

PRO TALENT GROUP

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A DIVISION OF MS-IL STAFFING

Employee Handbook

INTRODUCTION

The purpose of this employee handbook is to provide a reference tool for personnel policy information, and working conditions. You should read, understand and comply with all provisions in this handbook. It describes many of your responsibilities as an employee and outlines programs designed for your benefit. No employee handbook can anticipate every circumstance or question, and as Pro Talent Group (hereinafter “Company”)(PTG) continues to grow the need may arise to revise, supplement or rescind any policies or portions of the handbook from time to time. The Company reserves the right to do so at its sole and absolute discretion. Employees are notified of such changes to the handbook if and when they occur. This handbook is not intended to create, nor does it create, a contract of employment or a guarantee of rights. Additionally, as a temporary agency the Company does not guarantee scheduled or unscheduled work hours, while on assignment or not on assignment. All contingent employees are covered by this handbook. This handbook supersedes all previous versions, oral representations, and prior inconsistent statements. No supervisor, manager or representative of the Company other than the Executive Board has the authority to enter into any agreement with you regarding the terms of your employment that changes our at-will relationship or deviates from the provisions in the handbook. If you have any questions about any of the provisions in the handbook, please consult with a Company Representative or the Human Resource Department.

COMPANY POLICY STATEMENT

Our Company is an “at will” employer, and as an “at will” employer your employment with the Company is voluntary and is subject to termination of employment by you or the Company with or without cause, with or without notice, at any time during the employment relationship. The policies and procedures set forth by the Company within this employee handbook shall not be interpreted to be in conflict with, eliminate, or in any way modify the employment-at-will status of the Company employees.

WHO WE ARE

Pro Talent Group is a division of MS-IL Staffing & Packaging. We specialize in placing top talent in Administrative, Manufacturing, and Engineering positions. We are a Minority Owned/Women Owned Business Enterprise.

CONTACTING US

Our office is available to take calls Monday through Friday from 8AM-5PM at 317-983-1003. You may also reach us via the Call Center at 1-855-447-3968 (Monday through Sunday from 6AM to 5:30PM).

Employee Expectations

As an employee of the Company, it is very important that there is an open line of communication. All questions regarding your employment should be directed to the local office and not to the Customer. It is strictly prohibited to approach the Customer about employment opportunities or issues.

It is your responsibility to notify the Company of any changes to your personal status. This includes but is not limited to: address changes, telephone number changes, changes to emergency contacts, or any legal name changes. This allows us to keep your employee file accurate.

Personal Conduct

It is in everyone's best interest that our offices and the worksites of our Customers operate effectively and safely. Employees are expected to be respectful and courteous towards all employees within our offices, over the telephone, through forms of electronic communication and on our Customer sites at all times. Every Company employee is required to follow these general rules of personal conduct. This list is not all-inclusive, but supplements the policies throughout this handbook.

The following conduct or activities are subject to disciplinary action, up to and including termination of employment:

- Acts of violence or threats;
- Fighting or engaging in altercations with anyone;
- Sleeping or idleness during work hours;
- Leaving the worksite without notifying the appropriate supervisor;
- Solicitation and distribution of any material that is not work related during work hours;
- Theft and (or) stealing from an individual, office, or Customer site;
- Damaging, abusing, or intentionally defacing Company or Customer property;
- Interfering with the job duties of other employees;
- Violating confidentiality of the Customer or Company;
- Using obscene or vulgar language;
- Falsifying Company documents, reports, or timesheets;
- Clocking in/out or signing in/out other employees;
- Any form of discrimination or harassment towards another Company employee or Customer employee.

Common Law Employment

As an employee of Pro Talent Group, working at a Customer location, I acknowledge and agree to the following terms. I have no rights to participate in any Customer compensation and (or) benefit programs. I understand that I am not deemed an employee of any Customer for any reason.

Equal Employment Opportunity

The Equal Employment Opportunity (EEO) Policy reaffirms the policy and commitment of the Company, to provide equal employment opportunities for all employees and job applicants. The Company endorses and follows the EEO Policy when implementing all employment practices, policies, and procedures.

In compliance with the Title VII Civil Rights Act of 1964, the Company recruits, hires, trains, and promotes individuals in all job titles, without regard to race, color, religion, national origin, sex, age (except where sex or age is a bona fide occupational qualification defined by law), physical or mental disability (except when the disability prevents the individual from being able to perform the essential functions of the job and cannot be reasonably accommodated in full compliance of the law), gender identity, sexual orientation, or United States military service or veteran status. The Company makes employment decisions so as to further the principle of equal employment opportunity. The Company ensures that promotion decisions are in accordance with principles of equal employment opportunity by imposing only valid and nondiscriminatory requirements for promotional opportunities.

Violence in the Workplace

The Company is committed to preventing violence in the workplace and maintaining a safe work environment. The Company has adopted the following guidelines to deal with intimidation, harassment, and other threats of violence that may occur within the workplace. The Company will not tolerate any conduct that threatens, intimidates, or coerces an employee, Customer, or member of the public at any time, even during off duty hours. In addition, firearms, weapons, and other dangerous or hazardous devices or substances are strictly prohibited in the workplace.

All suspicious individuals or activities, including actual or threats of potential violence, both direct and indirect, should be reported to your supervisor, or to Human Resources. This includes threats by employees, as well as threats by Customers, vendors, solicitors, or

other members of the public. Employees should not attempt to intercede or otherwise become involved with any actual, or potentially intimidating, harassing, or violent situation. In order to maintain workplace safety and the integrity of its investigation, the Company may suspend employees, either with or without pay, pending the results of an investigation. Any employee determined to have participated in any threats, or actual violence, or other conduct that violates these guidelines, are subject to disciplinary action, up to and including termination of employment.

Discrimination Policy

In providing a productive environment, the Company believes that its employees should be able to enjoy a workplace free from any form of discrimination, including but not limited to; harassment on the basis of race, color, religion, gender, national origin, age, disability, gender identity, sexual orientation, United States military service, or veteran status, and any other legally protected workplace harassment.

Sexual Harassment Policy

It is the policy of the Company to provide an environment free from sexual and sex-based harassment. It is against the policy of the Company for any employee, whether it is a manager, supervisor, or coworker, to sexually harass another employee. Sexual harassment or sex-based harassment occurs when unwelcome conduct of a sexual nature becomes a condition of an employee's continued employment, affects other employment decisions regarding the employee, or creates an intimidating, hostile, or offensive work force.

Americans with Disabilities Act (ADA)

Title I of the Americans with Disabilities Act of 1990, prohibits private employers, state and local governments, labor unions and employment agencies, from discriminating against qualified individuals during the application process, hiring process, discharge of employment, job training, compensation or any other terms or privilege of employment. It is Company policy to provide an environment free of discrimination based on an individual's disability.

Equal Pay Act (EPA)

The Equal Pay Act of 1963 prohibits sex-based wage discrimination between men and women, who are employed within the same establishment, perform substantially equal job duties, same efforts, and the same responsibilities under working conditions that are similar in nature. It is the policy of the Company to adhere completely to the Equal Pay Act of 1963. Your pay are based solely on the type of position that you assigned to and are equal to those performing the same job duties.

Age Discrimination in Employment Act (ADEA)

The Age Discrimination in Employment Act of 1967, prohibits employers from discriminating against anyone who is at least 40 years of age, when making employment based decisions, such as hiring, termination of employment, wages, promotions and benefits. It is the policy of the Company to provide an environment free from employment decisions based on an individual's age.

Complaint Procedure

Any employee who believes that he/she has been harassed in violation of these policies should report the conduct to his/her Account Manager. The employee always has the option of reporting the conduct directly to the Human Resource Department if he/she prefers. Contact Human Resources at 1-855-447-3968.

Persons bringing complaints to the attention of the Company are protected from interference, intimidation, or retaliation in any form. Retaliation against any person who has made a complaint is prohibited. Any employee of the Company who has been found, after the appropriate investigation, to have harassed another employee in violation of Company policies are subject to disciplinary action, up to and including termination of employment.

Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act of 1993 grants eligible employees up to a twelve (12) weeks of unpaid, job-protected leave (or up to 26 weeks of military caregiver leave to care for a covered service member with a serious injury or illness), for eligible employee's. It is our Company policy to follow the guidelines outlined within the Family and Medical Leave Act. Employees must meet all eligibility requirements to be granted leave. To meet eligibility requirements, the employee must be employed with our Company for at least twelve (12) months that are consecutive or non-consecutive, unless there is a break in employment greater than seven (7) years. In the case of a break in employment that is greater than seven (7) years, the employees time of employment are calculated from the rehire date. The employee must have worked 1,250 hours during the twelve (12) month period that immediately precedes the leave. Hours worked are calculated to determine that the employee has worked 1,250 hours. Hours earned through vacation time, sick time, personal time off, or holidays will not be included in hours worked.

The following events classify for leave entitlement:

- The birth of a son or daughter or placement of a son or daughter with the employee for adoption or foster care.
- To care for a spouse, son, daughter, or parent who has a serious health condition.
- For a serious health condition that makes the employee unable to perform the essential functions of his or her job.
- For any qualifying exigency arising out of the fact that a spouse, son, daughter, or parent is a military member on covered active duty or call to covered active duty status.

Employees that have a qualifying Family Medical and Leave Act event, are to contact the Human Resource Department. The Human Resource Department will complete all necessary documents, and discuss the employee's options and responsibilities under the Family and Medical Leave Act.

Background Check Policy

Dependent upon Customer requirements, employees may be subject to criminal background checks. The background check will occur upon hire or once a conditional offer of employment has been extended. After an offer of employment has been extended, a background check may be required every six (6) months. Although, a disqualification is possible, in accordance with State & Federal laws, a previous conviction does not automatically disqualify applicants from consideration of employment. The nature of the criminal conviction is taken into consideration when employment decisions are made. However, falsification of any employment document(s) pertaining to previous criminal convictions may be grounds for disciplinary action, up to and including termination of employment.

Pre-Employment Drug Testing Policy

Employees who are offered an assignment with the condition of producing a negative drug screening, are subject to a drug screening, administered in our office by one of our staff members. A negative test result must be received to be placed on an assignment. If a non-negative test result is received, the employee is directed to a state certified facility to conduct a follow up drug screen. The employee will have two (2) hours to report to the state certified facility to submit a specimen. The employee is responsible for all costs, associated with additional testing. If the employee fails to report to the state certified facility within two (2) hours, employment is immediately terminated. Employees that submit a specimen to the state certified facility within the two (2) hours, and receive a non-negative result will be terminated, however, if the screen is negative, the employee will be eligible for placement. The test results must be returned to PTG within twenty-four (24) hours.

Reasonable Suspicion/Random Drug & Alcohol Testing Policy

The Company prohibits the unlawful dispensation, manufacture, possession, or use of alcohol, controlled substances, illegal drugs, and intoxicants by Company employees during work hours, or while at a Company office or Customer location. It is prohibited for an employee to work while under the influence of alcohol or while unlawfully using drugs. A reasonable suspicion drug and/or alcohol test is required, upon the reasonable suspicion that the employee has violated this policy. The employee is notified by the Company or the Customer at the time of occurrence. The employee is taken to a designated clinic for immediate drug and (or) alcohol testing. In the event that the employee refuses to adhere to reasonable suspicion drug and/or alcohol test, or that the employee receives non-negative results, the employee may be subject to disciplinary action, up to and including termination of employment.

Company policy is intended to comply with all State and Federal laws governing drug and alcohol testing and is designed to safeguard employee privacy rights to the fullest extent of the law.

The employee may be suspended without pay until the results of the test are made available to the Company.

Certain Customers do require random drug tests. The employee's that are chosen for the drug tests are at random and selected by a third party. Employees who refuse to submit to the test and/or receive a non-negative test result is eligible to follow our drug test policy. If an employee chooses not to abide by the policy, immediate termination will occur.

Family Members and Significant Others

The employment of relatives in the same area of an organization may cause serious conflicts and problems with favoritism and employee morale. In addition to claims of partiality, personal conflicts from outside the work environment can be carried into day-to-day working relationships. Therefore, no person shall be eligible for employment in any position that would cause that person to be directly or indirectly supervised by a family member or significant other.

Immigration and Reform Control Act (IRCA)

In compliance with the Immigration Reform and Control Act of 1986, every new employee, as a condition of employment, must provide information to complete the Employment Eligibility Verification Form I-9. Every new employee must present documentation establishing identity and employment eligibility from the Form I-9 list of acceptable documents within three (3) days from the date of hire. Former employees who are rehired must also provide Form I-9 information and must also complete the form if they have, or if

their previous Form I-9 is no longer retained or valid. The Company may photocopy and retain copies of the documents provided by employees.

Workers Compensation/Safety Policy

PTG's goal is to maintain an environment that is healthy and safe for all employees and customers. Employees are expected to adhere to all health and safety policies provided by the Company and/or Customer (including, but not limited to; safety procedures, training, warning labels, caution signs, and operating and storage procedures). All job-related, incidents, injuries or illnesses are to be reported within 24 hours of becoming aware of such incident, injury or illness to our Human Resources Department, Supervisor, Account Manager or Call Center without fear of retaliation, regardless of the severity. Failure to report an incident, injury or illness within 24 hours of becoming aware may preclude or delay the payment of Workers Compensation benefits. Workers Compensation insurance covers any injury or illness sustained in the course of work with the Company or Customer. Subject to legal requirements Workers Compensation provides benefits after a short waiting period.

Every employee involved in a work-related incident must complete a report immediately, except in the case of an emergency, when it may be filled out after medical attention has been received. Employees involved in a work-related incident may be asked to take a drug and/or alcohol test, even if no injury occurred. Refusal to take a test or receiving a non-negative or positive will result in termination of employment and could negatively affect your Workers Compensation benefits. Failure to observe health and safety rules or report an unsafe act, may result in disciplinary action including, but not limited to, immediate termination of employment. In the event of injury, employees are required to follow the below procedures:

1. In an emergency seek immediate medical attention.
2. Contact PTG supervisor, account manager, or call [1-855-447-3968](tel:1-855-447-3968) to report the injury.
3. Except for an emergency, employees may not seek medical treatment without prior authorization from PTG.

Job Assignment Call

Upon receiving a call or being placed on a job assignment, the Company will provide you with the following information; the job assignment offer, the hourly rate for the specific assignment, the address and location, the job start time, anticipated length of the assignment (*all employment is at will and does not confer additional rights*), name of the supervisor or the Customer, who you are reporting to, and the dress code requirements. When you accept an assignment we expect that you show up to the assignment on time, dressed appropriately, and ready to work.

Schedules/Timecards

Employees are responsible for their own time cards. It is the responsibility of the employee to clock in and out each day worked, or sign in and out, whichever is applicable to your job site. In addition, it is the responsibility of the employee to notify the Company if the hours on the pay check are incorrect. It is also the responsibility of the employee to properly spell and legibly write their name and the last six (6) of their social security number on the time card(s) or time sheet(s) in its entirety. If you have issues signing in and out or clocking in and out, it is your responsibility to notify our staff immediately.

Payday

The Company pays on a weekly basis, every Friday. Each paycheck represents wages earned by the employee during the previous one-week period, ending on a Sunday. All paychecks are paid electronically, except in the states where it cannot be required by state law. In the event that a holiday falls on pay day, employees will be notified of the alternate payday. A lost check, or pay card should be reported immediately, so that payment may be stopped at the bank and another check, or pay card issued. The employee are responsible for any related fees from the new check associated with stopping the original check.

Seeking Employment

Once registered with PTG, the employee's will be considered available for work until such time as they notify us otherwise. Employee's should contact your PTG recruiter once per week to update availability and inquire about new openings. PTG also conducts ongoing searches for "available" employees as openings occur. Additionally, if there is no work activity for twenty-four (24) months or longer, your employment will, automatically, be terminated and employee's will need to reapply.

Attendance Policy

All employees are expected to be prompt and work diligently throughout the entire work day. If a person is ill, the employee must call the Company's main line at 1-855-447-3968 to report the absence. Additionally, it is mandatory to follow the Customer's call in procedure. Planned absences are to be reported within 48 hours, in advance from the date of the absence. In the case of an emergency situation it is mandatory that you notify Company staff at least two hours prior to shift start time. When calling in, if you receive the voicemail it is required that to leave a voice message for the Company. The voice mail message should include the reason for the absence, when the employee expects to return to work and how they can be reached by phone in the event of any questions. Any employee who is absent from work for more than 3 work days without notification or authorization is deemed to have vacated their position, and are subject to immediate termination.

Employees are also expected to remain at work for their entire work schedule, except for break periods. Late arrival, early departure, or other absences from scheduled work hours are disruptive and must be avoided. If it is necessary for an employee to leave the building for personal reasons, they must clock out, and notify the supervisor. If the employee walks off the job or is a no call/no show, they have abandoned that assignment. The assignment is ended, and will not be placed back at that Customer site. The Company may or may not give you another assignment opportunity at a different Customer location. Documentation for the reason for the absence, or tardy may be required. Employees also must inform their supervisor and the Company in writing of the expected duration of any absence. In the event that an employee needs off from work due to a medical emergency, the employee is required to provide a return-to-work statement. Absenteeism excused or not, may be grounds for disciplinary action up to and including termination of employment.

Overtime Policy

The Company pays overtime to non-exempt hourly employees in accordance with the Fair Labor Standards Act. The Company pays time-and-a-half; one and one-half times a non-exempt employee's rate for all hours worked over 40 hours in any given work week. Overtime pay shall not be paid twice for the same hours. Paid hours not actually worked, including holiday pay, will not be counted toward the 40 hour work week required to receive overtime pay.

No overtime may be worked by non-exempt employees unless specifically authorized by management. If you exceed 40 hours without management approval, it is considered a violation of this policy and you are subject to disciplinary action up to and including termination of employment.

Meals and Break Policy

It is the policy of the Company to comply with State and Federal laws regarding meals and breaks. Meal breaks are not counted toward work hours. The Company follows the Customer's break schedule, which the employee is assigned to, unless it does not adhere to State and Federal laws. Additionally, certain Customers do not allow employees to leave the premises while on break or lunch.

Personal Calls/Cellular Phone Policy

The Company does not allow the use of personal cell phones during work or production time. Personal calls or texts can be made during lunch or break time only. Photos, videos or any kind of recordings are strictly prohibited on any work site. In the event of an emergency, please see your immediate supervisor for permission to use the telephone. Individuals outside of the Company trying to reach an employee may contact the office directly.

Theft Policy

The Company will not tolerate theft of any kind, on job sites. Employees found in violation of the Company Theft Policy are subject to immediate termination of employment. Any employee being discovered removing property that does not belong to them without permission from any of the Company offices or Customer job sites are determined to be in violation of the Company Theft Policy. The Company will not tolerate theft of any kind including but not limited to:

- Any employee that is found to have clocked in/out or signed in/out any employee other than themselves.
- Any employee that has clocked in or signed in and leaves the designated work area or work site to perform activities outside of assigned work duties.
- Any employee removing property that does not belong to them from the Company or a Customer location.

Assignment Termination

The Assignment Termination Policy does not replace, override, or supersede any other policy outlined within this employee handbook. The Company policy is to terminate an employee who accumulates 3 occurrences, with the possibility of rehire after 6 months. Rehiring eligibility is at the sole discretion of the Company. Each file will be thoroughly reviewed and an interview may take place. Any combination of the following occurrences, are considered to be a violation of this Policy:

- Employee declining an assignment that is offered to them by any of our internal staff members.
- A Customer requesting an employee not to return to their job site.
- "No Call/ No Show" (NCNS) or job abandonment, to an assignment accepted by the employee.
- Any violation of the Personal Conduct Policy.
- Any violation of the Attendance Policy.

Health Care Reform

In 2014, the Affordable Care Act, creates a new type of online marketplace for purchasing health insurance coverage. This marketplace, is referred to as a Health Insurance Marketplace, or an Exchange. Employees are not required to purchase insurance coverage through the Marketplace.

Pro Talent Group is providing this notice to help employees understand the health insurance coverage options that are available. Employees are able to find and compare health insurance plans through the Marketplace.

Employees purchasing coverage through a Marketplace may be eligible for a federal subsidy that lowers the monthly premiums or reduces the cost sharing. However, to receive these federal savings, employees cannot be eligible for health plan coverage through the Company that is affordable and provides “minimum value.”

The availability of coverage through the Marketplace does not affect your eligibility for coverage through the Company’s health plan. Information on the Company’s health plan coverage are provided to the employee by the Company.

Additional information on the health care reform law and the Marketplace is available a

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 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 are required to provide proper identification, which may include your Social Security number. In many cases, the disclosure is 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 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 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.
 - **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

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:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other	b. Federal Reserve Consumer Help Center

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.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357