

## Adult Registration Instructions for Troop 40/St. Columba

As part an of ArchDiocese wide program our chartering organization, St. Columba, requires adults working with children to be screened and trained in order to protect our youth. This requirement applies to adults working with Scouts in Troop 40 as well.

### Who does this apply to?

- Adults accompanying Troop 40 on a day trip.
- Adults accompanying Troop 40 on an overnight trip.
- Adults driving Troop 40 Scouts to/from an event (not carpooling from home).
- Adults regularly attending Troop meetings.

*Note: This refers to adults who regularly stay in the meeting room during Troop meetings. It does not apply to adults who arrive to pick up their Scouts a few minutes before the end of a meeting and listen to the closing announcements. It does not apply to adults who come to our Courts of Honor.*

- Adult Leaders registered with Troop 40.

### What do I have to do?

1. Fill out the Safe Environment Questionnaire.
2. Fill out the Authorization for a Background Check.
3. Take the either BSA *Youth Protection* training or the Archdiocese *VIRTUS-Protecting God's Children* training. (see training info below)

*Note: The BSA training is required of all registered leaders and any adult going on an overnight trip with the Troop.*

4. Return the completed forms and proof of training to a committee member at a Troop meeting at least two meetings prior to any event you plan on attending.

### Where do I get the forms?

- The forms and accompanying documentation are included in this document. See Safe Environment Information on Page 3

### Where do I get trained?

- Take the BSA youth protection class or online training. Classes are about 1.5 hours long. Online courses take 1 hour. See BSA Youth Protection Training on page 2.
- Take the Virtus training through the Archdiocese. Information can be found on the website [www.ny-archdiocese.org](http://www.ny-archdiocese.org), click on Safe Environment. There is lot's on information there about the program. Click Virtus and then Register to see the upcoming scheduled classes. Classes are 3 hours.

### What if I have done this already?

- Anyone who has previously turned in the Safe Environment forms **to St. Columba** does not need to do so again, let us know when and where it was turned in.
- Anyone who registered with another parish must still complete the forms as parish's do not share this information. Turn them in with proof of the training.
- Anyone who has taken Youth Protection training should bring in a copy of their card if the training is current (it's good for 2 years).

## **BSA Youth Protection Training**

There are two forms of Youth Protection training available.

- 1) The course is taught by someone from council and is usually included with other adult training courses. Troop 40 periodically schedules a class in order to keep the adult leaders training current. (training is good for two years).
- 2) The course can be taken online. See the instructions below.

### **Youth Protection Online**

- Go to [www.scouting.org](http://www.scouting.org).
- Click [Youth Protection](#).
- Click [Online Resources](#)
- Click [Boy Scout Leader Youth Protection Training](#).
- Click [Youth Protection Training](#).
- Click [Connect](#).
- Select create an account option.
- Provide the requested information (Our council is "Hudson Valley Council"). You do not need to be a registered member and provide a reg #.
- Follow the directions and go through the training.
- Print the page at the end showing you have completed the training. Make 3 copies.
- If the certificate does not appear try logging out and back in to the E Learning page again. The Youth Protection training should show as complete and give you the option of displaying the certificate.
- Hand in two copies when you signup and keep one for yourself.

## Safe Environment Information

The following sections of this document contain the required forms to fill out and additional information regarding the Safe Environment Program. The *Safe Environment Questionnaire* and *Authorization & Disclosure For Background Check* are the forms that need to be filled out and returned to the Troop.

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**SAFE ENVIRONMENT PROGRAM**  
**ARCHDIOCESE OF NEW YORK**

**SAFE ENVIRONMENT QUESTIONNAIRE**

**FOR ALL PERSONS WORKING WITH MINORS**

All applicants, both for paid and volunteer positions, who will be in regular contact with minors must complete this questionnaire.

1. Name: \_\_\_\_\_  
(Please print)      Last                                      First                                      Middle                                      Maiden

2. Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

3. Position Sought: \_\_\_\_\_

4. Current or Last Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_ Phone No.: \_\_\_\_\_

5. List all paid and volunteer positions involving work with or around minors you have held, either with Church or non-Church organizations (e.g., Boy Scout leader, religious education instructor, youth minister, coach, etc.). Include dates of service and the names of sponsoring organizations.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. Give the names and contact information of two personal references and their relationship to you (please note: these persons may be contacted by the Archdiocesan institution you are seeking to work for). If you already provided references in an application for employment, you do not have to supply them here.

\_\_\_\_\_

\_\_\_\_\_

**If the answers to any of the following questions is “yes”, please explain on a separate sheet:**

7. Has a civil or criminal complaint ever been filed against you alleging child neglect or abuse of any kind? \_\_\_\_\_
8. Have you ever been terminated or disciplined in your employment for reasons relating to allegations of physical abuse or sexual misconduct by you? \_\_\_\_\_
9. Have you ever been accused of or investigated for an act of sexual abuse or harassment of any kind?  
\_\_\_\_\_

I hereby certify that the information I have provided in the Safe Environment Questionnaire, and any attached documents, is complete, true, and correct to the best of my knowledge.

I understand that it is my responsibility to comply fully with the Safe Environment Requirements of the Archdiocese of New York within 45 days of commencing my service with an Archdiocesan institution. I understand that these requirements include submitting to a background check and completing the appropriate Safe Environment Training program. I also understand that full compliance with these requirements is a condition of any volunteer service or employment with an Archdiocesan institution that involves regular contact with minors, and that failure to comply will result in my being barred from any contact with minors in any Archdiocesan institution.

I further acknowledge that I have received the Summary of the Archdiocese of New York’s Policy on Sexual Misconduct and the Code of Conduct. I understand their meaning, and agree to conduct myself in accordance with their terms. I acknowledge that the Policy is not intended to create any contractual obligations, express or implied, on the part of the Archdiocese of New York or its affiliated entities.

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Date

**AUTHORIZATION & DISCLOSURE FOR BACKGROUND CHECK**

I have read the attached *Archdiocesan Policy on Background Checks* and "*A Summary of Your Rights Under the Fair Credit Reporting Act*," understand my rights as outlined in that document and, in connection with my ministry to children or youth in the Archdiocese of New York, authorize the agency where I am applying or currently serve in the Archdiocese, its affiliates and agents, and Catholic Mutual Group and its independent contractor, ChoicePoint Service Inc. (hereafter referred to as "ChoicePoint"), to make the following background checks only: Verification of Social Security Number; National Criminal File Search; and State Sexual Offender Search. **ChoicePoint will do no other checks, reports or investigations of any kind, except those listed immediately above.**

Further, the information received from ChoicePoint through the above-authorized background checks is strictly confidential and will not be released except to the personnel specified in the attached *Archdiocesan Policy on Background Checks*. Unless I so authorize in writing, ChoicePoint will not sell, broker, or otherwise distribute the information it generates from the background checks listed immediately above.

Law enforcement, judicial, and governmental agencies are authorized to release all written information about me in connection with the above-authorized background checks. To the extent permitted by law I release all individuals, companies, corporations and agencies from any and all liability, claims, and or damages relating to the above-authorized background checks.

The following information is true and correct to the best of my knowledge: **[PLEASE PRINT CLEARLY]**

Parish/Institution Name: \_\_\_\_\_ Institution #: \_\_\_\_\_

Parish/Institution Address: \_\_\_\_\_

Program you will be serving (e.g., School, Parish, Religious Education): \_\_\_\_\_

Position (e.g., Teacher, Catechist, Sports Coach): \_\_\_\_\_

Your Name: \_\_\_\_\_

Prefix      First                      Middle                      Last

If your use of any other name, nickname, or assumed name is necessary to complete a background check, please list the name(s) here:

- Employee
- Volunteer
- Clergy

Current Address: \_\_\_\_\_ (Must check ONE box)

Street Number      Street Name (No PO Boxes)      City, State      Zip      Years @ address

Prior Address: \_\_\_\_\_

Street Number      Street Name (No PO Boxes)      City, State      Zip      Years @ address

Date of Birth\*      \_\_\_\_\_  
Month                      Day                      Year

\*Date of Birth information is used for identification purposes only. In no way is it used as a qualification for employment or volunteer service.

Social Security #: \_\_\_\_\_

Daytime Telephone Number: \_\_\_\_\_  
Area Code                      Number

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent's Signature (for minors): \_\_\_\_\_

**For Office Use Only**

Received SEP: \_\_\_/\_\_\_/\_\_\_

Entry date: \_\_\_/\_\_\_/\_\_\_

# ARCHDIOCESE OF NEW YORK

## POLICY RELATING TO SEXUAL MISCONDUCT

### SUMMARY

#### **Introduction**

The Archdiocese of New York has adopted a policy relating to sexual misconduct. The policy, summarized here, provides guidelines to help prevent sexual misconduct and to help Archdiocesan personnel in responding to allegations of sexual misconduct, if any do occur.

Sexual misconduct is contrary to Christian principles and is in violation of the conditions of employment of all paid and unpaid personnel of the Archdiocese. Therefore, all Archdiocesan personnel must comply with applicable civil and canon law regarding incidents of actual or suspected sexual misconduct and with the requirements of this policy.

It is understood that sexual misconduct encompasses sexual harassment which is prohibited by Federal and state law; and that sexual misconduct by any personnel of the Archdiocese, whether in the course of work or not, will be considered grounds for suspension or termination of employment or involvement with the work of the Archdiocese.

#### **How is Sexual Misconduct Defined?**

Sexual misconduct means any actions or words of a sexual nature which are contrary to the moral doctrine, teachings and canon law of the Catholic Church and are proscribed by Federal, State or local law or cause harm to another. Sexual harassment, included in the category of sexual misconduct, refers to unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature which explicitly or implicitly becomes a term or condition of an individual's employment or a basis for employment decisions affecting the individual or whose purpose or effect is to interfere substantially with an individual's work performance or to create an intimidating, hostile or offensive working environment.

#### **Who is Required to Report Sexual Misconduct and to Whom?**

If any Archdiocesan personnel receives a report of alleged sexual abuse of a minor by any Archdiocesan personnel, they shall advise the person (or their parent or guardian) to immediately report the incident to the appropriate District Attorney's Office, and should notify the Office of Legal Affairs or the Safe Environment Office immediately. If the report is received from an alleged victim or family member, they shall also refer the person directly to the Archdiocesan Victim's Assistance Coordinator. The

Archdiocese will take whatever steps are necessary to protect children and minors while the matter is under investigation after consultation with the district attorneys.

If any Archdiocesan personnel receives a report of alleged child abuse or neglect that occurred outside of an Archdiocesan program, they shall immediately report the incident to their supervisor, who should report it to the New York State Child Abuse Hotline and to the appropriate local police agency. If they can't confirm that the supervisor has called the Hotline, they should do so immediately themselves.

## **How Will the Reports be Handled?**

When accusations are made of sexual misconduct involving personnel of the Archdiocese, contact by a representative of the Archbishop with the alleged victim and family, if applicable, will be promptly initiated. Medical, psychological and spiritual assistance, and, in appropriate circumstances, economic assistance may be offered in the spirit of Christian justice and charity.

## **What About the Accused Person?**

The accused person will be assisted in obtaining legal advice. If the alleged claim appears substantiated, the accused person may be relieved from the exercise of any function or responsibility or ministry and/or employment in the Archdiocese and placed on administrative leave pending the outcome of the internal and any outside investigation, such leave to be with or without pay and/or benefits, as competent diocesan authorities may decide.

Any personnel of the Archdiocese who admit to, do not contest, or are found guilty of an incident of sexual misconduct shall be relieved immediately from the exercise of any function or responsibility of ministry and/or employment in the Archdiocese of New York. Subject to the conditions of any applicable contracts or terms of employment and at the discretion of diocesan authorities, such personnel may be assisted with any required rehabilitative or convalescent care.

## **Do We Need More Education on this Topic?**

Yes, we certainly do. To help support each adult's responsibility for his or her own sexual growth and maturity, the Archdiocese, from time to time, may be able to arrange programs providing additional information and training concerning this sensitive topic.

## **What About False Accusations and Unsubstantiated Claims?**

There is always the possibility of false accusations or unsubstantiated claims made for whatever reason. Civil law provides penalties for the crime of falsehood in which individuals become victims of false denunciations and calumny. The courts often impose financial reparations in such cases. Canon law also makes provision for canonical sanctions in various cases of falsehood and calumny.

**Please note:** This document is a summary of the policy relating to sexual misconduct for the Archdiocese of New York. It is designed to make you aware of the existence of the policy but does not give you all of the details. All employees and volunteers of the Archdiocese of New York are urged to read and become familiar with the policy as a whole. The full policy is available from your agency, and can also be found at [www.archny.org/pastoral/safe-environment-program/safe-environment-policies](http://www.archny.org/pastoral/safe-environment-program/safe-environment-policies).



# Safe environment program

ARCHDIOCESE OF NEW YORK

## ARCHDIOCESAN POLICY ON BACKGROUND CHECKS FOR EMPLOYEES & VOLUNTEERS

### RATIONALE:

The parishes and programs of the Archdiocese of New York are fully committed to providing the children and youth they serve with an environment that provides excellence in religious and spiritual formation and sensitivity in pastoral care while keeping them safe from those who might harm them. Archdiocesan policy requires a background check for any person who has regular contact with children and/or young people. Failure to allow a background check means that you will not be able to work with children and/or young people.

### MATERIALS:

Along with this policy you should have received two documents: a “Summary of Your Rights Under the Fair Credit Reporting Act”, and an “Authorization & Disclosure for Background Check”.

Since the Archdiocese intends to conduct criminal background checks, its policy comes under the jurisdiction of the federal *Fair Credit Reporting Act*. Please read the “Summary of Your Rights Under the Fair Credit Reporting Act” document carefully before doing anything else. This law includes various features that protect you in this process.

Don't be concerned about the word “credit”. **We do not ask for any financial information about you.** The scope of any background check is limited to the following items:

1. Verification of Social Security Number
2. National Criminal File Search
3. State Sexual Offender Search

If you have any questions about the “Summary of Your Rights Under the Fair Credit Reporting Act” document, please contact the Archdiocesan Safe Environment Program ([safe@archny.org](mailto:safe@archny.org), 212-371-1011, x 2810).

The “Authorization & Disclosure” form must be completed in its entirety and returned to the pastor or the administrator of the program in which you will be working.

### PROCEDURE FOR BACKGROUND CHECKS:

The Archdiocese has arranged for a company called “**ChoicePoint**” to perform the checks. Persons being considered for employment, employees, and volunteers are not charged for this service.

Once a background check is completed, **ChoicePoint** sends the results to the Director of the Safe Environment Program.

- If the information falls within the mandate of the *Bishops' Charter* (i.e., it relates to the sexual abuse or minors), the Director of the Safe Environment Program will notify the Archbishop, the Vicar General, the Office of Legal Affairs and the administrator of the program where you work or volunteer. *At the same time ChoicePoint makes the same information available to you.*
- If the information does not fall under the *Bishops' Charter*, the Director of the Safe Environment Program will evaluate the information to determine if it suggests a risk to minors. This analysis will be made in a way that is consistent with Federal and New York State law. Your pastor and the administrator of your program are not necessarily informed of any negative information. They will only be informed of serious negative information that may affect your ability to work with children and/or young people.
- Any information that you provide to the Safe Environment Office, your pastor or administrator, or **ChoicePoint** explaining the negative information will be a part of any assessment that is made.
- All matters will be handled with the utmost discretion and professionalism.

## QUESTIONS:

Should you have any questions concerning background checks, please contact the Safe Environment Program office:

- E-mail: [safe@archny.org](mailto:safe@archny.org)
- Telephone: (212) 371-1011, extension 2810.
- Mail: 1011 First Avenue (Room 1315) New York, New York 10022



# Safe Environment Program

## ARCHDIOCESE OF NEW YORK

### SOME FACTS ABOUT BACKGROUND CHECKS

#### **Who's going to see the results of my report?**

According to the *Archdiocesan Policy on Background Checks for Parish Employees & Volunteers*, only the Director of the Archdiocesan Safe Environment Program will be able to access reports on parish employees and volunteers. If necessary, the Director will review any result with the Archdiocesan Office of Legal Affairs. The Director of the Safe Environment Program will only contact your pastor only if the information has a bearing on your fitness to serve children as an employee or volunteer.

#### **How can I obtain a copy of the report that was run on me?**

If you are interested in receiving a copy of your background report, you may send your request in writing to: ChoicePoint Consumer Disclosure, P.O. Box 105108, Atlanta, GA 30348. You must include your Social Security Number and your parish's or school's account number (VSP622540). You can also call ChoicePoint's customer service number, 1-800-845-6004, for more information about your report.

#### **What will show up if I decide to access my own credit report?**

It will note that the Archdiocese or ChoicePoint has "obtained a copy" of your credit report. **This does not mean that anyone obtained financial information about you.** It simply means that the part of your report containing name, Social Security Number, and address was checked to make sure that your name (or a nickname or a previous name) and address matches the Social Security Number you gave on the Authorization & Disclosure form, along with residential addresses associated with that name(s) and Social Security Number. We do not ask for or receive any financial information about you, under any circumstances.

#### **How long is my signed Authorization & Disclosure form good for?**

We will only do one background check, once you submit your Authorization form. However, if a current employee or volunteer applies for a position at a new institution (e.g., a new parish or school), we will ask them to submit to a new background check. For more information about this, please see the Safe Environment Policies, which are available on our Office website.

**In no event will the Archdiocese ever conduct a second check without getting a new Authorization & Disclosure form from the employee or volunteer.**

### **What does the “release” on the Authorization & Disclosure form mean?**

The release on the Authorization & Disclosure form is a *limited* release. Federal law spells out the circumstances under which no consumer may bring certain actions in connection with a background check. Consistent with these circumstances, the release is limited by the language at the beginning of the sentence, “to the extent permitted by law,” to those actions barred by the statute. You are not being asked to give up any rights under applicable law.

### **Where will my records be kept?**

ChoicePoint stores all background check results in a confidential and secure archive. Original signed Authorization & Disclosure forms will be kept in a confidential personnel file at your parish. A copy of your form will be kept in a secure file at the Archdiocesan Safe Environment Program Office.

### **Why do you need my Social Security Number, and how will it be used?**

Without a Social Security Number, ChoicePoint has no way of differentiating your records from other people who have the same name and date of birth. Since ChoicePoint checks criminal records nationally, you would be surprised at how many potential records can turn up for one name with the same date of birth.

The Social Security Number allows us to verify that you are who you say you are. Also, it allows us to confirm that you are the only person using your Social Security Number. If your number appears with anyone else’s name, ChoicePoint will receive a record to that effect that they share with the Safe Environment Program.

### **How is my Social Security Number protected?**

Your parish and the Safe Environment Program office exercise great care regarding your Social Security Number.

First, access to Authorization & Disclosure Forms is strictly limited to those who do the checks.

Second, parishes are required to maintain Authorization & Disclosure Forms in secure confidential files. The Safe Environment Program will audit parishes from time to time on this key point.

Third, the Safe Environment Program maintains its copy of the Authorization & Disclosure Forms in secure confidential files.

Fourth, ChoicePoint employs up to 128-bit encryption technology to protect individuals from the unauthorized use of the information sent to their server. Moreover, they follow industry standards by utilizing secure socket layers (SSL) and then encrypt the information before sending it across the Internet. This provides a secure transmission from the Safe Environment Program office to the ChoicePoint servers

### **What if I don’t have a Social Security Number?**

If you are a person in “Undocumented” status, your supervisor (pastor, director of religious education, etc.) will verify your identity with some form of photo identification (e.g., a driver's license, a passport, an employer-issued ID card, etc.). You should still complete the background check authorization form, including your name, date of birth, and address, but you should leave the line for Social Security number blank. This will still enable us to do a name verification and criminal record check.

### **What if I have other questions not addressed here?**

Before signing and submitting your Authorization & Disclosure for Background Check form, feel free to contact the Safe Environment Program office (by e-mail: [safe@archny.org](mailto:safe@archny.org) or by telephone: 212-371-1011, x 2810).



# Safe environment program

ARCHDIOCESE OF NEW YORK

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

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681u ([www.ftc.gov/os/statutes/fcra.htm](http://www.ftc.gov/os/statutes/fcra.htm).) The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

-- Over --

- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING	PLEASE CONTACT
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center- FCRA Washington, DC 20580 * 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 * 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 * 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington D.C. 20552* 800- 842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 * 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 * 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 * 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 * 202-720-7051