



A Study about Banking and Identity Theft

Prepared For:

Secure Identity Systems

Prepared By:

**Harris Interactive
Public Relations Research**

INTRODUCTION AND METHODOLOGY

This Banking and Identity Theft survey was conducted online within the United States by Harris Interactive on behalf of Secure Identity Systems between October 8 and October 10, 2008 among 2,212 U.S. adults ages 18+.

Results were weighted as needed on the basis of region, age within gender, education, household income, and race/ethnicity. Propensity score weighting was also used to adjust for respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Interactive avoids the words "margin of error" as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys.

The data have been weighted to reflect the composition of the U.S. adult population.

Because the sample is based on those who agreed to be invited to participate in the Harris Interactive online research panel, no estimates of theoretical sampling error can be calculated.

HOW TO READ THE DATA TABLES

The following pages present the detailed tabulations of survey results. The data are percentaged vertically and, therefore, should be read from top to bottom. The total number of interviews - both weighted and unweighted - appears at the top of each column. Percentages are calculated on the weighted bases. Percentages may not add to 100% due to weighting factors or multiple responses. Where an asterisk (*) appears, it signifies any value of less than one-half percent.

Definition of Classification Terms

The following definitions are provided for some of the standard demographics by which the results are tabulated. Other demographics are self-explanatory.

Income

The income groupings refer to the total household income for 2007 before taxes.

Age/Presence Children

Has Child Hhold	Have children under 18 years of age living in household
<6	Have children under 6 years of age living in household
6-12	Have children 6 to 12 years of age living in household
13-17	Have children 13 to 17 years of age living in household
No Child Hhold	No children under 18 years of age living in household

Geographic Region

The United States are contained in four geographic regions as follows:

Northeast: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia

Midwest: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin

South: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia

West: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

Significance Testing

When results from sub-groups of a sample appear in the detailed tabulations, an indicator of statistically significant differences is added to the tables run on our standard demographic banners. The test is performed on percentages as well as mean values. Each sub-sample is assigned a letter. When the percentage of one sub-sample is significantly different from the percentage of another sub-sample, the letter representing one of the two samples appears next to the percentage (or mean) of the other sample.

For instance the percentage of males answering yes to a particular question may be compared to the percentage of females answering yes to the same question. In the example below, the male sample is assigned the letter B, and the female sample is assigned the letter C. Here, respondents were asked whether a certain business practice is acceptable. Sixty-seven percent of women said that it was -- a proportion significantly greater than the 59% of males who believe that the practice is acceptable. To indicate that women are significantly more likely to find the practice acceptable than are men, the letter B -- the letter assigned to the male sub-sample -- appears next to the "67%" in the female column. Similarly, the 37% of men that find the practice unacceptable is significantly greater than the 29% of women who do so and, therefore, the letter C -- the letter assigned to the female sub-sample -- appears next to the "37%" in the male column.

		Sex	
	Total	Male	Fe- male
	(A)	(B)	(C)
Unweighted Total	977	488	489
Weighted Total	967	464	503
Acceptable	611 63%	274 59%	337 67%B
Not Acceptable	319 33%	171 37%C	148 29%
Don't Know	37 4%	18 4%	19 4%

Significance testing is done to the 95% confidence level. The columns compared are listed at the bottom of each table.

Posted Topline Data

Question:

		<u>Total</u> %	
Which of the following worries, if any, do you have regarding your current bank/financial institution?*	Base: Adults 18+ (n= 2,212)	Base: Adults Who Use A Bank/ Financial Institution (n= 2,166)	Base: Adults Who Have Worries About Bank/ Financial Institution (n=1,499)
Use A Bank/Financial Institution (Net)	97	100	100
Have Worries About Bank/Financial Institution (Sub-Net)	67	70	100
High Bank Fees/Not Getting Best Interest Rates (Sub-Sub-Net)	40	41	60
That I may not be getting the best interest rates	28	29	42
My bank charges fees that I believe are too high	22	23	32
Identity Theft/Money Is Not Safe (Sub-Sub-Net)	36	37	54
That I may be subject to identity theft	27	28	40
That my money is not safe	18	18	26
My Bank Will Fail/I Will Not Be Reimbursed (Sub-Sub-Net)	33	34	49
That my bank will fail, given the current financial crisis in this country	26	27	39
That I will not be reimbursed if my bank fails	21	21	31
Other	4	4	6
None	29	30	N/A
N/A – I do not use a bank/financial institution	3	N/A	N/A

* Multiple responses were allowed.

Question:

	<u>Total</u> %	<u>Total</u> %
In regards to identity theft, how confident do you feel that your personal information is secure at your bank/financial institution?	Base: Adults Who Use A Bank/ Financial Institution (n= 2,166)	Base: Adults Who Use A Bank/ Financial Institution and Have An Opinion (n= 2,115)
Very Confident/Confident (Net)	61	63
Very confident	24	25
Confident	37	38
Not At All Confident/Somewhat Confident (Net)	35	37
Somewhat confident	30	31
Not at all confident	5	5
Not sure	3	N/A

Question:

Total
%

How likely would you be to switch banks/financial institutions if you received each of the following offers from another bank/financial institution?

Base: Adults Who Use A Bank/ Financial Institution (n= 2,166)

	<i>Summary of At Least Somewhat Likely (Net)</i>	<i>Summary of Very Likely/ Likely (Net)</i>	<i>Very Likely</i>
A \$100 deposit into my account	59	28	13
Free identity theft protection	57	26	9
Lower account fees	52	23	9
A digital camera	31	12	4
A raffle entry for a free vacation	17	6	2