

**2023 FDIC National Survey of Unbanked and Underbanked Households  
DRAFT Questionnaire**

**INTRODUCTION**

**This month we are asking some additional questions about household finances.**

[B10 IS ASKED ONLY OF HOUSEHOLDS WITH MORE THAN ONE ADULT] (PRESUP=1 AND HUNUMHOU15>1)

B10. Which of the following best describes how adults in your household handle finances?

- Share all finances [CONTINUE]
- Share some finances [CONTINUE]
- Share no finances at all [GO TO B20]
- I AM THE ONLY ADULT IN THE HOUSEHOLD (VOLUNTEERED) [GO TO B20]
- DK/REFUSE [CONTINUE]

[B15 ASKED ONLY OF RESPONDENTS WHO SHARE ALL OR SOME FINANCES] (B10 = 1,2)

B15. How much do you participate in making financial decisions for your household?

- A lot [CONTINUE]
- Some [CONTINUE]
- Not at all [TERMINATE]
- DK/REFUSE [TERMINATE]

[B20 ASKED OF ALL HOUSEHOLDS]

**Now I'm going to ask some questions about accounts that you (IF OTHERS AGE≥15 FILL: or anyone in your household) might have at banks, including credit unions.**

B20. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) have a checking or savings account now?

- YES [CONTINUE]
- NO [GO TO UB10]
- DK/REFUSE [TERMINATE]

[BA40 IS ASKED OF HOUSEHOLDS WITH A BANK ACCOUNT] (B20=1)

B40. In the past 12 months, that is since June 2022, was there any time when no one in your household had an account?

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

**BANK ACCOUNT ACCESS**

[BA10 IS ASKED OF HOUSEHOLDS WITH A BANK ACCOUNT] (B20=1)

BA10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access an account in any of the following ways?

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A. Visiting a bank teller?

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

B. Using an ATM or bank kiosk?

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

C. Calling the bank?

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

D. Using an app, text messaging, or Internet browser on a mobile phone?

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

E. Using a computer or tablet?

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

F. Did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) access an account in any other way?

- YES (SPECIFY) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[BA15 IS ASKED ONLY OF HOUSEHOLDS THAT ANSWERED YES TO MORE THAN ONE IN BA10A-F; IF ONLY ONE YES IN BA10A-F THEN AUTOFILL CORRESPONDING RESPONSE IN BA15]

BA15. What was the most common way that you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) accessed an account? (READ ONLY ANSWERS MARKED IN BA10A-F. MARK ONLY ONE.)

- Visiting a bank teller? [GO TO PSUSE10]
- Using an ATM or bank kiosk? [GO TO PSUSE10]
- Calling the bank? [GO TO PSUSE10]
- Using an app, text messaging, or Internet browser on a mobile phone? [GO TO PSUSE10]
- Using a computer or tablet? [GO TO PSUSE10]
- Other (Specify) [GO TO PSUSE10]
- DK/REFUSE [GO TO PSUSE10]

**UNBANKED**

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[UB10 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT] (B20 = 2)

UB10. Have you (IF OTHERS AGE≥15 FILL: or anyone else in your household) ever had a bank account?

- YES [CONTINUE]
- NO [GO TO UB50]
- DK/REFUSE [GO TO UB50]

[UB15 IS ASKED ONLY OF UNBANKED HOUSEHOLDS THAT HAD A BANK ACCOUNT IN THE PAST]  
(UB10=1)

UB15. In the past 12 months, that is since June 2022, have you (IF OTHERS AGE≥15 FILL: or anyone in your household) had a bank account?

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

[UB50 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT] (B20=2)

UB50. How interested are you (IF OTHERS AGE≥15 FILL: or anyone in your household) in having a bank account?

- Very interested [CONTINUE]
- Somewhat interested [CONTINUE]
- Not very interested [CONTINUE]
- Not at all interested [CONTINUE]
- DK/REFUSE [CONTINUE]

[UB55 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT] (B20=2)

UB55. There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to you (IF OTHERS AGE≥15 FILL: or others in your household)? Do you not have an account...

A2. Because bank locations are inconvenient?

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

B.1. Because bank account fees are too high?

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

B.2. Because bank account fees are too unpredictable?

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

C. Because banks do not offer products and services you need?

- YES [CONTINUE]
- NO [CONTINUE]

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DK/REFUSE [CONTINUE]

D. Because you don't trust banks?

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

E. Because you don't have enough money to meet minimum balance requirements?

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

F. Because avoiding a bank gives more privacy?

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

G1. Because you don't have the personal identification required to open an account?

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

G2. Because you cannot open an account due to problems with past banking or credit history?

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

H. Because of some other reason?

- YES (SPECIFY) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[IF YES TO MORE THAN ONE REASON IN UB55A1 – UB55H, CONTINUE. OTHERWISE, AUTOFILL  
CORRESPONDING RESPONSE IN UB60 AND GO TO PSUSE10.]

UB60. What is the main reason why no one in your household has an account? (READ ONLY ANSWERS  
MARKED IN UB55A2 – UB55H. MARK ONLY ONE.)

- Bank locations are inconvenient [CONTINUE]
- Bank account fees are too high [CONTINUE]
- Bank account fees are too unpredictable [CONTINUE]
- Banks do not offer products and services you need [CONTINUE]
- Don't trust banks [CONTINUE]
- Don't have enough money to meet minimum balance requirements [CONTINUE]
- Avoiding a bank gives more privacy [CONTINUE]
- Don't have the personal identification required to open an account [CONTINUE]
- Cannot open an account due to problems with past banking or credit history [CONTINUE]
- Some other reason (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

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**OTHER TRANSACTION ACCOUNTS**

[PSUSE10 ASKED OF ALL HOUSEHOLDS]

PSUSE10. Do you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) use any online payment services with an account feature that allows you to receive and store money in the account? Examples are PayPal, Venmo, or CashApp. I am not asking about Zelle.

- |                                    |                |
|------------------------------------|----------------|
| <input type="checkbox"/> YES       | [CONTINUE]     |
| <input type="checkbox"/> NO        | [GO TO PUSE10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO PUSE10] |

[PSUSE20 ASKED ONLY OF HOUSEHOLDS THAT USE AN ONLINE PAYMENT SERVICE] (PSUSE10=1)

PSUSE20. Think about the ways you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) used your accounts with online payment services like PayPal, Venmo, or CashApp in the past 12 months. Did you use those accounts to...

A1. Build savings?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

A2. Keep money in a safe place?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

B. Pay bills like rent, mortgage, utilities, or child care?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

C. Receive money from work, retirement, or a government agency?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

D. Send or receive money from family or friends?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

E. Make purchases in person?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

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F. Make purchases online?

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

H. Buy or sell crypto, such as Bitcoin or Ether?

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

Z. Are there any other ways you used online payment services?

- YES (SPECIFY) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[PUSE10 ASKED OF ALL HOUSEHOLDS]

**Now I have a question about prepaid cards. Prepaid cards allow you or others, like relatives, an employer, or a government agency, to load or reload funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs. I am not asking about gift cards or debit cards linked to a checking account (if PSUSE10=1 FILL: or online payment service).**

PUSE10. Do you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) use any prepaid cards now?

- YES [CONTINUE]
- NO [GO TO NBMO10]
- DK/REFUSE [GO TO NBMO10]

[PUSE20 ASKED OF HOUSEHOLDS THAT ARE USING A PREPAID CARD NOW] (PUSE10=1)

PUSE20. Think about the ways you (if OTHERS AGE $\geq$ 15 FILL: or others in your household) used your prepaid cards in the past 12 months. Did you use prepaid cards to...

A1. Build savings?

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

A2. Keep money in a safe place?

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

B. Pay bills like rent, mortgage, utilities, or child care?

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

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- C. Receive money from work, retirement, or a government agency?  
 YES [CONTINUE]  
 NO [CONTINUE]  
 DK/REFUSE [CONTINUE]
- D. Send or receive money from family or friends?  
 YES [CONTINUE]  
 NO [CONTINUE]  
 DK/REFUSE [CONTINUE]
- E. Make purchases in person?  
 YES [CONTINUE]  
 NO [CONTINUE]  
 DK/REFUSE [CONTINUE]
- F. Make purchases online?  
 YES [CONTINUE]  
 NO [CONTINUE]  
 DK/REFUSE [CONTINUE]
- H. Buy or sell crypto, such as Bitcoin or Ether?  
 YES [CONTINUE]  
 NO [CONTINUE]  
 DK/REFUSE [CONTINUE]
- Z. Are there any other ways you used prepaid cards?  
 YES (SPECIFY) [CONTINUE]  
 NO [CONTINUE]  
 DK/REFUSE [CONTINUE]

[PSUSE30 ASKED ONLY OF HOUSEHOLDS THAT USE AN ONLINE PAYMENT SERVICE] (PSUSE10=1)

PSUSE30. Think about your (if OTHERS AGE $\geq$ 15 FILL: household's) accounts with online payment services like PayPal, Venmo, or CashApp. Are any of those accounts linked to a... (MARK ALL)

- Debit card from those accounts [CONTINUE]  
 Credit card [CONTINUE]  
 Bank account [READ ONLY IF BANKED (B20=1)] [CONTINUE]  
 Prepaid card [READ ONLY IF CURRENTLY USING PREPAID CARD (PUSE10=1)] [CONTINUE]  
 OTHER ACCOUNT (VOLUNTEERED - SPECIFY) [CONTINUE]  
 Or are they not linked to any other accounts [CONTINUE]  
 DK/REFUSE [CONTINUE]

**NONBANK FINANCIAL SERVICES**

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**The next few questions are about other financial products or services that you might have used in the past 12 months.**

**[NBMO10 IS ASKED OF ALL HOUSEHOLDS]**

NBMO10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) go to some place other than a bank to purchase a money order?

- YES [CONTINUE]
- NO [GO TO NBMT10]
- DK/REFUSE [GO TO NBMT10]

**[NBMO20 IS ASKED OF HOUSEHOLDS THAT PURCHASED A MONEY ORDER] (NBMO10=1)**

NBMO20. What were those money orders used for? To... (MARK ALL.)

- Pay bills like rent, mortgage, utilities, or child care [CONTINUE]
- Send money to family or friends [CONTINUE]
- Make purchases [CONTINUE]
- Some other use (SPECIFY) [CONTINUE]
- DK/REFUSE [CONTINUE]

**[NBMT10 IS ASKED OF ALL HOUSEHOLDS]**

NBMT10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) use money transfer services from a company like Western Union, MoneyGram, Walmart Money Center, or Ria Money Transfer? Do not include services from a bank (IF USE ONLINE PAYMENT SERVICE (PSUSE10=1) THEN FILL: or online services such as PayPal, Venmo, or CashApp).

- YES [CONTINUE]
- NO [GO TO NBCC10]
- DK/REFUSE [GO TO NBCC10]

**[NBMT20 IS ASKED OF HOUSEHOLDS THAT USED A MONEY TRANSFER SERVICE] (NBMT10=1)**

NBMT20. What were those money transfer services used for? To... (MARK ALL.)

- Pay bills like rent, mortgage, utilities, or child care [CONTINUE]
- Send or receive money from family or friends in the U.S. [CONTINUE]
- Send or receive money from family or friends outside the U.S. [CONTINUE]
- Some other use (SPECIFY) [CONTINUE]
- DK/REFUSE [CONTINUE]

**[NBCC10 IS ASKED OF ALL HOUSEHOLDS]**

NBCC10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) go to some place other than a bank to cash a check?

- YES [CONTINUE]
- NO [GO TO CNBPDL]
- DK/REFUSE [GO TO CNBPDL]

**[NBCC20 ASKED ONLY OF HOUSEHOLDS THAT USED A CHECK CASHER] (NBCC10=1)**

NBCC20. Were any of those checks from work, retirement, or a government agency?

- YES [CONTINUE]
- NO [CONTINUE]



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DK/REFUSE

[CONTINUE]

**CREDIT**

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

**[CNBPDL IS ASKED OF ALL HOUSEHOLDS]**

CNBPDL. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) take out a payday loan or payday advance from a provider other than a bank?

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

**[CNBPWN IS ASKED OF ALL HOUSEHOLDS]**

CNBPWN. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) pawn an item at a pawn shop? Do not include selling an unwanted item to a pawn shop.

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

**[CNBTAX IS ASKED OF ALL HOUSEHOLDS]**

CNBTAX. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) use a service to get your tax refund faster than the IRS would provide it? This includes products like refund anticipation loans and refund advances.

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

**[CNBATL IS ASKED OF ALL HOUSEHOLDS]**

CNBATL. Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase a car. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) take out an auto title loan?

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

**[CNBRTO IS ASKED OF ALL HOUSEHOLDS]**

CNBRTO. Some stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer installment plans or layaway plans. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) rent anything from a rent-to-own store because it couldn't be financed any other way?

YES [CONTINUE]

NO [CONTINUE]

DK/REFUSE [CONTINUE]

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**[BNPLB10 IS ASKED OF ALL HOUSEHOLDS]**

BNPLB10. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) pay for something making one payment every two weeks? This is sometimes called Buy Now Pay Later or Pay-in-4.

- YES [CONTINUE]
- NO [GO TO BNPLM10]
- DK/REFUSE [GO TO BNPLM10]

**[BNPLB20 IS ASKED IF YES TO BNPLB10]**

BNPLB20. In the past 12 months, how many times did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) pay for something by making one payment every two weeks?

- 1 [CONTINUE]
- 2 to 10 [CONTINUE]
- More than 10 [CONTINUE]
- DK/REFUSE [CONTINUE]

**[BNPLB40 IS ASKED IF YES TO BNPLB10]**

BNPLB40. Did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) make any of these purchases... (MARK ALL)

- Online [CONTINUE]
- In person [CONTINUE]
- OTHER (VOLUNTEERED – SPECIFY) [CONTINUE]
- DK/REFUSE [CONTINUE]

**[BNPLB50 IS ASKED IF YES TO BNPLB10]**

BNPLB50. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) miss or make a late payment on any of these purchases?

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

**[CCC10 THROUGH CNBPL10 ARE ASKED OF ALL HOUSEHOLDS]**

**In the past 12 months, have you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) had any of the following?**

CCC10. A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

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

CSC10. A store credit card that can only be used at that store? Do not include gift cards.

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

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CAL10. In the past 12 months, have you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) had an auto loan? [If YES to CNBATL, then FILL: This is different from an auto title loan.]

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

CHMLN10. A mortgage or home equity loan or home equity line of credit?

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

CSL10. In the past 12 months, have you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) had a student loan?

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

CPL10. Other personal loans or lines of credit from a bank?

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

CNBPL10. Other personal loans or lines of credit from a company other than a bank? [if YES to any of CNBPDL, CNBPWN, or CNBATL, then FILL: Do not include payday, pawn, or auto title loans.]

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

[CRYP10 IS ASKED OF ALL HOUSEHOLDS]

CRYP10. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) own or use any crypto, such as Bitcoin or Ether?

- YES [CONTINUE]
- NO [GO TO EWA10]
- DK/REFUSE [GO TO EWA10]

[CRYP20 IS ASKED OF HOUSEHOLDS THAT USED CRYPTO] (CRYP10=1)

CRYP20. How did you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) use crypto? Was it to...[MARK ALL]

- Build savings
- Hold as an investment [CONTINUE]
- Send or receive money from friends or family [CONTINUE]
- Buy items online [CONTINUE]
- Buy items in person [CONTINUE]
- Receive money from work, retirement, or a government agency [CONTINUE]
- Pay bills like rent, mortgage, utilities, or child care [CONTINUE]
- OTHER (SPECIFY) [CONTINUE]

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DK/REFUSE

[CONTINUE]

[EWA10 IS ASKED OF ALL HOUSEHOLDS]

EWA10. Some companies offer services like Instant Pay, or DailyPay, or Earned Wage Access, so workers can get money they've already earned before their next scheduled paycheck. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) use a service like this? Don't include advances on future earnings or payday loans.

YES

[CONTINUE]

NO

[GO TO H10]

NOT APPLICABLE – NO ONE IN HOUSEHOLD IS EMPLOYED (VOLUNTEERED) [GO TO H10]

DK/REFUSE

[GO TO H10]

[EWA20 IS ASKED OF HOUSEHOLDS THAT USE EARNED WAGE ACCESS] (EWA10=1)

EWA20. When you (IF OTHERS AGE≥15 FILL: or anyone in your household) used this service, was there ever a fee to get your pay early?

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

[H10 IS ASKED OF ALL HOUSEHOLDS]

H10. Which best describes your household's income over the past 12 months? (MARK ONLY ONE)

Income is about the same each month

[CONTINUE]

Income varies somewhat from month to month

[CONTINUE]

Income varies a lot from month to month

[CONTINUE]

DK/REFUSE

[CONTINUE]

[H15 IS ASKED OF ALL HOUSEHOLDS]

H15. Often times, households find that they are not able to keep up with their bills. Over the last 12 months, was there a time when you (if OTHERS AGE≥15 FILL: or someone else in your household) fell behind on bill payments?

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

<END>