

Survey Title: CMA Credit Confidence Survey Q4-Q1 2010

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Q.1 Please indicate the trends you have experienced and predict trends for each of the factors below: Choose one per row.				
	Increased	Decreased	No Change	Count
# of Credit Applications received in Q4 (Oct-Dec)	76 (31%)	85 (35%)	82 (34%)	243
# of Credit Applications predicted in Q1 (Jan-Mar)	81 (35%)	27 (12%)	126 (54%)	234
# of Orders received in Q4 (Oct-Dec)	72 (30%)	93 (39%)	72 (30%)	237
# of Orders predicted in Q1 (Jan-Mar)	110 (47%)	48 (21%)	76 (32%)	234
Amount of payments received Q4 (Oct-Dec)	54 (23%)	87 (37%)	97 (41%)	238
Amount of payments predicted Q1 (Jan-Mar)	87 (37%)	46 (20%)	102 (43%)	235
People who answered question:				245 (99%)
People who skipped question:				2 (1%)

Q.2 Please indicate the trends you have experienced and predict trends for each of the factors below: Choose one per row:				
	On Time	Slowing	Extended	Count
Schedule of Payments for Q4 (Oct-Dec)	65 (27%)	146 (61%)	28 (12%)	239
Schedule of Payments predicted for Q1(Jan-Mar)	75 (33%)	133 (58%)	22 (10%)	230
People who answered question:				240 (97%)
People who skipped question:				7 (3%)

Q.3 Please indicate the trends you have experienced and predict trends for each of the factors below: Choose one per row:				
	Tighten	Relax	No Change	Count
Your Credit Policy in Q4	120 (53%)	16 (7%)	99 (40%)	214

(Oct-Dec)	150 (55%)	10 (7%)	90 (40%)	244
Predict Your Credit Policy for Q1 (Jan-Mar)	108 (45%)	12 (5%)	118 (50%)	238
People who answered question:				246 (100%)
People who skipped question:				1 (<1%)

Q.4 Please indicate the trends you have experienced and predict trends for each of the factors below: Choose one per row:				
	Increased	Decreased	No Change	Count
# of Accounts sent to collection Q4 (Oct-Dec)	90 (37%)	26 (11%)	127 (52%)	243
# of Accounts placed on credit hold Q4 (Oct-Dec)	157 (64%)	10 (4%)	77 (32%)	244
# of NSF checks received Q4 (Oct-Dec)	60 (25%)	14 (6%)	169 (70%)	243
Use of repayment agreements Q4 (Oct-Dec)	90 (37%)	6 (2%)	145 (60%)	241
People who answered question:				245 (99%)
People who skipped question:				2 (1%)

Q.5 Based upon your responses above, what is your level of confidence in your customers' ability to pay during the next three months (Q1) on a scale of 1 - 10 (1 = least confident and 10 = most confident)											
	1 least	2	3	4	5	6	7	8	9	10 most	Count
Customers' Ability to Pay in Q1 2010	0 (0%)	0 (0%)	8 (4%)	16 (7%)	28 (13%)	34 (15%)	63 (28%)	52 (23%)	18 (8%)	4 (2%)	223
People who answered question:											223 (90%)
People who skipped question:											24 (10%)