

Elena Falcettoni declares that she has no relevant or material financial interests that relate to the research described in the manuscript titled “Refining the Definition of the Unbanked.” Falcettoni serves as an unpaid Director and Secretary to the Board at the Federal Reserve Board Federal Credit Union (FRBFCU). The views presented in the paper do not represent the views of the Board of FRBFCU or FRBFCU as a whole. The views presented in the paper do not represent the views of the Federal Reserve Board or the Federal Reserve System.