



**CITY OF OAKLAND  
POLICE COMMISSION SELECTION PANEL  
Meeting Agenda**

**Oakland City Hall, Hearing Room 3  
1 Frank H. Ogawa Plaza**

**Thursday September 17, 2026  
6:00 PM**

**PUBLIC PARTICIPATION**

The Oakland Police Commission Selection Panel encourages public participation in its meetings. Members of the public may observe and/or provide public comment in the following ways:

**OBSERVE THE MEETING**

**By Zoom:**

To observe the meeting via video conference, please click the following link at the noticed meeting time:  
<https://oaklandca-gov.zoom.us/j/83853817369>

**By Phone:**

Call any of the numbers below and, when prompted, enter **Webinar ID: 828 1827 3668**, then press # if asked for a participant ID:

+1 669 900 9128  
+1 346 248 7799  
+1 253 215 8782  
+1 646 558 8656  
+1 301 715 8592  
+1 312 626 6799

Instructions for joining by phone are available at:

<https://support.zoom.us/hc/en-us/articles/201362663>

**PROVIDE PUBLIC COMMENT**

Public comment may be submitted in the following ways, within the time allotted for each eligible agenda item:

• **Submit written comment in advance:**

Email your comment, full name, and the agenda item number to Burt Jones at [Bdjones@oaklandca.gov](mailto:Bdjones@oaklandca.gov) no later than one (1) hour before the posted meeting time. All timely submissions will be shared with the Selection Panel prior to the meeting.

• **Complete a speaker card during the meeting.**

• **Raise your hand on Zoom during public comment or open forum and staff will call on you to speak for the time allotted by the Chair.**

For questions regarding these procedures, please contact Burt Jones at [Bdjones@oaklandca.gov](mailto:Bdjones@oaklandca.gov)



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**I CALL TO ORDER**

The Clerk opens the meeting and officially begins proceedings.

**II ROLL CALL**

The Clerk Calls roll to confirm member attendance to determine if there is a quorum (5 members) to conduct business.

*Panelists: Brian Bonner, Breeanna Decker; David Kakishiba; Charlie Eddy; Monique Rivera (Vice Chair); Sandra Bethune; Daniel Ettlinger; Alex Clewis (Chair)*

**III PUBLIC COMMENT**

During Public Comment, members of the public may comment on any **agendized items** within the Panel's jurisdiction when called. [Gov. Code §54954.3(a)(1); OMC 2.20.150 (A),(B)]

**IV APPROVAL OF MINUTES (ACTION ITEM)**

The Panel reviews the draft minutes from a prior meeting and may take action to approve them as presented or with revisions.

August 20<sup>th</sup> Selection Panel Meeting Minutes

**V CHAIR ANNOUNCEMENT REGARDING UPDATES**

The Chair will provide an update on commissioner appointments and background checks.

**VI BACKGROUND CHECKS FOR POLICE COMMISSION CANDIDATES (ACTION ITEM)**

The Selection Panel will review and discuss the completed background investigations for Police Commission candidates selected to move forward in the appointment process, consistent with the requirements of Oakland Municipal Code Section 2.45.060.

**VIII OPEN FORUM**

Members of the public may speak on items not listed on the agenda within the Panel's jurisdiction when called upon.

**ADJOURNMENT**



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Do you need an ASL, Cantonese, Mandarin or Spanish interpreter or other assistance to participate? Please email [Bdjones@oaklandca.gov](mailto:Bdjones@oaklandca.gov) or call (510) 238-7587 or (510) 238-2007 for TDD/TTY five days in advance.

¿Necesita un intérprete en español, cantonés o mandarín, u otra ayuda para participar? Por favor envíe un correo electrónico a [Bdjones @oaklandca.gov](mailto:Bdjones@oaklandca.gov) o llame al (510) 238-7587 o al (510) 238-2007 para TDD/TTY por lo menos cinco días antes de la reunión. Gracias.

你需要手語, 西班牙語, 粵語或國語翻譯服務嗎? 請在會議前五個工作天電郵 [Bdjones@oaklandca.gov](mailto:Bdjones@oaklandca.gov) 或 致電 (510) 238-7587



**CITY OF OAKLAND  
POLICE COMMISSION SELECTION PANEL  
Draft Meeting Minutes**

**Oakland City Hall, Hearing Room 4  
1 Frank H. Ogawa Plaza**

**Thursday August 20, 2026  
6:00 PM**

**I. CALL TO ORDER**

The meeting was called to order by Chair Clewis at 6:05pm

**II. ROLL CALL:**

|                          |                        |                          |
|--------------------------|------------------------|--------------------------|
| Panelist Bonner – Ex     | Panelist Decker – Yes  | Panelist Kakishiba – Yes |
| Panelist Eddy – Yes      | Vice Chair Rivera – Ex | Panelist Bethune – Yes   |
| Panelist Ettlinger – Yes | Chair Clewis - Yes     |                          |

**III. PUBLIC COMMENT (NON-ACTION)**

Public Comment was received

1. Speaker – Ms Asada – Item 6
2. Speaker – Lorelei Bosserman – Item 6

**IV. APPROVAL OF PRIOR MINUTES (ACTION ITEM)**

Approval of the meeting minutes:

|                                                      |                                                       |
|------------------------------------------------------|-------------------------------------------------------|
| May 13 <sup>th</sup> Selection Panel Meeting Minutes | May 28 <sup>th</sup> Selection Panel Meeting Minutes  |
| June 4 <sup>th</sup> Selection Panel Meeting Minutes | June 10 <sup>th</sup> Selection Panel Meeting Minutes |

**a. Discussion:** The Selection Panel discussed making two separate motions: one to approve the May 13th and May 28th meeting minutes together, and another to approve the June 4th and June 10th meeting minutes together. The minutes were separated based on panelist attendance, as Panelists Eddy and Kakishiba indicated that they wanted to abstain from voting on minutes for meetings they did not attend.

**b. Motion:** To approve the May 13th and May 28th meeting minutes as written by Panelist Bethune

**c. Seconded:** By Panelist Eddy

**d. Roll Call Vote:**

|                      |                        |                        |
|----------------------|------------------------|------------------------|
| Panelist Decker – Y  | Panelist Kakishiba - Y | Panelist Eddy - AB     |
| Panelist Rivera – Ex | Panelist Bethune – Y   | Panelist Ettlinger – Y |
| Chair Clewis – Y     | Panelist Bonner - Ex   |                        |

**e. Result:** The motion pass with 5 Yes, 2 excused, and 1 Abstain.



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- f. Motion:** To approve the June 4th and June 10<sup>th</sup> meeting minutes as written by Panelist Decker
- g. Seconded:** By Panelist Bethune
- h. Roll Call Vote:**

|                      |                          |                        |
|----------------------|--------------------------|------------------------|
| Panelist Decker – Y  | Panelist Kakishiba – Abs | Panelist Eddy - Yes    |
| Panelist Rivera – Ex | Panelist Bethune – Y     | Panelist Ettlinger – Y |
| Chair Clewis – Y     | Panelist Bonner - Ex     |                        |
- i. Result:** The motion pass with 5 Yes and 2 excused, and 1 Abstain

**V. AD HOC (ACTION ITEM)**

The Selection Panel discussed and established an ad hoc committee tasked with: (1) reviewing the Selection Panel Procedure Manual and Selection Panel processes to identify potential improvements, and (2) developing recommendations to enhance the efficiency, consistency, and effectiveness of future Selection Panel activities.

- a. Discussion:** The Selection Panel discussed establishing an ad hoc committee to review and update the interview and selection process to ensure it reflects current practices and desired outcomes. The committee will consist of no more than four members to remain below a quorum. Panelists Decker, Kakishiba, Bethune, and Ettlinger expressed interest in participating. One Panelist noted the importance of the committee but indicated that he would be unavailable during September and October. The Panel discussed beginning the committee's work in November.
- b. Motion:** Motion to establish an ad hoc committee consisting of Panelists Decker, Bethune, Ettlinger, and Chair Clewis to review the Selection Panel's procedures and processes and develop recommendations for improvement.
- c. Seconded:** by Panelist Decker
- d. Roll Call Vote:**

|                      |                        |                        |
|----------------------|------------------------|------------------------|
| Panelist Decker – Y  | Panelist Kakishiba - Y | Panelist Eddy – Y      |
| Panelist Rivera – Ex | Panelist Bethune – Y   | Panelist Ettlinger – Y |
| Chair Clewis - Y     |                        |                        |
- e. Results:** The motion pass with 6 Yes and 2 excused.



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**VI. BACKGROUND CHECKS FOR POLICE COMMISSION CANDIDATES  
(ACTION ITEM)**

The Selection Panel reviewed and discussed the completed background investigations for Police Commission candidates selected to move forward in the appointment process, consistent with the requirements of Oakland Municipal Code Section 2.45.060.

- a. Discussion:** The Selection Panel discussed the background check process for Police Commission candidates. Plexus Global was identified as the vendor selected by the City of Oakland through an RFP process to conduct the background investigations.

The Panel discussed a discrepancy identified in candidate Joey Harrison's background check regarding the start date of his employment with the Temescal Business District. During the discussion, information was provided regarding Harrison's history as both a volunteer and employee with the organization, and the discrepancy was not considered significant.

The Panel also discussed its responsibility to review the completed background checks before the candidates move forward to the City Council appointment process.

- b. Motion:** Motion by Panelist Bethune to approve the background checks for Police Commission candidates Joey Harrison and Ricardo Garcia.

- c. Seconded:** by Panelist Eddy

- d. Roll Call Vote:**

|                      |                        |                        |
|----------------------|------------------------|------------------------|
| Panelist Decker – Y  | Panelist Kakishiba - Y | Panelist Eddy – Y      |
| Panelist Rivera – Ex | Panelist Bethune – Y   | Panelist Ettlinger – Y |
| Chair Clewis - Y     |                        |                        |

- e. Results:** The motion pass with 6 Yes and 2 excused.

**VII. OPEN FORUM**  
No Speakers for Open Forum

**Meeting adjourned.**

**This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records.**

**Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the person who is the subject of this report.**

### *YOUR RIGHTS*

You have the right to request that the consumer reporting agency who wrote this report allow you to inspect the files the agency has related to you. You have the right to request a copy of this report from the agency within 24 months of the writing of this report. You have the right to request that the agency tell you to whom the agency gave copies of this report. The agency may charge you up to \$8 to respond to any of these requests. The agency may not charge you for the first request you make in any 12-month period if you certify in writing that you (1) are unemployed and intend to apply for employment in the 60-day period beginning on the date the certification is made, (2) are a recipient of public welfare assistance, or (3) have reason to believe that your file at the investigative consumer reporting agency contains inaccurate information due to fraud.

You have the right to notify the agency of the information contained in this report is inaccurate or incomplete. If you make this request, the agency must re-investigate the facts which are inaccurate or incomplete at no charge to you.

### *SUS DERECHOS*

Usted tiene el derecho de solicitar que la agencia de información que escribió el presente informe le permita examinar los archivos de la agencia que relacionaron con Usted. Usted tiene derecho a solicitar una copia de este informe de la agencia dentro de 24 meses de la redacción de este informe. Usted tiene el derecho de solicitar que la agencia revele a quién le dio copias de este informe. La agencia puede cobrar hasta un máximo de \$8 por responder a cualquiera de estas solicitudes. La agencia no debe cobrar por la primera solicitud que se realice en un periodo de 12 meses si certifica en forma escrita que Usted (1) está desempleado y tiene intención de solicitar empleo en el plazo de 60 días a partir de la fecha en que se haga la certificación, (2) es recipiente de asistencia pública, ó (3) tenga razones para creer que su expediente en la agencia de información de investigación contiene información inexacta debido a fraude.

Usted tiene el derecho de notificar a la agencia si cualquiera parte de la información contenido en este informe es inexacto ó incompleto. Si Usted hace esta petición, la agencia está obligada a volver a investigar los hechos cuales son inexactos ó incompletos sin costo alguno para Usted.



## BACKGROUND SCREENING REPORT

Prepared for: City of Oakland

### Subject Information:

Subject: O'BRIEN-KOVARI, NICHOLAS ROBERT  
DOB: [REDACTED]  
Social Security Number: [REDACTED]  
Date/Time Last Update: September 14, 2026 08:53 AM  
Order Number(s): 619886  
Package Name(s): Upper Management and Executives  
Address: [REDACTED]

AKA Kovari, Nicholas R Alias  
AKA O'brien, Nicholas R Alias

### Requestor Information:

Requestor Name: Burt Jones  
Requestor Userid: [REDACTED]  
Requestor Phone: [REDACTED]  
Requestor Email: bdjones@oaklandca.gov  
Billing Identifier 1:  
Billing Identifier 2:  
Billing Identifier 3:

### Report Summary Information:

| Component                                                                                                     | Status   | Last update              |
|---------------------------------------------------------------------------------------------------------------|----------|--------------------------|
| SSN Trace for SSN [REDACTED] page 4                                                                           | COMPLETE | 9/11/26 11:03 AM Pacific |
| National Criminal, page                                                                                       | COMPLETE | 9/11/26 11:05 AM Pacific |
| County Criminal History in ALAMEDA county California (7 years) for Nicholas R Kovari, page 4                  | COMPLETE | 9/11/26 02:22 PM Pacific |
| County Criminal History in TUSCALOOSA county Alabama (7 years) for Nicholas R Kovari, page 4                  | COMPLETE | 9/11/26 11:12 AM Pacific |
| County Criminal History in SAN JOAQUIN county California (7 years) for Nicholas R Kovari, page 4              | COMPLETE | 9/11/26 11:35 AM Pacific |
| County Criminal History in ALAMEDA county California (7 years) for NICHOLAS ROBERT O'BRIEN-KOVARI, page 4     | COMPLETE | 9/11/26 02:22 PM Pacific |
| County Criminal History in TUSCALOOSA county Alabama (7 years) for NICHOLAS ROBERT O'BRIEN-KOVARI, page 4     | COMPLETE | 9/11/26 11:12 AM Pacific |
| County Criminal History in SAN JOAQUIN county California (7 years) for NICHOLAS ROBERT O'BRIEN-KOVARI, page 5 | COMPLETE | 9/11/26 11:35 AM Pacific |
| County Criminal History in ALAMEDA county California (7 years) for Nicholas R O'brien, page 5                 | COMPLETE | 9/11/26 02:22 PM Pacific |
| County Criminal History in TUSCALOOSA county Alabama (7 years) for Nicholas R O'brien, page 5                 | COMPLETE | 9/11/26 11:13 AM Pacific |

*Continued on next page*



## ***Plexus Global, LLC***

| <b>Component</b>                                                                                                               | <b>Status</b>       | <b>Last update</b>       |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------------|
| County Criminal History in SAN JOAQUIN county California (7 years) for Nicholas R O'brien, page <a href="#">5</a>              | COMPLETE            | 9/11/26 11:35 AM Pacific |
| Education Verification at SANTA CLARA UNIVERSITY SCHOOL OF LAW in California (08/14/2010 - 05/22/2013), page <a href="#">5</a> | COMPLETE - Verified | 9/14/26 08:51 AM Pacific |
| Employment Verification with BOXER & GERSON (08/10/2026 - current), page <a href="#">6</a>                                     | COMPLETE - Verified | 9/14/26 08:50 AM Pacific |
| National Federal Criminal for NICHOLAS ROBERT O'BRIEN-KOVARI Synopsis: , page <a href="#">7</a>                                | COMPLETE            | 9/11/26 10:51 AM Pacific |

**Notice :** The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681-1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with Plexus Global, LLC and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. Plexus Global, LLC maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.

**The following notice is provided as required under California law:**

- **The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Evidence of identity theft may or may not be identified from this report.**
- **The recipient of this report shall give a copy of this report to the subject of the report.**
- **Failure to provide a copy of the report as required by law may expose you to liability as specified in Section 1786.50.**



## Plexus Global, LLC

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SSN Trace for SS [REDACTED]

COMPLETE :

Nicholas R Obrien Kovari DOB [REDACTED]

Oakland, CA 94611 in county  
Tuscaloosa, AL 35401 in county TUSCALOOSA  
Oakland, CA 94612 in county ALAMEDA  
Stockton, CA 95204 in county SAN JOAQUIN  
Dublin, CA 94568 in county ALAMEDA

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National Criminal

COMPLETE :

No Records Found

---

County Criminal History in ALAMEDA county California (7 years) for Nicholas R Kovari

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in TUSCALOOSA county Alabama (7 years) for Nicholas R Kovari

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in SAN JOAQUIN county California (7 years) for Nicholas R Kovari

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in ALAMEDA county California (7 years) for NICHOLAS ROBERT O'BRIEN-KOVARI

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in TUSCALOOSA county Alabama (7 years) for NICHOLAS ROBERT O'BRIEN-KOVARI

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found



## Plexus Global, LLC

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County Criminal History in SAN JOAQUIN county California (7 years) for NICHOLAS ROBERT O'BRIEN-KOVARI

---

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in ALAMEDA county California (7 years) for Nicholas R O'brien

---

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in TUSCALOOSA county Alabama (7 years) for Nicholas R O'brien

---

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in SAN JOAQUIN county California (7 years) for Nicholas R O'brien

---

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

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Education Verification at SANTA CLARA UNIVERSITY SCHOOL OF LAW in California (08/14/2010 - 05/22/2013)

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COMPLETE - Verified :

|                  |                                      |                             |                         |
|------------------|--------------------------------------|-----------------------------|-------------------------|
| Institution:     | SANTA CLARA UNIVERSITY SCHOOL OF LAW |                             |                         |
| Summary:         |                                      |                             |                         |
|                  | <u>Information Provided</u>          | <u>Information Verified</u> | <u>Research Results</u> |
| Date From:       |                                      | 2010-08-14                  |                         |
| Date To:         |                                      | 2013-05-22                  |                         |
| Major(s):        | N/A                                  | LAW                         |                         |
| Degree(s):       | JURIS DOCTORATE                      | JURIS DOCTOR                |                         |
| Graduated:       | Y                                    | Y                           |                         |
| Graduation Date: | 05/25/2013                           | 2013-05-25                  |                         |
| Transcript:      |                                      |                             |                         |
| GPA:             |                                      |                             |                         |
| Student ID:      |                                      |                             |                         |
| Address 1:       |                                      |                             |                         |
| Address 2:       |                                      |                             |                         |
| City:            | SANTA CLARA                          |                             |                         |
| State:           | CA                                   |                             |                         |

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Continued on next page



# Plexus Global, LLC

Zip: 95050

Person Interviewed: National Student Clearinghouse

Researched By:

Researcher Comments: Researcher  
Comments:

| Date/Time                                                                                    | Investigator | Source Name | Source Title | Source Location | Source Phone/Fax | Method | Outcome |
|----------------------------------------------------------------------------------------------|--------------|-------------|--------------|-----------------|------------------|--------|---------|
| 2026-09-14<br>08:49:49                                                                       |              |             |              |                 |                  |        |         |
| <b>Comments:</b> National Student Clearing House Received Results, Transaction Id: 458688791 |              |             |              |                 |                  |        |         |

Employment Verification with BOXER & GERSON (08/10/2026 - current)

COMPLETE - Verified :

**Employer:** BOXER & GERSON

Provided by Subject

Provided by Source

Research Results

Employer Name: BOXER & GERSON

Boxer & Gerson LLP

Address 1:

Address 2:

City: OAKLAND

State: CA

Zip: 94612

Phone Number:

Position/Title: TRIAL ATTORNEY

Associate Attorney

Dates From: 08/10/2026

08/10/2026

Dates To: current

current

Income: /

Reason For Leaving:

Employer Comments:

Eligible for Rehire:

AKA's on file:

Reason for rehire eligibility:

Person Interviewed: The Work Number

Researched By:

Research Comments:

Reference Number (SRVRTID) : 965237122149 ; Information Current As Of (DTINFO) :

09/14/2026 ; Employment Status : Active ; Most Recent Start Date : 08/10/2026 ; Original Hire Date : 08/10/2026 ; Total Time with Employer : 0 Years, 1 Months ;

| Date/Time | Investigator | Source Name | Source Title | Source Location | Source Phone/Fax | Method | Outcome |
|-----------|--------------|-------------|--------------|-----------------|------------------|--------|---------|
|-----------|--------------|-------------|--------------|-----------------|------------------|--------|---------|

Continued on next page



***Plexus Global, LLC***

| Date/Time                                                                       | Investigator | Source Name | Source Title | Source Location | Source Phone/Fax | Method | Outcome |
|---------------------------------------------------------------------------------|--------------|-------------|--------------|-----------------|------------------|--------|---------|
| 2026-09-14 08:50:13                                                             | 12252003     |             |              |                 |                  |        |         |
| <b>Comments:</b> Processed the work Number - Verified the applicants employment |              |             |              |                 |                  |        |         |

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National Federal Criminal for NICHOLAS ROBERT O'BRIEN-KOVARI

COMPLETE :

No Records Found

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

| <b>TYPE OF BUSINESS:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>CONTACT:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>                                                                                                                                                                                                                                                                                                                                                                                           | <p>a. Consumer Financial Protection Bureau<br/>1700 G Street NW<br/>Washington, DC 20552</p> <p>b. Federal Trade Commission<br/>Consumer Response Center<br/>600 Pennsylvania Avenue NW<br/>Washington, DC 20580<br/>(877) 382-4357</p>                                                                                                                                                                                                                                                                                                                                              |
| <p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>a. Office of the Comptroller of the Currency<br/>Customer Assistance Group<br/>P.O. Box 53570<br/>Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center<br/>P.O. Box 1200<br/>Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection<br/>National Center for Consumer and Depositor Assistance<br/>Federal Deposit Insurance Corporation<br/>1100 Walnut Street, Box #11<br/>Kansas City, MO 64106</p> <p>d. National Credit Union Administration<br/>Office of Consumer Financial Protection<br/>1775 Duke Street<br/>Alexandria, VA 22314</p> |
| <p>3. Air carriers</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Assistant General Counsel for Office of Aviation Consumer Protection<br/>Department of Transportation<br/>1200 New Jersey Avenue SE<br/>Washington, DC 20590</p>                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p>4. Creditors Subject to the Surface Transportation Board</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p>Office of Public Assistance, Governmental Affairs, and Compliance<br/>Surface Transportation Board<br/>395 E Street SW<br/>Washington, DC 20423</p>                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Nearest Packers and Stockyards Division Regional Office</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>6. Small Business Investment Companies</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Associate Administrator, Office of Capital Access<br/>United States Small Business Administration<br/>409 Third Street SW, Suite 8200<br/>Washington, DC 20416</p>                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p>7. Brokers and Dealers</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Securities and Exchange Commission<br/>100 F Street NE<br/>Washington, DC 20549</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>8. Institutions that are members of the Farm Credit System</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Farm Credit Administration<br/>1501 Farm Credit Drive<br/>McLean, VA 22102-5090</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Federal Trade Commission<br/>Consumer Response Center<br/>600 Pennsylvania Avenue NW<br/>Washington, DC 20580<br/>(877) 382-4357</p>                                                                                                                                                                                                                                                                                                                                                                                                                                              |

**This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records.**

**Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the person who is the subject of this report.**

### *YOUR RIGHTS*

You have the right to request that the consumer reporting agency who wrote this report allow you to inspect the files the agency has related to you. You have the right to request a copy of this report from the agency within 24 months of the writing of this report. You have the right to request that the agency tell you to whom the agency gave copies of this report. The agency may charge you up to \$8 to respond to any of these requests. The agency may not charge you for the first request you make in any 12-month period if you certify in writing that you (1) are unemployed and intend to apply for employment in the 60-day period beginning on the date the certification is made, (2) are a recipient of public welfare assistance, or (3) have reason to believe that your file at the investigative consumer reporting agency contains inaccurate information due to fraud.

You have the right to notify the agency of the information contained in this report is inaccurate or incomplete. If you make this request, the agency must re-investigate the facts which are inaccurate or incomplete at no charge to you.

### *SUS DERECHOS*

Usted tiene el derecho de solicitar que la agencia de información que escribió el presente informe le permita examinar los archivos de la agencia que relacionaron con Usted. Usted tiene derecho a solicitar una copia de este informe de la agencia dentro de 24 meses de la redacción de este informe. Usted tiene el derecho de solicitar que la agencia revele a quién le dio copias de este informe. La agencia puede cobrar hasta un máximo de \$8 por responder a cualquiera de estas solicitudes. La agencia no debe cobrar por la primera solicitud que se realice en un periodo de 12 meses si certifica en forma escrita que Usted (1) está desempleado y tiene intención de solicitar empleo en el plazo de 60 días a partir de la fecha en que se haga la certificación, (2) es recipiente de asistencia pública, ó (3) tenga razones para creer que su expediente en la agencia de información de investigación contiene información inexacta debido a fraude.

Usted tiene el derecho de notificar a la agencia si cualquiera parte de la información contenido en este informe es inexacto ó incompleto. Si Usted hace esta petición, la agencia está obligada a volver a investigar los hechos cuales son inexactos ó incompletos sin costo alguno para Usted.



## BACKGROUND SCREENING REPORT

Prepared for: City of Oakland

### Subject Information:

Subject: QUAN, JEAN  
DOB: [REDACTED]  
Social Security Number: [REDACTED]  
Date/Time Last Update: September 14, 2026 05:06 AM  
Order Number(s): 616184  
Package Name(s): Upper Management and Executives  
Address: [REDACTED]  
[REDACTED]

AKA Huen, Jean Alias

### Requestor Information:

Requestor Name: Burt Jones  
Requestor Userid: [REDACTED]  
Requestor Phone: [REDACTED]  
Requestor Email: bdjones@oaklandca.gov  
Billing Identifier 1:  
Billing Identifier 2:  
Billing Identifier 3:

### Report Summary Information:

| Component                                                                             | Status         | Last update              |
|---------------------------------------------------------------------------------------|----------------|--------------------------|
| SSN Trace for SS [REDACTED] age 4                                                     | COMPLETE       | 9/01/26 08:32 AM Pacific |
| National Criminal, page [REDACTED]                                                    | COMPLETE       | 8/31/26 09:08 PM Pacific |
| County Criminal History in ALAMEDA county California (7 years) for JEAN QUAN, page 4  | COMPLETE       | 9/01/26 03:38 PM Pacific |
| County Criminal History in MACOMB county Michigan (7 years) for JEAN QUAN, page 4     | COMPLETE       | 9/11/26 06:57 AM Pacific |
| County Criminal History in ALAMEDA county California (7 years) for Jean Huen, page 4  | COMPLETE       | 9/01/26 03:38 PM Pacific |
| County Criminal History in MACOMB county Michigan (7 years) for Jean Huen, page 4     | COMPLETE       | 9/11/26 06:57 AM Pacific |
| Education Verification at UC BERKELEY in California (09/25/1967 - 06/15/1971), page 4 | COMPLETE - FCR | 9/11/26 01:31 PM Pacific |
| Employment Verification with CITY OF OAKLAND (10/16/2026 - 10/15/2028), page 5        | COMPLETE - FCR | 9/11/26 09:13 AM Pacific |
| National Federal Criminal for JEAN QUAN Synopsis, page 6                              | COMPLETE       | 8/31/26 09:09 PM Pacific |

**Notice :** The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681-1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with Plexus Global, LLC and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. Plexus Global, LLC maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.

The following notice is provided as required under California law:

- The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Evidence of identity theft may or may not be identified from this report.
- The recipient of this report shall give a copy of this report to the subject of the report.



***Plexus Global, LLC***

- Failure to provide a copy of the report as required by law may expose you to liability as specified in Section 1786.50.



## Plexus Global, LLC

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SSN Trace for SSN [REDACTED]

COMPLETE :

Jean Quan DOB: [REDACTED]

Oakland, CA 94606 in county ALAMEDA

Warren, MI 48092 in county MACOMB

Oakland, CA 94602 in county ALAMEDA

---

National Criminal

COMPLETE :

No Records Found

---

County Criminal History in ALAMEDA county California (7 years) for JEAN QUAN

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in MACOMB county Michigan (7 years) for JEAN QUAN

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in ALAMEDA county California (7 years) for Jean Huen

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

County Criminal History in MACOMB county Michigan (7 years) for Jean Huen

COMPLETE :

Search Type : Felony Including Misdemeanor

No Records Found

---

Education Verification at UC BERKELEY in California (09/25/1967 - 06/15/1971)

COMPLETE - FCR :

Institution: UC BERKELEY

Summary:

Information Provided

Information Verified

Research Results

Date From:

1967-09-25

Date To:

1971-06-15

Major(s): ASIAN AMERICAN STUDIES

LETTERS & SCI UNDECLARED UG

Degree(s): BA

Enrollment Only

Continued on next page



## Plexus Global, LLC

Graduated: N

N

Graduation Date:

Transcript:

GPA:

Student ID:

Address 1:

Address 2:

City: BERKELEY

State: CA

Zip: 94720

Person Interviewed: National Student Clearinghouse

Researched By:

Researcher Comments: Researcher

Comments:

| Date/Time                                                                                                                                                                                                                                                                                                                                                                       | Investigator | Source Name | Source Title | Source Location | Source Phone/Fax | Method | Outcome |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------|--------------|-----------------|------------------|--------|---------|
| 2026-09-01<br>14:20:29                                                                                                                                                                                                                                                                                                                                                          | 12252003     |             |              |                 |                  |        |         |
| <b>Comments:</b> The applicant stated that he has not graduated - Called and left a message to discuss                                                                                                                                                                                                                                                                          |              |             |              |                 |                  |        |         |
| 2026-09-02<br>08:03:20                                                                                                                                                                                                                                                                                                                                                          | 12252003     |             |              |                 |                  |        |         |
| <b>Comments:</b> Escalated for Review and processing to Jessica Rubio. Jessica reviewed with Client. Client confirmed to verify enrollment/ "degree in progress". hold on processing NSCH. Called school, contact number for Registrar routes us to NSCH. 703-742-4200 line dropped. Called back selected option 2 left message. Escalated back to client to provide an update. |              |             |              |                 |                  |        |         |
| 2026-09-09<br>08:40:56                                                                                                                                                                                                                                                                                                                                                          | 5181225      |             |              |                 |                  |        |         |
| <b>Comments:</b> Reviewed with client processed NSCH, awaiting result. Called NSCH through CSB 703-742-4200, spoke with Mackenzie she asked that we email her team to further research the student record. Sending email to degreeverify@studentclearinghouse.org eta 3 days                                                                                                    |              |             |              |                 |                  |        |         |
| 2026-09-11<br>09:13:46                                                                                                                                                                                                                                                                                                                                                          | 5181225      |             |              |                 |                  |        |         |
| <b>Comments:</b> Sent follow up to degreeverify@studentclearinghouse.org to check status of verification.                                                                                                                                                                                                                                                                       |              |             |              |                 |                  |        |         |
| 2026-09-11<br>11:51:39                                                                                                                                                                                                                                                                                                                                                          |              |             |              |                 |                  |        |         |
| <b>Comments:</b> National Student Clearing House Received Results, Transaction Id: 457575505                                                                                                                                                                                                                                                                                    |              |             |              |                 |                  |        |         |
| 2026-09-11<br>13:26:14                                                                                                                                                                                                                                                                                                                                                          | 12252003     |             |              |                 |                  |        |         |
| <b>Comments:</b> Received the enrollment verification back from the NSCH - Closing for CLIENT REVIEW                                                                                                                                                                                                                                                                            |              |             |              |                 |                  |        |         |

Employment Verification with CITY OF OAKLAND (10/16/2026 - 10/15/2028)

COMPLETE - FCR :

Employer: CITY OF OAKLAND

Provided by Subject

Provided by Source

Research Results

Employer Name: CITY OF OAKLAND

Address 1:

Continued on next page



## Plexus Global, LLC

Address 2:

City: OAKLAND

State: CA

Zip: 94612

Phone Number: 510-298-7857

Position/Title: ASSISTANT TO CITY  
ADMINISTRATOR

Dates From: 10/16/2026

Dates To: 10/15/2028

Income: /

Reason For Leaving:

Employer Comments:

Eligible for Rehire:

AKA's on file:

Reason for rehire eligibility:

Person Interviewed:

Researched By:

Research Comments:

| Date/Time                                                                                                                                                                                                                                                                                                                                 | Investigator | Source Name | Source Title | Source Location | Source Phone/Fax | Method | Outcome |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------|--------------|-----------------|------------------|--------|---------|
| 2026-09-01<br>14:24:14                                                                                                                                                                                                                                                                                                                    | 12252003     |             |              |                 |                  |        |         |
| <b>Comments:</b> The applicant listed the client as his current employer - Emailed the client an update to see how they would like us to proceed                                                                                                                                                                                          |              |             |              |                 |                  |        |         |
| 2026-09-02<br>08:03:38                                                                                                                                                                                                                                                                                                                    | 12252003     |             |              |                 |                  |        |         |
| <b>Comments:</b> Escalated to Jessica for review with client. Prior employment was not provided. Client advised: "Jean served as a Councilmember from 2003 to 2011 and then as Mayor of Oakland from 2011 to 2015." No current position held. Contacted Candidate to review. Left message for client to discuss how we will process file. |              |             |              |                 |                  |        |         |
| 2026-09-09<br>08:55:29                                                                                                                                                                                                                                                                                                                    | 5181225      |             |              |                 |                  |        |         |
| <b>Comments:</b> Called client left message and sent email follow up.                                                                                                                                                                                                                                                                     |              |             |              |                 |                  |        |         |
| 2026-09-11<br>09:09:01                                                                                                                                                                                                                                                                                                                    | 5181225      |             |              |                 |                  |        |         |
| <b>Comments:</b> Spoke with Candidate confirmed she was a Council member from 2003 to 2011 and then Mayor of Oakland from 2011 to 2015. No current position held she is waiting to be appointed. Emailed Burt to advise of file status.                                                                                                   |              |             |              |                 |                  |        |         |

National Federal Criminal for JEAN QUAN

COMPLETE :

No Records Found

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

| <b>TYPE OF BUSINESS:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>CONTACT:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>                                                                                                                                                                                                                                                                                                                                                                                           | <p>a. Consumer Financial Protection Bureau<br/>1700 G Street NW<br/>Washington, DC 20552</p> <p>b. Federal Trade Commission<br/>Consumer Response Center<br/>600 Pennsylvania Avenue NW<br/>Washington, DC 20580<br/>(877) 382-4357</p>                                                                                                                                                                                                                                                                                                                                              |
| <p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>a. Office of the Comptroller of the Currency<br/>Customer Assistance Group<br/>P.O. Box 53570<br/>Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center<br/>P.O. Box 1200<br/>Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection<br/>National Center for Consumer and Depositor Assistance<br/>Federal Deposit Insurance Corporation<br/>1100 Walnut Street, Box #11<br/>Kansas City, MO 64106</p> <p>d. National Credit Union Administration<br/>Office of Consumer Financial Protection<br/>1775 Duke Street<br/>Alexandria, VA 22314</p> |
| <p>3. Air carriers</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Assistant General Counsel for Office of Aviation Consumer Protection<br/>Department of Transportation<br/>1200 New Jersey Avenue SE<br/>Washington, DC 20590</p>                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p>4. Creditors Subject to the Surface Transportation Board</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p>Office of Public Assistance, Governmental Affairs, and Compliance<br/>Surface Transportation Board<br/>395 E Street SW<br/>Washington, DC 20423</p>                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Nearest Packers and Stockyards Division Regional Office</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>6. Small Business Investment Companies</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Associate Administrator, Office of Capital Access<br/>United States Small Business Administration<br/>409 Third Street SW, Suite 8200<br/>Washington, DC 20416</p>                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p>7. Brokers and Dealers</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Securities and Exchange Commission<br/>100 F Street NE<br/>Washington, DC 20549</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>8. Institutions that are members of the Farm Credit System</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Farm Credit Administration<br/>1501 Farm Credit Drive<br/>McLean, VA 22102-5090</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Federal Trade Commission<br/>Consumer Response Center<br/>600 Pennsylvania Avenue NW<br/>Washington, DC 20580<br/>(877) 382-4357</p>                                                                                                                                                                                                                                                                                                                                                                                                                                              |