

## Compendium of Federal Reserve Board Testing Reports

Reports outlining the findings of the consumer testing conducted by the Federal Reserve Board over the last few years are available online. Reports on interagency testing efforts are also available for download. These reports are listed below by type of disclosure. Visit the links to view specific reports.

### Credit Cards

*Design and Testing of Effective Truth in Lending Disclosures* (2007), available at

[www.federalreserve.gov/dcca/regulationz/20070523/Execsummary.pdf](http://www.federalreserve.gov/dcca/regulationz/20070523/Execsummary.pdf)

*Design and Testing of Effective Truth in Lending Disclosures: Findings from Experimental Study*

(2008), available at [www.federalreserve.gov/newsevents/press/bcreg/bcreg20081218a8.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20081218a8.pdf)

*Design and Testing of Effective Truth in Lending Disclosures: Findings from Qualitative Consumer Research* (2008), available at

[www.federalreserve.gov/newsevents/press/bcreg/bcreg20081218a7.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20081218a7.pdf)

### Mortgages

*Consumer Testing of Mortgage Broker Disclosures* (2008), available at

[www.federalreserve.gov/newsevents/press/bcreg/20080714regzconstest.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/20080714regzconstest.pdf)

*Design and Testing of Truth in Lending Disclosures for Closed-End Mortgages* (2009), available at

[www.federalreserve.gov/boarddocs/meetings/2009/20090723/Full%20Macro%20CE%20Report.pdf](http://www.federalreserve.gov/boarddocs/meetings/2009/20090723/Full%20Macro%20CE%20Report.pdf)

*Design and Testing of Truth in Lending Disclosures for Home Equity Lines of Credit* (2009), available at

[www.federalreserve.gov/boarddocs/meetings/2009/20090723/Full%20HELOC\\_Macro%20Report.pdf](http://www.federalreserve.gov/boarddocs/meetings/2009/20090723/Full%20HELOC_Macro%20Report.pdf)

*Design and Testing of Periodic Statements for Home Equity Lines of Credit, Disclosures about Changes to Home Equity Line Credit Limits, and Disclosures about Credit Protection Products* (2010), available at

[http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20100816\\_MacroBOGReportOtherDisclosures\(7-10\)\(FINAL\).pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20100816_MacroBOGReportOtherDisclosures(7-10)(FINAL).pdf)

*Design and Testing of Truth in Lending Disclosures for Rescission Notices* (2010), available at [http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20100816\\_MacroBOGReportRescission\(7-10\)\(FINAL\).pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20100816_MacroBOGReportRescission(7-10)(FINAL).pdf)

*Design and Testing of Truth in Lending Disclosures for Reverse Mortgages* (2010), available at [http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20100816\\_Reverse\\_Mortgage\\_Report\\_\(7-28\)\\_FINAL.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20100816_Reverse_Mortgage_Report_(7-28)_FINAL.pdf)

## **Overdraft**

*Review and Testing of Overdraft Notices* (2008), available at [www.federalreserve.gov/newsevents/press/bcreg/bcreg20081218a6.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20081218a6.pdf)

*Design and Testing of Overdraft Notices: Phase Two* (2009), available at [www.federalreserve.gov/newsevents/press/bcreg/bcreg20091112a4.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20091112a4.pdf)

## **Privacy Notice**

*Evolution of a Prototype Financial Privacy Notice: A Report on the Form Development Project* (2006), available at [www.ftc.gov/privacy/privacyinitiatives/ftcfinalreport060228.pdf](http://www.ftc.gov/privacy/privacyinitiatives/ftcfinalreport060228.pdf)

*Mall Intercept Study of Consumer Understanding of Financial Privacy Notices: Methodological Report* (2008), available at [www.ftc.gov/privacy/privacyinitiatives/Macro-Report-on-Privacy-Notice-Study.pdf](http://www.ftc.gov/privacy/privacyinitiatives/Macro-Report-on-Privacy-Notice-Study.pdf)

*Consumer Comprehension of Financial Privacy Notices: A Report on the Results of the Quantitative Testing* (2008), available at <http://www.ftc.gov/privacy/privacyinitiatives/Levy-Hastak-Report.pdf>

*Financial Privacy Notice: A Report on Validation Testing Results* (2009), available at [www.ftc.gov/privacy/privacyinitiatives/validation.pdf](http://www.ftc.gov/privacy/privacyinitiatives/validation.pdf)

*Web-Based Financial Privacy Notice Final Summary Findings Report* (2009), available at [www.ftc.gov/privacy/privacyinitiatives/WebbasedNoticeFinalSummaryReport.pdf](http://www.ftc.gov/privacy/privacyinitiatives/WebbasedNoticeFinalSummaryReport.pdf)

## **Student Loans**

*Consumer Research and Testing for Private Student Loans: Report of Findings* (2009), available at [www.federalreserve.gov/newsevents/press/bcreg/bcreg20090311a8.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20090311a8.pdf)

*Consumer Research and Testing for Private Student Loans: Final Report of Findings* (2009), available at [www.federalreserve.gov/newsevents/press/bcreg/bcreg20090730a2.pdf](http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20090730a2.pdf)

*Reports available as of 12.15.2010*