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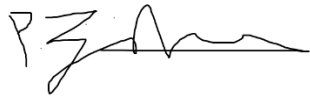
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*AEA Disclosure Statement*

**Beyond banks: Trust among the financially underserved**

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The survey described in this study received IRB approval at Indiana University. The IRB Protocol Number is IRB 15540.

A handwritten signature in black ink, appearing to read 'P. Zimmerman', with a horizontal line extending to the right.

PETER ZIMMERMAN

January 13, 2026