

starting or growing a business relevant to financial inclusion? Are there consumer financial activities that are not relevant?

(c) What is the relationship between financial inclusion and financial security? Between financial inclusion and building wealth?

#### *B. Barriers to Financial Inclusion*

1. Are there features of the existing financial system (for example, pricing strategies, fees, penalties, underwriting methods and standards, uses of consumer data, technological systems or constraints, institutional protocols related to fraud or risk management, or other features) that limit or create inequalities in the ability of consumers and communities to access, use, and benefit from financial products and services? Which features are the most limiting, and for whom? Please provide specific examples.

2. What is the role of other factors such as broadband access, mobile or digital proficiency, language access, individuals' broader economic circumstances, or availability of unbiased information about products and services in financial inclusion? Please provide specific examples, including which community or communities might face resulting impacts.

3. What barriers do underserved communities in particular experience in accessing, using, and benefiting from financial products and services?

(a) If relevant, what are the community-specific barriers faced by members of your community or the communities you serve or represent in relation to accessing or building credit, accessing or using savings and investment tools (including those that facilitate retirement security), managing financial risk, acquiring assets, or other financial activities? Please provide specific examples.

#### *C. Measuring Financial Inclusion*

1. What are key indicators that can be used to measure and track financial inclusion? If possible, please provide specific examples of existing data sources.

(a) What are appropriate quantitative and qualitative measures of financial inclusion? For example, this could include the share of households that own a credit card or transaction account, or consumers' beliefs about how well financial products and services fit their needs.

(b) What are appropriate individual and/or system-level measures of

financial inclusion? For example, this could include the share of consumers' total payments made electronically, or consumers' average savings balances. More broadly, this could include metrics related to availability, affordability, utilization or benefit of financial products and services, such as the number of bank branches available in a certain area, average transaction costs, rates of utilization for a given product or service, or consumer outcomes related to product or service use.

(c) Are there any intermediate benchmarks or indicators that should be tracked to measure overall progress toward financial inclusion?

2. If relevant, how do you measure or track the state of financial inclusion (or exclusion) in your community or in the communities you serve or represent? Please provide specific examples.

#### *D. Actions To Promote Financial Inclusion*

1. Please describe examples of existing programs, initiatives, products, or services successful in promoting financial inclusion. Why were these effective and what are promising practices or other lessons learned?

2. What should be done to improve financial inclusion for underserved communities?

(a) How can initiatives to promote financial inclusion be tailored to address the unique needs and preferences of underserved communities, and how can the financial system build trust among consumers who have been excluded? Please provide specific examples.

(b) If relevant, what do you or your organization do to promote financial inclusion for underserved communities? Please provide specific examples.

(c) If relevant, what would you or your organization need (for example, information, resources, policies, regulatory actions, etc.) to be able to better meet the financial needs of underserved communities? Please provide specific examples.

3. What can be done to enable responsible, equitable innovation in financial products and services that enhances financial inclusion while ensuring robust consumer protections, including privacy and data security? For example, could novel data sources, data analytic techniques or algorithms be leveraged to promote access to financial products while ensuring privacy protections and safeguarding consumer data?

(a) What are examples of innovative financial products, services, and strategies that have enhanced individuals' ability to access, use, and benefit from these offerings?

(b) What can be done (in financial institution practice, policy, regulation, or otherwise) to ensure that efforts to promote financial inclusion, or products marketed as inclusionary do not result in or perpetuate discriminatory or predatory practices?

4. What should be prioritized (in policy, regulation, practice or otherwise) in the effort to promote financial inclusion?

(a) In your view, what are the most significant opportunities to advance financial inclusion both broadly and for underserved communities in particular? Please provide specific examples.

5. What roles should the public, private, and nonprofit sectors play in promoting financial inclusion?

6. In your view, what should a national strategy for financial inclusion contain or aim to accomplish?

#### *E. Other Topics Related to Financial Inclusion*

1. Are there additional aspects of or topics related to financial inclusion that Treasury should be aware of in developing a national strategy for financial inclusion?

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## **DEPARTMENT OF THE TREASURY**

### **United States Mint**

#### **Pricing for the 2024 Harriet Tubman and Greatest Generation Commemorative Coin Programs**

**AGENCY:** United States Mint, Department of the Treasury.

**ACTION:** Notice.

**SUMMARY:** The United States Mint is announcing pricing for the 2024 Harriet Tubman and Greatest Generation Commemorative Coin Programs.

**FOR FURTHER INFORMATION CONTACT:** Ann Bailey, Sr. Program Manager for Sales and Marketing; United States Mint; 801 9th Street NW, Washington, DC 20220; or call 202-354-7500.

**SUPPLEMENTARY INFORMATION:** Pricing for the 2024 Harriet Tubman and Greatest Generation Commemorative Coin Programs is as follows:

Coin	Introductory price	Regular price
Silver Proof (both programs) .....	\$82.00	\$87.00
Silver Uncirculated (both programs) .....	77.00	82.00
Clad Proof (both programs) .....	49.00	54.00
Clad Uncirculated (both programs) .....	47.00	52.00

Products containing gold coins will be priced according to the Pricing of Numismatic and Commemorative Gold and Platinum Products Grid posted at [www.usmint.gov](http://www.usmint.gov).

(Authority: Public Laws 117–162, 117–163)

**Eric Anderson,**  
*Executive Secretary, United States Mint.*  
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