

Appendix

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Owner's Name
Owner's Title
Business Name
Address 1
Address 2
City, State Zip-Zip extension

Dear PREFIX . LASTNAME:

One of the important concerns of small business owners today is the availability and access to credit to finance their business operations. Moreover, policymakers need to be informed of the current situation faced by smaller firms.

You are one of a select group of business owners throughout the country being asked to participate in a study to collect data on the cost and availability of credit to smaller firms like yours. You have a unique perspective which is needed to accurately describe the financing conditions faced by small business owners.

Whether or not you are currently experiencing difficulties in financing your business, you may have a need for credit at some time in the future. Results from this study will inform policymakers at the Federal Reserve and Congress in evaluating the impact of public policies on small businesses like yours. The results will also fill a large gap in available data -- a unified source for the information collected in this study simply doesn't exist any place else.

An NORC interviewer will be contacting you in the next week to interview you for the Federal Reserve Board's Survey of Small Business Finances. You will be asked questions that help to characterize your individual business and the financial services it uses. Let me emphasize, NORC maintains strict confidentiality standards, and the results from the study will only be reported in summary form.

Enclosed please find a letter from the Federal Reserve Board's Chairman, Alan Greenspan, and a brochure about NORC. If you have any further questions about the study, please call our participant hotline at 1-800-597-7507 or visit our website (<http://www.norc.uchicago.edu/SSBF>) or the Federal Reserve Board's website (<http://www.FederalReserve.gov/SSBF>) for more information.

Thank you for your assistance.

Sincerely,

A handwritten signature in cursive script that reads 'Catherine Haggerty'.

Catherine Haggerty
Project Director, Survey of Small Business Finances
National Opinion Research Center