



Multnomah Athletic Club

## Membership Application - Spouse Adding to Account

### PART I: TO BE COMPLETED BY APPLICANT

APPLICANT	<u>Maria Alaudry Small</u>				MEMBER #
	Title	First	Middle	Last	
CURRENT MEMBER	<u>Vincent Cozzetto Small</u>				MEMBER # <u>409390</u>
	Title	First	Middle	Last	

HOME ADDRESS	<u>827 SW 8th Avenue St</u> <u>Portland OR 97219</u>	
HOME PHONE	<u>503 515 7746</u>	CELL
E-MAIL	<u>Vinny.Small128@gmail.com</u>	
BIRTHDATE	<u>5/21/90</u>	GENDER <u>Female</u>

MEMBERSHIP CATEGORY:	
Check One:	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> Nonresident
Please indicate:	
<input checked="" type="checkbox"/> Applicant is at least 30 years old	
<input type="checkbox"/> Both applicant and spouse are under 30 years of age	

<b>CHILDREN</b>	LIST CHILDREN AGES BIRTH TO 25 YOU WISH TO BE INCLUDED ON YOUR ACCOUNT. <i>Individual and nonresident members who wish to include children older than seven on their accounts must transfer to a family category and are subject to applicable initiation fees and dues.</i>				
	FIRST	MIDDLE	LAST	GENDER	BIRTHDATE
<b>OCCUPATION</b>	Employer <u>Advance Local</u>		Occupation <u>Director</u>		
	Address <u>185 Hudson St.</u> <u>Jersey City, NJ 07302</u>		Work Phone <u>300 242010</u> E-Mail <u>mana@appearance.com</u>		
<b>MAILINGS</b>	Mail billing statement to: <input type="checkbox"/> Home <input type="checkbox"/> Business <input checked="" type="checkbox"/> E-Statement Only		Mail all other correspondence/publications to: <input checked="" type="checkbox"/> Home <input type="checkbox"/> Business		
<b>BACKGROUND INFORMATION</b>	<ul style="list-style-type: none"> <li>Has either applicant ever been convicted of a misdemeanor or felony? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</li> <li>Has either applicant ever pled guilty / no contest to a misdemeanor or felony? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</li> <li>Has either applicant ever been charged with a misdemeanor or felony? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</li> </ul>				
	If you answered YES to any of the above questions, <b>you must provide a letter of explanation.</b> Please provide an explanation of the event, including the date, nature and jurisdiction of any offense, and the judgment.				
	Has either applicant ever been a MAC member? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, when? _____ Under what name(s)? _____				

FOR OFFICE USE ONLY

Mailed/PU Date	Received (SP)	Initiation Fee	Posting Date	Background Check	Date to M'ship	Account #	Effective Date

Revised March 2016



Multnomah Athletic Club

## MAC AGREEMENT RELEASE AND WAIVER OF LIABILITY

1. I understand and acknowledge that club participation may be dangerous and may involve risks which include, but are not limited to, bodily injury, partial or total disability, paralysis and death. I also understand and acknowledge that the social and economic losses or damages which can result from those risks and dangers can be severe and that not all such risks and dangers may be known or reasonably foreseeable at this time. I accept the responsibility for losses or damages resulting from all such risks and dangers involved in club participation.

2. I agree to take appropriate precautions for my own safety and that of others when participating in activities and further agree that, before participating I will inspect the facilities and equipment to be used and will, if I believe anything is unsafe, immediately advise the person in charge of that unsafe condition and will refuse to participate.

3. I hereby release, waive and discharge MAC, its coaches, instructors, officials and volunteers engaged by MAC, in the conduct of club activities, and MAC officers, directors, agents and employees, from all liability to me and to my conservators, guardians or other legal representatives, assigns, heirs and next of kin for any and all claims, demands, losses or damages on account of any injury, death or damage to property, arising out of my participation in club activities, arising from negligence, whether on MAC premises or elsewhere, including transportation of myself and/or my child/ward to and from events and venues.

4. If competing in an offsite event/venue, I assume responsibility for transportation of myself and/or my child(ren)/ward(s) to and from those events and/or venues.

5. I also hereby agree to indemnify and to hold harmless from any claim or demand on account of injury or damage which I may suffer as a result of participation in club activities, MAC and all other persons mentioned in Paragraph 3.

6. I understand that this release, waiver and agreement to indemnify and hold harmless includes, but is not limited to, damages which are caused, or alleged to be caused, in whole or in part by the negligence of MAC and the individuals listed in Paragraph 3.

I am the parent or legal guardian of those participant(s) who are associated with my membership account/application, who is under the age of 18 years, and who wishes to participate in the Multnomah Athletic Club's activities. In consideration of the Multnomah Athletic Club's allowing my child(ren) or ward(s) to participate in club activities, I hereby agree to indemnify the Multnomah Athletic Club and all other persons described in Paragraph 3 above, and to hold each and all of them harmless from any claim or demand on account of injury to or damage suffered by my child(ren) or ward(s) as a result of participation in club activities, whether on Multnomah Athletic Club premises or elsewhere.

I acknowledge it is my responsibility to deliver my child(ren) to any activities and to pick up my child(ren) promptly upon the scheduled conclusion of such activities. If competing in an offsite event/venue, I assume responsibility for transportation of myself and/or my child(ren)/ward(s) to and from those events and/or venues.

This agreement includes, but is not limited to, claims or demands on account of injury or damage caused or allegedly caused by the negligence of MAC or any of the individuals listed in Paragraph 3.

I have read the above agreement of release and waiver of liability and understand that agreeing to this waiver I have given up substantial rights. I agree to this agreement voluntarily.

Signature of applicant/member 1: [Signature] Print Name: mana Small Date: 05/10/2024

Signature of applicant/member 2: [Signature] Print Name: V. my Small Date: 5/10/24

☐ **Parental Consent to Treat:** I wish to provide consent and have completed the form below:

I am the natural parent and/or guardian of registered children who are associated with my account, do hereby fully authorize Multnomah Athletic Club coaching staff or designated chaperones to act on my behalf in the event my child(ren) is the victim of an accident, injury or illness that requires immediate medical or surgical care. Actions on behalf of my child(ren) shall include but not be limited to authorization for Multnomah Athletic Club coaching staff or other chaperones to arrange for such medical care as they deem appropriate, substantiated by local medical advice, and to give any required consent for such medical care.

Signature of applicant/member 1: \_\_\_\_\_ Date: 5/10/24

Signature of applicant/member 2: \_\_\_\_\_ Date: \_\_\_\_\_

Emergency Phone: \_\_\_\_\_ Alternate Phone: \_\_\_\_\_ Account #: \_\_\_\_\_

**PART II: TO BE COMPLETED AND SIGNED BY THE APPLICANT****SECONDER**

PLEASE PRINT LEGIBLY. PLEASE REVIEW GUIDELINES FOR DETAILS ABOUT QUALIFIED SECONDER.  
YOUR SECONDER MAY **NOT** BE A FAMILY MEMBER AND **MUST** BE A MAC MEMBER.

SECONDER NAME (NON-FAMILY)

Aaron James

MEMBER # (REQUIRED)

9581-0

E-MAIL ADDRESS

Aaron@appearance.com

Have you known the seconder for the required minimum of one year? \_\_\_\_\_ How long? 9 years

**PROOF OF MARRIAGE, CIVIL UNION, OR EQUIVALENT**

☒ I have enclosed a copy of our marriage certificate / government documentation in order to qualify for family membership.

**BY SIGNING THIS APPLICATION FORM I ACKNOWLEDGE THE FOLLOWING:**

- If the Board of Trustees approves this application, I am responsible for any initiation fee that applies in order to accept a membership. The initiation fee that is in effect for the specific membership category on the date the application is received in Member Services.
- I may withdraw this application at any time prior to paying the initiation fee and accepting the membership. Once the membership is accepted and the initiation fee is paid or under a payment plan contract, the fee is nonrefundable.
- I grant Multnomah Athletic Club permission to obtain a personal financial/character/criminal report relative to my application.
- Upon approval of this application by the Board of Trustees, I agree to accept full responsibility for payment of account and compliance with Club Rules.
- The fact that I am applying for individual or family membership does not confer any contractual or additional rights upon this application or obligations to the Membership Committee or Board of Trustees, and that the acceptance or rejection of the application is within the absolute discretion of the Membership Committee and Board of Trustees.
- All membership application materials are confidential and will not be disclosed to parties outside of the evaluation process.
- Any false or misleading information on this application may be cause for denying membership.
- I have read and understand the Guidelines for Completing a MAC Application.

Signature of Applicant

05/10/2024

Date

Signature of Current Member

5/10/24

Date

**PART III: TO BE COMPLETED AND SIGNED BY THE PROPOSER****PROPOSER**

PLEASE PRINT LEGIBLY. PLEASE REVIEW GUIDELINES FOR DETAILS ABOUT QUALIFIED PROPOSERS.  
THE PROPOSER **MAY** BE A FAMILY MEMBER AND **MUST** BE A MAC MEMBER.

PLEASE NOTE: IF THE PROPOSER IS A FAMILY MEMBER, **NO LETTER OF RECOMMENDATION IS REQUIRED.**

IF YOU ARE REQUIRED TO SUBMIT A LETTER, YOU WILL BE CONTACTED AT A LATER DATE.

Is the applicant a family member? YES What is your relation to the applicant? Wife  
Have you known the applicant for the required minimum of three years? YES How long? 17 years

I accept responsibility for the completeness and accuracy of the information on this form and understand that any misrepresentation may disqualify the applicant(s). I understand that my membership in the Multnomah Athletic Club confers no contractual or additional rights to the applicant(s) or obligations to the Membership Committee or Board of Trustees. I acknowledge that the acceptance or rejection of this application is within the absolute discretion of the Membership Committee and Board of Trustees.

Vanny Small

PRINT NAME

Vanny Small 280@small.com

E-MAIL ADDRESS

SIGNATURE

409390

MEMBER#(REQUIRED)

5/10/24

DATE





2018-13591

Oregon  
Health

136-

Authority CENTER FOR HEALTH STATISTICS

Local file number

## APPLICATION, LICENSE, AND RECORD OF MARRIAGE

State file number

LOCAL  
OFFICIALCounty: **MULTNOMAH** License effective on or after: **JULY 28, 2018** License expires (month, day, year): **SEPTEMBER 25, 2018**PARTY A:  
Groom,  
Bride or  
SpousePARTY A is (check one): ☐ Groom ☐ Bride ☐ Spouse

1a. Current legal name (first, middle):

**MARIA**

Last

**ALAUDDIN**

1b. Legal name at birth (if different):

1c. Previous name (if different):

2. Birthplace (state or foreign country):

**KANSAS**

3. Date of birth (month, day, year):

**MAY 21, 1990**

4. Age:

**28**

5. Sex:

**FEMALE**

6. Occupation:

**ACCOUNT DIRECTOR**

7. Previous marital status (single, widowed, divorced):

**SINGLE**

8a. Current address: Street and number

**718 NW 21ST AVE**

City or town

**PORTLAND**

State/country

**OREGON**

ZIP

**97209**

8b. COUNTY of residence:

**MULTNOMAH**

9. Legal name taken after this marriage (first, middle):

**MARIA****ALAUDDIN**

Last

**SMALL**

10a. Father's / Parent's name (first, middle, last name at parent's birth):

**DEAN ALAUDDIN**

10b. Birthplace (state or foreign country):

**PAKISTAN**

11a. Mother's / Parent's name (first, middle, last name at parent's birth):

**SHEILA GRACE KENNEDY**

11b. Birthplace (state or foreign country):

**TENNESSEE**

CONSENT FORM

WAIVER

PARTY A

PARTY B:  
Groom,  
Bride or  
SpousePARTY B is (check one): ☐ Groom ☐ Bride ☐ Spouse

12a. Current legal name (first, middle):

**VINCENT****COZZETTO**

Last

**SMALL**

12b. Legal name at birth (if different):

12c. Previous name (if different):

13. Birthplace (state or foreign country):

**OREGON**

14. Date of birth (month, day, year):

**OCTOBER 06, 1989**

15. Age:

**28**

16. Sex:

**MALE**

17. Occupation:

**REALTOR**

18. Previous marital status (single, widowed, divorced):

**SINGLE**

19a. Current address: Street and number

**718 NW 21ST AVE**

City or town

**PORTLAND**

State/country

**OREGON**

ZIP

**97209**

19b. COUNTY of residence:

**MULTNOMAH**

20. Legal name taken after this marriage (first, middle):

**VINCENT****COZZETTO**

Last

**SMALL**

21a. Father's / Parent's name (first, middle, last name at parent's birth):

**TIMOTHY LEROY SMALL**

21b. Birthplace (state or foreign country):

**MINNESOTA**

22a. Mother's / Parent's name (first, middle, last name at parent's birth):

**LORI COZZETTO**

22b. Birthplace (state or foreign country):

**OREGON**

CONSENT FORM

WAIVER

PARTY B

AFFIDAVIT  
OF AGE  
(required if 17)23. ☐ Party A - name and address of affiant:24. ☐ Party B - name and address of affiant:

SIGNATURES

25. Party A's legal signature:

Date:

**07/25/18**

26. Party B's legal signature:

Date:

**Vincent Small 7/25/18**

We certify that the information is correct and complete to the best of our knowledge and we are free to marry under Oregon law.

Neither you nor your spouse is the property of the other. The laws of the State of Oregon affirm your right to enter into marriage and at the same time to live within the marriage free from violence and abuse.

This license authorizes the marriage in this state of the parties named above by any person duly authorized to perform a marriage ceremony under the laws of the State of Oregon.

LICENSE TO  
MARRY

27. Date license issued:

**JULY 25, 2018**

28. Signature of issuing official:

29. Title of issuing official:

**DEPUTY**

30a. Date of marriage:

**July 28, 2018**

30b. Where married (city, town or location):

**WEST LINN, OREGON**

30c. County:

**CLACKAMAS OREGON**

31a. I certify that the above named persons were married on the date listed above (30a). Signature of person performing ceremony (officiant):

Signature of person

31b. Title:

**Reverend**

31c. Officiant (person performing ceremony):

Name: **MELISSA COE GREWENOLD**

Phone:

**503-803-2385**Address: **2338 HILLSIDE LANE**City, State, ZIP: **LAKE Oswego, OR 97034**

31d. Name of authorizing religious or secular congregation/organization of officiant:

**UNIVERSAL LIFE CHURCH & MONASTERY**

32. Witness name (print):

**ROBERT COZZETTO SMALL**

33. Witness name (print):

**EMILY KATHERINE BARBOUR**

34. Signature of county official:

35. Date filed by county official (month, day, year):

**7/31/18**LOCAL  
OFFICIAL

Certified Copy Page 1 of 1





Multnomah Athletic Club

## Letter of Recommendation Guidelines

You have been named by the applicant(s) listed below as a Proposer or Seconder for Multnomah Athletic Club membership. Your honest appraisal of the applicant(s) is appreciated and will help maintain the high quality of the MAC membership. All information you share will be confidential.

The following guidelines will assist proposers and seconders in completing Letters of Recommendation for applicants they are supporting.

- **Proposers:** Proposers who are not family members of applicants must submit a Letter of Recommendation.
- **Seconders:** All seconders must submit a Letter of Recommendation to Member Services regarding the applicant.

Each Letter should include:

- The type and duration of the person's relationship with the applicant
- A description of the applicant's friendliness and congeniality
- A description of the applicant's character, ethics, and integrity
- A description of the applicant's professional or community engagement or a description of the applicant's volunteerism
- A description of the applicant's roots in the community
- If known on a professional level, the recommendation letter should also include a description of the applicant's tenure and responsibilities of their position

To whom it May Concern,

I've known Maria Small as a coworker and friend for almost 10 years. Maria is our company's business development lead. She's responsible for driving new business and managing our most important client relationships.

Maria is an amazing person. She's outgoing, positive and open-minded. She easily makes new friends, and she's often the first person in our business to welcome a new employee.

Maria is very ethical. She never shies away from a tough conversation, and she's always truthful.

Maria often leads community service efforts at our company. She's great at generating a turn out for an event and/or motivating others to participate.

I highly recommend Maria Small for MAC membership. Thanks, Aaron James

DocuSigned by:  
  
 6D7C17FEDCE640E...  
 Signature

**Aaron Thomas James**

**Name**

**Please Note:** In your capacity as member proposer or seconder, you are acting on behalf of Multnomah Athletic Club. You are asked to provide complete and detailed information about the applicant(s) in order to assist the Membership Committee and the Board of Trustees in judging the character of the applicant(s) and the merits of their application. Incomplete letters will be necessarily returned for completion.



Post Office Box 5920, Scottsdale, AZ 85261  
1-877-263-8033 | www.universalbackground.com

Report Requested By:  
MULTNOMAH ATHLETIC CLUB

Consumer Report - Order # 38293818

Name:

Address:

Maria Alauddin Alauddin  
827 SW Stephenson St  
Portland, OR 97219

SSN:

DOB:

Phone:

Email:

\*\*\*-\*\*-5394  
05/21/\*\*\*\*  
(360)624-2010  
vinnysmall28@gmail.com

Summary for Maria Alauddin Alauddin		
Search Type	Details	Status
Social Security Address/Alias Trace		See Details
USA CriminalSearch Plus		No Record
Statewide Criminal Court Search	OR	No Record
Federal District Criminal Search	FEDERAL District, OR	No Record

Report Detail for Maria Alauddin Alauddin

Social Security Address/Alias Trace

#112451744

Date Ordered

08/23/2024

Date Completed

08/23/2024

Validation

This is a Valid Social Security Number. (This is a Valid Social Security Number. Issued in Kansas between 1990 and 1991. )

Status

No Discrepancy Detected

The SSN is associated with the name provided.

The information contained in the Social Security Number Address/Alias Trace is a research tool and is not considered a consumer report or investigative consumer report. While the trace is useful to establish an association between the name and SSN provided, it does not provide a definitive match or verification. It should not be used as a factor for taking any adverse action against this individual.

USA CriminalSearch Plus

#112451746

Date Ordered

08/23/2024

Date Completed

08/23/2024

Status

No Record Found

> USA CriminalSearch

\* Criminal records researched include delayed and historical archive databases which can affect availability in some jurisdictions.

> USA SecuritySearch

> USA OffenderSearch

\* Criminal records researched include delayed and historical archive databases which can affect availability in some jurisdictions.

Statewide Criminal Court Search		#112451793	
Date Ordered	08/23/2024	Date Completed	08/23/2024
Status	No Record Found		
Jurisdiction/Location	OR		
Scope of Search	Records were searched for a minimum of 7 years		

Federal District Criminal Search		#112451796	
Date Ordered	08/23/2024	Date Completed	08/23/2024
Status	No Record Found		
Jurisdiction/Location	FEDERAL District, OR		
Scope of Search	Records were searched for a minimum of 7 years		

This information is a consumer report or investigative consumer report as defined by the federal Fair Credit Reporting Act (FCRA) and applicable state laws. This report does not guarantee the accuracy or truthfulness of the information, but only that it is accurately copied from public records. The end user of this report agrees to comply with the Fair Credit Reporting Act (FCRA), and all other federal, state and local laws governing the confidentiality and dissemination of this information. If any adverse action may be taken based in whole or in part on this consumer report, the end-user is obligated to follow the adverse action procedures as outlined in the FCRA and applicable state and local laws. AZ DPS License #1001268

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) (http://www.consumerfinance.gov/learnmore) o escribe 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 FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://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 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) (<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) (<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) (<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) (<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:	CONTACT:
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<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 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (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 Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
3. Air carriers	<p>Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590</p>
4. Creditors Subject to Surface Transportation Board	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street S.W. Washington, DC 20423</p>
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
7. Brokers and Dealers	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
8. Institutions that are members of the Farm Credit System	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>

2/2023