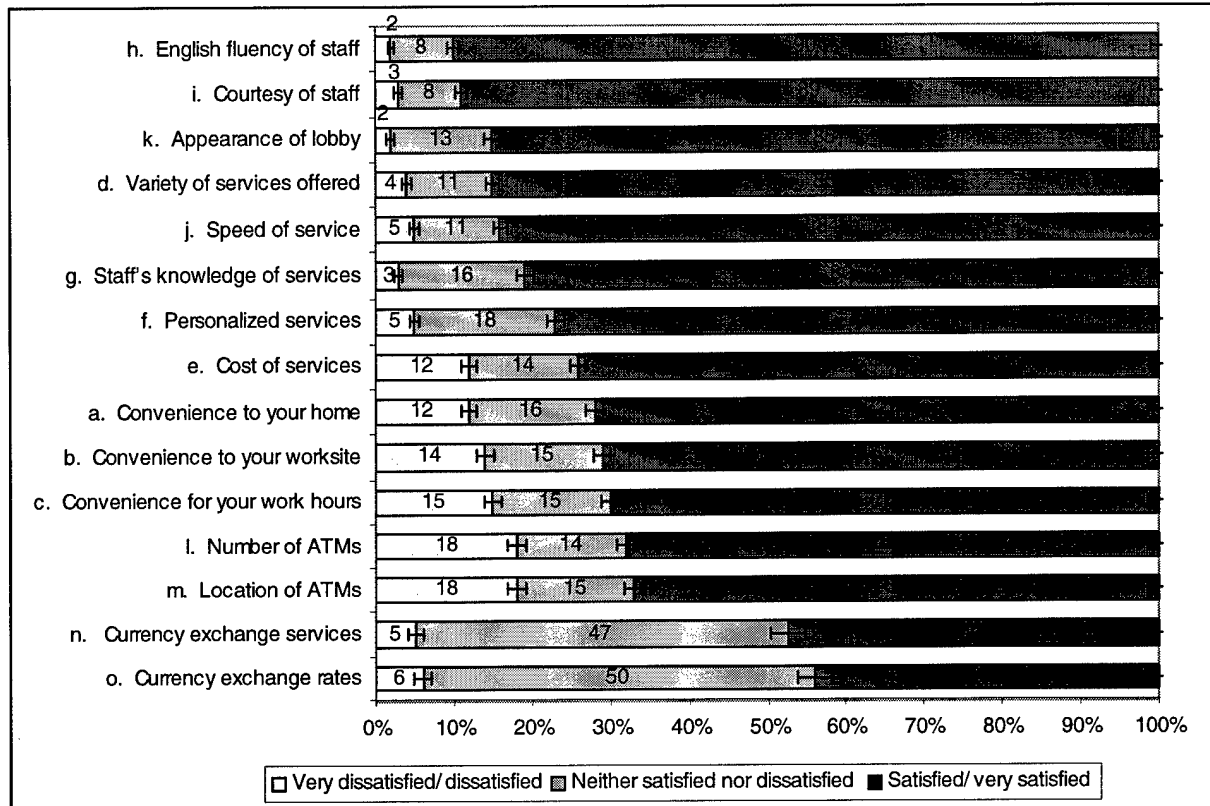
Satisfaction with Specific Features

In addition to being asked about overall satisfaction with their most often used financial institution, DoD personnel were queried about their satisfaction with 15 features of those institutions. The five response alternatives were the same as those used to indicate overall satisfaction. A sixth alternative allowed respondents to indicate that the item was not applicable. After eliminating individuals who marked not applicable, percentages were computed for the three categories of responses: *very dissatisfied/dissatisfied*, *neither satisfied nor dissatisfied*, and *satisfied/very satisfied*, presented in the prior section.

Overall findings. Figure 3.2 presents the overall results for the 15 items. The items have been rank ordered from highest to lowest in terms of the percentage of US-based personnel responding *satisfied/very satisfied*. Over three fourths of US-based personnel were *satisfied/very satisfied* with seven of the features: English fluency of staff (90%), courtesy of staff (89%), appearance of the lobby (85%), variety of services offered (85%), speed of service (84%), staff's knowledge of services (80%), and personalized services (77%). The findings for these seven features are also notable in that the percentage answering *very dissatisfied/dissatisfied* for each feature was 5% or less. In fact, less than 20% of personnel who reported on their most often used financial institution answered *very dissatisfied/dissatisfied* for any of the 15 features.

Figure 3.2

Satisfaction with Features of the Most Often Used Financial Institution: US-based Personnel



Note. FSS-Domestic Question 24

The two features at the bottom of Figure 3.2 show a very different pattern of response from the pattern for the other 13 features. Approximately half of the US-based personnel indicated they were *neither satisfied nor dissatisfied* with the currency exchange services and currency exchange rates offered by their most used financial institution. These neutral responses are understandable because US-based personnel may have little reason to be satisfied or dissatisfied with features that they probably used infrequently or not at all.

Comparisons of military/civilian status and rank group. The satisfaction-with-features data were analyzed for differences related to military/civilian status and rank group. Table 3.6 provides subgroup percentages of *satisfied/very satisfied* US-based personnel for each of the 15 features.

In 11 of the 15 comparisons shown in Table 3.6, proportionately fewer military members than civilian employees indicated they were *satisfied/very satisfied*. The three largest differences were all related to convenience: convenience relative to work hours (16 percentage points different), convenience to the worksite (11 percentage points), and convenience to home (9 percentage points). Differences of 5 to 7 percentage points were found for eight other features: courtesy of staff, variety of services offered, appearance of lobby, speed of service, staff's knowledge of services, personalized services, and both the number and location of ATMs.

Table 3.6

US-based Personnel Satisfied/Very Satisfied with the Features of Their Most Often Used Financial Institution: Status and Rank Group Comparisons

Feature of the Most Often Used Financial Institution			Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	Overall									
	%	CI	%	CI	%	CI	%	CI	%	CI
h. English fluency of staff	90	±0.9	88	±1.2	92	±1.4	92	±1.4	88	±1.2
i. Courtesy of staff	89	±0.9	87	±1.2	92	±1.3	91	±1.3	88	±1.2
d. Variety of services offered	85	±1.0	83	±1.3	89	±1.6	90	±1.5	83	±1.4
k. Appearance of lobby	85	±1.1	82	±1.5	89	±1.5	86	±1.7	84	±1.4
j. Speed of service	84	±1.1	82	±1.4	88	±1.5	88	±1.5	82	±1.4
g. Staff's knowledge of services	80	±1.2	78	±1.5	84	±1.8	83	±1.8	79	±1.5
f. Personalized services	77	±1.3	74	±1.6	81	±1.9	79	±2.0	75	±1.6
e. Cost of services	74	±1.3	73	±1.6	76	±2.1	79	±2.0	72	±1.7
a. Convenience to your home	72	±1.4	69	±1.8	78	±2.0	70	±2.2	73	±1.7
b. Convenience to your worksite	71	±1.4	67	±1.8	78	±2.0	71	±2.1	71	±1.8
c. Convenience for your work hours	70	±1.4	64	±1.8	80	±2.0	76	±2.0	67	±1.8
l. Number of ATMs	68	±1.4	66	±1.8	71	±2.4	68	±2.4	68	±1.8
m. Location of ATMs	67	±1.4	66	±1.8	71	±2.4	67	±2.4	68	±1.8
n. Currency exchange services	47	±2.2	46	±2.7	50	±4.0	43	±4.0	49	±2.7
o. Currency exchange rates	44	±2.3	43	±2.7	46	±4.0	39	±4.0	46	±2.7

Note. FSS-Domestic Question 24

Fewer differences were detected when rank groups were compared (see Table 3.6). Officers were more likely than enlisted personnel to be *satisfied/very satisfied* with convenience relative to work hours (9 percentage points different), variety and cost of services offered (each 7 percentage points), and speed of service (6 percentage points). Conversely, officers were less likely than enlisted personnel to be *satisfied/very satisfied* with the currency exchange rates (7 percentage points) at their most often used financial institution.

Comparisons of financial institution category and location. Other analyses sought to determine if satisfaction with features varied according to the category and location of the most often used financial institution. The left columns of Table 3.7 show the percentages of customers who were *satisfied/very satisfied* with the features of their most often used bank or credit union. The other three sets of findings show the percentage of customers who were *satisfied/very satisfied* with the features of their most often used financial institution on their current installation, on another installation, or not on an installation.

Table 3.7

US-based Personnel Satisfied/Very Satisfied with the Features of Their Most Often Used Financial Institution: Category and Location Comparisons

Feature of the Most Often Used Financial Institution	Category of Customer's Financial Institution				Location of Customer's Financial Institution					
	Bank		Credit Union		On current installation		On another installation		Not on an installation	
	%	CI	%	CI	%	CI	%	CI	%	CI
h. English fluency of staff	88	±1.5	91	±1.1	90	±1.5	88	±2.9	90	±1.3
i. Courtesy of staff	88	±1.4	89	±1.3	88	±1.6	87	±2.7	90	±1.2
d. Variety of services offered	83	±1.6	87	±1.3	83	±1.9	86	±3.0	87	±1.4
k. Appearance of lobby	83	±1.7	85	±1.5	86	±1.7	78	±4.0	85	±1.6
j. Speed of service	83	±1.6	84	±1.5	82	±1.9	83	±3.0	85	±1.4
g. Staff's knowledge of services	77	±1.8	83	±1.6	80	±2.0	81	±3.4	80	±1.7
f. Personalized service	74	±1.9	79	±1.7	76	±2.1	77	±3.6	77	±1.8
e. Cost of services	66	±2.1	81	±1.6	74	±2.2	79	±3.5	73	±1.9
a. Convenience to your home	77	±1.9	68	±2.0	78	±2.1	45	±4.6	73	±1.9
b. Convenience to your worksite	66	±2.1	74	±1.8	92	±1.3	42	±4.6	60	±2.2
c. Convenience to your work hours	69	±2.1	71	±1.9	76	±2.0	58	±4.4	68	±2.0
l. Number of ATMs	74	±1.9	62	±2.1	66	±2.4	58	±4.5	71	±2.0
m. Location of ATMs	73	±2.0	62	±2.1	68	±2.4	57	±4.5	69	±2.1
n. Currency exchange services	49	±3.3	45	±3.1	48	±3.6	48	±6.5	46	±3.3
o. Currency exchange rates	45	±3.3	42	±3.2	44	±3.6	44	±6.5	44	3.3

Note. FSS-Domestic Question 24 crossed with Question 21

Seven differences were detected in satisfaction ratings provided by personnel who said they most frequently used a bank versus those who said they most frequently used a credit union. For three of the differences, proportionately more bank customers than credit union customers¹⁴ were *satisfied/very satisfied*. Those differences were obtained for number and location of ATMs (12 and 11 percentage points, respectively) and convenience to the home (9 percentage points). In contrast, proportionately fewer bank customers than credit union customers were *satisfied/very satisfied* with cost of services (15 percentage points), convenience to the worksite (8 percentage points), staff's knowledge of services (6 percentage points), and personalized services (5 percentage points).

Six differences were found in the comparisons of responses from customers of on-current installation and on-another installation financial institutions. For all six differences, proportionately more on-current installation customers than on-another installation customers were *satisfied/very satisfied* with the features of their most often used financial institution. Not surprisingly, the three largest differences were related to convenience: to the worksite (50 percentage points), to the home (33 percentage points), and relative to work hours (18 percentage points). On-current installation customers were also more likely than on-another installation customers to be *satisfied/very satisfied* with the location and number of ATMs (11 and 8 percentage points, respectively) and the appearance of the lobby (8 percentage points).

¹⁴ In this report, the phrase "credit union customer" refers to the members of the credit union. Use of the word "member" is reserved for reference to military members.

Four differences were found in the comparisons of answers from customers of on-current and not-on-an installation financial institutions (see Table 3.7). On-current installation customers were more likely to be *satisfied/very satisfied* with convenience to the worksite (32 percentage points), convenience relative to work hours (8 percentage points), and convenience to home (5 percentage points). On-current installation customers were, however, less likely than not-on-an installation customers to be *satisfied/very satisfied* with the number of ATMs (5 percentage points).

Six differences were found in the comparisons of responses from on-another installation and not-on-an installation customers. More not-on-an installation customers than on-another installation customers were *satisfied/very satisfied* with convenience to the home (28 percentage point difference), convenience to the worksite (18 percentage points), number of ATMs (13 percentage points), location of ATMs (12 percentage points), convenience relative to work hours (10 percentage points difference), and appearance of lobby (7 percentage points). On-another installation customers were, however, more likely than not-on-an installation customers to be *satisfied/very satisfied* with the cost of services (6 percentage points).

Comparisons of Quality for US-based Financial Institutions

Three questions asked US-based DoD personnel to rate the relative quality of 18 features of financial institutions. More specifically, respondents compared (a) the on-installation bank to local banks off the installation, (b) the on-installation credit union to credit unions located elsewhere, and (c) the on-installation bank to the on-installation credit union. In addition to being able to report that one or the other financial institution was better, personnel could indicate either they did not know which of the two was better or the two types of financial institutions were equal in terms of quality.

For each of the three sets of comparisons, individuals were given a chance to skip out of a set of questions if (a) they did not live or work on an installation, (b) the installation did not have a bank office/ATM or credit union office/ATM on site, (c) they did not know if there was an office/ATM on the installation, or (d) they knew little about the on-installation bank or credit union. This step helped ensure that respondents had adequate information upon which to answer the questions. Consequently, the number of people answering the items covered in this section was smaller than the number answering questions in some other sections of the report. As a result, some of the *CI*s were larger than those shown in other tables.

Table 3.8 shows the percentage of members who rated a financial institution as being better than the comparison financial institution on each feature. For example, the first line of the table shows that 10% of US-based personnel thought the on-installation bank was better than local banks off the installation in the variety of services offered, and 12% felt the local banks were better in this regard. The percentages of personnel answering *don't know* and *they are about equal* are not included in the table. Omitting the percentages for those two response alternatives allows us to focus on which type of financial institution was viewed as being better in each comparison. The full findings for each item, including *don't know* and *they are about equal* responses, are provided in Appendix C Tables C.5 - C.7.

Table 3.8

**Relative Quality of On-installation and Local Off-installation Financial Institutions:
US-based Personnel**

Feature	Percent of Personnel Judging the Financial Institution to Be Better									
	Banks: On-installation vs. Local Off-installation				Credit Unions: On- vs. Off- installation				On-Installation: Bank vs. Credit Union	
	On-instl.		Local		On-instl.		Off-instl.		Bank	CU
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered	10	±1.6	12	±1.8	12	±1.5	8	±1.2	6	±1.8
b. Personalized service	9	±1.5	13	±1.9	11	±1.4	9	±1.3	7	±1.9
c. Courtesy of staff	11	±1.6	11	±1.8	11	±1.4	8	±1.3	6	±1.8
d. Staff knowledge of services	7	±1.3	8	±1.5	9	±1.3	6	±1.1	5	±1.7
e. Speed of service	10	±1.6	14	±2.0	12	±1.5	10	±1.4	10	±2.2
f. Handling change of station	9	±1.6	8	±1.5	10	±1.4	7	±1.1	3	±1.2
g. Prices (fees & service charges)	14	±1.9	14	±1.9	15	±1.6	9	±1.3	6	±1.7
h. Number of fees and charges	13	±1.9	14	±1.9	13	±1.5	9	±1.3	6	±1.7
i. Interest on savings/certificates	10	±1.6	10	±1.7	11	±1.4	7	±1.2	6	±1.8
j. Minimum balance required	13	±1.8	11	±1.7	13	±1.5	8	±1.3	6	±1.7
k. Ease cashing personal check	14	±1.8	9	±1.6	13	±1.5	6	±1.1	7	±1.9
l. Ease of getting a loan	12	±1.8	13	±1.9	15	±1.6	10	±1.4	6	±1.8
m. Convenient location	31	±2.6	12	±1.8	30	±2.0	7	±1.1	7	±1.9
n. Convenient hours	15	±2.1	16	±2.0	15	±1.6	10	±1.3	6	±1.8
o. Availability of credit cards	7	±1.3	9	±1.6	8	±1.2	6	±1.0	5	±1.5
p. Retirement accounts	3	±0.9	5	±1.2	4	±0.9	3	±0.8	2	±1.0
q. Prof. financial counseling	5	±1.2	8	±1.5	7	±1.1	5	±1.0	3	±1.3
r. Overall quality of service	12	±1.8	14	±2.0	15	±1.6	10	±1.4	6	±1.8

Note. FSS-Domestic Questions 32, 38, and 41. The percentages presented in this table are based on three subsets of respondents. The bank comparisons included only personnel who were knowledgeable about the bank on their current installation, while the credit union comparisons included only those who were knowledgeable about the credit union on their current installation. Finally, the on-installation comparisons included only personnel whose current installation had both a bank and a credit union with which the personnel were knowledgeable.

On-installation Bank versus Local Banks

The "Banks: On-installation vs. Local Off-installation" set of columns in Table 3.8 reports items that were only answered by personnel who had a bank on their current installation and had knowledge of that institution. This subgroup constituted 30% (± 1.4%) of US-based personnel. The remaining 70% (± 1.4%) did not answer these items because they (a) did not live or work on an installation, (b) did not have a bank office/ATM on their installation, (c) did not know if their installation had a bank office/ATM, or (d) knew little about the bank office/ATM on their installation. Of these columns, the ones headed by "On-instl." show the percentages and confidence intervals of US-based personnel who rated the on-installation bank as being better than local banks off the installation. The columns headed by "Local" indicate the percentages of US-based personnel who rated local banks off the installation as being better than the on-installation bank.

For most of the 18 features, approximately 10% of those who were knowledgeable about the bank on their current installation said the on-installation bank was better than local banks off the installation, and around 10% said local banks were better. Moreover, the percentages were very similar for 16 of the 18 comparisons. The location of the financial institution and the ease of cashing a check were the only features where differences were detected. Proportionately more personnel said the bank on their installation (31%) was located more conveniently than local banks off the installation (12%). Likewise, ease of cashing personal checks was perceived to be better at the on-installation bank (14%) than at local banks off the installation (9%).

On-installation Credit Union versus Off-installation Credit Unions

Respondents were also asked, “How does the Defense credit union on your current installation compare to credit unions off your installation for each concern listed below?” The findings for this set of items are presented in the middle set of columns of Table 3.8 (i.e., the columns headed by “Credit Unions: On- vs. Off- installation.” These items were only answered by personnel who had a credit union office and/or ATM on their installation and had knowledge of that institution. This subgroup constituted 48% ($\pm 1.5\%$) of US-based personnel. The remaining 52% ($\pm 1.5\%$) did not answer the items because they (a) did not live or work on an installation, (b) did not have a credit union/ATM on their installation, (c) did not know if their installation had a credit union/ATM, or (d) knew little about the credit union/ATM on their installation. The column with the header “On-instl.” provides the percentages of US-based personnel who thought the on-installation credit union was better than off-installation credit unions. Similarly, the column with the header “Off-instl.” contains the percentages of US-based personnel who thought off-installation credit unions were better than the on-installation credit union.

Again, almost all of the percentages in both columns were around 10%. Seven differences, however, were found. In each case, the on-installation credit union was rated better than off-installation credit unions. The largest difference was found for convenient location (23 percentage points). Differences of 5 to 7 percentage points were detected for six other features: prices (fees and service charges), minimum balance required, ease of cashing personal checks, ease of getting a loan, convenient hours, and overall quality of service.

On-installation Bank versus On-installation Credit Union

The “On-installation: Bank vs. Credit Union” columns of percentages in Table 3.8 show findings for the comparisons between on-installation banks and credit unions. The percentages are based on the responses of personnel who had both categories of financial institution on their installation and had knowledge of those institutions. This subgroup constituted 19% ($\pm 1.2\%$) of US-based personnel. The remaining 81% ($\pm 1.2\%$) did not answer these items because they (a) did not live or work on an installation, (b) did not have both categories of financial institution on their installation, (c) did not know if their installation had one or both categories of financial institution, or (d) knew little about one or both categories of financial institution. The column with the header “Bank” contains the percentages of US-based personnel who thought the on-installation bank was better than the on-installation credit union. The column with header “CU”

contains the percentages of US-based personnel who thought the on-installation credit union was better than the on-installation bank.

A difference was found in each of the 18 comparisons between on-installation banks and credit unions. In each case, a larger percentage of personnel judged the on-installation credit union to be better than the on-installation bank. Six differences of at least 20 percentage points were detected: prices of fees and service charges (28 percentage points), number of fees and charges (25 percentage points), minimum balance required (23 percentage points), ease of getting a loan (22 percentage points), overall quality of service (21 percentage points), and interest on savings/certificates (20 percentage points). All of the other comparisons produced differences of at least 8 percentage points.

Selecting a Financial Institution

The *FSS* investigated two types of issues that influence where an individual will open an account. Those issues are (a) the information provided to individuals who are deciding where to open their accounts and (b) the financial services and financial institution characteristics sought by these individuals. The source-of-information items were answered by the subgroup of US-based personnel who indicated that there was a bank or credit union on the installation and that they knew about the financial institution. The second set of items was answered by all respondents because the items did not require knowledge of a specific financial institution.

Sources of Information on Accounts and Services

Some sources of information play a larger role than others in deciding where to open accounts. For that reason, the *FSS-Domestic* asked where US-based personnel obtained information on the accounts, loans, and services offered by on-installation financial institutions. Respondents answered *yes* or *no* to indicate whether or not they received information from each of seven sources. The findings for on-installation banks are reviewed first, followed by those for on-installation credit unions.

Some care should be exercised in comparing pairs of percentages for differences. The large *CI*s (relative to most *CI*s in this report) sometimes required a difference of 7 or more percentage points before concluding the difference was statistically significant. The larger *CI*s resulted from the limited subgroup responding to these items.

Information dissemination about the bank. Table 3.9 shows that the two most frequently cited sources of information were the on-installation bank itself (62%) and friends/coworkers who used the bank (49%). More than a third of US-based personnel (who worked on an installation with a bank and knew about that financial institution) received information from advertisements (42%), staff at the bank (40%), or briefing/material provided upon arrival at the installation (38%). Fewer individuals received information from either their supervisor (13%) or a briefing/material provided before leaving for the current installation (11%).

Table 3.9

Information Dissemination about the Bank on the Current Installation: US-based Personnel

Method of Information Dissemination	Overall	Military/Civilian Status		Rank Group	
		Military	Civilian	Officer	Enlisted
	% CI	% CI	% CI	% CI	% CI
c. Material available from on-installation bank	62 ±2.7	63 ±3.2	60 ±5.1	57 ±5.1	64 ±3.2
g. Friends/coworkers who use on-installation bank	49 ±2.8	47 ±3.3	54 ±5.1	41 ±4.9	52 ±3.3
a. Advertisements	42 ±2.8	41 ±3.3	47 ±5.1	44 ±5.0	42 ±3.3
b. Staff from the on-installation bank	40 ±2.7	41 ±3.3	38 ±5.0	37 ±4.8	41 ±3.3
d. Briefing/material provided when you arrived at your current installation	38 ±2.7	41 ±3.2	31 ±4.6	28 ±4.4	41 ±3.3
f. Information from your supervisor	13 ±1.8	14 ±2.2	11 ±2.9	8 ±2.3	14 ±2.3
e. Briefing/material provided before you left for your current installation	11 ±1.6	11 ±2.0	11 ±2.8	7 ±2.3	12 ±2.1

Note. FSS-Domestic Question 31. The percentages presented in this table are based only on those respondents who were knowledgeable about the bank on their current installation.

Only one difference was detected in the military-civilian comparisons. Proportionately more military members (41%) than civilian employees (31%) said they received information in a briefing/material when they arrived at the installation (see Table 3.9).

Four differences were observed in the comparisons by rank group. For all four differences, officers were less likely than enlisted personnel to say they had received information through the method of dissemination. The largest difference—13 percentage points—was obtained for a briefing/material provided upon arrival at the installation (see Table 3.9). The other differences were friends/coworkers who use the on-installation bank (11 percentage points), information from the supervisor (6 percentage points), and a briefing/material provided before departing for the current location (5 percentage points).

Information dissemination about the credit union. The same general pattern of findings was observed for on-installation credit unions (see Table 3.10). Personnel (who worked on an installation with a credit union and knew about that financial institution) were most likely to obtain information from materials provided by the on-installation credit union (75%) and friends/coworkers who use the credit union (59%). The least often cited source of information was a briefing/material received before departing for the current installation. Only 12% of US-based personnel said they received information from that source.

Table 3.10**Information Dissemination about the Credit Union on the Current Installation: US-based Personnel**

Method of Information Dissemination	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
c. Material available from the on-installation credit union	75	±1.9	72	±2.7	79	±2.7	78	±2.7	73	±2.6
g. Friends/coworkers who use the on-installation credit union	59	±2.2	52	±3.0	69	±3.1	60	±3.2	59	±2.9
b. Staff from the on-installation credit union	54	±2.2	53	±3.0	54	±3.3	55	±3.3	53	±2.9
a. Advertisements	49	±2.2	47	±3.0	52	±3.3	49	±3.3	49	±2.9
d. Briefing/material provided when you arrived at your current installation	40	±2.2	44	±2.9	35	±3.2	35	±3.2	43	±2.9
f. Information from your supervisor	14	±1.5	16	±2.1	13	±2.2	11	±2.1	16	±2.1
e. Briefing/material provided before you left for your current installation	12	±1.4	13	±2.0	11	±2.1	10	±2.1	13	±1.9

Note. FSS-Domestic Question 37. The percentages presented in this table are based only on those respondents who were knowledgeable about the credit union on their current installation.

Three differences were found in the military-civilian comparisons shown in Table 3.10. Military members were less likely than civilian employees to obtain information from friends/coworkers who use the on-installation credit union (52% and 69%, respectively) or material available from the credit union (72% and 79%, respectively). Conversely, military members (44%) were more likely than civilian employees (35%) to obtain a briefing/material upon arrival at the installation.

Both of the differences related to rank group were in the same direction (see Table 3.10). Proportionately fewer officers than enlisted personnel said they received information from a briefing/material provided upon arrival at the installation (35% and 43%, respectively) and information from a supervisor (11% and 16%, respectively).

Identifying the Most Important Concerns

The questionnaire provided 10 response alternatives and asked *all* respondents to identify their three most important concerns when deciding where to open financial accounts. Overall, around 6 of every 10 US-based personnel said that location (63%) and low fees/service charges (59%) were important concerns (see Table 3.11). In addition, 1 of every 3 individuals reported that their primary concerns included low interest rates on loans (33%) and variety of services offered (32%). Overall and for each of the four subgroups, ability to obtain a loan (e.g., 13% overall) and "other" concerns (e.g., 5% overall) were the least frequently selected alternatives.

Table 3.11***Concerns that Influence the Decision of Where to Open an Account: US-based Personnel***

Concern	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
Location	63	±1.4	57	±1.8	74	±2.0	66	±2.1	61	±1.8
Low fees/service charges	59	±1.4	62	±1.8	53	±2.4	58	±2.3	59	±1.8
Low interest rates on loans	33	±1.4	34	±1.7	32	±2.3	32	±2.2	34	±1.7
Variety of services offered	32	±1.4	33	±1.7	31	±2.2	34	±2.2	31	±1.7
Hours of operation	26	±1.3	20	±1.5	36	±2.3	30	±2.2	24	±1.6
Easy to get cash	24	±1.2	26	±1.6	19	±1.8	22	±1.8	24	±1.5
Ability to use a branch at other installations	23	±1.2	26	±1.6	16	±1.7	19	±1.7	24	±1.5
Friendly/good service	22	±1.2	21	±1.5	24	±2.1	25	±2.1	21	±1.5
Ability to obtain a loan	13	±0.9	14	±1.2	10	±1.4	8	±1.2	15	±1.3
Other	5	±0.7	7	±0.9	4	±0.9	5	±1.0	6	±0.9

Note. FSS-Domestic Question 14. Columns of percentages total to approximately 300% because personnel were told to select their three most important concerns.

The military and civilian subgroups differed with regard to their most frequently selected alternatives (see Table 3.11). More military members selected low fees/service charges (62%) than location (57%), while more civilian employees selected location (74%) than low fees/service charges (53%). Another large difference pertained to hours of operation. That alternative was the eighth most important concern for military members (20%) but the third most important concern for civilian employees (36%).

In contrast to the large military-civilian differences, comparisons of officers and enlisted personnel revealed four differences of smaller magnitude. Differences of 5 to 7 percentage points were obtained for ability to obtain a loan, hours of operation, location, and ability to use a branch at other installations (see Table 3.11).

Methods for Accessing Accounts

Over the past several years, new methods have been developed for accessing financial accounts. The FSS examined five methods, asking how frequently each method was used. Other questions concentrated on the most commonly used method—automated teller machines (ATMs)—for accessing financial accounts.

Comparison of Methods

US-based personnel were asked to rate the frequency with which they use each of five methods for accessing financial accounts at their most-often used financial institution. Those methods were using tellers inside the financial institution, banking with ATMs, talking on the telephone with someone at the financial institution, using a touchtone-type telephone (without talking to anyone), and using a personal computer. The five response alternatives for indicating frequency of use were *rarely or never*, *sometimes*, *about half of the time*, *most of the time*, and

always or almost always. To decrease the number of cells with small percentages, the five response alternatives were collapsed into the three categories shown in Table 3.12.

Overall, military/civilian, and rank group findings. Overall, ATMs were the most frequently cited method of accessing financial accounts at customers' most often used financial institution. Nearly two thirds (64%) of US-based DoD personnel indicated they banked with ATMs about half the time or more often (see Table 3.12). Relative to civilian employees, military members were more likely to respond that they use ATMs always, almost always, or most of the time (58% for military members and 44% for civilian employees). Differences were also detected for rank group. Compared to their enlisted counterparts, officers were less likely to use ATMs always, almost always, or most of the time to access their accounts (48% for officers and 56% for enlisted personnel).

Table 3.12
Methods and Frequencies of Accessing Financial Accounts: US-based Personnel

Frequency of Using Each Method	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
b. Bank with ATMs										
Always, almost always, or most of the time	53	±1.4	58	±1.8	44	±2.4	48	±2.3	56	±1.8
About half of the time	11	±0.9	12	±1.2	10	±1.5	11	±1.5	12	±1.2
Sometimes, rarely, or never	36	±1.4	30	±1.7	46	±2.4	42	±2.3	33	±1.7
d. Use a touchtone telephone										
Always, almost always, or most of the time	26	±1.3	28	±1.7	21	±2.0	24	±2.0	26	±1.6
About half of the time	8	±0.8	9	±1.1	6	±1.1	7	±1.2	8	±1.0
Sometimes, rarely, or never	66	±1.4	63	±1.8	73	±2.2	69	±2.2	65	±1.8
a. Use tellers inside the financial institution										
Always, almost always, or most of the time	19	±1.1	12	±1.2	32	±2.3	23	±2.0	17	±1.4
About half of the time	9	±0.8	8	±1.0	10	±1.4	9	±1.4	9	±1.1
Sometimes, rarely, or never	72	±1.3	80	±1.5	58	±2.4	68	±2.2	74	±1.6
c. Talk on the telephone to someone										
Always, almost always, or most of the time	7	±0.8	8	±1.0	5	±1.1	7	±1.2	7	±1.0
About half of the time	5	±0.6	6	±0.8	3	±0.8	3	±0.8	6	±0.8
Sometimes, rarely, or never	88	±1.0	86	±1.3	92	±1.4	90	±1.4	87	±1.2
e. Use a personal computer										
Always, almost always, or most of the time	2	±0.5	2	±0.6	2	±0.9	3	±1.0	2	±0.5
About half of the time	1	±0.3	1	±0.4	1	±0.4	1	±0.4	1	±0.3
Sometimes, rarely, or never	97	±0.5	97	±0.7	97	±0.9	96	±1.1	97	±0.6

Note. FSS-Domestic Question 22

Although using touchtone telephones was the second most commonly reported method of accessing financial accounts at the most often used financial institution, the overall percentage who used this method frequently was about half that for ATM use (see Table 3.12). More specifically, about one third (34%) of US-based personnel said they use a touchtone telephone at least half of the time, while approximately two thirds (64%) indicated that they use an ATM at least half the time. As in the ATM findings, proportionately more military members (28%) than civilian employees (21%) said they use this method always, almost always, or most of the time.

In the comparisons by rank group, officers and enlisted personnel did not differ in their frequency of using touchtone telephones to access their accounts.

Table 3.12 also shows that 19% of US-based personnel indicated they use tellers inside their most-often used financial institution always, almost always, or most of the time when conducting financial business; another 9% said they use this method about half the time. Again, differences were detected in the comparisons between military members and civilian employees. A lower percentage of military members (12%) than civilian employees (32%) said they use tellers inside the institution always, almost always, or most of the time. Differences were found for the same two categories of response alternatives when officers and enlisted personnel were compared. Compared to enlisted personnel, officers were more likely to respond always, almost always, or most of the time (23% for officers and 17% for enlisted personnel).

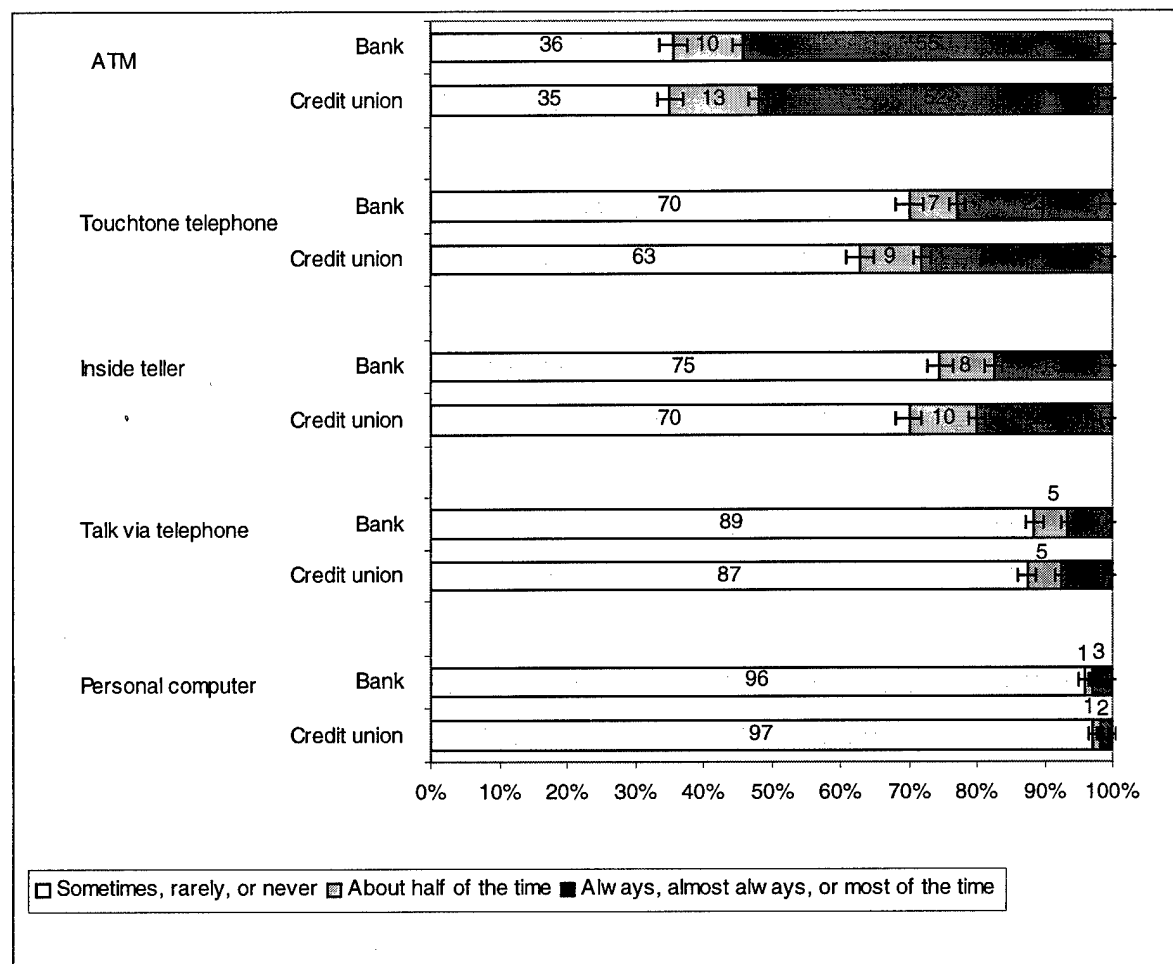
The two methods used least frequently by US-based personnel were talking to a representative on the telephone and using a personal computer (see Table 3.12). Overall, 88% said they sometimes, rarely, or never access their account by talking on the telephone to someone at the financial institution; and 97% indicated that they use a personal computer sometimes, rarely, or never to access their financial account. A difference was found for talking to a representative on the telephone when military members and civilian employees were compared: 86% of military members and 92% of civilian employees sometimes, rarely, or never used talking on the telephone. Otherwise, usage of these methods did not differ appreciably by either military/civilian status or rank group.

Comparison of access methods for bank and credit union customers. The frequency with which bank customers and credit union customers use various methods to access their accounts is shown in Figure 3.3. No difference was detected with regard to how often bank and credit union customers access their financial accounts through ATMs, talking to someone on the telephone, or personal computers (see Figure 3.3). Differences were, however, found when the two groups of customers were compared with regard to their use of the second most popular method of accessing financial accounts—using a touchtone telephone. Bank customers (23%) were less likely than credit union customers (28%) to say they use touchtone telephones to access their accounts always, almost always, or most of the time.

One difference was present in the comparisons for using inside tellers to access financial accounts. Proportionately more bank customers (75%) than credit union customers (70%) reported that they sometimes, rarely, or never use this method.

Figure 3.3

Methods and Frequencies of Accessing Financial Accounts: Comparisons of US-based Bank and Credit Union Customers

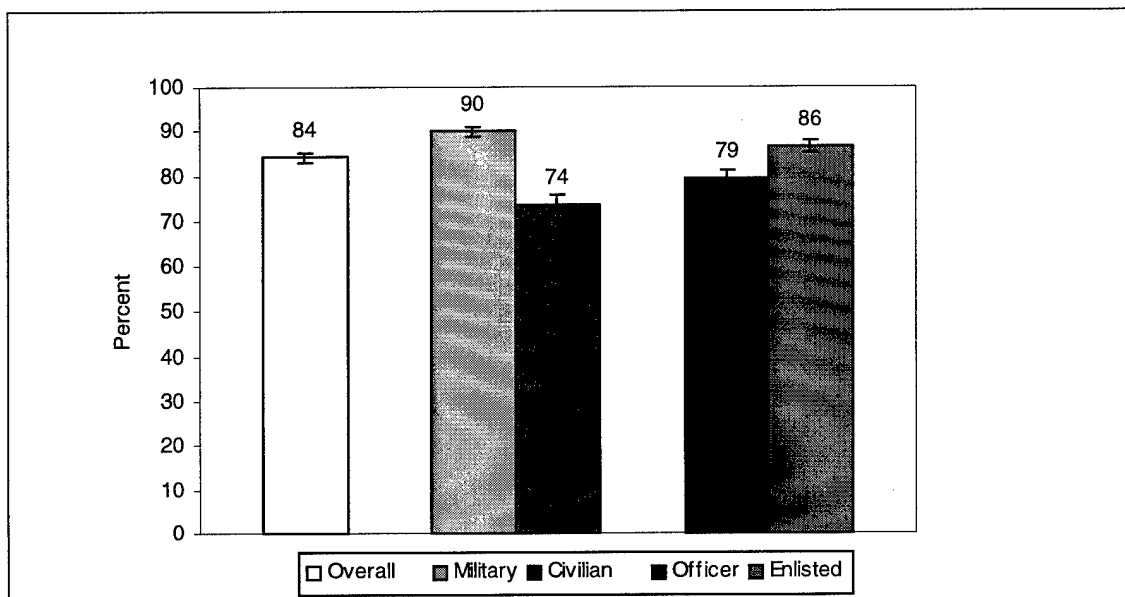


Note. FSS-Domestic Question 22

ATM Use

The *FSS-Domestic* included a series of questions about ATM use. The first question asked whether or not respondents had used an ATM during the previous 12 months. Overall, 84% of US-based personnel indicated they had used an ATM during the past 12 months (see Figure 3.4). The findings also showed that ATM usage differed by both military/civilian status and rank group. Military members (90%) were more likely than civilians (74%) to say they used an ATM during the prior year. Likewise, enlisted personnel (86%) were more likely than officers (79%) to indicate ATM usage during the previous year.

Figure 3.4
Percent Indicating ATM Usage Over the Past 12 Months: US-based Personnel



Note. FSS-Domestic Question 42

For the subgroup who had used an ATM during the 12 months prior to the survey, the *FSS-Domestic* addressed two additional issues related to ATM use. One question assessed the frequency with which personnel used their ATM card for each of four types of transactions. Two additional questions asked about how frequently personnel used their ATM card at the financial institution that issued the card and at other financial institutions. The same six response alternatives (from *never* to *11 or more times per month*) were used for all three questions. A fourth question asked how much individuals would be willing to pay for regular use of an ATM at a financial institution that did not issue their card. Most of the response alternatives for the latter question were monetarily based.

Frequency of use for four types of transactions. In Table 3.13, the first line of findings for each type of transaction presents the combined percentage of personnel who indicated that they had used their ATM card for that purpose. These findings are followed by the percentage of personnel who had used their card *at each of five levels of frequency*. The presentation of results is ordered by the overall percentage of personnel who used their card for each type of transaction.

The frequency of ATM card use varied greatly depending on the type of transaction. Ninety-nine percent of US-based personnel *who had used their card during the previous 12 months* indicated they used it one or more times per month to withdraw cash from their accounts (see Table 3.13). In contrast, 60% used it to check balances; 38% used it to make deposits to a checking or savings account; and 32% used it to transfer money between accounts.

Table 3.13

Frequency with which ATM Cards Are Used for Four Types of Transactions: US-based Personnel

Frequency of Use for Each Transaction Type	Overall	Military/Civilian Status		Rank Group			
		Military	Civilian	Officer		Enlisted	
	% CI	% CI	% CI	% CI	% CI	% CI	% CI
a. Withdraw cash	99 ±0.3	99 ±0.4	99 ±0.5	99 ±0.5	99 ±0.5	99 ±0.4	99 ±0.4
11 or more times per month	15 ±1.1	17 ±1.4	11 ±1.8	8 ±1.4	19 ±1.5	19 ±1.5	19 ±1.5
6-10 times per month	27 ±1.4	28 ±1.7	24 ±2.5	24 ±2.3	28 ±1.8	28 ±1.8	28 ±1.8
3-5 times per month	38 ±1.5	37 ±1.9	39 ±2.8	43 ±2.7	35 ±1.9	35 ±1.9	35 ±1.9
2 times per month	10 ±1.0	9 ±1.1	13 ±1.8	12 ±1.6	9 ±1.2	9 ±1.2	9 ±1.2
1 time per month	9 ±0.9	7 ±1.0	12 ±1.9	12 ±1.8	7 ±1.1	7 ±1.1	7 ±1.1
d. Check balances in accounts	60 ±1.6	62 ±1.9	57 ±2.9	49 ±2.7	65 ±1.9	65 ±1.9	65 ±1.9
11 or more times per month	5 ±0.6	6 ±0.8	3 ±0.9	2 ±0.7	6 ±0.9	6 ±0.9	6 ±0.9
6-10 times per month	7 ±0.8	8 ±1.0	6 ±1.4	4 ±1.1	9 ±1.1	9 ±1.1	9 ±1.1
3-5 times per month	19 ±1.2	20 ±1.5	16 ±2.0	13 ±1.6	21 ±1.6	21 ±1.6	21 ±1.6
2 times per month	15 ±1.2	16 ±1.4	15 ±2.0	12 ±1.6	17 ±1.5	17 ±1.5	17 ±1.5
1 time per month	14 ±1.1	13 ±1.3	17 ±2.3	18 ±2.2	12 ±1.3	12 ±1.3	12 ±1.3
c. Make deposits to checking or savings	38 ±1.5	35 ±1.8	45 ±2.9	43 ±2.6	36 ±1.9	36 ±1.9	36 ±1.9
11 or more times per month	1 ±0.3	1 ±0.4	1 ±0.5	<1 ±0.3	1 ±0.4	1 ±0.4	1 ±0.4
6-10 times per month	1 ±0.4	1 ±0.4	2 ±0.9	1 ±0.5	2 ±0.5	2 ±0.5	2 ±0.5
3-5 times per month	10 ±1.0	9 ±1.1	11 ±1.8	10 ±1.7	9 ±1.2	9 ±1.2	9 ±1.2
2 times per month	13 ±1.1	12 ±1.2	15 ±2.0	14 ±1.8	12 ±1.3	12 ±1.3	12 ±1.3
1 time per month	14 ±1.1	12 ±1.2	17 ±2.2	17 ±2.0	12 ±1.3	12 ±1.3	12 ±1.3
b. Transfer money between accounts	32 ±1.5	31 ±1.8	34 ±2.7	33 ±2.5	31 ±1.8	31 ±1.8	31 ±1.8
11 or more times per month	1 ±0.3	1 ±0.4	<1 ±0.3	<1 ±0.2	1 ±0.4	1 ±0.4	1 ±0.4
6-10 times per month	1 ±0.3	1 ±0.4	1 ±0.5	1 ±0.4	1 ±0.4	1 ±0.4	1 ±0.4
3-5 times per month	5 ±0.7	5 ±0.9	6 ±1.2	6 ±1.1	5 ±0.9	5 ±0.9	5 ±0.9
2 times per month	8 ±0.9	8 ±1.0	9 ±1.7	8 ±1.5	9 ±1.1	9 ±1.1	9 ±1.1
1 time per month	16 ±1.2	16 ±1.4	18 ±2.2	18 ±2.1	15 ±1.5	15 ±1.5	15 ±1.5

Note. FSS-Domestic Question 44. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

Approximately two thirds (65%) of ATM users employed their ATM card from 3 to 10 times per month to withdraw cash. Another 15% indicated they used their card 11 or more times per month for this purpose. Relative to civilian employees, military members were more likely to report using their cards at least 11 times per month (6 percentage points different) and less likely to use it once per month (5 percentage points). Relative to enlisted personnel, officers were less likely to use their card at least 11 times per month (11 percentage points different) but more likely to use it either once (5 percentage points) or 3 to 5 times (8 percentage points) per month.

The second most frequently cited reason for using an ATM card was to check account balances. Twelve percent used their card more than 5 times per month to check balances, and 48% used their card from 1 to 5 times per month for this purpose (see Table 3.13). Only one military-civilian difference was detected; military members (62%) were more likely than civilian

employees (57%) to indicate that they used their card to check account balances. The results also showed that enlisted personnel (65%) were more likely than officers (49%) to use their ATM card to check account balances. Specifically, enlisted personnel were more likely than officers to indicate that they used their card 2 times per month (17% and 12%, respectively), 3-5 times per month (21% and 13%, respectively), and 6-10 times per month (9% and 4%, respectively) for this type of transaction. There was only one difference in the opposite direction; officers were more likely than enlisted personnel to have used their card once a month to check account balances (18% for officers and 12% for enlisted personnel).

ATM cards were used less frequently for the other two types of transaction shown in Table 3.13. About one third of those who had used their card in the previous 12 months said they used their card to either make a deposit to a savings or checking account (38%) or to transfer money between accounts (32%). Approximately one quarter transferred money (24%) or made deposits (27%) only once or twice a month. Similar limited use is seen in the subgroup findings. Given the findings of infrequent use overall and across subgroups, nothing more is said about making a deposit or transferring money using an ATM card.

Frequency of use at issuing and non-issuing¹⁵ financial institutions. Separate questions assessed how often personnel who used an ATM in the previous 12 months used their card (a) at the financial institution that issued the card and (b) at other financial institutions. In general, more frequent use was reported at the issuing financial institution than at a non-issuing financial institution. For example, 21% indicated that they never used their ATM card at the financial institution that issued the card, while 28% noted they never used it at a financial institution other than the issuing institution (see Table 3.14).

¹⁵ "Non-issuing" refers to a financial institution other than the one that issued the card and is synonymous with the "other financial institutions" in Table 3.14.

Table 3.14

Frequency of ATM Card Use at Issuing and Non-issuing Financial Institutions: US-based Personnel

Frequency of Use at Each Type of Financial Institution	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
Monthly use at issuing financial institution										
11 or more times per month	10	±0.9	11	±1.2	8	±1.6	6	±1.3	12	±1.3
6-10 times per month	19	±1.3	18	±1.5	20	±2.4	17	±2.1	20	±1.6
3-5 times per month	30	±1.5	27	±1.7	36	±2.7	34	±2.5	29	±1.8
2 times per month	11	±1.0	10	±1.1	14	±1.9	12	±1.7	10	±1.2
1 time per month	9	±0.9	8	±1.0	12	±2.0	11	±1.8	8	±1.1
Never	21	±1.3	26	±1.7	10	±1.7	20	±2.0	22	±1.6
Monthly use at other financial institutions										
11 or more times per month	5	±0.7	6	±0.9	2	±1.0	2	±0.9	6	±0.9
6-10 times per month	10	±0.9	13	±1.2	6	±1.2	7	±1.2	12	±1.2
3-5 times per month	24	±1.3	26	±1.7	17	±2.2	22	±2.2	24	±1.7
2 times per month	15	±1.1	16	±1.4	13	±1.8	14	±1.7	16	±1.5
1 time per month	18	±1.2	16	±1.4	21	±2.3	21	±2.2	16	±1.4
Never	28	±1.4	23	±1.6	41	±2.8	34	±2.5	26	±1.7

Note. FSS-Domestic Questions 45 and 46. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

Differences were detected in the ATM use of military members and civilian employees (see Table 3.14). These differences may reflect the greater mobility of military members relative to their civilian counterparts.

Military members were more likely than civilian employees to indicate that they *never* used their ATM card at the issuing financial institution (26% and 10%, respectively). Another difference was detected for those who said they used their card *3 to 5 times per month*. Military members (27%) were less likely to give this response than were civilian employees (36%).

Military members (23%) were less likely than civilian employees (41%) to indicate that they *never* used their card at a non-issuing financial institution (see Table 3.14). Military members (16%) were also less likely than civilian employees (21%) to report using their ATM card *1 time per month* at a non-issuing financial institution. Conversely, military members were more likely to indicate using their card *3 to 5 times per month* (26% and 17%, respectively) and *6 to 10 times per month* (13% and 6%, respectively) at a non-issuing financial institution.

There were also differences across rank groups. For ATM use at the issuing financial institution, officers (34%) were more likely than enlisted personnel (29%) to use their card *3 to 5 times per month* (see Table 3.14). In contrast, officers (6%) were less likely than enlisted personnel (12%) to say they used their ATM card *11 or more times per month* at the issuing financial institution.

Finally, three differences were detected between officers and enlisted personnel when monthly ATM use at a non-issuing financial institution was compared. Table 3.14 shows that proportionately more officers than enlisted personnel reported *never* using their card at a non-issuing financial institution (34% and 26%, respectively) or using it *1 time per month* (21% and 16%, respectively). On the other hand, proportionately fewer officers (7%) than enlisted personnel (12%) reported they used their card at a non-issuing financial institution *6 to 10 times per month*.

Fees at financial institutions not issuing the ATM card. Respondents who had used their ATM card in the prior 12 months were asked how much they would be willing to pay for that use. More specifically, Question 50 stated, "Some financial institutions now charge non-account holders for each transaction made on their ATMs. How much are you willing to pay per transaction to use an ATM regularly at a financial institution where you do not have an account?" The seven response alternatives are shown in Table 3.15.

Table 3.15
Willingness to Pay ATM Transaction Fees: US-based Personnel

Willingness to Pay ATM Transaction Fees	Overall	Military/Civilian Status		Rank Group	
		Military	Civilian	Officer	Enlisted
	% CI	% CI	% CI	% CI	% CI
More than \$2.00	<1 ±0.2	<1 ±0.2	<1 ±0.3	<1 ±0.2	1 ±0.3
\$1.51 - \$2.00	2 ±0.4	2 ±0.5	1 ±0.4	1 ±0.4	2 ±0.5
\$1.01 - \$1.50	7 ±0.8	8 ±1.0	4 ±1.3	5 ±1.3	7 ±1.0
\$0.51 - \$1.00	23 ±1.3	26 ±1.7	17 ±1.9	19 ±1.8	25 ±1.7
\$0.01 - \$0.50	26 ±1.4	27 ±1.7	23 ±2.4	24 ±2.2	27 ±1.8
To avoid paying such fees, I would open an account at the financial institution that owns the ATM	12 ±1.1	11 ±1.2	14 ±2.0	16 ±2.0	10 ±1.2
Not applicable—My financial institution owns the ATM that I use most often	30 ±1.5	25 ±1.7	42 ±2.9	35 ±2.6	28 ±1.8

Note. FSS-Domestic Question 50. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

More than 4 of every 10 individuals who had used their ATM card in the prior 12 months selected one of the two strategies that avoid ATM fees. Thirty percent said they only used their card at the issuing financial institution, and another 12% said they would open an account at the financial institution that owned the ATM they used regularly (if faced with paying fees). For those who said they would be willing to pay fees, the percentages decreased as the transaction fee increased. About half said they would be willing to pay either \$0.01 to \$0.50 (26%) or \$0.51 to \$1.00 (23%) per transaction. The remaining 10% of ATM users said they would be willing to pay over \$1.00 to use an ATM regularly if they did not have an account at the financial institution.

Together, these findings suggest that personnel do not regularly use ATMs at a financial institution where they do not have accounts. This conclusion is based on the fact that fees of \$1.00 or more are routine for ATM use by non-account holders. Such usage fees might be

assessed by both the financial institution with the ATM and/or the financial institution where the account resides.

Two differences were detected between military members and civilian employees. The larger difference was found for the option, *Not applicable—My financial institution owns the ATM that I use most often* (see Table 3.15). Twenty-five percent of military members and 42% of civilian employees selected that response. The percentages of military members (26%) and civilian personnel (17%) who reported a willingness to pay \$0.51 to \$1.00 were also different.

As with the military-civilian comparisons, the largest difference between officers and enlisted personnel was found for the alternative that noted members regularly use an ATM that belongs to the financial institution where they have an account. Proportionately more officers (35%) than enlisted personnel (28%) marked this answer (see Table 3.15). Also like the military-civilian comparison, the two rank groups differed with regard to whether they would be willing to pay \$0.51 to \$1.00. Officers (19%) were less willing than enlisted personnel (25%) to pay this amount of usage fee. A third difference was detected. Relative to enlisted personnel (10%), officers (16%) were more likely to say they would open an account to gain free service at the ATM that they used regularly.

Types of Accounts and Financial Transactions

Two multiple-item questions asked respondents what types of providers they used to perform a variety of financial services. One question asked respondents to identify where they had some common types of financial accounts and cards, while the other question asked the location at which US-based personnel performed transactions that varied from cashing checks to wiring funds.

Types of Accounts

Respondents were presented with 13 types of accounts or cards and asked to indicate which they possessed. The accounts and cards included savings accounts, credit cards, ATM cards, credit lines, and home mortgages; the complete list is provided in Table 3.16. For *each* type of card or account, respondents could indicate that they did not have this type of account or that they had such an account at one or more types of financial institutions. Specifically, they could indicate that they had the account at a bank on their current installation, a credit union at their current installation, and/or an institution not on their current installation.

In Table 3.16, the first line of findings for each type of account or card presents the combined percentage of US-based personnel who indicated they had each type of card or account *at any location*. These findings are followed by the percentage of personnel who had the card or account *at each type of institution*. The presentation of results is ordered by the overall percentages of personnel who had each type of card or account at any location. The percentages ranged from 90% for a savings or share account to less than 1% for a foreign currency checking account. The results for each type of account or card possessed by at least 40% of US-based personnel are reviewed below.

Table 3.16
The Location of Accounts and Cards Possessed by US-based Personnel

Type and Location of Account or Card	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Savings or share account	90	±0.9	90	±1.0	91	±1.5	92	±1.4	90	±1.1
Institution not on current installation	53	±1.4	56	±1.8	49	±2.4	58	±2.3	51	±1.8
Credit union on current installation	42	±1.4	38	±1.8	50	±2.4	44	±2.3	41	±1.8
Bank on current installation	9	±0.8	10	±1.1	7	±1.1	6	±1.0	11	±1.1
g. ATM card	86	±1.0	90	±1.1	78	±2.0	82	±1.7	87	±1.2
Institution not on current installation	52	±1.4	55	±1.8	47	±2.4	55	±2.3	51	±1.8
Credit union on current installation	32	±1.3	32	±1.7	30	±2.2	29	±2.1	33	±1.7
Bank on current installation	12	±0.9	14	±1.2	8	±1.3	8	±1.2	14	±1.2
i. Credit card	78	±1.1	76	±1.4	80	±1.8	90	±1.4	72	±1.5
Institution not on current installation	66	±1.3	66	±1.6	65	±2.2	78	±1.9	60	±1.7
Credit union on current installation	13	±1.0	11	±1.1	18	±1.8	16	±1.6	12	±1.2
Bank on current installation	4	±0.6	4	±0.7	4	±1.0	4	±0.9	4	±0.7
k. Car loan	58	±1.4	63	±1.7	49	±2.4	54	±2.3	60	±1.8
Institution not on current installation	44	±1.4	50	±1.8	32	±2.3	41	±2.3	45	±1.8
Credit union on current installation	13	±1.0	11	±1.2	16	±1.7	13	±1.4	13	±1.3
Bank on current installation	2	±0.4	3	±0.6	2	±0.6	2	±0.5	3	±0.6
c. Interest earning checking or share draft account	57	±1.4	55	±1.8	59	±2.4	67	±2.2	52	±1.8
Institution not on current installation	34	±1.4	35	±1.7	33	±2.3	44	±2.3	30	±1.7
Credit union on current installation	22	±1.2	20	±1.5	27	±2.1	25	±2.0	21	±1.5
Bank on current installation	4	±0.6	5	±0.7	4	±0.9	4	±0.9	5	±0.7
b. Non-interest earning checking or share draft account	46	±1.5	47	±1.8	44	±2.4	45	±2.3	47	±1.8
Institution not on current installation	31	±1.4	31	±1.7	31	±2.3	33	±2.2	30	±1.7
Credit union on current installation	11	±0.9	11	±1.2	11	±1.5	10	±1.4	12	±1.2
Bank on current installation	7	±0.7	8	±0.9	5	±1.2	5	±1.2	8	±0.9
j. Line of credit	44	±1.4	43	±1.8	46	±2.4	47	±2.3	43	±1.8
Institution not on current installation	33	±1.4	34	±1.7	31	±2.3	35	±2.2	32	±1.7
Credit union on current installation	12	±1.0	10	±1.1	16	±1.8	14	±1.6	11	±1.2
Bank on current installation	3	±0.5	3	±0.6	3	±0.8	3	±0.7	3	±0.7
m. Other types of loans or credit	42	±1.4	43	±1.8	39	±2.4	40	±2.3	43	±1.8
Institution not on current installation	35	±1.4	37	±1.8	33	±2.3	34	±2.2	36	±1.8
Credit union on current installation	6	±0.7	5	±0.8	7	±1.1	5	±1	6	±0.9
Bank on current installation	2	±0.4	2	±0.5	2	±0.6	1	±0.5	2	±0.5

This table continues.

Table 3.16 (continued)

Type and Location of Account or Card	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>l. Home mortgage</i>	40	<i>±1.3</i>	28	<i>±1.6</i>	61	<i>±2.2</i>	63	<i>±2.1</i>	29	<i>±1.6</i>
Institution not on current installation	37	±1.3	26	±1.6	56	±2.3	58	±2.1	26	±1.6
Credit union on current installation	2	±0.4	1	±0.5	4	±0.8	3	±0.7	2	±0.5
Bank on current installation	1	±0.3	1	±0.4	2	±0.6	2	±0.5	1	±0.4
<i>h. Debit card</i>	30	<i>±1.3</i>	31	<i>±1.7</i>	29	<i>±2.2</i>	34	<i>±2.2</i>	29	<i>±1.7</i>
Institution not on current installation	21	±1.2	22	±1.5	19	±1.9	26	±2.0	18	±1.4
Credit union on current installation	7	±0.7	6	±0.9	8	±1.2	6	±1.1	7	±1.0
Bank on current installation	4	±0.5	4	±0.7	3	±0.7	3	±0.7	4	±0.7
<i>d. Money market deposit account</i>	14	<i>±1.0</i>	11	<i>±1.1</i>	20	<i>±2.0</i>	26	<i>±2.1</i>	9	<i>±1.1</i>
Institution not on current installation	12	±0.9	10	±1.0	15	±1.8	22	±1.9	7	±1.0
Credit union on current installation	2	±0.5	1	±0.4	4	±1.1	4	±1.1	2	±0.5
Bank on current installation	1	±0.2	<1	±0.2	1	±0.4	1	±0.4	<1	±0.2
<i>e. Certificate of deposit</i>	13	<i>±1.0</i>	9	<i>±1.0</i>	20	<i>±2.0</i>	20	<i>±1.9</i>	9	<i>±1.1</i>
Institution not on current installation	9	±0.8	7	±0.9	14	±1.7	16	±1.7	6	±0.9
Credit union on current installation	3	±0.5	2	±0.5	5	±1.2	5	±1.1	2	±0.5
Bank on current installation	1	±0.2	1	±0.3	1	±0.5	1	±0.4	1	±0.3
<i>f. Foreign currency checking account</i>	<1	<i>±0.2</i>	<1	<i>±0.2</i>	1	<i>±0.3</i>	<1	<i>±0.3</i>	1	<i>±0.3</i>
Institution not on current installation	<1	±0.1	<1	±0.2	<1	±0.2	<1	±0.2	<1	±0.2
Credit union on current installation	<1	±0.1	<1	±0.1	<1	±0.1	0	±0.0	<1	±0.1
Bank on current installation	<1	±0.1	<1	±0.1	<1	±0.2	<1	±0.2	<1	±0.2

Note. FSS-Domestic Question 9. For most cards or accounts, the sum of percentages for the three types of financial institutions was greater than the combined (italicized) percentage. The italicized percentage reports the individual has the type of account/card (at one or more of the institutions). This pattern occurred because the question was a "mark all that apply."

Savings or share account. Overall, 90% of US-based personnel indicated they had a savings or share account (see Table 3.16). Fifty-three percent of US-based personnel had this type of account at an institution not on their current installation. In addition, 9% had this type of account at an on-installation bank and 42% at an on-installation credit union.

The military-civilian comparisons revealed two differences (see Table 3.16). Civilian employees (50%) were more likely than military members (38%) to have a savings or share account at a credit union on their current installation. On the other hand, military members (56%) were more likely than their civilian counterparts (49%) to have this type of account at an institution not on their current installation.

The comparisons across rank groups also revealed two differences (see Table 3.16). Enlisted personnel (11%) were more likely than officers (6%) to have a savings or share account at a bank on their current installation. Conversely, officers (58%) were more likely than enlisted personnel (51%) to have this type of account at an institution not on their current installation.

ATM card. Overall, 86% of US-based personnel said they had an ATM card (see Table 3.16). Fifty-two percent had it from an institution not on their current installation. In addition, 12% reported that their card was from a bank on their current installation, and 32% said it was from a credit union on their current installation.

Table 3.16 shows that military members (90%) were more likely to have an ATM card than were civilian employees (78%). In addition, the comparisons of who issued the card revealed two differences. Military members were more likely than their civilian counterparts to have an ATM card from a bank on their current installation (14% and 8%, respectively) and an institution not on their current installation (55% and 47%, respectively).

Enlisted personnel (87%) were more likely than officers (82%) to have an ATM card (see Table 3.16). Only one difference was detected in the comparisons of who issued the card. Enlisted personnel (14%) were more likely than officers (8%) to indicate they had an ATM card from a bank on their current installation.

Credit card. Seventy-eight percent of US-based personnel noted they had a credit card (see Table 3.16). Most (66%) said that it was from an institution not on their current installation. A much lower percentage indicated they had it through a credit union on their current installation (13%) or a bank on their current installation (4%).

The military-civilian comparisons revealed only one difference. Civilian employees (18%) were more likely than military members (11%) to indicate they had a credit card from a credit union on their current installation (see Table 3.16). The comparisons across rank groups showed that officers (90%) were more likely than enlisted personnel (72%) to have a credit card. In addition, the findings showed that officers (78%) were more likely than enlisted personnel (60%) to have a credit card from an institution not on their current installation.

Car loan. Overall, 58% of US-based personnel indicated they had a car loan. Forty-four percent had a loan of this kind with an institution not on their current installation. In addition, 13% had a car loan with a credit union on their current installation. Relatively few (2%) had this type of loan from a bank on their current installation.

Three differences were detected in the military-civilian comparisons. Military members were more likely than civilian employees to have a car loan from any type of financial institution (63% and 49%) and from a institution not on the current installation (50% and 32%, respectively). Conversely, military members (11%) were less likely than civilian employees (16%) to have a car loan from the on-installation credit union. In the only difference found for rank groups, officers (54%) were less likely than enlisted personnel (60%) to have a car loan.

Interest earning checking or share draft account. Over half (57%) of all US-based personnel said they had an interest earning checking or share draft account, with one third (34%) saying they had an account at an off-installation financial institution. Twenty-two percent

reported they had such an account at the credit union on the current installation, while only 4% said they had this type of account at the bank on the current installation.

A difference was found between military members (20%) and civilian employees (27%) who had their account at an on-installation credit union. Two differences were also found in the comparisons of rank groups. Proportionately more officers than enlisted personnel said they had such an account (67% and 52%, respectively) and their interest earning checking or share draft account was at an off-installation financial institution (44% and 30%, respectively).

Non-interest earning checking or share draft account. Slightly less than one half (46%) of US-based DoD personnel had a non-interest earning checking or share draft account. The percentages of personnel who had such an account at each type of financial institution was 31% at a financial institution off the installation, 11% at a credit union on the installation, and 7% at a bank on the installation. No difference was found in the comparisons for either military/civilian status or rank group.

Line of credit. Less than half (44%) of US-based personnel said they had a line of credit account. The percentages of personnel who had this type of account at each type of financial institution were similar to those for a non-interest earning checking or share draft account. More specifically, 33% had their account at an off-installation institution; 12% at a on-installation credit union; and 3% at a on-installation bank. The only difference detected for each set of comparisons was that military members (10%) were less likely than civilian employees (16%) to have a line of credit account at the credit union on their current installation.

Other types of loans or credit. Forty-two percent of US-based personnel had other types of loans or credit, with the largest percentage of US-based personnel (35%) saying their other accounts were at an off-installation financial institution. Relatively few people reported they had other types of loans or credit at either the credit union (6%) or bank (2%) on the installation. No difference was found between military members and civilian employees or between officers and enlisted personnel.

Home mortgage. Two of every five (40%) US-based personnel said they had a home mortgage. The vast majority (37%) of personnel had their home mortgage through off-installation financial institutions. Only 3% said they had a home mortgage through an on-installation financial institution.

Proportionately more civilian employees (61%) than military members (28%) said they had home mortgages. This difference was also reflected in the difference detected in the comparisons of who had home mortgages through off-installation financial institutions (56% for civilian employees and 26% for military members). Similarly, proportionately more officers than enlisted personnel said they had a home mortgage at any of the three types of institutions (63% and 29%, respectively) and through off-installation financial institutions (58% and 26%, respectively).

Types of Financial Transactions

Respondents were asked where they *most often* perform each of eight types of financial transactions. The transactions listed on the questionnaire include cashing personal checks and getting a loan—the complete list is provided in Table 3.17. For each transaction, respondents could indicate they had not performed that type of transaction during their current assignment or that they most often performed the transaction at a(n)

- *On-installation bank*
- *On-installation credit union*
- *Financial institution off the installation*
- *Service club, commissary, or exchange*
- *Military finance office*
- *Location not specified here*

Table 3.17 presents the combined percentage of US-based personnel who performed each transaction *at any location* during their current assignment, followed by the percentage who performed the transaction at each of six transaction locations. The presentation of results is ordered by the overall percentage of personnel who performed each type of transaction at any location. The percentages ranged from 82% for cashing personal checks to 10% for getting a signature guarantee on a stock transfer.

Results are reviewed for each type of transaction made by at least 40% of US-based personnel. Some care should be used to avoid over-interpreting the military-civilian comparisons. An extraneous variable—length of time in the current assignment—probably contributed to many of the differences. Because civilian employees do not move as frequently as do military members, civilians would have more opportunities/years to have performed each type of financial transaction at least once.

Table 3.17

Where US-based Personnel Performed Eight Types of Financial Transactions During Their Current Assignment

Financial Transaction and Where It Was Performed	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Cashing personal checks	82	±1.1	81	±1.4	85	±1.7	86	±1.6	81	±1.4
On-installation bank	5	±0.7	6	±0.9	4	±1.0	4	±1.0	6	±0.8
On-installation credit union	17	±1.1	14	±1.3	23	±2.0	20	±1.9	16	±1.4
Off-installation financial institution	23	±1.3	16	±1.4	36	±2.4	32	±2.3	19	±1.5
Service club, commissary, or exchange	25	±1.2	35	±1.7	7	±1.1	18	±1.5	28	±1.6
Military finance office	1	±0.3	1	±0.4	<1	±0.3	<1	±0.2	1	±0.4
A location not specified here	11	±0.9	8	±1.1	15	±1.8	11	±1.6	10	±1.2
f. Getting a loan	74	±1.3	69	±1.7	84	±1.8	81	±1.8	71	±1.7
On-installation bank	2	±0.4	3	±0.6	1	±0.5	1	±0.5	3	±0.6
On-installation credit union	22	±1.2	18	±1.4	28	±2.1	23	±1.8	21	±1.5
Off-installation financial institution	37	±1.4	35	±1.8	42	±2.5	46	±2.4	33	±1.8
Service club, commissary, or exchange	1	±0.3	1	±0.3	1	±0.3	1	±0.3	1	±0.3
Military finance office	<1	±0.2	<1	±0.2	<1	±0.2	<1	±0.2	<1	±0.2
A location not specified here	12	±1.0	11	±1.2	12	±1.7	10	±1.6	12	±1.2
c. Buying money orders or cashier's checks	63	±1.4	62	±1.8	66	±2.3	60	±2.3	65	±1.8
On-installation bank	3	±0.5	4	±0.7	2	±0.6	3	±0.7	4	±0.7
On-installation credit union	15	±1.0	12	±1.2	20	±1.9	17	±1.7	14	±1.3
Off-installation financial institution	18	±1.2	13	±1.3	28	±2.3	25	±2.1	15	±1.4
Service club, commissary, or exchange	12	±0.9	18	±1.3	2	±0.6	4	±0.8	17	±1.3
Military finance office	<1	±0.2	1	±0.2	<1	±0.2	<1	±0.2	1	±0.2
A location not specified here	14	±1.0	13	±1.3	14	±1.8	11	±1.6	15	±1.3
b. Buying traveler's checks	44	±1.4	32	±1.7	65	±2.2	61	±2.1	35	±1.8
On-installation bank	3	±0.5	3	±0.6	3	±0.8	3	±0.9	3	±0.6
On-installation credit union	14	±1.0	10	±1.1	22	±2.0	19	±1.8	11	±1.2
Off-installation financial institution	18	±1.1	12	±1.2	29	±2.3	27	±2.2	13	±1.3
Service club, commissary, or exchange	3	±0.5	4	±0.7	1	±0.4	2	±0.6	3	±0.7
Military finance office	<1	±0.2	<1	±0.2	<1	±0.2	<1	±0.2	<1	±0.2
A location not specified here	6	±0.7	4	±0.8	9	±1.5	9	±1.4	5	±0.8
d. Buying U.S. Savings Bonds	27	±1.3	23	±1.6	35	±2.4	32	±2.2	25	±1.7
On-installation bank	1	±0.3	1	±0.4	1	±0.5	1	±0.5	1	±0.4
On-installation credit union	3	±0.5	2	±0.5	5	±1.0	3	±0.7	2	±0.6
Off-installation financial institution	6	±0.7	3	±0.7	10	±1.6	9	±1.4	4	±0.8
Service club, commissary, or exchange	<1	±0.2	<1	±0.2	<1	±0.3	<1	±0.2	<1	±0.2
Military finance office	10	±0.9	11	±1.2	9	±1.3	9	±1.2	11	±1.2
A location not specified here	8	±0.8	6	±0.9	11	±1.6	10	±1.6	6	±0.9

This table continues.

Table 3.17 (continued)

Financial Transaction and Where It Was Performed	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
e. Redeeming US Savings Bonds	22	±1.2	16	±1.4	32	±2.3	27	±2.1	19	±1.5
On-installation bank	3	±0.5	3	±0.6	2	±0.6	3	±0.7	3	±0.6
On-installation credit union	4	±0.6	3	±0.7	7	±1.2	5	±0.8	4	±0.8
Off-installation financial institution	11	±0.9	7	±1.0	17	±1.9	15	±1.7	8	±1.1
Service club, commissary, or exchange	<1	±0.1	<1	±0.2	<1	±0.2	<1	±0.2	<1	±0.2
Military finance office	<1	±0.1	<1	±0.2	<1	±0.1	<1	±0.2	<1	±0.2
A location not specified here	3	±0.6	2	±0.6	5	±1.2	4	±1.1	3	±0.7
h. Wiring funds	22	±1.2	24	±1.6	19	±2.0	19	±1.9	24	±1.6
On-installation bank	2	±0.4	2	±0.5	1	±0.4	1	±0.4	2	±0.5
On-installation credit union	4	±0.6	4	±0.7	3	±0.8	3	±0.7	4	±0.8
Off-installation financial institution	8	±0.8	8	±1.0	9	±1.4	9	±1.4	7	±1.0
Service club, commissary, or exchange	3	±0.5	5	±0.7	<1	±0.3	1	±0.4	4	±0.7
Military finance office	<1	±0.1	<1	±0.2	<1	±0.1	<1	±0.1	<1	±0.2
A location not specified here	6	±0.7	6	±0.8	6	±1.3	5	±1.2	6	±0.9
g. Getting stock-transfer signature guarantee	10	±0.9	8	±1.0	13	±1.8	13	±1.7	8	±1.1
On-installation bank	1	±0.2	1	±0.3	1	±0.3	1	±0.3	1	±0.3
On-installation credit union	1	±0.3	1	±0.4	2	±0.7	2	±0.5	1	±0.4
Off-installation financial institution	4	±0.6	3	±0.7	6	±1.3	7	±1.3	3	±0.7
Service club, commissary, or exchange	<1	±0.1	<1	±0.2	<1	±0.2	<1	±0.1	<1	±0.2
Military finance office	<1	±0.1	<1	±0.1	0	±0.0	0	±0.0	<1	±0.1
A location not specified here	3	±0.6	2	±0.6	4	±1.2	4	±1.2	2	±0.6

Note: FSS-Domestic Question 13

Cashing personal checks. Eighty-two percent of US-based personnel indicated they had cashed personal checks during their current assignment (see Table 3.17). Approximately half cashed their checks most frequently at either an off-installation financial institution (23%) or a service club, commissary, or exchange (25%). Another 17% said they used an on-installation credit union, and 11% indicated that they used a location not specified. Proportionately few personnel said their most frequent place to cash a check was an on-installation bank (5%) or a military finance office (1%).

The military-civilian comparisons revealed several significant differences (see Table 3.17). Military members were more likely than civilians to most frequently cash personal checks at a service club, commissary, or exchange (35% and 7%, respectively). Conversely, civilian employees were more likely than military members to cash personal checks most frequently at an on-installation credit union (23% and 14%, respectively), an off-installation financial institution (36% and 16%, respectively), or a location not specified in the questionnaire (15% and 8%, respectively).

Officers (86%) were more likely than enlisted personnel (81%) to indicate that they had cashed personal checks during their current assignment (see Table 3.17). The location-related

comparisons revealed that enlisted personnel (28%) were more likely than officers (18%) to cash personal checks most frequently at a service club, commissary, or exchange. The reverse was true for off-installation financial institutions (32% for officers and 19% for enlisted personnel).

Getting a loan. Seventy-four percent of US-based personnel indicated they had obtained a loan during their current assignment (see Table 3.17). Overall, 37% said they most frequently got a loan at an off-installation financial institution, and 22% said they got theirs at an on-installation credit union. Relatively few indicated they most frequently obtained their loan(s) from an on-installation bank (2%), military finance office (<1%), or a service club, commissary, or exchange (1%).

Civilian employees (84%) were more likely than military members (69%) to indicate that they had gotten loan(s) during their current assignment. Civilian employees were more likely than military members to say they most often went to an on-installation credit union (28% and 18%, respectively) or an off-installation financial institution (42% and 35%, respectively) when getting a loan.

Officers (81%) were more likely than enlisted personnel (71%) to say they had obtained a loan during their current assignment. Officers (46%) were more likely than enlisted personnel (33%) to most often obtain a loan from an off-installation financial institution.

Buying money orders or cashier's checks. Sixty-three percent of US-based personnel said they bought money orders or cashier's checks during their current assignment (see Table 3.17). Overall, 12% indicated that they most often used a service club, commissary, or exchange for this type of transaction. Another 15% said they typically performed the transaction at an on-installation credit union; and 18% said at an off-installation financial institution. Relatively few most often used an on-installation bank (3%) or a military finance office (<1%) to purchase money orders or cashier's checks.

The military-civilian comparisons revealed several significant differences (see Table 3.17). Civilian employees were more likely than military members to buy money orders or cashier's checks most frequently at an on-installation credit union (20% and 12%, respectively) or an off-installation financial institution (28% and 13%, respectively). Conversely, military members (18%) were more likely than civilian employees to most frequently purchase these items at a service club, commissary, or exchange (2%).

Enlisted personnel (65%) were more likely than officers (60%) to say that they purchased money orders or cashier's checks during their current assignment. Enlisted personnel (17%) were more likely than officers (4%) to buy these items most frequently at a service club, commissary, or exchange. The opposite was true for off-installation financial institutions (15% for enlisted personnel and 25% for officers).

Buying traveler's checks. Forty-four percent of US-based personnel indicated they had purchased traveler's checks during their current assignment (see Table 3.17). Overall, 18% indicated that they most often purchased these checks at an off-installation financial institution,

and 14% said they most often got traveler's checks from an on-installation credit union. An additional 6% indicated they most often used a location not specified by the questionnaire.

Civilian employees (65%) were more likely than military members (32%) to have purchased traveler's checks during their current assignment (see Table 3.17). The comparisons of where the traveler's checks were purchased revealed three differences. Civilian employees were more likely than military members to most often buy traveler's checks at an on-installation credit union (22% and 10%, respectively), an off-installation financial institution (29% and 12%, respectively), or a location not specified by the questionnaire (9% and 4%, respectively).

Officers (61%) were more likely than enlisted personnel (35%) to have purchased traveler's checks during their current assignment (see Table 3.17). The comparisons of locations revealed two differences. Officers were more likely than enlisted personnel to indicate they most often used an on-installation credit union (19% and 11%, respectively) or an off-installation financial institution (27% and 13%, respectively) to purchase traveler's checks.

Desired Financial Services in the Future

During the last decade, banking laws have greatly changed the services that financial institutions can offer. With the increased ability to offer new services comes a concomitant need to know which services are most used and/or most desired by potential customers. The *FSS-Domestic* sought empirical data to address the needs of military members and civilian employees.

Respondents were asked, "How likely would you be to use each of the following services if it were offered at a reasonable price by a financial institution either on your current installation or on an installation near you?" A total of 26 traditional and new services were listed in the questionnaire. For each service, respondents could choose one of five response alternatives:

- *I don't know what this service is.*
- *I already use this service.*
- *I don't have but definitely would use this service.*
- *I might use this service.*
- *I definitely would NOT use this service.*

To simplify the presentation of results and make them more readily understandable, the findings exclude anyone who answered that they did not know what a service was. In addition, the second and third response categories were combined into a single category of people who already have or definitely would use the service.

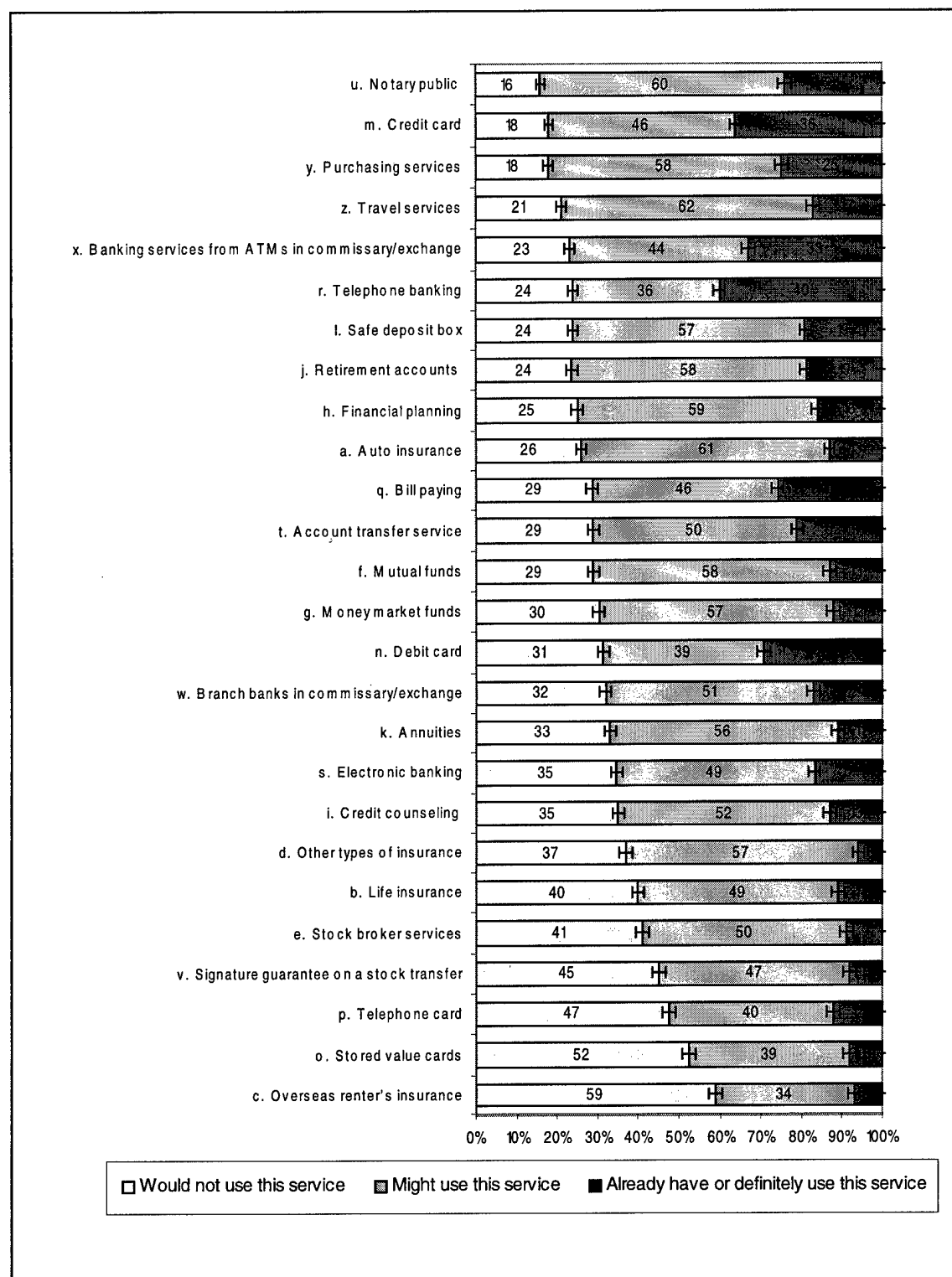
Figure 3.5 shows the percentage of US-based personnel who fall into each of the three response categories listed at the bottom of the figure. The figure has the items arranged according to the number of personnel who said they *definitely would NOT use* a service. This organization was chosen to help identify the potential on-installation market size for each service (i.e., those individuals who might use, definitely would use, or already use a service).

Collapsing across the middle and rightmost response categories in Figure 3.5 showed that the five services desired by the largest percentage of US-based personnel were notary public

(84%), credit cards (82%), purchasing services (83%), travel services (79%), and banking service from ATMs located in commissaries and exchanges (77%). To rephrase, less than one quarter of US-based personnel said they would not be interested in these five services. The five services potentially used by the fewest personnel were overseas renter's insurance (41%), stored value cards (48%), telephone cards (53%), signature guarantee on a stock transfer (55%), and stock broker services (59%). More than 40% said they would not use these latter five services.

Additional information can be gathered from an examination of the percentages in the category labeled "already have or definitely [would] use this service." The five services with rates greater than 25% in the rightmost category of Figure 3.5 are telephone banking (40%), credit cards (36%), banking services from ATMs in commissaries and exchanges (33%), debit cards (29%), and bill paying (26%).

Figure 3.5
Desired Services: US-based Personnel



Note. FSS-Domestic Question 51

Chapter Summary

This chapter presented the findings for DoD personnel stationed in the US, Guam, and Puerto Rico. It reviewed the types of financial institutions used by these US-based personnel, satisfaction with the most often used institution, the quality of various types of financial institutions, and the concerns that influence where accounts are opened. In addition, the chapter examined the methods used to access financial accounts and the types of services desired by members and employees.

About two thirds of US-based personnel reported that the financial institution they used most often was either an off-installation bank (35%) or a credit union on their current installation (29%). When aggregated by the category of institution, the results revealed that 53% of US-based personnel used a credit union most often, and 47% used a bank most often. Responses aggregated by location showed 51% of personnel most often used an institution not on an installation, 37% used an institution on their current installation, and 13% used an institution on another installation. These latter two percentages reflect that 50% of US-based personnel most often use either a bank (12%) or a credit union (38%) on a DoD installation.

Nearly all (89%) US-based personnel were *satisfied/very satisfied* with the financial institution they used most often. After personnel were grouped according to the category of financial institution used most often, credit union (89%) and bank customers (88%) were found to be equally likely to report being *satisfied/very satisfied*. Similarly, no difference in satisfaction was found among the financial institutions aggregated by location. Military members were less likely than civilian employees to be *satisfied/very satisfied* with their most often used financial institution regardless of whether they used a credit union (87% and 94%, respectively) or a bank (86% and 92%, respectively). Among those individuals who said their most often used financial institution was on their current installation, military members (85%) were also less likely than civilian employees (95%) to be *satisfied/very satisfied* with their financial institutions.

Most US-based personnel indicated they had a savings or share account (90%), an ATM card (86%), a credit card (78%), a car loan (58%), or an interest earning checking/share draft account (57%). For each of the five types of accounts, individuals were most likely to say their account was at a financial institution not on their current installation and least likely to note their account was at a bank on their current installation.

US-based personnel who had a financial institution on their installation and said they were knowledgeable about that institution were asked to rate the relative quality of 18 features of the financial institution. Specifically, they were asked to rate the relative quality of their on-installation bank versus local banks, their on-installation credit union versus off-installation credit unions, and their on-installation bank versus their on-installation credit union. Only two differences were detected when on-installation and local banks were compared. Proportionately more US-based personnel said the bank on their installation (31%) was located more conveniently than were local banks (12%). Likewise, ease of cashing personal checks was perceived to be better at the on-installation bank (14%) than at local banks off the installation (9%). On-installation credit unions were rated as better by a larger percentage of personnel than

were off-installation credit unions on six specific features and on overall quality of service. In addition, on-installation credit unions were rated as better by a larger percentage of personnel than were on-installation banks on all 18 features.

US-based personnel who were knowledgeable about on-installation financial institutions were asked where they obtained information on the accounts, loans, and services offered by on-installation banks and credit unions. The two most frequently cited sources of information for on-installation banks were the banks themselves (62%) and friends or coworkers who use the banks (49%). Likewise, personnel most frequently received information about on-installation credit unions from the credit unions themselves (75%) and friends/coworkers who use the credit unions (59%).

Survey respondents were asked to identify their three most important concerns when deciding where to open financial accounts. The most frequently marked considerations were the location of the financial institution (63%), low fees/service charges (59%), low interest rates on loans (33%), and the variety of services offered (32%). The US-based military and civilian subgroups differed on their most frequently selected concerns. More military members selected low fees/service charges (62%) than location (57%), while more civilian employees selected location (74%) than low fees/service charges (53%).

US-based personnel were asked to rate the frequency with which they use each of five methods for accessing financial accounts at their most often used financial institution. The results showed that ATMs were the most common method for accessing accounts. Nearly two thirds (64%) of US-based DoD personnel indicated they banked with ATMs about half the time or more often. The results also showed that military members (90%) are more likely than civilian employees (74%) to use ATMs, and enlisted personnel (86%) were more likely than officers (79%) to use the method of accessing financial accounts. No difference was detected in how frequently bank and credit union customers used ATMs to access their financial accounts.

Eighty-four percent of US-based personnel indicated they had used an ATM during the 12 months prior to the survey. Ninety-nine percent of the ATM users said they used their card one or more times per month to withdraw cash from their accounts. The frequency of use was noticeably lower for other types of transactions. Sixty percent used their card to check balances; 38% used it to make deposits to a checking or savings account; and 32% used it to transfer money between accounts.

When asked about their willingness to pay fees for regular use of an ATM at an institution where they do not have an account, over 40% of ATM users reported they already have or would adopt a strategy to avoid such fees. Specifically, 30% said they only used their card at the issuing financial institution, and another 12% said they would open an account at the financial institution that owned the ATM they used regularly (if faced with paying fees). For those who said they would be willing to pay fees, the percentages decreased as the transaction fee increased. Relatively few (approximately 10%) were willing to pay more than \$1.00 per transaction.

Finally, during the last decade, banking laws have greatly changed the services that financial institutions are able to offer. Consequently, the types of services US-based personnel would like to see offered in the future at on-installation financial institutions was examined. The five services desired by the largest percentage of US-based personnel were notary public (84%), credit cards (82%), purchasing services (83%), travel services (79%), and banking service from ATMs located in commissaries and exchanges (77%). The five services desired by the fewest US-based personnel were overseas renter's insurance (41%), stored value cards (48%), telephone cards (53%), signature guarantees on a stock transfers (55%), and stock broker services (59%).

Chapter 4: Findings for Foreign-based Personnel

This chapter presents the findings for DoD personnel stationed in 11 foreign locations: Cuba, Diego Garcia, Germany, Iceland, Italy, Japan, Korea, Panama, Spain, Turkey, and the United Kingdom. The chapter is divided into 10 sections that parallel those presented in Chapter 3.

Financial Characteristics of the Household

The *FSS-Foreign* assessed two aspects of the household's financial situation: pre-tax income and credit card payment. The questions were worded the same as those described in Chapter 3.

Total 1995 Income

Table 4.1 shows the household income for military and civilian personnel based in the 11 locations outside the US. The overall findings show that DoD personnel are concentrated in households at the lower income ranges. More specifically, 10% to 28% of the population fell into each of the first five income categories. Only 5% of the population had a total family income of at least \$75,000.

Table 4.1

1995 Pre-tax Household Income from All Sources: Foreign-based Personnel

Total Income	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
\$250,000 or more	0	±0.0	0	±0.0	0	±0.0	0	±0.0	0	±0.0
\$150,000 - \$249,999	0	±0.0	0	±0.0	<1	±0.2	<1	±0.2	0	±0.0
\$100,000 - \$149,999	1	±0.3	1	±0.4	5	±0.9	6	±1.4	<1	±0.2
\$75,000 - \$99,999	4	±0.5	2	±0.6	13	±1.3	16	±2.3	<1	±0.2
\$50,000 - \$74,999	10	±0.8	7	±0.9	29	±1.8	31	±2.8	4	±0.7
\$35,000 - \$49,999	16	±1.1	14	±1.3	27	±1.8	28	±2.8	12	±1.2
\$25,000 - \$34,999	21	±1.3	22	±1.6	16	±1.5	13	±2.2	24	±1.6
\$15,000 - \$24,999	28	±1.5	31	±1.8	8	±1.1	4	±1.3	34	±1.9
Under \$15,000	20	±1.2	23	±1.4	2	±0.7	1	±1.0	25	±1.5

Note. FSS-Foreign Question 16

The pattern of household income was different for military members and civilian employees. Seventy-six percent of the foreign-based military population had a total household income of less than \$35,000 (see Table 4.1). In contrast, only 26% of the civilian employees based in the 11 foreign locations had an income below \$35,000. Most civilian employees (69%) were in the household income intervals including \$35,000 to \$99,999. Only 23% of military members had that level of income.

As would be expected, a difference in household income was found between officers and enlisted personnel. Eighty-three percent of the enlisted personnel lived in households with less

than \$35,000 of total income in 1995 (see Table 4.1). In contrast, 82% of the officers were part of a household that had a total income of at least \$35,000.

Monthly Credit Card Carryover

Table 4.2 provides the findings describing household credit card payment habits of foreign-based personnel. Overall, a plurality (36%) said their household typically pays more than the minimum but not the full amount owed each month. Another quarter said their household always (15%) or almost always (10%) pays their bills in full. About one fifth said either no one in the household has a credit card (16%) or the household rarely uses a credit card (5%).

Table 4.2
Typical Pattern of Household's Credit Card Payments: Foreign-based Personnel

Pattern of Household's Credit Card Payments	Overall	Military/Civilian Status		Rank Group	
		Military	Civilian	Officer	Enlisted
	% CI	% CI	% CI	% CI	% CI
Always pay credit card bills in full each month	15 ±1.2	13 ±1.3	27 ±1.8	33 ±3.0	10 ±1.2
Almost always pay credit card bills in full each month	10 ±1.0	10 ±1.1	14 ±1.5	19 ±2.5	8 ±1.1
Sometimes pay in full and sometimes pay in part	9 ±1.0	9 ±1.1	10 ±1.3	9 ±1.7	9 ±1.1
Usually make more than the minimum payment, but do not pay bills in full each month	36 ±1.6	37 ±1.9	31 ±1.9	31 ±3.0	37 ±1.9
Always, or almost always, make the minimum payment each month	9 ±1.0	9 ±1.2	5 ±0.9	4 ±1.4	10 ±1.2
My household rarely uses a credit card account	5 ±0.8	5 ±0.9	4 ±0.8	4 ±1.3	5 ±0.9
No one in my household has a credit card	16 ±1.3	18 ±1.5	8 ±1.3	2 ±0.5	20 ±1.6

Note. FSS-Foreign Question 20

Although both military members (37%) and civilian employees (31%) were most likely to indicate their household usually pays more than the minimum but not the full bill, the two groups differed in other respects. Proportionately fewer military members (13%) than civilian employees (27%) noted their household always pays their credit card bills in full each month. Conversely, proportionately more military members (18%) than civilian employees (8%) stated that no one in their household has a credit card.

Credit card payment/use differences were also detected in the rank group comparisons. Over half of the officers said their household either always (33%) or almost always (19%) pays their bills in full, while less than one fifth of the enlisted personnel reported the same household payment habits (10% and 8%, respectively). Another large difference—18 percentage points—pertained to whether or not anyone in the household possessed a credit card. Only 2% of officers indicated no one in their household has a credit card, while 20% of enlisted personnel were part of a household without a credit card.

Types of Financial Institutions Used

Like US-based personnel, foreign-based personnel were asked about the type of financial institution (a) used most often and (b) receiving their pay after deduction of allotments. Although the questions were the same in both questionnaires, the response alternatives in the *FSS-Foreign* differed from those in the *FSS-Domestic*. The first six alternatives in the *FSS-Foreign* were constructed by considering two types of financial institutions (i.e., bank/MBF and credit union) in three general locations (i.e., overseas, stateside on an installation, and stateside not on an installation). Another response alternative in *FSS-Foreign* was a foreign bank. An eighth response alternative allowed respondents to select a financial institution other than a bank or credit union.

As with the *FSS-Foreign* findings presented in Chapter 3, tables provide *FSS-Foreign* findings for individual response alternatives as well as two types of aggregation. One aggregation shows whether personnel used a bank or credit union regardless of its location. The other aggregation shows where the financial institution was located regardless of whether it was bank or credit union. The categories created by aggregating across type of institution differ somewhat from those presented in Chapter 3 because of the different response alternatives in the *FSS-Foreign*.

Most Often Used Financial Institution

The *FSS-Foreign* asked foreign-based DoD personnel which *one* financial institution was used most often to handle their financial needs. Table 4.3 shows findings for the eight alternatives provided in the questionnaire. To help give these results perspective, 93% ($\pm 0.8\%$) of military members and 87% ($\pm 1.4\%$) of civilian employees reported they work on a military base/post (from Appendix C, Table C.3).

Table 4.3 shows that a total of 78% of foreign-based personnel are most often using a financial institution *on some installation*. The most often used specific type of financial institution for foreign-based personnel was an overseas MBF (34%). Only one other type of institution, overseas Defense credit union (27%), was used by at least one quarter of the personnel. A total of 36% of foreign-based personnel said their most often used financial institution was located stateside. Relatively few personnel used either a foreign bank (1%) or a "financial institution (including a mutual fund or stock brokerage firm) not specified above" (1%). The relative rankings for the types of financial institutions was essentially the same for the four subgroups as it was overall.

Table 4.3

The Most Often Used Financial Institution: Foreign-based Personnel

Financial Institution Used Most Often	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>Specific type of institution</i>										
Overseas MBF	34	±1.6	31	±1.9	53	±2.0	43	±3.0	32	±1.9
Overseas Defense credit union	27	±1.3	26	±1.5	29	±1.8	21	±1.7	29	±1.6
Stateside bank not on an installation	14	±1.3	16	±1.5	6	±1.0	20	±2.7	13	±1.4
Stateside on-installation credit union	10	±1.0	11	±1.2	5	±0.8	7	±1.6	11	±1.2
Stateside on-installation bank	6	±0.9	7	±1.1	1	±0.4	3	±1.2	7	±1.1
Stateside credit union not on an installation	6	±0.9	7	±1.0	4	±0.7	5	±1.4	7	±1.0
Foreign bank	1	±0.3	1	±0.4	1	±0.3	1	±0.4	1	±0.4
Financial institution (including mutual fund/ stock brokerage firm) not specified above ^a	1	±0.3	1	±0.4	<1	±0.2	1	±0.7	1	±0.3
<i>Aggregated by category of institution</i>										
Bank	57	±1.6	56	±1.8	62	±1.9	68	±2.4	53	±1.9
Credit union	43	±1.6	44	±1.8	38	±1.9	32	±2.4	47	±1.9
<i>Aggregated by location of institution</i>										
Financial institution on overseas installation	61	±1.7	58	±1.9	82	±1.5	64	±3.0	61	±2.0
Financial institution not on an installation	21	±1.4	22	±1.7	10	±1.2	25	±2.9	20	±1.7
Financial institution on a stateside installation	17	±1.3	18	±1.5	6	±0.9	10	±2.0	18	±1.5
Foreign bank	1	±0.3	1	±0.4	1	±0.3	1	±0.4	1	±0.4

Note. FSS-*Foreign* Question 21. ^a Findings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

The middle section of Table 4.3 shows that banks (57%) were used by more foreign-based personnel than were credit unions (43%). The bottom section of the table shows that 61% of foreign-based personnel used a financial institution on an overseas installation. Most of the remaining personnel were somewhat evenly split between those who used financial institutions not on an installation (21%) and those who used financial institutions on a stateside installation (17%).

Although the pattern of findings was the same for military members and civilian employees, several differences were detected when the percentages for the two groups were compared (see Table 4.3). Foreign-based military members were less likely than foreign-based civilian employees to use an overseas bank (31% and 53%, respectively) but more likely to use a stateside bank not on an installation (16% and 6%, respectively), a stateside on-installation credit union (11% and 5%, respectively), and a stateside on-installation bank (7% and 1%, respectively). With the exception of the category for foreign banks, differences were detected between civilian employees and military members on all of the aggregations shown in the bottom two sections of Table 4.3. One of the most notable findings in these sections is that the vast majority (82%) of civilian employees use a financial institution on an overseas installation.

In the comparisons of the rank groups, officers were more likely than enlisted personnel to say they most often use an overseas MBF (43% and 32%, respectively) or a stateside bank not on an installation (20% and 13%, respectively) and less likely to use an overseas Defense credit

union (21% and 29%, respectively). For the aggregate findings, proportionately more of both rank groups reported using banks (68% for officers and 53% for enlisted personnel) than credit unions (32% and 47%, respectively). In the comparisons aggregated across type of financial institution, proportionately more officers (25%) than enlisted personnel (20%) reported that their most often used financial institutions was not on an installation. Conversely, proportionately fewer officers (10%) than enlisted personnel (18%) used financial institutions on stateside installations.

Financial Institution Where Pay Is Deposited

Unlike the findings for the most often used financial institution, findings for the place where pay is deposited suggested that no financial institution was clearly preferred. Table 4.4 shows that four types of financial institutions each received the pay of around 1 of every 5 foreign-based DoD personnel. (Foreign bank was not a response alternative for this question because the pay for military members and civilian employees could not be deposited directly to a foreign bank.)

Table 4.4

The Financial Institution Where Pay Is Deposited: Foreign-based Personnel

Financial Institution Where Pay Is Deposited	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>Specific type of institution</i>										
Overseas MBF	23	±1.4	18	±1.6	50	±2.0	28	±2.0	21	±1.7
Overseas Defense credit union	22	±1.2	21	±1.4	27	±1.7	16	±1.6	23	±1.5
Stateside bank not on an installation	22	±1.5	24	±1.7	9	±1.2	31	±3.0	20	±1.7
Stateside on-installation credit union	15	±1.2	16	±1.4	6	±0.9	10	±2.0	16	±1.5
Stateside on-installation bank	9	±1.1	10	±1.2	2	±0.6	5	±1.6	10	±1.3
Stateside credit union not on an installation	9	±1.0	10	±1.2	5	±0.8	8	±1.9	10	±1.2
Financial institution (including mutual fund/stock brokerage firm) not specified above ^a	1	±0.2	1	±0.3	1	±0.2	1	±0.9	<1	±0.2
<i>Aggregated by category of institution</i>										
Bank	54	±1.6	52	±1.9	62	±1.9	65	±2.8	51	±2.0
Credit union	46	±1.6	48	±1.9	38	±1.9	35	±2.8	49	±2.0
<i>Aggregated by location of institution</i>										
Financial institution on overseas installation	45	±1.6	39	±1.9	78	±1.7	45	±2.4	45	±2.0
Financial institution not on an installation	32	±1.6	34	±1.9	14	±1.5	40	±3.0	29	±1.9
Financial institution on stateside installation	24	±1.5	26	±1.7	8	±1.1	15	±2.5	26	±1.8

Note. FSS-Foreign Question 10. ^a Findings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

The aggregate findings are presented in the middle and bottom sections of Table 4.4. Foreign-based DoD personnel were more likely to say that their most often used financial institution was a bank (54%) than a credit union (46%). In addition, nearly half (45%) of DoD personnel had their pay deposited in a financial institution on an overseas installation. This 45% is notably lower than the 61% of people who reported they most often used a financial institution on an overseas installation (see Table 4.3 earlier).

With the exception of the response alternative, "financial institution ... not specified above," military members and civilian employees differed by at least 5 percentage points in every comparison presented in Table 4.4. The largest difference was detected for having pay deposited in an overseas MBF; 18% of military members and 50% of civilian employees had their pay deposited in this type of financial institution. Conversely, military members were more likely than civilian employees to have their pay deposited in a stateside bank not on an installation (24% and 9%, respectively), a stateside on-installation credit union (16% and 6%, respectively), and a stateside on-installation bank (10% and 2%, respectively). Military members were also more likely than civilian employees to have their pay deposited in a credit union not on an installation (10% and 5%, respectively).

When the findings were aggregated by type of financial institution, military members were less likely than civilian employees to say their pay was deposited in a bank (52% and 62%, respectively) and more likely to say it was deposited in a credit union (48% and 38%, respectively). Additionally, a large difference was found for the location aggregation. Seventy-eight percent of civilian employees had their pay deposited to a financial institution at their overseas installation, while about one quarter or more of military members used a financial institution on one of the three types of locations: overseas installation (39%), not on an installation (34%), and on a stateside installation (26%).

When the rank groups were compared, a number of differences were detected. The largest difference was seen for deposits to a stateside bank not on an installation; 31% of officers and 20% of enlisted employees indicated they had their pay deposited in such a financial institution (see Table 4.4). No difference was found between officers and enlisted personnel for either stateside credit union not on an installation or a financial institution not specified elsewhere.

The comparisons of the aggregated findings shown in the middle and bottom sections of Table 4.4 also revealed differences. Although officers were more likely to use banks (65%) than credit unions (35%), enlisted personnel were nearly evenly split between the two types of financial institutions (51% and 49%, respectively). Differences were also detected between officers and enlisted personnel who used financial institutions not on an installation or on a stateside installation. Officers were more likely than enlisted personnel to use a financial institution not on an installation (40% and 29%, respectively) and less likely to use a financial institution on a stateside installation (15% and 26%, respectively).

Satisfaction with the Most Often Used Financial Institution

DoD personnel were asked how satisfied they were with their most often used financial institution while overseas. One question asked military members and civilian employees about their overall satisfaction. A second question asked how satisfied they were with 15 features of their most often used financial institution. The response alternatives for the questions were *very dissatisfied*, *dissatisfied*, *neither satisfied nor dissatisfied*, *satisfied*, and *very satisfied*. These questions were identical to those used in *FSS-Domestic*, except that each question specified

“while overseas.” For all the findings in this section, the first two and last two response alternatives were aggregated to very dissatisfied/dissatisfied and satisfied/very satisfied.

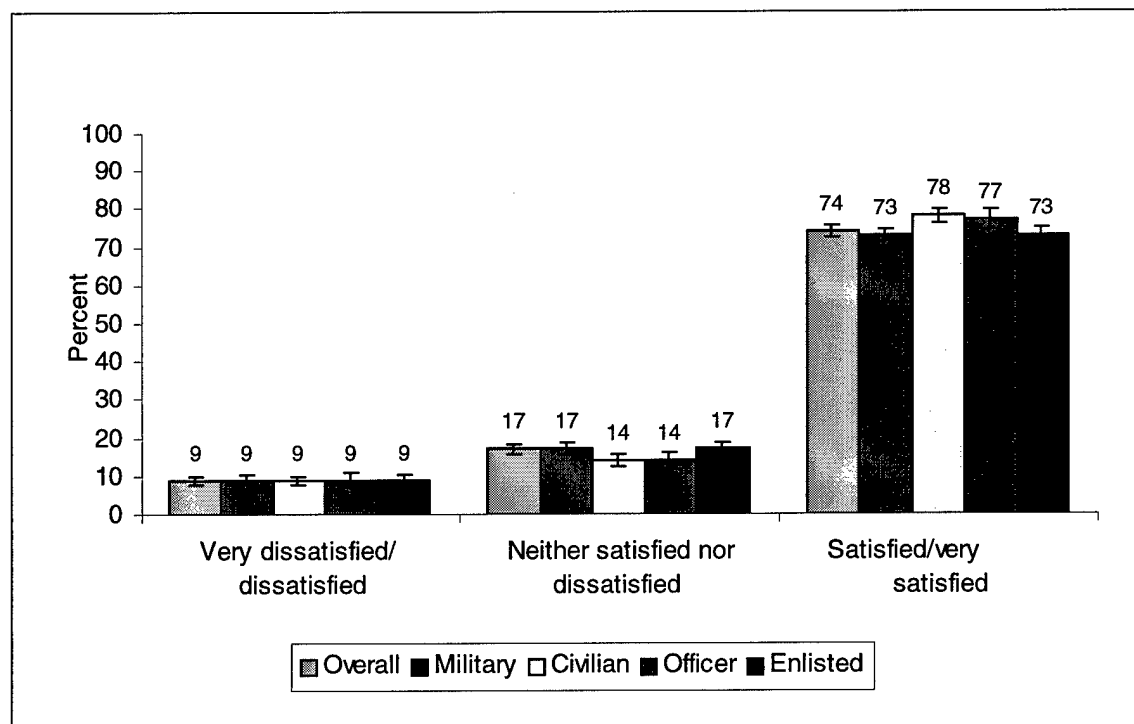
Overall Satisfaction

The results for overall satisfaction with the most often used financial institution are presented in two ways. First, the percentages of personnel who were *very dissatisfied/dissatisfied*, *neither satisfied nor dissatisfied*, and *satisfied/very satisfied* are provided for all foreign-based personnel and each of the four subgroups examined in prior analyses. Second, the percentages of personnel who were *satisfied/very satisfied* with their specific type of financial institution are presented.

Overall satisfaction without regard for type of financial institution. Figure 4.1 shows ratings of overall satisfaction with the most often used financial institution. Approximately three quarters of foreign-based personnel, overall and for each of the four subgroups, were *satisfied/very satisfied* with the financial institution that they used most often. Less than 10% of DoD personnel were *very dissatisfied/dissatisfied*. These percentages were consistent across each of the four subgroups.

Figure 4.1

Overall Satisfaction with the Most Often Used Financial Institution: Foreign-based Personnel



Note. FSS-Foreign Question 25

Overall satisfaction with various types of financial institutions. Table 4.5 presents the percentage of DoD personnel who were *satisfied/very satisfied* with the type of financial institution used most often while overseas. At least 60% of the customers for each type of financial institution were *satisfied/very satisfied* with that type of institution. The percentages ranged from 82% for Defense credit unions to 60% for financial institutions not specified.

Differences were detected for the aggregate findings shown in the middle and bottom sections of Table 4.5. Individuals who most often used a credit union (78%) were more likely to be *satisfied/very satisfied* than were personnel who most often used a bank (71%). Individuals who used a financial institution on an overseas installation (77%) were more likely to be *satisfied/very satisfied* than were personnel whose most often used financial institution was located either on a stateside installation (71%) or not on an installation (68%).

Table 4.5
Foreign-based Personnel Satisfied/Very Satisfied with Their Most Often Used Financial Institution

Financial Institution Used Most Often	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>Specific type of institution</i>										
Overseas Defense credit union	82	±2.4	81	±2.8	85	±2.7	85	±4.1	81	±2.7
Overseas MBF	74	±2.7	74	±3.4	75	±2.7	77	±3.9	73	±3.4
Stateside on-installation credit union	72	±4.7	71	±5.1	83	±5.4	84	±7.9	70	±5.3
Stateside credit union not on installation	72	±6.5	72	±7.0	75	±7.9	72	±13.2	72	±7.3
Stateside on-installation bank	68	±6.9	68	±7.1	73	±13.9	65	±19.4	69	±7.3
Stateside bank not on installation	66	±4.7	65	±5.0	71	±7.4	72	±7.5	63	±5.8
Foreign bank	63	±13.3	61	±15.3	74	±10.3	79	±10.0	58	±16.5
Financial institution (including mutual fund/ stock brokerage firm) not specified above ^a	60	±23.3	59	±25.8	65	±24.0	55	±42.6	62	±27.0
<i>Aggregated by category of institution</i>										
Credit union	78	±2.1	77	±2.4	84	±2.3	83	±3.7	77	±2.4
Bank	71	±2.2	70	±2.6	74	±2.4	75	±3.5	70	±2.7
<i>Aggregated by location of institution</i>										
Financial institution on overseas installation	77	±1.8	77	±2.2	79	±2.0	79	±3.0	77	±2.2
Financial institution on stateside installation	71	±3.9	70	±4.1	81	±5.2	78	±8.6	70	±4.3
Financial institution not on an installation	68	±3.8	67	±4.1	73	±5.5	72	±6.5	66	±4.6
Foreign bank	63	±13.3	61	±15.3	74	±10.3	79	±10.0	58	±16.5

Note. FSS-*Foreign* Question 25 crossed with Question 21. ^a Findings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

The military/civilian and rank group comparisons presented in Table 4.5 should be viewed with some caution because of the *CI* (i.e., sampling error) associated with each percentage. Because the *CI*s are larger than those found in many of the tables and figures in this report, only two differences were detected in the percentages in the top portion of the table. Both differences pertained to the satisfaction of personnel with a stateside on-installation credit union. Military members (71%) were less likely than civilian employees (83%) to be *satisfied/very*

satisfied with this type of institution, and enlisted personnel (70%) were less likely than officers (84%) to be *satisfied/very satisfied*.

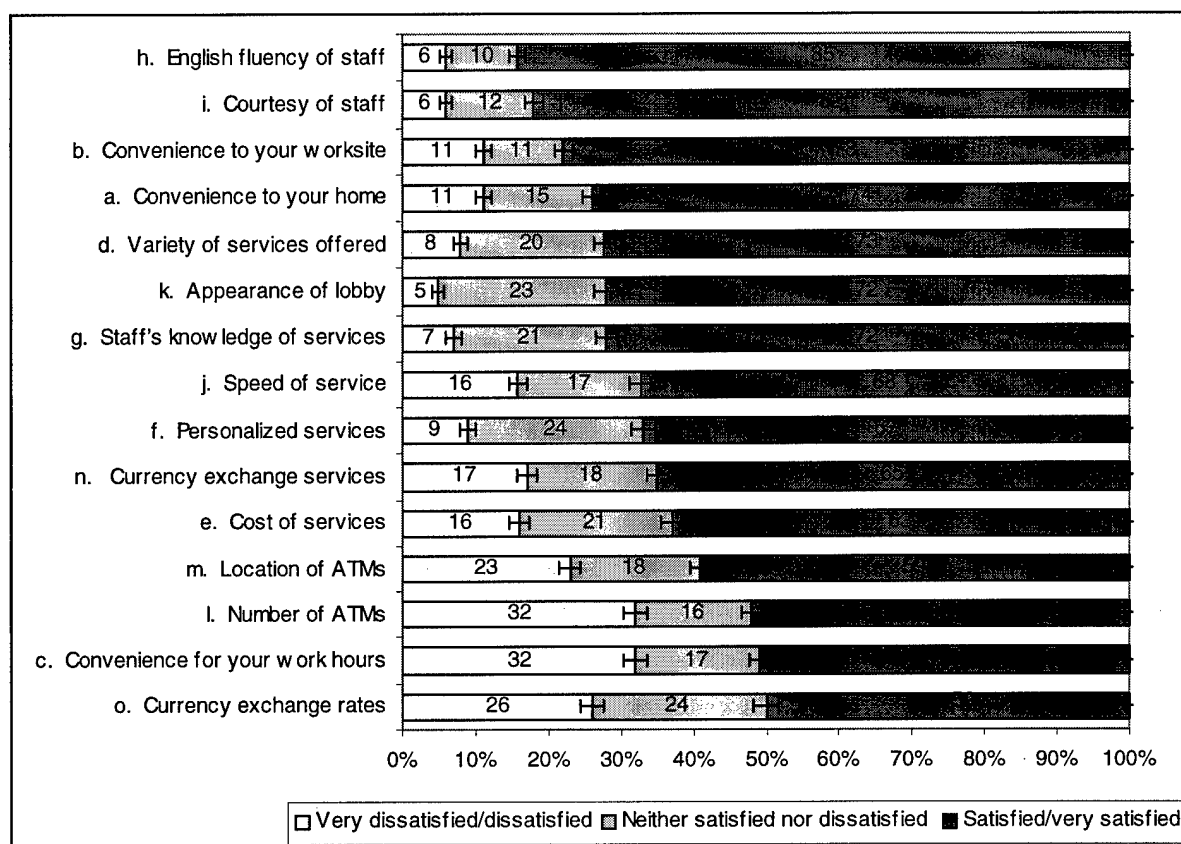
Two differences were detected when the aggregate findings were examined for military/civilian and rank group differences (see Table 4.5). In both cases, proportionately fewer military members than civilian personnel expressed satisfaction. More specifically, fewer military members than civilian employees were *satisfied/very satisfied* with the credit union that they used most often (77% and 84%, respectively) or the financial institution on a stateside installation (70% and 81%, respectively).

Satisfaction with Specific Features

Like the *FSS-Domestic*, the *FSS-Foreign* asked about satisfaction with specific features of the most often used financial institution. Foreign-based personnel answered using the same items and alternatives. The only difference in the question was a two-word reminder that the individuals should answer about the financial institution that they use most “while overseas.”

Overall findings. Figure 4.2 shows the percentage of foreign-based personnel who expressed each of the three categories of satisfaction. The findings are arranged so that items with higher percentages of *satisfied/very satisfied* personnel are listed before items with lower percentages. At least three quarters of foreign-based DoD personnel were *satisfied/very satisfied* with three of the features: English fluency of staff (85%), courtesy of staff (82%), and convenience to the workplace (78%).

Figure 4.2
Satisfaction with Features of the Most Often Used Financial Institution: Foreign-based Personnel



Note. FSS-Foreign Question 24

The two features in Figure 4.2 showing the highest percentage of *very dissatisfied/dissatisfied* personnel were the number of ATMs available (32%) and convenience of the operating hours relative to the member's or employee's work hours (32%). Approximately one quarter of foreign-based personnel were also *very dissatisfied/dissatisfied* with their most often used financial institution's currency exchange rates (26%) and ATM locations (23%).

Comparisons of military/civilian status and rank groups. Satisfaction-with-features data were analyzed for differences related to military/civilian status and rank group. Table 4.6 shows the overall and subgroup percentages of people who were *satisfied/very satisfied* with each feature. In general, the ordering of percentages from highest to lowest for each subgroup followed the same order found for the overall percentages.

Table 4.6

Foreign-based Personnel Satisfied/Very Satisfied with the Features of Their Most Often Used Financial Institution: Status and Rank Group Comparisons

Feature of the Most Used Financial Institution	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
h. English fluency of staff	85	±1.3	83	±1.5	90	±1.0	90	±1.8	83	±1.6
i. Courtesy of staff	82	±1.4	81	±1.6	87	±1.4	85	±2.4	81	±1.7
b. Convenience to your worksite	78	±1.5	77	±1.8	82	±1.6	81	±2.5	77	±1.8
a. Convenience to your home	74	±1.6	75	±1.8	73	±2.0	73	±2.9	75	±1.8
d. Variety of services offered	73	±1.7	72	±2.0	76	±1.8	75	±2.9	72	±2.0
g. Staff's knowledge of services	72	±1.7	71	±1.9	77	±1.8	74	±2.9	71	±2.0
k. Appearance of lobby	72	±1.7	72	±2.0	74	±1.9	72	±3.1	72	±2.0
j. Speed of service	68	±1.7	67	±2.0	70	±2.0	70	±2.9	67	±2.0
f. Personalized services	67	±1.8	66	±2.0	73	±1.9	72	±2.9	66	±2.1
n. Currency exchange services	65	±1.8	64	±2.1	68	±2.1	68	±3.0	64	±2.1
e. Cost of services	63	±1.8	62	±2.1	66	±2.1	67	±3.1	62	±2.1
m. Location of ATMs	59	±1.8	58	±2.1	64	±2.2	65	±3.2	57	±2.1
l. Number of ATMs	52	±1.8	51	±2.1	59	±2.2	63	±3.1	49	±2.2
c. Convenience for your work hours	51	±1.8	50	±2.1	58	±2.1	57	±3.3	49	±2.1
o. Currency exchange rates	50	±2.0	51	±2.3	46	±2.4	50	±3.7	50	±2.3

Note. FSS-Foreign Question 24

Differences were detected in 9 of the 15 comparisons between military members and civilian employees (see Table 4.6). For 8 of the 9 differences, the percentages of military members reporting satisfaction were lower than the percentages of civilian employees reporting satisfaction. The largest differences—8 percentage points—were found for two features: number of ATMs and convenience of the financial institution's hours of operation relative to work hours. Differences of 7 percentage points were found for English fluency of the staff and personalized services. Differences of 6 points were detected for three features: courtesy of the staff, staff's knowledge of services, and location of ATMs. A difference of 5 percentage points was present for convenience of the most often used financial institution to the worksite. For the only other difference, a larger percentage of military members (51%) than civilian employees (46%) were *satisfied/very satisfied* with currency exchange rates.

Fewer differences were found in the comparisons of officers and enlisted personnel (see Table 4.6). In six comparisons, proportionately more officers than enlisted personnel reported being *satisfied/very satisfied*. The largest differences were detected for the number of ATMs (14 percentage points different), location of ATMs (8 percentage points), and convenience for work hours (8 percentage points). Other differences were English fluency of staff (7 percentage points), personalized services (6 percentage points), and cost of services (5 percentage points).

Comparisons of financial institution category and location. As in Chapter 3, additional analyses were conducted to determine if satisfaction with features varied according to category and location of the most often used financial institution. Table 4.7 shows the percentages for

banks in general versus credit unions in general and financial institutions on-installation versus those on other installations and those not on an installation.

Ten differences were detected when the satisfaction of bank customers were compared to satisfaction of credit union customers for each of the 15 features. For four of the 10 differences, proportionately more bank customers than credit union customers were *satisfied/very satisfied*. Those differences were currency exchange services (19 percentage points different), location of ATMs (9 percentage points), number of ATMs (8 percentage points), and currency exchange rates (8 percentage points). Conversely, a higher percentage of credit union customers than bank customers were *satisfied/very satisfied* with cost of services (16 percentage points), variety of services offered (11 percentage points), personalized service (10 percentage points), staff's knowledge of services (9 percentage points), courtesy of staff (6 percentage points), and speed of service (6 percentage points).

Table 4.7

Foreign-based Personnel Satisfied/Very Satisfied with the Features of Their Most Often Used Financial Institution: Category and Location Comparisons

Feature of the Most Used Financial Institution	Category of Customer's Financial Institution				Location of Customer's Financial Institution					
	Bank		Credit union		On current installation		On another installation		Not on an installation	
	%	CI	%	CI	%	CI	%	CI	%	CI
h. English fluency of staff	83	±1.9	86	±1.9	89	±1.4	74	±4.2	79	±3.6
i. Courtesy of staff	79	±2.1	85	±1.9	85	±1.6	76	±3.9	78	±3.7
b. Convenience to your worksite	79	±2.1	76	±2.3	83	±1.7	69	±4.5	66	±4.5
a. Convenience to your home	76	±2.2	73	±2.4	79	±1.8	65	±4.6	67	±4.5
d. Variety of services offered	68	±2.5	79	±2.2	77	±2.0	66	±4.6	65	±4.5
g. Staff's knowledge of services	68	±2.4	77	±2.3	75	±2.0	67	±4.6	68	±4.2
k. Appearance of lobby	72	±2.4	72	±2.5	75	±2.0	67	±4.8	66	±4.9
j. Speed of service	65	±2.4	71	±2.4	70	±2.1	64	±4.5	64	±4.3
f. Personalized service	63	±2.5	73	±2.4	70	±2.1	62	±4.7	63	±4.4
n. Currency exchange services	72	±2.3	53	±2.9	66	±2.2	58	±5.1	64	±4.8
e. Cost of services	56	±2.6	72	±2.4	66	±2.2	58	±4.7	58	±4.5
m. Location of ATMs	63	±2.5	54	±2.7	60	±2.2	59	±4.7	56	±4.7
l. Number of ATMs	56	±2.5	48	±2.7	53	±2.3	49	±4.8	51	±4.7
c. Convenience to you work hours	50	±2.5	52	±2.6	51	±2.2	52	±4.7	50	±4.7
o. Currency exchange rates	53	±2.6	45	±3.0	50	±2.4	48	±5.2	52	±5.1

Note. FSS-Foreign Question 24 crossed with Question 21

When on-another installation and not-on-an installation customers responses were compared, no difference was detected in any of the 15 comparisons of customers' satisfaction with features of financial institutions. Differences were, however, detected when customers' satisfaction ratings of on-current installation financial institutions were compared with their ratings of financial institutions situated in each of the other two locations. Proportionately more on-current installation customers said they were *satisfied/very satisfied* when a difference was detected.

Double-digit differences were detected in four of the comparisons of satisfaction with on-current installation versus on-another installation financial institutions. On-current installation customers were more likely than on-another installation customers to be *satisfied/very satisfied* with English fluency of staff (15 percentage points different), convenience to both the worksite (14 percentage points) and home (14 percentage points), and variety of services offered (11 percentage points). Smaller differences (8 percentage points) were also detected between the two groups on five features: staff's knowledge of services, appearance of lobby, personalized service, currency exchange services, and cost of services.

Nine of the 15 comparisons of satisfaction revealed differences when customers of on-current installation financial institutions and customers of not-on-an installation financial institutions were compared. A larger percentage of on-current installation customers than not-on-an installation customers were *satisfied/very satisfied* with their most often used financial institution's convenience to both the worksite (17 percentage points difference) and home (12 percentage points), variety of services offered (12 percentage points), and English fluency of the staff (10 percentage points). Smaller differences were also found for appearance of the lobby (9 percentage points), cost of services (8 percentage points), courtesy of the staff (7 percentage points), and personalized service (7 percentage points).

Comparisons of Quality for Foreign-based Financial Institutions

Three questions asked foreign-based DoD personnel to rate the relative quality of 18 features of financial institutions. More specifically, respondents compared (a) their MBF to stateside banks, (b) their overseas Defense credit union to stateside credit unions, and (c) their MBF to their overseas Defense credit union. In addition to being able to report that one or the other financial institution was better, personnel could indicate either they did not know which of the two was better or they considered the two types of financial institutions to be equal.

For each of the three sets of comparisons, individuals were given a chance to skip out of a set of questions if (a) they did not live or work on an installation, (b) their installation was not served by an MBF or credit union, (c) they did not know if their installation was served by an MBF or credit union, or (d) they knew little about the MBF or credit union servicing their installation. This step helped ensure that respondents had adequate information upon which to answer the questions. Consequently, the number of people answering the items covered in this section was smaller than the number answering questions in some other sections of the report. As a result, some of the *CIs* were larger than those shown in other tables.

Like Table 3.8, Table 4.8 shows only the percentages of personnel who said that one or the other type of financial institution was better on each of 18 characteristics. That is, the table omits percentages for personnel who responded *don't know* or *they are equal* so that a clearer picture of relative quality could be derived for each pair of contrasted financial institutions. The percentages for all four response alternatives are provided in Appendix C, Tables C.8 - C.10.

MBF versus Stateside Banks

The leftmost column of findings in Table 4.8 shows the percentages of foreign-based DoD personnel who judged the MBF servicing their current installation to be better than stateside banks. The next column of percentages shows the DoD personnel who thought stateside banks were better than their MBF. As a reminder, these items were answered only by personnel whose current installation was served by an MBF and who had knowledge of that financial institution. This subgroup constituted 53% ($\pm 1.7\%$) of the foreign-based population. The remaining 47% ($\pm 1.7\%$) did not answer these items because they (a) did not live or work on an installation, (b) did not have an MBF servicing their installation, (c) did not know if an MBF served their installation, or (d) knew little about the MBF servicing their installation.

Table 4.8

Relative Quality of On- and Off-installation Financial Institutions: Foreign-based Personnel

Feature	Percent of Personnel Judging the Financial Institution to Be Better									
	Banks: MBF vs. Stateside				Credit Unions: Overseas vs. Stateside				MBF vs. Overseas Defense Credit Union	
	MBF		Stateside		Overseas		Stateside		MBF	CU
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered	2	± 0.7	35	± 2.4	7	± 1.5	17	± 1.9	15	± 2.7
b. Personalized service	5	± 1.2	32	± 2.4	11	± 1.7	17	± 2.0	9	± 2.2
c. Courtesy of staff	7	± 1.3	23	± 2.1	12	± 1.7	11	± 1.7	8	± 2.0
d. Staff knowledge of services	2	± 0.8	24	± 2.1	5	± 1.2	13	± 1.8	7	± 1.9
e. Speed of service	5	± 1.1	40	± 2.5	9	± 1.5	24	± 2.2	11	± 2.3
f. Handling change of station	8	± 1.4	22	± 2.1	9	± 1.5	11	± 1.7	5	± 1.5
g. Prices (fees & service charges)	10	± 1.5	32	± 2.4	10	± 1.6	12	± 1.9	7	± 1.9
h. Number of fees and charges	9	± 1.4	28	± 2.3	9	± 1.6	11	± 1.8	6	± 1.8
i. Interest on savings/certificates	3	± 0.9	26	± 2.2	7	± 1.4	10	± 1.7	5	± 1.7
j. Minimum balance required	8	± 1.3	22	± 2.1	9	± 1.6	9	± 1.6	6	± 1.9
k. Ease cashing personal check	8	± 1.3	24	± 2.2	8	± 1.5	17	± 2.0	11	± 2.1
l. Ease of getting a loan	7	± 1.3	20	± 2.1	11	± 1.8	14	± 1.9	6	± 1.9
m. Convenient location	23	± 2.2	20	± 2.0	20	± 2.1	16	± 1.9	11	± 2.5
n. Convenient hours	6	± 1.2	47	± 2.5	7	± 1.3	27	± 2.3	11	± 2.4
o. Availability of credit cards	2	± 0.6	27	± 2.3	5	± 1.2	12	± 1.8	3	± 1.2
p. Retirement accounts	1	± 0.4	15	± 1.7	2	± 0.7	7	± 1.3	2	± 0.8
q. Prof. Financial counseling	2	± 0.8	22	± 2.1	4	± 1.1	13	± 1.7	3	± 1.0
r. Overall quality of service	5	± 1.1	37	± 2.4	10	± 1.6	17	± 2.0	9	± 2.1

Note. FSS-Foreign Questions 32, 38, and 41. The percentages presented in this table are based on three subsets of respondents. The bank comparisons included only personnel whose installation was served by an MBF about which the personnel were knowledgeable, while the credit union comparisons included only personnel whose installation was served by an overseas Defense credit union about which personnel were knowledgeable. Finally, the on-installation comparisons included only personnel whose current installation was served by an MBF and a credit union with which the personnel were knowledgeable.

Seventeen of the 18 comparisons between the MBF and stateside banks produced differences. Convenient location was the only feature for which the percentages were not different. Excluding the findings for convenient location, the MBF servicing the military member's/civilian employee's current installation was judged better than stateside banks by 1%

to 10% of the subgroup (see Table 4.8). In contrast, the percentage of personnel judging stateside banks to be better than the MBF ranged from 15% to 47%.

Each of the 17 differences showed that stateside banks were judged to be better than the MBF servicing DoD personnel's current installation (see Table 4.8). The largest differences were detected for convenient hours (41 percentage points different), speed of service (35 percentage points), variety of services offered (33 percentage points), and overall quality of service (32 percentage points). Differences of at least 20 percentage points were also detected for personalized service (27 percentage points), availability of credit cards (25 percentage points), interest on savings accounts/certificates (23 percentage points), prices of fees and service charges (22 percentage points), staff knowledge of services (22 percentage points), and professional financial counseling (20 percentage points). The other differences in judgments of relative quality or desirability were number of fees and charges (19 percentage points), courtesy of staff (16 percentage points), ease of cashing a personal check (16 percentage points), ability to handle needs when DoD personnel have a change of station (14 percentage points), minimum balance required (14 percentage points), retirement accounts (14 percentage points), and ease of getting a loan (13 percentage points).

Overseas Defense Credit Union versus Stateside Credit Unions

The center columns in Table 4.8 show the findings for the comparisons of the overseas Defense credit union that serves the member's/employee's current installation to stateside credit unions. The column with the header "Overseas" provides the percentages of DoD personnel who thought the overseas Defense credit union was better than the stateside credit union. The column with the header "Stateside" provides the percentages of DoD personnel who thought stateside credit unions were better than the overseas Defense credit union. These items were only answered by personnel who had both a Defense credit union office or ATM on their installation and knowledge of that institution. This subgroup constituted 40% ($\pm 1.6\%$) of the foreign-based population. The remaining 60% ($\pm 1.6\%$) did not answer the items because they (a) did not live or work on an installation, (b) did not have a credit union/ATM on their installation, (c) did not know if their installation had a credit union/ATM, or (d) knew little about the credit union/ATM on their installation.

Differences were found for 10 of the 18 comparisons between overseas Defense credit unions and stateside credit unions. The percentages of the subgroup indicating that the overseas Defense credit union was better than stateside credit unions varied from 2% to 20% (see Table 4.8). In contrast, the percentages of personnel saying that stateside credit unions were better than the overseas Defense credit union servicing the individual's current installation ranged from 7% to 27%.

In general, the credit union comparisons resulted in differences of smaller magnitudes than those noted when MBFs and stateside banks were compared. All of the differences did, however, again indicate that stateside financial institutions were considered better than the overseas financial institution. The largest differences were for the following items: convenient hours (20 percentage points), speed of service (15 percentage points), and variety of services

offered (10 percentage points). Seven other items had differences of at least 5 percentage points: ease of cashing personal checks (9 percentage points), professional financial counseling (9 percentage points), staff knowledge of services (8 percentage points), availability of credit cards (7 percentage points), overall quality of service (7 percentage points), personalized service (6 percentage points), and retirement accounts (5 percentage points).

MBF versus Overseas Defense Credit Union

The rightmost columns in Table 4.8 show the findings for the comparisons of the MBF and overseas Defense credit union that services the member's/employee's current installation. The column with the header "MBF" provides the percentages of DoD personnel who thought the MBF was better than the overseas Defense credit union, while the column with the header "CU" provides the percentages of DoD personnel who thought the overseas Defense credit union was better than the MBF. The percentages are based on the responses of personnel who had both categories of financial institution on their installation and had knowledge of those financial institutions. This subgroup constituted 23% ($\pm 1.5\%$) of the foreign-based population. The remaining 77% ($\pm 1.5\%$) did not answer these items because they (a) did not live or work on an installation, (b) did not have one or both categories of financial institution on their installation, (c) did not know if their installation had one or both categories of institution, or (d) knew little about one or both categories of institution.

Differences were detected in 17 of the 18 comparisons between the MBF and the overseas Defense credit union serving the same installation. Convenient location was the only feature for which the percentages were not different (see Table 4.8). The percentages of personnel indicating that the MBF was better than the overseas Defense credit union varied from 2% to 15% (see Table 4.8). The percentages of personnel saying that the overseas Defense credit union was better than the MBF ranged from 9% to 33%.

As in the earlier comparisons of the MBF and stateside banks, the MBF was judged less favorably than the overseas Defense credit union in all 17 comparisons where a difference was found. Six of the differences were more than 20 percentage points: prices of fees and service charges (26 percentage points), number of fees and service charges (24 percentage points), minimum balance required (24 percentage points), ease of getting a loan (24 percentage points), interest on savings accounts and certificates (22 percentage points), and overall quality of service (22 percentage points). The other differences were personalized service (19 percentage points), availability of credit cards (18 percentage points), courtesy of staff (17 percentage points), speed of service (15 percentage points), handling an individual's needs when changing stations (15 percentage points), variety of services offered (13 percentage points), staff knowledge of services (11 percentage points), ease of cashing personal checks (10 percentage points), retirement accounts (10 percentage points), professional financial counseling (9 percentage points), and convenient hours (8 percentage points).

Selecting a Financial Institution

As in the *FSS-Domestic*, the *FSS-Foreign* investigated two types of issues related to an individual's choice of financial institution. Specifically, respondents were asked about their

sources of information on the financial institutions that serve their current installation and their most important concerns when deciding where to open financial accounts. The source-of-information items were answered by the subgroups of foreign-based personnel who indicated that either an MBF or Defense credit union served their installation and that they knew about the financial institution. The second set of items was answered by all respondents because the items did not require knowledge of a specific financial institution.

Sources of Information on Accounts and Services

Like the *FSS-Domestic*, the *FSS-Foreign* asked how personnel obtained information about the accounts, loans, or services offered by the financial institutions. The questions on the two forms used slightly different contexts. The *FSS-Domestic* asked questions about the bank and credit union "on your current installation," while the *FSS-Foreign* asked questions about the MBF and overseas Defense credit union that "services your current installation." The seven items for each question were the same except for some items explicitly citing a particular type of financial institution (e.g., MBF) being investigated. Each item was answered *yes* or *no*.

Individuals who indicated that (a) their installation was not served by an MBF or (b) who knew little or nothing about the MBF servicing their current installation were instructed to skip these questions. Because of the smaller number of personnel completing this section of the questionnaire, the percentages presented in Tables 4.10 and 4.11 are associated with somewhat larger *CIs* than the percentages presented in most other tables and figures. Consequently, some differences of 5 percentage points or more are not considered statistically different.

Information dissemination about the MBF. Table 4.9 shows the sources of information regarding MBF accounts, loans, and other services. Overall (70%) and for each subgroup (69% to 74%), the most common source of information was materials supplied by the MBF (see Table 4.9). Conversely, 17% or less of foreign-based personnel and those in each subgroup received information from their supervisor or from briefing/materials provided before the individuals left stateside for their current tour. In general, the pattern of percentages was consistent across groups. Only the pattern for civilian employees differed slightly from that for other groups.

Table 4.9***Information Dissemination about the MBF Serving the Current Installation: Foreign-based Personnel***

Method of Information Dissemination	Overall	Military/Civilian Status		Rank Group			
		Military	Civilian	Officer		Enlisted	
	% CI	% CI	% CI	% CI	% CI	% CI	% CI
c. Material available from the MBF	70 ±2.3	69 ±2.9	74 ±2.3	71 ±3.9	70 ±2.9		
b. Staff from the MBF	52 ±2.5	52 ±3.1	55 ±2.7	58 ±4.1	50 ±3.1		
g. Friends/coworkers who use the MBF	49 ±2.5	48 ±3.1	54 ±2.7	46 ±4.1	50 ±3.1		
d. Briefing/material provided when you arrived for your current tour	47 ±2.5	49 ±3.1	37 ±2.6	43 ±4.2	48 ±3.1		
a. Advertisements	40 ±2.5	40 ±3.0	40 ±2.7	36 ±4.1	42 ±3.1		
f. Information from your supervisor	15 ±1.8	15 ±2.2	13 ±1.8	10 ±2.2	17 ±2.3		
e. Briefing/material provided before you left stateside for your current tour	8 ±1.3	8 1.6	7 ±1.3	7 ±2.0	8 ±1.7		

Note. FSS-*Foreign* Question 31. The percentages presented in this table are based only on those respondents who were knowledgeable about the MBF serving their current installation.

In the military/civilian comparisons, two differences were detected. Military members (48%) were less likely than civilian employees (54%) to say they obtained information from friends/coworkers who used the MBF (see Table 4.9). In contrast, military members (49%) were more likely than civilian employees (37%) to say they obtained information from a briefing or materials provided when they arrived at their current duty station.

Two differences were also detected when the answers of officers and enlisted personnel were compared. Proportionately more officers (58%) than enlisted personnel (50%) said they got information from MBF staff (see Table 4.9). The opposite pattern was found for information from supervisors; this type of information was provided to proportionately fewer officers (10%) than enlisted personnel (17%).

Information dissemination about the credit union. Findings for the sources of information on overseas Defense credit unions are provided in Table 4.10. Again, the CIs are larger than many others in this report. The overall findings for overseas Defense credit unions parallel those just seen for MBFs. Overall and for each subgroup, materials supplied by the financial institution are the most frequently cited source of information; and information from the supervisor and briefing/materials provided to personnel before leaving stateside are the least frequent sources of information.

Table 4.10

***Information Dissemination about the Credit Union Serving the Current Installation:
Foreign-based Personnel***

Method of Information Dissemination	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
c. Material available from the credit union	80	±2.2	79	±2.6	83	±2.2	78	±4.1	81	±2.5
b. Staff from the credit union	57	±2.7	56	±3.2	61	±2.9	62	±4.3	56	±3.2
g. Friends/coworkers who use the credit union	53	±2.7	52	±3.2	58	±2.9	50	±4.5	54	±3.1
a. Advertisements	47	±2.6	45	±3.2	54	±2.8	48	±4.5	47	±3.1
d. Briefing/material provided when you arrived for your current tour	42	±2.7	44	±3.2	33	±2.8	38	±4.7	43	±3.1
f. Information from your supervisor	18	±2.1	19	±2.6	13	±1.9	10	±2.3	20	±2.6
e. Briefing/material provided before you left stateside for your current tour	16	±1.8	17	±2.2	11	±1.7	14	±3.2	16	±2.2

Note. FSS-*Foreign* Question 37. The percentages presented in this table are based only on those respondents who were knowledgeable about the Defense credit union serving their current installation.

The percentages for military members and civilian employees differed in four of seven comparisons. Military members (45%) were less likely than civilian employees (54%) to say they received information from advertisements (see Table 4.10). Conversely, military members were more likely than civilian employees to say they received credit union-related information from three sources: briefing/material provided when arriving for the current tour (44% and 33%, respectively), information from their supervisor (19% and 13%, respectively), and briefing/material provided before leaving stateside for the current tour (17% and 11%, respectively).

Only one difference was detected for the seven comparisons involving rank group. Proportionately fewer officers (10%) than enlisted personnel (20%) said they got information from their supervisor (see Table 4.10).

Identifying the Most Important Concerns

Foreign-based DoD personnel were asked to identify their three most important concerns for deciding where to open financial accounts. Two of the 10 response alternatives were selected by at least half of the personnel (see Table 4.11). Low fees/service charges (53%) and location (50%) were the most frequently selected alternatives. Approximately one third also selected each of three other alternatives: ability to use a branch at other installations (36%), variety of services offered (35%), and easy to get cash (31%). Also important to at approximately one quarter of DoD personnel were friendly/good service (25%), hours of operation (24%), and low interest rates on loans (24%). The ability to obtain a loan (12%) and other unspecified concerns (6%) were selected by fewer personnel.

Table 4.11**Concerns that Influence the Decision of Where to Open an Account: Foreign-based Personnel**

Concern	Overall	Military/Civilian Status		Rank Group			
		Military	Civilian	Officer		Enlisted	
	% CI	% CI	% CI	% CI	% CI	% CI	% CI
Low fees/service charges	53 ±1.7	54 ±2.0	46 ±2.1	53 ±3.1	53 ±2.0		
Location	50 ±1.7	49 ±2.0	59 ±2.0	51 ±3.1	50 ±2.1		
Ability to use a branch at other installations	36 ±1.7	37 ±1.9	35 ±2.0	33 ±3.0	38 ±2.0		
Variety of services offered	35 ±1.7	35 ±1.9	36 ±2.0	38 ±3.1	34 ±1.9		
Easy to get cash	31 ±1.6	32 ±1.9	29 ±1.9	33 ±3.0	31 ±1.9		
Friendly/good service	25 ±1.5	25 ±1.7	27 ±1.9	31 ±3.0	24 ±1.7		
Hours of operation	24 ±1.5	22 ±1.7	34 ±1.9	29 ±2.7	22 ±1.7		
Low interest rates on loans	24 ±1.5	25 ±1.7	16 ±1.5	15 ±2.2	26 ±1.8		
Ability to obtain a loan	12 ±1.1	13 ±1.3	8 ±1.1	6 ±1.3	14 ±1.4		
Other	6 ±0.9	6 ±1.0	7 ±1.1	8 ±1.8	6 ±1.0		

Note. FSS-*Foreign* Question 14. Columns of percentages total to approximately 300% because personnel were asked to select their three most important concerns.

Military members and civilian employees differed in the most frequently selected alternative (see Table 4.11). More military members selected low fees/service charges (54%) than location (49%), while more civilian employees selected location (59%) than low fees/service charges (46%). The largest percentage point difference was detected for hours of operation; 22% of military members and 34% of civilian employees selected that alternative as being one of their three most important concerns when deciding where to open an account. Differences were found for low fees/service charges (54% and 46%, respectively), location (49% and 59%, respectively), low interest rates on loans (25% and 16%, respectively), and the ability to obtain a loan (13% and 8%, respectively).

The ordering of percentages for officers and enlisted personnel closely followed the ordering of the overall percentages presented in Table 4.11. Five differences were detected for the comparisons of officers and enlisted personnel. The largest difference—11 percentage points—was found for low interest rates on loans (15% for officers and 26% for enlisted personnel). Differences were also found for ability to obtain a loan (6% and 14%, respectively), friendly/good service (31% and 24%, respectively), hours of operation (29% and 22%, respectively), and ability to use a branch at other installations (33% and 38%, respectively).

Methods for Accessing Accounts

As in the *FSS-Domestic*, the *FSS-Foreign* examined how DoD personnel typically access their accounts. The first portion of this section examines the frequency with which DoD personnel use each of five methods. In the second portion of this section, in-depth findings on ATM use are examined.

Comparison of Methods

The question, items, and alternatives were the same as those described in Chapter 3, with one small exception. “While overseas” was added to the question to remind DoD personnel of the context for their answers. The five response alternatives: *rarely or never*, *sometimes*, *about half of the time*, *most of the time*, and *always or almost always*, have been collapsed into the three categories of responses shown in Table 4.12.

Overall, military/civilian, and rank group findings. Some of the most striking findings shown in Table 4.12 pertain to the methods that foreign-based personnel are *not* using to access their financial accounts. Overall, around 90% or more reported sometimes, rarely, or never using three of the methods: using a personal computer (98%), using a touchtone telephone (90%), or talking to someone on the telephone (89%). In addition, at least 89% of every subgroup reported that they sometimes, rarely, or never use any of these three methods. Given the reported paucity of use, no further discussion of these three methods is provided in this subsection of the report.

Table 4.12

Methods and Frequencies of Accessing Financial Accounts: Foreign-based Personnel

Frequency of Using Each Method	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
b. Bank with ATMs										
Always, almost always, or most of the time	55	±1.7	56	±1.9	46	±2.1	46	±3.2	57	±1.9
About half of the time	11	±1.1	11	±1.3	13	±1.5	13	±2.3	11	±1.3
Never, rarely, or sometimes	34	±1.5	33	±1.8	42	±1.9	41	±3.0	32	±1.8
a. Use tellers inside the financial institution										
Always, almost always, or most of the time	20	±1.3	17	±1.5	32	±1.9	23	±2.4	19	±1.5
About half of the time	10	±1.1	10	±1.2	14	±1.6	12	±2.2	10	±1.2
Sometimes, rarely, or never	70	±1.5	73	±1.7	53	±2.1	64	±2.9	72	±1.8
c. Talk on the telephone to someone										
Always, almost always, or most of the time	6	±0.8	6	±0.9	6	±1.0	7	±1.7	6	±0.9
About half of the time	5	±0.7	5	±0.9	4	±0.8	4	±1.2	5	±0.9
Sometimes, rarely, or never	89	±1.0	89	±1.2	90	±1.2	89	±2.1	90	±1.2
d. Use a touchtone telephone										
Always, almost always, or most of the time	7	±0.9	8	±1.0	4	±0.7	8	±1.9	7	±1.0
About half of the time	3	±0.6	3	±0.7	2	±0.5	3	±1.4	3	±0.7
Sometimes, rarely, or never	90	±1.0	89	±1.2	95	±0.8	89	±2.2	90	±1.2
e. Use a personal computer										
Always, almost always, or most of the time	1	±0.4	1	±0.4	2	±0.6	2	±0.9	1	±0.4
About half of the time	1	±0.3	1	±0.4	<1	±0.2	1	±0.6	1	±0.4
Sometimes, rarely, or never	98	±0.5	98	±0.6	98	±0.6	97	±1.1	98	±0.5

Note. FSS-Foreign Question 22

Overall and for each subgroup, the most used method of accessing financial accounts was banking at an ATM (see Table 4.12). Overall, 55% said they always, almost always, or most of the time use this method; and another 11 percent said they use ATMs about half the time. Military members (56%) were more likely than civilian employees (46%) to indicate that they

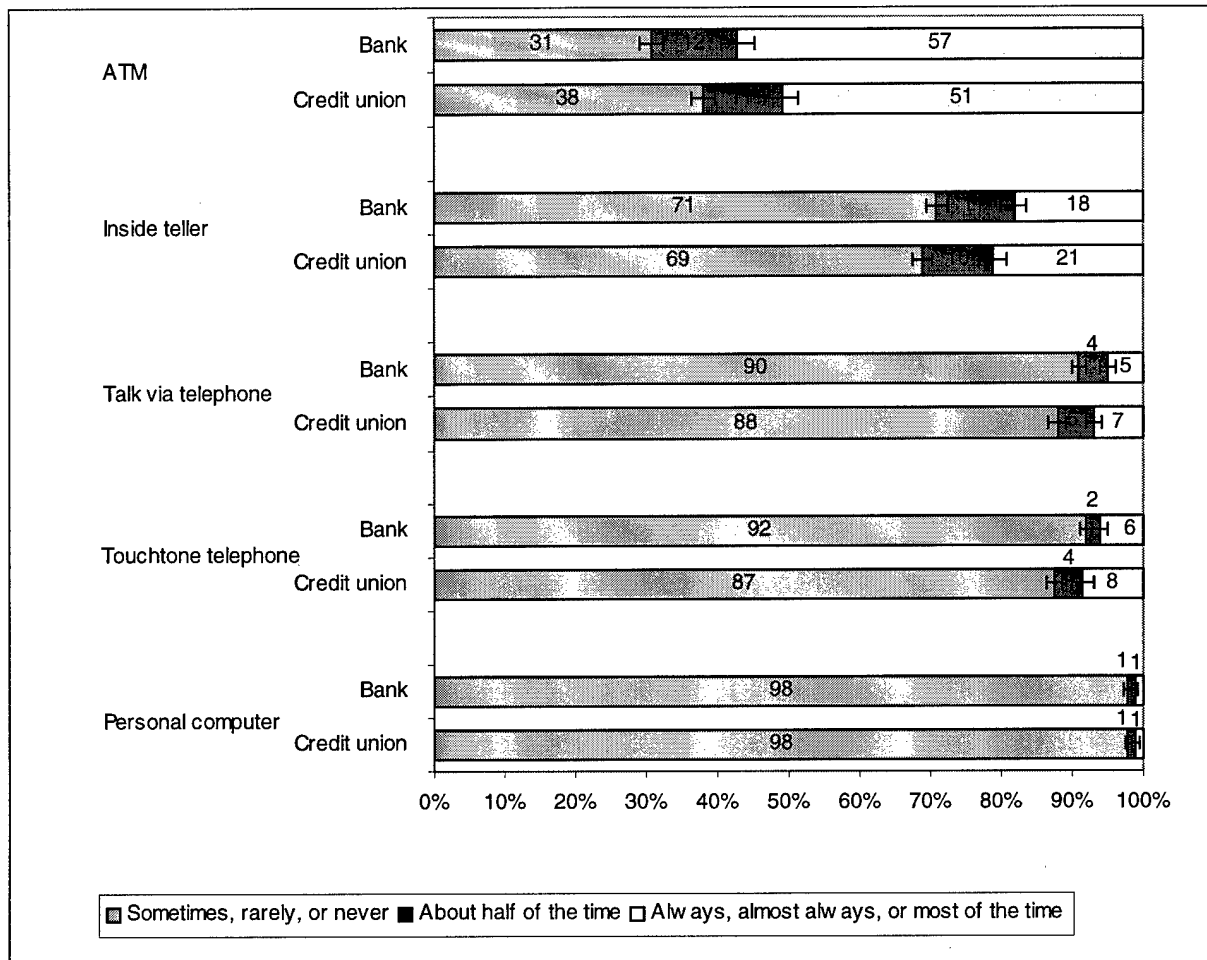
use an ATM always, almost always, or most of the time. Comparisons by rank group revealed differences for these same two categories of response alternatives. That is, officers (46%) were less likely than enlisted personnel (57%) to note they use ATMs always, almost always, or most of the time. In contrast, officers (41%) were more likely than enlisted personnel (32%) to state they sometimes, rarely, or never use ATMs.

Approximately one third (30%) of foreign-based personnel noted they use inside tellers at least half the time when accessing their financial accounts (see Table 4.12). Proportionately fewer military members (17%) than civilian employees (32%) noted they always, almost always, or most of the time use this method. The only rank group-related difference was found for those responding sometimes, rarely, or never. Officers (64%) were less likely than enlisted personnel (72%) to report sometimes, rarely, or never using inside tellers.

Comparison of access methods for bank and credit union customers. Additional analyses were performed to determine if bank and credit union customers differed in how they accessed their financial accounts. Those findings are shown in Figure 4.3. Since there was no difference detected between bank and credit union customers with regard to how frequently they reported using inside tellers, talking by telephone, or using personal computers, these access methods are not discussed below.

Figure 4.3

Methods and Frequencies of Accessing Financial Accounts: Comparisons of Foreign-based Bank and Credit Union Customers



Note. FSS-*Foreign* Question 22

Both bank and credit union customers indicated that ATMs were their most used means of accessing their accounts, but differences were found regarding the frequency of using ATMs. Fifty-seven percent of bank customers and 51% of credit union customers said that they used this method always, almost always, or most of the time.

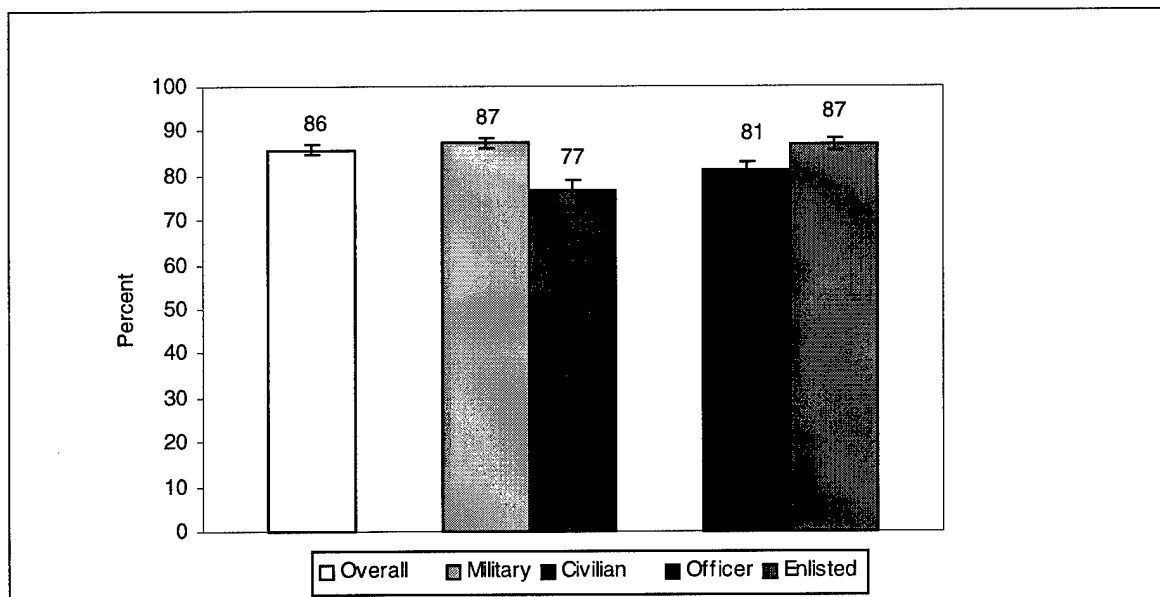
Comparison of bank and credit union customers found a difference in responses for touchtone telephone use. Bank customers (92%) were more likely than credit union customers (87%) to say they sometimes, rarely, or never use this method.

ATM Use

The *FSS-Foreign* included questions about ATM use. The first question asked whether respondents had used an ATM during the previous 12 months. Overall, 86% of foreign-based DoD personnel indicated they had used an ATM during this time (see Figure 4.4). ATM usage

differed by both military/civilian status and rank group. Military members (87%) were more likely than civilians (77%) to say they had used an ATM during the prior year. Likewise, enlisted personnel (87%) were more likely than officers (81%) to indicate ATM usage during the previous year.

Figure 4.4
Percent Indicating ATM Usage Over the Past 12 Months: Foreign-based Personnel



Note. FSS-Foreign Question 42

For the subgroup who had used an ATM during the 12 months prior to the survey, the *FSS-Foreign* looked at how frequently DoD personnel use their ATM card (a) for specific types of financial transactions, (b) at the financial institution that issued the ATM card, and (c) at financial institutions that did not issue the card. These questions were worded exactly like those in the *FSS-Domestic*.

Frequency of use for four types of transactions. Table 4.13 presents information on the frequency with which ATM cards were used to perform four types of financial transactions. In the table, the first line of findings for each transaction type presents the combined percentage of personnel who indicated that they had used their ATM card for that purpose. These findings are followed by the percentage of personnel who had used their card *at each of five levels of frequency*. The presentation of results is ordered by the overall percentage of personnel who used their card for each type of transaction.

Cash withdrawal was the most common reason for using an ATM card. Ninety-nine percent of those who had used their card during the previous 12 months indicated that they used it at least once per month to withdraw cash from their accounts (see Table 4.13). Overall and for each subgroup, individuals were most likely to indicate that they used their card to withdraw cash between 3 and 5 times a month. Only two differences were detected in the subgroup comparisons. Proportionately fewer military members (24%) than civilian employees (29%)

used their card 6 to 10 times per month, and proportionately fewer officers (10%) than enlisted personnel (16%) used their card 11 or more times per month.

Table 4.13

Frequency with which ATM Cards Are Used for Four Types of Transactions: Foreign-based Personnel

Frequency of Use for Each Transaction Type	Overall	Military/Civilian Status				Rank Group			
		Military		Civilian		Officer		Enlisted	
	% CI	% CI	% CI	% CI	% CI	% CI	% CI	% CI	% CI
a. Withdraw cash	99 ±0.4	99 ±0.4	99 ±0.4	99 ±0.4	99 ±0.7	99 ±0.4	99 ±0.4	99 ±0.4	99 ±0.4
11 times per month	15 ±1.4	15 ±1.6	14 ±1.7	10 ±2.4	16 ±1.7	15 ±1.4	15 ±1.6	14 ±1.7	10 ±2.4
6-10 times per month	25 ±1.7	24 ±1.9	29 ±2.3	23 ±3.1	25 ±2.0	25 ±1.7	24 ±1.9	29 ±2.3	23 ±3.1
3-5 times per month	38 ±1.9	38 ±2.2	34 ±2.4	41 ±3.7	37 ±2.2	38 ±1.9	38 ±2.2	34 ±2.4	41 ±3.7
2 times per month	13 ±1.3	13 ±1.5	13 ±1.6	14 ±2.7	12 ±1.5	13 ±1.3	13 ±1.5	13 ±1.6	14 ±2.7
1 time per month	9 ±1.0	9 ±1.1	10 ±1.3	10 ±2.0	9 ±1.1	9 ±1.0	9 ±1.1	10 ±1.3	10 ±2.0
d. Check balances in accounts	71 ±1.7	71 ±1.9	68 ±2.2	55 ±3.8	75 ±1.9	71 ±1.7	71 ±1.9	68 ±2.2	55 ±3.8
11 times per month	5 ±0.9	5 ±1.0	5 ±1.1	2 ±1.0	6 ±1.1	5 ±0.9	5 ±1.0	5 ±1.1	2 ±1.0
6-10 times per month	10 ±1.2	10 ±1.4	9 ±1.5	7 ±1.9	11 ±1.4	10 ±1.2	10 ±1.4	9 ±1.5	7 ±1.9
3-5 times per month	23 ±1.7	24 ±1.9	19 ±2.1	14 ±2.4	26 ±2.0	23 ±1.7	24 ±1.9	19 ±2.1	14 ±2.4
2 times per month	17 ±1.5	18 ±1.7	16 ±1.8	14 ±2.6	18 ±1.7	17 ±1.5	18 ±1.7	16 ±1.8	14 ±2.6
1 time per month	15 ±1.4	15 ±1.5	19 ±2.0	18 ±2.7	15 ±1.6	15 ±1.4	15 ±1.5	19 ±2.0	18 ±2.7
b. Transfer money between accounts	27 ±1.7	26 ±1.9	28 ±2.3	25 ±2.9	27 ±2.0	27 ±1.7	26 ±1.9	28 ±2.3	25 ±2.9
11 times per month	<1 ±0.1	<1 ±0.1	<1 ±0.3	<1 ±0.2	<1 ±0.1	<1 ±0.1	<1 ±0.1	<1 ±0.3	<1 ±0.2
6-10 times per month	1 ±0.3	1 ±0.3	1 ±0.4	1 ±0.6	1 ±0.3	1 ±0.3	1 ±0.3	1 ±0.4	1 ±0.6
3-5 times per month	4 ±0.8	4 ±0.9	5 ±1.1	3 ±0.8	5 ±0.9	4 ±0.8	4 ±0.9	5 ±1.1	3 ±0.8
2 times per month	7 ±1.0	7 ±1.1	8 ±1.4	7 ±1.8	7 ±1.2	7 ±1.0	7 ±1.1	8 ±1.4	7 ±1.8
1 time per month	14 ±1.3	14 ±1.5	14 ±1.8	14 ±2.5	14 ±1.5	14 ±1.3	14 ±1.5	14 ±1.8	14 ±2.5
c. Make deposits to checking or savings	22 ±1.6	21 ±1.8	28 ±2.2	25 ±2.9	21 ±1.8	22 ±1.6	21 ±1.8	28 ±2.2	25 ±2.9
11 times per month	<1 ±0.2	<1 ±0.2	1 ±0.4	<1 ±0.2	<1 ±0.2	<1 ±0.2	<1 ±0.2	1 ±0.4	<1 ±0.2
6-10 times per month	1 ±0.3	1 ±0.3	<1 ±0.3	1 ±0.5	1 ±0.4	1 ±0.3	1 ±0.3	<1 ±0.3	1 ±0.5
3-5 times per month	4 ±0.7	3 ±0.8	6 ±1.2	4 ±1.1	4 ±0.8	4 ±0.7	3 ±0.8	6 ±1.2	4 ±1.1
2 times per month	8 ±1.0	7 ±1.1	8 ±1.3	9 ±2.2	7 ±1.1	8 ±1.0	7 ±1.1	8 ±1.3	9 ±2.2
1 time per month	10 ±1.2	10 ±1.3	13 ±1.7	11 ±2.1	10 ±1.3	10 ±1.2	10 ±1.3	13 ±1.7	11 ±2.1

Note. FSS-Foreign Question 44. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

Seventy-one percent of those who had used an ATM during the previous 12 months indicated they use their card at least once per month to check account balances, with 55% saying that they did this 1 to 5 times per month (see Table 4.13). One difference was detected for the comparisons of military members and civilian employees. Military members (24%) were more likely than civilian employees (19%) to use their ATM card to check account balances 3 to 5 times per month. In the comparisons of rank groups, officers (14%) were less likely than enlisted personnel (26%) to use their ATM card 3 to 5 times per month to check their balances.

ATM cards were less frequently used for the other two purposes shown in Table 4.13. Approximately one quarter of foreign-based ATM users reported they used their card to make deposits to their checking and savings accounts (22%) or transfer money between accounts (27%). In addition, about one fifth transferred money (21%) or made deposits (18%) only once or twice a month. The same pattern of limited use was observed for each of the subgroups. Given the infrequent use, nothing more is said about these two uses of an ATM card.

Frequency of use at issuing and non-issuing financial institutions. Table 4.14 shows that around one third (32%) of those who had used an ATM in the past 12 months *never* used their card at the financial institution that issued it. In addition, one third of ATM users also said they *never* use their card at financial institutions other than the one that issued it (33%). Fifty-three percent indicated they used their card at the issuing financial institution at least 3 times per month, while 40% noted that they used their ATM card at a non-issuing financial institution at least 3 times per month.

Table 4.14

Frequency of ATM Card Use at Issuing and Non-issuing Financial Institutions: Foreign-based Personnel

Frequency of Use at Each Type of Financial Institution	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
Monthly use at issuing financial institution										
11 times per month	10	±1.1	9	±1.3	14	±1.8	9	±1.9	10	±1.3
6-10 times per month	18	±1.5	17	±1.7	23	±2.1	17	±2.6	18	±1.8
3-5 times per month	25	±1.7	24	±1.9	34	±2.4	29	±3.2	24	±2.0
2 times per month	8	±1.1	8	±1.2	9	±1.3	8	±2.1	8	±1.2
1 time per month	7	±0.9	6	±1.0	9	±1.3	8	±1.9	6	±1.0
Never	32	±1.8	35	±2.1	11	±1.4	29	±3.4	33	±2.1
Monthly use at other financial institutions										
11 times per month	6	±1.0	6	±1.1	2	±0.8	4	±1.7	6	±1.1
6-10 times per month	11	±1.3	12	±1.5	5	±1.1	7	±2.0	12	±1.5
3-5 times per month	23	±1.7	25	±1.9	13	±1.6	19	±3.0	25	±2.0
2 times per month	13	±1.3	13	±1.5	11	±1.6	14	±2.8	12	±1.5
1 time per month	14	±1.3	14	±1.5	17	±1.9	14	±2.5	14	±1.5
Never	33	±1.8	30	±2.0	52	±2.5	42	±3.5	31	±2.0

Note. FSS-*Foreign* Questions 45 and 46. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

Several differences were found in the ATM use of military members and civilian employees at the issuing financial institution. Military members (35%) were more likely than civilian employees (11%) to say they never use their ATM card at the financial institution that issued it (see Table 4.14). Conversely, military members were less likely than civilian employees to report they used their ATM card at the rates specified in the three highest intervals: 3 to 5 times per month (24% and 34%, respectively), 6 to 10 times per month (17% and 23%, respectively), and 11 or more times per month (9% and 14%, respectively).

Only one rank group difference was detected for ATM usage at the issuing financial institution. Officers (29%) were more likely than enlisted personnel (24%) to say they used their card 3 to 5 times per month at the issuing financial institution.

Three differences were found in the military/civilian comparisons for ATM usage at non-issuing financial institutions. Proportionately fewer military members (30%) than civilian employees (52%) reported they never used financial institutions that did not issue the card (see Table 4.14). In contrast, proportionately more military members than civilian employees noted that they used such ATMs 3 to 5 times per month (25% and 13%, respectively) and 6 to 10 times per month (12% and 5%, respectively).

Similarly, three differences were found in the comparison of rank groups for this question. Compared to enlisted personnel, officers were more likely to report that they never use a non-issuing financial institution (42% for officers and 31% for enlisted personnel), and were less likely to say that they use such ATMs 3 to 5 times per month (19% and 25%, respectively) or 6 to 10 times per month (7% to 12%, respectively).

Fees at financial institutions not issuing the ATM card. Respondents were asked, “How much are you willing to pay per transaction to use an ATM regularly at a financial institution where you do not have an account?” Table 4.15 shows that foreign-based ATM users were very interested in minimizing fees associated with regular use of ATMs owned by financial institutions other than where they had an account. Twenty-five percent reported regularly using their own financial institution’s ATMs, and 15% stated they would open an account at a financial institution as a means of avoiding ATM fees. Slightly more than half (53%) indicated they would be willing to pay \$1.00 or less. Relatively few ATM users (8%) reported a willingness to pay a higher fee.

Table 4.15
Willingness to Pay ATM Transaction Fees: Foreign-based Personnel

Willingness to Pay ATM Transaction Fees	Overall	Military/Civilian Status		Rank Group	
		Military	Civilian	Officer	Enlisted
	% CI	% CI	% CI	% CI	% CI
More than \$2.00	1 ±0.4	1 ±0.5	<1 ±0.4	<1 ±0.2	1 ±0.5
\$1.51 - \$2.00	2 ±0.6	2 ±0.6	1 ±0.5	1 ±0.8	2 ±0.7
\$1.01 - \$1.50	5 ±0.9	5 ±1.0	2 ±0.6	2 ±0.8	6 ±1.1
\$0.51 - \$1.00	23 ±1.7	24 ±1.9	17 ±1.9	20 ±3.2	23 ±2.0
\$0.01 - \$0.50	30 ±1.8	31 ±2.1	21 ±2.0	25 ±3.3	31 ±2.1
To avoid paying such fees, I would open an account at the financial institution that owns the ATM	15 ±1.4	15 ±1.6	19 ±2.0	20 ±3.0	14 ±1.6
Not applicable—My financial institution owns the ATM that I use most often	25 ±1.6	22 ±1.8	40 ±2.5	32 ±3.4	23 ±1.9

Note. FSS-*Foreign* Question 50. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

Relative to military members, civilian employees indicated less likelihood of paying for regular ATM use. Military members (22%) were less likely than civilian employees (40%) to say they had an account at the financial institution that owned the ATM they used regularly (see Table 4.15). Conversely, military members were more likely than civilian employees to express a willingness to pay either \$0.01 to \$0.50 (31% and 21%, respectively) or \$0.51 to \$1.00 (24% vs. 17%, respectively).

When individuals in the two rank groups were compared, three differences were detected. All three differences indicated that officers were less willing than enlisted personnel to pay fees for regular use of ATMs at financial institutions where they did not have an account. The differences were using ATMs owned by their financial institution (32% for officers and 23% for enlisted personnel), opening an account to get free ATM use (20% and 14%, respectively), and expressing an unwillingness to pay \$0.01 to \$0.50 per transaction (25% and 31%, respectively).

Types of Accounts and Financial Transactions

The next two subsections examine the types of financial services that foreign-based personnel used and where the services were obtained. The first subsection examines which types of accounts and cards personnel have and what type of financial institution issued them. The second subsection investigates where personnel typically perform transactions such as cashing checks and wiring money.

Types of Accounts

Respondents answered items asking where, if at all, they have 13 common types of accounts or cards. In addition to being able to say that they did not use each of the 13 services, respondents could alternatively say they have the service through one or more of the following types of financial institutions: a stateside financial institution, a foreign bank, an overseas Defense credit union, and/or an overseas MBF.

Table 4.16 summarizes the findings for this set of analyses. The first line for each type of service indicates the percentages of foreign-based personnel who had the specified type of account at any of the four types of financial institution. The other four rows identify the percentages of personnel who have one or more accounts at the specified type of financial institution. Because respondents could choose more than one alternative for each service, the combined percentage (in the first line of each block of five lines) may not be the sum of the percentages for the specific types of financial institutions (shown in the last four lines of each block).

Table 4.16

The Location of Accounts and Cards Possessed by Foreign-based Personnel

Type and Location of Account or Card	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Savings or share account	90	±1.1	90	±1.3	93	±1.1	90	±2.2	91	±1.2
Stateside institution	55	±1.7	57	±2.0	46	±2.0	58	±3.1	55	±2.0
Overseas Defense credit union	38	±1.5	35	±1.7	50	±2.0	34	±2.3	38	±1.8
Overseas MBF	30	±1.6	28	±1.8	44	±2.0	40	±3.0	28	±1.8
Foreign bank	5	±0.7	4	±0.7	10	±1.2	7	±1.4	4	±0.7
g. ATM card	90	±0.9	91	±1.1	84	±1.3	86	±2.0	91	±1.1
Stateside institution	51	±1.7	54	±1.9	31	±1.9	48	±3.0	52	±2.0
Overseas Defense credit union	29	±1.4	29	±1.6	32	±1.9	22	±2.0	31	±1.7
Overseas MBF	37	±1.6	33	±1.8	56	±1.9	50	±2.9	33	±1.9
Foreign bank	4	±0.6	4	±0.7	8	±1.1	6	±1.1	4	±0.7
i. Credit card	72	±1.5	70	±1.7	81	±1.6	91	±1.6	66	±1.8
Stateside institution	61	±1.6	61	±1.8	62	±1.9	80	±2.0	56	±1.9
Overseas Defense credit union	13	±0.9	11	±1.1	23	±1.7	15	±1.6	12	±1.1
Overseas MBF	2	±0.5	2	±0.6	4	±0.7	2	±0.8	2	±0.6
Foreign bank	1	±0.3	1	±0.4	3	±0.7	2	±0.4	1	±0.4
c. Interest earning checking or share draft account	56	±1.7	55	±2.0	64	±2.0	71	±2.8	52	±2.0
Stateside institution	34	±1.6	35	±1.9	31	±1.9	45	±3.0	31	±1.9
Overseas Defense credit union	20	±1.2	19	±1.3	27	±1.7	21	±1.8	20	±1.4
Overseas MBF	12	±1.1	9	±1.2	24	±1.8	21	±2.5	9	±1.2
Foreign bank	1	±0.3	1	±0.4	2	±0.6	2	±0.5	1	±0.4
b. Non-interest earning checking or share draft account	48	±1.7	48	±2.0	48	±2.1	49	±3.2	48	±2.0
Stateside institution	29	±1.6	31	±1.9	19	±1.6	30	±3.0	29	±1.9
Overseas Defense credit union	8	±0.9	8	±1.0	9	±1.1	6	±1.2	9	±1.1
Overseas MBF	17	±1.3	15	±1.5	28	±1.9	21	±2.3	16	±1.5
Foreign bank	2	±0.3	1	±0.4	5	±0.9	3	±0.8	1	±0.4
k. Car loan	41	±1.7	42	±1.9	35	±2.0	41	±3.0	41	±2.0
Stateside institution	28	±1.5	30	±1.8	15	±1.5	26	±2.9	29	±1.8
Overseas Defense credit union	9	±0.9	8	±1.0	13	±1.5	9	±1.7	9	±1.1
Overseas MBF	5	±0.8	4	±0.9	6	±1.1	6	±1.8	4	±0.9
Foreign bank	1	±0.3	1	±0.3	1	±0.5	1	±0.4	1	±0.3
j. Line of credit	40	±1.7	39	±1.9	47	±2.1	50	±3.2	38	±1.9
Stateside institution	30	±1.6	30	±1.8	30	±1.9	38	±3.2	28	±1.8
Overseas Defense credit union	8	±0.8	7	±0.9	14	±1.4	10	±1.5	8	±1.0
Overseas MBF	7	±0.9	6	±1.0	12	±1.5	10	±2.0	6	±1.0
Foreign bank	1	±0.3	1	±0.3	3	±0.7	1	±0.4	1	±0.3

This table continues.

Table 4.16 (continued)

Type and Location of Account or Card	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>m. Other types of loans or credit</i>	33	±1.7	34	±1.9	27	±1.8	29	±3.0	34	±2.0
Stateside institution	25	±1.5	26	±1.8	18	±1.6	24	±2.9	25	±1.8
Overseas Defense credit union	6	±0.8	6	±0.9	7	±1.1	4	±0.9	6	±1.0
Overseas MBF	3	±0.6	3	±0.7	4	±0.8	1	±0.4	3	±0.8
Foreign bank	1	±0.3	1	±0.4	1	±0.5	1	±0.3	1	±0.4
<i>h. Debit card</i>	21	±1.4	20	±1.6	21	±1.8	28	±2.8	18	±1.6
Stateside institution	14	±1.2	15	±1.4	11	±1.3	22	±2.7	12	±1.3
Overseas Defense credit union	3	±0.5	3	±0.5	5	±0.9	2	±0.5	3	±0.6
Overseas MBF	4	±0.6	3	±0.7	6	±1.2	4	±1.2	3	±0.7
Foreign bank	1	±0.3	1	±0.3	3	±0.6	2	±0.7	1	±0.3
<i>f. Foreign currency checking account</i>	15	±1.1	14	±1.2	22	±1.6	18	±1.9	14	±1.3
Stateside institution	4	±0.6	4	±0.7	2	±0.6	2	±0.7	4	±0.8
Overseas Defense credit union	2	±0.4	2	±0.5	2	±0.6	1	±0.6	2	±0.5
Overseas MBF	6	±0.6	5	±0.7	9	±1.0	8	±1.2	5	±0.7
Foreign bank	5	±0.6	4	±0.7	11	±1.3	9	±1.6	4	±0.7
<i>l. Home mortgage</i>	15	±1.0	13	±1.2	28	±1.8	30	±2.7	11	±1.1
Stateside institution	13	±1.0	11	±1.1	22	±1.6	26	±2.6	9	±1.0
Overseas Defense credit union	1	±0.2	<1	±0.2	1	±0.3	1	±0.4	<1	±0.2
Overseas MBF	<1	±0.1	0	±0.0	<1	±0.3	<1	±0.2	0	±0.0
Foreign bank	2	±0.3	1	±0.4	5	±0.8	3	±0.8	1	±0.4
<i>d. Money market deposit account</i>	13	±1.1	11	±1.2	24	±1.7	27	±2.8	9	±1.1
Stateside institution	10	±1.0	9	±1.1	18	±1.6	24	±2.7	7	±1.0
Overseas Defense credit union	2	±0.4	2	±0.5	6	±1.0	3	±0.7	2	±0.5
Overseas MBF	1	±0.3	<1	±0.3	1	±0.5	1	±0.6	<1	±0.3
Foreign bank	<1	±0.1	<1	±0.2	<1	±0.2	<1	±0.1	<1	±0.2
<i>e. Certificate of deposit</i>	13	±1.1	11	±1.3	22	±1.7	21	±2.5	11	±1.2
Stateside institution	8	±0.9	8	±1.1	12	±1.3	13	±2.1	7	±1.0
Overseas Defense credit union	3	±0.5	2	±0.6	7	±1.0	5	±0.9	3	±0.6
Overseas MBF	2	±0.4	1	±0.5	5	±1.0	4	±1.2	1	±0.4
Foreign bank	<1	±0.3	<1	±0.3	<1	±0.3	1	±0.8	<1	±0.2

Note. FSS-Foreign Question 9. For most cards or accounts, the sum of percentages for the three types of financial institutions was greater than the combined (italicized) percentage. The italicized percentage reports the individual has the type of account/card (at one or more of the institutions). This pattern occurred because the question was a "mark all that apply."

The accounts and cards shown in Table 4.16 are ordered from the highest to lowest percentage of personnel having that service. Seven services were used by at least 40% of foreign-based personnel. These financial services are savings or share accounts, ATM cards, credit cards, interest earning checking or share draft accounts, non-interest earning checking or share draft accounts, car loans, and lines of credit. Smaller percentages of foreign-based personnel reported having other types of loans or credit, debit cards, foreign currency checking accounts, home mortgages, money market deposit accounts, and certificates of deposit.

Before concentrating the remainder of this subsection on the services that were used by at least 40% of foreign-based personnel, three points of consistency are identified across the overall institution-specific findings.

- For 12 of the 13 services, the overall percentage of people who have the specified account or card at a stateside financial institution is at least 5 percentage points higher than for any other type of financial institution. The one exception is foreign currency checking account.
- For 8 of the 13 services, there is no difference between the overall percentage of foreign-based personnel who have an account or card at an overseas Defense credit union or MBF.
- For 10 of the 13 services, 2% or fewer foreign-based personnel have the type of account or card with a foreign bank.

Savings or share account. Along with an ATM card, a savings or share account was possessed by more foreign-based personnel than any other service listed in Table 4.16. Ninety percent reported having each of the two types of service at one or more financial institutions.

Four differences were detected in the comparisons of military members and civilian employees on their possession of a savings or share account. Military members were more likely than civilian employees to use a stateside institution (57% and 46%, respectively) but less likely than civilian employees to use an overseas Defense credit union (35% and 50%, respectively), an overseas MBF (28% and 44%, respectively), or a foreign bank (4% and 10%, respectively). In the only difference related to rank group, officers (40%) were more likely than enlisted personnel (28%) to have a savings or share account at a overseas MBF.

ATM card. Overall, around half (51%) of personnel have an ATM card from a stateside financial institution. Around a third said they have a card from an overseas MBF (37%) or an overseas Defense credit union (29%).

Proportionately more military members than civilian employees said they have an ATM card from any financial institution (91% and 84%, respectively). More military members than civilian employees said their card was from a stateside institution (54% and 31%, respectively). Conversely, proportionately more civilian employees (56%) than military members (33%) said they have an ATM card from an overseas MBF.

Officers were less likely than enlisted personnel to have an ATM card (86% and 91%, respectively) or to have an ATM card issued from an overseas Defense credit union (22% and

31%, respectively). In contrast, officers (50%) were more likely than enlisted personnel (33%) to have an ATM card issued by an overseas MBF.

Credit card. Seventy-two percent of foreign-based personnel reported having a credit card. Individuals were at least four times more likely to have a credit card issued by a stateside institution (61%) than by an overseas Defense credit union (13%), an overseas MBF (2%), or a foreign bank (1%).

Four differences were found in the subgroup comparisons. Military members were less likely than civilian employees to have a credit card from any financial institution (70% and 81%, respectively) or a credit card issued by an overseas Defense credit union (11% and 23%, respectively). In the other set of contrasts, officers were more likely than enlisted personnel to have a credit card (91% and 66%, respectively) or a credit card issued by a stateside financial institution (80% and 56%, respectively).

Interest earning checking or share draft account. More than half (56%) of foreign-based personnel have this type of account. More personnel have this type of account at a stateside institution (34%) than had this type of account at all of the other types of financial institutions combined.

Three of the military/civilian comparisons found differences. In all three instances, the percentage for civilian employees was higher than that for military members. Those differences were obtained for an interest earning checking or share draft account at any type of financial institution (55% for military members and 64% for civilian employees), at an overseas Defense credit union (19% and 27%, respectively), and an overseas MBF (9% and 24%, respectively).

Three differences were also detected in the comparisons related to rank group. Officers were more likely than enlisted personnel to have an interest earning checking or share draft account at any type of financial institution (71% and 52%, respectively), at a stateside institution (45% and 31%, respectively), or at an overseas MBF (21% and 9%, respectively).

Non-interest earning checking or share draft account. Nearly half (48%) of foreign-based personnel have this type of account. Over one fourth (29%) of foreign-based personnel have a non-interest earning checking or share draft account at a stateside institution. The type of financial institution with the next highest percentage is an overseas bank (17%).

A total of three differences were found in the 10 comparisons. Proportionately more military members (31%) than civilian employees (19%) have a non-interest earning checking or share draft account at a stateside institution, but proportionately fewer military members (15%) than civilian employees (28%) have this type of account at an overseas MBF. In the only rank group-related difference, officers (21%) were more likely than enlisted personnel (16%) to have a non-interest earning checking or share draft account at an overseas MBF.

Car loan. About 4 of every 10 (41%) foreign-based personnel have a car loan, with the largest percentage portion (28%) having their car loan through a stateside bank. Although no

difference was found in the rank group comparisons, three differences were detected in the military/civilian contrasts. Foreign-based military members were more likely than their civilian counterparts to have a car loan (42% and 35%, respectively) or to have a car loan at a stateside institution (30% and 15%, respectively). Conversely, military members (8%) were less likely than civilian employees (13%) to have a car loan at an overseas Defense credit union.

Line of credit. Forty percent of foreign-based personnel have a line of credit at one or more financial institutions. Thirty percent have their line of credit through a stateside financial institution.

Military members were less likely than civilian employees to have a line of credit at any type of financial institution (39% and 47%, respectively), at a overseas Defense credit union (7% and 14%, respectively), or at an overseas MBF (6% and 12%, respectively). Two rank group differences were also detected. Officers were more likely than enlisted personnel to have a line of credit at any type of financial institution (50% and 38%, respectively) or at a stateside financial institution (38% and 28%, respectively).

Types of Financial Transactions

Respondents were asked where they most often perform each of nine types of financial transactions. The transactions listed in the questionnaire included, for example, cashing personal checks, getting a loan, and converting currency. The complete list is provided in Table 4.17. For each transaction, respondents could indicate they had not performed that type of transaction during their current assignment or that they most often performed the transaction at a(n)

- *Overseas MBF*
- *Overseas Defense credit union*
- *Foreign bank*
- *Service club, commissary, or exchange*
- *Military finance office*
- *A location not specified here*

Table 4.17 presents the combined percentages of personnel who performed each transaction during their current assignment, followed by the percentages who performed the transaction at each of the six transaction locations. The presentation of results is ordered by the overall percentage of personnel who performed each type of transaction. The percentages ranged from 88% for converting currency to 5% for getting a signature guarantee on a stock transfer. Results are reviewed for each type of transaction made by at least 40% of foreign-based personnel.

Table 4.17

Where Foreign-based Personnel Performed Financial Transactions During Their Current Assignment

Financial Transaction and Where It Was Performed	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
<i>i. Converting currency</i>	88	±1.0	87	±1.1	91	±0.6	92	±0.9	87	±1.2
Overseas MBF	47	±1.7	44	±1.9	64	±1.7	61	±2.8	43	±2.0
Overseas Defense credit union	10	±1.1	9	±1.3	10	±1.4	6	±1.5	11	±1.4
Foreign bank	6	±0.8	6	±0.9	5	±0.6	6	±1.1	6	±0.9
Service club, commissary, or exchange	11	±1.1	13	±1.2	3	±0.7	5	±1.2	13	±1.3
Military finance office	7	±0.8	7	±0.9	5	±0.6	8	±1.8	6	±0.9
A location not specified here	6	±0.8	7	±1.0	4	±0.5	6	±1.4	7	±1.0
<i>a. Cashing personal checks</i>	87	±1.2	86	±1.4	93	±1.2	94	±1.6	85	±1.5
Overseas MBF	20	±1.4	16	±1.6	41	±2.0	34	±3.0	16	±1.6
Overseas Defense credit union	9	±0.9	8	±1.0	10	±1.2	8	±1.3	9	±1.1
Foreign bank	1	±0.3	1	±0.3	1	±0.1	1	±0.3	1	±0.3
Service club, commissary, or exchange	49	±1.8	52	±2.0	35	±2.0	41	±3.0	52	±2.1
Military finance office	6	±0.8	7	±0.9	4	±0.8	8	±1.9	6	±0.9
A location not specified here	2	±0.4	2	±0.5	1	±0.3	1	±0.8	2	±0.5
<i>c. Buying money orders/cashier's checks</i>	66	±1.7	65	±1.9	71	±1.8	59	±3.2	68	±1.9
Overseas MBF	21	±1.5	19	±1.7	34	±2.0	30	±2.9	19	±1.7
Overseas Defense credit union	12	±1.1	11	±1.3	14	±1.4	9	±1.5	13	±1.3
Foreign bank	1	±0.3	1	±0.4	1	±0.4	1	±0.7	1	±0.3
Service club, commissary, or exchange	14	±1.2	16	±1.4	5	±0.7	6	±1.4	17	±1.4
Military finance office	2	±0.4	2	±0.5	1	±0.3	1	±0.7	2	±0.5
A location not specified here	16	±1.3	16	±1.5	16	±1.6	11	±1.9	18	±1.5
<i>f. Getting a loan</i>	41	±1.7	39	±2.0	54	±2.1	40	±3.0	42	±2.0
Overseas MBF	12	±1.2	11	±1.4	16	±1.7	11	±2.0	12	±1.5
Overseas Defense credit union	18	±1.3	17	±1.5	26	±1.9	16	±1.8	19	±1.5
Foreign bank	1	±0.3	1	±0.3	2	±0.5	1	±0.5	1	±0.3
Service club, commissary, or exchange	<1	±0.1	0	±0.0	<1	±0.4	0	±0.0	<1	±0.1
Military finance office	1	±0.3	1	±0.3	<1	±0.1	<1	±0.3	1	±0.3
A location not specified here	10	±1.1	10	±1.2	10	±1.2	12	±2.2	9	±1.2
<i>b. Buying traveler's checks</i>	36	±1.6	31	±1.8	61	±2.0	50	±3.1	31	±1.8
Overseas MBF	19	±1.3	15	±1.5	39	±2.1	31	±2.8	16	±1.5
Overseas Defense credit union	11	±1.0	10	±1.1	17	±1.4	13	±1.6	10	±1.1
Foreign bank	1	±0.3	1	±0.4	1	±0.3	1	±0.7	1	±0.4
Service club, commissary, or exchange	3	±0.6	3	±0.7	2	±0.6	3	±0.9	3	±0.7
Military finance office	1	±0.3	1	±0.3	<1	±0.4	1	±1.0	<1	±0.2
A location not specified here	1	±0.4	1	±0.4	1	±0.3	1	±0.3	1	±0.5

This table continues.

Table 4.17 (continued)

Financial Transaction and Where It Was Performed	Overall		Military/Civilian Status				Rank Group			
			Military		Civilian		Officer		Enlisted	
	%	CI	%	CI	%	CI	%	CI	%	CI
d. Buying U.S. Savings Bonds	21	±1.4	21	±1.6	26	±1.9	23	±2.7	21	±1.7
Overseas MBF	5	±0.7	4	±0.8	11	±1.4	6	±1.4	4	±0.8
Overseas Defense credit union	1	±0.4	1	±0.4	2	±0.7	1	±0.7	1	±0.4
Foreign bank	<1	±0.1	<1	±0.1	<1	±0.1	0	±0.0	<1	±0.1
Service club, commissary, or exchange	<1	±0.1	<1	±0.1	<1	±0.4	0	±0.0	<1	±0.1
Military finance office	8	±0.9	9	±1.1	5	±0.9	8	±1.9	8	±1.1
A location not specified here	7	±0.9	7	±1.0	6	±1.0	7	±1.6	7	±1.1
h. Wiring funds	21	±1.4	21	±1.7	26	±1.9	21	±2.5	22	±1.7
Overseas MBF	8	±1.0	7	±1.1	13	±1.5	10	±1.9	7	±1.2
Overseas Defense credit union	6	±0.8	6	±0.9	7	±1.0	5	±0.9	7	±1.0
Foreign bank	1	±0.3	1	±0.4	1	±0.4	1	±0.5	1	±0.4
Service club, commissary, or exchange	3	±0.6	3	±0.7	1	±0.6	1	±0.4	3	±0.7
Military finance office	<1	±0.1	<1	±0.2	<1	±0.1	<1	±0.1	<1	±0.2
A location not specified here	4	±0.7	4	±0.8	3	±0.7	5	±1.5	3	±0.7
e. Redeeming US Savings Bonds	11	±1.0	10	±1.2	17	±1.6	12	±1.9	10	±1.2
Overseas MBF	7	±0.9	6	±1.0	12	±1.5	8	±1.6	7	±1.0
Overseas Defense credit union	1	±0.3	1	±0.4	2	±0.5	1	±0.6	1	±0.4
Foreign bank	<1	±0.1	<1	±0.1	<1	±0.1	0	±0.0	<1	±0.1
Service club, commissary, or exchange	<1	±0.1	<1	±0.1	<1	±0.4	0	±0.0	<1	±0.1
Military finance office	1	±0.2	1	±0.2	1	±0.2	1	±0.4	1	±0.3
A location not specified here	2	±0.4	1	±0.5	2	±0.5	1	±0.7	2	±0.5
g. Getting stock transfer signature guarantee	5	±0.7	4	±0.8	9	±1.3	9	±1.9	4	±0.8
Overseas MBF	2	±0.4	1	±0.5	4	±0.9	4	±1.2	1	±0.5
Overseas Defense credit union	1	±0.3	1	±0.4	2	±0.7	1	±0.8	1	±0.4
Foreign bank	0	±0.0	0	±0.0	0	±0.0	<1	±0.1	0	±0.0
Service club, commissary, or exchange	<1	±0.1	0	±0.0	<1	±0.4	0	±0.0	<1	±0.1
Military finance office	0	±0.0	0	±0.0	<1	±0.1	0	±0.0	0	±0.0
A location not specified here	2	±0.5	2	±0.6	3	±0.7	4	±1.3	2	±0.5

Note. FSS-Foreign Question 13

Converting currency. Eighty-eight percent of foreign-based personnel indicated that they have converted currency during their current overseas assignment (see Table 4.17). Nearly half (47%) said that they most often performed this transaction at an overseas MBF. An additional 11% said they used a service club, commissary, or exchange; 10% indicated that they most often used an overseas Defense credit union for this purpose. Finally, this was the one type of transaction for which more than one percent (i.e., 6%) of the foreign-based personnel said that they most often used a foreign bank.

The military/civilian comparisons revealed two differences (see Table 4.17). Foreign-based civilian employees (64%) were more likely than their military counterparts (44%) to most often use an overseas MBF to convert currency. Military members (13%) were more likely than civilian employees (3%) to most frequently use a service club, commissary, or exchange for this purpose.

Officers (92%) were more likely than enlisted personnel (87%) to indicate that they converted currency during their current assignment (see Table 4.17). The comparisons for the response alternatives revealed that officers (61%) were more likely than enlisted personnel (43%) to most often use an overseas MBF for currency conversion. Conversely, enlisted personnel were more likely than officers to use an overseas Defense credit union (11% and 6%, respectively) or a service club, commissary, or exchange (13% and 5%, respectively) most frequently for this type of financial transaction.

Cashing personal checks. Eighty-seven percent of foreign-based personnel indicated that they have cashed personal checks during their current overseas assignment (see Table 4.17). Approximately half (49%) cashed their checks most frequently at a service club, commissary, or exchange. Another 20% most often cashed personnel checks at an overseas MBF, and 9% performed this transaction most often at an overseas Defense credit union. Relatively few used a military finance office (6%), location not specified (2%), or foreign bank (1%) for this purpose.

Civilian employees (93%) were more likely than military members (86%) to indicate that they had cashed personal checks during their current assignment (see Table 4.17). The comparisons for each transaction location revealed that civilian employees (41%) were more likely than military members (16%) to most often cash personal checks at an overseas MBF. The reverse pattern was true for a service club, commissary, or exchange (52% for military members and 35% for civilian employees).

Officers (94%) were more likely than enlisted personnel (85%) to report that they had cashed personal checks during their current assignment (see Table 4.17). Officers (34%) were more likely than enlisted personnel (16%) to most often cash personal checks at an overseas MBF. Conversely, enlisted personnel (52%) were more likely than officers (41%) to most often cash personal checks at a service club, commissary, or exchange.

Buying money orders or cashier's checks. Sixty-six percent of foreign-based personnel said that they bought money orders or cashier's checks during their current assignment (see Table 4.17). Overall, 21% indicated that they most often used an overseas MBF for this transaction;

16% said a location not specified by the questionnaire; and 14% said a service club, commissary, or exchange. In addition, 12% indicated that they most frequently purchased money orders or cashier's checks at an overseas Defense credit union. Relatively few used a military finance office (2%) or a foreign bank (1%) most often for this transaction.

Civilian employees (71%) were more likely than military members (65%) to indicate that they had purchased money orders or cashier's checks during their current assignment (see Table 4.17). The individual comparisons demonstrated that civilian employees (34%) were more likely than military members (19%) to most often make these purchases at an overseas MBF. On the other hand, military members (16%) were more likely than civilians (5%) to most often purchase money orders or cashier's checks at a service club, commissary, or exchange.

Enlisted personnel (68%) were more likely than officers (59%) to say that they purchased money orders or cashier's checks during their current assignment (see Table 4.17). Enlisted personnel were more likely than officers to most often complete this transaction at a service club, commissary, or exchange (17% and 6%, respectively) or at a location not specified by the questionnaire (18% and 11%, respectively). The opposite pattern was true for overseas MBFs (30% for officers and 19% for enlisted personnel).

Getting a loan. Forty-one percent of foreign-based personnel indicated they had gotten a loan during their current assignment (see Table 4.17). Overall, 18% said they most frequently performed this transaction at an overseas Defense credit union, and 12% said they did it at an overseas MBF. In addition, 10% indicated that they most often got a loan at a location not specified by the questionnaire. Relatively few indicated they performed this transaction at a foreign bank (1%), a military finance office (1%), or a service club, commissary, or exchange (<1%).

Civilian employees (54%) were more likely than military members (39%) to indicate that they had performed this financial transaction during their current assignment. Civilian employees were more likely than military members to say they went to an overseas Defense credit union (26% and 17%, respectively) or an overseas MBF (16% and 11%, respectively) most frequently when getting a loan.

The comparisons by rank group did not reveal a difference. Officers and enlisted personnel (40% and 42%, respectively) were equally likely to say that they had obtained a loan during their current assignment. In addition, there was no difference in the percentages of officers and enlisted personnel who indicated that they most frequently used each type of financial institution for this transaction.

Desired Financial Services in the Future

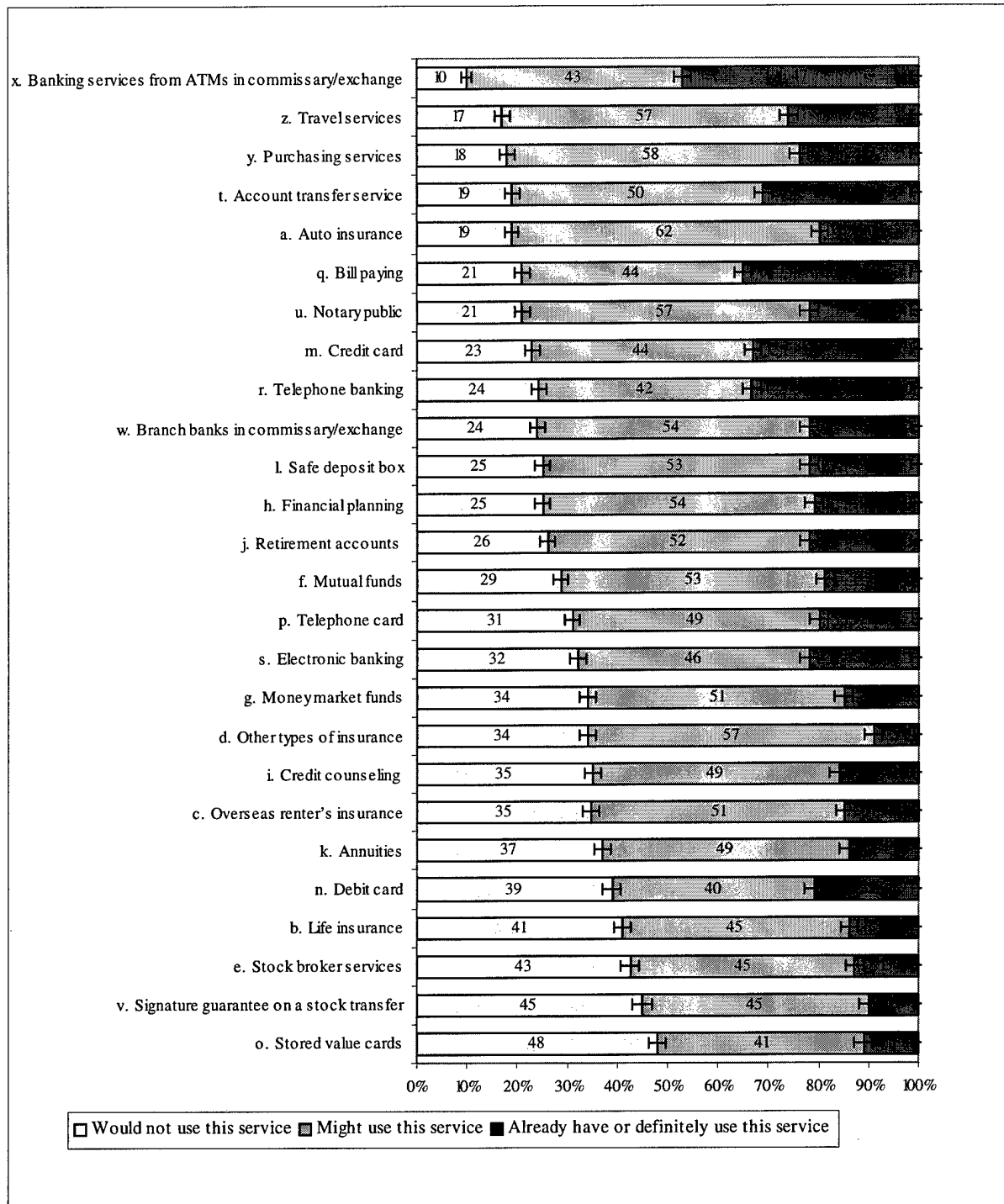
DoD personnel were asked how likely they were to use 26 traditional and new services if offered for "a reasonable price" at a financial institution on the military member's/civilian employee's current installation or a nearby installation. The two sentences establishing a context for the question, the question itself, its five alternatives, and its 26 items were worded the same

in *FSS-Foreign* and *FSS-Domestic*. The collapsing of categories for Figure 4.5 follows the procedures outlined in Chapter 3.

At least four fifths of DoD personnel said they might use, would definitely use, or already have five services: banking services from ATMs in a commissary or exchange (90%), travel services (83%), purchasing services (82%), account transfer services (81%), and auto insurance (82%). Another way to judge the potential market for services is to examine only the percentages of individuals who indicated that they already use or would definitely use a service. At least 30% of DoD personnel said they already have or definitely would use five services: banking services from ATMs in a commissary or exchange (47%), bill paying (35%), credit cards (33%), telephone banking (33%), and account transfer service (31%).

A third way to judge the size of a potential market is to examine which services would be least likely to provide a sufficient number of people to make a service profitable. The four services that at least 4 of every 10 DoD personnel said they definitely would *not* use were stored value cards (48%), signature guarantee on a stock transfer (45%), stock broker services (43%), and life insurance (41%).

Figure 4.5
Desired Services: Foreign-based Personnel



Note. FSS-Foreign Question 52

Chapter Summary

This chapter presented the findings for DoD personnel stationed in 11 foreign locations. It reviewed the types of financial institutions used by foreign-based personnel, satisfaction with the most often used institution, the quality of various types of financial institutions, the concerns that influence where accounts are opened, and the use of stateside financial institutions by foreign-based personnel. In addition, the chapter examined the methods used to access financial accounts and the types of services desired by members and employees.

Almost two thirds of foreign-based personnel reported that the financial institution they used most often was either an overseas MBF (34%) or an overseas Defense credit union (27%) to handle their financial needs. Notably, more than a third (36%) of foreign-based personnel said their most often financial institution was located stateside. Relatively few said they used either a foreign bank (1%) or a "financial institution (including a mutual fund or stock brokerage firm) not specified above" (1%) as their most often used institution. When aggregated by the category of institution, the results revealed that 57% of foreign-based personnel used a bank most often, and 43% used a credit union most often. The aggregation by location showed that 61% most often used an institution on an overseas installation, 21% used an institution not on an installation, and 17% used an institution on a stateside installation. Aggregating, 78% of foreign-based personnel are most often using a financial institution *on some installation*.

Approximately three quarters (74%) of foreign-based personnel were *satisfied/very satisfied* with the financial institution that they used most often. Individuals who most often used a credit union (78%) were more likely to be *satisfied/very satisfied* than were personnel who most often used a bank (71%). Individuals who used a financial institution on an overseas installation (77%) were more likely to be *satisfied/very satisfied* than were personnel whose most often used financial institution was located either on a stateside installation (71%) or not on an installation (68%). The subgroup comparisons revealed two differences; each pertained to on-installation credit unions. Military members (71%) were less likely than civilian employees (83%) to be *satisfied/very satisfied* with this type of institution, and enlisted personnel (70%) were less likely than officers (84%) to be *satisfied/very satisfied*.

Most foreign-based personnel reported they had a savings or share account (90%), an ATM card (90%), a credit card (72%), and an interest earning checking/share draft account (56%). For each of the four types of account, individuals were most likely to indicate they had the account at a stateside financial institution and least likely to indicate they had the account at a foreign bank.

Those who had a financial institution on their installation and said they were knowledgeable about it were asked to rate the relative quality of 18 features of the financial institution. Specifically, they were asked to rate the relative quality of their MBF versus stateside banks, their overseas Defense credit union versus stateside credit unions, and their MBF versus their overseas Defense credit union. For 17 of the 18 comparisons between MBFs and stateside banks, the stateside banks were judged better by a larger percentage of personnel. Convenient location was the only feature for which the percentages were not different. Stateside credit

unions were rated as better by a larger percentage of personnel than were overseas Defense credit unions on nine specific features and overall quality of service. In addition, overseas Defense credit unions were judged better by a larger percentage of personnel than were MBFs on 17 of the 18 features. Once again, convenience of the location was the only feature where a difference was not detected.

Those who said they were knowledgeable about their on-installation financial institution(s) also were asked where they obtained information on accounts, loans, and services offered by their MBF and overseas Defense credit union. The most frequently cited sources of information for MBFs were materials distributed by the MBFs themselves (70%) and from the staff of the MBFs (52%). The same pattern was found for the overseas Defense credit unions; personnel most frequently received information from materials available from the credit unions themselves (80%) and the staff of the credit unions (57%).

Survey respondents were asked to identify their three most important concerns when deciding where to open financial accounts. For foreign-based personnel, the most frequently marked considerations were low fees/service charges (59%), location of the financial institution (50%), the ability to use a branch at other installations (36%), and the variety of services offered (35%). The military and civilian subgroups differed in their most frequently selected concern. More military members selected low fees/service charges (54%) than location (59%), while more civilian employees selected location (59%) than low fees/service charges (46%).

Foreign-based personnel were asked to rate the frequency with which they use each of five methods for accessing financial accounts at the most often used financial institution. The results showed that an ATM was the most common method for accessing accounts. Approximately two thirds of foreign-based personnel indicated they banked with ATMs about half the time or more often. The results also showed that military members (87%) were more likely than civilian employees (77%) to use ATMs, and enlisted personnel (87%) were more likely than officers (81%) to use this method of accessing financial accounts.

In other analyses, foreign-based personnel were grouped according to the category of financial institution they used most often: banks or credit unions. Both bank and credit union customers indicated that ATMs were their most used means of accessing their accounts; differences were found, however, regarding the frequency with which they used ATMs. Bank customers (57%) were more likely than credit union customers (51%) to report using this method always, almost always, or most of the time. In contrast, bank customers (31%) were less likely than credit union customers (38%) to say they sometimes, rarely, or never use ATMs to access their accounts.

Eighty-six percent of foreign-based personnel reported they had used an ATM during the 12 months prior to the survey. Ninety-nine percent of the foreign-based ATM users said they used their card one or more times per month to withdraw cash from their accounts. The frequency was noticeably lower for other types of transactions. Seventy-one percent used their card to check account balances, 27% used it to transfer money between accounts, and 22% used it to make deposits to a checking or savings account.

When asked about their willingness to pay fees for regular use of an ATM at an institution where they do not have an account, 40% of ATM users indicated that they already have or would adopt a strategy to avoid such fees. Specifically, 25% said they only used their card at the issuing financial institution, and another 15% said they would open an account at the financial institution that owned the ATM they used regularly (if faced with paying fees). For those who said they would be willing to pay fees, the percentages decreased as the transaction fee increased. Relatively few (8%) were willing to pay more than \$1.00 per transaction.

Finally, in light of the increased number of services that financial institutions are able to offer, the types of services DoD personnel would like to see offered in the future at on-installation institutions was examined. At least four fifths of foreign-based personnel said they might use, would definitely use, or already have five services: banking services from ATMs in a commissary or exchange (90%), travel services (83%), purchasing services (82%), account transfer services (81%), and auto insurance (82%). Alternatively, there were four services that at least 40% of foreign-based personnel said they definitely would *not* use: stored value cards (48%), signature guarantee on a stock transfer (45%), stock broker services (43%), and life insurance (41%).

Chapter 5: Comparisons of US-based and Foreign-based Personnel

This chapter presents comparisons of overall findings for US-based personnel with overall findings for foreign-based personnel. No attempt was made to provide overall findings for the combined population of US-based and foreign-based personnel. Any such indices would have been very tenuous because of the different types of financial institutions and situations available to the personnel in the two general types of locations. Moreover, the different policies and laws governing the operation of US-based versus foreign-based financial institutions suggest that combined indices would add little information to policy officials attempting to evaluate and improve the financial services offered to DoD personnel.

This chapter is divided into nine sections. The first section identifies the financial characteristics of the household. The second and third sections address the types of financial institutions used by US-based personnel and satisfaction with those institutions. In the fourth section, the various types of financial institutions are compared with regard to quality. Selecting a financial institution and sources of information on financial institutions are the focus in the fifth and sixth sections. The seventh section examines the methods that DoD personnel use to access their accounts, while types of accounts and financial transactions are reviewed in the eighth. The final section considers what new and traditional financial services are desired by DoD personnel in the future.

Financial Characteristics of the Household

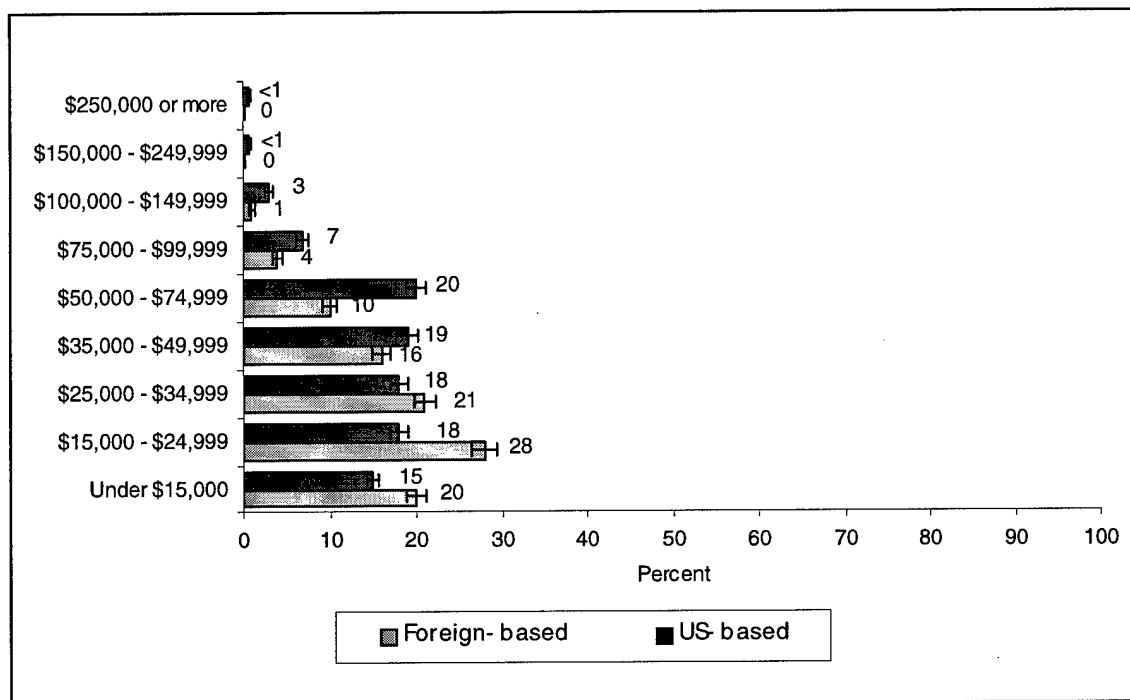
The two *FSS* questionnaires used the questions worded exactly the same to assess total pre-tax household income and credit card payment.

Total 1995 Income

Figure 5.1 compares the total 1995 pre-tax household income for US-based personnel with that for foreign-based personnel. While 51% of US-based personnel had total household incomes of less than \$35,000, 69% of the foreign-based personnel had incomes below this level. At the other end of the income continuum, 46% of US-based personnel had total household incomes between \$35,000 and \$99,999, while 30% of the foreign-based personnel had incomes in this range.

Figure 5.1

1995 Pre-tax Household Income from All Sources: US-based and Foreign-based Personnel



Note. FSS-Domestic and FSS-Foreign Question 16

Comparison between the two geographic groups found three significant differences. Proportionately more foreign-based personnel than US-based personnel had household incomes under \$15,000 (20% and 15%, respectively) and from \$15,000 to \$24,000 (28% and 18%, respectively). Conversely, proportionately more US-based personnel (20%) than foreign-based personnel (10%) had household incomes between \$50,000 and \$74,999. These income-related differences may be partially influenced by the limited employment opportunities available to military families when stationed outside the US.

Monthly Credit Card Carryover

Personnel were asked to describe their household payment habits for credit card bills using one of the seven choices listed in Table 5.1. For both groups, the most frequently cited response was *usually make more than the minimum payment, but do not pay bills in full each month*. The percentage of people selecting this response (39% for US-based and 36% for foreign-based) was at least twice the rate for any other response alternative. One fourth of both US-based and foreign-based personnel indicated that their household either always (16% and 15%, respectively) or almost always (9% and 10%, respectively) pays their credit card bills in full each month.

Table 5.1***Typical Pattern of Household's Credit Card Payments: US-based and Foreign-based Personnel***

Pattern of Household's Credit Card Payments	Location of Personnel			
	US-based		Foreign-based	
	%	CI	%	CI
Always pay credit card bills in full each month	16	±1.0	15	±1.2
Almost always pay credit card bills in full each month	9	±0.8	10	±1.0
Sometimes pay in full and sometimes pay in part	9	±0.8	9	±1.0
Usually make more than the minimum payment, but do not pay bills in full each month	39	±1.4	36	±1.6
Always, or almost always, make the minimum payment each month	13	±1.0	9	±1.0
My household rarely uses a credit card account	3	±0.5	5	±0.8
No one in my household has a credit card	11	±0.8	16	±1.3

Note. FSS-Domestic and FSS-Foreign Question 20

The overall response patterns for US-based and foreign-based personnel were very similar, with only one difference detected. Eleven percent of US-based personnel and 16% of foreign-based personnel said *no one in my household has a credit card*.

Types of Financial Institutions Used

DoD personnel were asked about the type of financial institution (a) used most often and (b) receiving their pay after allotments were deducted. Although the same response alternatives were used for both questions within each questionnaire, the alternatives were different for the two FSS questionnaires. For both questionnaires, the response alternatives were created by crossing category of financial institution (bank or credit union) with location of the financial institution (on the current installation, on another installation, and not on an installation). Both questionnaires also allowed respondents to say their most often used financial institution was of a different type.

The top portions of Tables 5.2 through 5.4 were constructed to show the foreign-based financial institution that is most similar to each type of US-based financial institution, with similar types of financial institutions on the same line. Given that the specific types of financial institutions are not exactly the same, comparisons were limited to the aggregate findings for category and location of financial institution (found in the middle and bottom sections of each table).

Most Often Used Financial Institution

The FSS-Domestic and FSS-Foreign asked DoD personnel which *one* financial institution they used most often to handle their financial needs. The left half of Table 5.2 shows the overall percentages for personnel based in the US, and the right half of the table shows the overall percentages for personnel based in the 11 foreign locations examined in this study.

Table 5.2

The Most Often Used Financial Institution: US-based and Foreign-based Personnel

Financial Institution Used Most Often by US-based Personnel	Personnel Using the Financial Institution				Financial Institution Used Most Often by Foreign-based Personnel
	US-based		Foreign-based		
	%	CI	%	CI	
<i>Specific type of institution</i>					<i>Specific type of institution</i>
Bank not on an installation	35	±1.4	14	±1.3	Stateside bank not on an installation
Credit union on current installation	29	±1.3	27	±1.3	Overseas Defense credit union
Credit union not on an installation	15	±1.1	6	±0.9	Stateside credit union not on an installation
Credit union on an installation other than where you live or work	9	±0.9	10	±1.0	Stateside on-installation credit union
Bank on your current installation	8	±0.8	34	±1.6	Overseas MBF
Bank on an installation other than where you live or work	4	±0.5	6	±0.9	Stateside on-installation bank
Financial institution (including mutual fund/stock brokerage firm) not specified above ^a	1	±0.2	1	±0.3	Financial institution (including mutual fund/stock brokerage firm) not specified above ^a
			1	±0.3	Foreign bank
<i>Aggregated by category of institution</i>					<i>Aggregated by category of institution</i>
Credit union	53	±1.4	43	±1.6	Credit union
Bank	47	±1.4	57	±1.6	Bank
<i>Aggregated by location of institution</i>					<i>Aggregated by location of institution</i>
Financial institution not on an installation	51	±1.5	21	±1.4	Financial institution not on an installation
Financial institution on current installation	37	±1.4	61	±1.7	Financial institution on overseas installation
Financial institution on another installation	13	±1.0	17	±1.3	Financial institution on a stateside installation
			1	±0.3	Foreign bank

Note. FSS-Domestic and FSS-Foreign Question 21. ^aFindings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

Differences were found when comparing US-based and foreign-based personnel. The middle portion of Table 5.2 shows that US-based personnel were more likely to report that their most often used financial institution was a credit union than a bank. The opposite pattern was found for foreign-based personnel. To rephrase, 53% of US-based personnel indicated they used a credit union most often, compared to 43% of the foreign-based personnel. Forty-seven percent of the US-based personnel indicated they used a bank most often, compared to 57% of the foreign-based personnel.

Comparisons of aggregations by location of the financial institution also found some differences. Compared to US-based personnel (51%), foreign-based personnel (21% for a financial institution not on an installation plus 1% for a foreign bank) were much less likely to report using a financial institution not on an installation. Thirty-seven percent of US-based personnel responded that their most-often used financial institution was on their current installation, while 61% of foreign-based personnel indicated they used a financial institution on an overseas installation. This overseas installation may or may not be on the current installation

since some MBFs and overseas Defense credit union may service personnel who are on other installations.

Financial Institution Where Pay Is Deposited

The *FSS-Domestic* and *FSS-Foreign* asked DoD personnel where they have their pay deposited after allotments have been deducted. Table 5.3 shows the findings for specific types of institutions receiving the pay, as well as aggregate category and location of the institution. The left half of Table 5.3 shows the overall percentages for US-based individuals, and the right half of the table shows comparable findings for foreign-based individuals.

Table 5.3

The Financial Institution Where Pay Is Deposited: US-based and Foreign-based Personnel

Financial Institution Where US-based Personnel Have Their Pay Deposited	Personnel Using the Financial Institution				Financial Institution Where Foreign-based Personnel Have Their Pay Deposited
	US-based		Foreign-based		
	%	CI	%	CI	
<i>Specific type of institution</i>					<i>Specific type of institution</i>
Bank not on an installation	35	±1.4	22	±1.5	Stateside bank not on an installation
Credit union on current installation	27	±1.3	22	±1.2	Overseas Defense credit union
Credit union not on an installation	14	±1.0	9	±1.0	Stateside credit union not on an installation
Credit union on an installation other than where you live or work	10	±0.9	15	±1.2	Stateside on-installation credit union
Bank on your current installation	8	±0.7	23	±1.4	Overseas MBF
Bank on an installation other than where you live or work	5	±0.6	9	±1.1	Stateside on-installation bank
Financial institution (including mutual fund/stock brokerage firm) not specified above ^a	<1	±0.2	1	±0.2	Financial institution (including mutual fund/stock brokerage firm) not specified above ^a
<i>Aggregated by category of institution</i>					<i>Aggregated by category of institution</i>
Credit union	52	±1.4	46	±1.6	Credit union
Bank	48	±1.4	54	±1.6	Bank
<i>Aggregated by location of institution</i>					<i>Aggregated by location of institution</i>
Financial institution not on an installation	49	±1.5	32	±1.6	Financial institution not on an installation
Financial institution on current installation	36	±1.4	45	±1.6	Financial institution on an overseas installation
Financial institution on another installation	15	±1.1	24	±1.5	Financial institution on a stateside installation

Note. *FSS-Domestic* and *FSS-Foreign* Question 10. ^aFindings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

Differences were found between the pairs of percentages shown in the middle and bottom portions of Table 5.3. As was found in the prior section, US-based personnel use credit unions more often, while foreign-based personnel use banks more often. Fifty-two percent of the US-based personnel indicated they have their pay deposited at a credit union, while 46% of the personnel overseas said they used a credit union. Conversely, 48% of US-based personnel indicated they had their pay deposited at a bank compared to 54% of the foreign-based personnel.

The pairs of findings aggregated by location of the institution produced differences in each of the three comparisons. US-based personnel (49%) were more likely than their foreign-based peers (32%) to report that their pay is deposited to a financial institution not on an installation. In contrast, US-based personnel were less likely than foreign-based personnel to report having their pay deposited to a financial institution either on the current or an overseas installation (36% and 45%, respectively) or on another or stateside installation (15% and 24% respectively).

Satisfaction with the Most Often Used Financial Institution

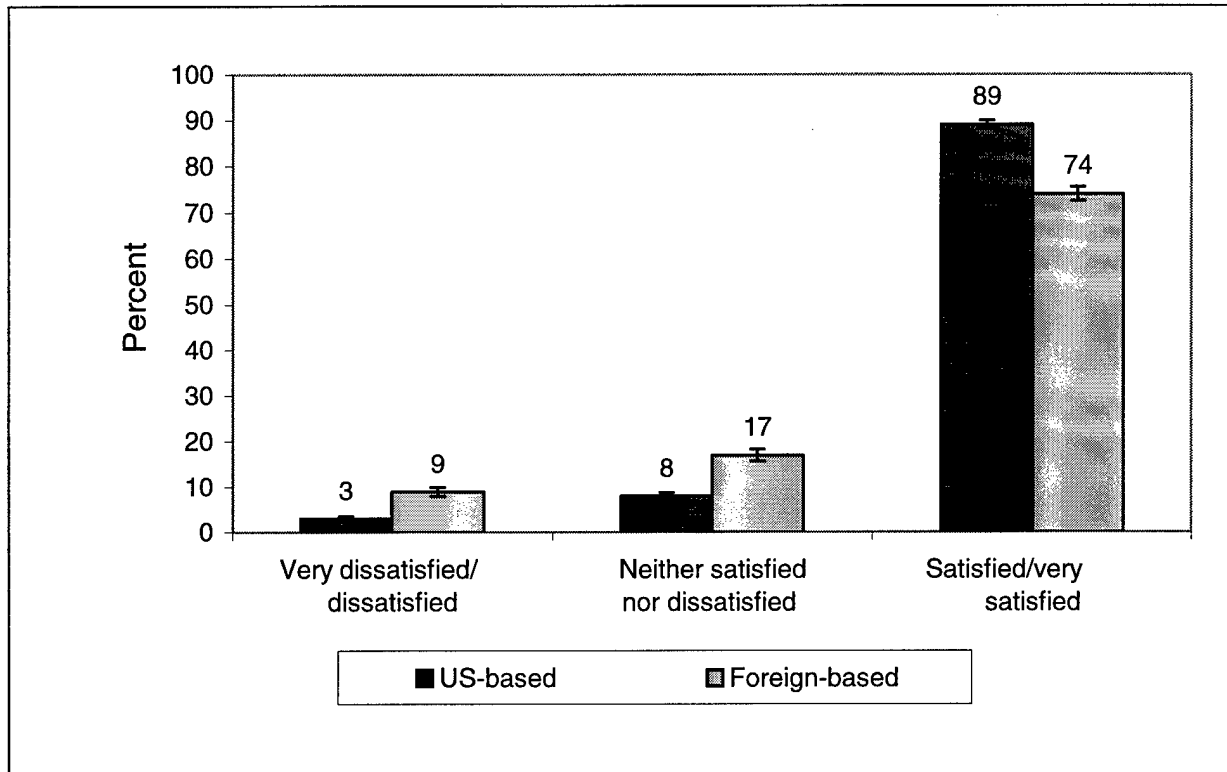
FSS-Domestic and *FSS-Foreign* asked military members and civilian employees how satisfied they were with their most often used financial institution. One question asked military members and civilian employees about their overall satisfaction. Another question asked these personnel how satisfied they were with 15 features of their most often used financial institution. The five original response alternatives for these questions have been collapsed to the following three categories: *very dissatisfied/dissatisfied*, *neither satisfied nor dissatisfied*, and *satisfied/very satisfied*.

Overall Satisfaction

Figure 5.2 shows the overall satisfaction rates for US-based and foreign-based personnel. Proportionately more US-based personnel (89%) than foreign-based personnel (74%) reported being *satisfied/very satisfied* with their most often used financial institution. Conversely, US-based personnel had lower *very dissatisfied/dissatisfied* (3% versus 9%) and *neither satisfied nor dissatisfied* (8% versus 17%) rates than did foreign-based personnel.

Figure 5.2

Overall Satisfaction with the Most Often Used Financial Institution: US-based and Foreign-based Personnel



Note. FSS-Domestic and FSS-Foreign Question 25

Overall satisfaction with types and categories of financial institutions. Overall satisfaction with each type of financial institution was also considered. That is, analyses were undertaken to determine if satisfaction varied according to the type, category, or location of financial institution used most often. Table 5.4 provides the percentages of DoD personnel who were *satisfied/very satisfied* with the various kinds of financial institutions.

Table 5.4
US-based and Foreign-based Personnel Satisfied/Very Satisfied with Their Most Often Used Financial Institution

Financial Institution Used Most Often by US-based Personnel	Customers Satisfied				Financial Institution Used Most Often by Foreign-based Personnel
	US-based		Foreign-based		
	%	CI	%	CI	
<i>Specific type of institution</i>					<i>Specific type of institution</i>
Credit union not on an installation	90	±2.1	72	±6.5	Stateside credit union not on installation
Bank not on installation	90	±1.4	66	±4.7	Stateside bank not on installation
Credit union on current installation	89	±1.7	82	±2.4	Overseas Defense credit union
Credit union on an installation other than where you live or work	88	±3.2	72	±4.7	Stateside on-installation credit union
Bank on current installation	83	±3.7	74	±2.7	Overseas MBF
Bank on an installation other than where you live or work	81	±5.5	68	±6.9	Stateside on-installation bank
Financial institution (including mutual fund/stock brokerage firm) not specified above ^a	81	±15.2	60	±23.3	Financial institution (including mutual fund/stock brokerage firm) not specified above ^a
			63	±13.3	Foreign bank
<i>Aggregated by category of institution</i>					<i>Aggregated by category of institution</i>
Credit union	89	±1.2	78	±2.1	Credit union
Bank	88	±1.3	71	±2.2	Bank
<i>Aggregated by location of institution</i>					<i>Aggregated by location of institution</i>
Financial institution on current installation	88	±1.6	77	±1.8	Financial institution on overseas installation
Financial institution on other installation	86	±2.8	71	±3.9	Financial institution on stateside installation
Financial institution not on an installation	90	±1.2	68	±3.8	Financial institution not on an installation
			63	±13.3	Foreign bank

Note. FSS-Domestic and FSS-Foreign Question 25 crossed with Question 21. ^aFindings from this alternative are not included in the aggregated results presented in the middle and bottom sections of the table.

As with Tables 5.2 and 5.3, the top portion of Table 5.4 is provided for the sake of completeness. For the findings aggregated by category of institution, proportionately more US-based (89%) than foreign-based (78%) credit union customers were *satisfied/very satisfied* with their most often used financial institution. Similarly, proportionately more US-based (88%) than foreign-based (71%) bank customers were *satisfied/very satisfied* with their most often used financial institution.

Comparisons of aggregations by location of institution also found differences, with proportionately more US-based than foreign-based personnel being *satisfied/very satisfied* with their most often used financial institution. Specifically, the percentage of US-based customers being *satisfied/very satisfied* with the financial institution on their current installation was 88%, while the percentage of foreign-based customers reporting the same level of satisfaction with a financial institution on an overseas installation was 77%. Likewise, US-based customers (86%) were more likely than foreign-based personnel (71%) to be *satisfied/very satisfied* with the financial institution on other installations. Finally, for financial institutions not located on an

installation, proportionately more US-based DoD customers (90%) than foreign-based DoD customers (68%) were *satisfied/very satisfied* with their primary financial institution.

Satisfaction with Specific Features

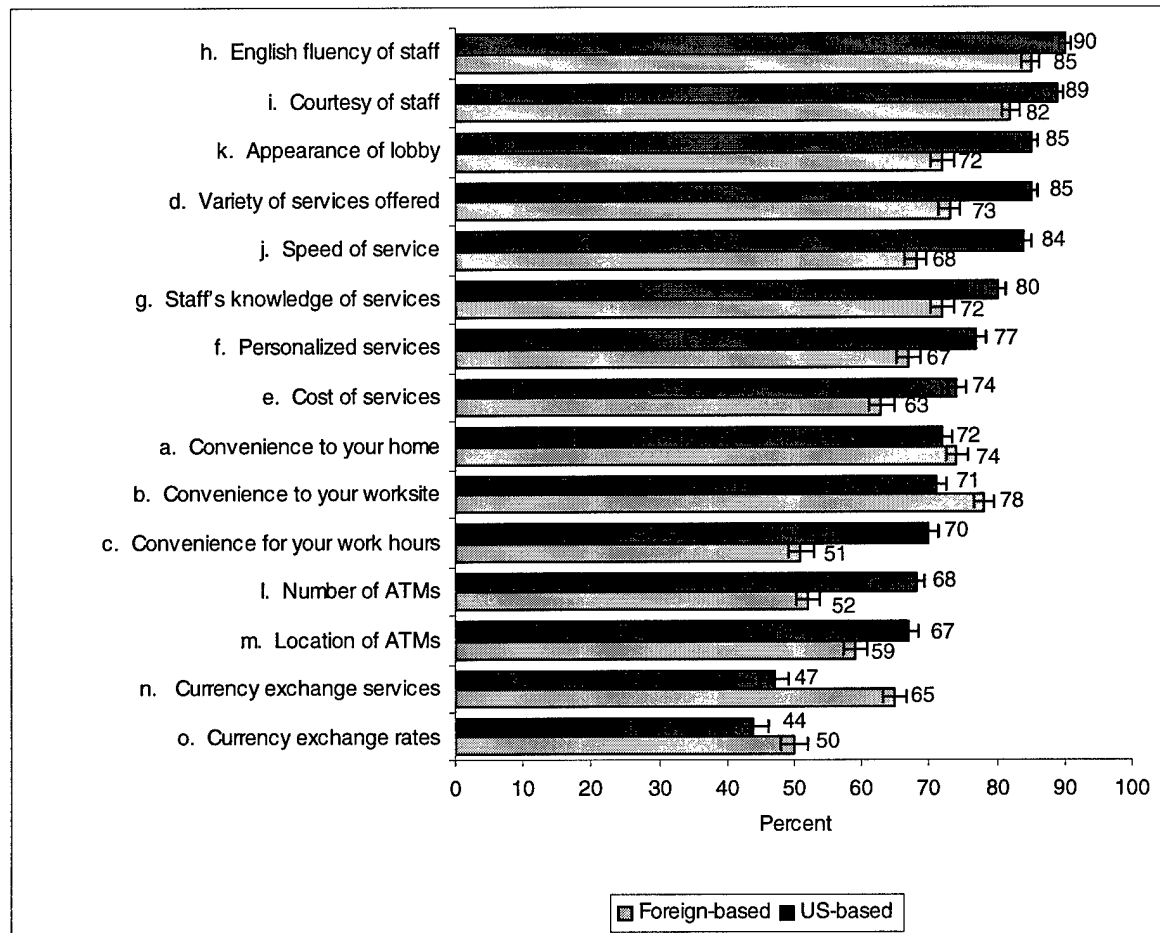
In addition to reporting overall satisfaction with their most often used financial institution, DoD personnel rated their satisfaction with 15 features of that institution. The five response alternatives were the same as those used to indicate overall satisfaction. A sixth alternative allowed DoD personnel to note that the item was not applicable. After eliminating individuals who marked not applicable, percentages were computed.

This section is divided into six subsections. In the first subsection, the satisfaction levels of all US-based personnel are compared with all foreign-based personnel. In the second and third subsections, the comparisons of US-based and foreign-based personnel are, respectively, limited to personnel who said they most often used a bank and to those who said they most often used a credit union. The fourth through sixth subsections compared satisfaction levels of US-based and foreign-based personnel who used the financial institutions located on-installation, on a different installation than the individual is assigned, and off any installation.

All US-based versus all foreign-based personnel. Figure 5.3 presents the results for the 15 comparisons of overall *satisfied/very satisfied* rates for US-based and foreign-based personnel. Convenience to your home was the only item for which no difference between the rates for the two groups of DoD personnel was found (see Figure 5.3).

Figure 5.3

US-based and Foreign-based Personnel Satisfied/Very Satisfied with Features of Their Most Often Used Financial Institution



Note. FSS-Domestic and FSS-Foreign Question 24

Eleven of the comparisons showed that proportionately more US-based personnel than foreign-based personnel were *satisfied/very satisfied*. Rates for US-based personnel were at least 10 percentage points higher than those for foreign-based personnel on seven features: convenience for your work hours (19 percentage points), speed of service (16 percentage points), number of ATMs (16 percentage points), appearance of lobby (13 percentage points), variety of services offered (12 percentage points), cost of services (11 percentage points), and personalized services (10 percentage points). Differences of 5 to 8 percentage points were detected for staff's knowledge of services, location of ATMs, courtesy of staff, and English fluency of staff.

For the remaining 3 features, proportionately more foreign-based personnel than US-based personnel reported being *satisfied/very satisfied*. Those features were currency exchange services (18 percentage points), convenience to your work site (7 percentage points), and currency exchange rates (6 percentage points).

US-based versus foreign-based bank customers. The left half of Table 5.5 shows the percentages of US-based and foreign-based bank customers who were *satisfied/very satisfied* with each of 15 features of their most often used bank. As in the findings presented in the prior section, the only comparison for which a difference was not detected was convenience to your home.

Table 5.5

US-based and Foreign-based Personnel Satisfied/Very Satisfied with the Features of Their Most Often Used Financial Institution: Bank and Credit Union Customers

Feature	Type of Financial Institution Used Most Often							
	Bank				Credit Union			
	US-based Customers		Foreign-based Customers		US-based Customers		Foreign-based Customers	
	%	CI	%	CI	%	CI	%	CI
h. English fluency of staff	88	±1.5	83	±1.9	91	±1.1	86	±1.9
i. Courtesy of staff	88	±1.4	79	±2.1	89	±1.3	85	±1.9
d. Variety of services offered	83	±1.6	68	±2.5	87	±1.3	79	±2.2
j. Speed of service	83	±1.6	65	±2.4	84	±1.5	71	±2.4
k. Appearance of lobby	83	±1.7	72	±2.4	85	±1.5	72	±2.5
a. Convenience to your home	77	±1.9	76	±2.2	68	±2.0	73	±2.4
g. Staff's knowledge of services	77	±1.8	68	±2.4	83	±1.6	77	±2.3
f. Personalized services	74	±1.9	63	±2.5	79	±1.7	73	±2.4
l. Number of ATMs	74	±1.9	56	±2.5	62	±2.1	48	±2.7
m. Location of ATMs	73	±2.0	63	±2.5	62	±2.1	54	±2.7
c. Convenience for your work hours	69	±2.1	50	±2.5	71	±1.9	52	±2.6
b. Convenience to your worksite	66	±2.1	79	±2.1	74	±1.8	76	±2.3
e. Cost of services	66	±2.1	56	±2.6	81	±1.6	72	±2.4
n. Currency exchange services	49	±3.3	72	±2.3	45	±3.1	53	±2.9
o. Currency exchange rates	45	±3.3	53	±2.6	42	±3.2	45	±3.0

Note. FSS-Domestic and FSS-Foreign Question 24 crossed with Question 21

Eleven differences were found in which proportionately more US-based personnel reported being *satisfied/very satisfied* than did foreign-based bank customers. The largest differences were found for convenience to your work hours (19 percentage points), speed of service (18 percentage points), number of ATMs (18 percentage points), variety of services offered (15 percentage points), personalized service (11 percentage points), appearance of lobby (11 percentage points), cost of services (10 percentage points), and location of ATMs (10 percentage points). For three other features, more US-based than foreign-based personnel were *satisfied/very satisfied* but the differences were smaller (5 to 9 percentage points). Those features were staff's knowledge of services, courtesy of staff, and English fluency of staff.

The opposite pattern was found for the remaining three features; the percentages of *satisfied/very satisfied* bank customers was higher for foreign-based personnel than for US-based personnel. Those features were currency exchange services (23 percentage points), convenience to your worksite (13 percentage points), and currency exchange rates (8 percentage points). Two of these three features involve currency exchange, which is undoubtedly a concern more often in foreign locations than in the US.

US-based versus foreign-based credit union customers. The right half of Table 5.5 contains the rates at which US-based and foreign-based credit union customers reported being *satisfied/very satisfied* with 15 features of their most often used financial institution. US-based credit union customers had a higher rate of satisfaction for 10 of the 15 features, and foreign-based customers had a higher rate for two features. No difference was found for the other three features.

As was previously stated, US-based credit union customers were more likely than foreign-based credit union customers to be *satisfied/very satisfied* with 10 features of their most often used financial institution. As with the bank findings, the largest difference—19 percentage points—was found for convenience for your work hours. Differences of 13 or 14 percentage points were found for number of ATMs, speed of service, and appearance of lobby. For the six other features for which proportionately more US-based than foreign-based personnel were *satisfied/very satisfied*, the differences were 5 to 9 percentage points. Those features were cost of services, variety of services offered, and location of ATMs, personalized service, staff's knowledge of services, and English fluency of staff.

Foreign-based personnel were more *satisfied/very satisfied* than were US-based personnel for only two credit union features: currency exchange services (8 percentage points) and convenience to your home (5 percentage points).

US-based versus foreign-based on-installation customers. This set of analyses examined the satisfaction of customers whose most often used financial institution was on their current installation. The percentages for US-based personnel were computed using information from only those personnel who said they used a bank or credit union on their current installation, while the percentages for foreign-based personnel were computed using information from only those personnel who said they used an overseas MBF or an overseas Defense credit union. The leftmost columns of Table 5.6 provide the percentages of US-based and foreign-based personnel who were *satisfied/very satisfied* with 15 features of their most often used financial institution.

Table 5.6

US-based and Foreign-based Personnel Satisfied/Very Satisfied with the Features of Their Most Often Used Financial Institution: On-, Other-, Off-installation Financial Institution Customers

Feature of the Most Often Used Financial Institution	Location of Most Often Used Financial Institution									
	On-installation				Other-installation				Off-installation	
	US-based Customers		For.-based Customers		US-based Customers		For.-based Customers		US-based Customers	For.-based Customers
	%	CI	%	CI	%	CI	%	CI	%	CI
b. Convenience to your worksite	92	±1.3	83	±1.7	42	±4.6	69	±4.5	60	±2.2
h. English fluency of staff	90	±1.5	89	±1.4	88	±2.9	74	±4.2	90	±1.3
i. Courtesy of staff	88	±1.6	85	±1.6	87	±2.7	76	±3.9	90	±1.2
k. Appearance of lobby	86	±1.7	75	±2.0	78	±4.0	67	±4.8	85	±1.6
d. Variety of services offered	83	±1.9	77	±2.0	86	±3.0	66	±4.6	87	±1.4
j. Speed of service	82	±1.9	70	±2.1	83	±3.0	64	±4.5	85	±1.4
g. Staff's knowledge of services	80	±2.0	75	±2.0	81	±3.4	67	±4.6	80	±1.7
a. Convenience to your home	78	±2.1	79	±1.8	45	±4.6	65	±4.6	73	±1.9
c. Convenience for your work hours	76	±2.0	51	±2.2	58	±4.4	52	±4.7	68	±2.0
f. Personalized services	76	±2.1	70	±2.1	77	±3.6	62	±4.7	77	±1.8
e. Cost of services	74	±2.2	66	±2.2	79	±3.5	58	±4.7	73	±1.9
m. Location of ATMs	68	±2.4	60	±2.2	57	±4.5	59	±4.7	69	±2.1
l. Number of ATMs	66	±2.4	53	±2.3	58	±4.5	49	±4.8	71	±2.0
n. Currency exchange services	48	±3.6	66	±2.2	48	±6.5	58	±5.1	46	±3.3
o. Currency exchange rates	44	±3.6	50	±2.4	44	±6.5	48	±5.2	44	±3.3

Note. FSS-Domestic and FSS-Foreign Question 24 crossed with Question 21

For 10 of the 15 features, proportionately more US-based than foreign-based personnel were *satisfied/very satisfied* with their on-installation financial institution. Differences were detected for convenience relative to work hours (25 percentage points), number of ATMs (13 percentage points), speed of service (12 percentage points), appearance of lobby (11 percentage points), convenience to your worksite (9 percentage points), cost of services (8 percentage points), location of ATMs (8 percentage points), variety of services offered (6 percentage points), personalized services (6 percentage points), and staff's knowledge of services (5 percentage points).

Only one comparison of on-installation customers found the satisfaction rate for foreign-based personnel being higher than that for US-based personnel. Not surprisingly, proportionately more foreign-based personnel than US-based personnel were *satisfied/very satisfied* with the currency exchange services (18 percentage points different) offered by their on-installation financial institution.

US-based versus foreign-based other-installation customers. The center columns of Table 5.6 provide the percentages of customers who were *satisfied/very satisfied* with 15 features of the financial institution they used most often; all people in these analyses used financial institutions located on an installation other than their current one. The percentages for US-based personnel were computed using information from only those personnel who said they used a bank or credit union on an installation other than the one at which they lived or worked, while the

percentage for foreign-based personnel were computed using information from only those personnel who said they used a stateside on-installation bank or credit union.

Compared to their foreign-based counterparts, proportionately more US-based other-installation customers were *satisfied/very satisfied* with eight features of their most often used financial institution. Those eight features were cost of services (21 percentage points), variety and speed of services (20 and 19 percentage points, respectively), personalized services (15 percentage points), staff's knowledge of services (14 percentage points), English fluency of staff (14 percentage points), courtesy of staff (11 percentage points), and appearance of lobby (11 percentage points).

Two other differences were in the opposite direction. More specifically, US-based other-installation customers were more likely than their foreign-based peers to be *satisfied/very satisfied* with convenience to their worksite (27 percentage points) and convenience to the home (20 percentage points).

US-based versus foreign-based off-installation customers. The rightmost columns of Table 5.6 provide the percentages of US-based and foreign-based customers who were *satisfied/very satisfied* with 15 features of their most often used financial institution, more specifically, an institution that did not operate on a military installation. Both of the *FSS-Domestic* and both of the *FSS-Foreign* response alternatives used to identify this subgroup of customers explicitly stated that the bank or credit union was "not on an installation."

Twelve of the 15 comparisons detected a difference in the percentages of off-installation customers who were *satisfied/very satisfied*. The comparison of percentages for currency exchange services was the only time in which the rate for US-based off-installation customers (64%) was higher than that for foreign-based off-installation customers (46%).

For the other 11 differences, US-based on-installation customers reported higher rates of satisfaction than did foreign-based off-installation customers. Those differences were obtained for variety of services offered (22 percentage points), speed of service (21 percentage points), number of ATMs (20 percentage points), appearance of lobby (19 percentage points), convenience to your work hours (18 percentage points), cost of services (15 percentage points), personalized services (14 percentage points), location of ATMs (13 percentage points), staff's knowledge of services (12 percentage points), courtesy of staff (12 percentage points), and English fluency of staff (11 percentage points).

Comparisons of Financial Institutions' Relative Quality

As discussed in Chapters 3 and 4, three questions asked US-based and foreign-based DoD personnel to rate the relative quality of financial institutions on each of 18 services and characteristics. *FSS-Domestic* compared (a) on-installation banks to local banks, (b) on-installation credit unions to credit unions located elsewhere, and (c) on-installation banks to on-installation credit unions. Similarly, the *FSS-Foreign* compared (a) MBFs to stateside banks,

(b) overseas Defense credit unions to stateside credit unions, and (c) MBFs to overseas Defense credit unions.

Each of the three comparisons presented in Chapters 3 and 4 were relative. That is, the *FSS-Domestic* and the *FSS-Foreign* asked respondents to evaluate the quality of one type of financial institution (e.g., on-installation banks) relative to the quality of another type of institution (e.g., local banks). Because of the relative nature of these comparisons, it would be inappropriate to compare a percentage obtained from one questionnaire to that obtained from the other questionnaire. If such comparisons were attempted, it would be impossible to determine the meaning of any difference or lack of difference. For example, 6% of US-based personnel rated on-installation banks higher than the on-installation credit unions for the variety of services offered, while 14% of foreign-based personnel rated MBFs higher than overseas Defense credit unions on the same characteristic. A comparison of the 6% for on-installation banks to the 14% for MBFs would be meaningless. While it would be tempting to interpret this difference to mean that MBFs offer a greater variety of services than on-installation banks in the US, there are numerous plausible alternative explanations. Two such explanations are presented below.

- The 6% rate may underrepresent the absolute variety of services offered by on-installation banks. The percentage may be low only because they are compared to local banks in the US, which offer a very wide variety of services.
- The 14% rate may overrepresent the absolute variety of services offered by MBFs. The percentage may be higher only because overseas Defense credit unions offer only a very limited range of services.

In any case, the comparison of such percentages is meaningless because of the lack of an absolute standard.

Selecting a Financial Institution

The *FSS* investigated two types of issues related to an individual's choice of financial institution. Specifically, respondents were asked about their (a) sources of information on the financial institutions that service their current installation and (b) most important concerns when deciding where to open financial accounts. The source-of-information items were answered by the subgroup of respondents who indicated that there was a bank/MBF or a credit union on their installation and that they knew about the financial institution. The second set of items was answered by all respondents because the items did not require knowledge of a specific financial institution.

Sources of Information on Accounts and Services

US-based and foreign-based personnel were asked where they obtained information on the accounts, loans, and services offered by on-installation financial institutions. The questions on the two forms were asked with slightly different contexts. The *FSS-Domestic* asked about the bank and credit union "on your current installation," while the *FSS-Foreign* asked about the MBF and overseas Defense credit union that "services your current installation." The seven

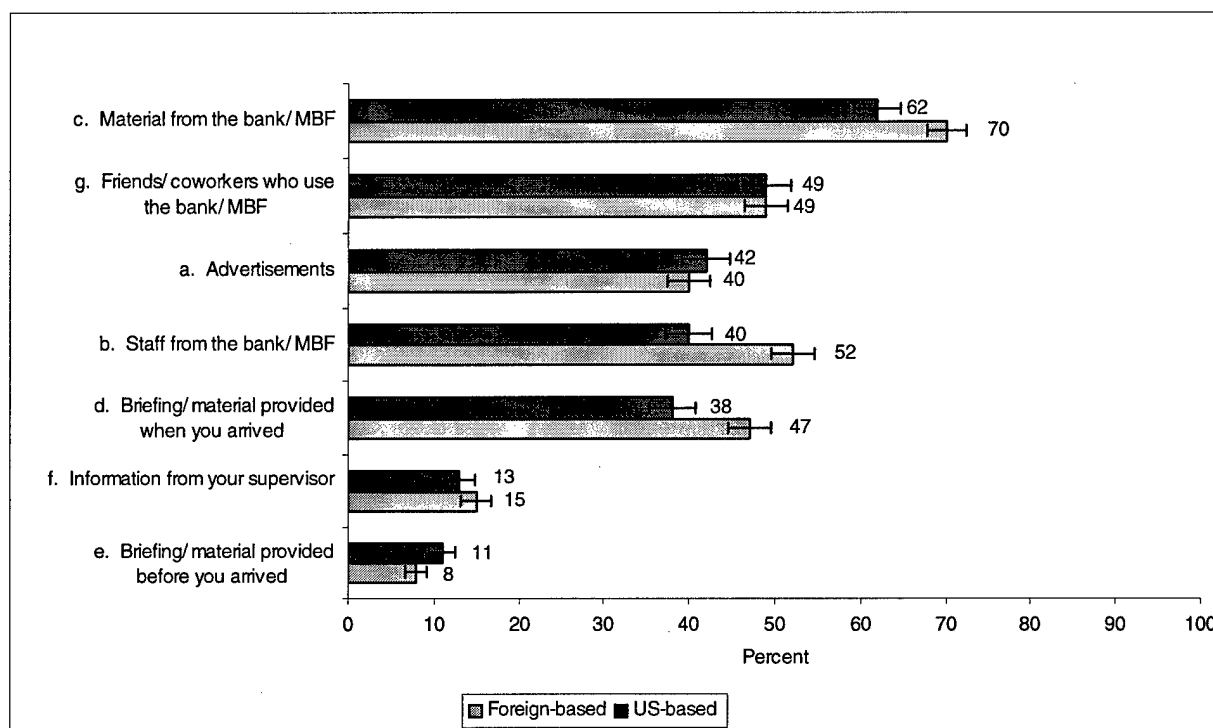
items were the same on both forms of the questionnaire, except where a particular type of financial institution (e.g., MBF) was mentioned. Respondents answered *yes* or *no* to indicate whether or not they had received information for each source. The findings for banks/MBFs are reviewed first, followed by those for credit unions.

Information dissemination about the bank/MBF. Figure 5.4 shows that the most common source of information about the on-installation bank/MBF was the financial institution itself. Sixty-two percent of the US-based personnel received information from materials available through the on-installation bank, and 70% of the foreign-based personnel received information from materials available through the MBF. In addition, about half of US-based and foreign-based personnel (49% for both) obtained information through friends or coworkers who used the bank/MBF. Fewer individuals received information from either their supervisor (13% for US-based personnel and 15% for foreign-based personnel) or a briefing/material provided before leaving for their current installation (11% for US-based personnel and 8% for foreign-based personnel). As a reminder, these percentages are based only on those who lived or worked on a installation with a bank/MBF and knew about that financial institution.

Foreign-based personnel were more likely than those based in the US to receive information from three of the sources listed in Figure 5.4. Although it was the most common source of information for both groups, proportionately more foreign-based personnel than US-based personnel learned about the on-installation bank/MBF through materials available from the institution itself (8 percentage point difference). In addition, proportionately more foreign-based personnel received information through staff from the on-installation bank/MBF (12 percentage point difference) and briefing/materials provided upon arrival at their current installation (9 percentage point difference).

Figure 5.4

Information Dissemination about the Bank/MBF Serving the Current Installation: US-based and Foreign-based Personnel



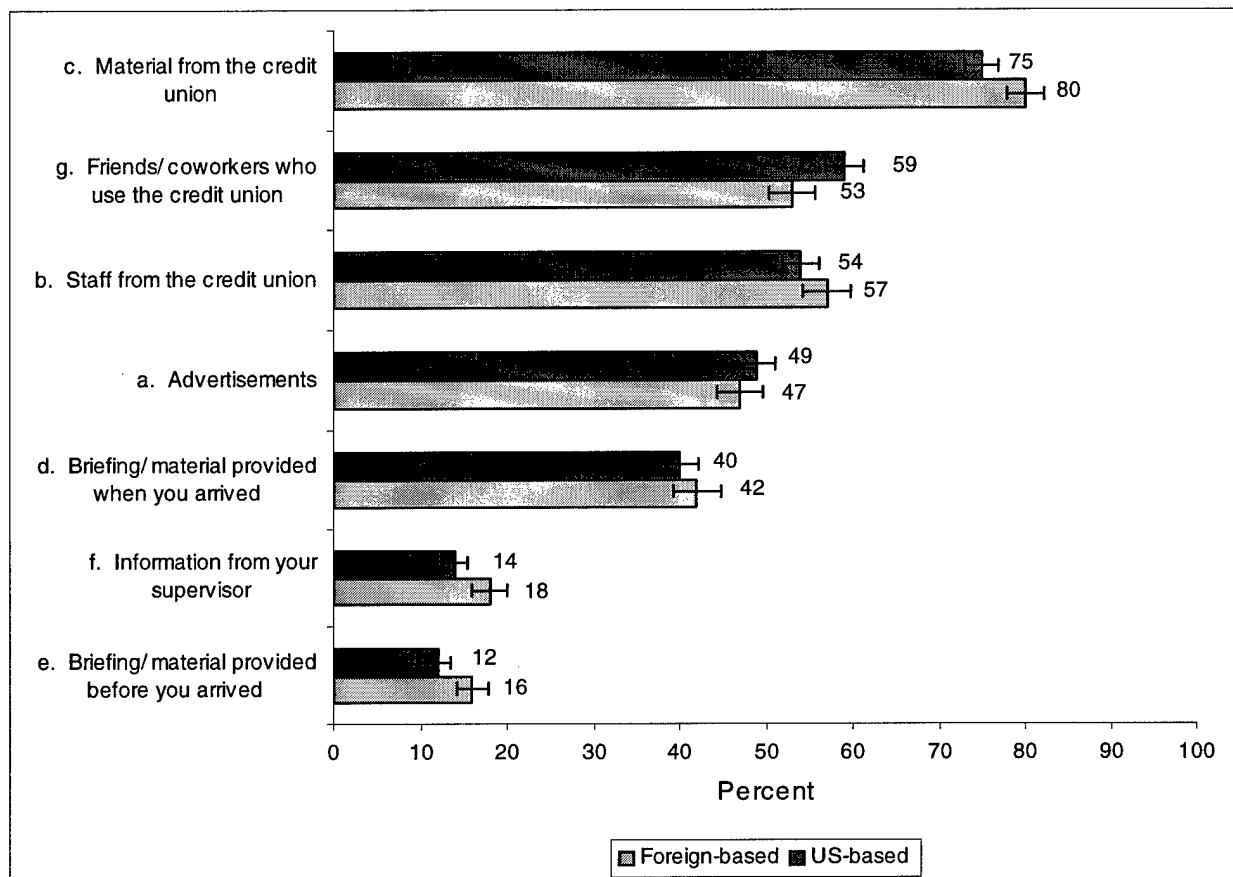
Note. FSS-Domestic and FSS-Foreign Question 31. The percentages are based on only those individuals who were knowledgeable about the bank/MBF serving their current installation.

Information dissemination about the credit union. A similar pattern of results was observed for on-installation credit unions (see Figure 5.5). Personnel (who worked on an installation with a credit union and knew about that financial institution) were most likely to obtain information through materials provided by the credit union (75% for US-based personnel and 80% for foreign-based personnel). Once again, proportionately fewer individuals in both groups received information from either their supervisor (14% for US-based personnel and 18% for foreign-based personnel) or a briefing/material provided before leaving for their current installation (12% for US-based personnel and 16% for foreign-based personnel).

Two differences were detected between US-based and foreign-based personnel (see Figure 5.5). Proportionately more foreign-based personnel learned about the on-installation credit union through materials available from the credit union itself (5 percentage point difference). In addition, foreign-based personnel were more likely to receive information through friends or coworkers who use the credit union (6 percentage point difference). The other sources of information listed in Figure 5.5 were rated similarly by US-based and foreign-based personnel.

Figure 5.5

***Information Dissemination about the Credit Union Serving the Current Installation:
US-based and Foreign-based Personnel***



Note. FSS-Domestic and FSS-Foreign Question 37. The percentages are based on only those individuals who were knowledgeable about the credit union serving their current installation.

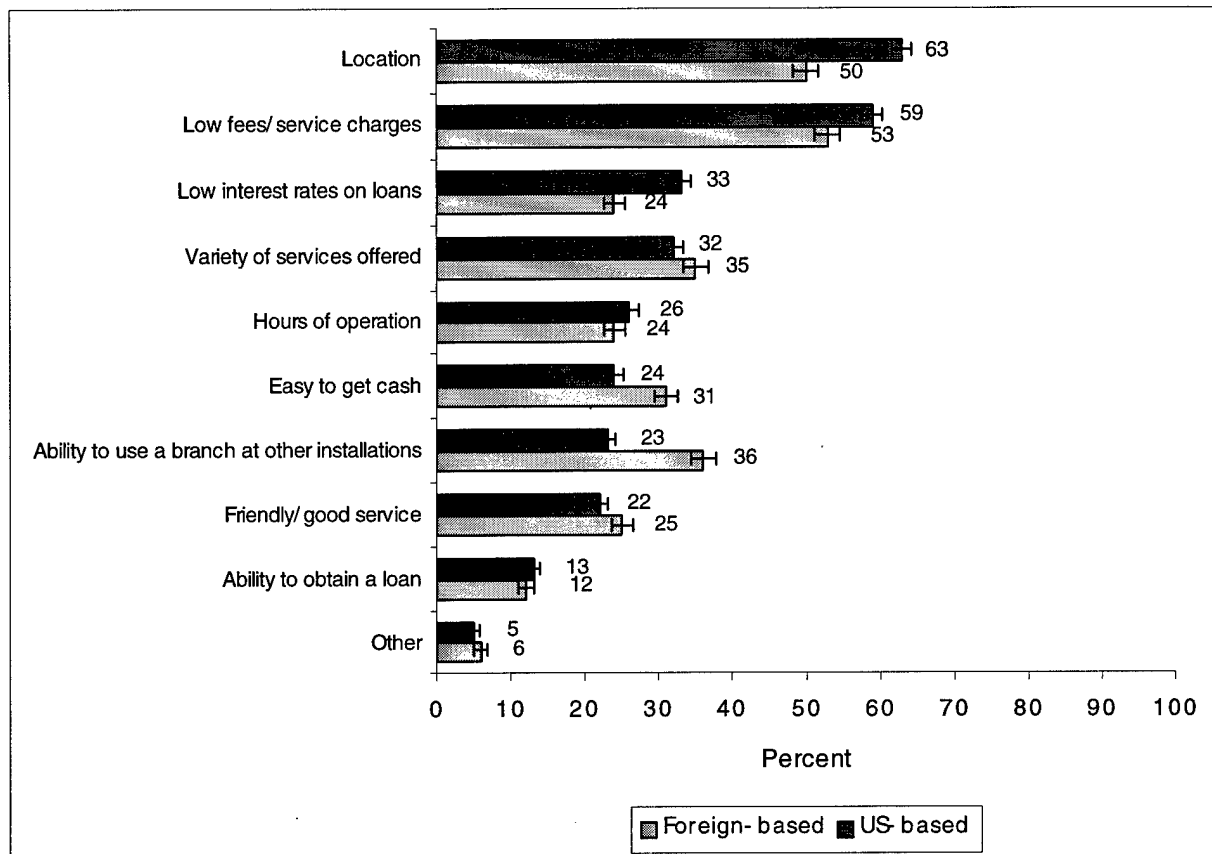
Identifying the Most Important Concerns

The questionnaire listed 10 response alternatives and asked respondents to identify their three most important concerns when selecting where to open financial accounts. Unlike in the previous section, the analyses in this section were performed using the full population of US-based and foreign-based personnel.

As shown in Figure 5.6, both US-based and foreign-based personnel selected location (63% and 50%, respectively) and low fees/service charges (59% and 53%, respectively) as their most important concerns when deciding where to open accounts. Proportionately few personnel from either group indicated their most important concerns included the ability to obtain a loan (13% and 12%, respectively) and other unspecified concerns (5% and 6%, respectively).

Figure 5.6

Concerns that Influence the Decision of Where to Open an Account: US-based and Foreign-based Personnel



Note. FSS-Domestic and FSS-Foreign Question 14. Summing across the 10 concerns, the percentages total to approximately 300% for each group because personnel were asked to select their three most important concerns.

The rates for US-based and foreign-based personnel differed for 5 of the 10 concerns (see Figure 5.6). Proportionately more US-based than foreign-based personnel selected location (13 percentage points different), low interest rates on loans (9 percentage points), and low fees/service charges (6 percentage points). Proportionately more foreign- than US-based personnel selected ability to use a branch at other installations (13 percentage points) and ease of getting cash (7 percentage points).

Methods for Accessing Accounts

Over the past several years, new methods have been developed for accessing financial accounts. The FSS examined five common methods, asking DoD personnel how frequently they use each method. Other questions concentrated on the most common method—automated teller machines (ATMs)—for accessing financial accounts.

Comparison of Methods

DoD personnel rated the frequency with which they use each of five methods for accessing their financial accounts. Findings were aggregated from five response alternatives to three response categories: *always/most of the time*, *about half of the time*, or *sometimes/rarely or never*. In addition to examining the data for location-related differences in overall percentages, two similar sets of analyses looked for location-related differences among bank and credit union customers.

Overall findings. For both US-based and foreign-based personnel, banking with ATMs was used more than other methods to access accounts at the financial institution used most often (see Table 5.7). Conversely, talking on the telephone to someone and using a computer were the least often used methods for both groups.

Table 5.7
Methods and Frequencies of Accessing Financial Accounts: US-based and Foreign-based Personnel

Frequency of Using Each Method	Location of Customer			
	US-based		Foreign-based	
	%	CI	%	CI
b. Bank with ATMs				
Always, almost always, or most of the time	53	±1.4	55	±1.7
About half of the time	11	±0.9	11	±1.1
Sometimes, rarely, or never	36	±1.4	34	±1.5
d. Use a touchtone telephone				
Always, almost always, or most of the time	26	±1.3	7	±0.9
About half of the time	8	±0.8	3	±0.6
Sometimes, rarely, or never	66	±1.4	90	±1.0
a. Use tellers inside the financial institution				
Always, almost always, or most of the time	19	±1.1	20	±1.3
About half of the time	9	±0.8	10	±1.1
Sometimes, rarely, or never	72	±1.3	70	±1.5
c. Talk on the telephone to someone				
Always, almost always, or most of the time	7	±0.8	6	±0.8
About half of the time	5	±0.6	5	±0.7
Sometimes, rarely, or never	88	±1.0	89	±1.0
e. Use a personal computer				
Always, almost always, or most of the time	2	±0.5	1	±0.4
About half of the time	1	±0.3	1	±0.3
Sometimes, rarely, or never	97	±0.5	98	±0.5

Note. FSS-Domestic and FSS-Foreign Question 22

The only differences detected between US-based and foreign-based personnel were found for use of a touchtone phone. US-based personnel were more likely than foreign-based personnel to respond that they use a touchtone phone always, almost always, or most of the time (26% and 7%, respectively) and about half of the time (8% and 3%, respectively). In contrast, foreign-based personnel (90%) were more likely than US-based personnel (66%) to respond that they

sometimes, rarely, or never use a touchtone telephone to access accounts at their most often used financial institution.

Comparison of access methods for bank and credit union customers. Analyses sought to determine if use of the five access methods varied according to the category of financial institution used most often. Table 5.8 shows percentages of US-based and foreign-based bank and credit union customers who reported they *always/most of the time, about half of the time, or sometimes/rarely or never* used each of the five methods to access accounts at their most often used financial institution.

Table 5.8
Methods and Frequencies of Accessing Financial Accounts: Comparisons of US-based and Foreign-based Bank and Credit Union Customers

Frequency of Using Each Method	Category of Financial Institution Used Most Often							
	Banks				Credit Union			
	US-based Customers		Foreign-based Customers		US-based Customers		Foreign-based Customers	
	%	CI	%	CI	%	CI	%	CI
b. Bank with ATMs								
Always, almost always, or most of the time	55	±2.1	57	±2.4	52	±2.0	51	±2.4
About half of the time	10	±1.3	12	±1.6	13	±1.4	11	±1.6
Sometimes, rarely, or never	36	±2.1	31	±2.1	35	±1.9	38	±2.3
d. Use a touchtone telephone								
Always, almost always, or most of the time	23	±1.8	6	±1.1	28	±1.8	8	±1.4
About half of the time	7	±1.1	2	±0.8	9	±1.2	4	±1.1
Sometimes, rarely, or never	70	±2.0	92	±1.3	63	±2.0	87	±1.7
a. Use tellers inside the financial institution								
Always, almost always, or most of the time	18	±1.7	18	±1.8	20	±1.6	21	±1.9
About half of the time	8	±1.2	11	±1.5	10	±1.2	10	±1.5
Sometimes, rarely, or never	75	±1.9	71	±2.2	70	±1.9	69	±2.2
c. Talk on the telephone to someone								
Always, almost always, or most of the time	7	±1.0	5	±1.1	8	±1.2	7	±1.1
About half of the time	5	±0.9	4	±1.0	5	±0.9	5	±1.2
Sometimes, rarely, or never	89	±1.3	90	±1.4	87	±1.4	88	±1.6
e. Use a personal computer								
Always, almost always, or most of the time	3	±0.8	1	±0.5	2	±0.6	1	±0.6
About half of the time	1	±0.4	1	±0.5	1	±0.3	1	±0.4
Sometimes, rarely, or never	96	±0.9	98	±0.6	97	±0.6	98	±0.7

Note. FSS-Domestic and FSS-Foreign Question 22 crossed with Question 21

The findings for bank and credit union customers shown in Table 5.8 mirror the overall findings shown earlier in Table 5.7. That is, ATM banking was the method used most frequently and by the largest number of individuals, and using a personal computer was the least often used method. All of the differences except one were the same as those reported for the overall findings. The one exception was that an additional difference was detected for bank customers. US-based bank customers (36%) were more likely than foreign-based bank customers (31%) to report sometimes, rarely, or never banking with ATMs.

ATM Use

The *FSS-Domestic* and *FSS-Foreign* each included a question that asked respondents whether or not they had used an ATM during the previous 12 months. The results showed that the percentage did not differ by geographic location. Overall, 84% ($\pm 1.0\%$) of US-based personnel and 86% ($\pm 1.0\%$) of foreign-based personnel indicated that they had used an ATM during the past 12 months.

For those who had used an ATM during this time, the *FSS-Domestic* and the *FSS-Foreign* each addressed two additional issues: frequency of use and willingness to pay fees. Specifically, one question assessed the frequency with which personnel used their ATM card for each of four types of transactions. Two additional questions asked about how frequently personnel used their card at the financial institution that issued the card and at other financial institutions. The same six response alternatives (from *never* to *11 or more times per month*) were used for all three questions. A fourth question asked how much individuals would be willing to pay for regular use of an ATM at a financial institution that did not issue their card. Most of the response options for the latter question were monetarily based.

Frequency of use for four types of transactions. In Table 5.9, the first line of findings for each type of transaction presents the combined percentage of personnel who indicated that they had used their ATM card for that purpose. These combined findings are followed by the percentage of personnel who had used their card at each of five frequency levels. The presentation of results is ordered by the percentage of US-based personnel who used their card for each type of transaction.

Cash withdrawal was the most common reason for using an ATM; 99% of both US-based and foreign-based ATM users indicated that they used their card one or more times per month for this purpose (see Table 5.9). In addition, the frequencies with which the two groups used their cards to withdrawal cash were nearly identical. For each group, 9% indicated that they used their card once a month to withdraw cash; 38% said 3 to 5 times per month; approximately a quarter (27% for US-based and 25% for foreign-based) said 6 to 10 per month; and 15% marked 11 or more times per month.

Table 5.9
Frequency with which ATM Cards Were Used for Four Types of Transactions: US-based and Foreign-based Personnel

Frequency of Use for Each Transaction Type	Location of Personnel			
	US-based		Foreign-based	
	%	CI	%	CI
a. Withdraw cash	99	±0.3	99	±0.4
11 or more times per month	15	±1.1	15	±1.4
6-10 times per month	27	±1.4	25	±1.7
3-5 times per month	38	±1.5	38	±1.9
2 times per month	10	±1.0	13	±1.3
1 time per month	9	±0.9	9	±1.0
d. Check balances in accounts	60	±1.6	71	±1.7
11 or more times per month	5	±0.6	5	±0.9
6-10 times per month	7	±0.8	10	±1.2
3-5 times per month	19	±1.2	23	±1.7
2 times per month	15	±1.2	17	±1.5
1 time per month	14	±1.1	15	±1.4
c. Make deposits to checking or savings	38	±1.5	22	±1.6
11 or more times per month	1	±0.3	<1	±0.2
6-10 times per month	1	±0.4	1	±0.3
3-5 times per month	10	±1.0	4	±0.7
2 times per month	13	±1.1	8	±1.0
1 time per month	14	±1.1	10	±1.2
b. Transfer money between accounts	32	±1.5	27	±1.7
11 or more times per month	1	±0.3	<1	±0.1
6-10 times per month	1	±0.3	1	±0.3
3-5 times per month	5	±0.7	4	±0.8
2 times per month	8	±0.9	7	±1.0
1 time per month	16	±1.2	14	±1.3

Note. FSS-Domestic and FSS-Foreign Question 44. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

The second most commonly cited purpose for using an ATM card was to check account balances. Foreign-based ATM users (71%) were more likely than US-based ATM users (60%) to indicate that they used their card for this type of transaction at least once per month (see Table 5.9). Once again, the frequency with which DoD personnel used their card to check account balances was very similar for both groups. There was a difference of 4 percentage points or less for each level of frequency presented in Table 5.9.

Proportionately more US-based ATM users (38%) than foreign-based ATM users (22%) indicated that they used their card to make deposits to a checking or savings account (see Table 5.9). US-based personnel were more likely than foreign-based personnel to use their card to make deposits 2 times a month (13% and 8%, respectively) and 3 to 5 times per month

(10% and 4%, respectively). The percentages for the remaining frequency levels were comparable.

Finally, as shown by Table 5.9, proportionately more US-based ATM users (32%) than foreign-based ATM users (27%) indicated they used their card to transfer money between accounts. The frequency with which personnel used their card for this type of transaction was very similar for both groups. There was a difference of 2 percentage points or less for each frequency level presented in Table 5.9.

Frequency of use at issuing and non-issuing financial institutions. Two separate questions assessed how often personnel who used an ATM in the previous 12 months used their card (a) at the financial institution that issued the card and (b) at other financial institutions. Overall, foreign-based personnel (32%) were more likely than US-based personnel (21%) to indicate that they *never* used their ATM card at the issuing financial institution (see Table 5.10). Foreign-based personnel (33%) were also more likely than US-based personnel (28%) to report that they *never* used their card at a non-issuing financial institution. Only one other difference was detected in these comparisons; proportionately more US-based than foreign-based personnel reported they used their ATM cards 3 to 5 times per month at an ATM belonging to the issuing financial institution (30% and 25%, respectively).

Table 5.10

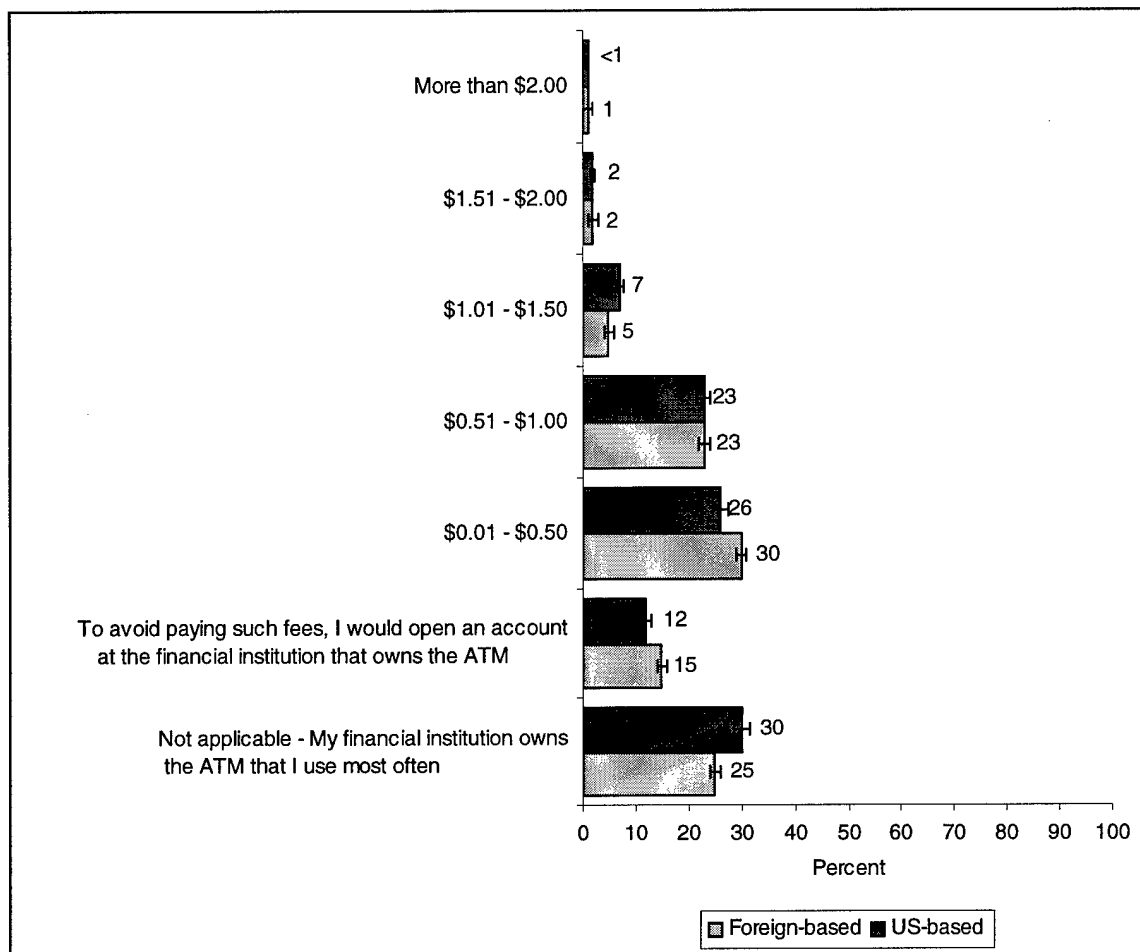
Frequency of ATM Card Use at Issuing and Non-issuing Financial Institutions: US-based and Foreign-based Personnel

Frequency of Use at Each Type of Financial Institution	Where ATM Card Was Used							
	At the Financial Institution that Issued the Card				At a Financial Institution that Did Not Issue the Card			
	US-based Personnel		Foreign-based Personnel		US-based Personnel		Foreign-based Personnel	
	%	CI	%	CI	%	CI	%	CI
11 or more times per month	10	±0.9	10	±1.1	5	±0.7	6	±1.0
6-10 times per month	19	±1.3	18	±1.5	10	±0.9	11	±1.3
3-5 times per month	30	±1.5	25	±1.7	24	±1.3	23	±1.7
2 times per month	11	±1.0	8	±1.1	15	±1.1	13	±1.3
1 time per month	9	±0.9	7	±0.9	18	±1.2	14	±1.3
Never	21	±1.3	32	±1.8	28	±1.4	33	±1.8

Note. FSS-Domestic and FSS-Foreign Questions 45 and 46. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

Fees at financial institutions not issuing the ATM card. Respondents who had used an ATM in the 12 months prior to the survey were asked how much they would be willing to pay to use an ATM regularly at a financial institution where they do not have an account. The seven response alternatives are shown in Figure 5.7.

Figure 5.7
Willingness to Pay ATM Transaction Fees: US-based and Foreign-based Personnel



Note. FSS-Domestic and FSS-Foreign Question 50. The percentages are based on only those respondents who had used an ATM during the previous 12 months.

For both US-based and foreign-based personnel, approximately 4 out of every 10 ATM users selected one of the two strategies to avoid ATM fees. Twenty-five percent of foreign-based personnel indicated that their financial institution owns the ATM that they use most often. US-based personnel (30%) were even more likely to mark this response alternative. In addition, more than 10 percent of each group (15% for foreign-based and 12% for US-based) said they would open a new account in order to avoid paying such fees. For those who were willing to pay ATM usage fees, the percentages decreased as the transaction fee increased. Thirty percent of foreign-based personnel and 26% of US-based personnel who use ATMs indicated that they would be willing to pay \$0.01 to \$0.50. Only about 5% of ATM users (5% for foreign-based and 7% for US-based) indicated that they would pay \$1.01 to \$1.50 and about 3% indicated they would pay more than \$1.50.

Types of Accounts and Financial Transactions

The next two subsections compare the percentages of US-based and foreign-based personnel who used certain types of financial services and where these services were obtained. The first subsection examines which types of accounts and cards personnel have and what type of financial institution issued them. The second subsection investigates where personnel typically perform transactions such as cashing checks and wiring money.

Types of Accounts

Respondents were asked if or where they had each of 13 types of accounts or cards. For each type, respondents could respond that they did not have the account or card, or they could identify the financial institution where they obtained the service. Although the response alternatives for the *FSS-Domestic* and *FSS-Foreign* were worded differently, both instruments allowed respondents to indicate whether they have each service at an on-installation bank, at an on-installation credit union, or at some other type of location. No attempt was made to combine the foreign bank findings with other findings since the *FSS-Domestic* did not list a comparable type of financial institution.

Table 5.11 summarizes the findings. The first line for each type of account or card identifies the percentage of personnel who have such a service at any type of financial institution(s), and the latter four lines present the percentages of personnel who have the service at each of four types of financial institutions. Respondents could indicate they have an account or card at more than type of financial institution; therefore, the combined percentages shown on the first line are often less than the sum of the percentages for the four types of financial institutions.

Table 5.11
The Location of Accounts and Cards Possessed by US-based and Foreign-based Personnel

Type and Domestic/Foreign Location of Account or Card	Location of Personnel			
	US-based		Foreign-based	
	%	CI	%	CI
a. Savings or share account	90	±0.9	90	±1.1
Institution not on current installation/stateside institution	53	±1.4	55	±1.7
Credit union on current installation/overseas Defense credit union	42	±1.4	38	±1.5
Bank on current installation/overseas MBF	9	±0.8	30	±1.6
Foreign bank ^a			5	±0.7
g. ATM card	86	±1.0	90	±0.9
Institution not on current installation/stateside institution	52	±1.4	51	±1.7
Credit union on current installation/overseas Defense credit union	32	±1.3	29	±1.4
Bank on current installation/overseas MBF	12	±0.9	37	±1.6
Foreign bank ^a			4	±0.6
i. Credit card	78	±1.1	72	±1.5
Institution not on current installation/stateside institution	66	±1.3	61	±1.6
Credit union on current installation/overseas Defense credit union	13	±1.0	13	±0.9
Bank on current installation/overseas MBF	4	±0.6	2	±0.5
Foreign bank ^a			1	±0.3
k. Car loan	58	±1.4	41	±1.7
Institution not on current installation/stateside institution	44	±1.4	28	±1.5
Credit union on current installation/overseas Defense credit union	13	±1.0	9	±0.9
Bank on current installation/overseas MBF	2	±0.4	5	±0.8
Foreign bank ^a			1	±0.3
c. Interest earning checking or share draft account	57	±1.4	56	±1.7
Institution not on current installation/stateside institution	34	±1.4	34	±1.6
Credit union on current installation/overseas Defense credit union	22	±1.2	20	±1.2
Bank on current installation/overseas MBF	4	±0.6	12	±1.1
Foreign bank ^a			1	±0.3
b. Non-interest earning checking or share draft account	46	±1.5	48	±1.7
Institution not on current installation/stateside institution	31	±1.4	29	±1.6
Credit union on current installation/overseas Defense credit union	11	±0.9	8	±0.9
Bank on current installation/overseas MBF	7	±0.7	17	±1.3
Foreign bank ^a			2	±0.3
j. Line of credit	44	±1.4	40	±1.7
Institution not on current installation/stateside institution	33	±1.4	30	±1.6
Credit union on current installation/overseas Defense credit union	12	±1.0	8	±0.8
Bank on current installation/overseas MBF	3	±0.5	7	±0.9
Foreign bank ^a			1	±0.3

The table continues.

Table 5.11 (continued)

Type and Domestic/Foreign Location of Account or Card	Location of Personnel			
	US-based		Foreign-based	
	%	CI	%	CI
m. Other types of loans or credit	42	±1.4	33	±1.7
Institution not on current installation/stateside institution	35	±1.4	25	±1.5
Credit union on current installation/overseas Defense credit union	6	±0.7	6	±0.8
Bank on current installation/overseas MBF	2	±0.4	3	±0.6
Foreign bank ^a			1	±0.3
l. Home mortgage	40	±1.3	15	±1.0
Institution not on current installation/stateside institution	37	±1.3	13	±1.0
Credit union on current installation/overseas Defense credit union	2	±0.4	1	±0.2
Bank on current installation/overseas MBF	1	±0.3	<1	±0.1
Foreign bank ^a			2	±0.3
h. Debit card	30	±1.3	21	±1.4
Institution not on current installation/stateside institution	21	±1.2	14	±1.2
Credit union on current installation/overseas Defense credit union	7	±0.7	3	±0.5
Bank on current installation/overseas MBF	4	±0.5	4	±0.6
Foreign bank ^a			1	±0.3
d. Money market deposit account	14	±1.0	13	±1.1
Institution not on current installation/stateside institution	12	±0.9	10	±1.0
Credit union on current installation/overseas Defense credit union	2	±0.5	2	±0.4
Bank on current installation/overseas MBF	1	±0.2	1	±0.3
Foreign bank ^a			<1	±0.1
e. Certificate of deposit	13	±1.0	13	±1.1
Institution not on current installation/stateside institution	9	±0.8	8	±0.9
Credit union on current installation/overseas Defense credit union	3	±0.5	3	±0.5
Bank on current installation/overseas MBF	1	±0.2	2	±0.4
Foreign bank ^a			<1	±0.3
f. Foreign currency checking account	<1	±0.2	15	±1.1
Institution not on current installation/stateside institution	<1	±0.1	4	±0.6
Credit union on current installation/overseas Defense credit union	<1	±0.1	2	±0.4
Bank on current installation/overseas MBF	<1	±0.1	6	±0.6
Foreign bank ^a			5	±0.6

Note. FSS-Domestic and FSS-Foreign Question 9. For most cards or accounts, the sum of percentages for the four types of financial institutions was greater than the combined percentage. This occurred because respondents could indicate they had a card or account at more than one type of financial institution. ^aThe FSS-Domestic did not have a response alternative comparable to foreign bank.

Savings or share accounts, ATM cards, and credit cards were the three types of services possessed by the largest number of both US-based and foreign-based personnel. On the other end of the continuum, 30% or less of both US-based and foreign-based personnel had debit cards, money market deposit accounts, certificates of deposit, or foreign currency checking accounts.

No difference was detected in the percentages of US-based and foreign-based personnel who reported they had a line of credit, a money market deposit account, or a certificate of deposit (see Table 5.11). In addition, there was no difference between groups in percentages who obtained each service from a given type of financial institution. The results also revealed that US-based personnel were less likely than foreign-based personnel to use an on-installation bank/overseas MBF for their savings or share accounts (9% and 30%, respectively), ATM cards (12% and 37%, respectively), interest earning checking/share draft accounts (4% and 12%, respectively), and non-interest earning checking or share draft accounts (7% and 17%, respectively).

Differences were detected for credit cards, car loans, other types of loans or credit, home mortgages, and debit cards. US-based personnel were more likely than foreign-based personnel to indicate they had each type of account or card. For each of these services, US-based personnel were more likely than foreign-based personnel to say they had the account or card at an institution not on their current installation.

Types of Financial Transactions

US-based and foreign-based respondents were asked where they most often perform each of eight types of financial transactions, foreign-based respondents were also asked about converting currency. The eight transactions common to both questionnaires included, for example, cashing personal checks and getting a loan. The transaction types and the locations at which the transactions were most often performed are provided in Table 5.12.

The first line of findings in each block of seven lines presents the combined percentages of personnel who performed each transaction during their current assignment; the next six lines are the percentages who performed the transaction at each of the six transaction locations (see Table 5.12). Results are reviewed for each type of transaction made by at least 40% of US-based personnel.

Table 5.12
Where US-based and Foreign-based Personnel Performed Nine Types of Financial Transactions During Their Current Assignment

Financial Transaction and Where It Was Performed	Location of Personnel			
	US-based		Foreign-based	
	%	CI	%	CI
a. Cashing personal checks	82	±1.1	87	±1.2
On-installation bank/overseas MBF	5	±0.7	20	±1.4
On-installation credit union/overseas Defense credit union	17	±1.1	9	±0.9
Off-installation financial institution/foreign bank	23	±1.3	1	±0.3
Service club, commissary, or exchange	25	±1.2	49	±1.8
Military finance office	1	±0.3	6	±0.8
A location not specified here	11	±0.9	2	±0.4
f. Getting a loan	74	±1.3	41	±1.7
On-installation bank/overseas MBF	2	±0.4	12	±1.2
On-installation credit union/overseas Defense credit union	22	±1.2	18	±1.3
Off-installation financial institution/foreign bank	37	±1.4	1	±0.3
Service club, commissary, or exchange	1	±0.3	<1	±0.1
Military finance office	<1	±0.2	1	±0.3
A location not specified here	12	±1.0	10	±1.1
c. Buying money orders/cashier's checks	63	±1.4	66	±1.7
On-installation bank/overseas MBF	3	±0.5	21	±1.5
On-installation credit union/overseas Defense credit union	15	±1.0	12	±1.1
Off-installation financial institution/foreign bank	18	±1.2	1	±0.3
Service club, commissary, or exchange	12	±0.9	14	±1.2
Military finance office	<1	±0.2	2	±0.4
A location not specified here	14	±1.0	16	±1.3
b. Buying traveler's checks	44	±1.4	36	±1.6
On-installation bank/overseas MBF	3	±0.5	19	±1.3
On-installation credit union/overseas Defense credit union	14	±1.0	11	±1.0
Off-installation financial institution/foreign bank	18	±1.1	1	±0.3
Service club, commissary, or exchange	3	±0.5	3	±0.6
Military finance office	<1	±0.2	1	±0.3
A location not specified here	6	±0.7	1	±0.4
d. Buying U.S. Savings Bonds	27	±1.3	21	±1.4
On-installation bank/overseas MBF	1	±0.3	5	±0.7
On-installation credit union/overseas Defense credit union	3	±0.5	1	±0.4
Off-installation financial institution/foreign bank	6	±0.7	<1	±0.1
Service club, commissary, or exchange	<1	±0.2	<1	±0.1
Military finance office	10	±0.9	8	±0.9
A location not specified here	8	±0.8	7	±0.9

The table continues.

Table 5.12 (continued)

Financial Transaction and Where It Was Performed	Military/Civilian Status			
	US-based		Foreign-based	
	%	CI	%	CI
h. Wiring funds	22	±1.2	21	±1.4
On-installation bank/overseas MBF	2	±0.4	8	±1.0
On-installation credit union/overseas Defense credit union	4	±0.6	6	±0.8
Off-installation financial institution/foreign bank	8	±0.8	1	±0.3
Service club, commissary, or exchange	3	±0.5	3	±0.6
Military finance office	<1	±0.1	<1	±0.1
A location not specified here	6	±0.7	4	±0.7
e. Redeeming US Savings Bonds	22	±1.2	11	±1.0
On-installation bank/overseas MBF	3	±0.5	7	±0.9
On-installation credit union/overseas Defense credit union	4	±0.6	1	±0.3
Off-installation financial institution/foreign bank	11	±0.9	<1	±0.1
Service club, commissary, or exchange	<1	±0.1	<1	±0.1
Military finance office	<1	±0.1	1	±0.2
A location not specified here	3	±0.6	2	±0.4
g. Getting stock transfer signature guarantee	10	±0.9	5	±0.7
On-installation bank/overseas MBF	1	±0.2	2	±0.4
On-installation credit union/overseas Defense credit union	1	±0.3	1	±0.3
Off-installation financial institution/foreign bank	4	±0.6	0	±0.0
Service club, commissary, or exchange	<1	±0.1	<1	±0.1
Military finance office	<1	±0.1	0	±0.0
A location not specified here	3	±0.6	2	±0.5
i. Converting currency	not asked		88	±1.0
On-installation bank/overseas MBF	not asked		47	±1.7
On-installation credit union/overseas Defense credit union	not asked		10	±1.1
Off-installation financial institution/foreign bank	not asked		6	±0.8
Service club, commissary, or exchange	not asked		11	±1.1
Military finance office	not asked		7	±0.8
A location not specified here	not asked		6	±0.8

Note. FSS-Domestic and FSS-Foreign Question 13

Cashing personal checks. Differences were detected for all seven of the comparisons of the percentages for US-based versus foreign-based personnel. US-based personnel were less likely than foreign-based personnel to report cashing personal checks during their current assignment (82% and 87%, respectively) and to most often cash checks at the following locations: on-installation bank/overseas MBF (5% and 20%, respectively); service club, commissary, or exchange (25% and 49%, respectively), or military finance office (1% and 6%, respectively). Conversely, US-based personnel were more likely than foreign-based personnel to most often cash personal checks at an on-installation credit union/overseas Defense credit union (17% and 9%, respectively), an off-installation bank/foreign bank (23% and 1%, respectively), or a location not specified by the questionnaire (11% and 2%).

Getting a loan. Three differences were detected. US-based personnel were more likely than foreign-based personnel to say they had gotten a loan during their current assignment (74% and 41%, respectively) or to say the loan was from an off-installation financial institution/foreign bank (37% and 1%). In contrast, foreign-based personnel (12%) were more likely than US-based personnel (2%) to say they most often got a loan during their current assignment from an on-installation bank/overseas MBF.

Buying money orders/cashier's checks. Only two differences were detected with regard to where personnel most often buy their money orders/cashier's checks during their current assignment. Proportionately more foreign-based personnel (21%) than US-based personnel (3%) said they most often used an on-installation bank/overseas MBF. Conversely, proportionately more US-based (18%) than foreign-based (1%) said they most often use an off-installation financial institution/foreign bank.

Buying traveler's checks. US-based personnel (44%) were more likely than foreign-based personnel (36%) to have bought traveler's checks during the current assignment. In addition, proportionately more US-based personnel than foreign-based personnel most often purchased their traveler's checks at an off-installation financial institution/foreign bank (18% and 1%, respectively) or at a location not specified by the questionnaires (6% and 1%, respectively). On the other hand, proportionately more foreign-based personnel (19%) than US-based personnel (3%) said they most often obtained traveler's checks during their current assignment from a on-installation bank/overseas MBF.

Desired Financial Services in the Future

Respondents were asked about their likelihood of using 26 traditional and new financial services if the services were offered "at a reasonable price" by a financial institution on the individual's current installation or on a nearby installation. The question was the same for US-based and foreign-based personnel. The response alternatives were *I definitely would NOT use this service*, *I might use this service*, *I don't have but definitely would use this service*, *I already use this service*, and *I don't know what this service is*. After eliminating individuals who said they definitely would not use a financial service, two sets of percentages were computed for US-based personnel, and two sets of percentages were computed for foreign-based personnel. The alternatives in each response category are shown in the headers of Table 5.13.

Table 5.13
Desired Services: US-based and Foreign-based Personnel

Service	Likelihood of Using the Financial Service							
	Already Use, Definitely Would Use, or Might Use				Already Use or Definitely Would Use			
	US-based Personnel		Foreign-based Personnel		US-based Personnel		Foreign-based Personnel	
	%	CI	%	CI	%	CI	%	CI
u. Notary public	84	±1.1	79	±1.5	24	±1.3	22	±1.5
m. Credit card	82	±1.1	77	±1.5	36	±1.4	33	±1.6
y. Purchasing services	82	±1.1	82	±1.4	25	±1.3	24	±1.5
z. Travel services	79	±1.2	83	±1.4	17	±1.1	26	±1.5
x. Banking services from ATMs in commissary/exchange	77	±1.2	90	±1.0	33	±1.4	47	±1.8
j. Retirement accounts	76	±1.3	74	±1.6	19	±1.2	22	±1.5
l. Safe deposit box	76	±1.3	75	±1.5	19	±1.2	22	±1.5
r. Telephone banking	76	±1.3	76	±1.5	40	±1.4	33	±1.7
h. Financial planning	75	±1.3	75	±1.5	16	±1.1	21	±1.5
a. Auto insurance	74	±1.3	81	±1.3	13	±0.9	20	±1.4
q. Bill paying	71	±1.4	79	±1.4	26	±1.3	35	±1.7
f. Mutual funds	71	±1.4	71	±1.6	13	±1.0	19	±1.4
t. Account transfer service	71	±1.3	81	±1.4	21	±1.2	31	±1.6
g. Money market funds	70	±1.4	66	±1.7	12	±1.0	15	±1.3
n. Debit card	69	±1.4	61	±1.8	29	±1.3	21	±1.4
w. Branch banks in commissary/exchange	68	±1.4	76	±1.6	17	±1.1	22	±1.5
k. Annuities	67	±1.4	63	±1.7	11	±0.9	14	±1.3
i. Credit counseling	65	±1.4	65	±1.6	13	±1.0	16	±1.3
s. Electronic banking	65	±1.4	68	±1.7	17	±1.1	22	±1.5
d. Other types of insurance	63	±1.5	66	±1.7	6	±0.7	9	±1.0
b. Life insurance	60	±1.4	59	±1.7	11	±0.9	14	±1.2
e. Stock broker services	59	±1.5	57	±1.8	9	±0.8	13	±1.2
v. Signature guarantee on a stock transfer	55	±1.6	55	±1.9	8	±0.9	10	±1.1
p. Telephone card	53	±1.5	69	±1.6	12	±0.9	20	±1.4
o. Stored value cards	48	±1.5	52	±1.8	8	±0.8	11	±1.2
c. Overseas renter's insurance	41	±1.5	65	±1.7	7	±0.8	15	±1.2

Note. FSS-Domestic Question 51 and FSS-Foreign Question 52

Already use, definitely would use, or might use a financial service. The findings in the leftmost columns of Table 5.13 indicate the percentages of US-based and foreign-based personnel who already use, definitely would use, or might use a financial service. The findings are ordered according to the financial service with the highest endorsement rate by US-based personnel. An examination of the ordering of rates in the column for foreign-based personnel does not parallel that for US-based personnel. That is, the relative likelihood of using one service versus another service was not the same for the two groups. For example, banking services from ATMs in a commissary or exchange had the fifth highest endorsement rate for US-based personnel (77%) and the highest endorsement rate for foreign-based personnel.

Nine of the 26 pairs of percentages for US-based and foreign-based personnel were different. Only two of the differences had a higher endorsement rate for US-based personnel.

US-based personnel were more likely than foreign-based personnel to indicate any likelihood that they would use a debit card (8 percentage points different) or a credit card (5 percentage points) if it were offered at a reasonable price by a financial institution on the individual's current installation or on a nearby installation.

Seven differences were found in which foreign-based personnel had a higher endorsement rate than US-based personnel. Not surprisingly, the largest difference (24 percentage points different) pertained to something that would be more applicable to one group than the other; proportionately more foreign-based personnel than US-based personnel said there was at least some chance that they would use overseas renter's insurance. Double-digit differences in percentages were also detected for the possible use of three other financial services: telephone card (16 percentage points), banking services from ATMs in a commissary/exchange (13 percentage points), or account transfer service (10 percentage points). Finally, foreign-based personnel were also more likely than their US-based peers to say there was a possibility they would use branch banks at a commissary or exchange (8 percentage points), bill paying (8 percentage points), or auto insurance (7 percentage points).

Already use or definitely would use a financial service. The findings in the rightmost columns of Table 5.13 indicate the percentages of US-based and foreign-based personnel who reported that they use or would use the financial service. The percentages reflect the portion of DoD personnel who said they *already have* such a service or *would definitely use* such a service if it were supplied at a reasonable price by a financial institution on the current installation or on a nearby installation.

The lack of ordering in the two columns of percentages suggests that these findings show little relationship to the ordering found for any possibility of use by US-based personnel (i.e., the set of percentages that was used to order the services shown in Table 5.13). At least 25% of US-based personnel said they already use or definitely would use six services: telephone banking (40%), credit card (36%), banking services from ATMs in a commissary or exchange (33%), a debit card (29%), bill paying (for example, with automatic deduction from your banking account to pay utilities) (26%), and purchasing services (25%). In contrast, the highest percentages of foreign-based personnel said there was a strong possibility they would use six services: banking services from ATMs in a commissary or exchange (47%), bill paying (35%), credit card (33%), telephone banking (33%), account transfer service (31%), and travel services for things such as personal trip reservations (26%).

Half (13 of 26) of the comparisons shown in the right-most columns revealed differences between US-based and foreign-based personnel. On only two of the comparisons did US-based personnel report a higher endorsement rate than did foreign-based personnel. US-based personnel were more likely than foreign based personnel to say they already use or definitely would use a debit card (8 percentage points difference) or telephone banking (7 percentage points) if it were offered at a reasonable price by a financial institution on the current installation or on a nearby installation.

The services for which the endorsement rates for foreign-based personnel most exceeded the endorsement rates for US-based personnel were banking services from ATMs in a commissary or exchange (14 percentage points different) and account transfer services (10 percentage points). All of the remaining differences in endorsement rates were between 5 and 9 percentage points: travel services, bill paying, telephone card, overseas renter's insurance, automobile insurance, mutual funds, professional financial planning, branch banking at a commissary or exchange, and electronic banking (e.g., through a computer).

Chapter Summary

This chapter presented comparisons of US-based personnel to foreign-based personnel for the issues addressed in Chapters 3 and 4. More specifically, overall findings for the two subgroups were compared.

US-based and foreign-based personnel differed in terms of the category of financial institution they used most often. Fifty-three percent of US-based personnel indicated they most often used a credit union, compared to 43% of foreign-based personnel. Conversely, 57% of foreign-based personnel most often used a bank, compared to 47% of US-based personnel. In the comparisons involving the location of the institution, US-based personnel were most likely to use a financial institution not on an installation (51%), while foreign-based personnel were most likely to use a financial institution on an overseas installation (61%).

When US-based and foreign-based personnel were asked about their overall satisfaction with their most often used financial institution, differences in satisfaction rates were found. Proportionately more US-based than foreign-based personnel (89% and 74%, respectively) were *satisfied/very satisfied* with their most often used financial institution. A similar pattern was observed when the results were aggregated by category and location of institution. Specifically, US-based personnel had higher rates of reporting they were *satisfied/very satisfied* than did foreign-based personnel when the following subgroups were compared: credit union customers (89% and 78%, respectively), bank customers (88% and 71%, respectively), customers of a financial institution on the current installation (88% and 77%, respectively), and customers of a financial institution not located on an installation (90% and 68%, respectively).

Other analyses compared US-based and foreign-based personnel on their satisfaction with features of the most often used financial institution. Relative to their foreign-based peers, US-based personnel were more likely to be *satisfied/very satisfied* with convenience relative to the individual's work hours, speed of service, number of ATMs, appearance of the lobby, variety of services offered, cost of services, personalized services, staff's knowledge of services, location of ATMs, courtesy of staff, and English fluency of staff. Comparisons of US-based and foreign-based customers by the financial institution category/location also detected differences. Most of the latter comparisons showed that proportionately more US-based than foreign-based personnel were *satisfied/very satisfied* with features of their most often used financial institution.

The respondents were also asked about how they choose a financial institution. Those questions addressed (a) the sources of information used to determine the services offered by on-

installation financial institutions and (b) the most important concerns individuals have when deciding where to open an account. For both the on-installation credit union and the on-installation bank, US-based and foreign-based personnel most often got their information from materials supplied by the institution itself or from friends/coworkers who use the institution. For the question about their most important concerns when opening an account, both US-based and foreign-based personnel were most likely to select location (63% and 50%, respectively) and low fees/service charges (59% and 53%, respectively).

Other questions sought information on ATM use. Overall, 84% of US-based personnel and 86% of foreign-based personnel indicated they had used an ATM during the past 12 months. Cash withdrawal was the most common reason for using an ATM; 99% of both US-based and foreign-based ATM users indicated they had used their card one or more times per month for this purpose.

A related issue pertains to the costs associated with ATM use. Approximately 4 of every 10 said they do not regularly pay ATM fees because their financial institution owns the ATM they use (30% for US-based and 25% for foreign-based personnel) or they would avoid paying such fees regularly by opening an account at the financial institution that owns the ATM (12% for US-based and 15% for foreign-based personnel). Twenty-six percent of US-based ATM users and 30% of foreign-based ATM users indicated a willingness to pay \$0.01 to \$0.50 per transaction. About a quarter of both groups indicated they would pay \$0.51 to \$1.00, and 10% or less of both groups indicated they would pay more than a \$1.00 per transaction. Overall, US-based personnel (21%) were less likely than foreign-based personnel (32%) to indicate they *never* used their ATM card at the issuing financial institution. US-based personnel (28%) were less likely than foreign-based personnel (33%) to report they *never* used their card at a non-issuing financial institution.

Respondents were asked if or where they had each of 13 types of accounts or cards. No difference was found among the percentages of US-based and foreign-based personnel having a service from a given type of financial institution for lines of credit, money market deposit accounts, and certificates of deposit. US-based personnel were more likely than foreign-based personnel to use an on-installation bank/an MBF for their savings or share accounts (9% and 30%, respectively), ATM cards (12% and 37%, respectively), interest earning checking/share draft accounts (4% and 12%, respectively), and non-interest checking or share draft accounts (7% and 17%, respectively).

US-based and foreign-based personnel were asked if and where they most often perform a variety of financial transactions during their current assignment. US-based personnel were less likely than foreign-based personnel to report cashing personal checks (82% and 87%, respectively), but more likely to say they had gotten a loan (74% and 41%, respectively) or bought traveler's checks (44% and 36%, respectively). Typically, US-based and foreign-based personnel said they perform these transactions at an on-installation credit union or off-installation bank.

Respondents were asked about their likelihood of using 26 traditional and new financial services if the services were offered “at a reasonable price” by a financial institution on the individual’s current installation or on a nearby installation. The percentages of US-based and foreign-based personnel who *already use*, *definitely would use*, or *might use* a financial service were different for 9 of the 26 pairs of percentages. For all four of the largest differences, proportionately fewer US-based than foreign-based personnel said there was at least some chance that they would use the service. Those services were overseas renter’s insurance (24 percentage points different), telephone card (16 percentage points), banking services from ATMs in a commissary/exchange (13 percentage points), and account transfer service (10 percentage points).

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Appendix A

1997 DoD Financial Services Survey: Form D—Domestic

DoD Financial Services Survey:

Form D—Domestic



DMDC Survey No. 96-0017

DEFENSE MANPOWER DATA CENTER
ATTN: SURVEY PROCESSING ACTIVITY
C/O DATA RECOGNITION CORPORATION
5900 BAKER ROAD
P.O. BOX 9008
MINNETONKA, MN 55345-5967

PLEASE DO NOT WRITE IN THE AREA BELOW



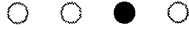
SERIAL #



WRONG MARKS



RIGHT MARK



- This is not a test, so take your time.
- Select answers that best fit you.
- Do not use ink, ball-point, or felt tip pens.
- Make heavy black marks that fill the response circles.
- Do not make any marks outside of response circles or write-in boxes.
- If you change your mind, erase old marks completely.

ABOUT THIS QUESTIONNAIRE

PURPOSE

Because of frequent PCSs and overseas assignments, you have financial concerns that many people do not have. This survey is being administered to assess both your financial services needs and your satisfaction with current services. Information from this survey is being requested to aid DoD in improving the financial services that are offered on military installations overseas and in the U.S.

WHY ME?

You have been selected at random to represent military members and DoD civilian employees. Based on your responses and the responses of others, conclusions may be drawn about the views and experiences of Service members and employees overall, and of demographic subgroups. The validity of these conclusions depends, in part, on receiving enough completed surveys from individuals like you. **The survey results will not be valid if you allow or ask someone to complete this survey for you.**

WHY SHOULD I BOTHER? DO SURVEYS CHANGE ANYTHING?

Findings from this survey will provide valuable information to aid DoD in modifying policies on financial services and establishing arrangements for financial services on installations in the U.S. and overseas. **While no decisions about you alone will be made based on this survey, survey results will influence policy discussions and may result in changes that affect you as well as other Service members and DoD civilians.** If you don't respond, your views and the views of other members like you cannot be considered in this review of financial services and policies.

WILL MY SURVEY RESPONSES BE KEPT PRIVATE?

Yes. Under no circumstances will any information about identifiable individuals be released. Your responses will be combined with information from many other members to report the views and experiences of groups of members. We need your responses to evaluate financial services and to make improvements. **Do not use any personal, unit, or place names anywhere on this survey.**

PRIVACY NOTICE

In accordance with the Privacy Act of 1974 (Public Law 93-579), this notice informs you of the purpose of the survey and how the findings will be used. Please read it carefully.

AUTHORITY: 10 United States Code, Sections 136 and 2358.

PRINCIPAL PURPOSE: Information collected in this survey will be used to report attitudes and perceptions of Department of Defense personnel about programs and policies. This information will assist in the formulation of policies which may be needed to improve the working environment and relevant policies. Reports may be provided to the Secretaries of Defense and the Military Departments and to the Joint Chiefs of Staff. Findings may be used in reports and testimony provided to Congress. Some findings may be published by the Defense Manpower Data Center (DMDC) or professional journals, or reported in manuscripts presented at conferences, symposia, and scientific meetings. In no case will the data be reported or used for identifiable individual(s).

ROUTINE USES: None

DISCLOSURE: Providing information on this survey is voluntary. There is no penalty if you choose not to respond. However, maximum participation is encouraged so that the data will be complete and representative. Your survey instrument will be treated as confidential. Identifying information will be used only by persons engaged in, and for the purposes of, the survey. Only group statistics will be reported.

Eligibility to Complete the Survey

Sometimes, DoD records are out of date by the time surveys reach people. This first question is used to determine whether you should complete the survey.

1. Where are you currently stationed/employed?

- ☐ In the U.S., Guam, or Puerto Rico ⇒ **Continue answering the survey**
- ☐ Outside the U.S., Guam, or Puerto Rico, but was stationed/employed in the U.S., Guam, or Puerto Rico sometime during the last 3 months (excluding TDY) ⇒ **Continue answering the survey as if you were still in the U.S., Guam, or Puerto Rico**
- ☐ Outside the U.S., Guam, or Puerto Rico and have not been stationed in the U.S., Guam, or Puerto Rico during the last 3 months ⇒ **Return the survey without answering any additional questions**
- ☐ More than 3 months have passed since I left active-duty military or DoD civilian employment ⇒ **Return the survey without answering any additional questions**

Current Location

2. Where is/was the assignment you were thinking about when you answered Question 1?

- ☐ 48 CONUS states and DC
- ☐ Alaska or Hawaii
- ☐ Guam
- ☐ Puerto Rico
- ☐ Other (Please specify below)

please print

3. During your entire military and/or Federal civilian career, how many total years of service have you completed in your current duty location?

Do not include partial years. For example, indicate "00" if you have not completed 1 full year.

Write the number of years in the boxes and then blacken the corresponding circles.

YEARS	
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

4. How much longer do you have before you expect to leave the location named in Question 2?

- ☐ Already left that location
- ☐ Less than 1 year
- ☐ 1 year or more (but have a somewhat firm end date)
- ☐ Indefinite

5. Where do you live?

- ☐ Barracks/dorm (including BEQ and BOQ)
- ☐ Aboard ship
- ☐ Military family housing on an installation
- ☐ Military family housing not on an installation
- ☐ Privately owned/rented/leased housing

6. The next two items ask about the location of your family members (people who could be claimed as a spouse or dependent on income taxes).

Mark one answer for Item a and one answer for Item b.

a. Excluding yourself, how many of your family members live where you are currently located?

- ☐ I have no family members as defined above ⇒ **GO TO QUESTION 7**
- ☐ I have family members (as defined above), but none lives with me at this location
- ☐ 1 family member lives with me
- ☐ 2 family members live with me
- ☐ 3 or more family members live with me

b. How many of your family members live elsewhere?

- ☐ No family member lives elsewhere
- ☐ 1 family member lives elsewhere
- ☐ 2 family members live elsewhere
- ☐ 3 or more family members live elsewhere

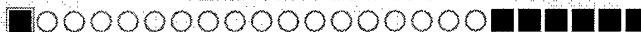
7. Where do you work?

- ☐ On a military base/post ⇒ **GO TO QUESTION 9**
- ☐ Aboard ship ⇒ **GO TO QUESTION 9**
- ☐ In a government-owned complex (for example, the Pentagon or the Navy Annex)
- ☐ In a government-leased building or office

8. How far, one way, is your work site from the nearest base/post?

- ☐ 1 mile or less
- ☐ 2-4 miles
- ☐ 5-9 miles
- ☐ 10-14 miles
- ☐ 15-19 miles
- ☐ 20-30 miles
- ☐ 31-49 miles
- ☐ 50 or more miles

PLEASE DO NOT WRITE IN THIS AREA



SERIAL #

General Financial Issues

For this survey, an installation is defined as a government-owned military post, base, reservation, or complex. For personnel aboard ships, the installation is the homeport base. A leased office building is not considered an installation.

In this section, questions are asked so that the complexity of each member's financial needs can be determined.

9. Do you have any of the following types of accounts or cards?

Mark all answers that apply for each item—a through m.

	Yes, at a bank on my current installation	Yes, at a credit union on my current installation	Yes, at an institution NOT on my current installation	No, I do not have this type of account
a. Savings or share account	☐	☐	☐	☐
b. Non-interest earning checking or share draft account	☐	☐	☐	☐
c. Interest earning checking or share draft account	☐	☐	☐	☐
d. Money market deposit account	☐	☐	☐	☐
e. Certificate of deposit (CD)	☐	☐	☐	☐
f. Foreign currency checking account	☐	☐	☐	☐
g. Automated teller machine (ATM) card	☐	☐	☐	☐
h. Debit card (that automatically deducts purchases from the money in one of your accounts)	☐	☐	☐	☐
i. Credit card	☐	☐	☐	☐
j. Line of credit	☐	☐	☐	☐
k. Car loan	☐	☐	☐	☐
l. Home mortgage	☐	☐	☐	☐
m. Other types of loans or credit	☐	☐	☐	☐

10. Where do you have your military/government pay deposited after allotments have been deducted? (Allotments are deductions taken out of your check before it is deposited. Common allotments include car payments, savings bonds, and child support.)

- ☐ A bank on your current installation
☐ A credit union on your current installation
☐ A bank on an installation other than where you live or work
☐ A credit union on an installation other than where you live or work
☐ A bank not on an installation
☐ A credit union not on an installation
☐ A financial institution (including a mutual fund or stock brokerage firm) not specified above

11. Please indicate whether each of the following statements is true regarding the account you indicated in Question 10.

Mark one answer for each item—a through d.

	True	False
a. It is my primary savings account	☐	☐
b. It is my primary checking account	☐	☐
c. I take all or nearly all of the money out of the account as soon as it is deposited	☐	☐
d. Most months, I have to pay a fee because my balance is too low	☐	☐

12. Do you have allotments deposited at any of the following types of financial institutions?

Mark one answer for each item—a through g.

	Yes	No
a. A bank on your current installation	☐	☐
b. A credit union on your current installation	☐	☐
c. A bank on an installation other than where you live or work	☐	☐
d. A credit union on an installation other than where you live or work	☐	☐
e. A bank <u>not on</u> an installation	☐	☐
f. A credit union <u>not on</u> an installation	☐	☐
g. A financial institution (including a mutual fund or stock brokerage firm) not specified above	☐	☐

13. During your current assignment, where do you **most often** perform the following financial transactions?

Mark only one answer for each item—a through h.

☐	I have not performed this type of transaction
☐	A location not specified here
☐	Military finance office
☐	Service club, commissary, or exchange
☐	Financial institution off the installation
☐	On-installation credit union
☐	On-installation bank

- | | | | | | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Cashing personal checks | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| b. Buying traveler's checks | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| c. Buying money orders or cashier's checks | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| d. Buying U.S. Savings Bonds | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| e. Redeeming U.S. Savings Bonds | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| f. Getting a loan | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| g. Getting a signature guarantee on a stock transfer | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| h. Wiring funds | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

14. What are your **three** most important concerns when you decide where you will open your financial account(s)? Mark three answers.

- ☐ Location
- ☐ Hours of operation
- ☐ Variety of services offered
- ☐ Ability to use a branch at other installations
- ☐ Easy to get cash
- ☐ Low fees/service charges
- ☐ Friendly/good service
- ☐ Ability to obtain a loan
- ☐ Low interest rates on loans
- ☐ Other

15. If the financial institution at which you have a checking account(s) required you to pay a per check fee or keep a minimum balance, which one of the following options would you choose?

- ☐ Not applicable—I do not have a checking account
- ☐ I would keep a minimum balance
- ☐ I would pay a per check fee
- ☐ I would get a checking account at a different financial institution
- ☐ I am unsure what I would do

16. What was the total income of your **household** (before taxes) in 1995 from all sources?

- | | |
|---|---|
| ☐ Under \$15,000 | ☐ \$75,000–\$99,999 |
| ☐ \$15,000–\$24,999 | ☐ \$100,000–\$149,999 |
| ☐ \$25,000–\$34,999 | ☐ \$150,000–\$249,999 |
| ☐ \$35,000–\$49,999 | ☐ \$250,000 or more |
| ☐ \$50,000–\$74,999 | |

17. Do you (and your spouse if applicable) invest in stocks, mutual funds, or similar investments?

Mark all answers that apply.

- ☐ Yes, as part of the Thrift Saving Plan
- ☐ Yes, but not through the Thrift Saving Plan
- ☐ No

18. Have you purchased any of the following items during the last 12 months?

Mark one answer for each item—a through d.

- | | |
|--|-----------------------|
| | Yes |
| | No |
| a. Home or house trailer | ☐ |
| b. New car, truck, or motorcycle | ☐ |
| c. Used car, truck, or motorcycle | ☐ |
| d. Any other purchase of \$2,000 or more | ☐ |

19. Which phrase best describes your financial condition?

- ☐ Comfortable and secure
- ☐ Able to make ends meet without much difficulty
- ☐ Tough to make ends meet
- ☐ In over my head

20. Which of the following statements best describes how your household pays its monthly credit card bills?

- ☐ No one in my household has a credit card
- ☐ Always pay credit card bills in full each month
- ☐ Almost always pay credit card bills in full each month
- ☐ Usually make more than the minimum payment, but do not pay bills in full each month
- ☐ Always, or almost always, make the minimum payment each month
- ☐ Sometimes pay in full and sometimes pay in part
- ☐ My household rarely uses a credit card account

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SERIAL #

Your Most Often Used Financial Institution

This set of questions asks about the financial institution that you use most often. When selecting this financial institution, consider all of your financial transactions (for example, getting account balances, obtaining cash, and moving money from one account to another).

21. What one financial institution do you use most often to handle your financial needs?

- ☐ A bank on your current installation
- ☐ A credit union on your current installation
- ☐ A bank on an installation other than where you live or work
- ☐ A credit union on an installation other than where you live or work
- ☐ A bank not on an installation
- ☐ A credit union not on an installation
- ☐ A financial institution (including a mutual fund or stock brokerage firm) not specified above

22. How frequently do you use the following methods to access your financial accounts at the financial institution you use most often?

Mark one answer for each item—a through e.

	Always or almost always	Most of the time	About half of the time	Sometimes	Rarely or never
a. Use tellers inside the financial institution . . .	☐	☐	☐	☐	☐
b. Bank with automated teller machines (ATMs)	☐	☐	☐	☐	☐
c. Talk, on the telephone, to someone at the financial institution	☐	☐	☐	☐	☐
d. Use a touchtone-type telephone (which does not require talking to someone at the financial institution)	☐	☐	☐	☐	☐
e. Use a personal computer	☐	☐	☐	☐	☐

23. How far, one way, is your home from the financial institution that you use most often?

- ☐ 1 mile or less
- ☐ 2–4 miles
- ☐ 5–9 miles
- ☐ 10–14 miles
- ☐ 15–19 miles
- ☐ 20–30 miles
- ☐ 31–49 miles
- ☐ 50 or more miles

24. How satisfied are you with the following features of the financial institution that you use most often?

Mark one answer for each item—a through o.

	Not applicable	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
a. Convenience to your home	☐	☐	☐	☐	☐	☐
b. Convenience to your worksite	☐	☐	☐	☐	☐	☐
c. Convenience for your work hours	☐	☐	☐	☐	☐	☐
d. Variety of services offered (accounts, cards, loans, etc.)	☐	☐	☐	☐	☐	☐
e. Cost of services (minimum balances, fees, rates, etc.)	☐	☐	☐	☐	☐	☐
f. Personalized service	☐	☐	☐	☐	☐	☐
g. Staff's knowledge of services	☐	☐	☐	☐	☐	☐
h. English fluency of staff	☐	☐	☐	☐	☐	☐
i. Courtesy of staff	☐	☐	☐	☐	☐	☐
j. Speed of service	☐	☐	☐	☐	☐	☐
k. Appearance of lobby	☐	☐	☐	☐	☐	☐
l. Number of ATMs	☐	☐	☐	☐	☐	☐
m. Location of ATMs	☐	☐	☐	☐	☐	☐
n. Currency exchange <u>services</u>	☐	☐	☐	☐	☐	☐
o. Currency exchange <u>rates</u>	☐	☐	☐	☐	☐	☐

25. Overall, how satisfied are you with the financial institution that you use most often?

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied

26. If you answered "Dissatisfied" or "Very dissatisfied" to Question 25 or any item in Question 24, please write a note below telling us why you were dissatisfied. If you did not mark "Dissatisfied" or "Very dissatisfied", leave the box blank and go to the next question.

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27. Does your account require you to pay the following fees at the financial institution that you use most often?

Mark one answer for each item—a through d.

	Don't know	Yes	No
a. Per check fee when you <u>write</u> a check.	☐	☐	☐
b. Per check fee when you <u>deposit</u> a check.	☐	☐	☐
c. A fee for going below a minimum balance.	☐	☐	☐
d. Overdraft fee.	☐	☐	☐

On-Installation Bank

DoD wants to know how much military members/DoD employees know about, use, and are satisfied with on-installation bank services. (A later section will ask about on-installation credit union services.)

28. Is there a bank office and/or bank ATM on your current installation?

- ☐ Yes, a bank has an office and/or ATM on my installation ⇒ **GO TO QUESTION 29**
☐ No, there is not a bank office or bank ATM on my installation ⇒ **GO TO QUESTION 34**
☐ I don't know if there is a bank office or bank ATM on my installation ⇒ **GO TO QUESTION 34**
☐ Does not apply—I do not live or work on an installation ⇒ **GO TO QUESTION 42**

29. What type of bank service is offered on your current installation?

Mark the one answer that is most descriptive.

- ☐ Bank open full-time (at least 6 hours per day on 5 or more days each week)
☐ Bank open part-time (less than 6 hours per day and/or less than 5 days per week)
☐ ATM(s) only
☐ Don't know

30. How much do you know about the bank on your current installation?

- ☐ I know little or nothing about it ⇒ **GO TO QUESTION 33**
☐ I know what it offers but have not used it
☐ I have used it but do not use it now
☐ I currently use it

31. Did any of the following sources provide you with information about the accounts, loans, or services offered by the bank on your current installation?

Mark one answer for each item—a through g.

	Yes	No
a. Advertisements (for example, in installation newspapers).	☐	☐
b. Staff from the on-installation bank.	☐	☐
c. Material available from the on-installation bank.	☐	☐
d. Briefing/material provided <u>when you arrived</u> at your current installation.	☐	☐
e. Briefing/material provided <u>before you left</u> for your current installation.	☐	☐
f. Information from your supervisor.	☐	☐
g. Friends/coworkers who use the on-installation bank.	☐	☐

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SERIAL #

32. How does the bank on your current installation compare to local banks off the installation for each concern listed below?

Mark one answer for each item—a through r.

	On-installation bank is better	They are about equal	Local banks off the installation are better	Don't know
a. Variety of services offered (accounts, cards, loans, etc.)	☐	☐	☐	☐
b. Personalized service	☐	☐	☐	☐
c. Courtesy of staff	☐	☐	☐	☐
d. Staff knowledge of services	☐	☐	☐	☐
e. Speed of service	☐	☐	☐	☐
f. Ability to handle my needs when I have a change of station	☐	☐	☐	☐
g. Prices (fees or service charges)	☐	☐	☐	☐
h. Number of fees or service charges	☐	☐	☐	☐
i. Interest on savings accounts/certificates	☐	☐	☐	☐
j. Minimum balance required	☐	☐	☐	☐
k. Ease of cashing personal checks	☐	☐	☐	☐
l. Ease of getting a loan	☐	☐	☐	☐
m. Convenient location	☐	☐	☐	☐
n. Convenient hours of operation	☐	☐	☐	☐
o. Availability of credit cards	☐	☐	☐	☐
p. Retirement accounts (for example, IRAs or Keoghs)	☐	☐	☐	☐
q. Professional financial counseling	☐	☐	☐	☐
r. Overall quality of service	☐	☐	☐	☐

33. How far, one way, is your home from the bank on your current installation?

- | | |
|--------------------------------------|--|
| ☐ 1 mile or less | ☐ 15–19 miles |
| ☐ 2–4 miles | ☐ 20–30 miles |
| ☐ 5–9 miles | ☐ 31–49 miles |
| ☐ 10–14 miles | ☐ 50 or more miles |

On-Installation Defense Credit Union

DoD also wants to know how much military members/DoD employees know about, use, and are satisfied with on-installation Defense credit union services. (An earlier section asked about on-installation bank services.)

34. Is there a Defense credit union office and/or Defense credit union ATM on your current installation?

- ☐ Yes, a credit union has an office and/or ATM on my installation ⇒ **GO TO QUESTION 35**
☐ No, there is not a credit union office or credit union ATM on my installation ⇒ **GO TO QUESTION 42**
☐ I don't know if there is a credit union office or credit union ATM on my installation ⇒ **GO TO QUESTION 42**

35. What type of Defense credit union service is offered on your current installation?

Mark the one answer that is most descriptive.

- ☐ Credit union open full-time (at least 6 hours per day on 5 or more days each week)
☐ Credit union open part-time (less than 6 hours per day and/or less than 5 days per week)
☐ ATM(s) only
☐ Don't know

36. How much do you know about the Defense credit union on your current installation?

- ☐ I know little or nothing about it ⇒ **GO TO QUESTION 39**
☐ I know what it offers but have not used it
☐ I have used it but do not use it now
☐ I currently use it

37. Did any of the following sources provide you with information about the accounts, loans, or services offered by the Defense credit union on your current installation?

Mark one answer for each item—a through g.

	Yes	No
a. Advertisements (for example, in installation newspapers)	☐	☐
b. Staff from the on-installation credit union	☐	☐
c. Material available from the on-installation credit union	☐	☐
d. Briefing/material provided <u>when you arrived</u> at your current installation	☐	☐
e. Briefing/material provided <u>before you left</u> for your current installation	☐	☐
f. Information from your supervisor.	☐	☐
g. Friends/coworkers who use the on-installation credit union.	☐	☐

38. How does the Defense credit union on your current installation compare to credit unions off your installation for each concern listed below?

Mark one answer for each item—a through r.

	On-installation Defense credit union is better	They are about equal	Credit unions off the installation are better	Don't know
a. Variety of services offered (accounts, cards, loans, etc.)	☐	☐	☐	☐
b. Personalized service	☐	☐	☐	☐
c. Courtesy of staff	☐	☐	☐	☐
d. Staff knowledge of services	☐	☐	☐	☐
e. Speed of service	☐	☐	☐	☐
f. Ability to handle my needs when I have a change of station	☐	☐	☐	☐
g. Prices (fees or service charges)	☐	☐	☐	☐
h. Number of fees or service charges	☐	☐	☐	☐
i. Interest on savings accounts/certificates	☐	☐	☐	☐
j. Minimum balance required	☐	☐	☐	☐
k. Ease of cashing personal checks	☐	☐	☐	☐
l. Ease of getting a loan	☐	☐	☐	☐
m. Convenient location.	☐	☐	☐	☐
n. Convenient hours of operation	☐	☐	☐	☐
o. Availability of credit cards	☐	☐	☐	☐
p. Retirement accounts (for example, IRAs or Keoghs).	☐	☐	☐	☐
q. Professional financial counseling	☐	☐	☐	☐
r. Overall quality of service.	☐	☐	☐	☐

39. How far, one way, is your home from the Defense credit union on your current installation?

☐ 1 mile or less	☐ 15–19 miles
☐ 2–4 miles	☐ 20–30 miles
☐ 5–9 miles	☐ 31–49 miles
☐ 10–14 miles	☐ 50 or more miles

40. Did you answer Questions 32 and 38?

- ☐ I answered the items in both questions ⇒ **GO TO QUESTION 41**
- ☐ I skipped one or both of those questions ⇒ **GO TO QUESTION 42**

41. How does the Defense credit union on your installation compare to the bank on your installation for each concern listed below?

Mark one answer for each item—a through r.

	Don't know
On-installation Defense credit union is better	
They are about equal	
On-installation bank is better	

- | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Variety of services offered (accounts, cards, loans, etc.) | ☐ | ☐ | ☐ | ☐ |
| b. Personalized service | ☐ | ☐ | ☐ | ☐ |
| c. Courtesy of staff | ☐ | ☐ | ☐ | ☐ |
| d. Staff knowledge of services | ☐ | ☐ | ☐ | ☐ |
| e. Speed of service | ☐ | ☐ | ☐ | ☐ |
| f. Ability to handle my needs when I have a change of station | ☐ | ☐ | ☐ | ☐ |
| g. Prices (fees or service charges) | ☐ | ☐ | ☐ | ☐ |
| h. Number of fees or service charges | ☐ | ☐ | ☐ | ☐ |
| i. Interest on savings accounts/certificates | ☐ | ☐ | ☐ | ☐ |
| j. Minimum balance required | ☐ | ☐ | ☐ | ☐ |
| k. Ease of cashing personal checks | ☐ | ☐ | ☐ | ☐ |
| l. Ease of getting a loan | ☐ | ☐ | ☐ | ☐ |
| m. Convenient location | ☐ | ☐ | ☐ | ☐ |
| n. Convenient hours of operation | ☐ | ☐ | ☐ | ☐ |
| o. Availability of credit cards | ☐ | ☐ | ☐ | ☐ |
| p. Retirement accounts (for example, IRAs or Keoghs) | ☐ | ☐ | ☐ | ☐ |
| q. Professional financial counseling | ☐ | ☐ | ☐ | ☐ |
| r. Overall quality of service | ☐ | ☐ | ☐ | ☐ |

Automated Teller Machine (ATM) Use

Many military members and DoD employees use ATMs for a wide range of financial services. This section asks about your frequency of use, how you use ATMs, where you use them, etc.

42. During the last 12 months, have you used an ATM?

- ☐ Yes
- ☐ No, but I do have an ATM card ⇒ **GO TO QUESTION 51**
- ☐ No, because I do not have an ATM card ⇒ **GO TO QUESTION 51**

43. What type of financial institution issued the ATM card that you use most often?

- ☐ A bank on your current installation
- ☐ A credit union on your current installation
- ☐ A bank on an installation other than where you live or work
- ☐ A credit union on an installation other than where you live or work
- ☐ A bank not on an installation
- ☐ A credit union not on an installation
- ☐ A financial institution (including a mutual fund or stock brokerage firm) not specified above

44. How frequently do you use ATMs for each of the following types of transactions?

	11 or more times per month
	6-10 times per month
	3-5 times per month
	2 time per month
	1 time per month
	Never

- | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Withdraw cash | ☐ | ☐ | ☐ | ☐ | ☐ |
| b. Transfer money between accounts | ☐ | ☐ | ☐ | ☐ | ☐ |
| c. Make deposits to either my checking or savings account | ☐ | ☐ | ☐ | ☐ | ☐ |
| d. Check balances in my accounts | ☐ | ☐ | ☐ | ☐ | ☐ |

45. During an average month, how often do you use your ATM card at an ATM belonging to the financial institution that issued it?

- ☐ Never
- ☐ 1 time per month
- ☐ 2 times per month
- ☐ 3-5 times per month
- ☐ 6-10 times per month
- ☐ 11 or more times per month

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46. During an average month, how often do you use your ATM card at an ATM belonging to a financial institution other than the one that issued the card?

☐ Never
☐ 1 time per month
☐ 2 times per month
☐ 3–5 times per month
☐ 6–10 times per month
☐ 11 or more times per month

47. When do you typically use an ATM?

☐ Mainly when financial institutions are closed
☐ About half the time when they are open and about half the time when they are closed
☐ Mainly when financial institutions are open

48. How many minutes do you typically have to wait in line to use an ATM?

☐ Less than 1 minute ☐ 7–9 minutes
☐ 1–3 minutes ☐ 10–14 minutes
☐ 4–6 minutes ☐ 15 or more minutes

49. Which typically take longer—ATM lines or teller lines? *Consider both how long it takes to get to the front of the line and the time it takes to complete the transaction.*

☐ Teller lines take longer
☐ Teller lines and ATM lines take about the same time
☐ ATM lines take longer

50. Some financial institutions now charge non-account holders for each transaction made on their ATMs. How much are you willing to pay per transaction to use an ATM regularly at a financial institution where you do not have an account?

☐ \$0.01–\$0.50
☐ \$0.51–\$1.00
☐ \$1.01–\$1.50
☐ \$1.51–\$2.00
☐ More than \$2.00
☐ To avoid paying such fees, I would open an account at the financial institution that owns the ATM
☐ Not applicable—My financial institution owns the ATM that I use most often

What Financial Services Do You Want in the Future?

Recent banking laws have changed greatly the services that financial institutions can offer. This section asks you about your desire for some of the new as well as some of the traditional "banking" services.

51. How likely would you be to use each of the following services if it were offered at a reasonable price by a financial institution either on your current installation or on an installation near you?

Mark one answer for each item—a through z.

	I don't know what this service is	I already use this service	I don't have but definitely would use this service	I might use this service	I definitely would NOT use this service
--	-----------------------------------	----------------------------	--	--------------------------	---

a. Auto insurance	☐	☐	☐	☐	☐
b. Life insurance.	☐	☐	☐	☐	☐
c. Overseas renter's insurance.	☐	☐	☐	☐	☐
d. Other types of insurance.	☐	☐	☐	☐	☐
e. Stock broker services.	☐	☐	☐	☐	☐
f. Mutual funds	☐	☐	☐	☐	☐
g. Money market funds.	☐	☐	☐	☐	☐
h. Financial planning.	☐	☐	☐	☐	☐
i. Credit counseling	☐	☐	☐	☐	☐
j. Retirement accounts (for example, IRAs or Keoghs).	☐	☐	☐	☐	☐
k. Annuities (policies that pay the investor a given amount of money per month after a certain age has been reached)	☐	☐	☐	☐	☐
l. Safe deposit box.	☐	☐	☐	☐	☐
m. Credit card.	☐	☐	☐	☐	☐
n. Debit card (that automatically deducts purchases from the money in one of your accounts)	☐	☐	☐	☐	☐
o. Stored value cards (cards that contain varying amounts of cash value on them)	☐	☐	☐	☐	☐
p. Telephone card (to make long distance calls).	☐	☐	☐	☐	☐

q. Bill paying (for example, automatic deduction from your banking account to pay utilities)	☐	☐	☐	☐	☐
r. Telephone banking (for example, using a touchtone phone that does not require talking to anyone at the financial institution).	☐	☐	☐	☐	☐
s. Electronic banking (for example, using a home computer)	☐	☐	☐	☐	☐
t. Account transfer service (to help move your accounts to a financial institution at your next duty location)	☐	☐	☐	☐	☐
u. Notary public	☐	☐	☐	☐	☐
v. Signature guarantee on a stock transfer.	☐	☐	☐	☐	☐
w. Branch banks staffed by people in a commissary or exchange.	☐	☐	☐	☐	☐
x. Banking services from ATMs in a commissary or exchange.	☐	☐	☐	☐	☐
y. Purchasing services (for example, car buying).	☐	☐	☐	☐	☐
z. Travel services (for example, reservations for personal trips).	☐	☐	☐	☐	☐

52. Do you have access to a PC outside your office?

- 53. Many financial institutions allow customers to access their accounts from PCs. The following questions look at your use of PCs.**

	Yes	No
a. Do you have a PC in your home?	☐	☐
b. Do you have a PC modem in your home?	☐	☐
c. Do you subscribe to an on-line computer service from your home?	☐	☐

	Yes	No
.....	☐	☐
.....	☐	☐

- e. Do you think that transactions from PCs to financial institutions are secure?

	I have used . . .
I haven't used but would consider using . . .	
I haven't used and wouldn't consider using . . .	
a. PC home checkbook or accounting software (for example, Quicken® or Microsoft Money®) . . .	☐ ☐ ☐
b. PC tax preparation software.	☐ ☐ ☐
c. Internet to shop for or purchase items from your PC.	☐ ☐ ☐
d. PC home banking (accessing your accounts using your PC)	☐ ☐ ☐
e. A service that prints and sends checks from your account based on instructions sent from your PC home checkbook or accounting program.	☐ ☐ ☐

DoD works with many financial institutions to obtain beneficial financial services for military members and DoD employees. Answers to the following questions will allow policy makers to consider the needs of specific groups of individuals.

55. What is your Service/DoD component?

- ☐ Army
☐ Navy
☐ Marine Corps
☐ Air Force
☐ Civilian employed by a DoD Component not identified with a specific Service

56. Are you a . . .

- ☐ Uniformed member ⇒ **GO TO QUESTION 57**
- ☐ DoD civilian employee ⇒ **GO TO QUESTION 58**

PLEASE DO NOT WRITE IN THIS AREA

SERIAL #

57. What is your pay grade?

- | | | |
|---------------------------|---------------------------|------------------------------------|
| ☐ E-1 | ☐ W-1 | ☐ O-1 |
| ☐ E-2 | ☐ W-2 | ☐ O-2 |
| ☐ E-3 | ☐ W-3 | ☐ O-3 |
| ☐ E-4 | ☐ W-4 | ☐ O-4 |
| ☐ E-5 | ☐ W-5 | ☐ O-5 |
| ☐ E-6 | | ☐ O-6 or above |
| ☐ E-7 | | |
| ☐ E-8 | | |
| ☐ E-9 | | |

MILITARY PERSONNEL SHOULD SKIP THE NEXT QUESTION AND GO TO QUESTION 59.

58. Please mark one circle to indicate your civilian series and another circle to indicate your pay grade.

- Series: ☐ GS ☐ GM ☐ WG ☐ WL
☐ WP ☐ WS ☐ TP ☐ Other
- Grade: ☐ 1 ☐ 5 ☐ 9 ☐ 13
☐ 2 ☐ 6 ☐ 10 ☐ 14
☐ 3 ☐ 7 ☐ 11 ☐ 15 or above
☐ 4 ☐ 8 ☐ 12

59. How many total years of military/Federal service have you completed? *Military personnel should include all active-duty time. Civilian personnel should include active-duty and civilian-service time.*

Do not include partial years. For example, indicate "00" if you have not completed 1 full year.

Write the number of years in the boxes and then blacken the corresponding circles.

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

YEARS

60. Are you ...

- ☐ Male
☐ Female

61. How old were you on your last birthday?

Write your age in the boxes and then blacken the corresponding circles.

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

YEARS

62. How much education have you completed? *Mark the one answer that describes the highest grade or academic degree that you have completed.*

- ☐ Less than 12 years of school (no diploma)
☐ GED or other high school equivalency certificate
☐ High school diploma
☐ Less than 2 years of college credits, but no college degree
☐ 2-year college degree (AA/AS)
☐ More than 2 years of college credits, but no 4-year college degree
☐ 4-year college degree (BA/BS)
☐ Some graduate school, but no graduate degree
☐ Master's, doctoral, or professional school degree (for example, MA/MS/PhD/MD/JD/DVM)

Please read the next two items before answering either. Race/ethnicity items in this survey are phrased to match the 1990 U.S. Census. Responses will be grouped in the way currently required by Federal Regulations. If you are of mixed heritage, choose the race that you consider yourself primarily to be.

63. Are you of Spanish/Hispanic origin or descent? *Mark one.*

- ☐ No (not Spanish/Hispanic)
☐ Yes, Mexican, Mexican-Amer., Chicano
☐ Yes, Puerto Rican
☐ Yes, Cuban
☐ Yes, other Spanish/Hispanic

64. What race do you consider yourself to be?

- ☐ White
☐ Black, African-Amer.
☐ Indian (Amer.), Eskimo, Aleut
☐ Asian, Pacific Islander
☐ Other race (Please specify inside the box)

please print

65. What is your current marital status?

- ☐ Married ⇒ **GO TO QUESTION 66**
☐ Separated ⇒ **GO TO QUESTION 69**
☐ Divorced ⇒ **GO TO QUESTION 69**
☐ Widowed ⇒ **GO TO QUESTION 69**
☐ Never married ⇒ **GO TO QUESTION 69**

66. Is your spouse with you at your current location?

- ☐ Yes, my spouse is with me here
☐ No, but my spouse will be joining me here
☐ No, and my spouse will not be moving here

67. What is the highest level of education that your spouse has completed? **Mark the one answer that describes the highest grade or academic degree that your spouse has completed.**

- ☐ Less than 12 years of school (no diploma)
☐ GED or other high school equivalency certificate
☐ High school diploma
☐ Less than 2 years of college credits, but no college degree
☐ 2-year college degree (AA/AS)
☐ More than 2 years of college credits, but no 4-year college degree
☐ 4-year college degree (BA/BS)
☐ Some graduate school, but no graduate degree
☐ Master's, doctoral, or professional school degree (for example, MA/MS/PhD/MD/JD/DVM)

68. Which one of the following best describes your spouse's major activity during the past year?

- ☐ Working full-time (include self-employed)
☐ Working part-time (include self-employed)
☐ Working part-time, but looking for full-time work
☐ Not working, but looking for work
☐ Not working and not looking for work
☐ Going to school full-time
☐ Going to school part-time
☐ Taking care of home or family (homemaker)
☐ Other

69. On what day did you complete this questionnaire?

Month	Day
☐ Jan	
☐ Feb	
☐ Mar	☐ 3 ☐ 6
☐ Apr	☐ 1 ☐ 1
☐ May	☐ 2 ☐ 2
☐ June	☐ 3 ☐ 3
☐ July	☐ 4
☐ Aug	☐ 5
☐ Sept	☐ 6
☐ Oct	☐ 7
☐ Nov	☐ 8
☐ Dec	☐ 9

PLEASE DO NOT WRITE IN THIS AREA



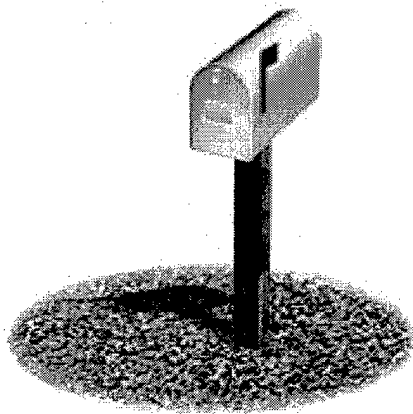
SERIAL #

COMMENTS

70. If you have comments or concerns about this questionnaire or about the issues raised in this survey, please write them in the space below. Any comments you make on this questionnaire will be kept confidential and used only in reporting general problems or issues.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no text or other markings on the paper.

**Thank you for your
time and assistance.**



PLEASE RETURN YOUR COMPLETED SURVEY IN THE BUSINESS REPLY ENVELOPE. (If you misplaced the envelope, mail the survey to DMDC, c/o Data Recognition Corp., P.O. Box 9008, Minnetonka, MN 55345).

IF YOU ARE RETURNING THE SURVEY FROM ANOTHER COUNTRY, BE SURE TO RETURN THE BUSINESS REPLY ENVELOPE THROUGH A U.S. GOVERNMENT MAIL ROOM OR POST OFFICE.

FOREIGN POSTAL SYSTEMS WILL NOT DELIVER BUSINESS REPLY MAIL.

PLEASE DO NOT WRITE IN THE AREA BELOW



SERIAL #

Appendix B

1997 DoD Financial Services Survey: Form F--Foreign

DoD Financial Services Survey:

Form F—Foreign



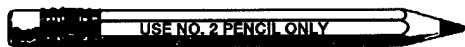
DMDC Survey No. 96-0017

DEFENSE MANPOWER DATA CENTER
ATTN: SURVEY PROCESSING ACTIVITY
C/O DATA RECOGNITION CORPORATION
5900 BAKER ROAD
P.O. BOX 9003
MINNETONKA, MN 55345-5967

PLEASE DO NOT WRITE IN THE AREA BELOW



SERIAL #

**WRONG MARKS****RIGHT MARK**

- This is not a test, so take your time.
- Select answers that best fit you.
- Do not use ink, ball-point, or felt tip pens.
- Make heavy black marks that fill the response circles.
- Do not make any marks outside of response circles or write-in boxes.
- If you change your mind, erase old marks completely.

ABOUT THIS QUESTIONNAIRE

PURPOSE

Because of frequent PCSs and overseas assignments, you have financial concerns that many people do not have. This survey is being administered to assess both your financial services needs and your satisfaction with current services. Information from this survey is being requested to aid DoD in improving the financial services that are offered on military installations overseas and in the U.S.

WHY ME?

You have been selected at random to represent military members and DoD civilian employees. Based on your responses and the responses of others, conclusions may be drawn about the views and experiences of Service members and employees overall, and of demographic subgroups. The validity of these conclusions depends, in part, on receiving enough completed surveys from individuals like you. **The survey results will not be valid if you allow or ask someone to complete this survey for you.**

WHY SHOULD I BOTHER? DO SURVEYS CHANGE ANYTHING?

Findings from this survey will provide valuable information to aid DoD in modifying policies on financial services and establishing arrangements for financial services on installations in the U.S. and overseas. **While no decisions about you alone will be made based on this survey, survey results will influence policy discussions and may result in changes that affect you as well as other Service members and DoD civilians.** If you don't respond, your views and the views of other members like you cannot be considered in this review of financial services and policies.

WILL MY SURVEY RESPONSES BE KEPT PRIVATE?

Yes. Under no circumstances will any information about identifiable individuals be released. Your responses will be combined with information from many other members to report the views and experiences of groups of members. We need your responses to evaluate financial services and to make improvements. **Do not use any personal, unit, or place names anywhere on this survey.**

PRIVACY NOTICE

In accordance with the Privacy Act of 1974 (Public Law 93-579), this notice informs you of the purpose of the survey and how the findings will be used. Please read it carefully.

AUTHORITY: 10 United States Code, Sections 136 and 2358.

PRINCIPAL PURPOSE: Information collected in this survey will be used to report attitudes and perceptions of Department of Defense personnel about programs and policies. This information will assist in the formulation of policies which may be needed to improve the working environment and relevant policies. Reports may be provided to the Secretaries of Defense and the Military Departments and to the Joint Chiefs of Staff. Findings may be used in reports and testimony provided to Congress. Some findings may be published by the Defense Manpower Data Center (DMDC) or professional journals, or reported in manuscripts presented at conferences, symposia, and scientific meetings. In no case will the data be reported or used for identifiable individual(s).

ROUTINE USES: None

DISCLOSURE: Providing information on this survey is voluntary. There is no penalty if you choose not to respond. However, maximum participation is encouraged so that the data will be complete and representative. Your survey instrument will be treated as confidential. Identifying information will be used only by persons engaged in, and for the purposes of, the survey. Only group statistics will be reported.

Eligibility to Complete the Survey

Sometimes, DoD records are out of date by the time surveys reach people. This first question is used to determine whether you should complete the survey.

1. Where are you currently stationed/employed?

- ☐ Outside the U.S., Guam, or Puerto Rico ⇒ **Continue answering the survey**
- ☐ In the U.S., Guam, or Puerto Rico, but was stationed/employed outside the U.S., Guam, or Puerto Rico sometime during the last 3 months (excluding TDY) ⇒ **Continue answering the survey as if you were still overseas**
- ☐ In the U.S., Guam, or Puerto Rico and have not been stationed outside the U.S., Guam, or Puerto Rico during the last 3 months ⇒ **Return the survey without answering any additional questions**
- ☐ More than 3 months have passed since I left active-duty military or DoD civilian employment ⇒ **Return the survey without answering any additional questions**

Current Location

2. Where is/was the assignment you were thinking about when you answered Question 1?

- | | |
|------------------------------------|--|
| ☐ Cuba | ☐ Japan/Okinawa |
| ☐ Diego Garcia | ☐ Panama |
| ☐ Germany | ☐ Spain |
| ☐ Iceland | ☐ Turkey |
| ☐ Italy | ☐ United Kingdom |
| ☐ Korea | ☐ Other (Please specify below) |

please print

3. During your entire military and/or Federal civilian career, how many total years of service have you completed in your current host country?

Do not include partial years.
For example, indicate "00" if you have not completed 1 full year.

Write the number of years in the boxes and then blacken the corresponding circles.

YEARS	
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

4. How much longer do you have before you expect to leave the location named in Question 2?

- ☐ Already left that location
- ☐ Less than 1 year
- ☐ 1 year or more (but have a somewhat firm end date)
- ☐ Indefinite

5. Where do you live?

- ☐ Barracks/dorm (including BEQ and BOQ)
- ☐ Aboard ship
- ☐ Military family housing on an installation
- ☐ Military family housing not on an installation
- ☐ Privately owned/rented/leased housing

6. The next two items ask about the location of your family members (people who could be claimed as a spouse or dependent on income taxes).

Mark one answer for Item a and one answer for Item b.

a. Excluding yourself, how many of your family members live where you are currently located?

- ☐ I have no family members as defined above ⇒ **GO TO QUESTION 7**
- ☐ I have family members (as defined above), but none lives with me at this location
- ☐ 1 family member lives with me
- ☐ 2 family members live with me
- ☐ 3 or more family members live with me

b. How many of your family members live elsewhere?

- ☐ No family member lives elsewhere
- ☐ 1 family member lives elsewhere
- ☐ 2 family members live elsewhere
- ☐ 3 or more family members live elsewhere

7. Where do you work?

- ☐ On a military base/post ⇒ **GO TO QUESTION 9**
- ☐ Aboard ship ⇒ **GO TO QUESTION 9**
- ☐ In a government-owned complex (for example, the Pentagon or the Navy Annex)
- ☐ In a government-leased building or office

8. How far, one way, is your work site from the nearest base/post?

- | | |
|--------------------------------------|--|
| ☐ 1 mile or less | ☐ 15-19 miles |
| ☐ 2-4 miles | ☐ 20-30 miles |
| ☐ 5-9 miles | ☐ 31-49 miles |
| ☐ 10-14 miles | ☐ 50 or more miles |

PLEASE DO NOT WRITE IN THIS AREA



SERIAL #

General Financial Issues

For this survey, an installation is defined as a government-owned military post, base, reservation, or complex. For personnel aboard ships, the installation is the homeport base. A leased office building is not considered an installation.

We are interested in the financial services used by personnel stationed/employed overseas. In addition to stateside financial institutions, we need information on three types of overseas financial institutions:

- **Military Banking Facility (MBF):** A banking office overseas owned by DoD but operated by a U.S.-contracted bank. In some countries, these are called "Community Banks". (NationsBank has the current contract for MBFs, and Merchants Bank had one of the prior contracts.)
- **Overseas Defense credit union:** A U.S.-chartered, Federal credit union that has branches on installations in the host country
- **Foreign bank:** A bank that is owned and controlled by an organization based outside the U.S.

9. Do you have any of the following types of accounts or cards?

Mark all answers that apply for each item—a through m.

	Yes, at an overseas MBF	Yes, at a Defense credit union overseas	Yes, at a foreign bank	Yes, at a stateside institution	No, I do not have this type of account
a. Savings or share account	☐	☐	☐	☐	☐
b. Non-interest earning checking or share draft account	☐	☐	☐	☐	☐
c. Interest earning checking or share draft account	☐	☐	☐	☐	☐
d. Money market deposit account	☐	☐	☐	☐	☐
e. Certificate of deposit (CD)	☐	☐	☐	☐	☐
f. Local currency checking account	☐	☐	☐	☐	☐
g. Automated teller machine (ATM) card	☐	☐	☐	☐	☐
h. Debit card (that automatically deducts purchases from the money in one of your accounts)	☐	☐	☐	☐	☐
i. Credit card	☐	☐	☐	☐	☐
j. Line of credit	☐	☐	☐	☐	☐
k. Car loan	☐	☐	☐	☐	☐
l. Home mortgage	☐	☐	☐	☐	☐
m. Other types of loans or credit	☐	☐	☐	☐	☐

10. Where do you have your military/government pay deposited after allotments have been deducted? (Allotments are deductions taken out of your check before it is deposited. Common allotments include car payments, savings bonds, and child support.)

- ☐ An overseas MBF
☐ An overseas Defense credit union
☐ A stateside on-installation bank
☐ A stateside on-installation credit union
☐ A stateside bank not on an installation
☐ A stateside credit union not on an installation
☐ A financial institution (including a mutual fund or stock brokerage firm) not specified above

11. Please indicate whether each of the following statements is true regarding the account you indicated in Question 10.

Mark one answer for each item—a through d.

	True	False
a. It is my primary savings account	☐	☐
b. It is my primary checking account	☐	☐
c. I take all or nearly all of the money out of the account as soon as it is deposited	☐	☐
d. Most months, I have to pay a fee because my balance is too low	☐	☐

12. Do you have allotments deposited at any of the following types of financial institutions?

Mark one answer for each item—a through g.

	Yes	No
a. An overseas MBF	☐	☐
b. An overseas Defense credit union	☐	☐
c. A stateside on-installation bank	☐	☐
d. A stateside on-installation credit union	☐	☐
e. A stateside bank <u>not on</u> an installation	☐	☐
f. A stateside credit union <u>not on</u> an installation	☐	☐
g. A financial institution (including a mutual fund or stock brokerage firm) not specified above	☐	☐

13. During your current overseas assignment, where do you most often perform the following financial transactions?

Mark only one answer for each item—a through i.

I have not performed this type of transaction
A location not specified here
Military finance office
Service club, commissary, or exchange
Foreign bank
Overseas Defense credit union
Overseas MBF

- | | | | | | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Cashing personal checks | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| b. Buying traveler's checks | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| c. Buying money orders or cashier's checks | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| d. Buying U.S. Savings Bonds | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| e. Redeeming U.S. Savings Bonds | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| f. Getting a loan | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| g. Getting a signature guarantee on a stock transfer | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| h. Wiring funds | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| i. Converting currency | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

14. What are your three most important concerns when you decide where you will open your financial account(s)? Mark three answers.

- ☐ Location
- ☐ Hours of operation
- ☐ Variety of services offered
- ☐ Ability to use a branch at other installations
- ☐ Easy to get cash
- ☐ Low fees/service charges
- ☐ Friendly/good service
- ☐ Ability to obtain a loan
- ☐ Low interest rates on loans
- ☐ Other

15. If the financial institution at which you have a checking account(s) required you to pay a per check fee or keep a minimum balance, which one of the following options would you choose?

- ☐ Not applicable—I do not have a checking account
- ☐ I would keep a minimum balance
- ☐ I would pay a per check fee
- ☐ I would get a checking account at a different financial institution
- ☐ I am unsure what I would do

16. What was the total income of your household (before taxes) in 1995 from all sources?

- | | |
|---|---|
| ☐ Under \$15,000 | ☐ \$75,000–\$99,999 |
| ☐ \$15,000–\$24,999 | ☐ \$100,000–\$149,999 |
| ☐ \$25,000–\$34,999 | ☐ \$150,000–\$249,999 |
| ☐ \$35,000–\$49,999 | ☐ \$250,000 or more |
| ☐ \$50,000–\$74,999 | |

17. Do you (and your spouse if applicable) invest in stocks, mutual funds, or similar investments?

Mark all answers that apply.

- ☐ Yes, as part of the Thrift Saving Plan
- ☐ Yes, but not through the Thrift Saving Plan
- ☐ No

18. Have you purchased any of the following items during the last 12 months?

Mark one answer for each item—a through d.

- | | | |
|--|-----------------------|-----------------------|
| | Yes | No |
| a. Home or house trailer | ☐ | ☐ |
| b. New car, truck, or motorcycle | ☐ | ☐ |
| c. Used car, truck, or motorcycle | ☐ | ☐ |
| d. Any other purchase of \$2,000 or more | ☐ | ☐ |

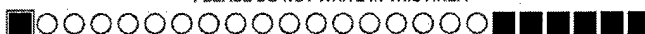
19. Which phrase best describes your financial condition?

- ☐ Comfortable and secure
- ☐ Able to make ends meet without much difficulty
- ☐ Tough to make ends meet
- ☐ In over my head

20. Which of the following statements best describes how your household pays its monthly credit card bills?

- ☐ No one in my household has a credit card
- ☐ Always pay credit card bills in full each month
- ☐ Almost always pay credit card bills in full each month
- ☐ Usually make more than the minimum payment, but do not pay bills in full each month
- ☐ Always, or almost always, make the minimum payment each month
- ☐ Sometimes pay in full and sometimes pay in part
- ☐ My household rarely uses a credit card account

PLEASE DO NOT WRITE IN THIS AREA



SERIAL #

Your Most Often Used Financial Institution Overseas

This set of questions asks about the financial institution that you use most often while overseas. When selecting this financial institution, consider all of your financial transactions (for example, getting account balances, obtaining cash, and moving money from one account to another).

21. What one financial institution do you use most often to handle your financial needs while stationed/employed overseas?

- ☐ An overseas MBF
- ☐ An overseas Defense credit union
- ☐ A foreign bank
- ☐ A stateside on-installation bank
- ☐ A stateside on-installation credit union
- ☐ A stateside bank not on an installation
- ☐ A stateside credit union not on an installation
- ☐ A financial institution (including a mutual fund or stock brokerage firm) not specified above

22. How frequently do you use the following methods to access your financial accounts at the financial institution you use most often while overseas?

Mark one answer for each item—a through e.

	Always or almost always	Most of the time	About half of the time	Sometimes	Rarely or never
a. Use tellers inside the financial institution	☐	☐	☐	☐	☐
b. Bank with automated teller machines (ATMs)	☐	☐	☐	☐	☐
c. Talk, on the telephone, to someone at the financial institution	☐	☐	☐	☐	☐
d. Use a touchtone-type telephone (which does not require talking to someone at the financial institution)	☐	☐	☐	☐	☐
e. Use a personal computer	☐	☐	☐	☐	☐

23. How far, one way, is your overseas home from the overseas financial institution that you use most often?

- ☐ 1 mile or less
- ☐ 2–4 miles
- ☐ 5–9 miles
- ☐ 10–14 miles
- ☐ 15–19 miles
- ☐ 20–30 miles
- ☐ 31–49 miles
- ☐ 50 or more miles

24. How satisfied are you with the following features of the financial institution that you use most often while overseas?

Mark one answer for each item—a through o.

	Not applicable	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
a. Convenience to your home	☐	☐	☐	☐	☐	☐
b. Convenience to your worksite	☐	☐	☐	☐	☐	☐
c. Convenience for your work hours	☐	☐	☐	☐	☐	☐
d. Variety of services offered (accounts, cards, loans, etc.)	☐	☐	☐	☐	☐	☐
e. Cost of services (minimum balances, fees, rates, etc.)	☐	☐	☐	☐	☐	☐
f. Personalized service	☐	☐	☐	☐	☐	☐
g. Staff's knowledge of services	☐	☐	☐	☐	☐	☐
h. English fluency of staff	☐	☐	☐	☐	☐	☐
i. Courtesy of staff	☐	☐	☐	☐	☐	☐
j. Speed of service	☐	☐	☐	☐	☐	☐
k. Appearance of lobby	☐	☐	☐	☐	☐	☐
l. Number of ATMs	☐	☐	☐	☐	☐	☐
m. Location of ATMs	☐	☐	☐	☐	☐	☐
n. Currency exchange <u>services</u>	☐	☐	☐	☐	☐	☐
o. Currency exchange <u>rates</u>	☐	☐	☐	☐	☐	☐

25. Overall, how satisfied are you with the financial institution that you use most often while overseas?

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied

26. If you answered "Dissatisfied" or "Very dissatisfied" to Question 25 or any item in Question 24, please write a note below telling us why you were dissatisfied. If you did not mark "Dissatisfied" or "Very dissatisfied", leave the box blank and go to the next question.

please print

27. Does your account require you to pay the following fees at the financial institution that you use most often while overseas?

Mark one answer for each item—a through e.

	Don't know	Yes	No
a. Per check fee when you <u>write</u> a check.	☐	☐	☐
b. Per check fee when you <u>deposit</u> a check.	☐	☐	☐
c. A fee for going below a minimum balance.	☐	☐	☐
d. Overdraft fee	☐	☐	☐
e. Currency exchange fee	☐	☐	☐

Overseas Military Banking Facilities (MBFs)

DoD wants to know how much overseas military members/DoD employees know about, use, and are satisfied with **MBF** (DoD Community Bank) services. (A later section will ask about overseas Defense credit union services.)

28. Does an **MBF** (office, ATM, or van) service your current installation?
- ☐ Yes, an MBF services my installation ⇒ **GO TO QUESTION 29**
 - ☐ No, I'm stationed in Turkey, Italy, or Spain ⇒ **GO TO QUESTION 34**
 - ☐ No, I'm stationed in another country, and an MBF does not service my installation ⇒ **GO TO QUESTION 34**
 - ☐ I don't know if an MBF services my installation ⇒ **GO TO QUESTION 34**
 - ☐ Does not apply—I do not live or work on an installation ⇒ **GO TO QUESTION 42**

29. What type of **MBF service** is offered on your current installation?

Mark the one answer that is most descriptive.

- ☐ MBF open full-time (at least 6 hours per day on 5 or more days each week)
- ☐ MBF open part-time (less than 6 hours per day and/or less than 5 days per week)
- ☐ ATM(s) only
- ☐ Mobile van only
- ☐ Open on payday only
- ☐ Don't know

30. How much do you know about the **MBF** that services your current installation?

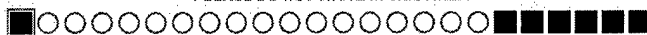
- ☐ I know little or nothing about it ⇒ **GO TO QUESTION 33**
- ☐ I know what it offers but have not used it
- ☐ I have used it but do not use it now
- ☐ I currently use it

31. Did any of the following sources provide you with information about the accounts, loans, or services offered by the overseas MBF that services your current installation?

Mark one answer for each item—a through g.

	Yes	No
a. Advertisements (for example, in installation newspapers).	☐	☐
b. Staff from the MBF.	☐	☐
c. Material available from the MBF.	☐	☐
d. Briefing/material provided <u>when you arrived</u> for your current tour.	☐	☐
e. Briefing/material provided <u>before you left</u> stateside for your current tour.	☐	☐
f. Information from your supervisor.	☐	☐
g. Friends/coworkers who use the MBF.	☐	☐

PLEASE DO NOT WRITE IN THIS AREA



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32. How does the overseas MBF that services your current installation compare to stateside banks for each concern listed below?

Mark one answer for each item—a through r.

	Don't know	Overseas MBF is better	They are about equal	Stateside banks are better
--	------------	------------------------	----------------------	----------------------------

- | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Variety of services offered (accounts, cards, loans, etc.) | ☐ | ☐ | ☐ | ☐ |
| b. Personalized service | ☐ | ☐ | ☐ | ☐ |
| c. Courtesy of staff | ☐ | ☐ | ☐ | ☐ |
| d. Staff knowledge of services | ☐ | ☐ | ☐ | ☐ |
| e. Speed of service | ☐ | ☐ | ☐ | ☐ |
| f. Ability to handle my needs when I have a change of station | ☐ | ☐ | ☐ | ☐ |
| g. Prices (fees or service charges) | ☐ | ☐ | ☐ | ☐ |
| h. Number of fees or service charges | ☐ | ☐ | ☐ | ☐ |
| i. Interest on savings accounts/certificates | ☐ | ☐ | ☐ | ☐ |
| j. Minimum balance required | ☐ | ☐ | ☐ | ☐ |
| k. Ease of cashing personal checks | ☐ | ☐ | ☐ | ☐ |
| l. Ease of getting a loan | ☐ | ☐ | ☐ | ☐ |
| m. Convenient location | ☐ | ☐ | ☐ | ☐ |
| n. Convenient hours of operation | ☐ | ☐ | ☐ | ☐ |
| o. Availability of credit cards | ☐ | ☐ | ☐ | ☐ |
| p. Retirement accounts (for example, IRAs or Keoghs) | ☐ | ☐ | ☐ | ☐ |
| q. Professional financial counseling | ☐ | ☐ | ☐ | ☐ |
| r. Overall quality of service | ☐ | ☐ | ☐ | ☐ |

33. How far, one way, is your overseas home from the nearest MBF?

- | | |
|--------------------------------------|--|
| ☐ 1 mile or less | ☐ 15–19 miles |
| ☐ 2–4 miles | ☐ 20–30 miles |
| ☐ 5–9 miles | ☐ 31–49 miles |
| ☐ 10–14 miles | ☐ 50 or more miles |

Overseas Defense Credit Union

DoD also wants to know how much overseas military members/DoD employees know about, use, and are satisfied with overseas Defense credit union services. (An earlier section asked about overseas MBF services.)

34. Does a Defense credit union (office or ATM) service your current installation?

- ☐ Yes, a credit union services my installation ⇒ **GO TO QUESTION 35**
☐ No, a credit union does not service my installation ⇒ **GO TO QUESTION 42**
☐ I don't know if a credit union services my installation ⇒ **GO TO QUESTION 42**

35. What type of Defense credit union service is offered on your current installation?

Mark the one answer that is most descriptive.

- ☐ Credit union open full-time (at least 6 hours per day on 5 or more days each week) and it offers full service to include cash and foreign currency exchange
☐ Credit union open full-time (at least 6 hours per day on 5 or more days each week) but it does not offer full service
☐ Credit union open part-time (less than 6 hours per day and/or less than 5 days per week)
☐ ATM(s) only
☐ Don't know

36. How much do you know about the Defense credit union that services your current installation?

- ☐ I know little or nothing about it ⇒ **GO TO QUESTION 39**
☐ I know what it offers but have not used it
☐ I have used it but do not use it now
☐ I currently use it

37. Did any of the following sources provide you with information about the accounts, loans, or services offered by the overseas Defense credit union that services your current installation?

Mark one answer for each item—a through g.

	Yes	No
a. Advertisements (for example, in installation newspapers)	☐	☐
b. Staff from the credit union	☐	☐
c. Material available from the credit union.	☐	☐
d. Briefing/material provided <u>when you arrived</u> for your current tour.	☐	☐
e. Briefing/material provided <u>before you left</u> stateside for your current tour	☐	☐
f. Information from your supervisor.	☐	☐
g. Friends/coworkers who use the credit union.	☐	☐

38. How does the Defense credit union that services your current overseas installation compare to stateside credit unions for each concern listed below?

Mark one answer for each item—a through r.

	Overseas Defense credit union is better	They are about equal	Stateside credit unions are better	Don't know
a. Variety of services offered (accounts, cards, loans, etc.)	☐	☐	☐	☐
b. Personalized service.	☐	☐	☐	☐
c. Courtesy of staff	☐	☐	☐	☐
d. Staff knowledge of services	☐	☐	☐	☐
e. Speed of service.	☐	☐	☐	☐
f. Ability to handle my needs when I have a change of station.	☐	☐	☐	☐
g. Prices (fees or service charges).	☐	☐	☐	☐
h. Number of fees or service charges.	☐	☐	☐	☐
i. Interest on savings accounts/certificates.	☐	☐	☐	☐
j. Minimum balance required.	☐	☐	☐	☐
k. Ease of cashing personal checks.	☐	☐	☐	☐
l. Ease of getting a loan.	☐	☐	☐	☐
m. Convenient location	☐	☐	☐	☐
n. Convenient hours of operation	☐	☐	☐	☐
o. Availability of credit cards.	☐	☐	☐	☐
p. Retirement accounts (for example, IRAs or Keoghs)	☐	☐	☐	☐
q. Professional financial counseling.	☐	☐	☐	☐
r. Overall quality of service	☐	☐	☐	☐

39. How far, one way, is your overseas home from the nearest Defense credit union?

- | | |
|--------------------------------------|--|
| ☐ 1 mile or less | ☐ 15–19 miles |
| ☐ 2–4 miles | ☐ 20–30 miles |
| ☐ 5–9 miles | ☐ 31–49 miles |
| ☐ 10–14 miles | ☐ 50 or more miles |

40. Did you answer Questions 32 and 38?

- ☐ I answered the items in both questions ⇒ **GO TO QUESTION 41**
- ☐ I skipped one or both of those questions ⇒ **GO TO QUESTION 42**

41. How does the **Defense credit union that services your overseas installation** compare to the **MBF that services your installation** for each concern listed below?

Mark **one** answer for **each** item—a through r.

	Don't know
Overseas Defense credit union is better	
They are about equal	
Overseas MBF is better	

- | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Variety of services offered (accounts, cards, loans, etc.) | ☐ | ☐ | ☐ | ☐ |
| b. Personalized service | ☐ | ☐ | ☐ | ☐ |
| c. Courtesy of staff | ☐ | ☐ | ☐ | ☐ |
| d. Staff knowledge of services | ☐ | ☐ | ☐ | ☐ |
| e. Speed of service | ☐ | ☐ | ☐ | ☐ |
| f. Ability to handle my needs when I have a change of station. | ☐ | ☐ | ☐ | ☐ |
| g. Prices (fees or service charges) | ☐ | ☐ | ☐ | ☐ |
| h. Number of fees or service charges | ☐ | ☐ | ☐ | ☐ |
| i. Interest on savings accounts/certificates | ☐ | ☐ | ☐ | ☐ |
| j. Minimum balance required | ☐ | ☐ | ☐ | ☐ |
| k. Ease of cashing personal checks | ☐ | ☐ | ☐ | ☐ |
| l. Ease of getting a loan | ☐ | ☐ | ☐ | ☐ |
| m. Convenient location. | ☐ | ☐ | ☐ | ☐ |
| n. Convenient hours of operation | ☐ | ☐ | ☐ | ☐ |
| o. Availability of credit cards | ☐ | ☐ | ☐ | ☐ |
| p. Retirement accounts (for example, IRAs or Keoghs). | ☐ | ☐ | ☐ | ☐ |
| q. Professional financial counseling | ☐ | ☐ | ☐ | ☐ |
| r. Overall quality of service. | ☐ | ☐ | ☐ | ☐ |

Automated Teller Machine (ATM) Use

Many military members and DoD employees use ATMs for a wide range of financial services. This section asks about your frequency of use, how you use ATMs, where you use them, etc.

42. During the last 12 months, have you used an ATM overseas?

- ☐ Yes
- ☐ No, but I do have an ATM card ⇒ **GO TO QUESTION 51**
- ☐ No, because I do not have an ATM card ⇒ **GO TO QUESTION 51**

43. What type of financial institution issued the ATM card that you use **most often** while stationed/employed overseas?

- ☐ An overseas MBF
- ☐ An overseas Defense credit union
- ☐ A foreign bank
- ☐ A stateside on-installation bank
- ☐ A stateside on-installation credit union
- ☐ A stateside bank not on an installation
- ☐ A stateside credit union not on an installation
- ☐ A financial institution (including a mutual fund or stock brokerage firm) not specified above

44. How frequently do you use ATMs for each of the following types of transactions?

11 or more times per month
6–10 times per month
3–5 times per month
2 times per month
1 time per month
Never

- | | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Withdraw cash | ☐ | ☐ | ☐ | ☐ | ☐ |
| b. Transfer money between accounts. | ☐ | ☐ | ☐ | ☐ | ☐ |
| c. Make deposits to either my checking or savings account. | ☐ | ☐ | ☐ | ☐ | ☐ |
| d. Check balances in my accounts | ☐ | ☐ | ☐ | ☐ | ☐ |

45. During an average month, how often do you use your ATM card at an ATM belonging to the financial institution **that issued it**?

- ☐ Never
- ☐ 1 time per month
- ☐ 2 times per month
- ☐ 3–5 times per month
- ☐ 6–10 times per month
- ☐ 11 or more times per month

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46. During an average month, how often do you use your ATM card at an ATM belonging to a financial institution other than the one that issued the card?

☐ Never
☐ 1 time per month
☐ 2 times per month
☐ 3–5 times per month
☐ 6–10 times per month
☐ 11 or more times per month

47. When do you typically use an ATM?

☐ Mainly when financial institutions are closed
☐ About half the time when they are open and about half the time when they are closed
☐ Mainly when financial institutions are open

48. How many minutes do you typically have to wait in line to use an ATM?

☐ Less than 1 minute ☐ 7–9 minutes
☐ 1–3 minutes ☐ 10–14 minutes
☐ 4–6 minutes ☐ 15 or more minutes

49. Which typically take longer—ATM lines or teller lines? Consider both how long it takes to get to the front of the line and the time it takes to complete the transaction.

☐ Teller lines take longer
☐ Teller lines and ATM lines take about the same time
☐ ATM lines take longer

50. Some financial institutions now charge non-account holders for each transaction made on their ATMs. How much are you willing to pay per transaction to use an ATM regularly at a financial institution where you do not have an account?

☐ \$0.01–\$0.50
☐ \$0.51–\$1.00
☐ \$1.01–\$1.50
☐ \$1.51–\$2.00
☐ More than \$2.00
☐ To avoid paying such fees, I would open an account at the financial institution that owns the ATM
☐ Not applicable—My financial institution owns the ATM that I use most often

Stateside Financial Institutions

Now, please consider the services that you obtain from stateside financial institutions.

51. Do you currently have any of the following types of accounts or cards at any stateside financial institution?

Mark all answers that apply for each item—a through n.

	Yes, at an on-installation bank	Yes, at an on-installation credit union	Yes, at a stateside financial institution not specified here	No, I do not have this type of account stateside
a. Savings or share account	☐	☐	☐	☐
b. Non-interest earning checking or share draft account	☐	☐	☐	☐
c. Interest earning checking or share draft account	☐	☐	☐	☐
d. Money market deposit account	☐	☐	☐	☐
e. Certificate of deposit (CD).	☐	☐	☐	☐
f. Foreign currency checking account.	☐	☐	☐	☐
g. ATM card.	☐	☐	☐	☐
h. Debit card (that automatically deducts purchases from the money in one of your accounts).	☐	☐	☐	☐
i. Credit card.	☐	☐	☐	☐
j. Line of credit	☐	☐	☐	☐
k. Car loan.	☐	☐	☐	☐
l. Home mortgage.	☐	☐	☐	☐
m. Other types of loans or credit	☐	☐	☐	☐
n. Stock broker services	☐	☐	☐	☐

What Financial Services Do You Want in the Future?

Recent banking laws have changed greatly the services that financial institutions can offer. This section asks you about your desire for some of the new as well as some of the traditional "banking" services.

52. How likely would you be to use each of the following services if it were offered at a reasonable price by a financial institution either on your current installation or on an installation near you?

Mark one answer for each item—a through z.

	I don't know what this service is	I already use this service	I don't have but definitely would use this service	I might use this service	I definitely would NOT use this service
a. Auto insurance	☐	☐	☐	☐	☐
b. Life insurance.	☐	☐	☐	☐	☐
c. Overseas renter's insurance.	☐	☐	☐	☐	☐
d. Other types of insurance.	☐	☐	☐	☐	☐
e. Stock broker services.	☐	☐	☐	☐	☐
f. Mutual funds	☐	☐	☐	☐	☐
g. Money market funds.	☐	☐	☐	☐	☐
h. Financial planning.	☐	☐	☐	☐	☐
i. Credit counseling	☐	☐	☐	☐	☐
j. Retirement accounts (for example, IRAs or Keoghs).	☐	☐	☐	☐	☐
k. Annuities (policies that pay the investor a given amount of money per month after a certain age has been reached)	☐	☐	☐	☐	☐
l. Safe deposit box.	☐	☐	☐	☐	☐
m. Credit card.	☐	☐	☐	☐	☐
n. Debit card (that automatically deducts purchases from the money in one of your accounts)	☐	☐	☐	☐	☐
o. Stored value cards (cards that contain varying amounts of cash value on them)	☐	☐	☐	☐	☐

	I don't know what this service is	I already use this service	I don't have but definitely would use this service	I might use this service	I definitely would NOT use this service
p. Telephone card (to make long distance calls).	☐	☐	☐	☐	☐
q. Bill paying (for example, automatic deduction from your banking account to pay utilities)	☐	☐	☐	☐	☐
r. Telephone banking (for example, using a touchtone phone that does not require talking to anyone at the financial institution).	☐	☐	☐	☐	☐
s. Electronic banking (for example, using a home computer)	☐	☐	☐	☐	☐
t. Account transfer service (to help move your accounts to a financial institution at your next duty location)	☐	☐	☐	☐	☐
u. Notary public	☐	☐	☐	☐	☐
v. Signature guarantee on a stock transfer.	☐	☐	☐	☐	☐
w. Branch banks staffed by people in a commissary or exchange.	☐	☐	☐	☐	☐
x. Banking services from ATMs in a commissary or exchange.	☐	☐	☐	☐	☐
y. Purchasing services (for example, car buying).	☐	☐	☐	☐	☐
z. Travel services (for example, reservations for personal trips).	☐	☐	☐	☐	☐

Use of Personal Computers (PCs)

53. Do you have access to a PC outside your office?

- ☐ No ⇒ GO TO QUESTION 56
☐ Yes

PLEASE DO NOT WRITE IN THIS AREA



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54. Many financial institutions allow customers to access their accounts from PCs. The following questions look at your use of PCs.

	Yes	No
a. Do you have a PC in your overseas home?	☐	☐
b. Do you have a PC modem in your overseas home?	☐	☐
c. Do you subscribe to an on-line computer service from your overseas home?	☐	☐
d. Do you have an Internet account for your overseas home?	☐	☐
e. Do you think that transactions from PCs to financial institutions are secure?	☐	☐

55. Have you used, or considered using, any of the following?

	I have used ...	I haven't used but would consider using ...	I haven't used and wouldn't consider using ...
a. PC home checkbook or accounting software (for example, Quicken® or Microsoft Money®)	☐	☐	☐
b. PC tax preparation software.	☐	☐	☐
c. Internet to shop for or purchase items from your PC.	☐	☐	☐
d. PC home banking (accessing your accounts using your PC)	☐	☐	☐
e. A service that prints and sends checks from your account based on instructions sent from your PC home checkbook or accounting program.	☐	☐	☐

You and Your Household

DoD works with many financial institutions to obtain beneficial financial services for military members and DoD employees. Answers to the following questions will allow policy makers to consider the needs of specific groups of individuals.

56. What is your Service/DoD component?

- ☐ Army ☐ Air Force
☐ Navy ☐ Civilian employed by a DoD
☐ Marine Corps Component not identified
 with a specific Service

57. Are you a ...

- ☐ Uniformed member ⇒ **GO TO QUESTION 58**
☐ DoD civilian employee ⇒ **GO TO QUESTION 59**

58. What is your pay grade?

- | | | |
|---------------------------|---------------------------|------------------------------------|
| ☐ E-1 | ☐ W-1 | ☐ O-1 |
| ☐ E-2 | ☐ W-2 | ☐ O-2 |
| ☐ E-3 | ☐ W-3 | ☐ O-3 |
| ☐ E-4 | ☐ W-4 | ☐ O-4 |
| ☐ E-5 | ☐ W-5 | ☐ O-5 |
| ☐ E-6 | | ☐ O-6 or above |
| ☐ E-7 | | |
| ☐ E-8 | | |
| ☐ E-9 | | |

MILITARY PERSONNEL SHOULD SKIP THE NEXT QUESTION AND GO TO QUESTION 60.

59. Please mark one circle to indicate your civilian series and another circle to indicate your pay grade.

- Series: ☐ GS ☐ GM ☐ WG ☐ WL
☐ WP ☐ WS ☐ TP ☐ Other

- Grade: ☐ 1 ☐ 5 ☐ 9 ☐ 13
☐ 2 ☐ 6 ☐ 10 ☐ 14
☐ 3 ☐ 7 ☐ 11 ☐ 15 or above
☐ 4 ☐ 8 ☐ 12

60. How many total years of military/Federal service have you completed? *Military personnel should include all active-duty time. Civilian personnel should include active-duty and civilian-service time.*

Do not include partial years. For example, indicate "00" if you have not completed 1 full year.

Write the number of years in the boxes and then blacken the corresponding circles.

YEARS	
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

61. Are you ...

- ☐ Male
☐ Female

62. How old were you on your last birthday?

Write your age in the boxes and then blacken the corresponding circles.

YEARS	
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

63. How much education have you completed? *Mark the one answer that describes the highest grade or academic degree that you have completed.*

- ☐ Less than 12 years of school (no diploma)
- ☐ GED or other high school equivalency certificate
- ☐ High school diploma
- ☐ Less than 2 years of college credits, but no college degree
- ☐ 2-year college degree (AA/AS)
- ☐ More than 2 years of college credits, but no 4-year college degree
- ☐ 4-year college degree (BA/BS)
- ☐ Some graduate school, but no graduate degree
- ☐ Master's, doctoral, or professional school degree (for example, MA/MS/PhD/MD/JD/DVM)

Please read the next two items before answering either. Race/ethnicity items in this survey are phrased to match the 1990 U.S. Census. Responses will be grouped in the way currently required by Federal Regulations. If you are of mixed heritage, choose the race that you consider yourself primarily to be.

64. Are you of Spanish/Hispanic origin or descent? *Mark one.*

- ☐ No (not Spanish/Hispanic)
- ☐ Yes, Mexican, Mexican-Amer., Chicano
- ☐ Yes, Puerto Rican
- ☐ Yes, Cuban
- ☐ Yes, other Spanish/Hispanic

65. What race do you consider yourself to be?

- ☐ White
- ☐ Black, African-Amer.
- ☐ Indian (Amer.), Eskimo, Aleut
- ☐ Asian, Pacific Islander
- ☐ Other race (*Please specify inside the box*)

please print

66. What is your current marital status?

- ☐ Married ⇒ **GO TO QUESTION 67**
- ☐ Separated ⇒ **GO TO QUESTION 70**
- ☐ Divorced ⇒ **GO TO QUESTION 70**
- ☐ Widowed ⇒ **GO TO QUESTION 70**
- ☐ Never married ⇒ **GO TO QUESTION 70**

67. Is your spouse with you at your current location?

- ☐ Yes, my spouse is with me here
- ☐ No, but my spouse will be joining me here
- ☐ No, and my spouse will not be moving here

68. What is the highest level of education that your spouse has completed? *Mark the one answer that describes the highest grade or academic degree that your spouse has completed.*

- ☐ Less than 12 years of school (no diploma)
- ☐ GED or other high school equivalency certificate
- ☐ High school diploma
- ☐ Less than 2 years of college credits, but no college degree
- ☐ 2-year college degree (AA/AS)
- ☐ More than 2 years of college credits, but no 4-year college degree
- ☐ 4-year college degree (BA/BS)
- ☐ Some graduate school, but no graduate degree
- ☐ Master's, doctoral, or professional school degree (for example, MA/MS/PhD/MD/JD/DVM)

69. Which one of the following best describes your spouse's major activity during the past year?

- ☐ Working full-time (include self-employed)
- ☐ Working part-time (include self-employed)
- ☐ Working part-time, but looking for full-time work
- ☐ Not working, but looking for work
- ☐ Not working and not looking for work
- ☐ Going to school full-time
- ☐ Going to school part-time
- ☐ Taking care of home or family (homemaker)
- ☐ Other

70. On what day did you complete this questionnaire?

Month	Day
☐ Jan	
☐ Feb	
☐ Mar	☐ 0 ☐ 0
☐ Apr	☐ 1 ☐ 1
☐ May	☐ 2 ☐ 2
☐ June	☐ 3 ☐ 3
☐ July	☐ 4
☐ Aug	☐ 5
☐ Sept	☐ 6
☐ Oct	☐ 7
☐ Nov	☐ 8
☐ Dec	☐ 9

PLEASE DO NOT WRITE IN THIS AREA

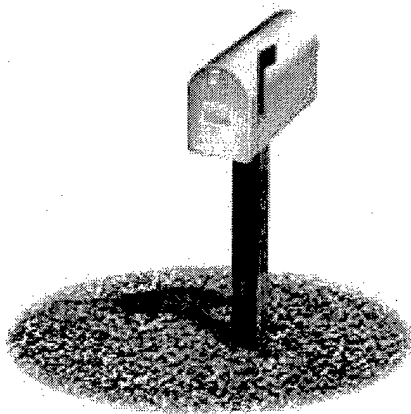


SERIAL #

COMMENTS

71. If you have comments or concerns about this questionnaire or about the issues raised in this survey, please write them in the space below. Any comments you make on this questionnaire will be kept confidential and used only in reporting general problems or issues.

Thank you for your
time and assistance.



PLEASE RETURN YOUR COMPLETED SURVEY IN THE BUSINESS REPLY ENVELOPE. (If you misplaced the envelope, mail the survey to DMDC, c/o Data Recognition Corp., P.O. Box 9003, Minnetonka, MN 55345).

IF YOU ARE RETURNING THE SURVEY FROM ANOTHER COUNTRY, BE SURE TO RETURN THE BUSINESS REPLY ENVELOPE THROUGH A U.S. GOVERNMENT MAIL ROOM OR POST OFFICE.

FOREIGN POSTAL SYSTEMS WILL NOT DELIVER BUSINESS REPLY MAIL.

PLEASE DO NOT WRITE IN THE AREA BELOW



SERIAL #

Appendix C

Supplementary Tables

Table C.1
Member/Employee Characteristics: US-based Personnel

Characteristics	Total		US		Guam & P.R.	
	Amt.	CI	Amt.	CI	Amt.	CI
56. Military or civilian status						
Military	64	±0.3	64	±0.3	66	±5.3
Civilian	36	±0.3	36	±0.3	34	±5.3
Percent of personnel in location who are officers						
57. Military	18	±0.2	18	±0.2	12	±8.0
58. Civilian	61	±0.9	61	±0.9	39	±3.9
60. Percent men						
Military	84	±1.3	85	±1.3	83	±5.3
Civilian	63	±2.3	63	±2.3	62	±5.3
59. Average total years of military/federal service						
Military	9	±0.2	9	±0.2	8	±1.2
Civilian	19	±0.5	19	±0.5	15	±0.6
3. Average years of service at current location						
Military	4	±0.2	4	±0.2	3	±1.1
Civilian	14	±0.4	14	±0.4	13	±0.5
61. Average age (in years) on last birthday						
Military	30	±0.2	30	±0.2	29	±1.4
Civilian	45	±0.4	45	±0.4	43	±0.9
62. Percent with each category of education						
Military						
High school diploma or less	29	±1.5	29	±1.5	41	±11.8
Some college but not a 4-year degree	47	±1.7	47	±1.7	41	±9.5
4-year college degree	10	±1.0	10	±1.0	9	±6.0
Post graduate work or degree	12	±0.8	12	±0.8	8	±6.0
Unknown	1	±0.5	1	±0.5	1	±0.5
Civilian						
High school diploma or less	18	±1.8	18	±1.8	29	±3.4
Some college but not a 4-year degree	45	±2.3	45	±2.4	40	±6.2
4-year college degree	15	±1.5	15	±1.6	13	±1.9
Post graduate work or degree	20	±1.7	20	±1.8	14	±1.9
Unknown	3	±0.7	3	±0.7	4	±1.0
7. Location of work site						
Military						
On a military base/post	83	±1.3	83	±1.4	85	±9.5
Aboard ship	8	±0.9	8	±0.9	6	±6.2
In a government-owned complex (e.g., Pentagon)	5	±0.8	5	±0.8	3	±0.8
In a government-leased building	5	±0.8	5	±0.8	6	±8.0
Civilian						
On a military base/post	71	±2.2	71	±2.2	83	±2.4
Aboard ship	<1	±0.5	<1	±0.5	0	±0.0
In a government-owned complex (e.g., Pentagon)	16	±1.8	16	±1.9	13	±2.0
In a government-leased building	13	±1.5	13	±1.6	4	±1.0

Note. The demographic characteristics in Tables C.1 to C.4 are primarily based on *FSS-Domestic* self-reports (question numbers are cited with the headings), and to varying extents they differ from similar data on the administrative files (i.e., record data).

Table C.2
Household Characteristics: US-based Personnel

Characteristics	Total		US		Guam & P.R.	
	Amt.	CI	Amt.	CI	Amt.	CI
65. Marital status						
Military						
Never married	28	±1.3	28	±1.3	30	±10.7
Separated/divorced/widowed	8	±1.0	8	±1.0	12	±6.7
Married	64	±1.6	64	±1.6	58	±10.9
Unknown	1	±0.3	1	±0.3	<1	±0.3
Civilian						
Never married	11	±1.5	11	±1.5	10	±1.7
Separated/divorced/widowed	16	±1.7	16	±1.7	13	±2.0
Married	72	±2.1	71	±2.1	75	±3.1
Unknown	2	±0.7	2	±0.7	2	±0.6
68. Spouse's major activity during the past year						
Military						
No spouse	35	±1.6	35	±1.6	40	±11.0
Working	40	±1.8	40	±1.8	40	±10.9
Not working	3	±0.7	3	±0.7	4	±4.0
School	4	±0.7	4	±0.7	4	±4.1
Homemaker	16	±1.4	16	±1.4	11	±3.9
Other	1	±0.5	1	±0.5	1	±0.4
Civilian						
No spouse	26	±2.1	26	±2.1	21	±2.8
Working	56	±2.4	56	±2.4	53	±5.5
Not working	3	±1.1	3	±1.1	4	±1.0
School	1	±0.4	1	±0.4	2	±0.6
Homemaker	10	±1.5	10	±1.5	18	±6.5
Other	3	±0.8	3	±0.8	3	±0.9
5. Location of home						
Military						
Barracks/dorm	19	±1.1	19	±1.1	23	±10.5
Aboard ship	3	±0.5	2	±0.5	4	±4.9
Military housing on an installation	16	±1.4	16	±1.4	39	±10.2
Military housing not on an installation	4	±0.8	4	±0.8	5	±4.0
Privately owned/rented/leased housing	58	±1.7	59	±1.7	29	±9.8
Civilian						
Barracks/dorm	0	±0.0	0	±0.0	<1	±0.3
Aboard ship	<1	±0.5	<1	±0.5	<1	±0.2
Military housing on an installation	1	±0.5	1	±0.5	9	±6.0
Military housing not on an installation	<1	±0.2	<1	±0.2	1	±0.4
Privately owned/rented/leased housing	98	±0.7	98	±0.7	90	±6.0
6. Family members living at member's/employee's current location						
Military						
None living there and elsewhere	28	±1.4	28	±1.4	36	±11.2
At least 1 living there and none living elsewhere	56	±1.7	56	±1.7	51	±11.0
None living there and at least 1 living elsewhere	8	±1.0	8	±1.0	6	±3.3
At least 1 living there and at least 1 living elsewhere	8	±1.1	8	±1.1	8	±3.5
Civilian						
None living there and elsewhere	16	±1.7	16	±1.7	7	±1.5
At least 1 living there and none living elsewhere	52	±2.3	52	±2.4	55	±5.5
None living there and at least 1 living elsewhere	5	±1.0	5	±1.0	4	±1.0
At least 1 living there and at least 1 living elsewhere	27	±2.1	27	±2.1	34	±5.5

Table C.3
Member/Employee Characteristics: Foreign-based Personnel

Characteristics	Total		MBF		Non-MBF	
	Amt.	CI	Amt.	CI	Amt.	CI
57. Military or civilian status						
Military	85	±0.2	85	±0.2	15	±0.3
Civilian	15	±0.2	15	±0.2	14	±0.3
Percent of personnel in location who are officers						
58. Military	14	±0.3	14	±0.4	14	±0.4
59. Civilian	65	±1.0	65	±1.1	64	±1.4
61. Percent men						
Military	84	±1.4	85	±1.6	78	±2.3
Civilian	47	±1.9	48	±2.1	39	±2.6
60. Average total years of military/federal service						
Military	9	±0.2	8	±0.2	9	±0.2
Civilian	15	±0.4	16	±0.5	14	±0.6
3. Average years of service at current location						
Military	3	±0.1	3	±0.1	2	±0.2
Civilian	9	±0.3	9	±0.4	6	±0.4
62. Average age (in years) on last birthday						
Military	29	±0.2	29	±0.2	30	±0.3
Civilian	43	±0.4	43	±0.4	43	±0.5
63. Percent with each category of education						
Military						
High school diploma or less	26	±1.6	26	±1.8	21	±2.2
Some college but not a 4-year degree	53	±1.8	53	±1.9	58	±2.5
4-year college degree	9	±1.0	10	±1.1	9	±1.5
Post graduate work or degree	10	±0.8	10	±0.9	11	±1.1
Unknown	2	±0.6	2	±0.6	1	±0.6
Civilian						
High school diploma or less	11	±1.3	11	±1.4	9	±1.5
Some college but not a 4-year degree	36	±1.9	37	±2.1	35	±2.5
4-year college degree	13	±1.4	13	±1.5	15	±1.9
Post graduate work or degree	36	±1.6	36	±1.7	38	±2.2
Unknown	4	±0.8	4	±0.9	3	±0.9
7. Location of work site						
Military						
On a military base/post	93	±0.8	94	±0.9	79	±2.3
Aboard ship	5	±0.6	4	±0.7	11	±1.8
In a government-owned complex (e.g., Pentagon)	1	±0.4	1	±0.5	2	±0.8
In a government-leased building	2	±0.4	1	±0.4	8	±1.5
Civilian						
On a military base/post	87	±1.4	88	±1.5	76	±2.2
Aboard ship	<1	±0.1	<1	±0.1	<1	±0.2
In a government-owned complex (e.g., Pentagon)	5	±0.9	5	±1.0	1	±0.6
In a government-leased building	8	±1.1	7	±1.2	22	±2.1

Table C.4
Household Characteristics: Foreign-based Personnel

Characteristics	Total		MBF		Non-MBF	
	Amt.	CI	Amt.	CI	Amt.	CI
66. Marital status						
Military						
Never married	30	±1.6	30	±1.8	31	±2.2
Separated/Divorced Widowed	9	±1.1	9	±1.2	10	±1.7
Married	61	±1.8	61	±2.0	58	±2.4
Unknown	<1	±0.3	<1	±0.3	1	±0.4
Civilian						
Never married	9	±1.2	9	±1.3	10	±2.0
Separated/Divorced Widowed	12	±1.3	12	±1.4	11	±1.5
Married	79	±1.7	79	±1.8	79	±2.3
Unknown	1	±0.3	1	±0.3	1	±0.4
69. Spouse's major activity during the past year						
Military						
No spouse	38	±1.8	38	±2.0	40	±2.4
Working	33	±1.8	33	±2.0	31	±2.5
Not working	4	±0.8	4	±0.9	7	±1.4
School	3	±0.7	3	±0.8	2	±0.8
Homemaker	20	±1.6	20	±1.8	17	±2.0
Other	1	±0.5	1	±0.5	2	±0.8
Civilian						
No spouse	20	±1.6	19	±1.8	20	±2.3
Working	60	±2.0	60	±2.2	58	±2.6
Not working	3	±0.7	3	±0.7	5	±1.1
School	1	±0.4	1	±0.4	1	±0.4
Homemaker	14	±1.4	14	±1.5	13	±1.8
Other	2	±0.6	2	±0.7	3	±0.8
5. Location of home						
Military						
Barracks/dorm	34	±1.6	37	±1.8	13	±1.8
Aboard ship	2	±0.5	2	±0.6	3	±1.0
Military housing on an installation	26	±1.6	28	±1.8	11	±1.1
Military housing not on an installation	11	±1.3	11	±1.4	15	±2.0
Privately owned/rented/leased housing	26	±1.5	22	±1.7	59	±2.6
Civilian						
Barracks/dorm	1	±0.5	2	±0.5	<1	±0.1
Aboard ship	0	±0.0	0	±0.0	0	±0.0
Military housing on an installation	22	±1.5	24	±1.7	9	±1.5
Military housing not on an installation	7	±1.1	7	±1.2	9	±1.5
Privately owned/rented/leased housing	69	±1.7	68	±1.9	82	±8.0
6. Family members living at member's/employee's current location						
Military						
None living there and elsewhere	32	±1.7	32	±1.9	36	±2.4
At least 1 living there and none living elsewhere	47	±1.8	47	±2.0	50	±2.6
None living there and at least 1 living elsewhere	14	±1.3	15	±1.4	7	±1.4
At least 1 living there and at least 1 living elsewhere	7	±1.0	7	±1.1	6	±1.3
Civilian						
None living there and elsewhere	15	±1.5	15	±1.6	17	±2.2
At least 1 living there and none living elsewhere	58	±2.1	57	±2.3	59	±2.7
None living there and at least 1 living elsewhere	5	±0.9	5	±1.0	3	±0.8
At least 1 living there and at least 1 living elsewhere	22	±1.8	23	±1.9	21	±2.1

Table C.5

Question 32. How does the bank on your current installation compare to local banks off the installation for each concern listed below?

Overall Domestic	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered										
<i>On-installation</i> is better	10	±1.6	10	±2.0	9	±2.6	7	±2.3	10	±2.0
They are about equal	45	±2.8	40	±3.3	56	±5.1	56	±5.0	41	±3.3
<i>Off the installation</i> is better	12	±1.8	13	±2.3	10	±2.8	8	±2.4	13	±2.3
Don't know	34	±2.7	37	±3.2	25	±4.6	28	±4.7	35	±3.2
b. Personalized service										
<i>On-installation</i> is better	9	±1.5	9	±1.8	9	±2.5	9	±2.4	9	±1.8
They are about equal	40	±2.7	36	±3.2	48	±5.1	45	±5.0	37	±3.2
<i>Off the installation</i> is better	13	±1.9	14	±2.3	11	±2.9	10	±2.6	14	±2.4
Don't know	39	±2.7	42	±3.3	31	±5.0	36	±5.1	39	±3.3
c. Courtesy of staff										
<i>On-installation</i> is better	11	±1.6	10	±2.0	12	±3.0	10	±2.6	11	±2.0
They are about equal	40	±2.7	37	±3.2	47	±5.1	44	±5.0	39	±3.2
<i>Off the installation</i> is better	11	±1.8	12	±2.2	10	±2.7	9	±2.6	12	±2.2
Don't know	38	±2.7	41	±3.3	30	±5.0	37	±5.1	38	±3.2
d. Staff knowledge of services										
<i>On-installation</i> is better	7	±1.3	6	±1.6	9	±2.6	6	±2.1	7	±1.7
They are about equal	44	±2.8	42	±3.3	49	±5.1	47	±5.0	43	±3.3
<i>Off the installation</i> is better	8	±1.5	8	±1.8	8	±2.4	7	±2.3	8	±1.8
Don't know	41	±2.8	44	±3.3	34	±5.1	40	±5.1	42	±3.3
e. Speed of service										
<i>On-installation</i> is better	10	±1.6	9	±1.9	11	±2.9	9	±2.5	10	±2.0
They are about equal	39	±2.7	36	±3.2	44	±5.0	42	±5.0	38	±3.2
<i>Off the installation</i> is better	14	±2.0	14	±2.4	15	±3.7	12	±3.5	15	±2.4
Don't know	37	±2.7	40	±3.3	30	±4.9	37	±5.0	37	±3.2
f. Ability to handle change of station										
<i>On-installation</i> is better	9	±1.6	10	±2.0	9	±2.6	6	±2.1	11	±2.0
They are about equal	23	±2.3	24	±2.9	21	±3.7	21	±3.6	24	±2.8
<i>Off the installation</i> is better	8	±1.5	9	±1.9	6	±2.1	6	±2.1	9	±1.9
Don't know	60	±2.7	57	±3.3	64	±4.5	67	±4.3	57	±3.3
g. Prices (fees or service charges)										
<i>On-installation</i> is better	14	±1.9	14	±2.2	16	±3.8	13	±3.5	15	±2.3
They are about equal	33	±2.6	30	±3.1	41	±5.0	39	±4.9	31	±3.1
<i>Off the installation</i> is better	14	±1.9	16	±2.5	9	±2.6	11	±2.8	15	±2.4
Don't know	39	±2.8	40	±3.3	34	±5.0	37	±5.0	39	±3.3
h. Number of fees/service charges										
<i>On-installation</i> is better	13	±1.9	13	±2.2	13	±3.5	11	±3.4	14	±2.2
They are about equal	33	±2.6	30	±3.1	40	±5.0	38	±4.9	31	±3.1
<i>Off the installation</i> is better	14	±1.9	15	±2.4	10	±2.7	10	±2.8	15	±2.4
Don't know	41	±2.8	42	±3.3	37	±5.1	40	±5.1	41	±3.3
i. Interest on accounts/certificates										
<i>On-installation</i> is better	10	±1.6	10	±1.9	10	±2.8	7	±2.2	11	±2.0
They are about equal	37	±2.7	33	±3.2	46	±5.1	43	±5.0	35	±3.2
<i>Off the installation</i> is better	10	±1.7	10	±2.1	10	±3.3	9	±3.3	11	±2.1
Don't know	43	±2.8	47	±3.3	34	±5.0	42	±5.1	43	±3.3

Table C.5 (Continued)

Overall Domestic (cont'd)	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
j. Minimum balance required										
<i>On-installation</i> is better	13	±1.8	12	±2.2	14	±3.1	11	±2.7	13	±2.2
They are about equal	31	±2.6	28	±3.0	39	±5.0	37	±5.0	29	±3.0
<i>Off the installation</i> is better	11	±1.7	13	±2.3	8	±2.3	7	±2.3	13	±2.2
Don't know	45	±2.8	47	±3.3	40	±5.1	44	±5.1	45	±3.3
k. Ease of cashing personal checks										
<i>On-installation</i> is better	14	±1.8	13	±2.3	15	±3.2	14	±3.0	14	±2.3
They are about equal	38	±2.7	35	±3.2	46	±5.1	41	±5.1	37	±3.2
<i>Off the installation</i> is better	9	±1.6	10	±2.0	8	±2.3	7	±2.3	10	±2.0
Don't know	39	±2.7	43	±3.3	32	±5.0	38	±5.0	40	±3.3
l. Ease of getting a loan										
<i>On-installation</i> is better	12	±1.8	11	±2.1	14	±3.2	11	±2.8	12	±2.2
They are about equal	25	±2.4	22	±2.7	31	±4.8	30	±4.7	22	±2.8
<i>Off the installation</i> is better	13	±1.9	14	±2.4	10	±2.8	8	±2.4	15	±2.4
Don't know	50	±2.8	53	±3.3	44	±5.2	51	±5.1	50	±3.3
m. Convenient location										
<i>On-installation</i> is better	31	±2.6	32	±3.1	30	±4.8	30	±4.7	32	±3.1
They are about equal	31	±2.6	28	±3.0	38	±4.9	34	±4.8	30	±3.0
<i>Off the installation</i> is better	12	±1.8	12	±2.2	14	±3.2	14	±3.0	12	±2.2
Don't know	25	±2.5	29	±3.0	18	±4.3	23	±4.5	26	±3.0
n. Convenient hours of operation										
<i>On-installation</i> is better	15	±2.1	15	±2.5	15	±3.7	13	±3.5	16	±2.5
They are about equal	39	±2.7	36	±3.2	45	±5.1	45	±5.0	37	±3.2
<i>Off the installation</i> is better	16	±2.0	16	±2.4	18	±3.9	15	±3.7	17	±2.4
Don't know	30	±2.6	33	±3.2	22	±4.5	28	±4.7	30	±3.1
o. Availability of credit cards										
<i>On-installation</i> is better	7	±1.3	6	±1.6	7	±2.3	6	±2.0	7	±1.7
They are about equal	32	±2.6	28	±3.0	42	±5.0	37	±4.9	30	±3.1
<i>Off the installation</i> is better	9	±1.6	10	±2.0	8	±2.4	6	±2.1	11	±2.0
Don't know	52	±2.8	56	±3.3	43	±5.1	51	±5.1	52	±3.3
p. Retirement accounts										
<i>On-installation</i> is better	3	±0.9	3	±1.1	4	±1.6	3	±1.5	3	±1.1
They are about equal	21	±2.3	17	±2.5	31	±4.7	29	±4.7	18	±2.6
<i>Off the installation</i> is better	5	±1.2	6	±1.6	4	±1.7	4	±1.7	6	±1.6
Don't know	70	±2.5	74	±2.9	61	±4.9	64	±4.8	73	±3.0
q. Professional financial counseling										
<i>On-installation</i> is better	5	±1.2	5	±1.5	5	±1.9	3	±1.5	6	±1.6
They are about equal	20	±2.2	18	±2.5	25	±4.4	25	±4.5	18	±2.5
<i>Off the installation</i> is better	8	±1.5	8	±1.9	8	±2.6	7	±2.2	9	±1.9
Don't know	67	±2.6	68	±3.1	62	±4.9	66	±4.8	67	±3.1
r. Overall quality of service										
<i>On-installation</i> is better	12	±1.8	12	±2.2	12	±3.0	10	±2.5	13	±2.2
They are about equal	37	±2.7	32	±3.1	47	±5.1	44	±5.1	34	±3.1
<i>Off the installation</i> is better	14	±2.0	16	±2.5	11	±2.9	10	±2.7	16	±2.5
Don't know	37	±2.7	40	±3.3	29	±4.9	36	±5.0	37	±3.2

Note. FSS-Domestic Question 32.

Table C.6

Question 38. How does the Defense credit union on your current installation compare to credit unions off your installation for each concern listed below?

Overall Domestic	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered										
<i>On-installation</i> is better	12	±1.5	11	±1.9	12	±2.3	10	±2.1	13	±1.9
They are about equal	34	±2.1	33	±2.8	36	±3.2	36	±3.3	33	±2.8
<i>Off the installation</i> is better	8	±1.2	10	±1.7	6	±1.5	6	±1.4	9	±1.7
Don't know	46	±2.2	46	±3.0	46	±3.3	48	±3.3	45	±2.9
b. Personalized service										
<i>On-installation</i> is better	11	±1.4	10	±1.8	12	±2.2	10	±2.0	12	±1.9
They are about equal	32	±2.1	31	±2.8	34	±3.2	33	±3.2	32	±2.7
<i>Off the installation</i> is better	9	±1.3	11	±1.9	7	±1.8	6	±1.8	11	±1.8
Don't know	47	±2.2	48	±3.0	47	±3.3	50	±3.3	46	±2.9
c. Courtesy of staff										
<i>On-installation</i> is better	11	±1.4	10	±1.8	12	±2.2	10	±2.0	12	±1.9
They are about equal	34	±2.1	35	±2.8	34	±3.1	33	±3.1	35	±2.8
<i>Off the installation</i> is better	8	±1.3	9	±1.7	7	±2.1	7	±2.2	9	±1.6
Don't know	46	±2.2	46	±3.0	47	±3.3	50	±3.3	44	±2.9
d. Staff knowledge of services										
<i>On-installation</i> is better	9	±1.3	8	±1.7	10	±2.0	9	±1.9	9	±1.7
They are about equal	36	±2.1	36	±2.9	36	±3.2	35	±3.2	37	±2.8
<i>Off the installation</i> is better	6	±1.1	7	±1.5	4	±1.6	5	±1.6	7	±1.4
Don't know	49	±2.2	49	±3.0	49	±3.3	52	±3.3	47	±2.9
e. Speed of service										
<i>On-installation</i> is better	12	±1.5	10	±1.8	14	±2.4	12	±2.3	12	±1.9
They are about equal	32	±2.1	32	±2.8	31	±3.1	29	±3.0	33	±2.8
<i>Off the installation</i> is better	10	±1.4	11	±1.9	8	±2.0	7	±2.1	11	±1.8
Don't know	47	±2.2	47	±3.0	47	±3.3	51	±3.3	45	±2.9
f. Ability to handle change of station										
<i>On-installation</i> is better	10	±1.4	13	±2.1	6	±1.5	8	±1.6	12	±1.9
They are about equal	18	±1.7	19	±2.3	17	±2.5	16	±2.6	19	±2.3
<i>Off the installation</i> is better	7	±1.1	9	±1.7	3	±1.1	5	±1.4	7	±1.5
Don't know	65	±2.1	59	±2.9	74	±2.9	71	±3.0	62	±2.8
g. Prices (fees or service charges)										
<i>On-installation</i> is better	15	±1.6	15	±2.1	14	±2.4	13	±2.4	15	±2.1
They are about equal	27	±2.0	25	±2.6	29	±3.0	28	±3.1	26	±2.6
<i>Off the installation</i> is better	9	±1.3	12	±2.0	6	±1.6	6	±1.8	11	±1.8
Don't know	49	±2.2	48	±3.0	52	±3.3	53	±3.3	47	±2.9
h. Number of fees/service charges										
<i>On-installation</i> is better	13	±1.5	14	±2.1	12	±2.1	12	±2.1	14	±2.0
They are about equal	26	±2.0	25	±2.6	29	±3.1	28	±3.1	26	±2.6
<i>Off the installation</i> is better	9	±1.3	11	±1.9	5	±1.6	6	±1.8	10	±1.8
Don't know	52	±2.2	50	±3.0	54	±3.3	54	±3.3	50	±2.9
i. Interest on accounts/certificates										
<i>On-installation</i> is better	11	±1.4	10	±1.8	11	±2.3	10	±2.2	11	±1.9
They are about equal	31	±2.1	29	±2.7	34	±3.2	32	±3.2	31	±2.7
<i>Off the installation</i> is better	7	±1.2	9	±1.7	5	±1.6	5	±1.7	8	±1.6
Don't know	51	±2.2	52	±3.0	49	±3.3	53	±3.3	50	±2.9

Table C.6 (Continued)

Overall Domestic (cont'd)	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
j. Minimum balance required										
<i>On-installation</i> is better	13	±1.5	14	±2.1	11	±1.9	10	±1.8	15	±2.1
They are about equal	26	±2.0	23	±2.5	29	±3.1	27	±3.1	25	±2.5
<i>Off the installation</i> is better	8	±1.3	11	±1.8	4	±1.5	5	±1.7	10	±1.7
Don't know	53	±2.2	52	±3.0	56	±3.3	58	±3.3	51	±2.9
k. Ease of cashing personal checks										
<i>On-installation</i> is better	13	±1.5	14	±2.1	13	±2.1	11	±1.9	15	±2.1
They are about equal	31	±2.1	30	±2.7	32	±3.2	32	±3.2	30	±2.7
<i>Off the installation</i> is better	6	±1.1	8	±1.6	4	±1.3	4	±1.1	8	±1.6
Don't know	49	±2.2	49	±3.0	50	±3.3	53	±3.3	47	±2.9
l. Ease of getting a loan										
<i>On-installation</i> is better	15	±1.6	15	±2.2	14	±2.3	12	±2.1	16	±2.2
They are about equal	22	±1.8	19	±2.4	25	±3.0	24	±3.0	21	±2.4
<i>Off the installation</i> is better	10	±1.4	11	±1.9	9	±2.1	7	±2.1	12	±1.9
Don't know	53	±2.2	54	±3.0	52	±3.3	56	±3.3	51	±2.9
m. Convenient location										
<i>On-installation</i> is better	30	±2.0	33	±2.8	26	±2.9	29	±3.1	30	±2.7
They are about equal	24	±1.9	22	±2.5	27	±3.0	22	±2.8	26	±2.6
<i>Off the installation</i> is better	7	±1.1	7	±1.5	7	±1.7	8	±1.9	6	±1.4
Don't know	39	±2.2	39	±2.9	40	±3.2	40	±3.2	38	±2.8
n. Convenient hours of operation										
<i>On-installation</i> is better	15	±1.6	14	±2.2	16	±2.5	15	±2.5	16	±2.2
They are about equal	33	±2.1	33	±2.8	33	±3.1	32	±3.1	33	±2.8
<i>Off the installation</i> is better	10	±1.3	12	±1.9	7	±1.8	7	±1.9	11	±1.8
Don't know	42	±2.2	41	±2.9	44	±3.2	46	±3.3	40	±2.9
o. Availability of credit cards										
<i>On-installation</i> is better	8	±1.2	9	±1.7	8	±1.6	7	±1.5	9	±1.7
They are about equal	28	±2.0	27	±2.7	30	±3.1	30	±3.2	28	±2.6
<i>Off the installation</i> is better	6	±1.0	7	±1.4	4	±1.3	3	±1.0	7	±1.4
Don't know	58	±2.2	58	±2.9	58	±3.3	61	±3.3	57	±2.9
p. Retirement accounts										
<i>On-installation</i> is better	4	±0.9	4	±1.2	5	±1.2	4	±1.2	4	±1.2
They are about equal	20	±1.8	18	±2.3	22	±2.8	21	±2.9	19	±2.3
<i>Off the installation</i> is better	3	±0.8	4	±1.2	2	±0.8	2	±0.9	4	±1.1
Don't know	73	±2.0	74	±2.6	71	±3.0	72	±3.0	73	±2.6
q. Professional financial counseling										
<i>On-installation</i> is better	7	±1.1	7	±1.6	6	±1.5	4	±1.2	8	±1.6
They are about equal	18	±1.7	17	±2.3	19	±2.7	17	±2.7	18	±2.2
<i>Off the installation</i> is better	5	±1.0	6	±1.4	4	±1.5	5	±1.6	6	±1.3
Don't know	70	±2.1	70	±2.7	71	±3.1	74	±3.0	68	±2.7
r. Overall quality of service										
<i>On-installation</i> is better	15	±1.6	15	±2.1	15	±2.5	13	±2.4	16	±2.1
They are about equal	29	±2.0	28	±2.7	31	±3.0	29	±2.9	30	±2.7
<i>Off the installation</i> is better	10	±1.4	12	±2.0	7	±1.9	8	±2.1	11	±1.8
Don't know	46	±2.2	45	±3.0	47	±3.3	50	±3.3	43	±2.9

Note. FSS-Domestic Question 38.

Table C.7

Question 41. How does the Defense credit union on your installation compare to the bank on your installation for each concern listed below?

Overall Domestic	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered										
<i>Defense credit union</i> is better	24	±3.5	25	±4.3	21	±5.8	25	±6.3	23	±4.1
They are about equal	40	±3.8	37	±4.7	45	±6.4	39	±6.3	40	±4.7
<i>Bank</i> is better	6	±1.8	6	±2.2	7	±3.0	7	±2.9	6	±2.3
Don't know	30	±3.6	32	±4.6	26	±5.6	29	±6.1	30	±4.4
b. Personalized service										
<i>Defense credit union</i> is better	22	±3.4	23	±4.2	21	±5.8	22	±6.2	22	±4.0
They are about equal	37	±3.7	34	±4.6	42	±6.3	36	±6.2	37	±4.6
<i>Bank</i> is better	7	±1.9	6	±2.4	8	±3.1	7	±2.9	7	±2.4
Don't know	34	±3.7	37	±4.8	29	±5.8	34	±6.3	34	±4.6
c. Courtesy of staff										
<i>Defense credit union</i> is better	18	±3.2	18	±3.8	18	±5.7	17	±6.1	18	±3.8
They are about equal	43	±3.8	41	±4.8	48	±6.4	46	±6.5	42	±4.7
<i>Bank</i> is better	6	±1.8	6	±2.2	7	±3.1	5	±2.6	7	±2.3
Don't know	33	±3.7	36	±4.7	27	±5.8	32	±6.2	33	±4.6
d. Staff knowledge of services										
<i>Defense credit union</i> is better	17	±3.1	16	±3.7	17	±5.7	16	±6.0	17	±3.6
They are about equal	44	±3.9	43	±4.9	46	±6.4	44	±6.5	45	±4.8
<i>Bank</i> is better	5	±1.7	4	±2.0	7	±3.0	5	±2.5	5	±2.1
Don't know	34	±3.7	36	±4.7	29	±5.8	35	±6.3	33	±4.6
e. Speed of service										
<i>Defense credit union</i> is better	20	±3.3	18	±3.8	23	±6.2	21	±6.5	19	±3.8
They are about equal	38	±3.7	37	±4.7	39	±6.0	36	±5.9	39	±4.7
<i>Bank</i> is better	10	±2.2	9	±2.8	10	±3.4	9	±3.3	10	±2.8
Don't know	32	±3.7	35	±4.7	27	±5.7	33	±6.2	32	±4.5
f. Ability to handle change of station										
<i>Defense credit union</i> is better	18	±3.1	20	±4.0	14	±5.1	13	±5.0	20	±4.0
They are about equal	27	±3.4	27	±4.3	27	±5.2	25	±5.1	28	±4.3
<i>Bank</i> is better	3	±1.2	3	±1.4	4	±2.2	3	±1.9	3	±1.5
Don't know	52	±3.9	50	±4.9	55	±6.4	59	±6.5	49	±4.8
g. Prices (fees or service charges)										
<i>Defense credit union</i> is better	34	±3.8	34	±4.7	34	±6.3	36	±6.6	34	±4.6
They are about equal	27	±3.4	25	±4.2	32	±6.0	25	±5.7	28	±4.3
<i>Bank</i> is better	6	±1.7	7	±2.3	4	±2.3	5	±2.5	6	±2.2
Don't know	33	±3.7	34	±4.7	30	±5.8	34	±6.2	32	±4.5
h. Number of fees/service charges										
<i>Defense credit union</i> is better	31	±3.7	31	±4.6	30	±6.3	33	±6.5	30	±4.5
They are about equal	27	±3.4	25	±4.1	31	±5.9	25	±5.7	28	±4.2
<i>Bank</i> is better	6	±1.7	7	±2.4	4	±2.3	5	±2.4	6	±2.3
Don't know	36	±3.8	37	±4.8	35	±6.1	37	±6.4	36	±4.6
i. Interest on accounts/certificates										
<i>Defense credit union</i> is better	26	±3.5	22	±4.1	32	±6.5	31	±6.7	23	±4.1
They are about equal	32	±3.6	31	±4.6	34	±5.7	29	±5.4	33	±4.5
<i>Bank</i> is better	6	±1.8	6	±2.4	5	±2.5	4	±2.2	6	±2.4
Don't know	37	±3.7	41	±4.8	29	±5.8	36	±6.3	37	±4.6

Table C.7 (Continued)

Overall Domestic (cont'd)	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
j. Minimum balance required										
<i>Defense credit union</i> is better	29	±3.7	29	±4.6	29	±6.2	29	±6.5	29	±4.5
They are about equal	28	±3.4	25	±4.2	32	±5.9	29	±5.9	27	±4.2
<i>Bank</i> is better	6	±1.7	7	±2.4	3	±1.9	4	±2.3	7	±2.2
Don't know	38	±3.8	39	±4.8	36	±6.1	38	±6.4	38	±4.7
k. Ease of cashing personal checks										
<i>Defense credit union</i> is better	20	±3.3	20	±4.0	20	±5.9	20	±6.2	21	±4.0
They are about equal	38	±3.8	35	±4.7	42	±6.3	40	±6.4	37	±4.6
<i>Bank</i> is better	7	±1.9	6	±2.4	8	±3.3	7	±2.8	7	±2.5
Don't know	35	±3.7	38	±4.8	30	±5.8	34	±6.3	35	±4.6
l. Ease of getting a loan										
<i>Defense credit union</i> is better	28	±3.7	27	±4.4	31	±6.4	30	±6.7	27	±4.4
They are about equal	26	±3.3	23	±4.1	32	±5.6	27	±5.2	26	±4.2
<i>Bank</i> is better	6	±1.8	6	±2.4	7	±2.8	5	±2.6	7	±2.4
Don't know	39	±3.8	44	±4.9	31	±5.9	38	±6.4	40	±4.7
m. Convenient location										
<i>Defense credit union</i> is better	17	±3.0	17	±3.7	17	±5.1	14	±5.1	18	±3.7
They are about equal	50	±3.9	47	±4.9	56	±6.5	57	±6.7	47	±4.8
<i>Bank</i> is better	7	±1.9	7	±2.5	7	±2.9	7	±2.8	7	±2.4
Don't know	26	±3.5	29	±4.5	21	±5.4	23	±5.8	27	±4.3
n. Convenient hours of operation										
<i>Defense credit union</i> is better	17	±3.0	18	±3.8	15	±5.0	15	±5.2	18	±3.7
They are about equal	50	±3.9	47	±4.9	55	±6.5	55	±6.7	48	±4.8
<i>Bank</i> is better	6	±1.8	5	±2.2	7	±3.1	5	±2.4	7	±2.4
Don't know	27	±3.5	29	±4.5	23	±5.5	26	±5.9	28	±4.3
o. Availability of credit cards										
<i>Defense credit union</i> is better	13	±2.8	14	±3.5	12	±4.7	12	±5.0	14	±3.4
They are about equal	38	±3.8	34	±4.7	44	±6.4	40	±6.4	36	±4.7
<i>Bank</i> is better	5	±1.5	4	±1.8	6	±2.8	4	±2.1	5	±2.0
Don't know	45	±3.9	48	±4.9	39	±6.4	44	±6.7	45	±4.8
p. Retirement accounts										
<i>Defense credit union</i> is better	10	±2.7	8	±2.8	12	±5.4	12	±5.8	9	±2.8
They are about equal	27	±3.4	23	±4.1	33	±6.1	28	±5.9	26	±4.2
<i>Bank</i> is better	2	±1.0	1	±1.1	3	±1.8	2	±1.6	2	±1.2
Don't know	62	±3.8	67	±4.6	52	±6.5	58	±6.7	63	±4.6
q. Professional financial counseling										
<i>Defense credit union</i> is better	15	±3.0	15	±3.6	14	±5.5	13	±5.9	16	±3.6
They are about equal	24	±3.3	23	±4.1	28	±5.7	24	±5.6	24	±4.1
<i>Bank</i> is better	3	±1.3	3	±1.4	5	±2.4	3	±2.0	3	±1.6
Don't know	57	±3.9	60	±4.8	53	±6.5	59	±6.7	56	±4.8
r. Overall quality of service										
<i>Defense credit union</i> is better	27	±3.6	28	±4.5	24	±6.0	25	±6.3	28	±4.4
They are about equal	36	±3.7	32	±4.5	42	±6.3	39	±6.3	34	±4.5
<i>Bank</i> is better	6	±1.8	6	±2.3	7	±3.0	5	±2.5	7	±2.3
Don't know	31	±3.6	34	±4.7	27	±5.7	31	±6.1	31	±4.5

Note. FSS-Domestic Question 41.

Table C.8

Question 32. How does the overseas MBF that services your current installation compare to stateside banks for each concern listed below?

Overall Foreign	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered										
Overseas MBF is better	2	±0.7	2	±0.9	2	±0.8	1	±0.4	3	±1.0
They are about equal	48	±2.5	49	±3.1	44	±2.7	45	±4.2	49	±3.1
Stateside banks are better	35	±2.4	35	±2.9	34	±2.5	40	±4.1	33	±2.9
Don't know	15	±1.7	14	±2.1	20	±2.2	14	±2.5	16	±2.2
b. Personalized service										
Overseas MBF is better	5	±1.2	5	±1.4	7	±1.3	5	±1.7	5	±1.5
They are about equal	48	±2.5	48	±3.1	48	±2.7	51	±4.2	47	±3.1
Stateside banks are better	32	±2.4	33	±2.9	29	±2.4	33	±4.0	32	±2.9
Don't know	14	±1.7	14	±2.1	17	±2.1	10	±2.0	16	±2.2
c. Courtesy of staff										
Overseas MBF is better	7	±1.3	7	±1.5	9	±1.5	8	±2.3	7	±1.5
They are about equal	61	±2.4	62	±3.0	60	±2.6	64	±3.9	60	±3.0
Stateside banks are better	23	±2.1	24	±2.6	19	±2.0	22	±3.5	23	±2.6
Don't know	9	±1.3	8	±1.6	11	±1.7	6	±1.2	9	±1.7
d. Staff knowledge of services										
Overseas MBF is better	2	±0.8	2	±1.0	3	±1.0	2	±1.0	3	±1.0
They are about equal	60	±2.5	61	±3.0	57	±2.6	59	±4.0	60	±3.0
Stateside banks are better	24	±2.1	24	±2.6	23	±2.1	27	±3.7	22	±2.6
Don't know	14	±1.7	13	±2.0	17	±2.0	12	±2.2	14	±2.1
e. Speed of service										
Overseas MBF is better	5	±1.1	5	±1.4	6	±1.2	5	±1.7	6	±1.4
They are about equal	46	±2.5	47	±3.1	44	±2.7	45	±4.2	46	±3.1
Stateside banks are better	40	±2.5	41	±3.0	38	±2.6	44	±4.2	39	±3.1
Don't know	8	±1.3	8	±1.6	12	±1.8	7	±1.5	9	±1.7
f. Ability to handle change of station										
Overseas MBF is better	8	±1.4	7	±1.7	9	±1.6	7	±2.1	8	±1.7
They are about equal	30	±2.3	30	±2.8	30	±2.5	32	±4.0	30	±2.8
Stateside banks are better	22	±2.1	23	±2.6	16	±1.9	24	±3.7	21	±2.5
Don't know	40	±2.4	39	±3.0	45	±2.7	37	±3.8	41	±3.0
g. Prices (fees or service charges)										
Overseas MBF is better	10	±1.5	9	±1.8	10	±1.7	7	±1.8	11	±2.0
They are about equal	38	±2.5	38	±3.0	39	±2.6	40	±4.2	38	±3.0
Stateside banks are better	32	±2.4	34	±2.9	24	±2.3	33	±4.0	31	±2.9
Don't know	20	±2.0	19	±2.4	26	±2.4	20	±3.0	20	±2.4
h. Number of fees/service charges										
Overseas MBF is better	9	±1.4	8	±1.7	11	±1.7	7	±1.7	10	±1.9
They are about equal	38	±2.5	38	±3.0	37	±2.6	38	±4.2	38	±3.0
Stateside banks are better	28	±2.3	30	±2.8	21	±2.1	32	±3.9	27	±2.8
Don't know	25	±2.1	23	±2.6	31	±2.5	23	±3.2	25	±2.7
i. Interest on accounts/certificates										
Overseas MBF is better	3	±0.9	3	±1.1	2	±0.7	1	±0.7	4	±1.2
They are about equal	41	±2.5	42	±3.1	40	±2.6	41	±4.2	41	±3.1
Stateside banks are better	26	±2.2	26	±2.7	26	±2.3	31	±3.9	24	±2.6
Don't know	29	±2.3	29	±2.8	32	±2.5	26	±3.5	30	±2.8

Table C.8 (Continued)

Overall Foreign (cont'd)	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
j. Minimum balance required										
<i>Overseas MBF</i> is better	8	±1.3	7	±1.6	9	±1.5	5	±1.5	8	±1.7
They are about equal	44	±2.5	44	±3.1	45	±2.7	48	±4.2	43	±3.1
<i>Stateside</i> banks are better	22	±2.1	24	±2.6	14	±1.8	21	±3.5	23	±2.6
Don't know	26	±2.1	24	±2.6	32	±2.5	26	±3.3	26	±2.7
k. Ease of cashing personal checks										
<i>Overseas MBF</i> is better	8	±1.3	8	±1.6	10	±1.6	9	±2.4	8	±1.6
They are about equal	52	±2.5	52	±3.1	53	±2.7	56	±4.2	51	±3.1
<i>Stateside</i> banks are better	24	±2.2	26	±2.7	19	±2.1	22	±3.5	26	±2.8
Don't know	15	±1.8	15	±2.2	17	±2.1	13	±2.7	16	±2.3
l. Ease of getting a loan										
<i>Overseas MBF</i> is better	7	±1.3	7	±1.6	7	±1.4	4	±1.4	8	±1.8
They are about equal	26	±2.2	26	±2.7	26	±2.4	27	±3.8	26	±2.7
<i>Stateside</i> banks are better	20	±2.1	21	±2.5	16	±2.0	17	±3.1	21	±2.6
Don't know	47	±2.5	46	±3.1	51	±2.7	52	±4.0	45	±3.1
m. Convenient location										
<i>Overseas MBF</i> is better	23	±2.2	24	±2.6	19	±2.0	27	±4.0	21	±2.6
They are about equal	50	±2.6	50	±3.1	48	±2.7	46	±4.2	51	±3.1
<i>Stateside</i> banks are better	20	±2.0	19	±2.4	22	±2.2	19	±3.1	20	±2.5
Don't know	8	±1.3	7	±1.5	11	±1.7	8	±1.7	8	±1.6
n. Convenient hours of operation										
<i>Overseas MBF</i> is better	6	±1.2	6	±1.5	6	±1.2	8	±2.4	6	±1.4
They are about equal	39	±2.5	40	±3.0	36	±2.6	39	±4.0	39	±3.0
<i>Stateside</i> banks are better	47	±2.5	48	±3.1	45	±2.7	45	±4.2	48	±3.1
Don't know	8	±1.2	7	±1.5	13	±1.8	8	±1.9	8	±1.5
o. Availability of credit cards										
<i>Overseas MBF</i> is better	2	±0.6	1	±0.7	2	±0.7	1	±1.1	2	±0.7
They are about equal	25	±2.2	25	±2.7	25	±2.4	25	±3.6	26	±2.7
<i>Stateside</i> banks are better	27	±2.3	27	±2.8	28	±2.4	27	±3.6	27	±2.8
Don't know	46	±2.5	47	±3.1	45	±2.7	47	±4.1	46	±3.1
p. Retirement accounts										
<i>Overseas MBF</i> is better	1	±0.4	0	±0.4	1	±0.5	0	±0.2	1	±0.5
They are about equal	14	±1.7	14	±2.1	16	±2.0	13	±2.8	14	±2.2
<i>Stateside</i> banks are better	15	±1.7	14	±2.1	18	±2.0	21	±3.4	12	±2.0
Don't know	70	±2.3	72	±2.7	65	±2.5	65	±4.0	72	±2.7
q. Professional financial counseling										
<i>Overseas MBF</i> is better	2	±0.8	2	±0.9	2	±0.7	1	±0.8	2	±1.0
They are about equal	15	±1.8	15	±2.2	12	±1.8	10	±2.6	17	±2.3
<i>Stateside</i> banks are better	22	±2.1	21	±2.5	26	±2.3	29	±3.9	20	±2.5
Don't know	61	±2.5	61	±3.0	60	±2.6	60	±4.1	61	±3.0
r. Overall quality of service										
<i>Overseas MBF</i> is better	5	±1.1	5	±1.3	5	±1.1	4	±1.7	5	±1.4
They are about equal	48	±2.5	48	±3.1	50	±2.7	47	±4.2	49	±3.1
<i>Stateside</i> banks are better	37	±2.4	38	±3.0	32	±2.5	41	±4.1	35	±3.0
Don't know	10	±1.4	9	±1.7	14	±1.9	8	±1.6	11	±1.9

Note. FSS-Foreign Question 32.

Table C.9

Question 38. How does the Defense credit union that services your current overseas installation compare to stateside credit unions for each concern listed below?

Overall Foreign	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered										
<i>Defense credit union</i> is better	7	±1.5	7	±1.8	7	±1.5	4	±1.2	8	±1.8
They are about equal	54	±2.7	54	±3.2	53	±2.9	57	±4.4	54	±3.2
<i>Stateside credit unions</i> are better	17	±1.9	17	±2.3	14	±1.9	16	±3.6	17	±2.3
Don't know	22	±2.3	21	±2.7	26	±2.7	23	±3.8	22	±2.7
b. Personalized service										
<i>Defense credit union</i> is better	11	±1.7	10	±2.0	12	±1.9	10	±2.6	11	±2.0
They are about equal	50	±2.7	50	±3.2	49	±3.0	54	±4.5	49	±3.2
<i>Stateside credit unions</i> are better	17	±2.0	17	±2.4	14	±2.0	12	±3.2	18	±2.4
Don't know	23	±2.3	22	±2.7	25	±2.6	24	±4.0	22	±2.7
c. Courtesy of staff										
<i>Defense credit union</i> is better	12	±1.7	12	±2.1	15	±2.1	11	±2.7	13	±2.1
They are about equal	58	±2.7	59	±3.2	54	±3.0	59	±4.5	57	±3.2
<i>Stateside credit unions</i> are better	11	±1.7	11	±2.1	9	±1.7	8	±2.7	12	±2.0
Don't know	19	±2.2	18	±2.6	22	±2.5	21	±3.8	18	±2.6
d. Staff knowledge of services										
<i>Defense credit union</i> is better	5	±1.2	5	±1.4	8	±1.6	5	±1.3	6	±1.4
They are about equal	59	±2.6	61	±3.2	52	±3.0	58	±4.4	60	±3.1
<i>Stateside credit unions</i> are better	13	±1.8	13	±2.1	13	±2.0	14	±3.1	13	±2.1
Don't know	22	±2.3	21	±2.7	26	±2.7	24	±3.9	22	±2.7
e. Speed of service										
<i>Defense credit union</i> is better	9	±1.5	8	±1.8	12	±1.8	10	±2.7	9	±1.8
They are about equal	48	±2.7	48	±3.2	45	±2.9	48	±4.5	47	±3.2
<i>Stateside credit unions</i> are better	24	±2.2	24	±2.7	20	±2.3	19	±3.6	25	±2.6
Don't know	20	±2.2	19	±2.7	24	±2.6	22	±4.0	19	±2.6
f. Ability to handle change of station										
<i>Defense credit union</i> is better	9	±1.5	9	±1.8	10	±1.7	7	±1.7	9	±1.8
They are about equal	41	±2.6	43	±3.2	36	±2.8	42	±4.5	41	±3.1
<i>Stateside credit unions</i> are better	11	±1.7	11	±2.1	8	±1.6	10	±3.2	11	±2.0
Don't know	39	±2.6	37	±3.2	46	±3.0	41	±4.4	38	±3.1
g. Prices (fees or service charges)										
<i>Defense credit union</i> is better	10	±1.6	10	±2.0	9	±1.6	7	±1.9	11	±2.0
They are about equal	49	±2.7	50	±3.2	45	±2.9	52	±4.5	48	±3.2
<i>Stateside credit unions</i> are better	12	±1.9	13	±2.3	10	±1.7	11	±3.1	13	±2.2
Don't know	28	±2.4	27	±2.9	36	±2.9	31	±4.1	28	±2.9
h. Number of fees/service charges										
<i>Defense credit union</i> is better	9	±1.6	10	±1.9	8	±1.4	6	±1.7	11	±2.0
They are about equal	47	±2.6	47	±3.2	45	±2.9	52	±4.5	46	±3.1
<i>Stateside credit unions</i> are better	11	±1.8	12	±2.2	9	±1.7	10	±3.1	12	±2.1
Don't know	32	±2.5	31	±3.0	38	±2.9	33	±4.1	32	±3.0
i. Interest on accounts/certificates										
<i>Defense credit union</i> is better	7	±1.4	7	±1.7	6	±1.4	4	±1.4	7	±1.7
They are about equal	52	±2.7	52	±3.2	50	±3.0	54	±4.5	51	±3.2
<i>Stateside credit unions</i> are better	10	±1.7	10	±2.0	9	±1.6	10	±3.0	9	±2.0
Don't know	32	±2.5	31	±3.1	35	±2.9	32	±4.2	32	±3.0

Table C.9 (Continued)

Overall Foreign (cont'd)	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
j. Minimum balance required										
<i>Defense credit union</i> is better	9	±1.6	9	±2.0	6	±1.3	4	±1.2	10	±2.0
They are about equal	48	±2.7	49	±3.2	46	±3.0	50	±4.5	48	±3.2
<i>Stateside credit unions</i> are better	9	±1.6	9	±2.0	6	±1.4	8	±2.8	9	±1.9
Don't know	34	±2.5	33	±3.1	41	±2.9	38	±4.4	33	±3.0
k. Ease of cashing personal checks										
<i>Defense credit union</i> is better	8	±1.5	7	±1.8	9	±1.6	8	±2.5	8	±1.7
They are about equal	48	±2.7	49	±3.2	46	±2.9	49	±4.5	48	±3.2
<i>Stateside credit unions</i> are better	17	±2.0	18	±2.4	13	±1.9	15	±3.3	18	±2.3
Don't know	27	±2.4	26	±2.9	32	±2.8	28	±4.1	27	±2.9
l. Ease of getting a loan										
<i>Defense credit union</i> is better	11	±1.8	11	±2.2	12	±2.0	8	±2.5	12	±2.2
They are about equal	35	±2.5	35	±3.0	37	±2.9	36	±4.0	35	±3.0
<i>Stateside credit unions</i> are better	14	±1.9	15	±2.3	10	±1.8	10	±2.8	16	±2.3
Don't know	39	±2.6	39	±3.1	41	±2.9	46	±4.5	37	±3.1
m. Convenient location										
<i>Defense credit union</i> is better	20	±2.1	20	±2.6	19	±2.1	21	±3.7	20	±2.5
They are about equal	46	±2.7	46	±3.2	45	±3.0	46	±4.5	45	±3.2
<i>Stateside credit unions</i> are better	16	±1.9	17	±2.3	13	±2.0	12	±2.7	17	±2.3
Don't know	18	±2.1	17	±2.6	23	±2.6	21	±3.8	18	±2.5
n. Convenient hours of operation										
<i>Defense credit union</i> is better	7	±1.3	7	±1.6	10	±1.7	8	±2.1	7	±1.6
They are about equal	46	±2.7	47	±3.2	44	±3.0	47	±4.5	46	±3.2
<i>Stateside credit unions</i> are better	27	±2.3	28	±2.8	23	±2.4	23	±3.4	28	±2.8
Don't know	19	±2.2	18	±2.6	24	±2.6	23	±4.0	18	±2.6
o. Availability of credit cards										
<i>Defense credit union</i> is better	5	±1.2	5	±1.4	7	±1.5	4	±1.2	6	±1.5
They are about equal	43	±2.6	43	±3.1	42	±2.9	44	±4.2	43	±3.1
<i>Stateside credit unions</i> are better	12	±1.8	12	±2.2	9	±1.6	8	±2.2	13	±2.2
Don't know	40	±2.6	39	±3.2	42	±3.0	45	±4.5	39	±3.1
p. Retirement accounts										
<i>Defense credit union</i> is better	2	±0.7	2	±0.8	4	±1.1	2	±1.0	2	±0.9
They are about equal	28	±2.3	28	±2.8	29	±2.6	31	±4.1	28	±2.7
<i>Stateside credit unions</i> are better	7	±1.3	6	±1.6	7	±1.5	7	±2.0	7	±1.6
Don't know	63	±2.5	63	±3.0	61	±2.8	60	±4.3	64	±3.0
q. Professional financial counseling										
<i>Defense credit union</i> is better	4	±1.1	4	±1.3	5	±1.3	3	±1.4	4	±1.3
They are about equal	25	±2.3	25	±2.7	22	±2.4	22	±3.7	25	±2.7
<i>Stateside credit unions</i> are better	13	±1.7	12	±2.1	14	±1.9	13	±2.7	12	±2.1
Don't know	59	±2.6	59	±3.2	59	±2.9	61	±4.3	58	±3.1
r. Overall quality of service										
<i>Defense credit union</i> is better	10	±1.6	10	±2.0	11	±1.8	8	±2.4	11	±2.0
They are about equal	52	±2.7	53	±3.2	49	±3.0	53	±4.5	52	±3.2
<i>Stateside credit unions</i> are better	17	±2.0	18	±2.4	15	±2.1	17	±3.6	17	±2.3
Don't know	20	±2.2	19	±2.7	25	±2.6	22	±3.7	20	±2.6

Note. FSS-Foreign Question 38.

Table C.10

Question 41. How does the Defense credit union that services your overseas installation compare to the MBF that services your installation for each concern listed below?

Overall Foreign	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
a. Variety of services offered										
<i>Defense credit union</i> is better	28	±3.5	27	±4.4	30	±3.6	27	±5.2	29	±4.3
They are about equal	44	±3.9	45	±4.9	42	±3.9	37	±5.9	46	±4.7
<i>Overseas MBF</i> is better	15	±2.7	15	±3.4	14	±2.7	20	±5.4	13	±3.1
Don't know	13	±2.6	13	±3.3	13	±2.6	17	±4.9	12	±3.0
b. Personalized service										
<i>Defense credit union</i> is better	28	±3.5	28	±4.4	31	±3.6	31	±6.0	27	±4.2
They are about equal	48	±3.9	49	±4.9	47	±3.9	45	±6.2	49	±4.7
<i>Overseas MBF</i> is better	9	±2.2	9	±2.8	10	±2.4	8	±3.1	10	±2.7
Don't know	14	±2.7	15	±3.4	12	±2.5	15	±4.8	14	±3.2
c. Courtesy of staff										
<i>Defense credit union</i> is better	25	±3.3	24	±4.2	31	±3.6	27	±5.5	25	±4.0
They are about equal	58	±3.8	59	±4.8	53	±3.9	57	±6.2	58	±4.6
<i>Overseas MBF</i> is better	8	±2.0	8	±2.6	8	±2.2	6	±2.1	8	±2.6
Don't know	9	±2.2	9	±2.9	8	±2.1	11	±4.2	9	±2.6
d. Staff knowledge of services										
<i>Defense credit union</i> is better	18	±2.8	17	±3.6	21	±3.1	21	±5.0	17	±3.4
They are about equal	61	±3.7	62	±4.8	58	±3.8	55	±6.3	63	±4.5
<i>Overseas MBF</i> is better	7	±1.9	6	±2.4	7	±2.1	7	±3.1	7	±2.3
Don't know	15	±2.7	15	±3.5	14	±2.6	17	±5.3	14	±3.2
e. Speed of service										
<i>Defense credit union</i> is better	26	±3.4	25	±4.3	28	±3.5	30	±5.7	25	±4.1
They are about equal	53	±3.8	54	±4.9	50	±3.9	48	±6.2	54	±4.7
<i>Overseas MBF</i> is better	11	±2.3	11	±3.0	11	±2.5	8	±3.1	12	±2.9
Don't know	10	±2.4	10	±3.0	11	±2.4	14	±5.0	9	±2.7
f. Ability to handle change of station										
<i>Defense credit union</i> is better	20	±3.0	21	±3.9	18	±2.9	19	±4.3	21	±3.8
They are about equal	38	±3.8	39	±4.8	34	±3.8	33	±6.0	39	±4.6
<i>Overseas MBF</i> is better	5	±1.5	4	±1.9	5	±1.8	4	±2.0	5	±1.9
Don't know	38	±3.7	36	±4.7	42	±3.9	44	±6.2	35	±4.5
g. Prices (fees or service charges)										
<i>Defense credit union</i> is better	33	±3.6	32	±4.6	36	±3.7	33	±5.8	33	±4.4
They are about equal	37	±3.7	38	±4.8	35	±3.8	36	±6.0	37	±4.6
<i>Overseas MBF</i> is better	7	±1.9	6	±2.4	7	±2.1	5	±2.0	7	±2.4
Don't know	23	±3.3	24	±4.2	23	±3.3	26	±5.8	22	±4.0
h. Number of fees/service charges										
<i>Defense credit union</i> is better	30	±3.5	30	±4.5	31	±3.6	28	±5.4	31	±4.4
They are about equal	38	±3.8	39	±4.8	37	±3.9	37	±6.0	39	±4.6
<i>Overseas MBF</i> is better	6	±1.8	6	±2.3	6	±1.8	4	±1.9	6	±2.4
Don't know	26	±3.4	26	±4.4	27	±3.5	31	±6.1	24	±4.1
i. Interest on accounts/certificates										
<i>Defense credit union</i> is better	27	±3.2	24	±4.0	36	±3.8	29	±5.0	27	±4.0
They are about equal	41	±3.8	42	±4.9	37	±3.8	40	±6.3	41	±4.7
<i>Overseas MBF</i> is better	5	±1.7	5	±2.2	4	±1.6	4	±2.2	5	±2.1
Don't know	27	±3.5	29	±4.5	23	±3.2	28	±6.0	27	±4.2

Table C.10 (Continued)

Overall Foreign (cont'd)	Overall		Military		Civilian		Officer & Senior Civilian		Enlisted & Junior Civilian	
	%	CI	%	CI	%	CI	%	CI	%	CI
j. Minimum balance required										
<i>Defense credit union</i> is better	30	±3.6	31	±4.6	25	±3.3	27	±5.6	31	±4.4
They are about equal	37	±3.7	37	±4.8	36	±3.8	31	±5.6	39	±4.6
<i>Overseas MBF</i> is better	6	±1.9	6	±2.4	6	±2.0	6	±3.1	6	±2.3
Don't know	27	±3.4	25	±4.3	33	±3.7	36	±6.2	24	±4.0
k. Ease of cashing personal checks										
<i>Defense credit union</i> is better	21	±3.2	21	±4.0	20	±3.0	20	±4.9	21	±3.9
They are about equal	48	±3.9	48	±4.9	46	±3.9	45	±6.2	49	±4.7
<i>Overseas MBF</i> is better	11	±2.1	10	±2.6	13	±2.6	12	±3.3	10	±2.6
Don't know	21	±3.2	20	±4.0	21	±3.3	24	±5.6	20	±3.8
l. Ease of getting a loan										
<i>Defense credit union</i> is better	30	±3.5	30	±4.5	33	±3.7	28	±5.1	31	±4.4
They are about equal	28	±3.4	27	±4.4	29	±3.7	27	±5.3	28	±4.3
<i>Overseas MBF</i> is better	6	±1.9	7	±2.5	4	±1.7	4	±1.9	7	±2.5
Don't know	36	±3.7	36	±4.8	34	±3.6	42	±6.3	34	±4.5
m. Convenient location										
<i>Defense credit union</i> is better	9	±2.1	9	±2.7	7	±1.9	9	±4.3	8	±2.4
They are about equal	74	±3.4	73	±4.4	74	±3.5	68	±6.3	75	±4.0
<i>Overseas MBF</i> is better	11	±2.5	10	±3.2	12	±2.8	15	±4.9	9	±2.9
Don't know	7	±2.0	7	±2.5	7	±2.0	8	±3.9	7	±2.3
n. Convenient hours of operation										
<i>Defense credit union</i> is better	19	±3.0	18	±3.8	21	±3.2	18	±4.7	19	±3.7
They are about equal	62	±3.7	63	±4.7	61	±3.8	61	±6.1	63	±4.5
<i>Overseas MBF</i> is better	11	±2.4	12	±3.0	10	±2.2	12	±3.4	11	±3.0
Don't know	8	±2.1	8	±2.6	8	±2.1	10	±4.5	7	±2.3
o. Availability of credit cards										
<i>Defense credit union</i> is better	21	±2.9	19	±3.7	27	±3.5	21	±4.2	20	±3.7
They are about equal	33	±3.6	35	±4.6	29	±3.5	27	±5.1	36	±4.5
<i>Overseas MBF</i> is better	3	±1.2	3	±1.5	3	±1.3	3	±1.7	3	±1.5
Don't know	43	±3.9	44	±4.9	41	±3.9	50	±6.2	41	±4.7
p. Retirement accounts										
<i>Defense credit union</i> is better	12	±2.3	11	±2.9	16	±2.7	14	±3.7	12	±2.9
They are about equal	23	±3.2	22	±4.0	26	±3.5	22	±4.8	23	±3.9
<i>Overseas MBF</i> is better	2	±0.8	2	±1.0	1	±0.8	2	±1.5	1	±0.9
Don't know	64	±3.6	66	±4.6	58	±3.9	63	±5.7	64	±4.5
q. Professional financial counseling										
<i>Defense credit union</i> is better	12	±2.4	12	±3.1	13	±2.5	11	±3.5	12	±3.0
They are about equal	28	±3.5	28	±4.4	28	±3.5	23	±5.1	30	±4.3
<i>Overseas MBF</i> is better	3	±1.0	2	±1.3	3	±1.4	3	±1.7	3	±1.3
Don't know	57	±3.8	58	±4.8	56	±3.9	63	±5.8	55	±4.7
r. Overall quality of service										
<i>Defense credit union</i> is better	31	±3.6	30	±4.6	35	±3.7	32	±5.7	31	±4.4
They are about equal	46	±3.9	47	±4.9	44	±3.9	41	±6.0	48	±4.7
<i>Overseas MBF</i> is better	9	±2.1	9	±2.7	10	±2.4	10	±4.1	8	±2.5
Don't know	14	±2.8	15	±3.5	12	±2.5	17	±5.5	13	±3.2

Note. FSS-Foreign Question 41.

Appendix D

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Keywords Index to Tables and Figures

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