



2026 CSBS Annual Survey of Community Banks

Thank you for agreeing to participate in a brief survey, conducted on behalf of the state banking regulatory agencies and the Conference of State Bank Supervisors (CSBS). The purpose of this survey is to give researchers and policymakers an opportunity to hear directly from community banks on a range of important topics. Results from the survey will be compiled and presented during the 14th annual Community Banking Research Conference, which will be held October 6-7, 2026, in St. Louis, Missouri.

The survey will take approximately 25-35 minutes to complete. The questions are sequenced in the following manner:

- Internal and external risks facing community banks
- The role of existing and emerging technologies
- Product and service offerings and competitors
- Current bank conditions and emerging issues

To complete this survey, you will be required to provide your FDIC certificate number. If you do not have your FDIC certificate number readily available, you can search for it at the following FDIC website:

<https://banks.data.fdic.gov/bankfind-suite/bankfind>.

The information provided is being collected for research purposes only. Your bank ID will not be made available to the public, nor will any demographic information that can associate your responses to your institution.

Please note the survey autosaves progress if cookies are enabled. If you experience any issues or have any questions, please email info@communitybanking.org. **Note that question answer choices may appear in a different order in the actual survey due to randomization.**

1. What is your FDIC certificate number?
2. Does the FDIC number you entered match the institution provided below?

Institution:

- Yes
- No

Current Bank Conditions and Emerging Issues

3. Have you received and seriously considered accepting an acquisition or merger offer in the last 12 months?
 - Yes
 - No

4. How important were the following factors in your decision to seriously consider accepting the acquisition or merger offer?

	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Inability to achieve economies of scale	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shareholder liquidity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Succession planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Excessive costs of doing business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Costs of complying with regulations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Have you made an offer to acquire or merge with a target institution in the last 12 months?
 - Yes
 - No

6. How important were the following motivations to make the offer?

	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Expand within an existing product line	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Achieve economies of scale	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expand within an existing geographic market	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Managerial and key personnel inefficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Desired entry into a new product market	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Succession planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Desired entry into a new geographic market	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Managerial and key personnel efficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How important are the following internal risks facing your bank today?

	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Liquidity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Staff retention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank Secrecy Act / Anti-Money Laundering	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technology implementation and costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leadership succession	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Operational (excluding cybersecurity and succession)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest Rate Risk Management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consumer compliance/ Fair lending	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cybersecurity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please explain)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. How important are the following external risks to your bank today?

	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Economic conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Severe weather events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Core deposit growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speed of technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regulation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Net interest margins	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workforce attraction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please explain)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. How satisfied are you with the effectiveness of your bank's technology in the following areas?

	Extremely dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Extremely satisfied
Customer-facing technology (e.g., mobile banking, automated account opening, automated loan origination, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Compliance risk management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workflow processing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest rate risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asset liability management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Network service monitoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
BSA/AML	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Board meeting management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Core service provider services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. How are your technology needs for the following services being met?

	Third Party (Outsourced)	In-house	Combination
BSA/AML	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asset liability management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest rate risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Compliance risk management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Board meeting management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Core service provider services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Customer-facing technology (e.g., mobile banking, automated account opening, automated loan origination, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Network service monitoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workflow processing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. How important is the adoption of new or emerging technologies to meet customer demand in your market?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important

12. What technological developments will be promising opportunities for your bank over the next five years? (Select all that apply.)
- Cloud-based core systems
 - Partner with a fintech firm for enhanced digital transformation
 - Partner with a fintech firm to offer Banking-as-a-Service (BaaS)
 - Expand mobile banking services
 - Fully integrated loan processing systems
 - Omni-channel customer support
 - Geo-targeting customers
 - Artificial intelligence for customer interactions
 - Robotic process automation for product development
 - Other (please explain) _____
13. What is the most significant impediment to adopting new technologies over the next 12 months? (Select one.)
- Cost or ability to implement
 - Cost or ability to maintain
 - Cybersecurity risks
 - Limitations of core service provider
 - Assessing the risk of a third-party provider outside of Core Service Provider (CSP) (e.g., fintech firm)
 - Identifying skilled staff
 - Other (please explain) _____
14. What do you see as the most difficult challenges to implementing new technology over the next five years? (Select all that apply.)
- Spend rate
 - Board support
 - Customer demographic changes
 - Core processor responsiveness
 - Competition from fintech firms
 - Competition from larger banks
 - Regulatory changes
 - Attracting and retaining competent technology personnel
 - Cybersecurity risks
 - Regulatory compliance with fintech partners
 - Other (please explain) _____
15. How important is meeting the cryptocurrency needs of customers at your bank?
- Not at all important
 - Slightly important
 - Moderately important
 - Very important
 - Extremely important

16. How would you characterize your relationship with fintech firms? (Select all that apply.)
- Lending products - buy loans originated on the lending platform of our fintech partner
 - Lending products - sell loans originated on my bank's lending platform to our fintech partner
 - Savings deposit products
 - Credit card products
 - Debit cards/gift cards
 - Mobile banking support
 - Loan origination and underwriting
 - Other process improvements including fintech hubs
 - No relationship

17. How important are each of the following potential challenges to attracting and retaining core deposits?

	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Bank market competition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Capital constraints	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fintech competition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Depopulation and/or changes in market demographics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
National rate cap	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Economic uncertainty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please explain)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Product and Service Design and Offering

18. Who is your primary competitor for the following products and services?

	Community Bank	Regional or national bank WITH a physical presence in market	Regional or national bank WITHOUT a physical presence in market	Credit union	Non-bank, non-credit institution WITH a physical presence in market	Non-bank, non-credit institution WITHOUT a physical presence in market (e.g., fintech)	Not Applicable
Small business loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial real estate loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1-4 family mortgage loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agricultural loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small-dollar unsecured loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transaction deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-transaction deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wealth management/retirement services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. What level of competition, if any, do you feel is associated with the following products and services?

	Very High	High	Moderate	Low	None
Wealth management / retirement services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small business loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-transaction deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transaction deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small-dollar unsecured loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agricultural loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial real estate loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1-4 family mortgage loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. What are your bank's intentions regarding the following financial products or services?

	Currently offer and will continue to offer	Currently offer but plan to exit or substantially limit in the next 12 months	Do not offer and do not plan to offer in the next 12 months	Do not offer but plan to offer in the next 12 months
Small Business Administration loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small-dollar unsecured loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online loan applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online loan closings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Automated loan underwriting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronic bill presentments or payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stored value/prepaid cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cash management services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Remote deposit capture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interactive Teller Machines (ITMs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money remittance services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wealth management services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E-signature verification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Personal financial management tools

Cryptocurrency services

Stablecoin services

Tokenized deposits

Online account opening (commercial and retail)

FedNow Instant Payments - send

FedNow Instant Payment - receive

21. My bank's digital banking platform relies on:

- Our core service provider (e.g. FIS, Fiserv, Jack Henry) and is not seeking any partnerships with other digital providers.
- Our core service provider and is seeking partnerships with other financial digital providers (i.e., fintech firms)
- Our core service provider and a fintech firm
- A fintech partner exclusively
- Does not rely on an external provider; internal resources only

22. What are your bank's intentions regarding the following wholesale funding sources?

	Currently utilize and will continue to utilize at or near current levels	Currently utilize but plan to exit or substantially limit in the next 12 months	Do not utilize and do not plan to utilize in the next 12 months	Do not utilize but plan to utilize in the next 12 months
Brokered deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FHLB advances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other borrowed money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Discount Window advances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Federal Funds Purchased / Repurchase agreements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Listing service deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Inflation

23. How does your bank view inflation challenges?

- Temporary and manageable
- Temporary but difficult to manage
- Likely to persist and manageable
- Likely to persist and difficult to manage

24. Please rank the following effects of inflation on your bank in terms of level of impact (1 - most impactful; 4 - least impactful). Drag and drop responses from most impactful to least impactful.

- _____ Personnel expenses
- _____ Operating expenses (other than personnel)
- _____ Costs of deposits
- _____ Value of securities investments

25. When do you expect the year-over-year rate of core inflation to decline to the Fed's 2% target?
- By year-end 2026
 - 2027
 - 2028
 - 2029 or later
 - Unsure

Regulatory Compliance

26. Please estimate the share (%) that your bank spent in 2025 on regulatory compliance within each expense category.

Personnel expenses (salary and benefits)	
Data processing expenses	
Legal fees and expenses	
Accounting and auditing expenses	
Consulting and advisory expenses	

27. Estimate the percentages of combined compliance expenses attributable to the following groups of regulations, laws, or reporting requirements:

Regulatory Grouping	
---------------------	--

<p>Applications and Reporting (Call Report submissions, M&A inquires, etc.)</p>	
<p>Community Reinvestment Act</p>	
<p>Consumer Protection (mortgage lending practices, fair crediting reporting, CFPB rulemaking, etc.)</p>	
<p>Money Laundering (BSA/AML reporting, CTR and SAR filings, customer monitoring, etc.)</p>	
<p>Safety and Soundness (credit practices, appraisal and real estate lending standards, etc.)</p>	
<p>All Other</p>	
<p>TOTAL</p>	<p>(Column must sum to 100%)</p>

Please share any comments about regulatory changes in the past 12 months and how they have affected or may affect your institution.

Special Questions

28. How prevalent were the following fraud types at your bank in 2025?

Fraud Category	Total dollar amount of losses in 2025 (in thousands)	Estimated number of cases of fraud in 2025
Identity theft and account takeover (stolen personally identifiable information, unauthorized account takeover)		
Card fraud (skimming, lost or stolen credit or debit cards)		

Check fraud		
Loan fraud, including mortgage fraud		
Insider fraud (embezzlement, money laundering, data theft)		
Online banking fraud (wire transfer, payment platform fraud)		

Cyber fraud (ransomware attack, etc.)

29. As regulation is developed, which of the following ways does your bank plan to engage with stablecoins?

- Partner with existing issuers to offer stablecoin services
- Participate in stablecoin networks through core service providers
- Provide custody and compliance services for stablecoin issuers or customers
- Issue your own stablecoin through a non-bank subsidiary
- None of the above

30. How would you rank the following effects of stablecoin adoption on your bank in terms of level of impact?

	Most impactful	Moderately impactful	Slightly impactful	Not at all impactful
New revenue and fee opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved speed and availability of payments for customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deposit erosion and reduced lending capacity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Depletion of interchange fee revenues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Uneven regulatory implementation or regulatory arbitrage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

31. Which best describes your bank's current use of artificial intelligence (AI), including vendor-provided AI solutions?

- No active use and no current plans
- No active use, but plan to adopt within the next two years
- Pilot testing or limited use in specific functions
- Deployed in multiple functions or integrated into core operations
- Not sure

32. In which areas is your bank currently using or planning to use AI? (Select all that apply.)

- Fraud detection and security
- Credit underwriting or risk modeling
- Regulatory compliance and BSA/AML monitoring
- Customer service (e.g., chatbots, virtual assistants)
- Marketing or personalized customer experiences
- Investment or asset management

- Internal process automation (e.g., HR, operations, back office)
- Data analytics or business intelligence
- Other (please specify)

33. How do you expect AI adoption to affect your bank's productivity over the next 3-5 years?

- Decrease significantly
- Decrease slightly
- No meaningful change
- Increase slightly
- Increase significantly
- Not sure

34. How do you expect AI adoption to affect your bank's employment levels over the next 3-5 years?

- Decrease primarily through layoffs
- Decrease primarily through natural attrition
- No net change in total headcount
- Increase employment
- Roles will shift/reallocate, but overall headcount will remain roughly unchanged
- Not sure

35. What is the primary barrier to greater AI adoption at your bank? (Select one.)

- Regulatory uncertainty
- Compliance risk
- Data limitations or quality issues
- Cost of implementation
- Talent or expertise constraints
- Cybersecurity concerns
- Unclear return on investment
- Cultural resistance or internal governance concerns
- N/A

Comments

Please add any additional comments to clarify or expand on your responses to any of the questions asked in this survey.

End of Survey

36. In October 2026, we will be releasing a report containing the findings from this survey. Please provide your email address if you would like to be emailed a copy. If you would like a copy of your own survey responses, please go to the next page.
