

**DAVID S. BROWN ENTERPRISES, LTD.**

**APPLICATION FOR EMPLOYMENT**

(PLEASE PRINT CLEARLY - IF ADDITIONAL SPACE IS NEEDED TO RESPOND TO ANY QUESTION, PLEASE USE THE BACK OF THE PAGE)

David S. Brown Enterprises, Ltd. (the "Company") is an Equal Opportunity Employer.

**NAME** \_\_\_\_\_  
Last Name First Name Middle Name

**SOCIAL SECURITY NUMBER** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_  
Number and Street City, State, Zip

**TELEPHONE NUMBER:** Day \_\_\_\_\_ Evening \_\_\_\_\_  
(with area code)

Position applied for: \_\_\_\_\_ Date Available: \_\_\_\_\_ Pay Expected: \$ \_\_\_\_\_

Are you at least 18 years old? Yes \_\_\_\_\_ No \_\_\_\_\_ If not, do you have a valid work permit? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you legally authorized to work for this Company in the U.S.? Yes \_\_\_\_\_ No \_\_\_\_\_  
If hired, it will be necessary for you to promptly submit documentation of your identity and right to work for this Company [organization] in the U.S.

Have you previously applied for employment with this Company? \_\_\_\_\_ If so, list dates: \_\_\_\_\_

If so, were you ever offered a position? \_\_\_\_\_ Did you ever work for this company? Yes \_\_\_\_\_ No \_\_\_\_\_

If so, when? List all dates: \_\_\_\_\_

Do you want to work Full-time \_\_\_\_\_, Part-time \_\_\_\_\_, or Casual \_\_\_\_\_.

Do you want a Regular position \_\_\_\_\_ or a Temporary position \_\_\_\_\_, (if temporary list applicable dates)

Are you on layoff status and eligible for recall with any former employer? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, explain: \_\_\_\_\_

List your days and hours of availability:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
From							
To							

Do you have reliable means of transportation to get to work? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have any responsibilities which may interfere with your ability to arrive at work on time and remain at work throughout each regularly scheduled workday? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_

Are you willing to work overtime as may be required? Yes \_\_\_\_\_ No \_\_\_\_\_

If no, explain: \_\_\_\_\_

If the position for which you are applying requires you to drive a vehicle, do you have a valid drivers license for the applicable type of vehicle? Yes \_\_\_\_\_ No \_\_\_\_\_ Not Applicable \_\_\_\_\_

Please explain any suspension or revocation of your license or "points" assessed against your license.

\_\_\_\_\_  
 \_\_\_\_\_

Are you a veteran of U.S. military service? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, note your final rank and describe your duties: \_\_\_\_\_  
 \_\_\_\_\_

For purposes of obtaining information regarding your employment, education, and background, please list all different names by which you have been known.

\_\_\_\_\_

EDUCATION	NAME AND LOCATION OF SCHOOL	CIRCLE LAST YEAR COMPLETED	DID YOU GRADUATE?	MAJOR AND DEGREE RECEIVED
HIGH SCHOOL		9 10 11 12		
COLLEGE		1 2 3 4		
TRADE/BUSINESS SCHOOL		1 2 3 4		

List 3 people as personal references; at least two of whom are not related to you.

Name	Years Known	Address	Phone Number
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Are you subject to any non-competition agreement or other restrictive covenant from any former or current employer or other person or company? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, attach a copy of all applicable documents

**WORK EXPERIENCE:** List the jobs you have held, starting with your present (or most recent) job.

1.

NAME OF PRESENT OR LAST EMPLOYER		TYPE OF BUSINESS	ADDRESS	
TELEPHONE	STARTING DATE	TERMINATION DATE	STARTING PAY	FINAL PAY
JOB TITLE (PRESENT OR LAST)		NAME OF PRESENT OR LAST SUPERVISOR	SUPERVISOR'S JOB TITLE	
DESCRIPTION OF WORK AND RESPONSIBILITIES			REASON FOR LEAVING	

May we contact your present employer? Yes  No  If no, explain.

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2.

NAME OF NEXT PREVIOUS EMPLOYER		TYPE OF BUSINESS	ADDRESS	
TELEPHONE	STARTING DATE	TERMINATION DATE	STARTING PAY	FINAL PAY
JOB TITLE (LAST)		NAME OF LAST SUPERVISOR	SUPERVISOR'S JOB TITLE	
DESCRIPTION OF WORK AND RESPONSIBILITIES			REASON FOR LEAVING	

3.

NAME OF NEXT PREVIOUS EMPLOYER		TYPE OF BUSINESS	ADDRESS	
TELEPHONE	STARTING DATE	TERMINATION DATE	STARTING PAY	FINAL PAY
JOB TITLE (LAST)		NAME OF LAST SUPERVISOR	SUPERVISOR'S JOB TITLE	
DESCRIPTION OF WORK AND RESPONSIBILITIES			REASON FOR LEAVING	

4. NAME OF NEXT PREVIOUS EMPLOYER		TYPE OF BUSINESS	ADDRESS	
TELEPHONE	STARTING DATE	TERMINATION DATE	STARTING PAY	FINAL PAY
JOB TITLE (LAST)		NAME OF LAST SUPERVISOR	SUPERVISOR'S JOB TITLE	
DESCRIPTION OF WORK AND RESPONSIBILITIES			REASON FOR LEAVING	

5. NAME OF NEXT PREVIOUS EMPLOYER		TYPE OF BUSINESS	ADDRESS	
TELEPHONE	STARTING DATE	TERMINATION DATE	STARTING PAY	FINAL PAY
JOB TITLE (LAST)		NAME OF LAST SUPERVISOR	SUPERVISOR'S JOB TITLE	
DESCRIPTION OF WORK AND RESPONSIBILITIES			REASON FOR LEAVING	

► To provide information regarding additional prior jobs, please check here \_\_\_\_\_ and use the back of Page 4.

Have you ever been discharged or asked to resign from a position or have you ever entered into an agreement related directly or indirectly to the termination of your employment? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_

Have you ever been demoted from any position? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_

Please provide a detailed explanation of any disciplinary actions taken against you.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Have you ever been denied security or access authorization? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Have you ever been denied a bond? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please note any special skills, experience or other information which relate to your qualifications for the job you are applying for.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# ***Property Owners' Exchange, Inc.***

6630 Baltimore National Pike, Suite 208, Baltimore, Maryland 21228

www.poeknows.com

## **Maryland Job Applicant Fairness Act Disclosure & Authorization**

In accordance with the Maryland Job Applicant Fairness Act, this Disclosure is to notify you that, we may request and use your consumer credit report or credit history, at some time during our prospective employee screening process. We are permitted to request or use an applicant's or employee's credit report or credit history if we have a bona fide, substantially job-related reason for doing so. If we do have such a reason, we may use the consumer credit report in evaluating your application as part of our employee selection criteria.

If you are applying for, or currently have, a position which fits within any of the following descriptions, we have a bona fide, substantially job-related purpose, which is hereby disclosed, for requesting or using your consumer credit report or credit history:

**\*\*a position that is managerial that sets the direction and control of our business, or a department, division, unit or agency of our business;**

**\*\* a position that has access to personal information of a customer, employee or this employer. Personal information includes an individuals' first name or first initial and last name in combination with a social security number, driver's license number, financial account number, individual taxpayer identification number. (Personal information does not include personal information customarily provided in a retail transaction);**

**\*\* a position that involves a fiduciary responsibility to this employer such as the authority to issue payments, collect debts, transfer money or enter into contracts;**

**\*\* a position with an expense account or a corporate debit or credit card;**

**\*\* a position that has access to information such as formulas, programs, methods, techniques or processes that derive independent economic value, whether actual or potential that this employer maintains confidentiality on; or**

**\*\* a position that has access to this employer's confidential business information.**

Alternatively, we can request or use a credit report or credit history once we have made you an offer of employment, so long as we do not use that information to deny you a job, fire you, or determine your pay or the terms, conditions or privileges of your employment.

I HAVE READ THIS MARYLAND JOB APPLICANT FAIRNESS ACT DISCLOSURE & AUTHORIZATION, AND GIVE MY PERMISSION TO OBTAIN A COPY OF MY CREDIT REPORT OR CREDIT HISTORY.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signed

**EMPLOYMENT CONSUMER REPORT ACKNOWLEDGMENT**

**Organization Name: David S. Brown Enterprises, LTD**

**I hereby acknowledge and affirm that my responses on my employment application are true and correct and that I have not knowingly withheld any fact or circumstance which would, if disclosed, affect my application unfavorably.**

**I understand that a record of conviction and/or pending criminal charge is not an absolute bar to employment. Such information will be requested and considered, as permitted by law.**

**I release all concerned from liability in connection with any information they give.**

**I acknowledge that any misrepresentation made in this application by me will be sufficient cause for cancellation of the application and/or for separation from the company's service, if the company employs me.**

**I acknowledge that the scope of this Disclosure and Authorization is not limited to the present and, if I am hired, will continue and allow the Company to conduct future background screenings for retention, promotion or reassignment, as permitted by law.**

**I understand the consumer report for employment purposes and/or the investigative consumer report for employment purposes will be provided on me by Property Owners' Exchange, Inc. (POE), a consumer reporting agency (CRA).**

**I acknowledge that if I have questions regarding the report prepared on me by POE, or for information on viewing the report prepared on me, or for information on obtaining a copy of the report prepared on me, at no cost, I may contact POE as follows:**

**Attn: Damian Levin, Vice President  
Property Owners' Exchange, Inc.  
6630 Baltimore National Pike, Suite 208  
Baltimore, Maryland 21228  
Telephone: 1-800-869-3200  
Facsimile: 1-800-869-7675  
www.poeknows.com  
Email: damian@poeknows.com**



**EMPLOYMENT CONSUMER REPORT DISCLOSURE**

**Organization Name: David S. Brown Enterprises, LTD**

This Disclosure is to advise you that, in connection with your application for employment, we may obtain a consumer report and/or an investigative consumer report, as defined by the Fair Credit Reporting Act (15 U.S.C. § 1681).

Property Owners' Exchange, Inc. (POE), a consumer reporting agency, which may play a part in our decision or may make recommendations to us regarding our decision, will provide these reports.

The report provided to us by POE may include consumer reports from national consumer reporting agencies. Those national consumer reporting agencies are not involved in our decision making and are unable to explain or provide information regarding our decision. The investigative consumer report provided by POE may include, but may not necessarily be limited to, the following:

- \*consumer credit report
- \*verification of employment and/or residence
- \*interview with the applicant
- \*interview with associates & references
- \*civil and criminal public records
- \*criminal history records investigation

A record of criminal conviction and/or pending criminal charge may not be a bar to leasing. Such information will be requested and considered, as permitted by law.

By signing this Disclosure, you acknowledge and certify that you have read and signed the Employment Consumer Report Authorization, that you have read and signed this Employment Consumer Report Disclosure and that you have received and read the federal notice of consumer rights entitled, A Summary of Your Rights under the Fair Credit Reporting Act.

You have the right, under Section 606(B) of the federal Fair Credit Reporting Act, to make a written request within a reasonable time for a complete and accurate disclosure of the nature and scope of the investigative consumer report.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Full Legal Name (Please Print)

\_\_\_\_\_  
Date

**EMPLOYMENT CONSUMER REPORT AUTHORIZATION**

**Organization Name: David S. Brown Enterprises, LTD**

In connection with my application for employment with you, the above listed Organization (hereinafter "Organization"), you have advised me that you may obtain a consumer report for employment purposes and/or an investigative consumer report for employment purposes, as defined by the Fair Credit Reporting Act (15 U.S.C. § 1681), and I authorize you to do so.

I authorize these reports to include, but not necessarily be limited to, civil public records history, criminal history, social security number validation and/or verification, verification of education, verification of employment, motor vehicle administration driving records and consumer credit history, in accordance with applicable law.

I authorize these reports to include personal interviews with sources such as my neighbors, friends, personal references, professional references, associates and me.

I authorize your consumer reporting agency, Property Owners' Exchange Inc. (POE), to verify any and all information contained in my application and to inquire into my character, general reputation, personal characteristics and mode of living, whichever are applicable.

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Signature

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Full Legal Name (Please Print)

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Date

**POE EMPLOYMENT INVESTIGATION REQUEST FORM**

Client: **David S. Brown Enterprises, LTD**

Requested By: \_\_\_\_\_ Date of Request: \_\_\_\_\_

**To POE:** On the following individual, please conduct a criminal history records investigation, including the Person Search – Trade House Data, the InstaCriminal National Search and the available statewide or county criminal records investigation.

Also, automatically match the name and identifiers against those persons listed as registered sex offenders and match the name and identifiers against those persons listed on the wants/warrants/fugitive & terrorist lists.

We certify that we have a legally permissible and legitimate business need for this information and that the below named individual has placed with us an application for employment. I further certify that my office has secured this applicant's signature authorizing POE to conduct this investigation.

LAST NAME: \_\_\_\_\_ MAIDEN/SUFFIX: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_ SOC SEC #: \_\_\_\_\_

CURRENT ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

TELEPHONE NUMBERS: (\_\_\_\_) - \_\_\_\_ - \_\_\_\_ & (\_\_\_\_) - \_\_\_\_ - \_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

**DRIVER'S LICENSE INFORMATION**

DRIVER'S LICENSE ID#: \_\_\_\_\_ STATE: \_\_\_\_\_

EXPIRATION (mm/dd/yyyy): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

\*\*\*\*\*PLEASE DO NOT WRITE BELOW THIS LINE\*\*\*\*\*

CONTACT HISTORY: \_\_\_\_\_

CHRI DATA RETRIEVED BY: \_\_\_\_\_ on: \_\_\_\_\_

No record      **Hayes**      finalized by \_\_\_\_\_      the following:      **\*\*over\*\***

Last name checked as \_\_\_\_\_ First name checked as \_\_\_\_\_

Checked all first names starting with \_\_\_\_\_

## EMPLOYMENT CONSUMER REPORT STATE DISCLOSURES

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**Organization Name: David S. Brown Enterprises, LTD**

### ADDITIONAL STATE LAW DISCLOSURES

**If you are a California, Maine, Maryland, Massachusetts, Minnesota, New Jersey, New York, Oklahoma or Washington State applicant, employee or contractor, please also note:**

**CALIFORNIA:** Pursuant to section 1786.22 of the California Civil Code, you may view the investigative consumer report maintained on you by POE during normal business hours. You may also obtain a copy of this investigative consumer report at no cost, upon submitting proper identification, by appearing at POE's office in person, during normal business hours and on reasonable notice or by mail. You may also receive a summary of the investigative consumer report by telephone, upon submitting proper identification and written request. The consumer reporting agency has trained personnel to discuss and explain your investigative consumer report to you, including any coded information, and will provide a written explanation of any coded information contained in your investigative consumer report. If you appear in person, one other person may accompany you, provided that person furnishes proper identification. "Proper identification" includes documents such as a valid drivers' license, State ID card, social security account number, military identification card, and other documents deemed acceptable by POE. If you cannot identify yourself with such information, POE may require additional information concerning your employment and personal or family history to verify your identity.

\*\*An investigative consumer report is a background report that may or may not include information obtained from personal interviews.

**MAINE:** You have the right, upon request, to be informed of whether an investigative consumer report was requested, the name and address of the consumer reporting agency furnishing the report. You may request and receive from the Company, within five business days of our receipt of your request, the name, address and telephone number of the nearest unit designated to handle inquiries for the consumer reporting agency issuing an investigative consumer report concerning you. You also have the right, under Maine law, to request and promptly receive from all such agencies copies of any such reports.

**MASSACHUSETTES:** If we request an investigative consumer report, you have the right, upon written request, to a copy of the report.

**MARYLAND:** Consumer credit reports and/or credit history information may be requested for bona fide purposes that are substantially job-related. Such positions for which bona fide purposes exist that are substantially job-related are: managerial positions; positions that involve access to others' personal information (except for personal information customarily provided in a retail transactions); positions that involve fiduciary responsibility to the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts; positions that will be provided an expense account or a corporate credit card; and positions with access to trade-secret or other confidential business information.

## **EMPLOYMENT CONSUMER REPORT STATE DISCLOSURES**

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**Organization Name: David S. Brown Enterprises, LTD**

### **ADDITIONAL STATE LAW DISCLOSURES**

**NEW JERSEY:** You have the right to submit a request to the consumer reporting agency for a copy of any investigative consumer report the Company requested about you. A summary of your rights under the New Jersey Fair Credit Reporting Act is set out below.

**MINNESOTA:** You have the right in most circumstances to submit a written request to the consumer reporting agency for a complete and accurate disclosure of the nature and scope of any consumer report ordered about you. The consumer reporting agency must provide you with this disclosure within 5 days after its receipt of your request or the report was requested by the Company, whichever date is later.

**NEW YORK:** You have the right, upon written request, to be informed of whether or not an investigative consumer report was requested. If an investigative consumer report is requested, you will be provided with the name and address of the consumer reporting agency furnishing the report. You may inspect and receive a copy of the report by contacting that agency.

**OKLAHOMA:** You have the right in most circumstances to submit a written request to the consumer reporting agency for a complete and accurate disclosure of the nature and scope of any consumer report ordered about you. The consumer reporting agency must provide you with this disclosure within 5 days after its receipt of your request or the report was requested by the Company, whichever date is later.

**WASHINGTON STATE:** If the Company requests an investigative consumer report, you have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from the Company a complete and accurate disclosure of the nature and scope of the investigation requested by the Company. You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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 the 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 N.W., 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 identify 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.

- **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:**

**TYPE OF BUSINESS:**

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to Surface Transportation Board

5. Creditors Subject to Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

**CONTACT:**

a. Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, DC 20562

b. Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580  
(877) 382-4357

a. Office of the Comptroller of the Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

c. FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

d. National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings  
Aviation Consumer Protection Division  
Department of Transportation  
1200 New Jersey Avenue, SE  
Washington, DC 20590

Office of Proceedings, Surface Transportation Board  
Department of Transportation  
396 E Street S.W.  
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access  
United States Small Business Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416

Securities and Exchange Commission  
100 F St NE  
Washington, DC 20549

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or  
Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580  
(877) 382-4357