

## **AEA Disclosure Statement**

Daniela Puzzello  
Professor of Economics  
Indiana University  
Bloomington, IN, USA

**Title of the paper:** *Beyond Banks: Trust among the Financially Underserved*

The author declares no conflicts of interest. This research was supported by Indiana University and the Federal Reserve Bank of Cleveland. Other than these sources, the authors did not receive any other financial support for this research.

The survey described in this study received approval from the Institutional Review Board of Indiana University (Protocol No. 15540).

*Daniela Puzzello*

January 13, 2026