

**Council of the District of Columbia
Committee on Business and Economic Development**

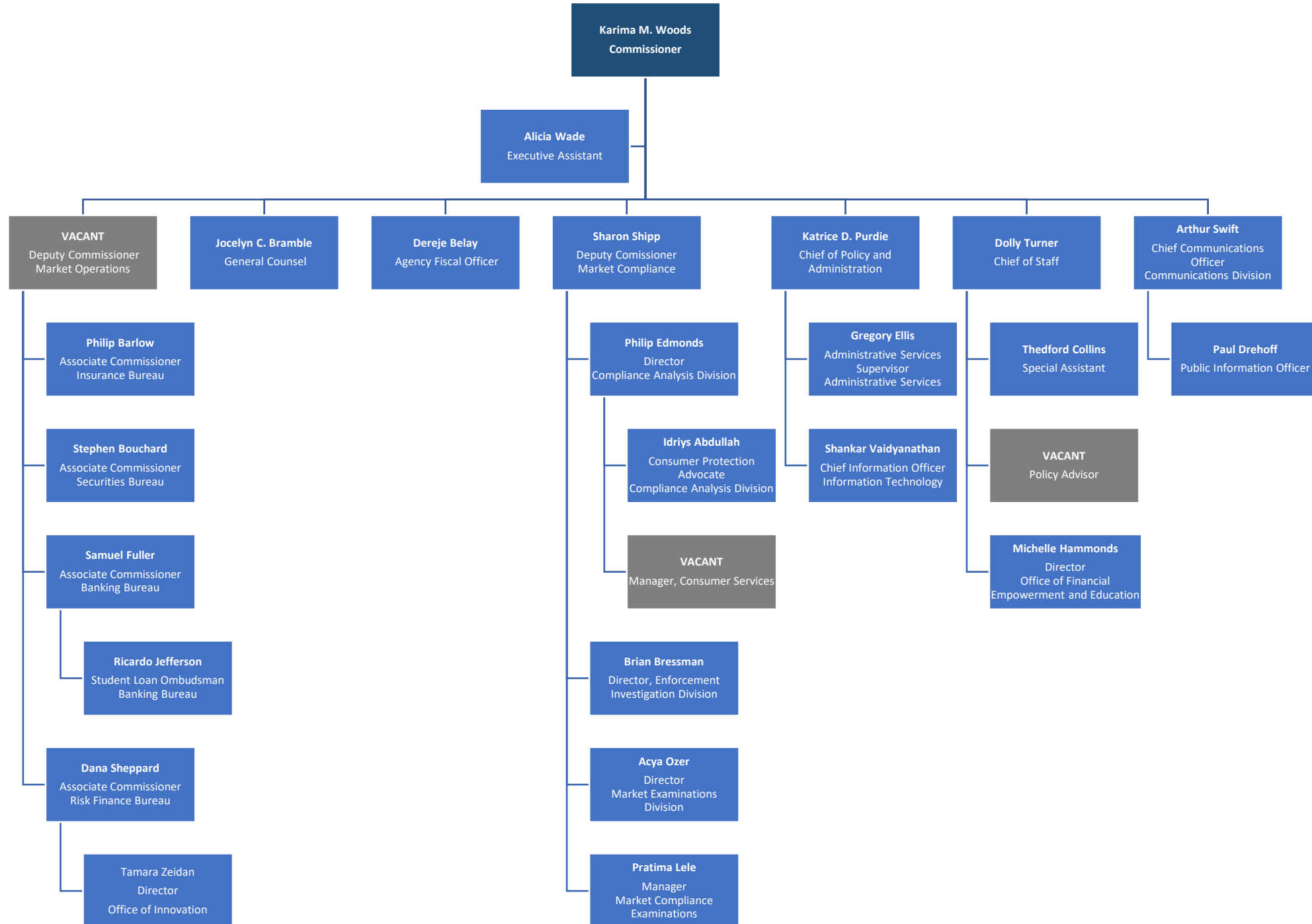
**Department of Insurance, Securities, and Banking
FY22 and FY23 Performance Oversight Hearing Appendices**

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Appendix 1

DC DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
Executive Office of the Commissioner



Appendix 2

Department of Insurance, Securities and Banking (SR0)

Schedule A - As of January 19, 2023

Vacant Status	Program	Program Description	Cost Center	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp/ Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Annual Benefits	Status of Vacant Positions
	100058	HUMAN RESOURCE SERVICES - GENERAL	30188	00016013	Human Resources Specialist	Simmons,Marlene O	7/11/2005	17.54	Reg	DS0087	12	6	1	93,311.00	20,528.42	
				00022252	Human Resources Specialist	Pettigrew,Alice VonEva	5/26/2009	13.66	Reg	DS0087	12	4	1	88,300.00	19,426.00	
	100058 Total												2	181,611.00	39,954.42	
	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	00015485	Information Technology Special	Guishard,Michael	11/2/2015	7.22	Reg	DS0077	13	8	1	123,217.00	27,107.74	
				00024853	SUPPORT SERVICES SPECIALIST	Duckett,Alfonzo	10/19/2015	7.26	Reg	DS0077	11	3	1	75,128.00	16,528.16	
				00025123	Administrative Services Progra	Ellis,Gregory	12/11/2006	16.12	Reg	DS0086	14	0	1	142,701.15	31,394.25	
				00025163	Staff Assistant	Pedroso,Tamisha S.	12/3/2012	10.13	Reg	DS0077	9	1	1	58,591.00	12,890.02	
				00025507	CLERICAL ASSISTANT	Reed,Anissa	4/25/2022	0.74	Term	DS0079	7	4	1	53,558.00	11,782.76	
				00027840	Chief Information Officer	Vaidyanathan,Shankar	5/7/2001	21.72	Reg	DS0086	15	0	1	164,415.09	36,171.32	
				00034872	Chief of Policy and Administra	Purdie,Katrice Diana	2/22/2005	17.92	Reg	DS0086	16	0	1	155,053.02	34,111.66	
				00035768	INFO TECH SPEC	Anderson II,Lloyd J	3/22/2005	17.84	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00035827	Imaging Specialist	Patterson,Deserie	10/13/1998	24.28	Reg	DS0077	9	10	1	75,436.00	16,595.92	
				00035828	Administrative Specialist	Glass,Kendra	5/26/2015	7.66	Reg	DS0077	12	2	1	90,051.00	19,811.22	
	100071 Total												10	1,067,821.26	234,920.68	
	100092	LEGAL SERVICES - GENERAL	30185	00041785	SUPERVISOR TRIAL ATTORNEY	bramble,jocelyn	4/18/2017	5.76	Reg	LX0001	2	0	1	196,363.52	43,199.97	
				00041786	Attorney Advisor	Turner,Kimberly A	11/12/2019	3.19	Reg	LA0001	13	5	1	123,522.00	27,174.84	
				00041787	Attorney Advisor	O'Brien,David Peter	1/19/2016	7.01	Reg	LA0002	14	1	1	128,824.00	28,341.28	
				00041788	Attorney Advisor	Murat,Maureen L.	7/8/2019	3.54	Reg	LA0002	13	3	1	116,289.00	25,583.58	
				00041789	Deputy General Counsel	Blackstone,Lillah R	9/28/1998	24.33	Reg	LX0001	1	0	1	176,098.31	38,741.63	
				00042200	Attorney Advisor	Levi,Adam	11/8/1999	23.21	Reg	LA0002	15	9	1	189,612.00	41,714.64	
				00075376	Paralegal Specialist	Sassa,Makondi Claudine	3/31/2008	14.81	Reg	DS0077	12	7	1	103,612.00	22,794.64	
				00075544	Operations Manager	Mathis,Michelle D.	11/9/1992	30.21	Reg	DS0077	13	9	1	126,444.00	27,817.68	
				00076896	Paralegal Specialist	McBride,Keenan R.	9/10/2012	10.36	Reg	DS0077	9	7	1	69,821.00	15,360.62	
				00077717	Attorney Advisor	Beard,Andre	5/21/2012	10.67	Reg	LA0002	13	8	1	134,464.00	29,582.08	
				00082338	Student Intern	Campbell,Taylor P	10/17/2022	0.26	Temp	DS0087	7	1	0.5	22,429.50	4,934.49	
						Lee,Dasol	10/17/2022	0.26	Temp	DS0087	7	1	0.5	22,429.50	4,934.49	
	100092 Total												11	1,409,908.83	310,179.94	
	100151	EXECUTIVE ADMINISTRATION	30184	00001990	Program Analyst	Turcios,Cynthia V	4/29/2019	3.73	Term	DS0087	12	9	1	100,827.00	22,181.94	
				00017095	Special Assistant	Collins,Theford L	6/8/2015	7.62	Reg	DS0087	13	9	1	116,932.95	25,725.25	
				00034803	EXECUTIVE ASST	Wade,Alicia M	5/16/2011	11.69	Reg	DS0087	13	8	1	113,950.00	25,069.00	
				00039088	Commissioner Ins Sec&Banking	Woods,Karima M.	11/19/2012	10.17	Reg	DX0000	E5		0	188,944.72	41,567.84	
				00041792	Chief of Staff	Turner,Dolly	5/15/2015	7.69	Reg	DS0086	15	0	1	150,060.00	33,013.20	
	100151 Total												5	670,714.67	147,557.23	
	100157	PUBLIC AFFAIRS	30186	00003290	Public Affairs Specialist	Bryant,Tanya D	5/22/2000	22.68	Reg	DS0077	13	8	1	123,217.00	27,107.74	
				00034860	Public Affairs Specialist	Jordan,Brianna L	3/28/2022	0.81	Reg	DS0087	13	5	1	105,001.00	23,100.22	
				00036294	Public Information Officer	Drehoff,Paul	8/6/2018	4.46	Reg	DS0086	14	0	1	122,636.62	26,980.06	
				00041791	Public Affairs Specialist	Iglesias Alves Pereira,Aristi	7/22/2019	3.50	Reg	DS0077	13	4	1	110,311.00	24,268.42	
				00043792	CONSUMER PROTECTION ADVOCATE	Abdullah,Iidriys J	9/4/2007	15.39	Reg	DS0087	13	10	1	119,916.00	26,381.52	
				00073628	Chief Communications Officer	Swift,Arthur P	3/14/2022	0.85	Reg	DS0086	15	0	1	162,048.81	35,650.74	
	100157 Total												6	743,130.43	163,488.69	
	150002	AGENCY ACCOUNTING SERVICES	10002	00004196	ACCOUNTANT	May,Julia C	7/25/1990	32.51	Reg	DS0007	11	10	1	91,012.00	20,022.64	
				00022530	Accounts Payable Specialis	Branham,Valencia M	12/10/1990	32.13	Reg	DS0007	12	10	1	111,741.00	24,583.02	
				00043252	ACCOUNTS PAYABLE SUPV	Vanhorne,Lashawn M	12/3/1990	32.15	Reg	DS0007	13	10	1	129,669.00	28,527.18	
				00075090	ACCOUNTANT	Penny,Emanuel E	7/20/2020	2.50	Reg	DS0007	9	7	1	69,821.00	15,360.62	
				00085225	ACCOUNTANT	Tadesse,Tadele M	5/24/2021	1.66	Reg	DS0007	11	1	1	70,589.00	15,529.58	
	150002 Total												5	472,832.00	104,023.04	
	150003	AGENCY BUDGETING AND FINANCIAL MANAGEMENT SE	10001	00001761	BUDGET OFFICER	Onifade,Oluwatosin B	2/16/2010	12.93	Term	DS0007	14	4	1	130,368.00	28,680.96	
				00012917	BUDGET ANALYST	Ware,Jovan Louise	11/30/2015	7.14	Reg	DS0007	12	1	1	87,344.00	19,215.68	
	150003 Total												2	217,712.00	47,896.64	
	150017	AGENCY/CLUSTER SHARED SERVICES	10003	00012491	Agency Fiscal Officer	Belay,Dereje	11/5/2012	10.21	Reg	DS0007	15	3	1	148,602.00	32,692.44	
	150017 Total												1	148,602.00	32,692.44	
	300133	BANKING LICENSING	30163	00034846	Associate Commiss. for Banking	Fuller,Samuel V	1/9/2006	17.04	Reg	DS0086	16	0	1	158,320.11	34,830.42	
				00034862	Banking Licensing Specialist	Walton,Brittany	7/22/2019	3.50	Reg	DS0077	12	5	1	98,188.00	21,601.36	
				00034868	Supervisory Banking Examiner	Turner,Randal	7/5/2022	0.54	Reg	DS0086	14	0	1	114,441.25	25,177.08	
				00034869	Banking Licensing Specialist	Ball,Chasity D	11/13/2018	4.19	Reg	DS0077	11	2	1	72,860.00	16,029.20	
				00035837	Banking Licensing Specialist	Goines,Robsine M	6/22/1998	24.59	Reg	DS0077	12	2	1	90,051.00	19,811.22	
				00037714	Licensing Manager	Kerr,Monique Melissa	9/10/2012	10.36	Reg	DS0086	14	0	1	114,441.15	25,177.05	

Vacant Status	Program	Program Description	Cost Center	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp/ Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Annual Benefits	Status of Vacant Positions
				00075387	Sr. Banking Licensing Speciall	Rouse,Brian A	3/7/2005	17.88	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00108954	Banking Licensing Specialist	Smith,Kevin T.	11/21/2022	0.16	Reg	DS0077	11	4	1	77,397.00	17,027.34	
	300133 Total												8	855,369.51	188,181.29	
	300134	BANKING MARKET EXAMINATION	30164	00005191	BANK EXAMINER	McLendon,KoKeeta M	10/28/2019	3.23	Reg	DS0077	12	1	1	87,339.00	19,214.58	
				00034865	Banking Examiner	Wagner,Peggy A.	7/14/2014	8.52	Reg	DS0077	12	9	1	109,036.00	23,987.92	
				00046080	BANK EXAMINER	Huber,Timothy	5/24/2021	1.66	Reg	DS0077	12	2	1	90,051.00	19,811.22	
				00046081	Banking Examiner	Smith,Leonard	4/21/2014	8.75	Reg	DS0077	12	8	1	106,324.00	23,391.28	
				00075373	BANK EXAMINER	Farquharson-Reid,Angela	9/10/2012	10.36	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00075386	Senior Bank Examiner	Bright,Eva M	9/29/2008	14.32	Reg	DS0077	13	8	1	123,217.00	27,107.74	
				00075388	Senior Bank Examiner	Cole,Miriam A	4/17/2018	4.76	Reg	DS0077	13	6	1	116,764.00	25,688.08	
				00075389	BANK EXAMINER	Joseph,Lester C.	10/15/2019	3.27	Reg	DS0077	12	6	1	100,900.00	22,198.00	
				00075551	Supervisory Bank Examiner	Irwin,Trey	5/30/2017	5.64	Reg	DS0086	15	0	1	127,028.82	27,946.34	
				00085204	BANK EXAMINER	Davis,Dionne	3/7/2016	6.87	Reg	DS0077	12	8	1	106,324.00	23,391.28	
				00085205	BANK EXAMINER	Clifton,Aaron	3/19/2018	4.84	Reg	DS0077	12	6	1	100,900.00	22,198.00	
	300134 Total												11	1,179,632.82	259,519.22	
	300135	BANKING MARKET OPERATION	30168	00001945	Student Loan Ombudsman	Jefferson,Ricardo R.	10/15/2019	3.27	Reg	DS0086	14	0	1	126,397.88	27,807.53	
				00018144	Student Loan Examiner	Guishard,Angela	10/24/2022	0.24	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00034863	Program Analyst	Hicks,Jazman	3/28/2022	0.81	Reg	DS0077	13	1	1	100,630.00	22,138.60	
				00074667	Foreclosure Prevention & Media	Arnold,Ben	10/25/2021	1.24	Reg	DS0087	14	10	1	141,707.40	31,175.63	
				00075396	Program Analyst	Fenwick,Aaron R	6/8/2020	2.62	Reg	DS0087	14	10	1	141,707.00	31,175.54	
				00085528	Community Outreach Specialist	Savoy,Jasmine	10/24/2022	0.24	Reg	DS0077	12	5	1	98,188.00	21,601.36	
				00109037	Program Analyst	Arriola,David	11/21/2022	0.16	Reg	DS0077	12	1	1	87,339.00	19,214.58	
				00109039	Program Analyst	Mccargo,Andrea Nicole	12/19/2022	0.08	Reg	DS0077	12	1	1	87,339.00	19,214.58	
	300135 Total												8	895,057.28	196,912.60	
	300139	CONSUMER SERVICES	30169	00010013	INSURANCE OPERATIONS SPEC	Dickens,Marionnetta	4/28/1986	36.75	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00013044	INSURANCE OPERATIONS SPEC	Stinson,Douglas	10/14/2008	14.27	Reg	DS0077	12	9	1	109,036.00	23,987.92	
				00015980	Insurance Operations Specialis	Brown,Cameron	6/6/2022	0.62	Reg	DS0077	12	4	1	95,476.00	21,004.72	
				00022086	INSURANCE OPERATIONS SPEC	Slade,Arthur F	10/14/2008	14.27	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00075087	Consumer Services Specialist	Moore,David	12/3/2012	10.13	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00075393	Director, Compliance Analysis	Edmonds,Philip	11/23/2020	2.16	Reg	DS0086	15	0	1	177,839.33	39,124.65	
				00075435	Consumer Services Specialist	Storr,Tywanda	9/12/2022	0.35	Reg	DS0077	12	1	1	87,339.00	19,214.58	
	300139 Total												7	804,937.33	177,086.21	
	300141	MARKET RESEARCH & ANALYSIS	30171	00046078	Dep Commiss. for Market Compl.	Shipp,Sharon	9/10/2012	10.36	Reg	XS0001	10	0	1	159,360.29	35,059.26	
				00075431	Market Compliance Examinations	Lele,Pratima	11/21/2022	0.16	Reg	DS0086	14	0	1	143,000.00	31,460.00	
				00075599	Market Conduct Data Analyst	Wade,Cheryl R	1/30/2012	10.98	Reg	DS0077	13	7	1	119,991.00	26,398.02	
				00078117	FINANCIAL EXAMINER INS	Davis,LaTasha	4/3/2017	5.80	Reg	DS0077	13	5	1	113,537.00	24,978.14	
	300141 Total												4	535,888.29	117,895.42	
	300142	ENFORCEMENT	30172	00003370	FRAUD INVEST	Pendleton,Mark A	5/16/2016	6.68	Reg	DS0077	12	8	1	106,324.00	23,391.28	
	300142 Total												1	106,324.00	23,391.28	
	300143	INVESTIGATION	30173	00013699	Assistant Dir for Enforcement	Ross,Michael	11/21/2016	6.16	Reg	DS0086	15	0	1	132,255.18	29,096.14	
				00020539	FRAUD INVEST	Loproto,Robert B	9/5/2006	16.38	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00031812	FRAUD INVEST	Saxton,Shanta	5/18/2015	7.68	Reg	DS0077	12	6	1	100,900.00	22,198.00	
				00034870	Investigator Fraud	Tengen,Juliana N	10/19/1992	30.27	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00075430	DIR OF FRAUD	Bressman,Brian	2/21/2017	5.91	Reg	DS0086	16	0	1	177,990.33	39,157.87	
	300143 Total												5	652,565.51	143,564.41	
	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	00037577	Program Manager (Financial Emp	Hammonds,Michelle	2/8/2016	6.95	Reg	DS0086	14	0	1	132,255.18	29,096.14	
				00105600	Program Analyst	MABRY,KAMARIA S	5/9/2022	0.70	Term	DS0087	12	1	1	80,784.00	17,772.48	
				00105601	Program Support Specialist	Rendel,Rebecca	4/11/2022	0.78	Term	DS0087	9	1	1	54,183.00	11,920.26	
				00105602	Program Support Specialist	Calhoun,Ayinde K	3/14/2022	0.85	Term	DS0087	9	1	1	54,183.00	11,920.26	
				00105603	Program Manager	Williams,Shahidah	5/29/2018	4.65	Reg	DS0086	13	0	1	105,023.24	23,105.11	
	300146 Total												5	426,428.42	93,814.25	
	300151	HEALTH ACTUARIAL	30177	00005439	ACTUARY	Flick,Stephen	7/5/2022	0.54	Reg	DS0077	13	7	1	119,991.00	26,398.02	
				00073445	Supervisory Health Actuary	Tanhehco,Efren L	11/7/2011	11.21	Reg	DS0086	14	0	1	155,093.95	34,120.67	
				00073451	ACTUARY	Shirley,Darniece L	1/3/2011	12.05	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00082359	Insurance Fraud Investigator	Richardson,Bijan N	6/21/2022	0.58	Reg	DS0077	12	7	1	103,612.00	22,794.64	
	300151 Total												4	508,367.95	111,840.95	
	300152	INSURANCE FINANCIAL EXAMINATION	30180	00003501	ACTUARY	Dyson,Monica L	3/24/2003	19.84	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00004205	SUPV INSURANCE EXAM GEN	Liebers,Howard M	2/11/2013	9.94	Reg	DS0086	14	0	1	138,028.50	30,366.27	
				00008351	ACTUARY MGR	Nkojo,Robert I	4/21/2003	19.76	Reg	DS0086	14	0	1	131,475.71	28,924.66	
				00009105	Insurance Licensing Spec Mgr	Johnson-Parker,Sheila A	10/31/2005	17.23	Reg	DS0086	14	0	1	114,441.17	25,177.06	

Vacant Status	Program	Program Description	Cost Center	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp/ Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Annual Benefits	Status of Vacant Positions
				00009191	Supvy Ins Oper Exam (Auditing)	Brown,Nathaniel Kevin	4/10/2000	22.79	Reg	DS0086	14	0	1	151,060.23	33,233.25	
				00011195	FINANCIAL EXAMINER INS	Alexander,Laura	11/21/2022	0.16	Reg	DS0077	13	1	1	100,630.00	22,138.60	
				00012661	INSURANCE OPR EXAM AUDIT	Ukairo,Chidinma	7/27/1987	35.51	Reg	DS0077	11	10	1	91,007.00	20,021.54	
				00015197	INSURANCE EXAMINER	Johnson,Colin B	2/25/1994	28.92	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00016131	Insurance Licensing Specialist	Alexander,Kathy	6/10/2019	3.61	Reg	DS0077	12	2	1	90,051.00	19,811.22	
				00017344	INSURANCE LICENSE SPEC	Hicks,Willie C	6/28/1983	39.59	Reg	DS0077	12	8	1	106,324.00	23,391.28	
				00022192	INSURANCE LICENSE SPEC	Jordan-Robinson,Lucynthia D	8/25/1981	41.43	Reg	DS0077	12	10	1	111,749.00	24,584.78	
				00026346	INSURANCE EXAMINER	Benson,RaShaunda	10/31/2016	6.22	Reg	DS0077	13	1	1	100,630.00	22,138.60	
				00031831	Financial Examiner	Claros,Victoria	11/21/2022	0.16	Reg	DS0077	13	1	1	100,630.00	22,138.60	
				00035565	INSURANCE EXAMINER	Rielley,John M	9/19/1994	28.35	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00036236	Financial Examiner	Negash,Yohannes	10/17/2016	6.26	Reg	DS0077	14	6	1	137,990.00	30,357.80	
				00036295	Associate Commissioner For Ins	Barlow,Philip A	4/10/2000	22.79	Reg	DS0086	16	0	1	191,299.33	42,085.85	
				00036494	Insurance Examiner (Property a	King,Angela Jenice	5/25/1994	28.67	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00037940	Insurance Licensing Specialist	Murphy,Marcus	8/21/2017	5.42	Reg	DS0077	9	2	1	60,463.00	13,301.86	
				00075076	Financial Examiner & Analyst	Merlo,Samuel A	4/3/2006	16.81	Reg	DS0077	14	6	1	137,990.00	30,357.80	
				00085202	ACTUARY	Christhilf,David	12/28/2015	7.07	Reg	DS0077	14	10	1	153,233.00	33,711.26	
300152 Total													20	2,435,685.94	535,850.91	
300157	FINANCIAL ANALYSIS		30191	00036539	Director of Risk Finance	Sheppard,Dana G	9/13/1993	29.37	Reg	DS0086	16	0	1	197,344.35	43,415.76	
300157 Total													1	197,344.35	43,415.76	
300159	RISK FINANCE-LICENSING AND REGULATORY		30190	00036633	Insurance Licensing Specialist	Chibessa,Hawi A	11/13/2018	4.19	Reg	DS0077	12	1	1	87,339.00	19,214.58	
300159 Total													1	87,339.00	19,214.58	
300160	RISK FINANCE-MARKET EXAMINATION		30192	00035765	Supervisory Financial Examiner	O'Donnell,Patrick S.	6/6/2005	17.63	Reg	DS0086	15	0	1	177,839.76	39,124.75	
				00036363	FINANCIAL EXAMINER OFFICER	Bunyasrie,Surayuth	5/18/2015	7.68	Reg	DS0077	14	6	1	137,990.00	30,357.80	
				00038470	FINANCIAL EXAMINER (CAPTIVE)	Andrew,Anu	9/19/2016	6.34	Reg	DS0077	13	3	1	107,084.00	23,558.48	
				00046076	Financial Examiner & Analyst	Davis,Rebecca	12/1/2014	8.14	Reg	DS0077	14	3	1	126,557.00	27,842.54	
				00085212	Financial Examiner & Analyst	Afolabi,Christine	4/21/2014	8.75	Reg	DS0077	14	4	1	130,368.00	28,680.96	
300160 Total													5	679,838.76	149,564.53	
300161	CORPORATE FINANCE		30196	00000198	Securities Registration Specia	Nikoi,Gail	9/26/2022	0.32	Reg	DS0077	11	5	1	79,665.00	17,526.30	
				00008873	ASST DIR	Mcmanus,James M.	10/22/2001	21.26	Reg	DS0086	15	0	1	153,319.42	33,730.27	
				00015183	Associate Commissioner of Secu	Bouchard,Stephen	4/25/2022	0.74	Reg	DS0086	16	0	1	140,958.33	31,010.83	
				00039603	Secur Finan Exam (Rpt & Discl)	Adu,George	8/8/2006	16.46	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00075089	Securities Registration Specia	Gray,Erris	3/16/2020	2.85	Reg	DS0077	11	9	1	88,738.00	19,522.36	
				00075391	Supervisory Market Examination	Ozer,Ayca	7/18/2022	0.51	Reg	DS0086	15	0	1	127,030.30	27,946.67	
300161 Total													6	719,382.05	158,264.05	
300162	SECURITIES LICENSING		30195	00000483	Assistant Director for Securit	Martin,Lucinda D	12/5/2011	11.13	Reg	DS0086	14	0	1	118,711.40	26,116.51	
				00037776	Securities Licensing Spec.	Sanyang,Sainey	10/17/2016	6.26	Reg	DS0077	12	1	1	87,339.00	19,214.58	
				00037779	Securities Licensing Spec.	Umoete,Faith	12/5/2022	0.12	Reg	DS0077	12	1	1	87,339.00	19,214.58	
				00109063	Securities Licensing Specialis	Cooper,Lakishia	2/8/2016	6.95	Reg	DS0077	13	4	1	110,311.00	24,268.42	
300162 Total													4	403,700.40	88,814.09	
300163	SECURITIES MARKET EXAMINATION		30197	00021355	SECURITIES FINANCIAL EXAM	Bakker,Sara A	10/24/2022	0.24	Reg	DS0077	13	10	1	129,671.00	28,527.62	
				00085203	Securities Financial Examiner	Vaughn-Cooke,Faye Elizabeth	6/6/2022	0.62	Reg	DS0077	13	1	1	100,630.00	22,138.60	
300163 Total													2	230,301.00	50,666.22	
300195	MARKET ANALYSIS		30235	00109068	Program Support Specialist	Gibbs,Ebony I	10/29/2018	4.23	Reg	DS0077	9	1	1	58,591.00	12,890.02	
300195 Total													1	58,591.00	12,890.02	
300196	OUTREACH		30235	00109369	Director of the Office of Inno	Zeidan,Tamara	12/19/2022	0.08	Reg	DS0086	15	0	1	177,839.00	39,124.58	
300196 Total													1	177,839.00	39,124.58	
300197	COMPLIANCE		30235	00109044	Program Support Specialist	Key,Roderica O	6/12/2017	5.61	Reg	DS0077	11	1	1	70,592.00	15,530.24	
300197 Total													1	70,592.00	15,530.24	
F Total													137	15,937,516.80	3,506,253.70	
V	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	00109040	Human Resources Specialist	(blank)	(blank)	(blank)	(blank)	DS0087	13	0	1	93,069.00	20,475.18	Pending Posting
100071 Total													1	93,069.00	20,475.18	
100151	EXECUTIVE ADMINISTRATION		30184	00012977	Dep Comm for Market Operations	(blank)	(blank)	(blank)	(blank)	DS0086	15	0	1	152,434.50	33,535.59	Pending Posting
				00085506	Policy Advisor	(blank)	(blank)	(blank)	(blank)	DS0087	14	0	1	109,999.00	24,199.78	Onboarding in progress
100151 Total													2	262,433.50	57,735.37	
300133	BANKING LICENSING		30163	00075304	Student Intern	(blank)	(blank)	(blank)	(blank)	DS0087	7	0	1	44,859.00	9,868.98	Pending Recruitment
300133 Total													1	44,859.00	9,868.98	
300134	BANKING MARKET EXAMINATION		30164	00075374	Attorney Advisor (Finance)	(blank)	(blank)	(blank)	(blank)	LA0002	14	0	1	128,824.00	28,341.28	Position Posted
				00109043	BANK EXAMINER	(blank)	(blank)	(blank)	(blank)	DS0077	12	0	1	87,339.00	19,214.58	Position Filled
300134 Total													2	216,163.00	47,555.86	
300141	MARKET RESEARCH & ANALYSIS		30171	00038798	Manager, Consumer Services	(blank)	(blank)	(blank)	(blank)	DS0086	14	0	1	137,328.50	30,212.27	Interviewing

Vacant Status	Program	Program Description	Cost Center	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp/ Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Annual Benefits	Status of Vacant Positions
				00075077	Compliance Analyst	(blank)	(blank)	(blank)	(blank)	DS0077	12	0	1	87,339.00	19,214.58	Pending Posting
				00109052	Program Analyst	(blank)	(blank)	(blank)	(blank)	DS0077	12	0	1	87,339.00	19,214.58	Pending Posting
	300141 Total												3	312,006.50	68,641.43	
	300143	INVESTIGATION	30173	00085206	Fraud Investigator	(blank)	(blank)	(blank)	(blank)	DS0077	12	0	1	87,339.00	19,214.58	Onboarding in progress
	300143 Total												1	87,339.00	19,214.58	
	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	00106058	Financial Programs Analyst	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Pending Posting
	300146 Total												1	100,630.00	22,138.60	
	300151	HEALTH ACTUARIAL	30177	00073453	Insurance Examiner (General)	(blank)	(blank)	(blank)	(blank)	DS0077	11	0	1	70,592.00	15,530.24	Onboarding in progress
	300151 Total												1	70,592.00	15,530.24	
	300152	INSURANCE FINANCIAL EXAMINATION	30180	00012196	FINANCIAL EXAMINER INS	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Pending Posting
				00078131	INSURANCE EXAMINER	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Pending Posting
	300152 Total												2	201,260.00	44,277.20	
	300157	FINANCIAL ANALYSIS	30191	00109036	Financial Programs Analyst	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Pending Posting
	300157 Total												1	100,630.00	22,138.60	
	300160	RISK FINANCE-MARKET EXAMINATION	30192	00038485	FINANCIAL EXAMINER INS	(blank)	(blank)	(blank)	(blank)	DS0077	13	1	1	100,630.00	22,138.60	Pending Posting
	300160 Total												1	100,630.00	22,138.60	
	300162	SECURITIES LICENSING	30195	00039602	Securities Licensing Spec.	(blank)	(blank)	(blank)	(blank)	DS0077	12	0	1	87,339.00	19,214.58	Position Filled
	300162 Total												1	87,339.00	19,214.58	
	300163	SECURITIES MARKET EXAMINATION	30197	00021395	Securities Financial Examiner	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Onboarding in progress
				10011718	Securities Examiner	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Position on hold
	300163 Total												2	100,630.00	22,138.60	
	300196	OUTREACH	30235	00109069	Program Analyst	(blank)	(blank)	(blank)	(blank)	DS0077	13	0	1	100,630.00	22,138.60	Pending Posting
	300196 Total												1	100,630.00	22,138.60	
V Total													20	1,978,841.00	435,345.02	
Grand Total													157	17,916,357.80	3,941,598.72	

Appendix 3

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 Employee Travel Expenses

Employee/Vendor Name	Position/Title	Invoice Description/Conference Attended	Travel/Effective Date	Amount	Justification
AARON CLIFTON	Bank Examiner	AARMR Annual Regulatory Conference & Training, Savannah GA	1/5/22	754.30	Required conference/training related to positions of the staff
		AARMR Annual Regulatory Conference & Training, Indianapolis Indiana	9/14/22	1,547.65	
AARON CLIFTON				2,301.95	
ABUKAR ABDIRAHMAN	Budget Director	GFOA Annual Conference, Austin TX	6/15/22	2,417.59	
ABUKAR ABDIRAHMAN				2,417.59	
ANDRE BEARD	Attorney Advisor	NASAA Enforcement Training and Investor Education Training, New Orleans LA	4/15/21	1,443.91	
ANDRE BEARD				1,443.91	
ANU ANDREW	FINANCIAL EXAMINER (CAPTIVE)	2022 CICA International conference, Tucson AZ	3/16/22	1,161.05	
		2022 SOFE CDS, Pittsburgh, PA	8/3/22	1,250.12	
		NAIC 2022 Insurance Summit, Kansas MO	9/30/22	671.58	
		NAIC Northeast Zone Financial Summit, Towson, MD	5/23/22	224.00	
ANU ANDREW				3,306.75	
AYCA OZER	Supervisory Market Examination	2022 SEC Northeast Regional Conference, New York NY	9/1/22	1,223.25	
AYCA OZER				1,223.25	
BIJAN RICHARDSON	Insurance Fraud Investigator	Blackhat USA 2022- OSINT, Las Vegas Nevada	9/7/22	742.79	
BIJAN RICHARDSON				742.79	
BRIAN BRESSMAN	Director of Fraud	SIFMA'S Anti-Money Laundering & Finacial Crimes, New York NY	6/16/22	1,759.79	
BRIAN BRESSMAN				1,759.79	
CHRISTINE AFOLABI	Financial Examiner & Analyst	2022 NAIC May 2022 Exam Peer Review Project, Kansas Missouri	6/16/22	835.96	
		2022 SOFE CDS, Pittsburgh, PA	9/7/22	1,265.66	
		VCIA 37th Annual Conference, Burlington, Vermont	9/12/22	1,386.75	
		2022 TeamMate Live Conference, Scottsdale, Arizona	9/30/22	1,380.46	
CHRISTINE AFOLABI				4,868.83	
DANA SHEPPARD	Director of Risk Finance	Vermont Captive Insurance Conference, Burlington, Vermont	9/1/22	2,002.81	
DANA SHEPPARD				2,002.81	
DAVID O'BRIEN	Attorney Advisor	2022 NASAA Advanced Litigation Training, Miami FL	9/13/22	1,405.29	
DAVID O'BRIEN				1,405.29	
DEBBRA WADLEY	Manager, Consumer Services	NAIC-San Deigo	12/1/21	1,488.35	
DEBBRA WADLEY				1,488.35	
DENNIS RAMPRASHAD	Controller	2022 GFOA Annual Conference	6/15/22	2,181.39	
DENNIS RAMPRASHAD				2,181.39	
ERRIS GRAY	Securities Registration Specialist	2022 NASAA Investor Eduction Training, New Orleans, LA	3/1/22	1,255.68	
ERRIS GRAY				1,255.68	
EVA BRIGHT	Senior Bank Examiner	AARMR Annual Conference & Training, Indianapolis Indiana	5/3/21	1,635.91	
EVA BRIGHT				1,635.91	
FAYE E. VAUGH-COOKE	Securities Financial Examiner	SIFMA'S Anti-Money Laundering & Finacial Crimes, New York NY	8/31/22	922.92	
FAYE E. VAUGH-COOKE				922.92	
GEORGE ADU	Secur Finan Exam (Rpt & Discl)	2022 NASAA Enforcement Training, New Orleans LA	3/1/22	1,479.24	
GEORGE ADU				1,479.24	
JAMES MCMANUS	Assistant Director- Corporation Finance Div.	NASAA 2021 Fall Conference	12/30/21	337.20	
JAMES MCMANUS				337.20	

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 Employee Travel Expenses

Employee/Vendor Name	Position/Title	Invoice Description/Conference Attended	Travel/Effective Date	Amount	Justification
JOVAN WARE	BUDGET ANALYST	GFOA Annual Conference 2022	6/22/22	2,375.29	
JOVAN WARE				2,375.29	
LAKISHIA COOPER	Securities Licensing Spec.	2022 NASAA Investment Advisor Training, New Orleans LA	8/5/22	1,973.89	
LAKISHIA COOPER				1,973.89	
LATASHA DAVIS	Financial Examiner Insurance	2022 SOFE CDS, Pittsburgh, PA	7/7/22	1,092.64	
		2022 World Captive Forum Conference, Fort Lauderdale, Florida	3/16/22	793.56	
		NAIC 2022 Insurance Summit, Kansas MO	9/30/22	352.00	
		2022 NAIC Northeast Zone Financial Summit, Towson, MD	5/23/22	224.00	
		NAIC 2022 Insurance Summit, Kansas MO	9/1/22	352.00	
LATASHA DAVIS				2,814.20	
LEROY CLAY, III	Associate CFO-OCFO EDRC	GFOA Virtual Conference	5/6/22	2,002.70	
LEROY CLAY, III				2,002.70	
LILAH BLACKSTONE	Deputy General Counsel	2022 SEC Northeast Regional Conference, New York NY	8/31/22	1,347.45	
LILAH BLACKSTONE				1,347.45	
LUCINDA MARTIN	Assistant Director for Securities Licensing	2022 NASAA Investment Advisor Training, New Orleans LA	5/25/22	1,660.16	
		2022 NASAA Licensing and Registration, Miami FL	7/6/22	1,492.56	
LUCINDA MARTIN				3,152.72	
MALCOLM DOSTER		2022 NASAA Investor Education Training, New Orleans LA	3/16/22	1,415.39	
MALCOLM DOSTER				1,415.39	
MAUREEN MURAT	Attorney Advisor, OGA	2022 NASAA Enforcement and Deposition Training, New Orleans LA	6/15/22	1,670.16	
MAUREEN MURAT				1,670.16	
MICHAEL ROSS	Assistant Director- ECPD	Open Source Intelligence Techniques, Las Vegas Nevada	9/30/22	1,376.20	
		2022 NASAA Enforcement Training, New Orleans LA	3/1/22	1,256.20	
		2021 NAIC Fall National Meeting, San Diego, CA	11/17/21	1,808.60	
		Combined Coalition Against Insurance Fraud & Florida Ins. Fr Ed Tr, Orl FL	8/2/22	1,133.22	
MICHAEL ROSS				5,574.22	
MICHELLE MATHIS	Operations Manager	2022 NASAA Investor Education Training, New Orleans LA	4/29/22	1,291.71	
MICHELLE MATHIS				1,291.71	
MIRIAM COLE	Senior Bank Examiner	MTRA Annual Conference, For Worth, Texas	9/30/22	1,507.99	
MIRIAM COLE				1,507.99	
NATHANIEL BROWN	Supvy Ins Oper Exam (Auditing)	2022 SOFE CDS, Pittsburgh, PA	8/3/22	1,196.34	
NATHANIEL BROWN				1,196.34	
PHILIP BARLOW	Associate Commissioner For Insurance	NAIC Summer National Meeting, Portland OR	8/2/22	2,561.60	
PHILIP BARLOW				2,561.60	
REBECCA DAVIS	Financial Examiner (Captive)	2022 Insurance Summit and Advanced Regulator Training, Kansas MO	9/30/22	1,424.24	
		NAIC 2022 Summer National Meeting, Portland OR	7/21/22	2,163.18	
		SOFE Career Development Seminar, Pittsburgh PA	8/2/22	1,200.69	
		NAIC May 2022 Exam Peer Review Project, Kansas MO	6/15/22	820.96	
		2022 CICA International conference, Tucson AZ	3/16/22	1,226.45	
		NAIC Northeast Zone Financial Summit, Towson, MD	6/15/22	286.13	
REBECCA DAVIS				7,121.65	

Required
conference/training

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 Employee Travel Expenses

Employee/Vendor Name	Position/Title	Invoice Description/Conference Attended	Travel/Effective Date	Amount	Justification
ROBERT LOPROTO	FRAUD INVEST	SEC Northeast Regional Securities Conference, New York NY	9/30/22	737.75	related to positions of the staff
ROBERT LOPROTO				737.75	
ROLAND MCALLISTER, JR.	Revenue Accounting Manager-EDRC	2022 GFOA Annual Conference, Austin TX	8/3/22	1,678.08	
ROLAND MCALLISTER, JR.				1,678.08	
SAMUEL FULLER	Associate Commiss. for Banking	CSBS District Fall Meeting, Trumbull Connecticut	9/20/22	1,095.87	
		CSBS District Spring Meeting, Trumbull Connecticut	5/25/22	1,041.34	
SAMUEL FULLER				2,137.21	

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 Employee Travel Expenses

Employee/Vendor Name	Position/Title	Invoice Description/Conference Attended	Travel/Effective Date	Amount	Justification
SAMUEL MERLO	Financial Examiner and Analyst	2022 SOFE CDS, Pittsburgh, PA	8/3/22	1,172.14	
		2022 NAIC Northeast Zone Hybrid Financial Summit, Towson, MD	7/6/22	79.56	
SAMUEL MERLO				1,251.70	
SEAN O'DONNELL	Director of Financial Examination RFB	National Risk Retention Assoc 2021 Conference	12/8/21	693.36	
		SOFE Career Development Seminar, Pittsburgh PA	7/7/22	1,114.41	
		NAIC 2022 Spring National Meeting, Kansas MO	4/29/22	1,046.67	
		2022 Captive Insurance Companies Association Conf, Tucson AZ	2/8/22	800.51	
		2022 World Captive Forum Conference, Fort Lauderdale FL	3/1/22	854.45	
		NAIC 2021 Summer National Meeting	3/1/22	1,843.52	
SEAN O'DONNELL				6,352.92	
SHARON SHIPP	Dep Commiss. for Market Compl.	NAIC 2021 Fall National Meeting, San Diego, CA	3/16/22	2,463.81	
SHARON SHIPP				2,463.81	
STEPHEN BOUCHARD	Associate Commissioner of Securities	2022 SEC Northeast Regional Conference, New York NY	8/31/22	922.95	
STEPHEN BOUCHARD				922.95	
SURAYUTH BUNYASRIE	Financial Examiner Ins	2022 TeamMate Live, Scottsdale AZ	9/30/22	1,613.93	
		2022 World Captive Forum Conference, Aventura FL	3/1/22	916.18	
SURAYUTH BUNYASRIE				2,530.11	
TADELE TADESSE	Accountant	2022 GFOA Annual Conference, Austin TX	6/17/22	2,537.90	
TADELE TADESSE				2,537.90	
TIMOTHY HUBER	BANK EXAMINER	AARMR Annual Regulatory Conference & Training, Indianapolis Indiana	9/14/22	1,623.75	
TIMOTHY HUBER				1,623.75	
TREY IRWIN	Supervisory Bank Examiner	Facebook Payments Full Scope Exam, Menlo Park CA	9/30/22	4,493.82	
		MTRA Annual Conference, For Worth, Texas	9/30/22	1,769.22	
		DFS GSD Corp Full Scope Exam, Riverwoods IL	9/30/22	2,411.38	
				8,674.42	
VALENCIA M. BRANHAM	AP Specialist- SSC	2022 GFOA Annual Conference, Austin TX	6/17/22	2,491.45	
VALENCIA M. BRANHAM				2,491.45	
XIANGCHUN JESSIE LI	Financial Examiner & Analyst	NAIC 2021 Finance Summit Part 2, Kansa City, MO	11/17/21	488.33	
XIANGCHUN JESSIE LI				488.33	
YOHANESS NEGASH	Insurance Financial Examiner	2022 TeamMate Live User Forum, Scottsdale, AZ	7/13/22	1,369.40	
		2022 SOFE CDS, Pittsburgh, PA	9/7/22	1,887.83	
		Northeast Zone Hybrid Financial, Towson MD	6/15/22	298.20	
YOHANESS NEGASH				3,555.43	
Total				104,224.77	

Appendix 4

Appendix XX - List of Employee Bonuses and Special Award Payments					
Department of Insurance, Securities and Banking (SR0) Fiscal Year 2022 and 2023 List of Employee Bonuses and Special Award Payments					
A) Bonuses					
1 - FY 2022					
Employee Name	Bonus Paid				
Abdullah,Idriys J	4,094.69				
Adu,George	4,427.78				
Afolabi,Christine	4,321.45				
Alexander,Kathy	2,720.27				
Anderson II,Lloyd J	4,427.78				
Andrew,Anu	3,352.76				
Ball,Chasity D	2,410.45				
Barlow,Philip A	6,532.17				
Belay,Dereje	5,074.23				
Benitez,Carla M	1,828.82				
Benson,RaShaunda	2,720.27				
Blackstone,Liliah R	6,013.11				
bramble,jocelyn	6,705.10				
Branham,Valencia M	3,815.56				
Bressman,Brian	6,077.72				
Bright,Eva M	4,097.24				
Brown,Nathaniel Kevin	5,158.15				
Bryant,Tanya D	4,207.42				
Bunyasrie,Surayuth	4,207.42				
Butler,Lisa D.	3,789.10				
Cheng,Emily	3,436.16				
Christhilf,David	5,102.23				
Clifton,Aaron	3,260.15				
Cole,Miriam A	3,537.98				
Collins,Thedford L	3,890.97				
Cooper,Lakishia	3,537.98				
Davis,Dionne	3,445.36				
Davis,LaTasha	3,876.88				
Davis,Rebecca	4,097.24				
Dickens,Marionnetta	3,815.81				
Doster,Malcolm	3,766.70				
Drehoff,Paul	4,187.59				
Duckett,Alfonzo	2,487.91				
Dyson,Monica L	4,427.78				
Edmonds,Philip	6,072.56				
Ellis,Gregory	4,872.72				
Farquharson-Reid,Angela	3,630.59				
Fenwick,Aaron R	4,838.79				
Fuller,Samuel V	5,124.01				
Gibbs,Ebony I	1,638.18				
Glass,Kendra	2,797.72				
Goines,Robsine M	2,982.31				
Gray,Erris	2,797.72				
Guishard,Michael	3,987.06				
Hammonds,Michelle	4,516.03				
Hicks,Willie C	3,630.59				
Huber,Timothy	2,982.31				

Employee Name	Bonus Paid					
Iglesias Alves Pereira,Aristides Emmanu	3,656.52					
Irwin,Trey	4,337.57					
Jefferson,Ricardo R.	3,907.75					
Johnson,Colin B	4,427.78					
Johnson-Parker,Sheila A	3,907.75					
Jordan-Robinson,Lucynthia D	3,815.81					
Joseph,Lester C.	3,352.76					
Kerr,Monique Melissa	3,907.75					
King,Angela Jenice	4,427.78					
LI,Xiangchun	5,232.36					
Liebers,Howard M	4,713.17					
Loproto,Robert B	3,815.81					
Martin,Lucinda D	3,795.77					
Mathis,Michelle D.	4,097.24					
Matthews,Sylvia D	3,815.81					
May,Julia C	3,107.72					
McBride,Keenan R.	1,943.97					
McLendon,KoKeeta M	2,565.36					
Mcmanus,James M.	5,235.30					
Meaza,Senayet	5,539.84					
Merlo,Samuel A	4,427.78					
Moore,David	3,815.81					
Morgan,John	4,317.60					
Murphy,Marcus	1,886.40					
Negash,Yohaness	4,427.78					
Nkojo,Robert I	4,489.41					
O'Donnell,Patrick S.	6,072.58					
Onifade,Oluwatosin B	4,321.45					
Patterson,Deserie	2,575.86					
Pedroso,Tamisha S.	2,256.31					
Pendleton,Mark A	3,445.36					
Penny,Emanuel E	2,320.22					
Pettigrew,Alice VonEva	2,659.06					
Purdie,Katrice Diana	5,294.49					
Rielley,John M	4,427.78					
Ross,Michael	4,516.03					
Rouse,Brian A	4,427.78					
Sanyang,Sainey	2,487.91					
Sassa,Makondi Claudine	3,445.36					
Saxton,Shanta	3,260.15					
Schleit,David	5,232.36					
Sheppard,Dana G	6,738.59					
Shipp,Sharon	5,441.57					
Shirley,Darniece L	4,317.60					
Simmons,Marlene O	3,100.69					
Slade,Arthur F	3,630.59					
Smith,Leonard	3,445.36					
Stinson,Douglas	3,537.98					
Stokes,Cameron J	4,116.98					
Tadesse,Tadele M	2,410.35					
Tanhehco,Efren L	5,295.89					
Tengen,Juliana N	4,427.78					
Turcios,Cynthia V	3,186.23					
Turner,Dolly	4,297.40					
Turner,Kimberly A	3,651.30					
Ukairo,Chidinma	3,107.55					

Employee Name	Bonus Paid					
Vaidyanathan,Shankar	5,614.17					
Vanhorne,Lashawn M	4,427.71					
Wade,Alicia M	3,890.99					
Wade,Cheryl R	3,723.19					
Wadley,Debbra	3,907.75					
Wagner,Peggy A.	3,537.98					
Walton,Brittany	3,167.54					
Ware,Jovan Louise	2,982.49					
Williams,Shahidah	3,167.54					
Woods,Karima M.	6,451.77					
TOTAL	450,011.11					
<u>2 - FY 2023</u>						
There are no bonuses paid in FY 2023, to date.						
<u>B) Special Award Payments</u>						
<u>1 - FY 2022</u>						
There are no special award paid in FY 2022						
<u>2 - FY 2023</u>						
There are no special award paid in FY 2023, to date.						

Appendix 5

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 and 2023 Overtime and workers' compensation payments to Employees

Fiscal Year	Employee Name	Overtime Paid			
2022	Drafton,Lucille	17,207.81			
	Sanyang,Sainey	2,557.30			
	Gray,Erris	1,967.73			
	Anderson II,Lloyd J	1,279.80			
	Duckett,Alfonzo	1,145.24			
	Vanhorne,Lashawn M	1,099.32			
	Branham,Valencia M	969.62			
	Morgan,John	711.69			
	King,Angela Jenice	638.62			
	Andrew,Anu	276.33			
	Guishard,Michael	207.34			
	Turcios,Cynthia V	166.13			
	Doster,Malcolm	22.07			
	Schools,Mindi	19.14			
	Saxton,Shanta	2.21			
Dyson,Monica L	2.06				
2022 Total		28,272.41			
2023	Vanhorne,Lashawn M	5,564.31			
	Branham,Valencia M	3,336.15			
	Duckett,Alfonzo	845.57			
	King,Angela Jenice	374.05			
	Guishard,Michael	4.54			
2023 Total		10,124.62			
Grand Total		38,397.03			
There were no workers' compensation payments made in FY 2022 and FY 2023 todote.					

Appendix 6

DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
P-Card Report
FY2021

Transaction Date	Transaction Amount	Account Number	Cardholder Last Name	Cardholder First Name	Merchant Name	Original Merchant Name	MCC Description	Merchant Type	Transaction Notes	CBE
10/08/2020	(88.63)	*****8798	ELLIS	GREGORY	COMCAST	COMCAST	CABLE SATELLITE OTHER PAY TELEVISION RADIO SVCS	Utilities	Refund from Comcast on billing cycle	No-Explain in Notes
10/14/2020	3,110.82	*****8798	ELLIS	GREGORY	ABC TECHNICAL SOLUTION	ABC TECHNICAL SOLUTION	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Diskkeeper maintenance and renewal	Yes
10/26/2020	699.78	*****8798	ELLIS	GREGORY	SMARTSHEET INC.	SMARTSHEET INC.	COMPUTER SOFTWARE STORES	Computer, Hardware, Software and Peripherals	Business Plan plan Pro Support- 5 Licensed Users	No-Explain in Notes
10/27/2020	2,500.00	*****8798	ELLIS	GREGORY	SQ *THE AQUILINE GROUP	SQ *THE AQUILINE GROUP	CONSULTING MANAGEMENT AND PUBLIC RELATIONS SVCS	Professional Services	Rx Guides updating text and additional design services for the Communications Bureau	Yes
11/03/2020	183.00	*****8798	ELLIS	GREGORY	AMERICAN BAR ASSOCIATI	AMERICAN BAR ASSOCIATI	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Virtual training for Maureen Murat to attend the ABA 2020 Administrative Law Virtual Conference	No-Explain in Notes
11/05/2020	69.96	*****8798	ELLIS	GREGORY	APSTYLEBOOK.COM	APSTYLEBOOK.COM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	AP Stylebook online individual subscription for Communications division	No-Explain in Notes
11/11/2020	463.49	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 96823225	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Postage and mailing supplies for agency	No-Explain in Notes
11/11/2020	3,839.61	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 96824429	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Postage and mailing supplies for agency	No-Explain in Notes
11/30/2020	600.00	*****8798	ELLIS	GREGORY	CNHED	CNHED	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	Membership renewal for the individual Minsidi Schools	No-Explain in Notes
12/08/2020	1,121.29	*****8798	ELLIS	GREGORY	THE LANGUAGE DOCTORS	THE LANGUAGE DOCTORS	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Translation in spanish for Bank on DC powerpoint presentation	No-Explain in Notes
12/08/2020	495.00	*****0193	WADE	ALICIA	PAYPAL	PAYPAL *CREDITBUILD	ORGANIZATIONS RELIGIOUS	Other	Credit Builders Alliance(CBA) membership for Minsidi Schools	No-Explain in Notes
12/09/2020	4,850.00	*****0193	WADE	ALICIA	IN *STREETZ MEDIA	IN *STREETZ MEDIA	ADVERTISING SERVICES	Media and Advertising Services	Bank on DC 10th Anniversary Video Production	Yes
12/09/2020	1,180.62	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	General office supplies for the agency	Yes
12/11/2020	219.00	*****8798	ELLIS	GREGORY	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM Membership for the individual Marlene Simmons	No-Explain in Notes
12/11/2020	219.00	*****8798	ELLIS	GREGORY	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM Membership for the individual Alice Pentegrew	No-Explain in Notes
12/11/2020	219.00	*****8798	ELLIS	GREGORY	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM Membership for the individual Katrina Purdie	No-Explain in Notes
12/10/2020	135.90	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Back order for batteries	Yes
12/15/2020	(202.45)	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Refund from the vendor on copy paper	Yes
12/17/2020	2,118.94	*****0193	WADE	ALICIA	MICROSOFT*ANSWER DESK	MICROSOFT*ANSWER DESK	COMPUTER NETWORK INFORMATION SERVICES	Computer, Hardware, Software and Peripherals	Renew Microsoft Support pack 5	No-Explain in Notes
01/01/2021	9.99	*****0193	WADE	ALICIA	GOOGLE	GOOGLE *YOUTUBE MUSIC	DIRECT MARKETING-CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	This payment was disputed due to it being synced to an employee's personal Google account by mistake. This is not an	No-Explain in Notes
01/06/2021	3,894.69	*****8798	ELLIS	GREGORY	FEDEX	FEDEX 97999534	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Mailing supplies and postage fees	No-Explain in Notes
01/07/2021	119.40	*****0193	WADE	ALICIA	CANVA* 02928-15043234	CANVA* 02928-15043234	PHOTOGRAPHIC STUDIOS	Other	Financial Empower and Education uses the subscription for advertisement of the Bank on DC & Financially Fit DC	No-Explain in Notes
01/12/2021	600.00	*****8798	ELLIS	GREGORY	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	ATM decals for Banking Bureau	Yes
01/12/2021	675.11	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	General office supplies for staff	Yes
01/22/2021	42.00	*****8798	ELLIS	GREGORY	SQ *CENTRAL SAFE AND L	SQ *CENTRAL SAFE AND L	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Duplicate master keys	No-Explain in Notes
01/27/2021	4,400.00	*****8798	ELLIS	GREGORY	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Licensing certificate paper for the insurance bureau	Yes
01/27/2021	603.97	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Office supplies for staff members	Yes
02/01/2021	12.99	*****0193	WADE	ALICIA	GOOGLE *CANVA PTY LTD	GOOGLE *CANVA PTY LTD	Applications - Excludes Games	Media and Advertising Services	This payment was disputed due to it being synced to an employee's personal Google account by mistake. This is not an	No-Explain in Notes
02/01/2021	9.99	*****0193	WADE	ALICIA	GOOGLE*YOUTUBE MUSIC	GOOGLE*YOUTUBE MUSIC	COMP PROGRAMING DATA PRCSNG INTGRD SYS DSGN SRVS	Professional Services	This payment was disputed due to it being synced to an employee's personal Google account by mistake. This is not an	No-Explain in Notes
02/08/2021	87.98	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	ink cartridge for the agency fiscal officer	Yes
02/10/2021	559.96	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 98817820	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Postage and mailing supplies for the agency	No-Explain in Notes
02/04/2021	244.75	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Book order for bank on DC program	Yes
02/18/2021	475.97	*****8798	ELLIS	GREGORY	THE LANGUAGE DOCTORS	THE LANGUAGE DOCTORS	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Translation of PowerPoint into French	Yes

02/18/2021		2,500.00	*****8798	ELLIS	GREGORY	CICDC	CICDC	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	Payment for Virtual CIC-DC Virtual Conference Sponsorship	No-Explain in Notes
02/22/2021		1,643.91	*****8798	ELLIS	GREGORY	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Office supplies for staff members	Yes
02/23/2021		2,316.06	*****8798	ELLIS	GREGORY	ABC TECHNICAL SOLUTION	ABC TECHNICAL SOLUTION	PROFESSIONAL SERVICES NOT ELSEWHERE CLASSIFIED	Professional Services	Adobe license for staff members	Yes
03/04/2021		950.00	*****8798	ELLIS	GREGORY	THE BUSINESS JOURNALS	THE BUSINESS JOURNALS	DIRECT MARKETNG-OTHER DIRECT MARKETERS NOT ELSEW.	Professional Services	Online subscription for The Washington Business Journal	No-Explain in Notes
03/11/2021		28.00	*****8798	ELLIS	GREGORY	CUBICLE KEYS	CUBICLE KEYS	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Ordered cubicle keys for the individual M.Simmons	No-Explain in Notes
03/10/2021		398.01	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	General office supplies	Yes
03/17/2021		85.00	*****8798	ELLIS	GREGORY	INSURANCE REGULATORY E	INSURANCE REGULATORY E	PROFESSIONAL SERVICES NOT ELSEWHERE CLASSIFIED	Professional Services	Insurance Regulatory Examiners society membership dues for the individual C.Wade	No-Explain in Notes
03/19/2021		447.32	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 99697123	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Postage and mailing supplies for agency	No-Explain in Notes
03/23/2021		208.55	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	General office supplies	Yes
03/29/2021		225.00	*****8798	ELLIS	GREGORY	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Certified Fraud Examiners Annual Membership dues for the individual J.Tengon	No-Explain in Notes
03/29/2021		795.00	*****8798	ELLIS	GREGORY	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Virtual Conference for S. Meza to attend the 32nd Annual Global Fraud Conference	No-Explain in Notes
04/02/2021		102.99	*****8798	ELLIS	GREGORY	INDEED	INDEED	DIRECT MARKETNG-OTHER DIRECT MARKETERS NOT ELSEW.	Professional Services	Job posting for agency position	No-Explain in Notes
04/05/2021		393.01	*****8798	ELLIS	GREGORY	FASTSIGNS OF DC	FASTSIGNS OF DC	COMMERCIAL ART GRAPHICS PHOTOGRAPHY	Professional Services	PPE signs for elevators in 1050 First Street building	No-Explain in Notes
04/06/2021		149.00	*****8798	ELLIS	GREGORY	COMMUNICATIONS BOARD	COMMUNICATIONS BOARD	SCHOOLS + EDUCATIONAL SVC-NOT ELSEWHERE CLASSIFIED	Education	Communication Board Virtual training for the individual Aristides Perera.	No-Explain in Notes
04/07/2021		360.00	*****8798	ELLIS	GREGORY	LIMRA / LOMA	LIMRA / LOMA	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	The Regulatory Environment For Life Insurance course for the individual Cheryl Wade	No-Explain in Notes
04/08/2021		218.00	*****8798	ELLIS	GREGORY	BADGEANDWALLET.COM	BADGEANDWALLET.COM	GIFT CARD NOVELTY AND SOUVENIR SHOPS	Retail	Badge for Michael Ross in the Enforcement Bureau	No-Explain in Notes
04/08/2021		1,275.00	*****8798	ELLIS	GREGORY	ENTERPRISE	ENTERPRISE *SUBS	DIRECT MARKETING CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	Digital Washington Post subscription for the agency	No-Explain in Notes
04/09/2021		503.26	*****8798	ELLIS	GREGORY	INDEED	INDEED	DIRECT MARKETING-OTHER DIRECT MARKETERS NOT ELSEW.	Professional Services	Job posting advertisement for the agency	No-Explain in Notes
04/12/2021		63.60	*****8798	ELLIS	GREGORY	LINKEDIN 6306796993	LINKEDIN 6306796993	DIRECT MARKETING CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	Job advertising for an Fraud Investigator at the agency	No-Explain in Notes
04/12/2021		564.98	*****8798	ELLIS	GREGORY	LINKEDIN-630	LINKEDIN-630*6796253	DIRECT MARKETING CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	Job advertisement for a Securities Financial Examiner and Fraud Investigator at the agency	No-Explain in Notes
04/13/2021		2,626.00	*****8798	ELLIS	GREGORY	PUBLIC PERFORMANCE MAN	PUBLIC PERFORMANCE MAN	COMP PROGRAMING DATA PRCSNG INTGRTD SYS DSGN SRVS	Professional Services	Renewal for IBM Lotus Domino	Yes
04/13/2021		1,942.70	*****8798	ELLIS	GREGORY	PUBLIC PERFORMANCE MAN	PUBLIC PERFORMANCE MAN	COMP PROGRAMING DATA PRCSNG INTGRTD SYS DSGN SRVS	Professional Services	Renewal IBM WebSphere	Yes
04/14/2021		2,364.50	*****8798	ELLIS	GREGORY	DMP DELL K-12 GOVT	DMP DELL K-12 GOVT	COMPUTERS COMPUTER PERIPHERAL EQUIPMENT SOFTWARE	Computer, Hardware, Software and Peripherals	Renewal of Dell Base Endpoint Security and Data Protection	No-Explain in Notes
04/14/2021		1,045.00	*****8798	ELLIS	GREGORY	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	32nd Annual ACFE Global Fraud Conference- Virtual Conference for the individual Andreana Guillet	No-Explain in Notes
04/14/2021		1,045.00	*****8798	ELLIS	GREGORY	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	32nd Annual ACFE Global Fraud Conference- Virtual Conference for the individual Andreana Guillet	No-Explain in Notes
04/19/2021		4,584.90	*****0193	WADE	ALICIA	THOMSON REUTERS APPLICATIONS INC.	THOMSON WEST*TCO	PROFESSIONAL SERVICES NOT ELSEWHERE CLASSIFIED	Professional Services	2021 Regulation of Investment Advisors Law Handbooks for the Securities Bureau	No-Explain in Notes
04/19/2021		185.00	*****8798	ELLIS	GREGORY	ISACA	ISACA	SCHOOLS + EDUCATIONAL SVC-NOT ELSEWHERE CLASSIFIED	Education	ISACA membership renewal for Yohannes Negash	No-Explain in Notes
04/22/2021		504.81	*****8798	ELLIS	GREGORY	INDEED	INDEED	DIRECT MARKETING-OTHER DIRECT MARKETERS NOT ELSEW.	Professional Services	Job advertising for the agency	No-Explain in Notes
04/21/2021		247.19	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Replacement toner for printer	Yes
04/23/2021		617.20	*****8798	ELLIS	GREGORY	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Updated investigative badges for the Enforcement bureau	Yes
04/26/2021		361.00	*****8798	ELLIS	GREGORY	NCRG.ORG* 2021 JUST EC	NCRG.ORG* 2021 JUST EC	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	2021 Just Economy Conference for the individuals	No-Explain in Notes
04/26/2021		2,500.00	*****8798	ELLIS	GREGORY	NASAA	NASAA	ASSOCIATIONS-CIVIC SOCIAL AND FRATERNAL	Other	NASAA Annual Membership dues for the agency	No-Explain in Notes
04/26/2021		199.00	*****8798	ELLIS	GREGORY	FINRA CVENT	FINRA CVENT	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	2021 FINRA Annual Conference for the individual S. Meza	No-Explain in Notes
04/26/2021		199.00	*****8798	ELLIS	GREGORY	FINRA CVENT	FINRA CVENT	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	2021 FINRA Annual Conference for the individual M. Ngu	No-Explain in Notes
04/26/2021		199.00	*****8798	ELLIS	GREGORY	FINRA CVENT	FINRA CVENT	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	2021 FINRA Annual Conference for the individual A. Guillet	No-Explain in Notes
04/26/2021		2,093.20	*****0193	WADE	ALICIA	LEGALSTUDIES	LEGALSTUDIES	SCHOOLS + EDUCATIONAL SVC-NOT ELSEWHERE CLASSIFIED	Education	Paralegal courses at UDC Community College for Keenan McBride	No-Explain in Notes
04/28/2021		900.00	*****8798	ELLIS	GREGORY	NCRG.ORG	NCRG.ORG	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	2021 NCRG Membership Renewal for the agency	No-Explain in Notes

04/28/2021		238.50	*****8798	ELLIS	GREGORY	SOLARWINDS	SOLARWINDS	COMPUTER SOFTWARE STORES	Computer, Hardware, Software and Peripherals	Solarwinds DameWare Remote Support annual maintenance renewal	No-Explain in Notes
04/28/2021		3,400.00	*****0193	WADE	ALICIA	SQ *THE AQUILINE GROUP	SQ *THE AQUILINE GROUP	CONSULTING MANAGEMENT AND PUBLIC RELATIONS SVCS	Professional Services	DC Financial Literacy Council Recommendations report	Yes
04/29/2021		4,916.50	*****0193	WADE	ALICIA	ABC TECHNICAL SOLUTION	ABC TECHNICAL SOLUTION	PROFESSIONAL SERVICES NOT ELSEWHERE CLASSIFIED	Professional Services	Purchase of 25 docking stations	Yes
05/01/2021		57.91	*****8798	ELLIS	GREGORY	INDEED	INDEED	DIRECT MARKETNG-OTHER DIRECT MARKETERS NOT ELSEW.	Professional Services	Advertisement for job sponsorship	No-Explain in Notes
05/03/2021		4,996.10	*****8798	ELLIS	GREGORY	ABC TECHNICAL SOLUTION	ABC TECHNICAL SOLUTION	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Laptop accessories	Yes
05/05/2021		890.73	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 90795374	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Postage and mailing supplies	No-Explain in Notes
05/06/2021		84.80	*****8798	ELLIS	GREGORY	SQ *CENTRAL SAFE AND L	SQ *CENTRAL SAFE AND L	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Replacement for office keys	No-Explain in Notes
05/10/2021		3,505.80	*****8798	ELLIS	GREGORY	SQ *WANNAS, LLC	SQ *WANNAS, LLC	MISCELLANEOUS AND SPECIALTY RETAIL STORES	Retail	Office supplies for SYEP program	Yes
05/12/2021		595.00	*****8798	ELLIS	GREGORY	ABA	ABA*AMERICAN BANKERS	DIRECT MARKETNG-OTHER DIRECT MARKETERS NOT ELSEW.	Professional Services	Virtual ABA Digital Banker Certificate for the individual Mindi Schools	No-Explain in Notes
05/13/2021		1,498.50	*****8798	ELLIS	GREGORY	QLUE FORENSIC SYSTEM	QLUE FORENSIC SYSTEM	COMPUTER SOFTWARE STORES	Computer, Hardware, Software and Peripherals	Cryptocurrency Investigator Certification course for the individuals Mary Gaskin and Juliana Tengren	No-Explain in Notes
05/17/2021		199.00	*****8798	ELLIS	GREGORY	FINRA CVENT	FINRA CVENT	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	2021 FINRA Annual Conference for Sonayee Meera	No-Explain in Notes
05/17/2021		199.00	*****8798	ELLIS	GREGORY	FINRA CVENT	FINRA CVENT	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	2021 FINRA Annual Conference for Matthew Ngu	No-Explain in Notes
05/17/2021		199.00	*****8798	ELLIS	GREGORY	FINRA CVENT	FINRA CVENT	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	2021 FINRA Annual Conference for A. Guillet	No-Explain in Notes
05/20/2021		45.00	*****8798	ELLIS	GREGORY	SQ *CENTRAL SAFE AND L	SQ *CENTRAL SAFE AND L	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Duplicate office key	No-Explain in Notes
05/20/2021		754.76	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	General office supplies	Yes
05/20/2021		2,500.00	*****8798	ELLIS	GREGORY	BILLTECH	BILLTECH *MELTWATER	INFORMATION RETRIEVAL SERVICES	Professional Services	Meltwater News Letter and Dow Jones Tools for the agency	No-Explain in Notes
05/25/2021		196.10	*****8798	ELLIS	GREGORY	SQ *CENTRAL SAFE AND L	SQ *CENTRAL SAFE AND L	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Vendor made office keys for locked door	No-Explain in Notes
05/27/2021		250.00	*****8798	ELLIS	GREGORY	NAIC PRODUCTS-SERVICES	NAIC PRODUCTS-SERVICES	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	APIR Enrollment fee for Rashonda Benson	No-Explain in Notes
05/27/2021		38.54	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Office supply on back order	Yes
05/28/2021		2,500.00	*****8798	ELLIS	GREGORY	DC CHAMBER OF COMMERCE	DC CHAMBER OF COMMERCE	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	2021 Digital Ad for the communications bureau	No-Explain in Notes
05/28/2021		3,195.00	*****0193	WADE	ALICIA	THISPEL.COM	THISPEL.COM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Subscription Regulatory Compliance Watch for Securities Bureau	No-Explain in Notes
05/28/2021		4,916.00	*****0193	WADE	ALICIA	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Branding, promotional, and supplies for the SYEP program	Yes
05/28/2021		3,122.00	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATONERY STORES	Office Equipment and Supplies	Copy paper for the agency	Yes
05/28/2021		5,000.00	*****0193	WADE	ALICIA	DC CHAMBER OF COMMERCE	DC CHAMBER OF COMMERCE	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	2021 Small Business & Economic Development Summit- Business Intelligence Sponsor	No-Explain in Notes
06/02/2021		895.00	*****8798	ELLIS	GREGORY	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Payment for the 32nd Annual Virtual Conference for the individual Juliana Tengren	No-Explain in Notes
06/02/2021		895.00	*****0193	WADE	ALICIA	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Payment for the 32nd Annual Virtual Conference for the individual Mary Gaskin	No-Explain in Notes
06/05/2021		(405.08)	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 97999534	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Fedex applied credit back to the account. Awaiting receipt from fedex.	No-Explain in Notes
06/05/2021		(69.07)	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 98817820	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Fedex applied credit back to the account. Awaiting receipt from fedex.	No-Explain in Notes
06/04/2021		1,948.82	*****0193	WADE	ALICIA	BIZTECH FUSION LLC	BIZTECH FUSION LLC	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Windows Server Backup Exec Maintenance Renewal	Yes
06/15/2021		795.00	*****8798	ELLIS	GREGORY	LINKEDIN-651	LINKEDIN-651*4968543	DIRECT MARKETNG-CONTINUTY-SUBSCRIPTION MERCHANTS	Professional Services	Job post activation	No-Explain in Notes
06/14/2021		470.13	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Office supplies for new staff members	Yes
06/16/2021		764.90	*****8798	ELLIS	GREGORY	FEDERAL EXPRESS	FEDEX 91798805	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Mailing and Postage for the agency	No-Explain in Notes
06/16/2021		2,155.00	*****8798	ELLIS	GREGORY	VISUAL CLICK SOFTWARE	VISUAL CLICK SOFTWARE	COMPUTER SOFTWARE STORES	Computer, Hardware, Software and Peripherals	Renewal of annual CPTRAX maintenance	No-Explain in Notes
06/21/2021		102.50	*****8798	ELLIS	GREGORY	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Business cards for Chief of Staff Jessica Ertlich	Yes
06/21/2021		1,660.00	*****0193	WADE	ALICIA	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Linen certificate folder for agency staff	Yes
06/21/2021		2,233.50	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATONERY STORES	Office Equipment and Supplies	Office supplies for returning staff members	Yes
06/21/2021		289.14	*****8798	ELLIS	GREGORY	STANDARD OFFICE SUPPLY	STANDARD OFFICE SUPPLY	COMMERCIAL EQUIPMENT NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Office supplies for new staff members	Yes

06/23/2021		350.00	*****8798	ELLIS	GREGORY	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Society for human resource management (SHRM) Handbook builder	No-Explain in Notes
06/24/2021		5,000.00	*****8798	ELLIS	GREGORY	MEETING SERVICES, INC	MEETING SERVICES, INC	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Registration for Society of Financial Examiners(SOFE) for 8 Risk Finance employees at the attend to attend the	No-Explain in Notes
06/25/2021		1,012.95	*****8798	ELLIS	GREGORY	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Supplies for agency	Yes
06/25/2021		480.00	*****8798	ELLIS	GREGORY	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	White board installation and set up in offices	Yes
06/29/2021		255.00	*****8798	ELLIS	GREGORY	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Whiteboard on backorder arrived for Michelle Hammonds	Yes
06/30/2021		695.00	*****8798	ELLIS	GREGORY	VCIA CAPTIV INS	VCIA CAPTIV INS	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Registration fee for the individual Rebecca Davis to attend the 2021 VCIA virtual conference	No-Explain in Notes
07/01/2021		228.00	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Each tripods for signage throughout the building	Yes
07/08/2021		1,917.50	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Headsets for staff in the agency	Yes
07/09/2021		137.00	*****8798	ELLIS	GREGORY	TOUCAN PRINTING & PROM	TOUCAN PRINTING & PROM	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Business card orders for Commissioner Woods	Yes
07/12/2021		868.00	*****8798	ELLIS	GREGORY	NBA OFFICE PRODUCTS, I	NBA OFFICE PRODUCTS, I	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP	Office Equipment and Supplies	Notebooks for staff members at the agency	Yes
07/14/2021		153.70	*****8798	ELLIS	GREGORY	SQ *CENTRAL SAFE AND L	SQ *CENTRAL SAFE AND L	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Replacement key for office	No-Explain in Notes
07/14/2021		2,100.00	*****8798	ELLIS	GREGORY	VARCOMAC	VARCOMAC	CONTRACTORS SPECIAL TRADE-NOT ELSEWHERE CLASSIFIED	Maintenance Repair Operation	Installation of instant hot device in 7th floor restroom	No-Explain in Notes
07/15/2021		4,823.39	*****8798	ELLIS	GREGORY	IRON MOUNTAIN	IRON MOUNTAIN	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Online storage for IT	No-Explain in Notes
07/20/2021		4,157.80	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP	Office Equipment and Supplies	Supplies for staff members throughout the agency	Yes
07/21/2021		157.62	*****8798	ELLIS	GREGORY	SQ *THE GLASS FOX	SQ *THE GLASS FOX	MISCELLANEOUS AND SPECIALTY RETAIL STORES	Retail	Retirement Clock for OGC staff member Charlotte Parker	No-Explain in Notes
07/21/2021		5,000.00	*****8798	ELLIS	GREGORY	SQ *THE AQUILINE GROUP	SQ *THE AQUILINE GROUP	CONSULTING MANAGEMENT AND PUBLIC RELATIONS SVCS	Professional Services	Graphic design and printing services	Yes
07/23/2021		652.00	*****8798	ELLIS	GREGORY	SENODA INC	SENODA INC	MISCELLANEOUS PUBLISHING AND PRINTING	Print and Duplicating Services	Welcome back signs for the agency	Yes
07/27/2021		1,378.00	*****8798	ELLIS	GREGORY	LINKEDIN 666	LINKEDIN 666*0682353	DIRECT MARKETING CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	Payment for job advertisement	No-Explain in Notes
07/27/2021		379.99	*****8798	ELLIS	GREGORY	DC BAR	DC BAR	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	DC Bar renewal for John Riley	No-Explain in Notes
07/27/2021		1,686.56	*****8798	ELLIS	GREGORY	BEST PLUMBING SPECIALT	BEST PLUMBING SPECIALT	PLUMBING AND HEATING EQUIPMENT	Maintenance Repair Operation	Plumbing supplies and services for the restrooms at the agency	No-Explain in Notes
07/28/2021		1,260.00	*****8798	ELLIS	GREGORY	HSTREETMAIN	HSTREETMAIN	ASSOCIATIONS CIVIC SOCIAL AND FRATERNAL	Other	Registration for agency to be a exhibitor at H Street Festival	No-Explain in Notes
07/29/2021		1,500.29	*****0193	WADE	ALICIA	CROWN AWARDS INC	CROWN AWARDS INC	SPORTING GOODS STORES	Retail	Engraving on the trophies for the Marion Barry Summer Youth Employment	No-Explain in Notes
07/30/2021		474.98	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP	Office Equipment and Supplies	Supplies for communications outreach event	Yes
07/30/2021		1,745.45	*****0193	WADE	ALICIA	MYS INC	MYS INC	COMPUTER MAIN REPAIR-SERVICES NOT ELSEWHERE CLASS	Professional Services	Renewal support maintenance Dell backup to disk appliance DL 230, tape, autoloader TL2000 and KACE systems management	Yes
08/03/2021		2,312.75	*****8798	ELLIS	GREGORY	COMCAST	COMCAST	CABLE SATELLITE OTHER PAY TELEVISION RADIO SVCS	Utilities	Renewal comcast services to the agency upon their return	No-Explain in Notes
08/02/2021		611.57	*****0193	WADE	ALICIA	CROWN AWARDS INC	CROWN AWARDS INC	SPORTING GOODS STORES	Retail	Engraving services for awards to provide to SYEP interns.	No-Explain in Notes
08/03/2021		1,875.00	*****8798	ELLIS	GREGORY	MEETING SERVICES, INC	MEETING SERVICES, INC	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SOFE training for three individuals N.Brown, S.Merlo, and Y. Negah	No-Explain in Notes
08/03/2021		4,708.00	*****8798	ELLIS	GREGORY	BLOOMBERGINDUSTRY.COM	BLOOMBERGINDUSTRY.COM	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Renewal of subscription to Bloomberg BNA Securities Regulation and Law Report	No-Explain in Notes
08/06/2021		2,500.00	*****8798	ELLIS	GREGORY	WWW.YOUREMEMBERSHIP.COM	WWW.YOUREMEMBERSHIP.COM	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Sponsorship for 2021 CDN Virtual Career Fair for the agency's HR team	No-Explain in Notes
08/11/2021		1,675.00	*****8798	ELLIS	GREGORY	SQ *RESTORATION TECHNO	SQ *RESTORATION TECHNO	GENERAL CONTRACTORS-RESIDENTIAL BUILDINGS	Maintenance Repair Operation	Agency needed window film in Commissioner's suite	No-Explain in Notes
08/12/2021		3,440.00	*****8798	ELLIS	GREGORY	D J	D J PUBLICATIONS	DIRECT MARKETING CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	Wall Street Journal digital subscription for the agency	No-Explain in Notes
08/14/2021		174.22	*****8798	ELLIS	GREGORY	LINKEDIN 671	LINKEDIN 671*7956323	DIRECT MARKETING CONTINUITY-SUBSCRIPTION MERCHANTS	Professional Services	Job advertising for the agency	No-Explain in Notes
08/19/2021		2,168.20	*****8798	ELLIS	GREGORY	LEGALSTUDIES	LEGALSTUDIES	SCHOOLS + EDUCATIONAL SVC-NOT ELSEWHERE CLASSIFIED	Education	Payment for the individual Marcus Murphy to attend Paralegal Certificate Course at UDC Community College.	No-Explain in Notes
08/19/2021		1,132.51	*****8798	ELLIS	GREGORY	CUBICLE KEYS	CUBICLE KEYS	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Replacement key for office at agency	No-Explain in Notes
08/20/2021		82.20	*****8798	ELLIS	GREGORY	AMAZON.COM*2D6E09D40	AMAZON.COM*2D6E09D40	BOOK STORES	Retail	Pens for the staff members at the agency. CBE vendors charged over 12% for item.	No-Price over 12%
08/20/2021		3,815.61	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP	Office Equipment and Supplies	Office supplies for agency staff	Yes
08/20/2021		1,509.95	*****0193	WADE	ALICIA	THE ACTUARIAL BOOKSTOR	THE ACTUARIAL BOOKSTOR	BOOK STORES	Retail	TIA Online Course for the IFM "Investment and Financial Markets" for the individual Monica Dyson	No-Explain in Notes

08/24/2021		2,425.00	*****0193	WADE	ALICIA	COUN OF DEVELOP FINAN	COUN OF DEVELOP FINAN	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Membership fees for A.Fenwick	No-Explain in Notes
08/24/2021		390.00	*****0193	WADE	ALICIA	CSBS-EFSBS ONLINE	CSBS-EFSBS ONLINE	ASSOCIATIONS-CIVIC SOCIAL AND FRATERNAL	Other	Registration fee for M.Kerr to attend the Fundamentals of Cryptocurrency event	No-Explain in Notes
08/25/2021		1,184.99	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP.	Office Equipment and Supplies	Purchase ergonomic chair for employee	Yes
08/27/2021		561.80	*****0193	WADE	ALICIA	MICROSOFT*STORE	MICROSOFT*STORE	Games	Entertainment	Purchase Visio Professional 2019 software with Microsoft	No-Explain in Notes
08/27/2021		1,015.86	*****0193	WADE	ALICIA	DUPONT COMPUTERS	DUPONT COMPUTERS	CONSULTING MANAGEMENT AND PUBLIC RELATIONS SVCS	Professional Services	DISB apparel for staff members	Yes
08/27/2021		1,404.50	*****0193	WADE	ALICIA	ISACA	ISACA	SCHOOLS + EDUCATIONAL SVC-NOT ELSEWHERE CLASSIFIED	Education	Payment for the individual Y.Negash CICA exam and online course	No-Explain in Notes
08/31/2021		50.00	*****0193	WADE	ALICIA	THE INST OF INT AUDITO	THE INST OF INT AUDITO	ORGANIZATIONS CHARITABLE AND SOCIAL SERVICES	Professional Services	Institute for Internal Auditors Membership fee for Y.Negash	No-Explain in Notes
08/31/2021		1,999.92	*****0193	WADE	ALICIA	ABC TECHNICAL SOLUTION	ABC TECHNICAL SOLUTION	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Renewal Adobe Creative cloud	Yes
08/31/2021		376.50	*****0193	WADE	ALICIA	SELECT PRINTING AND CO	SELECT PRINTING AND CO	QUICK COPY REPRODUCTION AND BLUEPRINTING SERVICES	Print and Duplicating Services	Copies Student Loan Ombudsman Annual Report 2021 for distribution to the public.	No-Explain in Notes
08/31/2021		336.86	*****0193	WADE	ALICIA	DC BAR	DC BAR	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Membership dues for Katrina Pundie	No-Explain in Notes
08/31/2021		352.64	*****0193	WADE	ALICIA	BEST PLUMBING SPECIALT	BEST PLUMBING SPECIALT	PLUMBING AND HEATING EQUIPMENT	Maintenance Repair Operation	plumbing services in the restrooms at the agency	No-Explain in Notes
09/01/2021		750.00	*****8798	ELLIS	GREGORY	THE WALLACE FIRM	THE WALLACE FIRM	ATTORNEYS LEGAL SERVICES	Professional Services	Foreclosure mediation	No-Explain in Notes
09/01/2021		245.35	*****0193	WADE	ALICIA	FEDEX	FEDEX 93803887	COURIER SVC-AIR + GROUND FREIGHT FORWARDERS	Warehousing, Freight and Delivery	Mailing and postage for agency	No-Explain in Notes
09/07/2021		1,853.80	*****8798	ELLIS	GREGORY	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP.	Office Equipment and Supplies	Copy paper for agency	Yes
09/07/2021		4,790.68	*****8798	ELLIS	GREGORY	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP.	Office Equipment and Supplies	ADA accommodation for employee (R. Benson) per doctor approved notice/ergonomic chair	Yes
09/16/2021		3,035.00	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	BLUEBAY OFFICE INC	OFFICE SCHOOL SUPPLY AND STATIONERY STORES	Office Equipment and Supplies	Office supplies for the OGC division	Yes
09/17/2021		1,885.03	*****8798	ELLIS	GREGORY	THE CALVIN PRICE GROUP	THE CALVIN PRICE GROUP	STATIONERY OFFICE SUPPLIES-PRINTING + WRITING PAP.	Office Equipment and Supplies	Bookcases and set up for OGC office	Yes
09/20/2021		5,000.00	*****8798	ELLIS	GREGORY	THE BUSINESS JOURNALS	THE BUSINESS JOURNALS	ADVERTISING SERVICES	Media and Advertising Services	Advertisement for the agency's upcoming events	No-Explain in Notes
09/20/2021		914.22	*****8798	ELLIS	GREGORY	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM certification for Katrina Pundie	No-Explain in Notes
09/21/2021		125.00	*****8798	ELLIS	GREGORY	INREACH ONLINE CPE	INREACH ONLINE CPE	SCHOOLS + EDUCATIONAL SVC-NOT ELSEWHERE CLASSIFIED	Education	Membership renewal Andre Beard	No-No Available CBE
09/22/2021		1,856.00	*****8798	ELLIS	GREGORY	NAT L CONSUMER LAW CEN	NAT L CONSUMER LAW CEN	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services		No-Explain in Notes
09/21/2021		750.00	*****0193	WADE	ALICIA	SQ *MTRA	SQ *MTRA	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Membership renewal for the banking bureau	No-Explain in Notes
09/21/2021		2,792.00	*****0193	WADE	ALICIA	HEALTH ENHANCEMENT SYS	HEALTH ENHANCEMENT SYS	HEALTH PRACTITIONERS MEDICAL SVCS-NOT ELSEWHERE	Healthcare	Work of art program and materials for agency	No-Explain in Notes
09/21/2021		225.00	*****0193	WADE	ALICIA	ACFE	ACFE	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Association of Certified Fraud Examiners for Senayet Meaza	No-Explain in Notes
09/22/2021		336.25	*****8798	ELLIS	GREGORY	MSBA	MSBA	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Practice Manual for the Maryland Lawyer, fifth edition book for OGC	No-Explain in Notes
09/22/2021		450.00	*****8798	ELLIS	GREGORY	DC BAR	DC BAR	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	28th Edition District of Columbia practice manual for OGC	No-Explain in Notes
09/24/2021		1,446.90	*****8798	ELLIS	GREGORY	WOLTERS KLUWER CCH/L&R	WOLTERS KLUWER CCH/L&R	DIRECT MARKETNG-OTHER DIRECT MARKETERS-NOT ELSEW.	Professional Services	Administrative law book for OGC	No-Explain in Notes
09/23/2021		300.00	*****0193	WADE	ALICIA	SQ *CENTRAL SAFE AND L	SQ *CENTRAL SAFE AND L	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	Duplicate keys made for offices throughout the agency	No-Explain in Notes
09/23/2021		596.23	*****8798	ELLIS	GREGORY	AMERICAN BAR ASSOCIATI	AMERICAN BAR ASSOCIATI	ORGANIZATIONS MEMBERSHIP-NOT ELSEWHERE CLASSIFIED	Other	Educational books for the Office of General Counsel	No-Explain in Notes
09/24/2021		1,152.72	*****0193	WADE	ALICIA	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM membership and certification for the individual Alicia Wade	No-Explain in Notes
09/24/2021		1,152.72	*****0193	WADE	ALICIA	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM learning system certification for the individual T. Pedroso	No-Explain in Notes
09/24/2021		914.22	*****0193	WADE	ALICIA	SOCIETYFORHUMANRESOURC	SOCIETYFORHUMANRESOURC	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED	Professional Services	SHRM certification for the individual A. Pettigrew	No-Explain in Notes
09/27/2021		246.00	*****0193	WADE	ALICIA	USPS PO BOXES ONLINE	USPS PO BOXES ONLINE	PORTAL SERVICES-GOVERNMENT ONLY	Government	P.O. Box for the enforcement division	No-Explain in Notes
09/28/2021		880.00	*****0193	WADE	ALICIA	TIEMPOLATINO PLANETA	TIEMPOLATINO PLANETA	COMPUTER SOFTWARE STORES	Computer, Hardware, Software and Peripherals	Local Advertisement to dc residents	Yes

01/19/2022

Total 227,557.63

Appendix 7

**SBE Expenditure Report
DISB (FY22)**

Type of Expenditure	PO/ Voucher Number	Business Name	CBE Number	Is SBE?	CBE Status	Expenditure Amount	Payment Date	Fiscal Quarter
PCARD		PROMOSOURCECOM	LSX56781062025	Y	Active	\$ 923.75	9/7/2022	Q4
PCARD		SQ WANNAS LLC	LSDZ92721062025	Y	Active	\$ 342.95	9/26/2022	Q4
PCARD		IN URBAN EQUITY CONSU	LSZ89836092023	Y	Active	\$ 4,700.00	7/12/2022	Q4
PCARD		SQ THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 5,000.00	9/26/2022	Q4
PCARD		NBA OFFICE PRODUCTS I	LSDZ30982122024	Y	Active	\$ 149.16	9/22/2022	Q4
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 348.00	8/24/2022	Q4
PCARD		CAPITAL SERVICES AND S	LSZX61622022023	Y	Active	\$ 1,250.00	9/20/2022	Q4
PCARD		CAPITAL SERVICES AND S	LSZX61622022023	Y	Active	\$ 540.00	9/20/2022	Q4
PCARD		CAPITAL SERVICES AND S	LSZX61622022023	Y	Active	\$ 450.00	9/20/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 495.00	9/1/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 1,375.00	9/1/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 1,375.00	9/1/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 639.75	9/1/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 319.90	9/1/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,731.45	7/14/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 372.51	7/11/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,921.14	7/6/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 716.91	8/15/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,173.20	8/3/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,911.53	8/1/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 486.04	9/12/2022	Q4
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 695.00	9/9/2022	Q4
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 986.70	7/4/2022	Q4
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 1,095.00	8/10/2022	Q4
PCARD		BLUEBAY OFFICE INC	LSDRE65273062024	Y	Active	\$ 1,191.00	9/20/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,990.04	9/1/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,263.49	7/29/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,999.96	7/7/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,980.86	8/8/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,999.96	8/5/2022	Q4

SBE Expenditure Report
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PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 4,998.10	7/22/2022	Q4
PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 2,563.23	7/25/2022	Q4
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 4,971.60	9/7/2022	Q4
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 4,999.48	8/10/2022	Q4
OCFO	VOL43619	EIGHTZERO	LSZR30217122024	Y	Active	\$ 7,500.00	9/30/2022	Q4
OCFO	VOL43619	EIGHTZERO	LSZR30217122024	Y	Active	\$ 7,500.00	9/30/2022	Q4
OCFO	VOL10441	GEORGETOWN TECHNOLOGIES	LSDRE64454112025	Y	Active	\$ 75,962.80	7/21/2022	Q4
OCFO	VOL54333	GEORGETOWN TECHNOLOGIES	LSDRE64454112025	Y	Active	\$ 61,264.20	9/30/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 326.90	7/12/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 183.85	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 551.51	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 267.40	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 584.93	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 83.56	9/30/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 363.26	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,089.83	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 528.40	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,155.88	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 165.13	9/8/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 129.36	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 388.08	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 188.16	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 411.60	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 58.80	8/9/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 719.18	7/12/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 2,157.54	7/12/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,046.08	7/12/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 2,288.30	7/12/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 731.68	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 1,609.69	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 4,829.07	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 2,341.37	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 5,121.75	9/8/2022	Q4

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OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 114.66	8/1/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 601.26	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,803.75	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 874.56	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,913.06	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 273.27	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 88.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 264.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 128.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 280.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 40.00	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 472.56	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,417.68	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 687.36	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,503.60	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 214.80	9/30/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 439.18	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,317.53	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 638.80	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,397.38	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 199.61	9/8/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	8/4/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 312.05	8/1/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 936.14	8/1/2022	Q4

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OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 453.89	8/1/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 992.88	8/1/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 141.84	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 252.25	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 756.76	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 366.91	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 802.62	8/1/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,904.73	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 48,999.78	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 10,520.70	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 31,562.11	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 15,302.84	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 33,474.96	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,782.14	9/30/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 702.38	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,107.14	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,021.64	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,234.84	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 319.26	9/20/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,210.19	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 15,630.62	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 7,578.48	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 16,577.93	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,368.28	9/8/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,717.25	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 17,151.75	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 8,316.00	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 18,191.25	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,598.75	8/4/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,292.75	7/8/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 12,878.25	7/8/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 6,244.00	7/8/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 13,658.75	7/8/2022	Q4

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OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,951.25	7/8/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 6,388.22	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 19,164.66	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 9,291.96	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 20,326.15	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 475.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 1,045.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 3,135.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 1,520.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 3,325.00	9/30/2022	Q4
OCFO	VOL34593	SENODA INC	LS96833052025	Y	Active	\$ 8,929.80	9/16/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 392.06	7/13/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 825.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,475.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 1,200.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,625.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 375.00	9/30/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 862.52	7/13/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,587.58	7/13/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 1,254.59	7/13/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,744.41	7/13/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	9/1/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 808.50	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,425.50	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,176.00	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,572.50	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 367.50	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 770.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,310.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,120.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,450.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 350.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	9/30/2022	Q4

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OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 550.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,650.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 800.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,750.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 250.00	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 137.50	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 412.50	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 200.00	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 437.50	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 62.50	9/30/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	9/20/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 137.50	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 412.50	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 200.00	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 437.50	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 62.50	9/8/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	7/14/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	9/1/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	9/1/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	9/1/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	9/1/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 192.50	8/10/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 577.50	8/10/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 280.00	8/10/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 612.50	8/10/2022	Q4

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OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 87.50	8/10/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	7/14/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	7/14/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	7/14/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	7/14/2022	Q4
OCFO	VOL27976	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 11,550.00	9/8/2022	Q4
OCFO	VOL48248	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 6,655.00	9/30/2022	Q4
OCFO	VOL48248	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 33,880.00	9/30/2022	Q4
OCFO	VOL48248	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 19,965.00	9/30/2022	Q4
OCFO	VOL27976	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 3,850.00	9/8/2022	Q4
OCFO	VOL27976	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 19,600.00	9/8/2022	Q4
OCFO	VOL41375	RANA LABS LLC	LSZ31761012024	Y	Active	\$ 9,300.00	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	9/30/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	8/25/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	9/30/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	8/25/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	8/25/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	8/25/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	8/25/2022	Q4
OCFO	VOL03590	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 18,176.42	7/8/2022	Q4
OCFO	YCSRK919	IBG CONSULTING GRP	LSDRE33683112023	Y	Active	\$ 2,735.08	9/30/2022	Q4
OCFO	VOL16851	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 15,764.78	8/10/2022	Q4
OCFO	VOL03590	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 11,823.58	7/8/2022	Q4
OCFO	YCSRK919	IBG CONSULTING GRP	LSDRE33683112023	Y	Active	\$ 4,204.62	9/30/2022	Q4
OCFO	VOL16851	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 24,235.22	8/10/2022	Q4
OCFO	VOL15870	REINGOLD LINK LLC	LSZR79166122024	Y	Active	\$ 10,000.00	8/4/2022	Q4
OCFO	VOL45398	REINGOLD LINK LLC	LSZR79166122024	Y	Active	\$ 30,000.00	9/30/2022	Q4
OCFO	VOL28127	REINGOLD LINK LLC	LSZR79166122024	Y	Active	\$ 10,000.00	9/8/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 73.19	7/18/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 161.01	7/18/2022	Q4

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OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 483.08	7/18/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 234.22	7/18/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 512.35	7/18/2022	Q4
OCFO	VOL15934	TECH ANALYSIS INC	LSZR83653032025	Y	Active	\$ 206,500.00	8/4/2022	Q4
OCFO	VOL38713	STREETZ MEDIA	LSZ72275082025	Y	Active	\$ 9,400.00	9/22/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,619.65	9/8/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,723.59	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,170.77	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,507.04	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,484.15	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 783.45	9/30/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 540.45	7/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 4,858.93	9/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,355.85	9/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,153.41	9/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 736.20	9/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,188.99	7/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 3,566.97	7/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,729.44	7/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 3,783.15	7/8/2022	Q4
OCFO	ZEK92446	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 11,823.58	6/13/2022	Q3
OCFO	ZEK85650	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 9,852.98	5/26/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,223.66	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 6,671.02	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 3,234.44	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 7,075.32	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,010.76	6/30/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 189.30	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 567.88	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 275.34	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 602.30	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 86.04	6/29/2022	Q3

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OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 12,505.95	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 37,517.83	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 18,190.46	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 39,791.64	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,684.52	5/13/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 2,477.46	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 7,432.37	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 3,603.57	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 7,882.82	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 1,126.12	5/2/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 27.50	5/23/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	6/30/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	6/30/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	6/30/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	6/30/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 330.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 990.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 480.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,050.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 150.00	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 419.02	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,257.05	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 609.48	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,333.24	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 190.46	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,292.75	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 12,878.25	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 6,244.00	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 13,658.75	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,951.25	6/16/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 275.00	5/26/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 825.00	5/26/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 400.00	5/26/2022	Q3

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OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 875.00	5/26/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 125.00	5/26/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 82.50	5/23/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 40.00	5/23/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 87.50	5/23/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 12.50	5/23/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 318.01	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 954.03	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 462.56	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,011.85	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 144.55	5/6/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 3,503.50	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 10,510.50	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,096.00	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 11,147.50	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,592.50	5/5/2022	Q3
OCFO	ZEK79474	FELA INC	LSZ26175012026	Y	Active	\$ 30,000.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 275.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 825.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 400.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 875.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 125.00	5/5/2022	Q3
OCFO	ZEK77709	SENODA INC	LS96833052025	Y	Active	\$ 732.50	4/29/2022	Q3
OCFO	ZEK77661	SENODA INC	LS96833052025	Y	Active	\$ 3,296.80	4/29/2022	Q3
OCFO	ZEK77656	SENODA INC	LS96833052025	Y	Active	\$ 1,809.00	4/29/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 3,291.75	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 9,875.25	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,788.00	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 10,473.75	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,496.25	4/12/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	4/11/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	4/11/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	4/11/2022	Q3

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OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	4/11/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	4/11/2022	Q3
OCFO	ZEK68559	FELA INC	LSZ26175012026	Y	Active	\$ 47,500.00	4/11/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	6/9/2022	Q3
OCFO	ZEK92446	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 18,176.42	6/13/2022	Q3
OCFO	ZEK85650	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 15,147.02	5/26/2022	Q3
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 410.45	6/24/2022	Q3
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 595.70	6/27/2022	Q3
PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 1,472.50	6/17/2022	Q3
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 970.98	6/14/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,700.14	6/3/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 79.59	6/3/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 239.96	5/17/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,999.50	5/19/2022	Q3
PCARD		BLUEBAY OFFICE INC	LSDRE65273062024	Y	Active	\$ 3,433.57	5/13/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,037.44	5/3/2022	Q3
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 2,938.00	5/2/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 626.27	4/14/2022	Q3
PCARD		BLUE BOY PRINTING CORP	LSZ75994032024	Y	Active	\$ 579.00	4/14/2022	Q3
PCARD		BLUEBAY OFFICE INC	LSDRE65273062024	Y	Active	\$ 3,000.00	4/14/2022	Q3
PCARD		BIZTECH FUSION LLC	LSD00998052024	Y	Active	\$ 4,331.96	4/13/2022	Q3
PCARD		BIZTECH FUSION LLC	LSD00998052024	Y	Active	\$ 2,262.76	4/13/2022	Q3
PCARD		GELBERG SIGNS	LSXM99636082024	Y	Active	\$ 834.37	4/12/2022	Q3
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 410.45	4/11/2022	Q3
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	3/22/2022	Q2

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OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,752.75	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 8,258.25	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,004.00	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 8,758.75	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,251.25	3/7/2022	Q2
OCFO	ZEK56268	FELA INC	LSZ26175012026	Y	Active	\$ 22,500.00	3/1/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 181.50	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 544.50	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 264.00	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 577.50	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 82.50	2/25/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 185.02	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 555.06	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 269.12	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 588.70	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 84.10	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 22.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 66.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 32.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 10.00	2/17/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 3,955.86	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 11,867.63	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,754.00	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 12,586.88	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,798.13	2/8/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 962.50	1/13/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 2,887.50	1/13/2022	Q2

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OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,400.00	1/13/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 3,062.50	1/13/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 437.50	1/13/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,410.06	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,230.19	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,051.00	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,486.56	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 640.94	1/10/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	2/28/2022	Q2
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 802.45	3/31/2022	Q2
PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 2,546.66	3/29/2022	Q2
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 298.00	3/21/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 562.19	3/17/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 888.07	3/14/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,374.78	3/10/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 2,631.92	2/14/2022	Q2
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 800.00	2/14/2022	Q2
PCARD		IN STREETZ MEDIA	LSZ72275082025	Y	Active	\$ 3,950.00	1/5/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,031.14	1/11/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 2,251.47	1/27/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 23.03	1/28/2022	Q2
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 970.98	12/1/2021	Q1
PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 4,999.47	12/24/2021	Q1
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 695.00	12/20/2021	Q1
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 780.45	12/2/2021	Q1
PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 3,243.20	11/4/2021	Q1
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 294.51	11/24/2021	Q1
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 1,248.50	11/5/2021	Q1
PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 3,997.50	10/1/2021	Q1

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PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 4,998.00	10/28/2021	Q1
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 948.77	10/26/2021	Q1
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 787.00	10/26/2021	Q1
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 1,705.00	10/7/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 360.28	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,521.98	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,152.91	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,377.87	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 792.62	12/3/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 1,540.85	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 10,785.97	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 4,930.73	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 10,169.63	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 3,389.88	12/14/2021	Q1
OCFO	ZEK25592	FELA INC	LSZ26175012026	Y	Active	\$ 45,000.00	11/23/2021	Q1

Appendix 8

Department of Insurance, Securities and Banking (SR0)

Special Purpose Revenue Funds

FY2022 and FY2023 Revenue and Expenditures

Fund Code	Fund Title	Source of Funding	Description	Purpose of Expenditures	FY2022 Revenue	FY2022 Actual Expenditure	FY2023 Revenue 01/19/2023	FY2023 Actual Expenditure 01/19/2023
2100/1060240	HMO Assessment	Health Insurance Companies	An assessment on health care organizations	Expenditures are for the Agency's day-to-day operations	1,016,281	1,165,538	0	204,281
2200/1060242	Insurance Assessment	Insurance Companies	An assessment on Insurance Companies	Expenditures are for the Agency's day-to-day operations	8,485,557	9,120,535	0	1,668,507
2300/1060244	Securities Broker/Dealer Licenses	Securities Brokers and Dealers	A license to operate as Broker/Dealer in the District (reverts to local fund at year end)	N/A	2,498,519	2,498,519	542,736	0
2350/1060245	Securities and Banking Fund	Banking Institutions , Mortgage Companies and Securities Firms and Companies	Funds collected are used for the agency operating Budget	Expenditures are for the Agency's day-to-day operations	15,674,229	15,765,419	0	2,835,760
2500/1060248	Securities Investment Advisors Fees	Securities Brokers and Dealers	A license to operate as Securities investment advisers (reverts to local fund at year end)	N/A	631,040	631,040	21,365	0
2600/1060251	Securities Registration Fees	Investment Companies	Fees that are required by DC code associated with the registration and notice filling sale of securities in the district (revert to local fund at the year end)	N/A	1,794,382	1,794,382	13,278,714	0
2800/1060252	Captive Fees, Licenses and Taxes	Licensed captive insurance companies	Premium Taxes, A license to engage in business offers	Expenditures are for the Agency's day-to-day operations	3,324,580	3,344,121	14,830	0
2900/1060253	Banking Trust Fund	Banking Institutions , Mortgage Companies	These are fees collected from banks for applications, licensing, titles and penalties	N/A	0	0	5,842,791	456,295
2910/1060254	Foreclosure Mediation Fund	Banks, Mortgage Companies and Individual Borrowers	Mediation fees collected from banks, mortgage companies and individuals being foreclosed on	N/A	1,800	5,000	1,800	0
2911/1060255	Foreclosure Mediation Fund (Temporary)	US Department of Justice	Settlement funds distributed by the US Department of Justice to jurisdictions.	Expenditures are for the Agency's foreclosure mediation program	0	0		0
2950/1060256	Capital Access Fund (Cash Collateral)	US Department of Treasury	Funds received from the US Department of Treasury pursuant to the Small Business Jobs Act that created the State Small Business Credit Initiative (SSBCI). The money is deposited in participating banks and generates interest.	N/A	124,202	0	11,479	0
2951/1060257	Loan Participation Fund	US Department of Treasury	Funds received from the US Department of Treasury pursuant to the Small Business Jobs Act that created the State Small Business Credit Initiative (SSBCI). The money is deposited in participating banks and generates interest.	Expenditures are for the Agency's DCBizCAP program	137,367	1,399,285	10,769	0
	TOTAL				33,687,955	35,723,839	19,724,483	5,164,842

Appendix 9

Department of Insurance, Securities and Banking (SR0)

List of Intra-District Transfers

1) FY 2022 Intra-District Transfers from Other Agencies

Project No.	Description	Seller Agency	Buyer Agency	Program Code	Program Code Title	Activity Code	Activity Code Title	Funding Source	MOU Signature Date	Transferred Date	Amount
FFD21N	Financially fit DC at work program	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Financial Officer (OCFO)	5000	Banking	5040B	Community Outreach	Local Funds	9/23/2022	9/30/2022	27,000.00
IAS22N	Insurers' Assessment Services	Department Of Insurance, Securities and Banking (DISB)	Department of Healthcare Finance (DHCF)	100F	Agency Financial Operations	110F	Budget Operation	Special Purpose Revenue Funds	11/5/2021	2/22/2022	44,550.00
IGS22N	Insurers Guidance Services	Department Of Insurance, Securities and Banking (DISB)	Department of Consumer and Regulatory Affairs (DCRA)	2000	Insurance	2015	Financial Surveillance	Federal Medicaid Payments	11/5/2021	2/22/2022	35,950.00
SYE22N	Summer Youth Employment Program	Department Of Insurance, Securities and Banking (DISB)	Department of Employment Services (DOES)	5000	Banking	5040B	Community Outreach	Local Funds	7/1/2022	7/11/2022	9,000.00
Total											154,500.00

2) FY 2022 Intra-District Transfers to Other Agencies

Project No.	Description	Buyer Agency	Seller Agency	Program Code	Program Code Title	Activity Code	Activity Code Title	Funding Source	MOU Signature Date	Transferred Date	Amount
2AIMSR	Applications d&o sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	12/2/2021	1,173.08
2BIASR	Data analytics sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	11/18/2021	1,312.40
2CISSR	Cloud information services sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	10/7/2021	32,250.83
2FNISR	Filenet sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	10/12/2021	12,975.00
2ISUSR	OCTO helps sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	10/12/2021	1,171.91
2WEBSR	Web services sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	10/12/2021	13,526.45
9FMSR0	Fleet services for securities	Department Of Insurance, Securities and Banking (DISB)	Department of Public Works (DPW)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	12/31/2021	6,770.61
DISBIN	District Vehicle Insurance Compliance	Department Of Insurance, Securities and Banking (DISB)	Department of Motor Vehicles (DMV)	2000	INSURANCE	2080	DC MARKET OPERATIONS INSURANCE	Special Purpose Revenue Funds	12/28/2021	2/17/2022	495,000.00
DTSR22	DC NET Sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	11/30/2021	77,422.93
I22SR0	Telecommunications	Department Of Insurance, Securities and Banking (DISB)	Office of Finance and Resources Management (OFRM)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	11/30/2021	104,747.68
IDCASL	Citywide SLI	Department Of Insurance, Securities and Banking (DISB)	Office of Disability Rights	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	9/1/2022	532.00
M309SR	Rent	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	12/29/2021	2,141,093.00
M440SR	Security	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	12/29/2021	6,092.09
PX0SR0	Purchase card	Department Of Insurance, Securities and Banking (DISB)	Office of Contacts and Procurements (OCP)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	Citywide MOU	11/1/2021	387,774.38
SR22BE	Executive learning & development	Department Of Insurance, Securities and Banking (DISB)	Department of Human Resources (DCHR)	1000	AGENCY MANAGEMENT	1040	OFFICE OF INFO. TECH. AND SUPPORT	Special Purpose Revenue Funds	11/12/2021	11/16/2021	12,500.00
N/A	Administer State Flexibility Grant Program	Department Of Insurance, Securities and Banking (DISB)	Health Benefit Exchange Authority (DC HBX)	2000	INSURANCE	2080	DC MARKET OPERATIONS INSURANCE	Federal Grant	7/21/2022	9/30/2022	81,424.58
Total											3,375,766.94

3) FY 2023 Inter-Agency from Other Agencies

There are no Inter-Agency transfer from other agency in FY2023 to date

4) FY 2023 Inter-Agency Transfer to Other Agencies

Project No.	Description	Buyer Agency	Seller Agency	Program Code	Program Code Title	Cost Center	Cost Center Title	Funding Source	MOU Signature Date	Transferred Date	Amount
400714	Security	Department Of Insurance, Securities and Banking (DISB)	Department of General Services	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	8,610.32
400711	IT Assessment	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	3,133.64
400712	Fleet Services for Securities	Department Of Insurance, Securities and Banking (DISB)	Department of Public Works (DPW)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	6,697.87
400716	Web Service sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	16,714.00
400708	DC NET Sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	69,398.45
400715	District Vehicle Insurance Compliance	Department Of Insurance, Securities and Banking (DISB)	Department of Motor Vehicles (DMV)	300152	INSURANCE FINANCIAL EXAMINATION	30180	FINANCIAL EXAMINATION DIVISION	Special Purpose Revenue Funds	10/1/2022	N/A	495,000.00
201325	Purchase card	Department Of Insurance, Securities and Banking (DISB)	Office of Contacts and Procurements (OCP)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	250,000.00
400709	Filenet sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	13,875.00
400706	Data analytics sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	1,461.27
400713	Rent	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	2,293,536.36
400707	Cloud information services sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	53,354.40
400710	Telecommunications	Department Of Insurance, Securities and Banking (DISB)	Office of Finance and Resources Management (OFRM)	100071	INFORMATION TECHNOLOGY SERVICES - GENER	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	Citywide MOU	N/A	100,125.93
Total											3,311,907.24

Appendix 10

Department of Insurance, Securities and Banking (SR0)

FY 2023 Planned Inter-Agency Transfers

1) FY 2023 Planned Inter-Agency Transfers from Other Agencies				
Project No.	Description	Seller Agency	Buyer Agency	Amount
N/A	Insurance assessment	Department Of Insurance, Securities and Banking (DISB)	Department of Health Care Finance (DHCF)	81,000.00
N/A	Summer Youth Employment Program	Department Of Insurance, Securities and Banking (DISB)	Department of Employment Services (DOES)	65,000.00
N/A	Insurers Guidance Services	Department Of Insurance, Securities and Banking (DISB)	Department of Consumer and Regulatory Affairs (DCRA)	9,000.00
N/A	Housing Counseling for HAF program	Department Of Insurance, Securities and Banking (DISB)	Department of Housing and Community Development (DHCD)	300,000.00
Total				455,000.00
2) FY 2023 Planned Inter-Agency Transfers to Other Agencies				
Project No.	Description	Buyer Agency	Seller Agency	Amount
N/A	Contract Specialist	Department Of Insurance, Securities and Banking (DISB)	Office of Contracting and Procurement (OCP)	119,578.37
N/A	District Leadership Program ("DLP")	Department Of Insurance, Securities and Banking (DISB)	Department of Human Resources (DCHR)	216,333.81
N/A	Administer State Flexibility Grant Program	Department Of Insurance, Securities and Banking (DISB)	Health Benefit Exchange Authority (DC HBX)	590,032.13
N/A	Enhanced routine COVID-19 cleaning	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	56,390.10
N/A	Sign Language Interpretation Services	Department Of Insurance, Securities and Banking (DISB)	Office of Disability Rights	532.00
N/A	Suitability check for employment	Department Of Insurance, Securities and Banking (DISB)	Department of Human Resources (DCHR)	2,737.80
Total				985,604.21

Appendix 11

DEPARTMENT OF INSURANCE, SECURITIES AND BANKING

Contracting and Procurement

FY22

Order ID	Product/Service	Status	Contracting Party	Budgeted Amount FY22	Term	Negotiated/ Competitive Bid	Contract Monitor	Monitoring Activity	Funding Source	CBE
PO672013	DISB: FY22 Branding and Marketing Campaign (Part II)	Receiving	COLLABORATIVE COMMUNICATIONS	\$107,076.00	FY22	Negotiated	Arthur Swift	Monitoring Services/Ongoing	O-Type	Yes
PO671859	DISB: FY22 Leadership Development	Received	GEORGE WASHINGTON UNIVERS	\$209,000.00	FY22	Competitive Bid	Katrice Purdie	Services Rendered	O-Type	No
PO670593	DISB: FY22 Advantage Publications Financial Literacy Calculators	Received	Insights Incorporated	\$29,857.95	FY22	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO670248	DISB: FY22 Professional Video & Photography Services(Streetz Media)	Received	STREETZ MEDIA	\$9,400.00	FY22	Competitive Bid	Michelle Hammonds	Services Rendered	O-Type	Yes
PO670245	DISB- FY22 Event Planning and Management Services OFEE	Ordering	REINGOLD LINK LLC	\$25,000.00	FY22	Negotiated	Michelle Hammonds	n/a	O-Type	Yes
PO670235	DISB: FY22 Microsoft Elite Total Access Collection	Received	GLOBAL KNOWLEDGE TRAINING LLC	\$7,497.00	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	No
PO669641	DISB: FY22 SurveyMonkey Subscription	Received	Momentive, Inc	\$18,100.00	FY22	Competitive Bid	Katrice Purdie	Services Rendered	O-Type	No
PO669634	DISB: FY22 Legal Files Case and Document Management Software	Received	LEGAL FILES SOFTWARE INC	\$11,200.00	FY22	Competitive Bid	Jocelyn Bramble	Services Rendered	O-Type	No
PO658648-V2	DISB: FY22 Monthly Advertising (Capital Community News)	Receiving	CAPITAL COMMUNITY NEWS INC	\$27,240.00	FY22	Competitive Bid	Arthur Swift	Monitoring Services	O-Type	Yes
PO669615	DISB: FY22 LexisNexis (Official DC Code Books)	Received	RELX Inc.	\$8,237.70	FY22	Competitive Bid	Jocelyn Bramble	Services Rendered	O-Type	No
PO669614	DISB: FY22 LexisNexis(7 Publications)	Ordered	RELX Inc.	\$14,348.00	FY22	Competitive Bid	Jocelyn Bramble	n/a	O-Type	No
PO669611	DISB: FY22 NAIC TeamMate Yearly Maintenance	Received	NATIONAL ASSOCIATION OF INSURA	\$6,258.00	FY22	Competitive Bid	Philip Barlow	Services Rendered	O-Type	No
PO669554	DISB: FY22 Opportunity Accounts (ARPA Funding)	Receiving	CAPITAL AREA ASSET BUILDING	\$790,000.00	FY22	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	ARPA	No
PO668919	DISB- FY22 Professional Design Layout and Production Services (OFEE)	Receiving	Eightzero	\$100,000.00	FY22	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	ARPA	Yes
PO668830	DISB: FY22 State Flexibility Grant Cycle I	Received	PUBLIC CONSULTING GROUP LLC	\$128,775.00	FY22	Competitive Bid	Philip Barlow	Services Rendered	O-Type	Yes
PO668752	DISB: FY22 Unitrends Backup Appliance	Received	ABC TECHNICAL SOLUTIONS I	\$14,724.04	FY22	Negotiated	Shankar Vaidynathan	Services Rendered	O-Type	No
PO668435	DISB: FY22 Career Fair Recruiting Consulting Support Initiative/Support	Received	PRM CONSULTING INC	\$9,500.00	FY22	Competitive Bid	Katrice Purdie	Services Rendered	O-Type	Yes
PO668286	DISB- FY22 Videography Production Services	Received	RANA LABS LLC	\$9,300.00	FY22	Competitive Bid	Michelle Hammonds	Services Rendered	O-Type	No
PO654119-V3	DISB: FY22 Financial Empowerment Center (FEC)	Receiving	UNITED PLANNING ORGANIZAT	\$371,329.00	FY22	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO661336-V2	DISB: FY22 Opportunity Accounts	Receiving	CAPITAL AREA ASSET BUILDING	\$1,200,000.00	FY22	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO667434	DISB: FY22 Sponsored Content Package (WBI)	Received	AMERICAN CITY BUSINESS JOURNAL	\$28,000.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	No
PO667433	DISB: FY22 FileNet & Kofax System Upgrade and Migration	Received	DOCUMENT SYSTEMS INC	\$7,500.00	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO661558-V2	DISB- FY22 OFEE Outreach Promotional Items (Toucan)	Received	THE HAMILTON GROUP	\$18,063.29	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	Yes
PO667294	DISD FY22 Insurance Code Modernization	Ordering	RECTOR AND ASSOCIATES INC.	\$90,000.00	FY22	Negotiated	Philip Barlow	n/a	O-Type	No
PO667218	DISB: FY22 Virtual Platform-Brandlive	Received	Tech Analysis Inc	\$206,500.00	FY22	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO667131	DISB: FY22 PLI Publication Book Order	Ordered	PRACTISING LAW INSTITUTE	\$11,124.82	FY22	Competitive Bid	Jocelyn Bramble	n/a	O-Type	No
PO667130	DISB: FY22 LexisNexis Administrative Law Subscription	Receiving	RELX Inc.	\$9,783.00	FY22	Competitive Bid	Jocelyn Bramble	Monitoring Services/Ongoing	O-Type	No
PO667129	DISB: FY22 Digital and Social Media Ads(Spanish)	Ordered	EL TIEMPO LATINO LLC	\$8,330.00	FY22	Competitive Bid	Arthur Swift	n/a	O-Type	No
PO667088	DISB: FY22 NAIC Member Assessment Dues	Received	NATIONAL ASSOCIATION OF INSURA	\$10,274.00	FY22	Competitive Bid	Philip Barlow	Services Rendered	O-Type	No
PO661799-V2	DISB: FY22 Smartsheet Renewal	Receiving	SMARTSHEET.COM INC	\$12,712.00	FY22	Competitive Bid	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO667008	DISB: FY22 Radio Advertisement	Receiving	Entercom Operations Inc	\$18,050.00	FY22	Competitive Bid	Arthur Swift	Monitoring Services/Ongoing	O-Type	No
PO666568	DISB: FY22 Dell Extended Warranty	Received	ABC TECHNICAL SOLUTIONS I	\$10,809.00	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO666566	DISB: FY21 Kodak and Kofax Maintenance Renewal	Received	DOCUMENT SYSTEMS INC	\$7,841.16	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO665586	DISB: FY22 Returning Citizens Online Portal	Received	FELA LLC	\$150,000.00	FY22	Competitive Bid	Michelle Hammonds	Services Rendered	O-Type	Yes
PO664876	DISB: FY22 Financially Fit DC Promotional Items	Received	SENODA INC.	\$8,929.80	FY22	Competitive Bid	Michelle Hammonds	Services Rendered	O-Type	Yes
PO664617	DISB - FY22 SBCI Marketing Coordinator	Received	REINGOLD LINK LLC	\$50,000.00	FY22	Negotiated	Aaron Fenwick	Services Rendered	O-Type	Yes

PO664189	DISB: FY22 Acrobat Pro DC for Enterprise Annual Subscription	Received	ABC TECHNICAL SOLUTIONS I	\$15,669.00	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO664068	DISB: FY22 Cisco Spark Board Smartnet Coverage and Cloud Subscription	Received	NETWORKING FOR FUTURE INC	\$14,633.56	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	No
PO663620	DISB: FY22 Premium Tax Audit	Receiving	Examination Resources, LLC	\$300,000.00	FY22	Competitive Bid	Philip Barlow	Monitoring Services/Ongoing	O-Type	Yes
PO663420	DISB: FY22 Strategic Analysis & Planning	Received	ECHELON ECONOMIC DEVELOPMENT	\$95,500.00	FY22	Negotiated	Dana Sheppard	Services Rendered	O-Type	Yes
PO663164	DISB: FY22 Affordable Care Act (ACA) Rate Review	Receiving	LEWIS & ELLIS INC.	\$149,375.00	FY22	Competitive Bid	Philip Barlow	Monitoring Services/Ongoing	O-Type	No
PO663076	DISB: FY22 Anti-Bullying Policy	Received	MICHELDA JOHNSON CONSULTING	\$10,000.00	FY22	Competitive Bid	Kimberly Turner	Services Rendered	O-Type	No
PO663074	DISB: FY22 DC Chamber of Commerce's Small Business & Economic Development Summit	Received	DC CHAMBER OF COMMERCE	\$7,500.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	No
PO663021	DISB- FY22 Auto Insurance Algorithmic Audits	Receiving	O'Neil Risk Consulting and Alg	\$80,000.00	FY22	Competitive Bid	Philip Barlow	Monitoring Services/Ongoing	O-Type	No
PO661522-V2	DISB: FY22 MBSYEP Vendor	Receiving	IBG CONSULTING GRP	\$131,939.70	FY22	Competitive Bid	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	Yes
PO661933	DISB- FY22 Microsoft Surface Pro	Received	PUBLIC PERFORMANCE MANAGEMENT	\$25,707.05	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO661845	DISB: FY22 Dell Laptops & Warranty	Received	ABC TECHNICAL SOLUTIONS I	\$133,905.60	FY22	Negotiated	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO661664	DISB: FY22 Housing Counseling Services (Extension)	Receiving	HOUSING COUNSELING SERVICE	\$500,200.00	FY22	Negotiated	Sam Fuller	Monitoring Services/Ongoing	O-Type	No
PO661608	DISB: FY22 Student Loan Ombudsman Annual Report (SLOAR)	Received	COLLABORATIVE COMMUNICATIONS	\$6,385.26	FY22	Negotiated	Arthur Swift	Services Rendered	O-Type	Yes
PO661592	DISB: FY22 Promotional Items (Senoda)	Received	SENODA INC.	\$5,838.30	FY22	Competitive Bid	Michelle Hammonds	Services Rendered	O-Type	Yes
PO661308	DISB: FY22 LexisNexis (Accurint/Advance)	Receiving	RELX Inc.	\$45,297.00	FY22	Negotiated	Katrice Purdie	Monitoring Services/Ongoing	O-Type	No
PO661178	DISB: FY22 Xerox Contract	Receiving	XEROX CORPORATION	\$94,907.40	FY22	Negotiated	Shankar Vaidynathan	Monitoring Services/Ongoing	O-Type	No
PO661104	DISB: FY22 CCH-Federal Securities Regulation Integrated Library	Received	CCH INCORPORATED	\$15,286.18	FY22	Competitive Bid	James "Mike" McManus	Services Rendered	O-Type	No
PO661102	DISB- FY22 Network Adequacy and Mental Health Parity	Received	PUBLIC CONSULTING GROUP LLC	\$45,000.00	FY22	Negotiated	Philip Barlow	Services Rendered	O-Type	No
PO661044	DISB: FY22 Media Intelligence Service	Receiving	MELTWATER NEWS US, INC	\$15,700.00	FY22	Competitive Bid	Arthur Swift	Monitoring Services/Ongoing	O-Type	No
PO660743	DISB: FY22 Elder Advertising (The Beacon Newspaper)	Receiving	THE BEACON NEWSPAPERS INC	\$25,872.00	FY22	Competitive Bid	Arthur Swift	Monitoring Services/Ongoing	O-Type	No
PO660742	DISB: FY22 Earned Income Tax Credit (EITC)	Receiving	CAPITAL AREA ASSET BUILDING	\$250,000.00	FY22	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO659242	DISB: FY22 Westlaw/Thomas Reuters	Receiving	WEST PUBLISHING CORP	\$22,284.00	FY22	Competitive Bid	Katrice Purdie	Monitoring Services/Ongoing	O-Type	No
PO659241	DISB: FY22 Weekly Advertising (Washington Informer)	Received	WASHINGTON INFORMER NEWSPAPER	\$36,500.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	Yes
PO659240	DISB: FY22 Digital and Web Advertising (Washington City Paper)	Receiving	MDE CITY PAPER HOLDINGS LLC	\$30,500.00	FY22	Competitive Bid	Arthur Swift	Monitoring Services/Ongoing	O-Type	No
PO659239	DISB: FY22 12th Annual Greater Washington Hispanic of Commerce Business Expo (GWHCC)	Received	GREATER WASHINGTON HISPAN	\$7,000.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	No
PO658610	DISB: FY22 Business-Related Advertising (Washington Business Journal)	Received	AMERICAN CITY BUSINESS JOURNAL	\$40,685.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	No
PO658200	DISB: FY22 STAR System Maintenance & Hosting	Received	TYLER TECHNOLOGIES INC.	\$92,505.00	FY22	Competitive Bid	James "Mike" McManus	Services Rendered	O-Type	No
PO658196	DISB-FY22 Design, Graphic, Layout and Printing Services	Received	THE AQUILINE GROUP	\$19,388.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	Yes
PO657906	DISB: FY22 Printing Services for Booklets	Received	THE AQUILINE GROUP	\$8,750.00	FY22	Competitive Bid	Arthur Swift	Services Rendered	O-Type	Yes
PO657677	DISB: FY22 Financially Fit DC Curriculum	Received	FELA LLC	\$230,000.00	FY22	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO657676	DISB: FY22 Financial Navigators Program	Receiving	UNITED PLANNING ORGANIZAT	\$80,000.00	FY22	Competitive Bid	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO657675	DISB: FY22 Law360 Subscription	Received	PORTFOLIO MEDIA INC.	\$6,930.00	FY22	Competitive Bid	Gregory Ellis	Services Rendered	O-Type	No
PO656624	DISB: FY22 Xerox Printer Support/Maintenance Renewal	Receiving	XEROX CORPORATION	\$20,000.00	FY22	Negotiated	Shankar Vaidynathan	Monitoring Services/Ongoing	O-Type	No
PO656304	DISB: FY22 Branding and Marketing Campaign	Receiving	COLLABORATIVE COMMUNICATIONS	\$408,614.70	FY22	Competitive Bid	Arthur Swift	Monitoring Services/Ongoing	O-Type	Yes

PO654991	DISB: FY22 TEEM Subscription	Received	ABC TECHNICAL SOLUTIONS I	\$7,205.66	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO654896	DISB: FY22 FileNet Support/Maintenance Renewal	Received	DOCUMENT SYSTEMS INC	\$30,817.06	FY22	Competitive Bid	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO654547	DISB: FY22 Briar Patch Shredding Services	Receiving	BRIAR PATCH SHREDDING AND R	\$4,836.00	FY22	Competitive Bid	Gregory Ellis	Monitoring Services/Ongoing	O-Type	Yes
PO654544	DISB: FY22 Pitney Bowes	Receiving	PITNEY BOWES	\$40,000.00	FY22	Negotiated	Gregory Ellis	Monitoring Services/Ongoing	O-Type	No
PO654124	DISB: FY22 Banking Code Modernization	Received	GEORGETOWN TECHNOLOGIES LLC	\$137,227.00	FY22	Negotiated	Sam Fuller	Services Rendered	O-Type	Yes
PO654019	DISB: FY22 Housing Counseling Services	Receiving	HOUSING COUNSELING SERVICE	\$497,500.00	FY22	Negotiated	Sam Fuller	Monitoring Services/Ongoing	O-Type	No
PO653775	DISB: FY22 Financially Fit DC Server Maintenance	Received	FELA LLC	\$45,000.00	FY22	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO653741	DISB: FY22 CMTS Annual Maintenance & Cloud Hosting (WingSwept)	Received	WINGSWEPT LLC	\$28,814.91	FY22	Competitive Bid	Michael Ross	Services Rendered	O-Type	No
PO652162	DISB: FY22 CSBS Supervisory Dues	Received	CONFERENCE OF STATE BANK SUPER	\$19,782.00	FY22	Competitive Bid	Sam Fuller	Services Rendered	O-Type	No
			Total	\$7,527,815.14						

Appendix 12

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 and 2023 Federal Grants

Fiscal Year	Type of Grant	Awarded by	Grant Title	Award Date	End Date	Comments	Award Amount
2022	Federal	Department of Health and Human Services	State Flexibility to Stabilize the Market Grant Cycle I	8/20/2018	8/19/2022	Grant period from 08/20/2018 to 08/19/2022	277,958.59
	Federal	Department of Health and Human Services	State Flexibility to Stabilize the Market Grant Cycle II	9/15/2021	9/14/2023	Grant period from 09/15/2021 to 09/14/2023	671,456.71
2021 Total							949,415.30
2023	Federal	Department of Health and Human Services	State Flexibility to Stabilize the Market Grant Cycle II	9/15/2021	9/14/2023	Grant period from 09/15/2021 to 09/14/2023	671,456.71
2022 Total							671,456.71
Summary							1,620,872.01
For FY 2022 and FY 2023, the Federal Grants pay for Contractual Services and all FTEs are funded by Special Purposed Revenue funds.							

Appendix 13

RECTOR & ASSOCIATES, INC.

**DISTRICT OF COLUMBIA DEPARTMENT
OF INSURANCE,
SECURITIES AND BANKING**

FY22 INSURANCE CODE MODERNIZATION

**PROPOSED DISTRICT OF COLUMBIA
INSURANCE CODE AND REGULATION
REVISIONS AND DC DISB
OPERATIONAL CHANGES**

SEPTEMBER 30, 2022

Rector & Associates, Inc. (R&A) is pleased to present its Report of its findings and recommendations in connection with the FY22 Insurance Code Modernization Project (Modernization Project), as requested by the District of Columbia Department of Insurance, Securities and Banking (DC DISB).

I. SCOPE OF WORK

The Work Statement set forth in the DC DISB Scope of Work for the Modernization Project dated June 10, 2022 provided for the following Scope of Services (Scope of Services):

The consulting firm will review the existing insurance code and regulations in the District to identify provisions that are outdated, or impede or prohibit the use or sale of technology-based insurance products and services. This effort will focus on property and casualty laws, relevant innovation, consumer protection and enforcement. The consulting firm will review the insurance laws in other U.S. jurisdictions that have established innovation offices, permit innovation waivers, no-action letters or similar provisions that allow insurers to use and offer innovative products and services. The consulting firm will discuss potential law or regulation changes with DISB's leadership. In addition, the consulting firm will provide DISB with proposed areas for amendments to the District's insurance code and regulations.

In accordance with the Scope of Services, R&A performed the following services:

A. Discussions with DC DISB Leadership and Staff

R&A engaged in extensive discussions with DC DISB leadership and staff regarding the DC DISB goals and mission with respect to the Modernization Project. Our discussions encompassed the following matters:

- Identification of appropriate (District of Columbia) DC Insurance Code and Regulations to be reviewed because of outdated, contradictory, or unclear language;
- Gathering input from DC DISB staff and other stakeholders to ensure that insurance industry and consumer protection concerns are recognized; and
- Obtaining DC DISB staff views of key insurance regulatory issues relating to the sale of innovative insurtech property/casualty products.

B. Analysis of Relevant Provisions of DC Insurance Code and Regulations

We also analyzed existing DC Insurance Code and Regulations provisions that we identified as potential provisions to be amended to address outdated, contradictory or unclear language related to the Modernization Project. Our analysis included identification of any DC Insurance Code and Regulations provisions that are affected by the identified provisions to be amended to ensure we understood the entirety of current DC DISB insurance regulatory design.

C. Discussions with State Insurance Regulators and Industry Associations

We also engaged in extensive discussions with various state insurance regulators and leaders in the insurtech industry and insurance associations regarding the Modernization Project. The purpose of these discussions was to obtain comments and recommendations for the development of best practices for DC Insurance Code and Regulation revisions, as well as potential operational changes that can encourage insurance industry innovation and the sale of technology-based insurance products and services.

D. Development of Proposed Amendments to DC Insurance Code and Regulations and DISB Operational Changes

Based on our analysis and discussions, we developed proposed amendments to the DC Insurance Code and Regulations that we believe will achieve the goals of the Modernization Project (Proposed Amendments). In addition, our findings include proposed operational changes to the DC DISB's insurance regulatory requirements and methodology that we believe reflect best practices to encourage insurance industry innovation and the sale of technology-based insurance products and services.

II. SUMMARY FINDINGS AND RECOMMENDATIONS

One of the most effective methods used by state departments of insurance (DOIs) to encourage insurance industry innovation and the sale of technology-based insurance products is to establish a division or office and/or name an officer specifically dedicated to insurance innovation and insurtech matters. By having a single point of contact who is familiar with both insurtech efforts and insurance regulatory requirements, that staff person can act as a conduit between the entity with an innovative approach and the insurance regulator who oversees the requirements with which the innovator must comply.

Although a "regulatory sandbox" (a program that allows an entity with an innovative insurance concept to request permission from the DOI to apply the concept in the state) has been implemented in several states, insurance regulators and insurtech leaders have indicated that the approach generally has not been as successful as originally envisioned. Because of the time and effort required to implement a program in accordance with regulatory sandbox requirements, innovators have found that this approach is too time-consuming to justify the limited nature of the concept that the innovator ultimately is allowed to implement.

Besides these novel approaches to encouraging insurance industry innovation, we found that implementing revisions to existing insurance regulatory requirements can be effective in allowing innovators to bring insurtech concepts and products to fruition in a rapid and efficient manner.

These revisions include:

- removing barriers to insurers entering the DC market, including independent third party background report and seasoning requirements;
- encouraging the use of electronic delivery and posting of required notices and removing notice requirements that are not necessary for effective insurance regulation;
- modifying insurance producer licensure and notification requirements to allow for more facile entry into the DC market; and
- providing insurers and innovators with improved guidelines for insurance product review and approval requirements.

III. ANALYSIS

A. State Insurance Regulator Approaches to Innovation and Insurtech Matters

1. Department of Insurance Innovation Office and Designated Officer

In various states around the country, DOIs have established a division or office and/or named an officer specifically dedicated to insurance innovation and insurtech matters. For example, the IL DOI has in place a Division of Innovation and Market Analysis for which CJ Metcalf currently serves as Deputy Director of the Division.

Based on discussions with state insurance regulators and leaders of insurtech industry and insurance associations around the country, we believe that **establishing a DOI division and naming a specific officer or staff person dedicated to innovation and insurtech matters is a very successful strategy to encourage innovative and insurtech operations in DC.**

The regulators and insurtech leaders with which we spoke consistently indicated that it is extremely helpful to have an individual who is designated as the staff person who is responsible for all innovation and insurtech matters. By having a single point of contact who is familiar with both insurtech efforts and insurance regulatory requirements, that staff person can act as a conduit between the entity with an innovative approach and the insurance regulator who oversees the requirements with which the innovator must comply. This type of intervention is especially important with respect to policy form and rate filing and approval projects that often benefit from a dedicated staff person's ability to translate policy filing and approval requirements to an innovator and, at the same time, assist the regulator in determining how the innovator's product fits into the DOI filing and approval requirements.

We understand that the DC DISB is in the process of establishing a division and naming a specific officer or staff person dedicated to innovation and insurtech matters. Based on our recent discussions and analysis, we believe this is an excellent approach to encourage innovation and insurtech operations in DC.

2. Insurance Regulatory Sandbox Approach

Another approach taken by several DOIs around the country is to enact statutes and regulations that establish what's commonly referred to as a "regulatory sandbox." A regulatory sandbox generally is defined as a program that allows an entity with an innovative insurance concept to request permission from the DOI to apply the concept in the state in accordance with certain specific parameters established by the DOI. Often, the DOI's permission is for a specific time period and/or applies to a limited number of product sales and requires the innovator to provide periodic reports to the DOI of the innovator's financial and operational results.

Although an interesting approach in concept, the regulators and insurtech leaders with which we spoke indicated that the approach generally has not been as successful as originally envisioned. Typically, an innovator is required to make an initial filing describing the innovative insurance concept and how the innovator will implement the concept. Because of the time and effort required to prepare the proposal and then to obtain the DOI's approval, innovators have found that this approach often is too time-consuming to justify the limited nature of the concept that the innovator ultimately is allowed to implement.

Instead, these same regulators and insurtech leaders encouraged the use of the concept previously described – establishing a DOI division and naming a specific officer or staff person dedicated to innovation and insurtech matters. In other words, insurtech leaders indicated that the preferable approach is naming a specific individual or office responsible for innovation within a DOI that can act as a intermediary between innovators and DOI staff.

B. Organizational and Licensure Requirements for Insurers

1. Admitted Insurers

In order to transact insurance business in DC, insurers – both newly formed insurers and insurers already licensed and domiciled in a US state – are required to obtain a Certificate of Authority (COA) from the DC DISB, which requires an extensive application and review process. Many of the application and admission requirements are uniform among all states and jurisdictions, as described in and required by the NAIC Uniform Certificate of Authority Application (UCAA).

However, insurance regulators from states and jurisdictions apply varying admission standards with respect to specific requirements, as set forth in statute or regulation or as mandated by individual state DOIs. These requirements include financial requirements (e.g., minimum capital and surplus amounts or statutory deposit requirements) and operational requirements (for foreign insurers, a minimum length of time the insurer already has transacted business – known as seasoning requirements).

A newly-formed insurer that is choosing its state or jurisdiction of domicile will consider states' varying admission and operational requirements that would apply to the insurer. Based on our analysis of the DC DISB's admission and operational requirements that apply to domestic insurers, we did not identify requirements that we would propose be revised to encourage a newly-formed insurer to select DC as the insurer's state of domicile.

For insurers that already are domiciled in a foreign jurisdiction and considering transacting insurance business in DC, these foreign insurers will consider the DC DISB's admission and operational requirements before deciding whether to apply for admission and transact insurance business in DC. For these insurers, we identified two DC DISB expansion application requirements that could be revised to encourage foreign insurers to expand their operations to DC.

- a. **Third Party Background Investigation Reports.** One of the more time-consuming requirements for a foreign insurer seeking licensure in expansion states is to obtain independent third party background investigation reports (Background Reports) for all of the insurer's directors and key officers (and, in some states, for directors and key officers for the insurers' ultimate controlling person). Because of the documentation and investigation requirements imposed on insurers by the NAIC and independent third party background investigation vendors, the process for obtaining Background Reports has become more demanding in recent years.

Currently, the DC DISB requires a foreign insurer to submit Background Reports for all of its key officers and directors. At the same time, 19 other DOIs do not require background reports in connection with foreign insurer expansion license applications.¹ We understand that these DOIs take the approach that the insurance regulator for the insurer's state of domicile has primary responsibility for ensuring that the officers and directors for the DOI's domestic insurers have appropriate backgrounds and experience to serve in their respective roles.

In order to support the ability of foreign insurers to expand operations into DC, **we suggest that the DC DSIB consider removing its Background Report requirement with respect to foreign insurers' expansion applications to transact business in DC.**

During our review of DC Insurance Code and Regulations, we did not identify any requirement set forth in statute or regulation with respect to the standards the DC DISB is required to use in its review of the background and experience of a foreign insurer's officers and directors. Accordingly, we believe it only is necessary for the DC DISB to revise its expansion application and review processes to remove Background Report requirements for foreign insurers' expansion applications.

- b. **Seasoning Requirements.** For foreign insurers that are considering applying for an DC expansion license, D.C. Mun. Regs. tit. 26A, § 1001.2 currently requires that a life insurer have "continuously, actively, and successfully transacted the business of insurance in the state of its domicile for at least two (2) years immediately prior to the time the license is applied for." In addition, we understand that the DC DISB informally applies the same two-year operational, or seasoning, requirement to foreign P&C insurers who apply for a DC expansion license.

¹ Of the 14 state departments of insurance that do not require background reports for expansion license applications, three state DOIs – CA, NY, & TX – require that officers and directors submit fingerprint cards, and one state DOI – NJ – requires a P&C insurer's officers and directors to submit to a NJ criminal history check by the NJ State Police.

At the same time, 15 other state DOIs only apply retaliatory requirements with respect to their seasoning standards, and an additional three state DOIs – the LA DOI, NC DOI, & OH DOI– do not apply any seasoning standard, including any retaliatory standard. By taking this approach, these DOIs are relying on the insurer’s domiciliary state regulator to provide oversight of the insurer’s ability to support its insurance operations from the date of licensure, rather than imposing a minimum period of operations before considering the insurer’s expansion application.

In order to support the ability of foreign insurers to expand operations into DC, **we suggest that the DC DISB consider removing its seasoning requirement for all foreign insurers’ expansion license applications.**

In order to allow foreign life insurers to apply for a DC expansion application without operating for a two-year minimum time period, it will be necessary to amend the DC DISB regulations that currently impose a two-year seasoning requirement. Attached as part of **Appendix A** are our proposed revisions to the relevant DC DISB regulation.

With respect to seasoning requirements for a foreign P&C insurer, we did not identify any requirement set forth in statute or regulation with respect to the standards the DC DISB is required to use. Accordingly, we believe it only is necessary for the DC DISB to revise its expansion application and review processes to remove any seasoning requirement for foreign P&C insurers’ expansion applications.

2. Captive Insurers

During our discussions with DC DISB staff and other state insurance regulators, we considered various methods of encouraging newly formed captive insurers to consider the District as their domiciliary jurisdiction – for example, lower capitalization requirements or more flexible investment standards. However, it appears that these types of requirements are closely monitored by all captive insurer jurisdictions so that such a change by one jurisdiction simply triggers similar changes in all jurisdictions that are competing to attract captive insurers to domicile in their jurisdiction.

Accordingly, we have not identified any admission or operational standards with respect to captive insurers that we anticipate would encourage such insurers to consider domiciling in DC.

C. Revisions to DC Insurance Code and Regulations

The DC Code and regulations currently contain several compliance requirements relating to insurers' operations that either are outdated or do not allow for electronic communication methods. The following are the DC Insurance Code and Regulation provisions that we recommend be revised to allow insurers to operate in a more streamlined and technologically friendly manner.

1. Revisions to Opt-In Requirements for Utilization of Electronic Transactions

Pursuant to DC Code § 31–651.02(a) & (b), an insurance document may be delivered, stored, and presented by electronic means (subject to the DC Uniform Electronic Transactions Act requirements). Further, any insurance document delivered in such a manner is considered to be the equivalent of delivery by first class or certified mail.

However, DC Code § 31–651.02(c) states that an insurance document can be delivered by electronic means to a party only if all of the following conditions are met:

- a. The party has affirmatively consented to that method of delivery and has not withdrawn consent to such delivery;
- b. The party receives a statement from the insurer providing specific information;
- c. The party is provided with a statement of the hardware and software requirements for access to and retention of an insurance document delivered electronically and consents electronically in a manner that demonstrates the party can access information electronically; and
- d. If a change in the hardware or software requirements needed to access or retain an insurance document delivered by electronic means creates a material risk that the party will not be able to access or retain a subsequent insurance document, the insurer must provide a statement to the party of the revised hardware and software requirements, as well as another statement complying with item b, above.

Under these current requirements, it is necessary for an insurer to obtain consent from every party to which the insurer wishes to provide insurance documents on an electronic basis – in other words, to get the opt-in of every such party. There has been discussion among insurance regulators and industry leaders that in recognition of the advances in the use of technology by consumers and the hardship caused to all parties by current opt-in requirements, it would be appropriate to instead require a party to opt out of the delivery of documents by electronic means. If a party does not opt out at the commencement of the relationship between the parties, the insurer can use electronic delivery for insurance documents.

We recommend that that the DC DISB consider revising DC Insurance Code provisions, as set forth in Appendix A, to require a party to opt out of electronic delivery of insurance documents at the commencement of the insurance relationship.

2. Revisions to Specific Notification Requirements

We recommend that that the DC DISB consider revising the following DC Insurance Code and Regulation sections to allow for electronic methods of delivery of various required notices.

- a. DC Code Title 31, Chapter 23 – Service Contracts: we recommend that specific DC Insurance Code provisions be revised, as set forth in **Appendix A**.
- b. DC Code Title 31, Chapter 25 – Fire, Casualty, and Marine Insurance: we recommend that specific DC Insurance Code provisions be revised, as set forth in **Appendix A**.
- c. DC Code Title 31, Chapter 11A – Insurance Producers: we recommend that specific DC Insurance Code provisions be revised, as set forth in **Appendix A**.
- d. DCMR 26-A301 – Prohibitions on Arbitrary Cancellation: we recommend that specific DC Insurance Regulations be revised, as set forth in **Appendix A**.

3. Agent Operational Matters

- a. **Rebate Restrictions.** Currently, DC Code § 31–2331.13(a) states that “No person offering property, casualty, or surety insurance ... shall pay ... after insurance has been effected, a rebate ... of the premium named in a policy of insurance... or a valuable consideration or inducement whatsoever, not specified or provided for in the policy. Further, DC Code § 31–2331.13(h) states “For purposes of ... this section, the term ‘valuable consideration’ shall not include any educational materials, promotional materials, or articles of merchandise that cost less than \$75

Currently, insurtech companies frequently want to provide innovative products, services and programs to consumers for loss control, loss mitigation, and rate reduction efforts. These value-added product, services, and programs often are provided at no additional charge or at a discount price and can lead to premium rate reductions. As an example, the OH DOI recently amended its statutes to exempt commercial P&C insurance coverage from all rebating restrictions and authorizes the OH DOI to determine an acceptable amount per policy or calendar year.

In addition, various DOIs have taken the position that rebate restrictions of any kind with respect to commercial P&C insureds are inappropriate, given the sophisticated nature of commercial insureds and the advantages in possible loss control and rate reductions.

Accordingly, **we recommend that the DC DISB revise DC Code § 31–2331.13(h) in the manner set forth in Appendix A to remove rebating restrictions for exempt commercial P&C insurance coverage and either to exempt rebating restrictions for personal P&C insurance coverage or increase the amount of permissible rebates with respect to personal P&C insurance coverage.**

- b. **Producer Pre-Licensing Education Requirements.** Currently, DC Code § 31–1131.05a states that the DC DISB can require individuals to complete a pre-licensing course of study before taking an insurance producer license application. Although some individuals might benefit from such a pre-licensing course, an individual who already has sufficient knowledge to pass the licensing examination currently is required to complete an unnecessary course of study.

Accordingly, **we recommend that the DISB consider removing the pre-licensing education requirements for insurance producers, as set forth in Appendix A.**

- c. **Producer License Renewal Requirements.** Currently, § 31–1131.07a. and DCMR 26-A106 –DC Code § 31–1131.05a require a DC insurance producer to renew his or her producer license every two years in accordance with specific procedures. Recently, state DOIs have begun to treat producers’ licenses as perpetual so that producers no longer are required to renew their licenses. The state DOIs that have taken this position include the FL Office of Insurance Regulation, the NC DOI, the ME Bureau of Insurance, and the MI Bureau of Insurance.

We recommend that the DISB consider removing the producer licensing requirements, as set forth in Appendix A.

- d. **Producer Continuing Education Requirements.** Currently, DCMR 26-A106 requires DC insurance producers to complete certain continuing education requirements. Instead of continuing education requirements that apply to all producers, certain state DOIs have begun to exempt certain producers from continuing education requirements based on the following factors:

- Producers who exceed specific ages, including age 55 or 65;
- Producers with specified numbers of year of licensure in good standing, including 10 or 20 years; or
- Nonresident producers who comply with continuing education requirements in their state of domicile.

In order to allow additional flexibility for producers who wish to solicit and sell insurance products in DC, **we recommend that the DISB consider revising the producer continuing education requirements, as set forth in Appendix A.**

- e. **Surplus Lines Due Diligence Reporting.** Currently, DC Code § 31-2502.40 provides that a licensed surplus lines producer can procure policies from unauthorized insurers (also known as surplus lines insurers) if the producer, after diligent effort, is unable to procure policies to cover the kind of business from authorized insurers.

Alternately, some state DOIs (including the Maryland Insurance Administration) have established types of coverage that can be placed with a surplus lines insurer without first conducting a diligent search of available coverages from admitted insurers – commonly known as an export list. MD Insurance Code § 3-306.10.C lists 50 different types of coverages that can be written without the required due diligence (MD Export List).

We recommend that the DC DISB consider amending its DC Insurance Code to include a similar export list to be relied upon by DC surplus lines producers so they do not need to submit evidence of due diligence for specified lines of business.

Accordingly, we recommend that the DISB consider revising the DC Insurance Code in the manner set forth in Appendix A. In addition, attached as **Appendix B** is our analysis of the MD Export List, as compared to proposed lines of business to be set forth in an export list to be adopted by the DC DISB.

D. Form & Rate Filing Requirements

As we recently discussed, insurers have expressed appreciation for and interest in greater guidance provided by DOIs regarding P&C product form & rate filing requirements. As an example, attached as **Appendix C** are the filing checklists currently available on the OH DOI and IL DOI websites for insurers to use as a guide in the preparation of private passenger auto form and rate filings. Both DOIs have a similar checklist for every other type of P&C lines of business.

APPENDIX A

D.C. Mun. Regs. tit. 26A, §§ 1001.2 & 1001.3 – Foreign Insurer Seasoning Requirements

We recommend that the entire regulation be repealed.

D.C. Mun. Regs. tit. 26A, § 1001.2: No foreign life insurance company shall be licensed to transact business in the District until it has continuously, actively, and successfully transacted the business of insurance in the state of its domicile for at least two (2) years immediately prior to the time the license is applied for.

1001.3: An exception to §1001.2 may be made in the case of any of the following:

- (a) An applicant which is owned or controlled by a company which has been licensed in the District for at least three years prior to the date of the new company's application;
- (b) An applicant which has surplus (or combined capital and surplus) of not less than three million dollars (\$3,000,000); or
- (c) Where, for the protection of District policyholders and claimants exclusively, the company has established an escrow fund in the District in an amount not less than three hundred thousand dollars (\$300,000) under conditions approved by the Commissioner of Insurance.

DC Code Title 31, Chapter 6B – Electronic Delivery and Posting of Insurance Documents

§ 31–651.02. Electronic notices and documents.

(a) An insurance document may be delivered, stored, and presented by electronic means; provided, that it meets the requirements of Chapter 49 of Title 28.

(b) Delivery of an insurance document in accordance with this section shall be considered the equivalent to any delivery method required under applicable law, including delivery by first class mail; first class mail, postage prepaid; certified mail; certificate of mail; or certificate of mailing.

(c) An insurance document may be delivered by electronic means to a party under this section if:

- (1) The party has affirmatively consented to that method of delivery and has not withdrawn consent to such delivery;
- (2) The party, before giving consent, is provided with a clear and conspicuous statement informing the party:
 - (A) Of the right or option of the party to have an insurance document provided or made available in paper or another non-electronic form;
 - (B) The right of the party to withdraw consent to have an insurance document delivered by electronic means and of any conditions or consequences that may be imposed on the party if consent is withdrawn;
 - (C) That no fees may be imposed as a condition or consequence of withdrawal of consent;
 - (D) As to whether the party's consent applies only to the particular transaction or to identified categories of insurance documents that may be delivered by electronic means

during the course of the relationship between the sender of the insurance documents and the party;

(E) Of the means, after consent for delivery by electronic means is given, by which a party may also obtain a paper copy of an insurance document and a statement that no fee shall be imposed for providing the requested paper copy; and

(F) Of the procedure a party must follow to withdraw consent to have any or all insurance documents delivered by electronic means and of how to update information needed to contact the party electronically;

(3) The party:

(A) Before giving consent, is provided with a statement of the hardware and software requirements for access to and retention of an insurance document delivered by electronic means; and

(B) Consents electronically, or confirms consent electronically, in a manner that reasonably demonstrates that the party can access information in the electronic form that will be used for insurance documents delivered by electronic means; and

(4) After consent of the party is given, in the event a change in the hardware or software requirements needed to access or retain an insurance document delivered by electronic means creates a material risk that the party will not be able to access or retain a subsequent insurance document to which the party's consent applies, the insurer:

(A) Provides the party with a statement regarding the revised hardware and software requirements that will be necessary for access to and retention of an insurance document delivered by electronic means and of the right of the party to withdraw consent without the imposition of any fee, condition, or consequence that was not disclosed under paragraph (2)(B) of this subsection; and

(B) Complies with paragraph (2) of this subsection.

(d) This section shall not affect requirements related to content or timing of any insurance document required under applicable law.

(e) If a provision of this chapter or applicable law requiring an insurance document to be provided to a party expressly requires verification or acknowledgement of receipt of the insurance document, the insurance document may be delivered by electronic means only if the method used provides for verification or acknowledgement of receipt.

(f) The legal effectiveness, validity, or enforceability of any contract or policy of insurance executed by a party shall not be denied solely because of the failure to obtain electronic consent or confirmation of consent of the party in accordance with subsection (c)(3)(B) of this section.

(g)

(1) A withdrawal of consent by a party does not affect the legal effectiveness, validity, or enforceability of an insurance document delivered by electronic means to the party before the withdrawal of consent is effective.

(2) A withdrawal of consent by a party is effective within a reasonable period of time after receipt by the insurer of a party's withdrawal of consent that insurance documents may be delivered by electronic means.

(3) Failure by an insurer to comply with subsection (c)(4) of this section may be treated, at the election of the party, as a withdrawal of consent pursuant to this section.

(h) This section does not apply to an insurance document delivered by an insurer in an electronic form to a party who before March 10, 2015, had consented to receive notices or documents pertaining to an insurance transaction in an electronic form allowed by a law other than this chapter.

(i) If the consent of a party to receive certain notices or documents in an electronic form is on file with the insurer before March 10, 2015, and, pursuant to this section, an insurer intends to deliver additional notices or documents electronically, the insurer shall notify the party of:

- (1) The insurance documents that may be delivered by electronic means pursuant to this section that were not previously delivered electronically; and
- (2) The party's right to withdraw consent to have insurance documents delivered by electronic means.

(j)

- (1) Except as otherwise provided by law, if an oral communication has been recorded and can be reliably stored and reproduced by an insurer, the oral communication or recording may qualify as an insurance document delivered by electronic means pursuant to this section.
- (2) If a provision of this chapter or other applicable law requires a signature or for an insurance document to be notarized, acknowledged, verified, or executed under oath, the requirement shall be satisfied if the electronic signature of the person authorized to perform the action, together with all other information required to be included, is attached to or logically associated with the signature and the insurance document.

(k) This section shall not be construed to modify, limit, or supersede the provisions of the Electronic Signatures in Global and National Commerce Act, approved June 30, 2000 (114 Stat. 464; 15 U.S.C. § 7001).

DC Code Title 31, Chapter 23 – Service Contracts Contractholder Notifications

DC Code § 31–2351.03(g)(1)(A): Service contracts shall require the provider to permit the service contract holder to return the service contract within 30 days of the date the service contract was mailed to the service contract holder, or the date of delivery if the service contract is delivered to the service contract holder at the time of sale, or within a longer time period permitted under the service contract.

DC Code § 31–2351.03(j)

- (1): Service contracts shall state the terms, restrictions, and conditions governing cancellation of the service contract prior to the termination or expiration date of the service contract by either the provider or the service contract holder.
- (2) The provider of the service contract shall mail a written notice to the contract holder at the last known address of the service contract holder contained in the records of the provider at

least 5 days before cancellation by the provider; except, that prior notice shall not be required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by the service contract holder to the provider, or a substantial breach of duties by the service contract holder relating to the covered product.

DC Code § 31–2351.08: An insurer that issued a reimbursement insurance policy shall not terminate the policy until a notice of termination in accordance with § 31-404, has been mailed or delivered to the Commissioner.

**DC Code Title 31, Chapter 25 – Fire, Casualty, and Marine Insurance
Flood Insurance and Sewer Line Backup Notifications**

DC Code § 31–2502.28a. Flood insurance notice requirements for the provision of homeowner’s and renter’s insurance.

(a) ... [A] company authorized to sell or negotiate homeowner’s or renter’s insurance in the District of Columbia shall provide a written notice that states that a standard homeowner’s or renter’s insurance policy does not cover losses from flood to:

- (1) An applicant at the time of application for a homeowner’s or renter’s insurance policy;
- (2) A policyholder at the time of each renewal of a homeowner’s or renter’s insurance policy, to accompany the renewal notice; and
- (3) On a one-time basis, a policyholder of a homeowner’s or renter’s insurance policy; provided, that a company shall not be required to provide the one-time notice to an existing policyholder if the renewal of that policyholder’s policy comes due within 90 days of the date the company began issuing the notices required by this subsection.

(b) The statement shall:

- (1) Be on a separate form;
- (2) Be titled, in at least 12-point type, “Flood Coverage Not Included in the Standard Homeowner’s or Renter’s Insurance Policy”; and
- (3) Contain, at a minimum, the following information in at least 12 point type:

...

(c) If an application is made by telephone, the insurer is deemed to be in compliance with this section if, within 7 calendar days after the date of application, the insurer sends by mail the notice to the insured.

(d) If an application is made using the Internet, the insurer is deemed to be in compliance with this section if the insurer provides the notice to the applicant in a stand-alone format, similar to the notice requirements in subsection (b)(1), (2), and (3) of this section, before the submission of the application.

DC Code § 31–2502.28b. Sewer-line backup insurance notice requirements for the provision of homeowner’s and renter’s insurance.

(a) [A] company authorized to sell or negotiate homeowner’s or renter’s insurance in the District of Columbia shall provide a written notice that states that a standard homeowner’s or renter’s insurance policy does not cover losses from sewer-line back up to:

- (1) An applicant at the time of application for a homeowner’s or renter’s insurance policy;
- (2) A policyholder at the time of each renewal of a homeowner’s or renter’s insurance policy, to accompany the renewal notice; and
- (3) On a one-time basis, a policyholder of a homeowner’s or renter’s insurance policy; provided, that a company shall not be required to provide the one-time notice to an existing policyholder if the renewal of that policyholder’s policy comes due within 90 days of the date the company began issuing the notices required by this subsection.

(b) The statement shall:

- (1) Be on a separate form;
- (2) Be titled, in at least 12-point type, “Sewer-line Backup Coverage Not Included in the Standard Homeowner’s or Renter’s Insurance Policy”; and
- (3) Contain, at a minimum, the following information, in at least 12-point type:
....

(c) If an application is made by telephone, the insurer is deemed to be in compliance with this section if, within 7 calendar days after the date of application, the insurer sends by mail the notice to the insured.

(d) If an application is made using the Internet, the insurer is deemed to be in compliance with this section if the insurer provides the notice to the applicant in a stand-alone format, similar to the notice requirements in subsection (b)(1), (2), and (3) of this section, before the submission of the application.

**DC Code Title 31, Chapter 11A – Insurance Producers
Notification of Termination**

DC Code § 31–1131.15. Notification to Commissioner of termination.

(a) An insurer ... that terminates the appointment, employment, contract, or other insurance business relationship with an insurance producer shall notify the Commissioner within 30 days after the effective date of the termination, on a form prescribed by the Commissioner, if the reason for termination is set forth in § 31-1131.12 or the insurer has knowledge that the producer was found by a court, government body, or self-regulatory organization authorized by law to have engaged in any of the activities in set forth in § 31-1131.12....

(b) An insurer ... that terminates the appointment, employment, or contract with an insurance producer for any reason not set forth in § 31-1131.12, shall notify the Commissioner within 30 days after the effective date of the termination on a form prescribed by the Commissioner....

(c) The insurer ... shall promptly notify the Commissioner, on a form prescribed by the Commissioner, if, upon further review or investigation, the insurer discovers additional information that would have been reported to the Commissioner in accordance with subsection (a) of this section.

(d)(1) Within 15 days after making the notification required by subsections (a), (b), and (c) of this section, the insurer shall mail a copy of the notification to the insurance producer at his or her last known address. If the insurance producer is terminated for cause for any of the reasons set forth in § 31-1131.12, the insurer shall provide a copy of the notification to the producer at his or her last known address by certified mail, return receipt requested, postage prepaid or by overnight delivery using a nationally recognized carrier.

DCMR 26-A3 – Prohibitions on Arbitrary Cancellation

301.2 Notice of a cancellation or nonrenewal shall be given by the insurer to the insured at least thirty (30) days prior to the proposed date of cancellation, or in the case of nonrenewal, thirty days prior to the end of the policy period.

301.3 The notice shall be mailed or delivered in a manner reasonably designed to assure delivery to the last known address of the insured. The envelope containing the notice shall be labelled "Important Insurance Notice" in at least eighteen (18) point or larger type.

301.4 Thirty (30) days prior to a proposed date of cancellation the insurer shall also furnish a copy of the notice to the Commissioner of Insurance; provided no copy need be furnished the Commissioner prior to a cancellation for non-payment of premium, or in any case of nonrenewal.

301.5 At least five (5) days before sending the notice of cancellation or nonrenewal referred to in §§ 301.1 - 301.4 the insurer shall notify the insurance agent or broker who wrote the policy being nonrenewed or cancelled.

DC Code Title 31, Chapter 11A – Insurance Producers Pre-Licensing Education Requirements

We recommend that DC Code § 31–1131.05a. be repealed.

DC Code § 31–1131.05a. Pre-licensing education.

(a) The Commissioner may require, by rule, that an individual, other than an applicant for a title insurance producer license, complete a pre-licensing course of study before:

- (1) Taking the examination required by § 31-1131.05; or
- (2) Applying for an insurance producer license.

DC Code § 31–1131.05b. Pre-licensing education for title insurers.

(a) The Commissioner may require, by rule, that an individual, not exempt under subsections (b), (c), or (d) of this section, complete a pre-licensing course of study before:

- (1) Taking the examination required by § 31-1131.05; or
- (2) Applying for an insurance producer license.

(b) An attorney who holds a license to practice law in any state or the District of Columbia shall be exempt from pre-licensing course of study requirements and examination requirements.

(c) An title agent insurance applicant who provides certification from a title insurance insurer that the agent has had signing authority on policies or title insurance commitments for the past 3 years relating to properties located within the District of Columbia shall be exempt from the pre-licensing course of study requirements and the examination requirements; provided, that the certification is submitted to the Commissioner within one year after September 24, 2010.

(d) A full-time employee of a title insurer shall be exempt from the pre-licensing course of study requirement.

§ 31-1131.06. Application for resident insurance producer license.

(a) An individual applying for a resident insurance producer license shall make application to the Commissioner on the Uniform Individual Application and declare under penalty of refusal, suspension, or revocation of the license that the statements made in the application are true, correct, and complete to the best of the individual's knowledge and belief. Before approving the application, the Commissioner shall find that the individual:

- (1) Is at least 18 years of age;
- (2) Has not committed any act that is a ground for denial, suspension, or revocation set forth in § 31-1131.12.
- (3) If required by the Commissioner, has completed a pre-licensing course of study for the lines of authority for which the person has applied;
- (4) Has paid the fees prescribed by the Commissioner; and
- (5) Unless exempt under § 31-1131.09, has successfully passed the examinations for the lines of authority for which the person has applied.

DCMR 26-A106 – Producer Continuing Education

We recommend that the entire regulation be repealed

106.1 Except if a producer is licensed only as a limited lines producer and except as otherwise provided in this section, a producer seeking to renew a license shall certify to the Commissioner that he or she has successfully completed at least twenty-four (24) credit hours of approved continuing education, including at least three (3) credit hours of ethics, within the license period.

106.2 A producer seeking to renew a license in both the life and health and property and casualty groups of authority shall complete at least six (6) credit hours for each group.

106.3 A producer seeking to renew a license in the property and casualty group shall complete at least four (3) credit hours in flood insurance during the licensee's first license renewal period after the effective date of this provision that includes at least 120 days.

106.4 A producer licensed only as a limited lines producer is not required to complete continuing education.

DC Code Title 31, Chapter 11A and DCMR 26-A106 – Producer License Renewals

We recommend that the entire regulation be repealed.

§ 31–1131.07a. Term of license; renewal.

- (a) An initial individual insurance producer license issued after May 13, 2008, and the first renewal after May 13, 2008, of an individual insurance producer license initially issued before May 13, 2008, shall expire on the last day of the birth month of the producer that falls not less than 18 months and not more than 29 months after the effective date of the license.
- (b) An initial business entity insurance producer license issued after May 13, 2008, and the first renewal after May 13, 2008, of a business entity insurance producer license initially issued before May 13, 2008, shall expire on the May 31 that falls not less than 18 months and not more than 29 months after the effective date of the license.
- (c) A renewal of an existing license shall expire 2 years after the expiration date of the license period; provided, that the first renewal after May 13, 2008, of a license initially issued before May 13, 2008, shall be governed by subsections (a) and (b) of this section.
- (d) A person shall apply for or request renewal of a license on a form, or through such means, as may be prescribed by the Commissioner.
- (e) The Commissioner shall renew an insurance producer license if:
 - (1) The producer applies for or requests license renewal on the form, or through such means, prescribed by the Commissioner;
 - (2) All fees prescribed by the Commissioner are paid;
 - (3) If the producer is a resident insurance producer:
 - (A) The continuing education requirements, if any, have been met;
 - (B) The license is not subject to non-renewal under § 31-1131.12; and
 - (C) The person has submitted a full set of fingerprints, if required by law or rule; and
 - (4) If the producer is a nonresident producer, he or she continues to be licensed as a resident producer, in good standing, in his or her home state.
- (f) An individual insurance producer who allows his or her license to lapse may, within one year after the expiration date of the license, reinstate the same license without the necessity of passing a written examination; provided, that the producer shall pay a penalty in the amount of twice the unpaid renewal fee.

(g) An insurance producer who is unable to comply with the license renewal procedures due to military service or some other extenuating circumstance may request a waiver of those procedures. The insurance producer may also request a waiver of any examination requirement or any other penalty or sanction imposed for failure to comply with renewal procedures.

102.1 The terms of licenses and renewal of licenses shall be as follows:

- (a) An initial license issued to an individual after the effective date of the Producer Licensing Amendment Act of 2008 (and the first renewal after the effective date of the Producer

Licensing Amendment Act of 2008 of an individual insurance producer license initially issued before the effective date of the Producer Licensing Amendment Act of 2008) shall expire on the calendar day which both: (i) is the last day of the birth month of the producer; and (ii) falls not less than eighteen (18) months, and not more than twenty-nine (29) months, after the effective date of the initial license;

(b) An initial license issued to a business entity after the effective date of the Producer Licensing Amendment Act of 2008 (and the first renewal after the effective date of the Producer Licensing Amendment Act of 2008 of a business entity insurance producer license initially issued before the effective date of the Producer Licensing Amendment Act of 2008) shall expire on the May 31 which falls not less than eighteen (18) months, and not more than twenty-nine (29) months, after the effective date of the initial license.

(c) A renewal of an existing license shall expire two (2) years after the expiration date of the initial license; except, the first renewal after the effective date of the Producer Licensing Amendment Act of 2008 of a license initially issued before the effective date of the Producer Licensing Amendment Act of 2008 shall be governed by paragraphs (a) and (b) of this subsection".

102.2 An applicant for license renewal shall apply for renewal before the expiration date of the license and shall pay the required renewal fee as provided in section 105 of this chapter.

102.3 The license holder shall notify the Commissioner in writing of any change of home or business address within thirty (30) days of the change of address.

102.4 The failure of the license holder to receive the notice required under subsection 102.2 does not relieve the license holder of the responsibility for renewing the license.

102.5 A producer who fails to renew a license prior to the expiration date may renew the license within thirty (30) days after expiration upon paying the required late fee. Upon renewal, the producer shall be deemed to have possessed a valid license during the period between the expiration of the license and the renewal thereof.

102.6 If a producer fails to renew a license within thirty (30) days after expiration of the license, the license shall be considered to have lapsed on the date of expiration, and the license holder shall be required to apply for reinstatement pursuant to section 103 of this chapter.

DC Code Title 31, Chapter 25 – Surplus Lines Insurance Producers Due Diligence Requirements

DC Code § 31-2502.40:

(a) Any person may be licensed as a surplus lines insurance producer under Chapter 11A of this title to procure policies from companies which are not authorized to do business in the District where such person is, after diligent effort, unable to procure policies to cover the kind or kinds of business required from companies duly authorized to transact business in the District.... Each agent or broker so licensed to procure policies from unauthorized companies shall execute and file

with the Department on or before the 10th day of each month an affidavit covering the transactions of the previous calendar month, setting forth:

- (1) The description and location of the insured property or risk, and the name of the assured;
- (2) The amount insured in the policy or contract;
- (3) The gross premiums charged thereon;
- (4) The name of the company whose policy or contract is issued, and the kind or kinds of business effected; and
- (5) That said agent or broker after diligent effort was unable to procure the policies or contracts required to protect the property or risk described in the affidavit from companies duly authorized to transact business in the District.

(b) Each agent or broker so licensed to procure policies from unauthorized companies shall keep a separate account of the business transacted thereunder, which shall be open at all times to the inspection of the Commissioner. The license provided for in this section may be revoked or renewal thereof refused for failure to pay the tax or to file the affidavit specified herein, or if the agent or broker procured policies from unauthorized companies without exercising diligent effort to secure the required business in duly authorized companies, or if the agent or broker procured policies from unauthorized companies whose standards of solvency and management do not meet the requirements necessary for the protection of the policyholders, or if the agent or broker has placed with any unauthorized company any risk which could be placed with an authorized company except for abnormal provisions of the policy, or if the agent or broker has procured from an unauthorized company any policy which covers a risk of a class generally covered in the District by authorized companies and which authorized companies would cover at a rate not higher than that charged by authorized companies on other District risks of the same class.

APPENDIX B

MD Insurance Code § 3-306 sets forth the due diligence requirements relating to the placement of surplus lines insurance coverage. Under these requirements, a surplus lines broker (as well as an insured or producer) is required to obtain declinations of risk from three admitted insurers.

As set forth in MD Insurance Code § 3-306.10.B, a type of coverage that is listed in MD Insurance Code § 3-306.10.C can be placed with a surplus lines insurer without first conducting a diligent search of available coverages from admitted insurers. MD Insurance Code § 3-306.10.C lists 50 different types of coverages that can be written without the required due diligence – commonly known as an export list (MD Export List).

In addition, the DC DISB provided us with a listing the DC DISB staff has compiled of potential coverage that the DC DISB should consider including on a similar listing of coverages for which due diligence is not required (Proposed DC Export List).

In order to compare these two lists, we have set forth MD Insurance Code § 3-306.10 in its entirety and indicated in the MD Export List set forth in MD Insurance Code § 3-306.10.C the coverages that the DC DISB has identified that correspond to the MD Export List coverages. We also have set forth below the Proposed DC Export List and highlighted those coverages that do not appear to be set forth in the MD Export List.

MD Insurance Code § 3-306 — Diligent Search Requirements

MD Insurance Code § 3-306 .

- (a) Surplus lines insurance may be procured from an unauthorized insurer if:
 - (1) for surplus lines insurance procured through a broker, the surplus lines insurance is procured through a qualified surplus lines broker;
 - (2) subject to the provisions of § 3-306.1 of this subtitle, a diligent search is made among the authorized insurers that are writing the particular kind and class of insurance in the State;
 - (3) except for insurance against liability of persons described in § 24-206(1) of this article, the amount of surplus lines insurance procured from an unauthorized insurer is only the excess over the amount that can be procured from authorized insurers;
 - (4) for insurance against liability of persons described in § 24-206(1) of this article, the insurance cannot be obtained from three or more authorized insurers that are writing on a broad basis that particular kind and class of insurance;
 - (5) except as provided in subsection (b) of this section, the surplus lines insurance is not procured:
 - (i) solely to obtain a lower premium rate than would be accepted by an authorized insurer;
 - (ii) solely to obtain more favorable terms of the insurance contract; or

- (iii) to replace coverage on residential property which is insured by an authorized insurer and for which a renewal offer has been made on substantially the same terms and conditions as the current coverage; and
- (6) there is compliance with other applicable provisions of this subtitle.

MD Insurance Code § 3-306.1

(a)

- (1) A diligent search required by § 3-306 of this subtitle shall be deemed completed if:
 - (i) the insured or the surplus lines broker or insurance producer obtains declinations of a risk from three authorized insurers that are writing the particular kind and class of insurance in this State; and
 - (ii) the declinations are included in the affidavit required under § 3-307 of this subtitle.
- (2) In addition to the requirement of paragraph (1)(i) of this subsection, an insurance producer shall obtain a declination from each insurer for which the insurance producer has been appointed that the insurance producer knows, or should know, is actually writing on a broad basis the particular kind and class of insurance sought.

(b) A diligent search may not be required:

- (1) for any coverage on a list of eligible surplus lines coverages compiled by the Commissioner; or
- (2) if the diligent search is waived by an exempt commercial purchaser in accordance with the Act.

(c) Notwithstanding the renewal provisions of § 3-306(c) of this subtitle, a diligent search shall be required for each renewal of a personal lines insurance policy written through a surplus lines insurer.

(d) Notwithstanding subsection (b)(2) of this section, a surplus lines broker is not required to perform a diligent search to determine whether the full amount or type of insurance can be obtained from admitted insurers when the surplus lines broker is seeking to procure or place nonadmitted insurance for an exempt commercial purchaser if:

- (1) the surplus lines broker has disclosed to the exempt commercial purchaser that the insurance may or may not be available from admitted insurers that may be subject to greater protection and regulatory oversight; and
- (2) the exempt commercial purchaser subsequently has requested the surplus lines broker in writing to procure nonadmitted insurance from or place the nonadmitted insurance with a nonadmitted insurer.

Md. Code Regs. 31.03.06.10

A. In accordance with Insurance Article, § 3-306.1(b)(1), Annotated Code of Maryland, a coverage that is listed in §C of this regulation may be placed with a surplus lines insurer without first

conducting a diligent search as defined by Insurance Article, § 3-306.1(a), Annotated Code of Maryland.

B. When a coverage that is listed in §C of this regulation is placed with a surplus lines insurer, the originating insurance producer shall execute and file an affidavit in accordance with Insurance Article, § 3-307, Annotated Code of Maryland, and Regulation .03 of this chapter.

C. The surplus lines exportable list is as follows:

(1) Amusement devices (*see Fire & Allied Lines – Amusement Devises under Proposed DC Export List*);

(2) Animal mortality;

(3) Armored cars;

(4) Auto racing and auto race tracks;

(5) Aviation-crop dusters;

(6) Billiard halls;

(7) Bowling alleys-property damage only;

(8) Builders risk-all risks form (non-Bureau form) (*see General Liability – Building/Moving under Proposed DC Export List*);

(9) Building demolition-including use of explosives (*see General Liability – Blasting Contractors and Demolition Contractors under Proposed DC Export List*);

(10) Carnivals and circuses (*see Fire & Allied Lines – Amusement Parks and General Liability – Carnivals under Proposed DC Export List*);

(11) Child and adult care centers, convalescent homes, or community residence facilities;

(12) Difference in condition-*parasol* (*see Commercial Difference In Conditions/Stand Alone Earthquake under Proposed DC Export List*)

(13) Directors' and officers' liability for the following:

(a) Coverages:

(i) Employment practices liability;

(ii) Entity liability coverage;

(iii) Non-monetary damages;

(iv) Liability for prior acts; or

(v) Fiduciary liability; or

(b) Classes:

(i) Entities involved in initial public offerings of securities;

(ii) Nonprofit organizations with negative fund balances;

(iii) Entities in business for less than 3 years; or

(iv) Financially distressed risks, including risks in pending or threatened bankruptcy, risks operating under Chapter 11 of the Bankruptcy Code, or risks unable to meet their financial obligations out of current assets;

(14) Employment practices liability for the following coverages (*see General Liability – Employee Practices Liability under Proposed DC Export List*);

(a) Family Medical Leave Act liability;

(b) False imprisonment;

- (c) Intentional infliction of emotional distress;
 - (d) Interference with contractual relations;
 - (e) Negligent supervision or hiring;
 - (f) Damages for breach of express contract;
 - (g) Mergers;
 - (h) Prior acts;
 - (i) Punitive or liquidated damages; or
 - (j) Prior knowledge;
- (15) Environmental impairment liability (*see General Liability – Environmental Impairment Remediation and Pollution Liability under Proposed DC Export List*);
- (16) Excess automobile and motorcycle;
- (17) Exercise and health clubs;
- (18) Excess liability (*see General Liability – Excess Liability Where Part of Underlying Is Nonadmitted and Limits that Attach in Excess of \$150 Million under Proposed DC Export List*);
- (19) Exterminators;
- (20) False arrest liability;
- (21) Fire and general liability on buildings occupied as auction markets or farmers' markets;
- (22) Fire and general liability on buildings occupied as bars, restaurants, or night clubs, with or without entertainment;
- (23) Fireworks displays (*see General Liability – Fireworks Displays or Events under Proposed DC Export List*);
- (24) Flood and water damage-excess of federal flood insurance programs or primary coverage that is at least as broad as the coverage available through the federal flood insurance program *see Fire & Allied Lines – Excess Flood under Proposed DC Export List*);
- (25) Golf driving ranges;
- (26) Holdup, theft, and robbery coverages for: (*see Excess Crime under Proposed DC Export List*);
- (a) Automated teller machines;
 - (b) Check cashing businesses;
 - (c) Electronics stores;
 - (d) Taverns;
 - (e) Package stores;
 - (f) Carnivals;
 - (g) Fairs; and
 - (h) Exhibitions;
- (27) House movers and house wreckers (*see General Liability – Building/Moving under Proposed DC Export List*);
- (28) Libel and slander;
- (29) Liquor liability;
- (30) Non-appearance, event cancellation, or weather insurance (*see Miscellaneous – Event Cancellation under Proposed DC Export List*);
- (31) Physical damage:

- (a) Automobile physical damage for antique vehicles, high-value vehicles, kits, replicas, and custom-made vehicles (*see Automobiles under Proposed DC Export List*); or
- (b) Vehicle physical damage for vehicles with a gross vehicle weight classified by the Insurance Services Office (ISO) as medium or heavier;
- (32) Pollutants—first and/or third-party coverages for existence or removal, or both, of a broad range of contaminants or pollutants;
- (33) Prize indemnification (*See Miscellaneous – Prize Indemnification (Excluding Hole-In-One Coverage under Proposed DC Export List)*);
- (34) Professional liability-miscellaneous errors and omissions, except for those professions and occupations available in the admitted market, including architects, engineers, physicians, lawyers, travel agents, real estate brokers, and insurance producers (*See Professional Liability/Errors & Omission Under Proposed DC Export List*);
- (35) Riding academies and pony rides (on location or away from premises);
- (36) Risks in bankruptcy;
- (37) Securities Exchange Act liability;
- (38) Short-term events (*See General Liability – Short Term Media/Entertainment Railroad Protective Liability under Proposed DC Export List*);
- (39) Short-term homeshare business multi-peril;
- (40) Skating rinks-roller and ice;
- (41) Space satellites or craft (*See Inland Marine – Personal Articles Floaters Written On A Stand-Alone Basis Where The Value Of The Satellites, Spacecraft/Aircraft (Manned Or Unmanned) Schedule Is In Excess Of \$1 million Or Contains A Single Item Over \$100,000 under Proposed DC Export List*);
- (42) Sporting events;
- (43) Stop loss and excess aggregate over self-insured retention (S.I.R.)-all lines not excluded pursuant to Insurance Article, § 3-302, Annotated Code of Maryland;
- (44) Substandard fire risks not eligible for Fair Plan;
- (45) Swimming clubs, water skiing clubs, and swimming pools;
- (46) Tanning beds or salons;
- (47) Tattoo parlors *See General Liability –Tattoo and Body Piercing Shops under Proposed DC Export List*);
- (48) Umbrella liability:
 - (a) With no self-insured retention;
 - (b) With defense costs outside policy limits; or
 - (c) Written by the same non-admitted insurer that provides underlying liability insurance;
- (49) Vacant or unoccupied buildings (*see Vacant or Unoccupied Buildings under Proposed DC Export List*); and
- (50) Warehouse persons' legal liability.

DC DISB Proposed Export Listing

Finally, set forth below is the DC DISB staff's entire listing of potential coverage that the DC DISB should consider including on a similar listing of coverages for which due diligence is not required. The types of coverage that do not appear to be covered in the MD Export List are highlighted, below:

Accident/Disability

- **Bridge Plans**
- **High Limits Disability**
- **International Major Medical**

Automobiles

- Exotic/Classic/Antique Autos With A Value In Excess Of \$100,000
- Custom Designed/Builds, Autonomous Vehicles (Levels 3-5)

Aviation

- **Airplane Hangars**
- **Aviation Excess Liability**
- **Short Term Media/Entertainment Non-Owned Contingent Aircraft Liability (Film/Entertainment Productions)**

Crime

- **Excess Crime**
- **Extortion**
- **Kidnap & Ransom**

Fire & Allied Lines

- Amusement Parks/**Carnivals**/Circus And Amusement Devices
- Commercial Difference In Conditions/Stand Alone Earthquake
- Commercial Difference In Conditions/Stand Alone Earthquake With Limits >\$10m
- **Disaster Income Protection**
- Excess Flood
- **Explosive Manufacturing/Sales/Storage**
- **Hay In The Open**
- **Homeowners Earthquake/Excess Limits Or Deductible Buyback**
- **Individual Insureds With Large Schedules Where Total Insured Values Are In Excess Of \$500 Million**
- **Mergers**
- **Sawmills**
- Vacant Buildings

General Liability

- **Ambulance Services**
- **Amusement Parks/Carnivals/Circus Devices**
- Blasting Contractors
- Building Moving
- **Clinical And Similar Tests Of Pharmaceutical, Medical, Biological & Other Similar Products**
- **Crane & Rigging Contractors**
- Demolition Contractors
- **Drone Third-Party Liability**
- Employment Practices Liability
- Environmental Impairment Remediation And Pollution Liability
- Excess Liability Where Part Of Underlying Is Nonadmitted
- **Explosives Including Manufacturing/Sales/Storage**
- Fireworks Displays Or Events
- **Foster Family (Occurrence Based Only)**
- **Hot Air Balloon**
- Limits That Attach In Excess Of \$150 Million
- **Oilfield Contractors**
- **Outfitters And Guides**
- **Patent/Trademark/Copyright Infringement**
- **Products Recall**
- **Scaffold/Scaffold Contractor**
- **Seasonal Or Mobile Fairs, Concessionaires, Exhibitions, And Vendors, With Or Without Liquor Liability**
- **Security Guard Services**
- **Short Term Media/Entertainment Railroad Protective Liability**
- **Film/Entertainment Productions**
- Short Term Special Events (Excluding Hole-In-One)
- Tattoo And Body Piercing Shops

Inland Marine

- **All Vessels In Excess Of 30 Feet And Rated With A Maximum Speed Of 45 MPH**
- **Any Vessel/With A Maximum Rated Speed In Excess Of 55 MPH**
- **Bridges**
- **Drone Physical Damage Or Loss**
- **Excess Motor Truck Cargo**
- Personal Articles Floaters Written On A Stand-Alone Basis Where The Value Of The Satellites, Spacecraft/Aircraft (Manned Or Unmanned) Schedule Is In Excess Of \$1 million Or Contains A Single Item Over \$100,000

Miscellaneous

- **Drone Commercial Third-Party Liability And Optional Physical Damage**
- Event Cancellation
- **Political Risks Including Expropriation, Confiscation, Unfair Calling**
- Prize Indemnification (Excluding Hole-In-One Coverage)
- **Short Term Media/Entertainment Failure To Survive For \$5 Million And Over (Film/Entertainment Productions)**

Professional Liability/Errors & Omission

- Architects & Engineers/Condo Coverage Only
- Campaign Treasurers
- Creditors' Committees
- Physician/Medical Group/Hospital Billing E/O
- Tattoo & Body Piercing Shops E/O

Appendix 14



DISB
SOCIAL IMPACT FINANCE HUB
THE OFFICE OF INNOVATION

ECHELON ECONOMIC DEVELOPMENT LLC

11/21/22 Presentation Version

*Updated & Revised from 9/20/22
submission

-Chris Ahn

SUMMARY NOTE

As my last presentation was on conceptualizing a concept and direction on leveraging Social Impact Finance as the theme for our Office of Innovation, this portion of my work serves as the actual market penetration strategy. I assure you the original concept has not changed, but to execute it properly we need a very thorough execution plan, understanding of the market and its players.

In looking at this as a business case, it became apparent that our implementation strategy would need to adjust to the lack of clarity around what truly defines “social impact finance.” Meaning we must define our own version and formulate a strategy to connect participants across a wide undefined market to build a hub. This requires trying to identify the indirect relationships which spur social impact activity in DC and unifying it into a cluster for branding.

Again, our focus on actual local impact around social good and fintech has not changed, but for maximum effectiveness in initial market penetration, an ESG & sustainable investment component are important to include initially. My apologies if I was not clear that it is just a tactical portion of the initial market strategy and not the main purpose.

THE WHO :

- DC is a leading financial center whose potential is not fully recognized, due to a perceived “lack of specialization” in comparison to other top centers such as New York
- However, its strength is within that flexibility of human capital skills. Due to digital disruption of the finance from technology, convergence with other industries is the new reality of the industry and only growing. The new landscape demands human capital and attributes that cut across multiple sectors

THE WHY:

- Within finance, no sub-sector is more affected by convergence than Social Impact, with elements encompassing everything from securitization to tech and policy. Offering the most promising growth in finance, driven primarily by its relationship with ESG, sustainable investments, policy and fintech innovations (all unique industries which DC is a leader in)
- DC had initially planned to leverage its existing base of non-profits, associations, policy, and tech to capture the Social Impact Finance market, as a thought leader blending these industries
- However, the impact in DC is indirect, a spillover from the convergence of professionals within different industries rather than direct specialization. The interrelationships between them are going unrealized and not properly leveraged for economic impact. or human capital branding
- Thus, DC already has the pieces scattered among different industries to support a leading social impact finance hub, yet is losing opportunity cost and brand recognition due to a lack of formalized cluster (we are still just a loose network)

THE WHAT: (WE NEED TO BE)

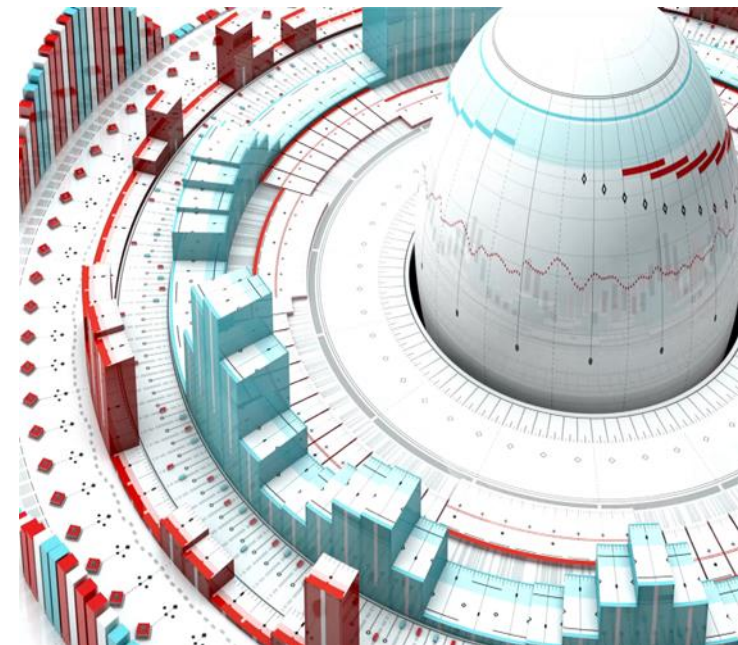
- To unify the loose network by turning it into a tight cluster, DISB must act as a central “node”. Engaging, organizing & motivating parties to collaborate by within an ecosystem, by identifying the new areas of risk and opportunity specific to this loose network, and an opportunity for true value add solutions

THE HOW:

- To create a cluster, we first need to support an ecosystem which requires relevant value propositions from DISB, appealing to all the different players within social finance specific to their interrelationships
- As the strength of ESG and sustainable investing offer the greatest avenue to build interest, we must include them within our value proposition. Thus, we are engaging not just start ups on local impact. but large corporations and securities related to ESG issues.
- To narrow the field down we filtered these companies down to stages of engagement need depending upon what phase of innovation they are in, and what level of external involvement they require. We then use that matrix to provide DISB with specific action items unique to that portion, which allows us an optimal engagement strategy for what is a big and new field

Section 1. ASSESSMENT

COMPARATIVE RANKING & PERCEPTIONS



COMPARATIVE RANKINGS AND ATTRIBUTES

THE GLOBAL FINANCIAL CENTRES INDEX (GFCI)

Provides rankings and evaluations of the competitiveness of **119** financial centers around the world.

Rankings are based on surveys and **150** factors, with quantitative measures from the World Bank, The Economist Intelligence Unit, the OECD and United Nations

2022 GFCI 31 (31st Edition) Results

DC's Ranking

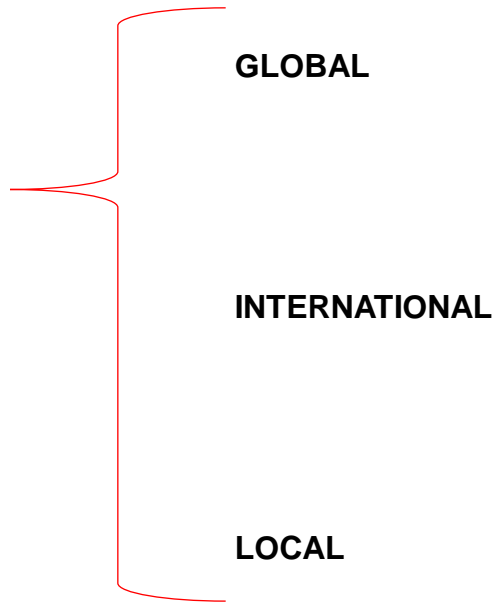
Summarized by US based financial centers within the top 15 global financial centers

TOP OVERALL: US BASED FINANCIAL CENTERS

RANK	CHANGE	CENTER	RATING	CHANGE
1	-	New York	759	(3)
5	2	Los Angeles	713	1
7	(2)	San Francisco	711	(3)
13	(2)	Chicago	704	-
14	(2)	Boston	703	-
15	-	Washington, DC	702	2

COMPARATIVE CLASSIFICATION

Measures
 "Connectivity"-
 The extent to which a
 center is connected
 around the world



GLOBAL	Global Contenders ▪ San Francisco	Global Specialists	Global Diversified	Global Leaders
INTERNATIONAL	International Contenders	International Specialists	International Diversified	Established International
LOCAL	Evolving Center	Local Specialists	Local Diversified ▪ San Diego ▪ Atlanta	Established Players

- New York
- Washington, DC
- Los Angeles
- Chicago

Measures
 "Breath"- Richness of a financial centers
 business environment
 &
 "Depth" to the extent of a centers depth
 within a specific financial industry sector



AREAS OF COMPETITIVENESS

THE INSTRUMENTAL SCORING FACTORS USED
IN THE GFCI MODEL

THE INSTRUMENTAL FACTORS USED IN THE GFCI MODEL, GROUPED INTO FIVE BROAD AREAS OF COMPETITIVENESS

AREAS OF COMPETITIVENESS

- Business Environment 
- Human Capital 
- Infrastructure 
- Financial Sector Development 
- Reputation 

REPUTATION WITH PROPER BRANDING IS A KEY COMPARATIVE ADVANTAGE AMONGST FINANCIAL CENTERS

DC OFFERS AN OPPORTUNITY TO LEVERAGE ITS MARKET LEADING CLUSTER OF SOCIAL DEVELOPMENT ORGANIZATIONS, SUCH NGOS & NON-PROFITS, TO BUILD A REPUTATION AS THE LEADING FINANCIAL CENTER FOR IMPACT FINANCE

FACTOR 1:

BUSINESS ENVIRONMENT

BUSINESS ENVIRONMENT

HUMAN CAPITAL

INFRASTRUCTURE

FINANCIAL SECTOR DEVELOPMENT

REPUTATION

BUSINESS ENVIRONMENT CRITERIA



Institutional & Regulatory Environment

Macroeconomic Environment

Tax & Cost Competitiveness

Political Stability & Rule of Law

- The **regulatory environment** is essential in promoting and enabling innovation
- Successful financial centers find the right balance between the **regulatory burden** and protection of standards and of consumers
- The legal landscape should provide a trusted system for dispute resolution, whether through mediation, arbitration or court procedures

FACTOR 2:

HUMAN CAPITAL

BUSINESS ENVIRONMENT

HUMAN CAPITAL

INFRASTRUCTURE

FINANCIAL SECTOR DEVELOPMENT

REPUTATION

HUMAN CAPITAL CRITERIA



Availability of Skilled Personnel

Flexible Labor Market

Education & Development

Quality of Life

- Increased remote work has offered an opportunity to source talent from outside the market, but recruitment of local talent remains important
- Competition for talent between financial centers is growing stronger

FACTOR 3:

INFRASTRUCTURE

BUSINESS ENVIRONMENT

HUMAN CAPITAL

INFRASTRUCTURE

FINANCIAL SECTOR DEVELOPMENT

REPUTATION

INFRASTRUCTURE CRITERIA



Built Infrastructure

ICT Infrastructure

Transportation Infrastructure

Sustainable Development

- Infrastructure needs increasingly to be sustainable and to facilitate remote and flexible working
- Technology infrastructure is as important as physical infrastructure and may become more important in time
- Good infrastructure contributes to ease of operations, improving efficiency and reducing costs

FACTOR 4:

FINANCIAL SECTOR DEVELOPMENT

BUSINESS ENVIRONMENT

HUMAN CAPITAL

INFRASTRUCTURE

FINANCIAL SECTOR DEVELOPMENT

REPUTATION

FINANCIAL SECTOR DEVELOPMENT CRITERIA



Depth & Breath of Industry Clusters

Availability of Capital

Market Liquidity

Economic Output

- Remote work and digital services has led to less of a need for proximity to customers, however a strong understanding of their requirements remains
- Remote interaction is feasible however a reliable and trustworthy ecosystem must be in place to optimize remote engagement with clients

FACTOR 5:

REPUTATION

BUSINESS ENVIRONMENT

HUMAN CAPITAL

INFRASTRUCTURE

FINANCIAL SECTOR DEVELOPMENT

REPUTATION

REPUTATION CRITERIA



City Brand and Appeal

Level of Innovation

Attractiveness and Cultural Diversity

Comparative Positioning With Other Centers

- City reputation comes from the quality of the people working in the center, rather than a marketing exercise
- A city's reputation can attract investment, but is dependent on having an open and international approach

DC'S RANKING AMONG THE 5 AREAS OF COMPETITIVENESS

DC's RANKING

9

Business Environment



NR

Human Capital



NR

Infrastructure



10

Financial Sector Development



10

Reputation




CENTERS BY COMPETITIVENESS


RANK	BUSINESS ENVIRONMENT	HUMAN CAPITAL	INFRASTRUCTURE	FINANCIAL SECTOR DEVELOPMENT	REPUTATIONAL & GENERAL
1	New York	New York	New York	New York	New York
4				San Francisco	
5	San Francisco			Boston	San Francisco
6	Chicago	San Francisco			Chicago
7				Chicago	
8	Boston	Boston	Los Angeles	Los Angeles	Boston
9	Washington, DC	Los Angeles			Los Angeles
10			San Francisco	Washington, DC	Washington, DC
11	Los Angeles				
12		Chicago			
15			Chicago		


DC'S RANKING AMONG THE 5 AREAS OF COMPETITIVENESS


DC's RANKING

9 | Business Environment 

NR | Human Capital 

NR | Infrastructure 

10 | Financial Sector Development 

10 | Reputation 

CENTERS BY COMPETITIVENESS

RANK	BUSINESS ENVIRONMENT	HUMAN CAPITAL	INFRASTRUCTURE	FINANCIAL SECTOR DEVELOPMENT	REPUTATIONAL & GENERAL
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DC's low rank amongst top US centers illustrates the dangers of methodology flaws on perception

Rankings do not recognize impact from industry convergence (ex. Fintech- NAIC codes on tech vs finance human capital supply)

.....The following Fintech ranking on the next slide offers more confusion on the low rankings, but opportunity to leverage

12	Chicago
15	Chicago

GCFI KEY FINTECH ELEMENTS

The GCFI survey's 653 global FinTech respondents identified the elements for FinTech Environment & Activity

TOP FinTech

RANK	RATING	CENTER
1	721	New York
4	693	San Francisco
7	690	Los Angeles
9	680	Chicago
10	679	Boston
11	678	Washington, DC

ENVIRONMENT

Access to Finance

Innovative Ecosystem

▶ ICT Infrastructure: Info & Comm Tech

▶ Availability of Skilled Human Capital

ACTIVITIES

▶ Big Data Analytics

Payment Transaction Systems

Fintech rankings are highly dependent upon criteria related to the digital evolution of finance

- This provides DC with an opportunity to craft messaging around it's tech attributes for DC to relative to Human capital & Infrastructure areas of competitiveness

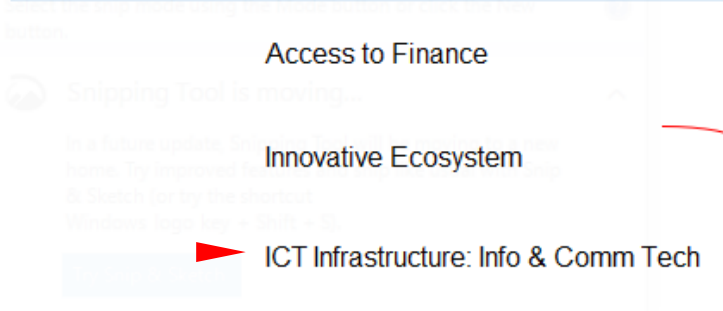
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RANK	RATING	CENTER
1	721	New York
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9	680	Chicago
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11	678	Washington, DC

ENVIRONMENT



- ▶ ICT Infrastructure: Info & Comm Tech
- ▶ Availability of Skilled Human Capital

ACTIVITIES

- ▶ Big Data Analytics

Payment Transaction Systems

DC/ WASHINGTON REGION ATTRIBUTES

A GCFI "Global Leader" in Connectivity

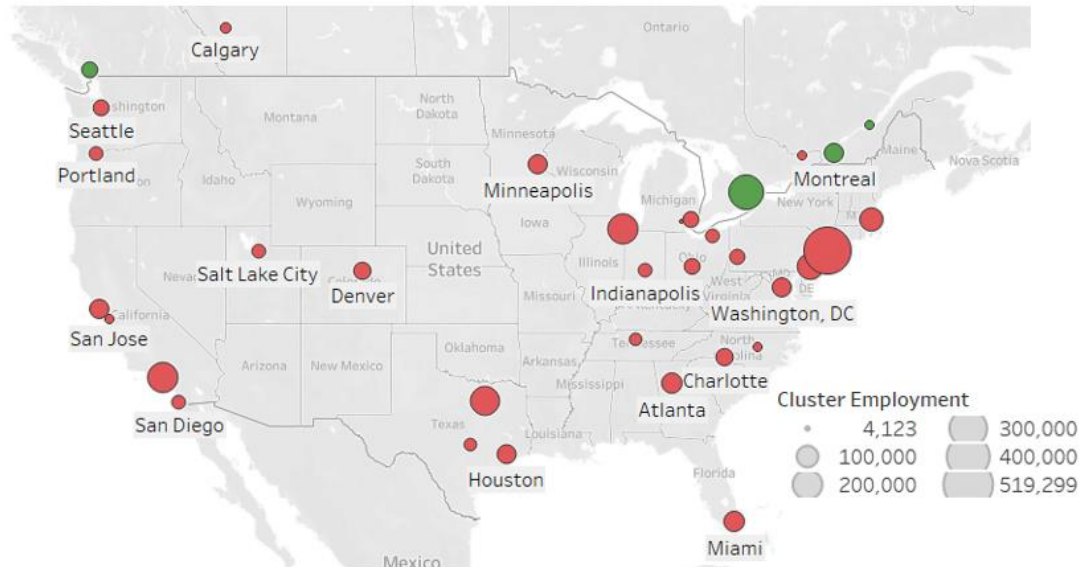
The US is the unrivaled leader in ICT, with the Washington region as one of the its largest clusters of cloud hosting data centers, cyber security innovation, and talent within digital, math & sciences

As payments because the prime financial & FinTech area, it has become more of a "policy" issue rather than technological challenge. Washington's proximity to power and policy are increasingly important

LOCATION QUOTIENT POTENTIALLY MISREPRESENTS DC, BUT CAN BE LEVERED FOR THE HUB

CURRENT CLASSIFICATION METHODOLOGY UNDERVALUES IMPACTS FROM SYNERGIES RESULTING FROM THE CONVERGENCE OF DIFFERENT INDUSTRIES WITHIN DC

Here are North America's top established and emerging finance and insurance clusters:



- Location quotient (LQ) quantifies the clustering effect, helping decision-makers identify communities that are truly unique or specialized in a particular industry
- NAICS Code classifications effect LQ by not accurately segmenting between industries that cut across job functions disrupted by technology
 - *Ex. Who has more financial sector human capital weight?
--The tech engineer coding a bank's loan underwriting program, or the new bank teller?*
- Fintech has aggressively accelerated the convergence of various industries within finance for both traditional and digital channels

DC FINANCE RANKINGS COULD BE MUCH HIGHER IF THE IMPACT FROM ITS ASSOCIATIONS AND FINANCE WERE RECOGNIZED

THE MARKET FOR GREEN IMPACT BONDS FROM NON-PROFITS, OFFERS DC AN OPPORTUNITY TO ESTABLISH ITSELF AS A SOCIAL FINANCE HUB CAPITAL



First-of-its-kind \$10M Green Bonds Issued to Finance Family Forest Carbon Program to Fight Climate Change



Developed by the American Forest Foundation and The Nature Conservancy, the Family Forest Carbon Program enables family forest owners, who own the largest portion of America's forestland, to address climate change, improve forest health and earn income from their land through carbon markets. The program uses a new, science-based forest carbon accounting methodology that isolates the program as the sole intervention responsible for additional carbon sequestered and stored, which is then sold as verified carbon credits

NEW PLAYERS -NEW CHALLENGES NEEDING SOLUTIONS

- DC's credit for origination impact is being lost to New York's infrastructure
- Despite being developed in DC by the AFF and subsequent efforts to partner locally, Morgan Stanley out of New York was the sole originator due to the lack of local infrastructure
- DC will need to activate awareness and support the growth of their potentially lucrative green impact bond market from Associations & NGOs, or risk losing hub branding awareness to New York- who acts merely as a facilitator

SECTION SUMMARY: MAIN TAKEAWAYS

MAIN TAKEAWAYS

RISK

Brand Risk- DC's scoring of talent, thus its "BRAND" is negatively impacted greater than other domestic financial centers, from its concentration of talented workers whose convergent impact within social finance is not properly recognized, as they are categorized by "Professional, Scientific etc." rather than by sub-sector

- Non-profits, NGOs & Associations who are heavily involved in social finance and international development
- Cyber security & tech engineers
- Policy professionals

INSIGHT OPPORTUNITY

The risk argument would be hard to challenge based on NAICS, but alternatively could be viewed as:

- DC is a financial center who already has the pieces scattered among different industries to support a leading social impact finance hub, yet is losing opportunity cost and brand recognition due to a lack of formalized cluster
- Currently, the impact is indirect, a spillover from the convergence of professionals within different industries rather than direct specialization. The interrelationships between them going unrealized and not properly leveraged for economic impact.
- They need an organizer to serve as a central node identifying the interrelations for the hub to be realized
- DISB's leadership will come from organizing the loose interrelated network into an organized cluster, by way of identifying the connections points of convergence around social impact finance and technology, and facilitating value-add collaboration to address new challenges

REWARD

DC can view this dynamic from a value-add perspective

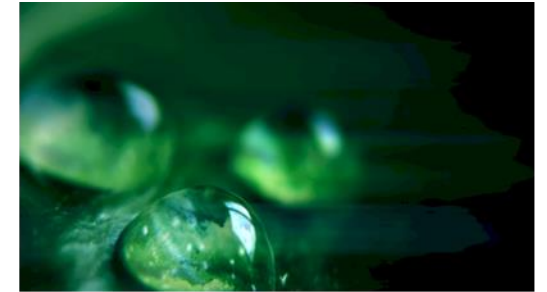
- DISB does not need to incubate an entire sub-sector of social impact finance as the pieces are already here

BUSINESS CASE

MARKET ANALYSIS:

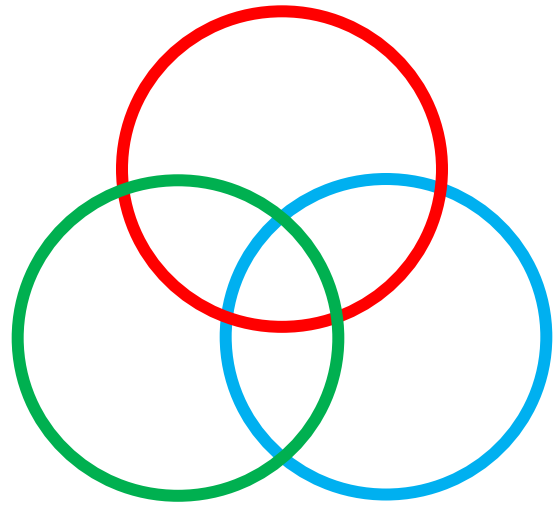
FACTORS SUPPORTING THE ENTRY

INTO SOCIAL IMPACT FINANCE



DIFFERENCES BETWEEN:

SOCIAL FINANCE – INNOVATIVE FINANCE – SOCIAL IMPACT



SOCIAL FINANCE

is an approach to managing investments that generate financial returns while including measurable positive social and environmental impact.

It includes a full range of investment strategies and solutions across asset classes, traditional & new, that can provide an array of risk-adjusted returns tailored to investor intent, such as:

- ESG and socially responsible investing
- Social Impact Bonds (SIBs) and pay-for-performance
- Impact Investing
- Blended Finance
- Alternative Financing Vehicles for Non-Profits
- Innovative Finance

INNOVATIVE FINANCE

is a subset of social finance which refers to new mechanisms and approaches to harness private-sector capital to address the world's key social, economic, and environmental problems.

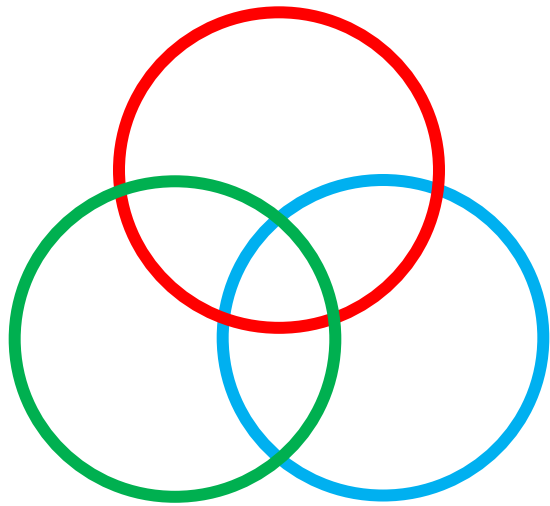
It draws on combining or making use of existing asset classes in inventive ways, which effectively create an entirely new instrument

SOCIAL IMPACT

represents measurable improvements on issues that affect society, from education to well-being to more equal access to opportunity, particularly where it concerns previously unserved or underserved populations

DIFFERENCES BETWEEN:

SOCIAL FINANCE – INNOVATIVE FINANCE – SOCIAL IMPACT



SOCIAL FINANCE

is an
enviro

It incl
risk-a

IN THE US, ESG IS KING

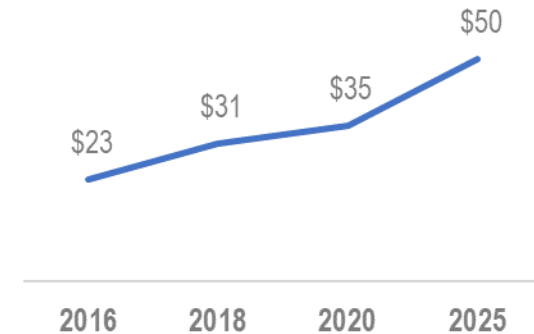
Domestically these activities generally fall under the “catch all” acronym of ESG pushed by large publicly traded corporations and investment managers.... Its influence rising with its “AUM”

INNO

is a s
world

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By 2025 ESG assets will rise to \$50 trillion and reshape the \$140.5 trillion global AUM market



SOCIAL IMPACT

represents measurable improvements on issues that affect society, from education to well-being to more equal access to opportunity, particularly where it concerns previously unserved or underserved populations

SOCIAL IMPACT IS NOW A BUSINESS CASE



BlackRock. Larry Fink on the transformative power of choice in proxy voting

In a new letter, Larry discusses enhancing governance by injecting important new voices into shareholder democracy.



SOCIAL IMPACT HAS MOVED BEYOND A MISSION TO A BUSINESS CASE

- Incredible growth in ESG investable assets, created a direct dynamic between capital markets and stakeholder sustainability concerns... *Essentially, once the institutional money moved in things got real*
- Although not yet standardized, ESG / CSR are providing quantifiable value to business activities and their bottom line, which changes a company's decisions around cost / benefit
- Whereas previously, large companies avoided significant investments within social impact initiatives, as lack of market return and certainty went against maximizing shareholder value

CRITICISMS OF ESG CONTINUE TO GROW AROUND

- Specifically, around lack of unified standards, actual impact beyond passive investing of themed financial products and politicization
- **With careful implementation around its criticisms, an ESG based theme still provides DISB the greatest avenue of impact for its hub,**
- **DISB will need to embrace the theme of ESG, which means companies of all sizes and not just start ups- Social impact finance enables this (* i.e. the central node for organizing)**
- **by leveraging its weakness into a true social impact financial vehicle of real change**

ESG BECOMES INCREASINGLY POLITICIZED & WEAPONIZED AMONG ALL PARTIES AS IT BECOMES MORE CENTRALIZED AS A “WALL STREET” FAVORITE

S&P 500 ESG Index- ESG as Power

- Can be viewed as the benchmark for the US ESG investment sector
- Extremely powerful as its rebalancing mandates many funds own investment decisions. How its power is used has become a political debate amongst parties
- As with the Housing Bubble, the potential for conflicts of interest and bias exist within ratings
- Replaced their former “continuous” data provider for ESG scoring for Sustainalytics, who emphasizes “discrete” data based upon partially based on mitigation of “manageable risk”. Essentially cementing S&P power behind “holistic” ESG scoring
- These factors together create an environment where companies are incentivized to make proactive efforts in line with the subjective values listed within the S&P methodology.... A potentially powerful tool to drive change if used on tangible impact, rather than new financial exchange
- Workers rights is the largest area of agreement and focus across political parties in 2022 polling, and we see companies such as Amazon responding despite its efforts against worker protections. However, ratings agencies such as S&P continue to place more weight on politized issues such as using sustainable material within the supply chain, ahead of living wage protections

Index changes reflect a wider debate about the metrics used to judge corporate performance on environmental, social and governance (ESG) issues



Exxon is rated top ten best in world for environment, social & governance (ESG) by S&P 500, while Tesla didn't make the list!

Tesla hit by new lawsuit alleging racial abuse against Black workers 

Newsletters August 9, 2022

19 GOP Attorneys General Slam BlackRock Over ESG Investments

Attorneys general from Texas, Arizona, Nebraska, Alabama, Arkansas, Georgia, Idaho, Indiana, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Montana, Ohio, Oklahoma, South Carolina, Utah and West Virginia

ACTIVE SOCIAL IMPACT INVESTMENT SUFFERS AS “ESG” HAS BECOME THE SOCIAL FINANCE VEHICLE OF CHOICE FOR CORPORATIONS

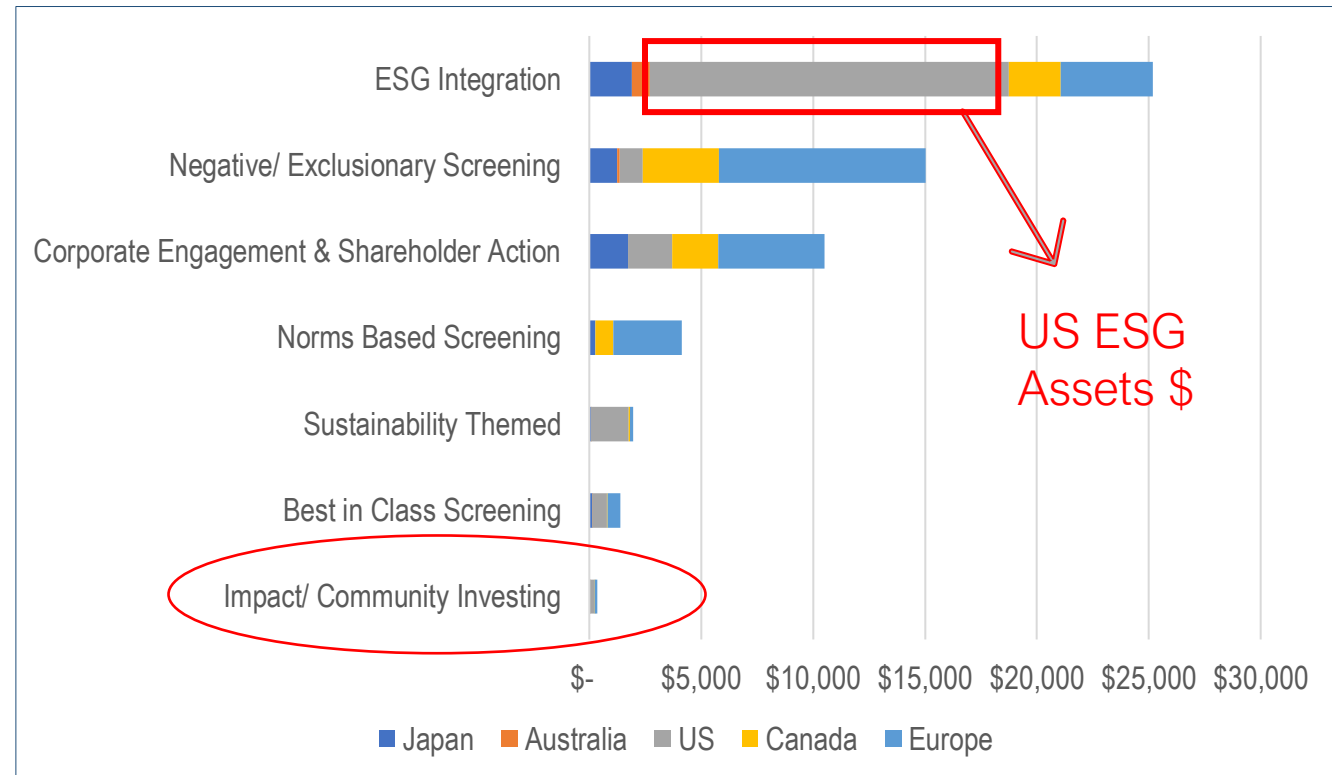
ESG CARRIES THE WEIGHT OF SHAREHOLDERS, WITH LIQUIDITY AND EASE OF THE STOCK MARKET

- By 2025 ESG assets will rise to \$50 trillion and reshape the \$140.5 trillion global AUM market
- ESG ETFs to reach \$1 trillion and ESG debt \$11 trillion by 2025
- The US is the largest ESG market in the world, and experienced nearly 40% growth in AUM since 2019
- The lack of standardization on metrics and scoring has created a large degree of variation in what truly defines “impact”

MUCH OF THE DISPARITY IS DUE TO ROI & LIQUIDITY

- ESG offering direct exposure to the global financial market, whereas impact investing is still an unknown with low liquidity and a low comparative value proposition outside of a social impact priority

SUSTAINABLE INVESTING ASSETS BY STRATEGY & REGION 2020 (in \$ Billions)



ESG WILL COMPRISE 1/3 OF ALL GLOBAL AUM BY 2025

RISK V. REWARD: ESG ADOPTION RELATIVE TO IMPACT

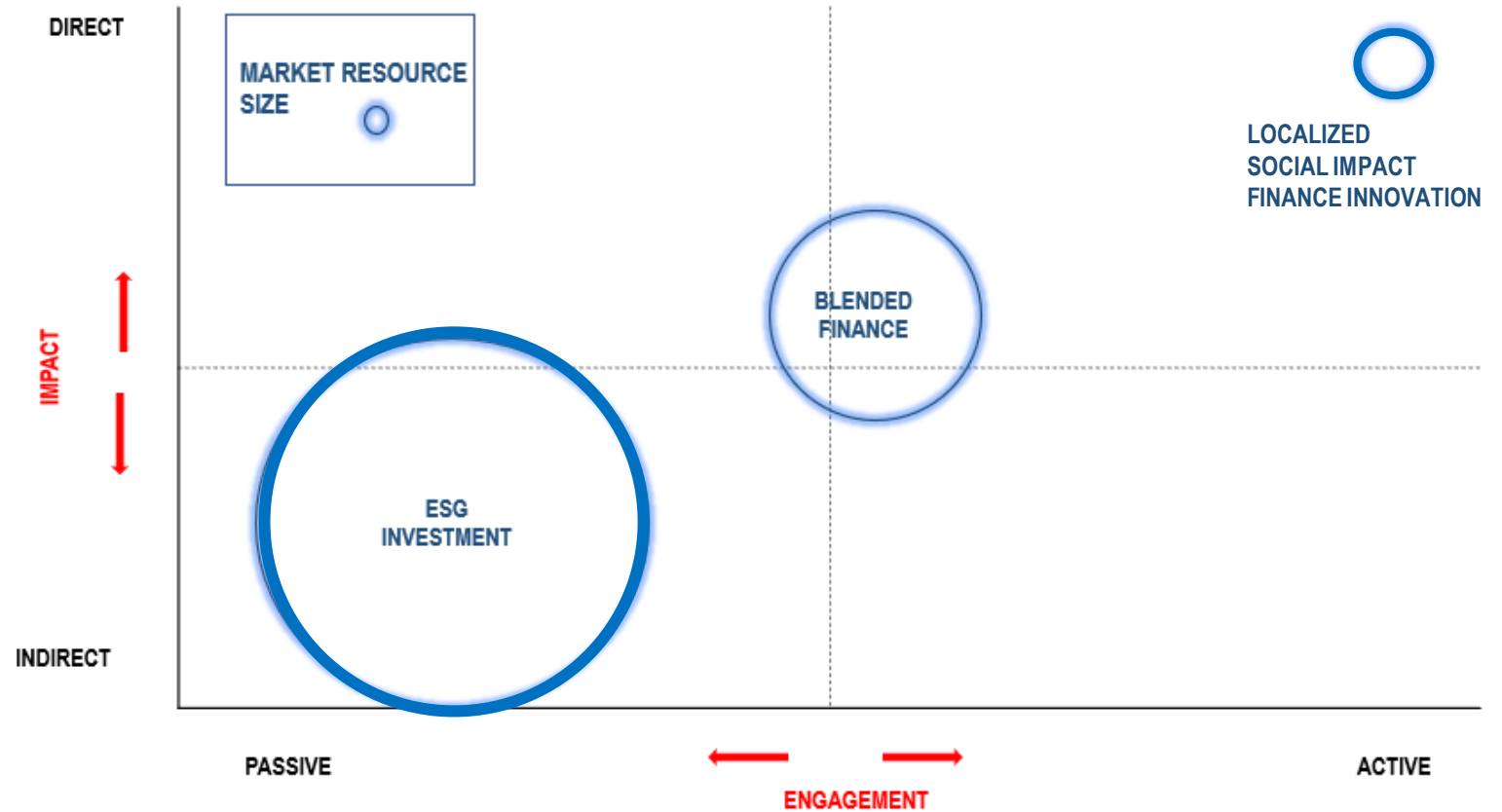
IDENTIFYING THE BEST AVENUE OF OPPORTUNITY

For greatest hub growth and local impact:

- DISB should adopt ESG's institutional financial market focus and relevancy to corporations

However...

- DISB's hub would focus on activities around tying corporate investment to local impact- bridging the need of equitable funds flowing for true social impact



DC HAS AN EXISTING CLUSTER OF COMPANIES LEADING SOCIAL IMPACT FINANCE – IT NEEDS DISB TO ALIGN IT INTO AN ECOSYSTEM



First-of-Its-Kind \$10M Green Bond Issued to Finance Family Forest Carbon Program to Fight Climate Change



New securities developed by our local Associations, NGO & Non-Profits



FORTUNE

Introducing 'Impact-as-a-Service'—software that helps companies make a social impact



Established DC tech companies repurposing products to meet market demand, via SaaS embedded into operations to meet CSR/ ESG



WASHINGTON BUSINESS JOURNAL

A D.C. fintech wants to help struggling families pay their bills. It just got \$1M from Zeal Capital.



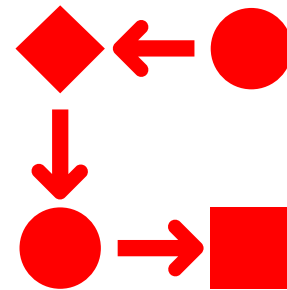
Innovative "Born Social" DC FinTech start ups getting the sector back to its original purpose



Carlyle and (CalPERS) collaborated with a group of global general partners (GPs) and limited partners (LPs) to form the ESG Data Convergence Project, the private equity industry's first-ever collaboration to standardize ESG metrics, representing \$8.7 trillion in assets and over 1,400 underlying portfolio companies



PROFILES OF YOUR MARKET PARTICIPANTS



PROFILES OF CORPORATE ACTORS & IMPACT EFFORTS



Profit Priority

Social Priority



SHAREHOLDER MAXIMIZER

- The primary motivation of the shareholder maximizer is short-term shareholder value, with a strategy emphasizing risk mitigation.

CORPORATE CONTRIBUTOR

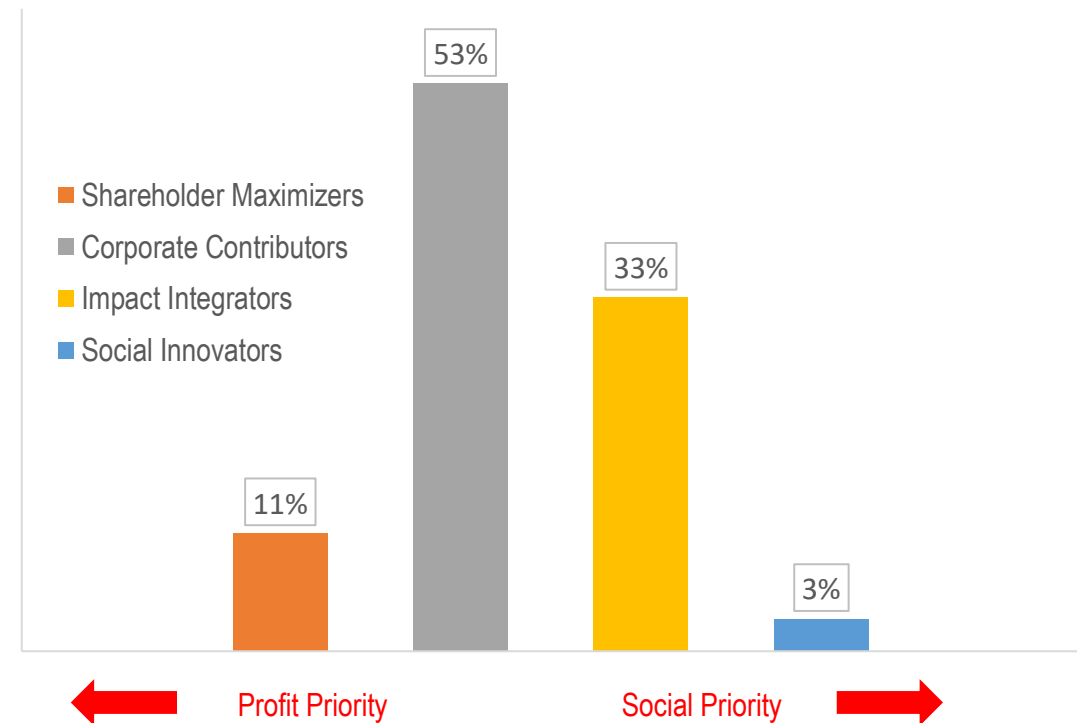
- Driven by external factors reacting to pressures for improved transparency and socially responsibility, however their strategy is siloed within the firm.

IMPACT INTEGRATOR

- Proactive and intentional in integrating social impact within firm strategy and across business units

SOCIAL INNOVATOR

- Social impact is an integral piece of their overall strategy, in which their business creates socially-conscious goods/services and markets



THE BUSINESS CASE FOR PRIORITIZING SOCIAL IMPACT & SUSTAINABILITY

THE NEW COST/ BENEFIT CONSIDERATION



Potential Risks of
INACTION

Vs.

Potential Risks of
ACTION

-Is the risk value
greater or less than?

HOW & WHY

THE TRADITIONAL TRADE-OFF BETWEEN FINANCIAL AND SOCIAL GAIN HAS BEEN BROKEN

- Enabling many companies with the opportunity to develop business solutions that support growth and improve social outcomes

THE LAST DECADE HAS PROVIDED NEW ROI & COST/ BENEFIT CONSIDERATIONS SUPPORTIVE OF PRIORITIZING EFFORTS FROM

Whether motivated by profits or social impact priority, greater quantification of risk value tied to ESG institutional investment has supported new considerations within financial analysis to guide internal decisions

- Changes in stakeholder demands (investors and customers)
- ESG investment demand,
- Sustainability themed regulation
- Advancements in technology

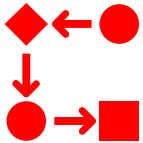
ACTIVE SOCIAL IMPACT EFFORTS NOW PROVIDE THE POTENTIAL FOR

- Higher market share

THE BUSINESS CASE FOR PRIORITIZING SOCIAL IMPACT & SUSTAINABILITY

POTENTIAL RISKS OF **INACTION**

- The cost of inaction in a fast-changing world: irrelevance, lost market share, and talent attraction
- Loss of shareholder investment, with professionally managed ESG funds projected to be a \$50 Trillion dollar market by 2025, over 1/3 of the \$140 Trillion of global AUM



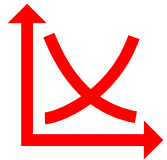
POTENTIAL RISKS OF **ACTION**

- Brand & reputational damage for failed solution
- Committing financial resources to great uncertainty of returns
- Opportunity Cost of efforts outside of company's main value creation zones
- Verifying whether solutions improve a social outcome, and subsequent indirect benefit back to the company

THE DEMAND DRIVERS SUPPORTING THE SOCIAL FINANCE

BUSINESS CASE

DEMAND DRIVERS



STOCK/ SHAREHOLDERS

- Shareholders are increasingly looking to invest in companies that share their values, with ESG professionally managed funds expected to be a \$50 Trillion dollar market by 2025

GOVERNMENT RELATIONS/ POLICY

- Consumers and shareholders are just two of an expanding set of stakeholders, with the public policy and regulatory realm increasing interventions

MILLENNIAL TALENT ATTRACTION/ CONSUMER POWER

- Millennial demographics support that consumers and talent (human capital), favor transparency and socially responsible business practices and that contingent is only growing

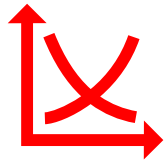
COMMERCIAL OPPORTUNITY WITHIN EMERGING MARKETS

- The sheer volume of demand globally is unprecedented, driven in large part by the doubling of the middle class in emerging markets. Many of the products and services they are seeking end masse, such as schooling and access to health clinics, advance social outcomes

THE SUPPLY DRIVERS ENABLING DEMAND

TO BE MET

SUPPLY DRIVERS



TECHNOLOGY & DELIVERY MECHANISMS

- Technology is enabling businesses to achieve impact for a larger population at a lower cost
- When access is valued over ownership in the “sharing economy,” services tend to drive growth more than products

FUNDING

- Diverse funding options with a social impact focus are providing resources to develop innovative business models

GROWING MARKET SHARE

- “Born Social” new entrants are providing compelling alternatives to the offerings of large companies while delivering measurable social impact and generating profits

REGULATORY

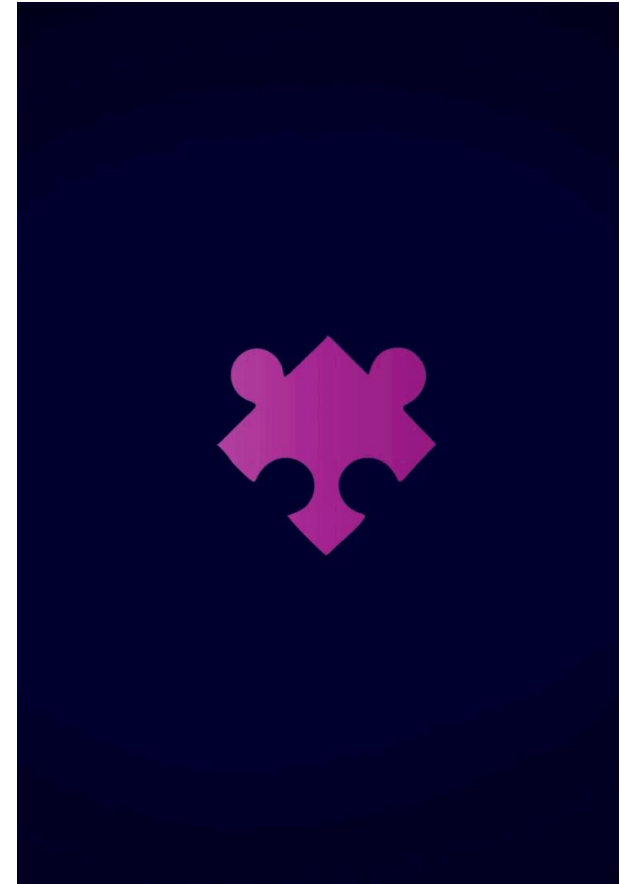
- New legal structures make it easier for companies to prioritize social impact than in the past
- Climate change and sustainability regulatory initiatives have forced many industries to invest in green technology (DC LEED building requirements, SREC markets would be good examples)

HUB BUILDING (THE HOW)

CREATING A CENTRAL NODE
TO CREATE A BRAND



LEVERAGING DC'S ASSETS THROUGH **CONVERGENCE**



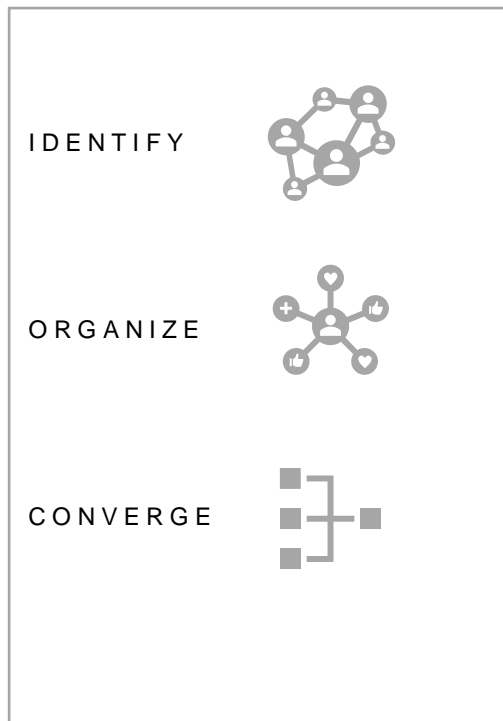
“Your brand is what other people say about you when you’re not in the room.”
— Jeff Bezos

Despite the importance of “branding”, only true value-add activities will support building an ecosystem for a hub

- **Start with a purpose, adaptable plan & action - not with a predefined marketing campaign**
- **Let actions through infrastructure building and regulatory matters create your brand**

**Such as DISB’s captive insurance being well regarded by 3rd parties across the nation for knowledgeable guidance*

“Your brand is what other people say about you when you’re not in the room.”
— Jeff Bezos



ACTION STEPS

LOOSE NETWORK TO SYNERGISTIC CLUSTER

- Identify indirect relationships between participants, formed through convergent activities within social impact finance
- Act as a central “node”: Organize & motivate parties to collaborate by identifying the new areas of risk and opportunity specific to this network, and an opportunity for true value add solutions
- Identify and nurture new opportunities from the convergence of industries within the network (ex. DC social bonds vs. ESG proposal or green securities from sustainability)
- Craft regulatory solutions around these new challenges that come with opportunity and disruption, enabling DC to be a though leader nation wide on new regulatory challenges faced from convergence risks to consumers

STRATEGIES TO LEVERAGE SYNERGISTIC COMPANY NEEDS

IDENTIFYING AREAS OF NEED TO
MOTIVATE VALUE-ADD CLUSTERING

Innovation Process 

PROBLEM IDENTIFICATION IDEATION SOLUTION DEVELOPMENT PROOF OF CONCEPT SCALE & DIFFUSION



External



INVEST IN EXTERNAL SOLUTIONS



ENGAGE A NETWORK



ACCELERATE EXTERNALLY

Internal



SANDBOX SOLUTION



INNOVATE IN HOUSE

APPLICABLE TO ALL SIZE COMPANIES ENTERING NEW MARKETS & SOCIAL IMPACT FINANCE

USED TO GUIDE OUR VALUE PROPOSITION TO SERVE AS "CORE NODE"

BUT FIRST LET'S TAKE A LOOK AT WHAT TYPE OF PROBLEMS & OPPORTUNITIES COULD ARISE

CONVERGENCE OFFERS BOTH RISK & REWARD

POSITIVE OPPORTUNITY EXAMPLES- DISB AS INNOVATION FACILITATOR

The logo for 'inclined' features the word in a lowercase, sans-serif font. The letter 'i' is blue, while the remaining letters 'nclined' are black.

FINTECH INNOVATION WITHIN INSURANCE & PERSONALIZED ANALYTICS

- Inclined is lending against whole life insurance policies via Refi, allowing access to equity
- It is a \$150 billion market today that has mostly been utilized by the wealthy
- It was founded by a Starve cofounder, which was a health analytics company.
- This could be the emergence of a greater synergy between fintech data mining capabilities to accurately underwrite health risk based off of personalized analytics

The logo for 'synctera' features a stylized white 'S' icon on a dark blue background, followed by the word 'synctera' in a lowercase, sans-serif font.

POTENTIAL SUPPORT IN PROVIDING CREDIT TO THE UNDERBANKED VIA ALTERNATIVE UNDERWRITING & DATA MINING

- Embedded finance startup, Synctera, has launched a new banking-as-a-service product for lines of credit- the first for the Baas industry
- Synctera Line of Credit allows both FinTech developers and established companies to quickly create innovative lending products or embed lending services into existing offerings
- Companies can combine Synctera Line of Credit with their own deep customer insights, new approaches to underwriting, and superior customer experiences, companies can launch on-demand borrowing solutions that help customers improve their quality of life and financial situation

CONVERGENCE OFFERS BOTH RISK & REWARD

NEGATIVE RISK EXAMPLES- DISB AS REGULATOR

THE GROWTH OF EMBEDDED FINANCE IS ENABLING AND ENCOURAGING THE AGGRESSIVE MINING OF CUSTOMERS PERSONAL DATA FOR NEW ALGORITHMIC UNDERWRITING AND MARKETING

Algorithmic Bias Issues

Will they?

- Potentially increase with low proposition mass offerings like Synctera
- Potentially improve with personalized health analytics, but at what invasion of privacy or even federal law?

Consent Issues

- Will Consumers understand that buying an embedded financial product breaks down the protection of private personal data silos between unrelated companies in different industries... data which could now be utilized against them

Embedded finance encourages companies to utilize Digital Marketing tactics, and will only increase as banking goes digital via fintech

- This is a big enough concern that the CFPB already issued new rules against algorithmic bias and digital marketing of predatory products



CFPB vs. BNPL & DATA MINING

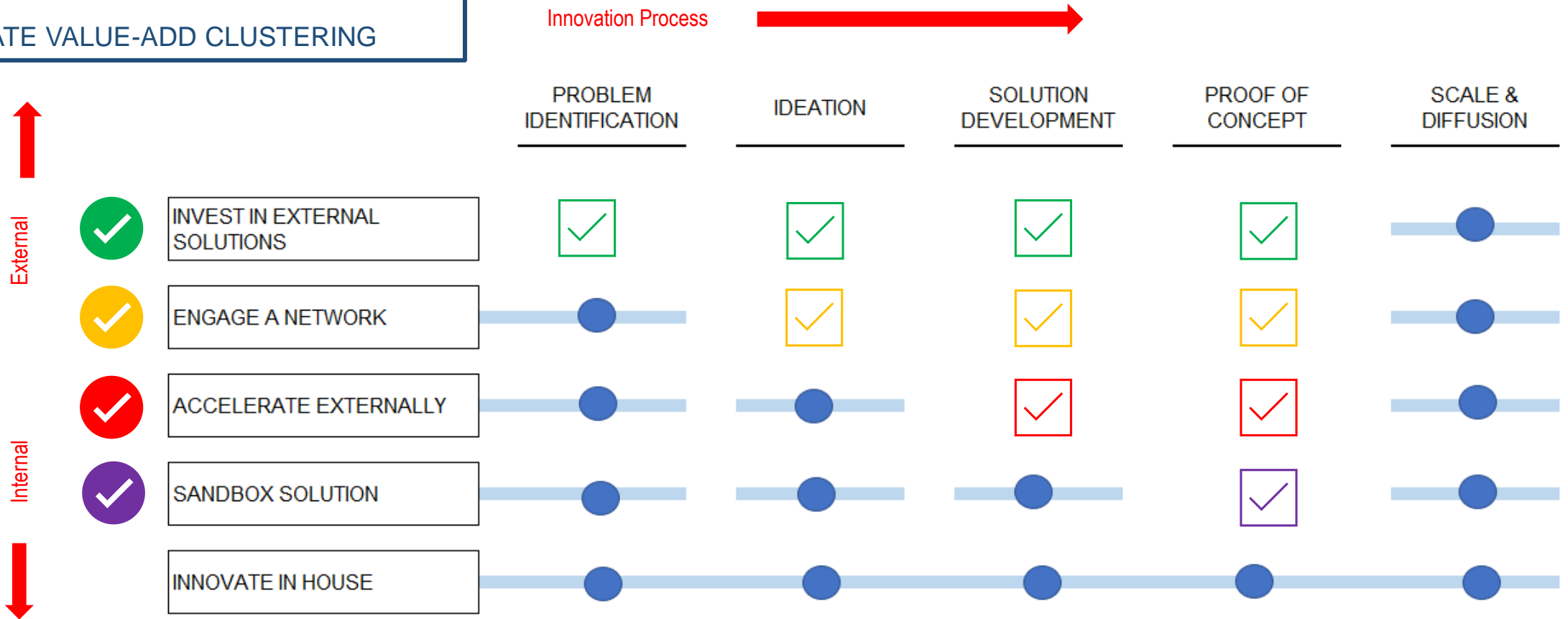


CFPB UNLEASHING NEW BNPL RULES THAT ALSO IMPACT DATA MINING

- CFPB obtained data from the top 5 BNPL leaders and has been reviewing since 2021
- This could signal potential enforcement against predatory lending practices on embedded BNPL as well as the future of targeted marketing within finance
- CFPB has taken an aggressive role in algorithmic bias beyond lending to include financial marketing
- **As embedded finance and the digitization of delivery channels grows, data mining for targeted consumer financial products will grow exponentially**
- The CFPB wants to ensure algorithmic bias does not turn digital marketing of consumer finance into predatory lending

STRATEGIES TO LEVERAGE SYNERGISTIC COMPANY NEEDS

IDENTIFYING AREAS OF NEED TO
MOTIVATE VALUE-ADD CLUSTERING



STRATEGIC AVENUES FOR DISB ENGAGEMENT AS A VALUE- ADD CENTRAL NODE

INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK

ACCELERATE EXTERNALLY

SANDBOX SOLUTION

INNOVATE IN HOUSE

- Company needs profile

- How an established company may lever

- Existing DISB/ DC mechanisms or new, to facilitate

- How DC could lever to create an ecosystem

STRATEGIC AVENUES FOR DISB ENGAGEMENT AS A VALUE-ADD

CENTRAL NODE



INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK

ACCELERATE EXTERNALLY

SANDBOX SOLUTION

INNOVATE IN HOUSE

- Typically, a large established firm that prefers a low-risk and passive entry point into quantifiable social impact

- Investing in external solutions already proven for profitability & impact
- Typically done through corporate venture capital that identifies equity stake opportunities that can support their key business lines
- Within social impact thus model would follow the same route, however with an environmental & social criteria
- This approach may prove to be a more efficient method for a company to buy measurable impact
- **Ex: Corporate venture fund**

- Formalize a DISB function to highlight DC based FinTech, or social finance companies within our ecosystem for outside investment
- This could be done through a direct government program for commercialization with our institutional partners, based upon DISB knowledge of potential future demand
- **Provide new incentive for investor companies into the DC ecosystem, Corporate franchise tax credits equal to 1/3rd of equity investment**

- **DISB can leverage large established financial company's acquisition/ investment dollars into DC social impact firms, by becoming a key facilitator in introductions and guidance**

STRATEGIC AVENUES FOR DISB ENGAGEMENT AS A VALUE-ADD

CENTRAL NODE

INVEST IN EXTERNAL SOLUTIONS



ENGAGE A NETWORK

ACCELERATE EXTERNALLY

SANDBOX SOLUTION

INNOVATE IN HOUSE

- A firm that has not yet committed on a solution and wants to explore alternative ways to address social impact either alone or within a collective

- Corporate collaboration between others within an industry or across sectors
- Potential partnerships crated to advance progress on a social issues
- Networks are seen as a mechanism for those in the same industry as a way around precompetitive barriers to establish solutions and standards to work together
- Ex: Social Lab, Industry coalition

- DISB could serve as the lead in organizing network segments as many “actors” are in unrelated sectors across multiple clusters and need common direction
- DISB could encourage stronger network coalition by engaging them actively on policy, which tends to create a more unified approach being “industry wide”
- The networks will be key to an active social finance ecosystem, and allowing segmentation of its base for targeted DISB engagement

- Network engagement is a key attribute for an ecosystem. DISB can look to serve as a leader to help grow and organize engagement across industries to unite all that contribute to the social impact finance ecosystem

STRATEGIC AVENUES FOR DISB ENGAGEMENT AS A VALUE-ADD

CENTRAL NODE

INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK



ACCELERATE EXTERNALLY

SANDBOX SOLUTION

INNOVATE IN HOUSE

- Younger/ smaller firm that has a proposed unique offering, but lacks the in-house resources or skill to bring it to market

- Engaging external services and advisory to accelerate the solution development of the offering
- The actual accelerator and network offers tremendous expertise to be leveraged
- **Ex: Accelerators, specialty advisory & consulting firms**

- Although DC has a robust supply of accelerators, DISB will need to assist in developing an adequately supportive accelerator geared to social impact finance.
- As profit potential may hinder interest or lack of an established network, DISB can either provide financial incentive to accelerators for a social finance cohort, as well as leverage network engagement to create reperches partnerships with accelerators who may lack them within social impact.

- **DISB can leverage the demand for these services to help expand accelerator acceptance of social impact ventures, which may lack sufficient support due to their lack of priority on profit**

STRATEGIC AVENUES FOR DISB ENGAGEMENT AS A VALUE-ADD

CENTRAL NODE

INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK

ACCELERATE EXTERNALLY



SANDBOX SOLUTION

INNOVATE IN HOUSE

Young start up facing external regulatory and market testing obstacles

- Advance untested solutions into viable concepts through a regulatory testing ground

- DISB will be able to utilize the Office of Innovation and broad regulatory authority to accomplish an unofficial “sandbox”
- DISB can further differentiate its sandbox by making its aim to be a true testing ground to help bring social impact finance to market, as a national model for government intervention
- The lack of support from “active” social impact finance projects by the private sector due to financial returns etc. creates a market need that DISB can address

- The Sandbox will screen and support projects with tangible social impact and financial returns, looking to provide a national model support greater adoption by the private sector

STRATEGIC AVENUES FOR DISB ENGAGEMENT AS A VALUE-ADD

CENTRAL NODE

INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK

ACCELERATE EXTERNALLY

SANDBOX SOLUTION

INNOVATE IN HOUSE



- Company that wants to control the complete lifecycle from idea to market, and has the capabilities to execute

- Advance the solution completely in-house

- DISB should look to propose statutory incentives offering tax credits for R&D & technology investment for DC based companies on projects pursuing social impact finance initiatives

- Support an innovative social impact finance ecosystem with R&D and technology investment tax credits

STRATEGIC AVENUES- SUMMARY

INVEST IN EXTERNAL SOLUTIONS

- Support an active M&A environment which only reinforces the demand to be within DC's ecosystem for start-ups and access to large financial sector partners

ENGAGE A NETWORK

- Social impact finance cuts across multiple industries and clusters, which has not been addressed by existing ecosystems. DISB can be a leader in unifying the silos into a common coalition by applying their understanding of the unique unrelated actors within social impact finance and providing leadership on engagement and direction

ACCELERATE EXTERNALLY

- DISB will be a leader in innovative intervention by providing the support and resources for a “blended” solution with private sector market forces in growing accelerators supporting social impact finance. The intervention is needed as this segment's priority on impact over profits doesn't integrate well into many accelerators who look to go to market, thus DISB would be addressing a vital market need.

SANDBOX SOLUTION

- Via Office of Innovation

INNOVATE IN HOUSE

- DISB will be a leader in innovative intervention by providing the support and resources for a “blended” solution with private sector market forces in growing accelerators supporting social impact finance. The intervention is needed as this segment's priority on impact over profits doesn't integrate well into many accelerators who look to go to market, thus DISB would be addressing a vital market need.

REGULATORY RECOMMENDATIONS



POTENTIAL STATUTORY INCENTIVES PROPOSED BY DISB TO ASSIST THE ECOSYSTEM'S BUSINESS ENVIRONMENT

CREDITS AGAINST FRANCHISE TAX LIABILITY FOR A QUALIFIED BUSINESS ("QSIF") WITH NEXUS IN DC

INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK

ACCELERATE EXTERNALLY

SANDBOX SOLUTION

INNOVATE IN HOUSE

INVESTMENT
TAX CREDITS



- 33% of the amount invested into a qualified social impact finance company

QUALIFIED NEW
HIRE CREDIT



- \$5,000 per qualified new hire
- \$10,000 if disadvantaged

R&D /
EQUIPMENT
TAX CREDITS



- 50% of the annual total spent on research & development and technology equipment for a dedicated social impact project, which can directly benefit the District.

QHTC REPURPOSED AS:

“QSIF” QUALIFIED SOCIAL IMPACT FINTECH

- Why would Council support this bill after ending QHTC?
 - QSIF addresses many of the weaknesses listed by Council of QHTC
 - The incentives and value are significantly trimmed down and are geared to support active efforts within their target areas rather than “gaming the system”
 - Although a statutory incentive, it would incorporate many of the aspects of COSM that Council supported such as targeted incentives, public benefit requirements and actual data for net fiscal impact analysis
 - Fiscal impact would be limited by lifetime caps on available incentives



QHTC REPURPOSED AS:

“QSIF” QUALIFIED SOCIAL IMPACT FINTECH

REGULATORY RECOMMENDATIONS: § 47-1817

- QSIF = Qualified Social Impact Fintech
- Serves two main purposes for a firm:
 - Provides targeted incentives for qualified businesses of all sizes engaging in DC based social impact fintech
 - The certification should provide “PR” points to a company, be transferable to ESG points and set a higher standard for active impact efforts by a company
 - The PR value is critical the importance of messaging as a business function amongst these firms, and the incentives by design are not as advantageous on an effective basis as QHTC (* impact finance is looking to support “like minded” firms by addressing their issues, and not just looking to game the system)
- Provides value to DISB efforts by:
 - Supporting the ecosystem building along all strategy routes
 - National messaging
 - Further strengthening the DC hub message of active impact held to a higher standard



QHTC REPURPOSED AS:

“QSIF” QUALIFIED SOCIAL IMPACT FINTECH

- QSIF = Qualified Social Impact Fintech

"(5)(A) "Qualified Social Impact Fintech" means:

"(I) An individual or entity organized for profit, including “B” Corporations and maintaining an office, headquarters, or base of operations in the District of Columbia;

"(ii) Having 2 or more employees; and

"(iii) Deriving at least 51% of its gross revenues from:

"(I) Innovative finance application within “fintech: offering new mechanisms and approaches within Internet-related services and sales or services; or digital content; or products and services that may be considered e-commerce; tailored marketing & education, gamification, mobile applications, embedded financial applications, including artificial intelligence; high-volume information storage and retrieval; data compression; and multiplexing, digital signal processing, and spectrum technologies; and

(II) Conditioned upon the annual submission of quantifiable social impact analysis



QHTC REPURPOSED AS:

“QSIF” QUALIFIED SOCIAL IMPACT FINTECH

INVESTMENT TAX CREDITS



QUALIFIED NEW HIRE CREDIT



R&D / EQUIPMENT TAX CREDITS



TITLE I. QUALIFIED HIGH TECHNOLOGY COMPANIES.

- Sec. 101. Qualified ~~High Technology Companies~~; certification; penalties.

TITLE II. WORKFORCE DEVELOPMENT.

- ~~Sec. 201. Employment opportunity relocation cost credits.~~
- Sec. 202. Qualified employee wage credits.
- Sec. 203. Employment wage and training wage credits: qualified disadvantaged employees.

TITLE III. AFFORDABLE FACILITIES.

- ~~Sec. 301. Security deposit assistance.~~
- ~~Sec. 302. Master lease program.~~
- ~~Sec. 303. District of Columbia government owned and leased facilities.~~
- ~~Sec. 304. Real property tax abatement for certain commercial properties.~~
- ~~Sec. 305. Funds subject to appropriations.~~

TITLE IV. TARGETED FINANCIAL INCENTIVES.

- Sec. 401. Personal property tax incentives.
- ~~Sec. 402. Sales and use tax exemptions.~~
- Sec. 403. Corporate business franchise tax.
- ~~Sec. 404. Election to expense certain depreciable business assets.~~
- ~~Sec. 405. Unincorporated business franchise tax exemption.~~
- ~~Sec. 406. Exemption from tax of capital gains on qualified assets.~~
- ~~Sec. 407. Rollover of capital gain from qualified stock to other qualified stock.~~
- ~~Sec. 408. Severability.~~

TITLE V. IMPLEMENTATION.

- Sec. 501. Fiscal impact statement.
- ~~Sec. 502. Inclusion in the budget and financial plan.~~



POTENTIAL STATUTORY INCENTIVES PROPOSED BY DISB TO ASSIST THE ECOSYSTEM'S BUSINESS ENVIRONMENT

INVESTMENT TAX CREDITS



SPUR INVESTMENT INTO DC QSIF

- 33% of the amount invested into a qualified social impact finance company will be eligible as credit against franchise tax liability
- Targets investment by businesses rather than individual LLPs (DC already has an attractive LLP pass through tax law)
- Credits will have a 5-year life, and will be capped at \$500,000 per investment

CREDITS AGAINST
FRANCHISE TAX
LIABILITY FOR ANY
QUALIFIED BUSINESS
WITH NEXUS IN DC

INVEST IN EXTERNAL SOLUTIONS

ENGAGE A NETWORK

POTENTIAL STATUTORY INCENTIVES PROPOSED BY DISB TO ASSIST THE ECOSYSTEM'S BUSINESS ENVIRONMENT

QUALIFIED NEW HIRE CREDIT



INCREASE DC RESIDENT HIRING AND RETURNING CITIZEN SUPPORT WITHIN IMPACT ORIENTED FIRMS

**Assume external acceleration is not just a standard “accelerator” but creating new opportunities for outside human capital*

- \$5,000 per qualified new hire
- \$10,000 if disadvantaged
- \$10,000 for disadvantaged retraining costs (50% unused is refundable)
- With remote working prevalent in tech, the credits may offset labor cost differences between DC residents and remote workers
- Credits will have a 5-year life, and will be capped at \$500,000 per firm

CREDITS AGAINST FRANCHISE TAX LIABILITY FOR ANY QUALIFIED BUSINESS WITH NEXUS IN DC

ACCELERATE EXTERNALLY

POTENTIAL STATUTORY INCENTIVES PROPOSED BY DISB TO ASSIST THE ECOSYSTEM'S BUSINESS ENVIRONMENT

R&D / EQUIPMENT TAX CREDITS



SUPPORT R&D AND TECHNOLOGICAL INVESTMENT INTO QSIF TO DEDUCTAE EFFORTS WHICH ACTUALLY ADDRESS SOCIAL IMPACT ISSUES WITHIN FINANCE, THROUGH FINTECH INNOVATIONS

- 50% of the annual total spent on research & development and technology equipment for a dedicated social impact project, which can directly benefit the District, will be eligible for a credit.
- Projects can utilize DC as an initial test market to be scaled nationally upon success but must occur at a company lease/ owned physical DC location, and annual reports filed with DISB prior to tax filings for knowledge transfer
- Credits will have a 5-year life and each firm is limited to a \$500,000 lifetime maximum

CREDITS AGAINST FRANCHISE TAX LIABILITY FOR ANY QUALIFIED BUSINESS WITH NEXUS IN DC

| SANDBOX SOLUTION

| INNOVATE IN HOUSE

POTENTIAL STATUTORY INCENTIVES PROPOSED BY DISB TO ASSIST THE ECOSYSTEM'S BUSINESS ENVIRONMENT

REQUIREMENTS



PUBLIC BENEFITS

- QSIF project must have the ability to benefit DC residents directly, even if the project scale is national (for example, this could include finance applications that help address the underbanked. Although not DC specific, R&D and best practices can be obtained to apply to DC)
- The requirement will be a detailed report of findings to be submitted to DISB by year end prior to tax filing submissions to OTR

FISCAL IMPACT ANALYSIS

- By its very nature an expenditure is defined as lost revenue from a targeted program, rather than by its net effect as an investment within a targeted industry
- When weighing the effectiveness of a tax expenditure that behaves like an incentive, such as QHTC, a limited measure of ROI via direct economic tax impacts, should be included with expenditure analysis. Without a true net tax impact analysis, Council is not working with an objective or complete set of data when making policy on QSIF, or Fiscal Impact Statements (FIS) by the OCFO
- Utilizing specific ROI data point collection within tax returns, analysis could be easily generated over any return period a company is receiving benefits.
- Although this information is held confidential on an individual company level, it would at least allow DMPED or Council to request an aggregated Net Fiscal Impact Analysis to be provided with any QSIF expenditure analysis.
- Analysis would have to account for QHTC cost and benefits. (I.e. New hire credits have a cost, yet each new hire generates tax revenue via income tax, real estate taxes etc.)

F I N T E C H

C . 5 . 1

Analysis,
Regulatory Challenges & Opportunities



TABLE OF CONTENTS

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FINTECH SUB SECTORS
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TIMELINE
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THEMES & HIGHLIGHTS

4

UNCERTAINTIES & CHALLENGES

LACK OF UNIFORM REGULATION
FEDERAL AGENCIES

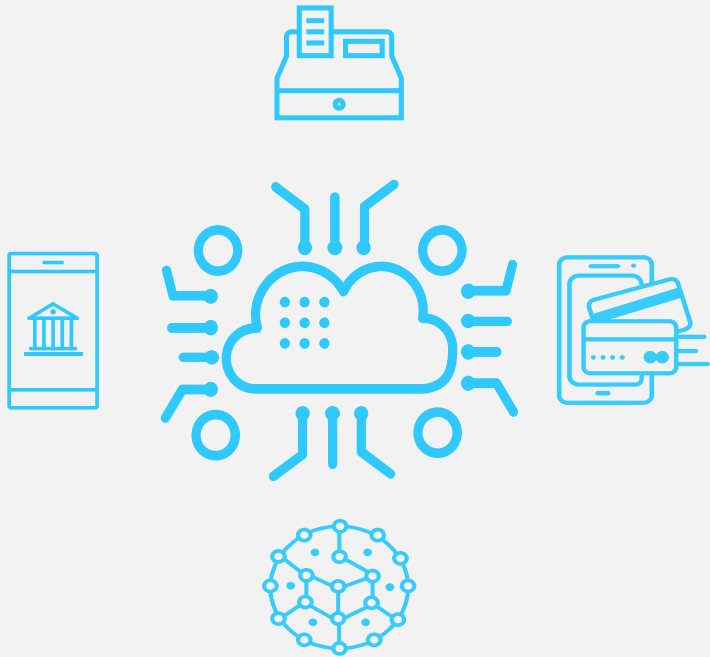
SECTION 1

INTRODUCTION

- Fintech Sub-Sectors
- Enablers

FINTECH REVIEW

INDUSTRY SUMMARY



SUB SECTORS & ENABLERS



US VENTURE CAPITAL FLOWS



TOP DEAL MAKERS



PROFILES: SUB SECTORS & TRENDS

SUB SECTORS

FINTECH



DIGITAL BANKING



INVESTMENTS



SMB SOLUTIONS



DIGITAL PAYMENTS



DIGITAL ASSETS



PROPTECH/ REAL ESTATE



DIGITAL LENDING



INSURTECH



CRYPTO/ BLOCKCHAIN



APIs



BLOCKCHAIN



DATA / MACHINE LEARNING



"BaaS" STACK



CONVERGENCE



PERSONALIZATION

ENABLERS

THEMES DRIVING CHANGE

Technology has enabled a rapid transformation of financial services into what we know as FinTech, with venture capital fueling the aggressive pace of innovation.

From tailored offerings, speed and transformative business models, fintech is forcing traditional finance to adapt or partner.

Demand will only continue to grow around the potential winners. As large corporations are quickly embracing the integration of fintech to create captive ecosystems around brand loyalty through convenience and tailored offerings, forming a convergence between finance and every aspects of our digital lives.



APIs

Application Programming Interfaces are the hooks and integration of software that allow banks and third party fintech to connect with one another.

This has enabled non-bank fintech to seamlessly connect with a chartered bank and offer its products through the fintech’s brand



BLOCKCHAIN

Blockchain finance is more than just crypto, serving as a backbone to many fintech innovations. Offering near instant settlement speed and immutable decentralized ledger to multiple avenues of finance. The sub-sector has exploded with funding over the past 18 months, with innovations in global payments, digital assets, infrastructure and compliance.



DATA / MACHINE LEARNING

Utilizing multiple avenues for access, whether APIS’s or “Open Banking” where a third party is given consent to access banking information, fintech's have keyed into leveraging data as a competitive advantage.

Utilizing machine learning, fintechs’ are able to formulate targeted customer profiles, or streamline the compliance process of KYC and AML through algorithms that detect outliers.



“BaaS” STACK

Offers complete products, compliance and processes through API driven platforms to non-fintech companies

The business model has driven the large number of firms into the field, able to partner with banks to operate without charters, while providing a new source of revenue for their traditional bank partners



CONVERGENCE

Embedded finance will be a main driver for fintech’s continued growth, beyond digital payments within online stores. Demand will largely come from large non-fintech corporations looking to create an end-to-end customer experience to strengthen their ecosystem.



PERSONALIZATION

Fintechs offer tailored products focused on improving the customer experience and have the capacity to create platforms for specialized customer segments. With superior marketing channels created by engineers rather than ad agencies, their reach and customer acquisition cost are far better than traditional banks.

SECTION 2

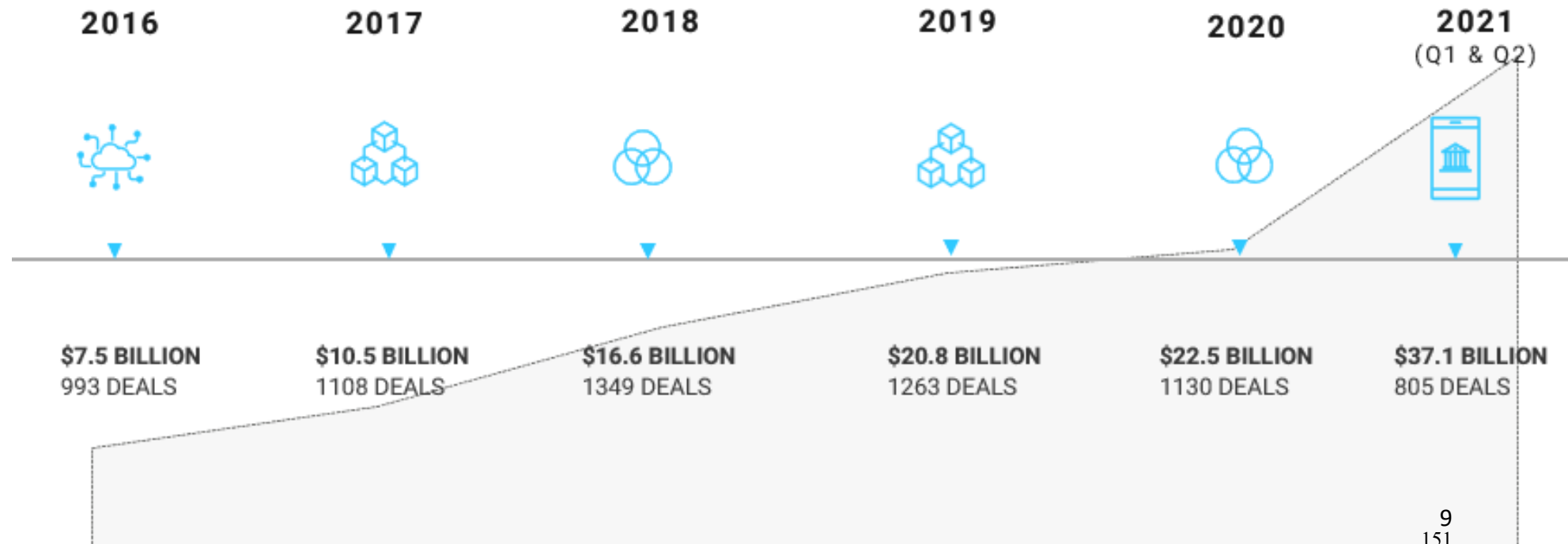
US INSTITUTIONAL FUNDING

- Timeline
- Top States
- By Deal Stage
- Most Active Firms

VC FUNDING TIMELINE

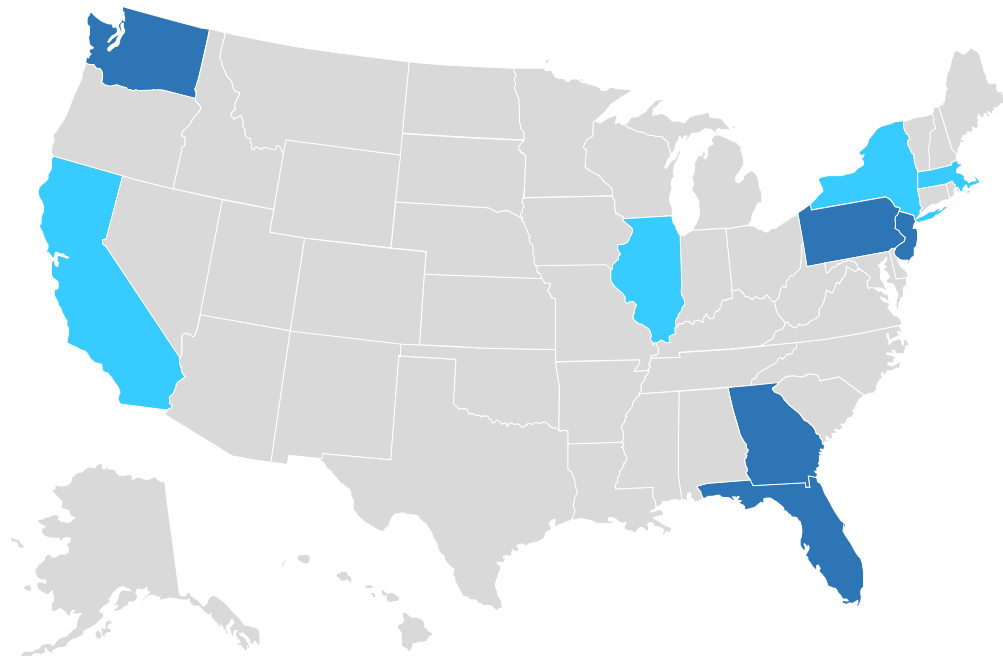
US FINTECH COMPANIES

\$115 BILLION
SINCE 2016



TOP 4 STATES US FINTECH FUNDING

Q1 2016 - Q2 2021



\$50.4B

1. CALIFORNIA

DEAL COUNT:
2200

\$22.3B

2. NEW YORK

DEAL COUNT:
1320

\$7.2B

3. MASSACHUSETTS

DEAL COUNT:
346

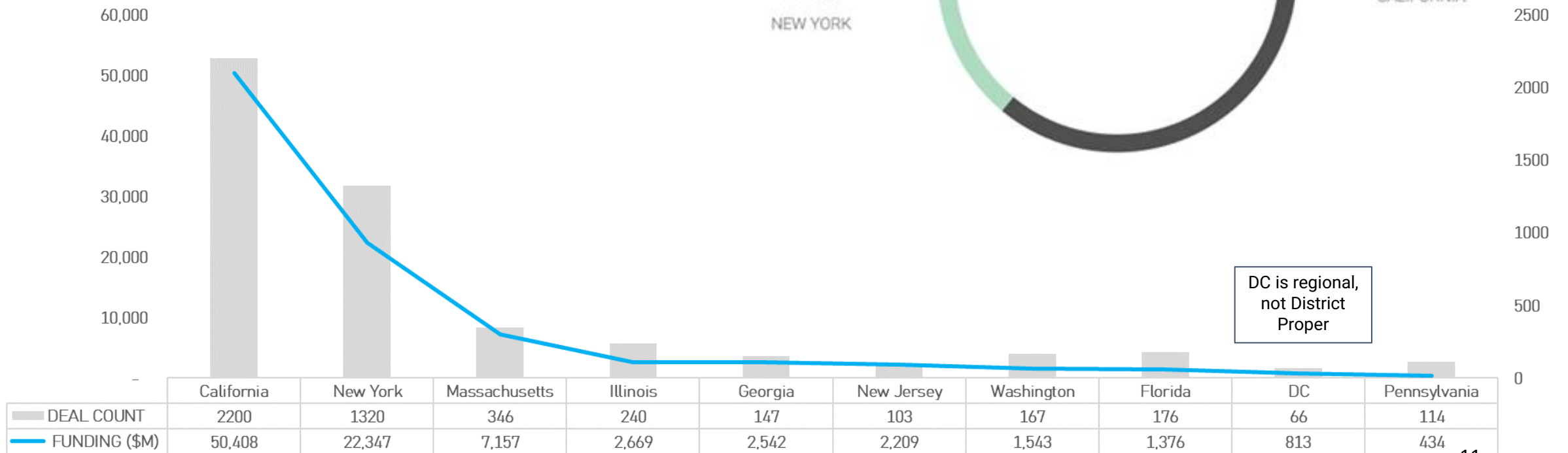
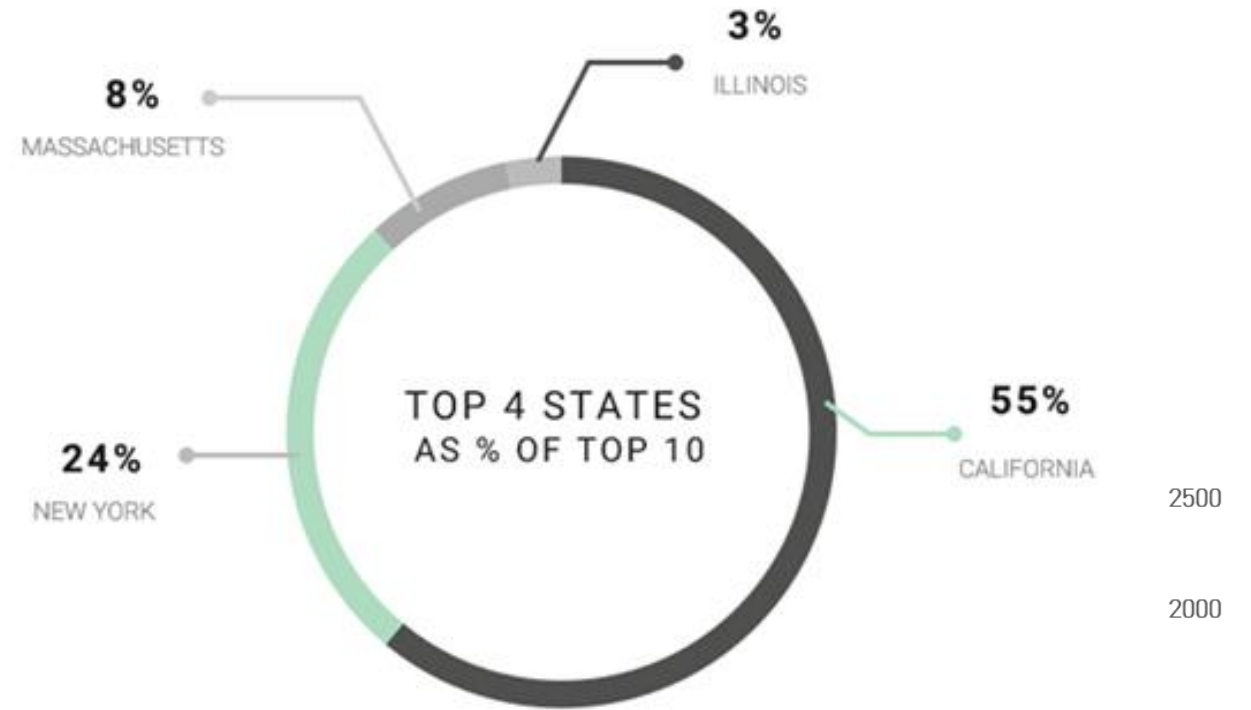
\$2.7B

4. ILLINOIS

DEAL COUNT:
240

TOP 10 UNITED STATES FUNDING

Q1 2016 - Q2 2021

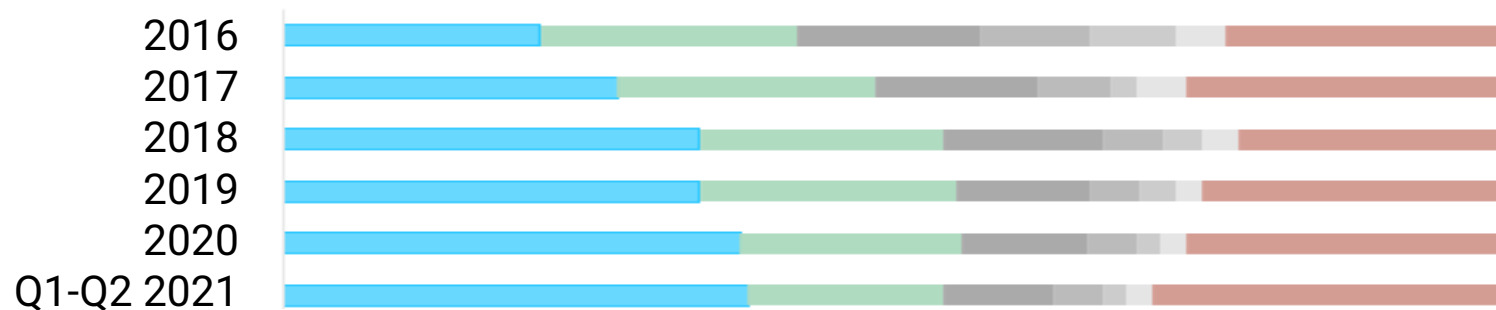


DC is regional, not District Proper

DEAL COUNT FUNDING (\$M)

US FUNDING BY DEAL STAGE

Q1 2016 - Q2 2021



	2016	2017	2018	2019	2020	2021
Seed/Angel	38%	37%	34%	34%	27%	21%
Series A	16%	18%	21%	20%	21%	21%
B	9%	10%	11%	13%	13%	15%
C	4%	4%	4%	5%	6%	9%
D	2%	2%	3%	3%	2%	7%
E+	2%	2%	2%	3%	4%	4%
Other	29%	26%	25%	22%	26%	23%

TOP US INVESTORS

ANGEL & EARLY SERIES FUNDING



Top US investors within Fintech from Q1 2016, among all sub-sectors were led by:

Incubators/ Accelerators/ Venture Capital

DEALS

327 **Y Combinator**
Incubator/ Accelerator

158 **Andressen Horowitz**
Venture Capital

231 **Plug and Play Accelerator**
Incubator/ Accelerator

142 **Accel**
Venture Capital

TOP US ACQUIRORS

DEALMAKERS



Top US investors within Fintech from Q1 2016, among all sub-sectors were led by:

Corporations/ Private Equity

DEALS

22 **Intuit**
Corporation

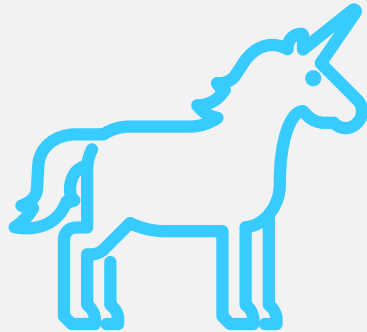
21 **Vista Equity Partners**
Private Equity

15 **Thomas Bravo**
Private Equity

14 **PayPal**
Corporation

TOP US FUNDED FINTECHS

UNICORNS



Top funded US Fintech from Q1 2016: Amounts expressed are funding RAISED not VALUATION

\$5.6B **Robinhood**
-Investments

\$5.3B **First Data (Fiserv)**
-Payments
Infrastructure

\$3.5B **Acrisure**
-Insurance

\$2.7B **Stripe**
-Online Payments Integration
APIs

SECTION 3

SUB SECTOR PROFILES

- Overview
- Global Funding
- Themes & Highlights



DIGITAL PAYMENTS

SECTOR REPORT

Digital payments are typically the entry product for fintech companies, leveraging easy to acquire money transmission licenses, and building brand loyalty.

Mobile wallets, thematic debit cards and peer-to-peer mobile payments have become a main offering to consumers.

2021 THEMES & HIGHLIGHTS



\$15.4B
Global Funding YTD



“Unique” Card Offerings



Corporate Expense Management



Fraud Detection

GLOBAL INSTITUTIONAL FUNDING

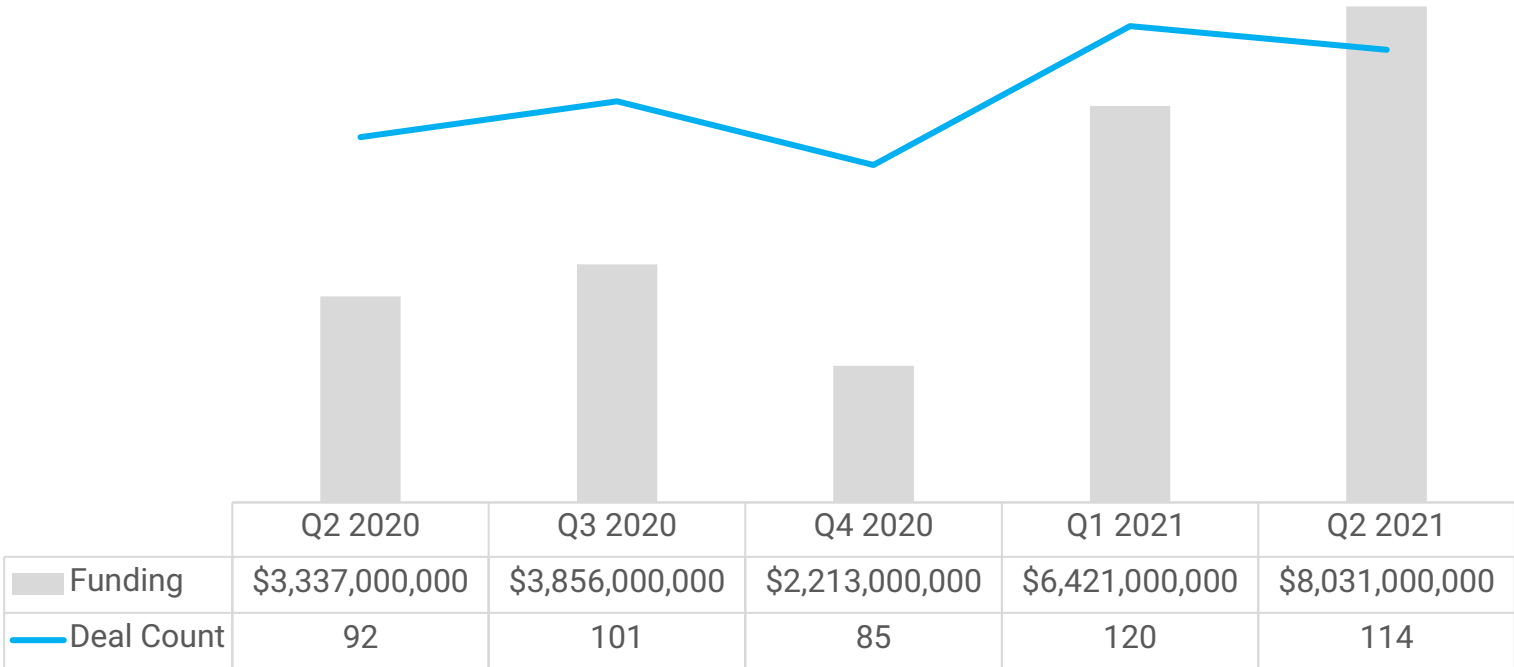
2020-2021 DIGITAL PAYMENTS



140%
Y-O-Y Growth
Q1 2021 vs Q2 2020



\$15.4B
Funding YTD



THEMES

2021 DIGITAL PAYMENTS

“UNIQUE” / THEMATIC CARD OFFERINGS

Unique card offerings directly tie the payment product to the customers tailored needs or wants. They have arisen as a proven strategy for low-cost customer acquisition through aggressive digital marketing.

Offerings can vary from products specifically made for teens to develop good credit habits, to cards aligned with sustainability by providing a portion of the fee to related charities.

Recent thematic products are having success targeting specific minority groups, underserved by traditional banking. There is optimism such products may have a higher penetration rate in acquiring unbanked and underserved communities.



Tribal

The corporate card for underserved start-ups in emerging markets

THEMES

2021 DIGITAL PAYMENTS

CORPORATE EXPENSE MANAGEMENT

Virtual corporate and expense management aims to help businesses manage expenses while eliminating the need for reimbursements and expense reporting.

Utilizing integrations, corporate cards can be managed at anytime, through a user defined rules-based system. Charge approvals and credit limits can be managed seamlessly with the company in mind rather than the individual corporate card holder. Rules can be as customized as the type of merchant that the card can be utilized at.

Door Dash utilizes “BaaS” provider Marqeta for instant issue credit cards, and “just in time funding” to allow their delivery drivers to make payment at point of sale. For security, Marqeta’s platform allows Door Dash to verify payment requests at point of sale confirming they match with customers orders, before instantly releasing credit



Payhawk

Helps companies manage expenses by issuing cards and managing outflows through one integrated platform

THEMES

2021 DIGITAL PAYMENTS



Forter

Provides a plug & play solution that automates the review process to decline fraud and approve customers in real time via data intelligence

FRAUD DETECTION

As the debit cards have become a “crowded offering” many fintech’s are focusing on payment fraud solutions and infrastructure as a key area of growth opportunity. As non-fintech corporations continue to embed digital payment technology within their ecosystems, fraud solutions that can detect risks while still providing an optimal customer experience are needed. Specifically, this requires nearly instantaneous approvals and detection.

The balance between fraud detection and user experience is accomplished through automated data intelligence and machine learning, instantly analyzing profiles and behavioral analytics, enabling real-time declines and approvals.

The specialty business model revolves around “plug and play” due to the domain expertise required. Some providers such as Signifyd, offer a financial guarantee against fraudulent charges if their system had approved it.



DIGITAL BANKING

SECTOR REPORT

Digital banking is undergoing rapid change from early entrants obtaining banking charters (Varo), to traditional banks entering the digital space in partnership with solution providers. Small community banks are now able to monetize their charters and significantly expand deposits with their partner fintech's digital marketing channels.

Through APIs non-charter holding fintech companies continue to create innovative banking service offerings through charter partnerships and easy to obtain money transmission licenses.

2021 THEMES & HIGHLIGHTS



\$10.1B
Global Funding YTD



**Challenger
& Neo Banks**



“BaaS”



**AML & Crypto Crime
Solutions**

GLOBAL INSTITUTIONAL FUNDING

2020-2021 DIGITAL BANKING



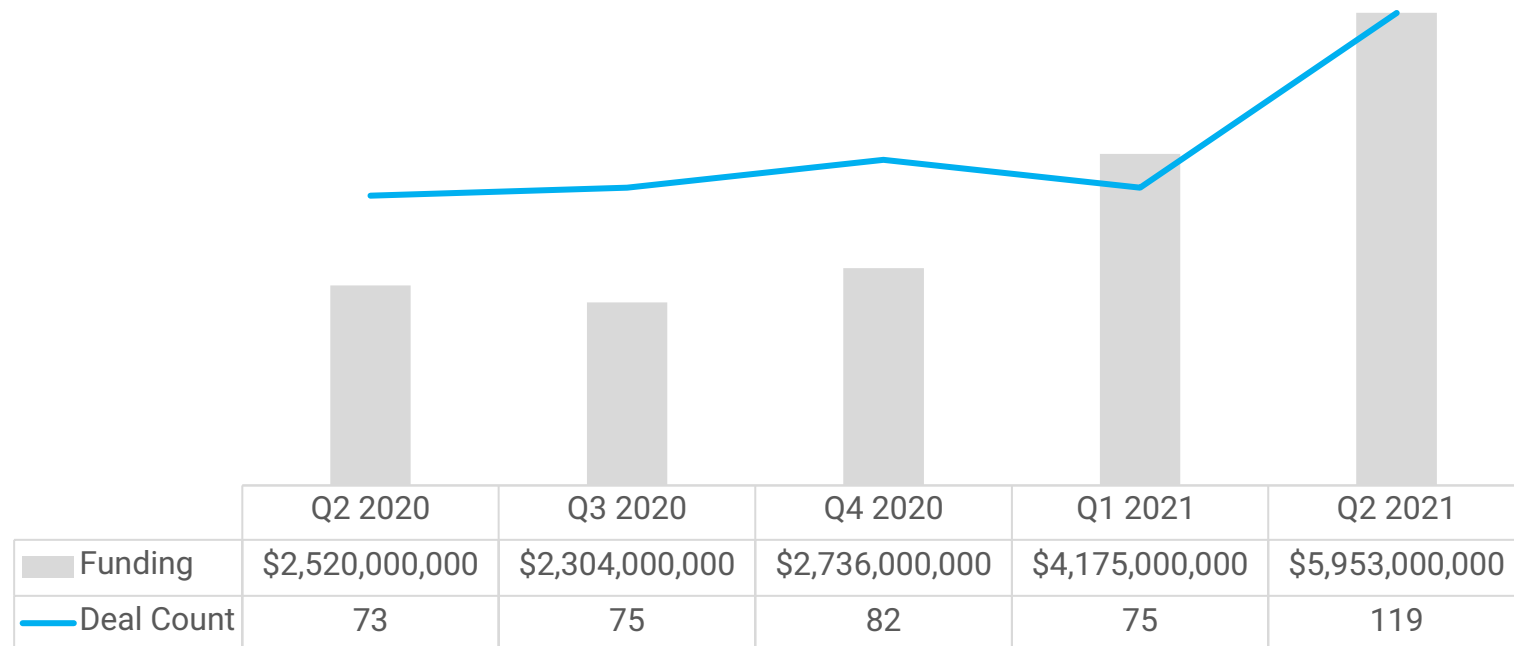
136%

Y-O-Y Growth
Q1 2021 vs Q2 2020



\$10.1B

Funding YTD



THEMES

2021 DIGITAL BANKING

CHALLENGER & NEO BANKS

Emerging after the 2008 financial crash and consumer distrust for traditional banks, challenger banks offered a new customer friendly experience with tailored offerings and a digital presence via online and mobile. In the past several years, US challenger banks have undergone rapid transformation, growing by nearly 40% during Covid-19 to nearly 39 million users.

Challenger banks used to form a blanket term for any “digital first” type financial service offering, focusing on a pleasant user experience through UI and data analytics. However, with advances in APIs and BaaS, a new category of “Challengers” emerged: Neo Banks.

The two are distinguished by Challenger Banks typically having their own charter and a small physical retail presence, or a traditional bank creating their own distinct entity as a challenger with separate offerings.

Neo Banks are entirely mobile and must partner with chartered banks to offer financial products. However, they utilize APIs and BaaS solutions to be quick and nimble within the marketplace. They tend to be highly thematic purposefully created to match specific customer profile wants and needs. APIs allow them to offer a host of financial products as well as FDIC insurance through their partner banks, however, with no “overhead” from physical branches they reinvest in a constant attention to user experience and digital marketing avenues.

GREENWOOD

**For one and
for everyone.**

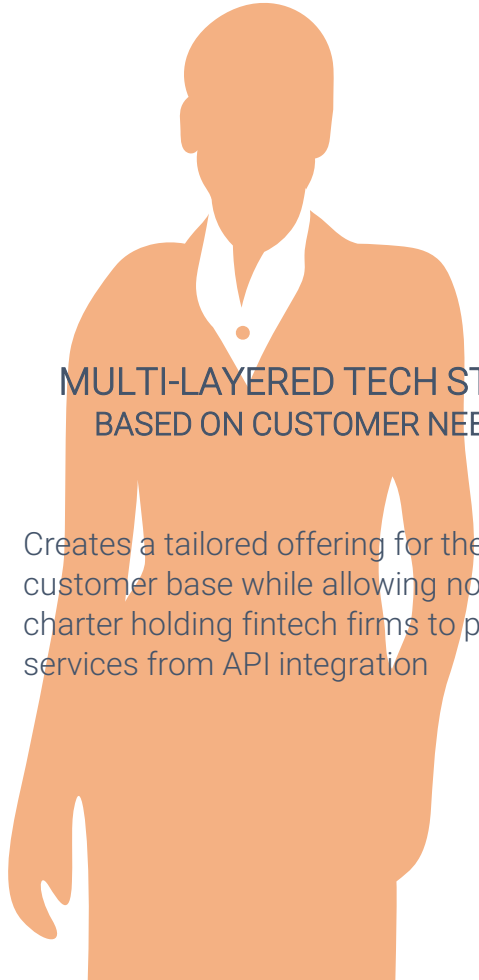


Greenwood

Neo bank partnering with national MDIs & CDFIs through their proprietary digital platform, to recirculate capital through local African American & Latino communities

THEMES

2021 DIGITAL BANKING



MULTI-LAYERED TECH STACK BASED ON CUSTOMER NEEDS

Creates a tailored offering for the target customer base while allowing non-charter holding fintech firms to provide services from API integration



“BaaS” BANKING-AS-A-SERVICE



BRAND

Companies including traditional non-financial firms to fintech, that want to embed financial services into their product offerings.

They focus on user experience through effective UI, consisting more of software engineers to work on the interface rather than a banker to analyze credit.



PROVIDERS

Companies operating within the “As-a-service” provider space. Utilize modern API driven platforms to allow brands to customize a tailored suite of capabilities to their customers.

This can range from a wide selection of offerings from a “white label UI” package, to back-office compliance and treasury.



BANK CHARTER HOLDER

Enables partner brand to provide chartered banking services by renting out their license. The partner bank monetizes their license and acquires a new source of deposits through the brands digital advertising and ecosystem channels.

THEMES

2021 DIGITAL PAYMENTS



AML & CRYPTO CRIME

Infrastructure supporting fraud and compliance measures continues to grow within fintech to address demand arising from abuse of new products.

Leveraging big data analytics and machine learning capabilities, proprietary algorithms solutions have been developed around forensics, crypto anti-money laundering, and blockchain threat intelligence that can protect cryptocurrency companies and financial institutions from security and compliance risks.

Recent trends see established traditional finance companies acquiring AML/ Crypto crime start ups to integrate within their own operations to compete within the digital asset space.

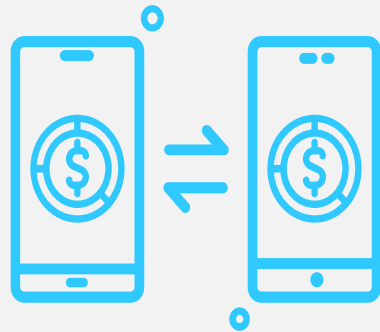
Mastercard recently acquired Ciphertrace, rather than build out its own offering:

“With the rapid growth of the digital asset ecosystem comes the need to ensure it is trusted and safe. Our aim is to build upon the complementary capabilities of Mastercard and CipherTrace to do just this.”

-Ajay Bhalla,
President
Cyber and Intelligence
at Mastercard

DIGITAL LENDING

SECTOR REPORT



Digital lending is closing in on offering products that were closer to fintech's original purpose of financial services for the underserved. Interesting business models to developing alternative credit scoring measures or collateral, have the potential to a large majority of underserved Americans to rebuild credit and have access to the digital economy.



\$11B
Global Funding YTD



Alternative Credit



BNPL- Buy Now Pay Later

GLOBAL INSTITUTIONAL FUNDING

2020-2021 DIGITAL LENDING



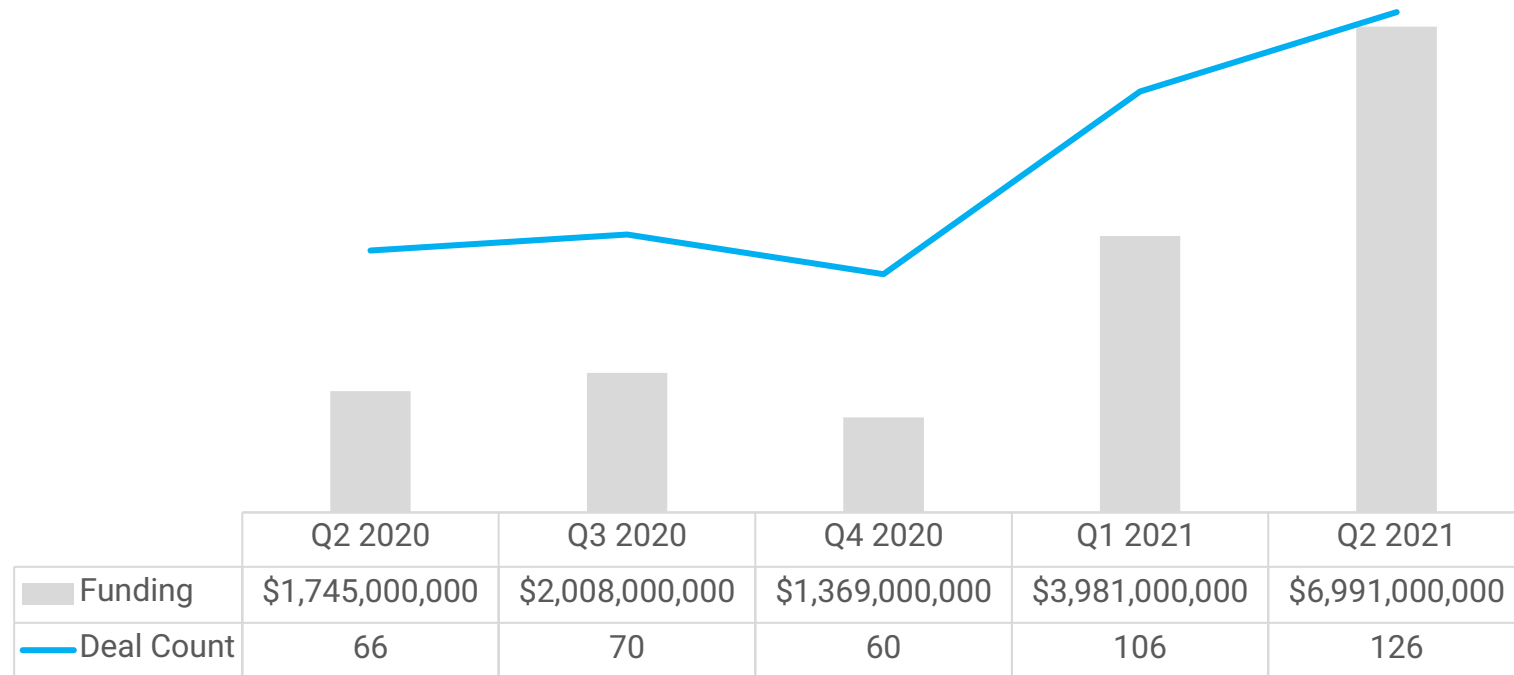
301%

Y-O-Y Growth
Q1 2021 vs Q2 2020



\$11B

Funding YTD



THEMES

2021 DIGITAL LENDING



PingLend

Allows anyone, including the unbanked, to get a credit card by collateralizing personal items, such as jewelry etc.

ALTERNATIVE CREDIT

Digital lending companies are taking a different approach from traditional banks on credit. Whether inherent generational spending habits to new types of collateral.

Now, new offerings provide optimism that fintech may be innovating around the underserved, as it has steered far off course from this original goal.

Recent start up product offerings look to provide access to all, allowing anyone to get a credit card and help rebuild their credit by collateralizing personal items such as watches, jewelry etc.

Essentially a pawn shop alternative without the exorbitant rates, while providing a credit card and credit rebuilding services to free consumers from the circular borrowing trap.

THEMES

2021 DIGITAL LENDING



Maroo

A service offering “buy now pay later” for the \$95B us wedding market.

Offering 24 months interest free and event cancellation insurance.

BNPL BUY NOW PAY LATER

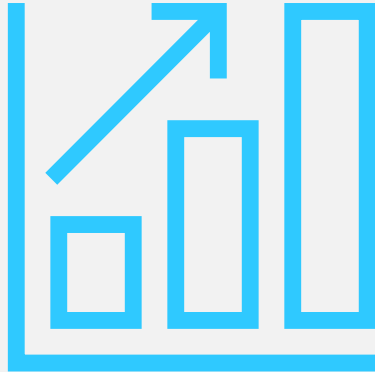
Analysis on millennial spending habits indicate a trend away from credit, having become weary of the traditional “credit card” debt trap long faced by their parents. Generally, analysis showed they prefer debit card use and have a slightly higher rate of savings

As a tech-embracing generation, this was a perfect customer base to fuel early bank charter deprived fintech offerings of debit cards and mobile wallets.

However, as embedded payments continue to make way into platforms, some degree of credit system is demanded by the market. In response, “Buy Now Pay Later”, has rapidly emerged allowing one to spread out payments for frictionless commerce without having to utilize a credit card.

As part of this offering, alternative credit scoring models have been developed, where debit card use data serves as algorithmic input for a credit profile rating.

Options include payments split from 3-12 chunks, with interest rates ranging from 0% to a rate more competitive than typical credit cards. The BNPL fintech’s focus on profiting off the merchant via commission more than consumer interest charges



INVESTMENTS

SECTOR REPORT

The investment sub-sector of fintech has taken a breather in funding after the Robinhood IPO, and capital seeks new innovations to back.



\$6.6B

Global Funding YTD

***Q-O-Q decrease of 21%**



**Alternative Investment
Platforms for Retail
Investors**

GLOBAL INSTITUTIONAL FUNDING

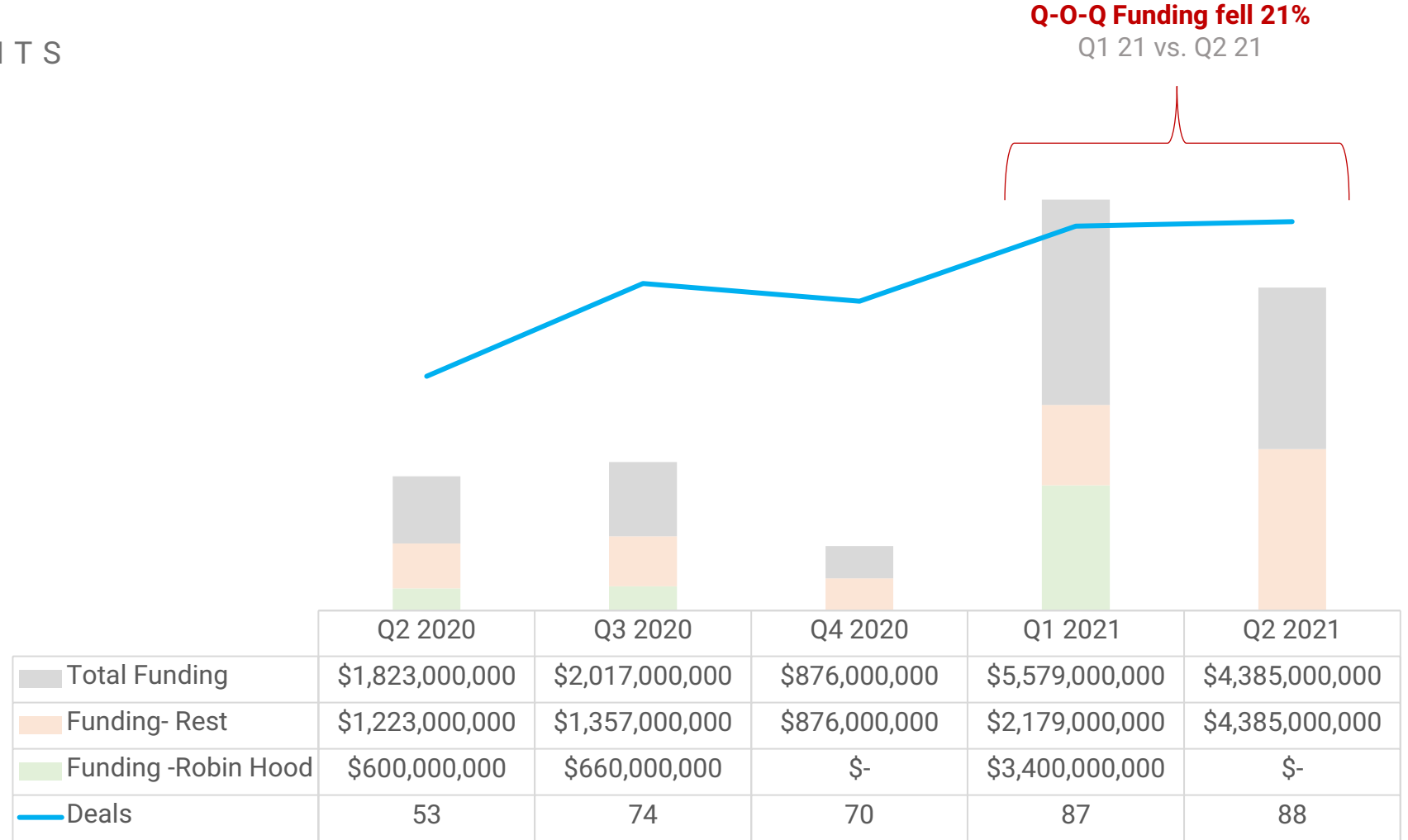
2020-2021 INVESTMENTS



259% (NET OF ROBINHOOD)
Y-O-Y Growth
Q1 2021 vs Q2 2020



\$6.6B (NET OF ROBINHOOD)
Funding YTD



DATA ADJUSTED VIEWS FOR "ROBINHOOD"

THEMES

2021 INVESTMENTS

The Rally logo is written in a black, cursive script font on a light beige rectangular background.

Rally

Platform offering securitization of high-value collectibles and assets, and offered as equity shares to retail investors at all income levels

ALTERNATIVE INVESTMENT PLATFORMS FOR RETAIL INVESTORS

Robinhood proved the investment industry could still be accessible retail investors and gamified to attract younger users. However, concerns about selling order flow for front running brought concern to the space, which has now been repositioned away from UX to focus on developing communities of traders for brand retention. Additionally, Robinhood's IPO seemed to take some momentum out of the investing subsector as capital chases newer sources of innovation with quarter over quarter funding falling 21%.

The success of the platform did inspire a whole new segment geared toward retail investors, who have long been locked out of participating in alternative investment offerings. From platforms such as Seed Invest utilizing Regulation CF to allow retail investment in startups, to Rally which uses blockchain to securitize high-value assets into small equity shares.

Blockchain securitization is a space being closing watched, both by potential investors and government regulators, as DeFi (Decentralized Finance) has grown aggressively into a \$100B industry

DIGITAL ASSETS

SECTOR REPORT



As digital assets expand in popularity and market capitalization, institutional and retail investor concerns around cybersecurity have engulfed the market as nearly \$500 million in crypto assets was stolen last year. Cold storage (offline holding of the assets), presents its own challenges as well, which Wyoming identified as a new offering to grow the blockchain sector within its state: the SPDI for Digital Assets



\$6.6B
Global Funding YTD



SPDI Digital Asset Bank



**Capital Markets Support:
Infrastructure,
Custodial and
Compliance**

GLOBAL INSTITUTIONAL FUNDING

2020-2021 DIGITAL ASSETS: INFRASTRUCTURE



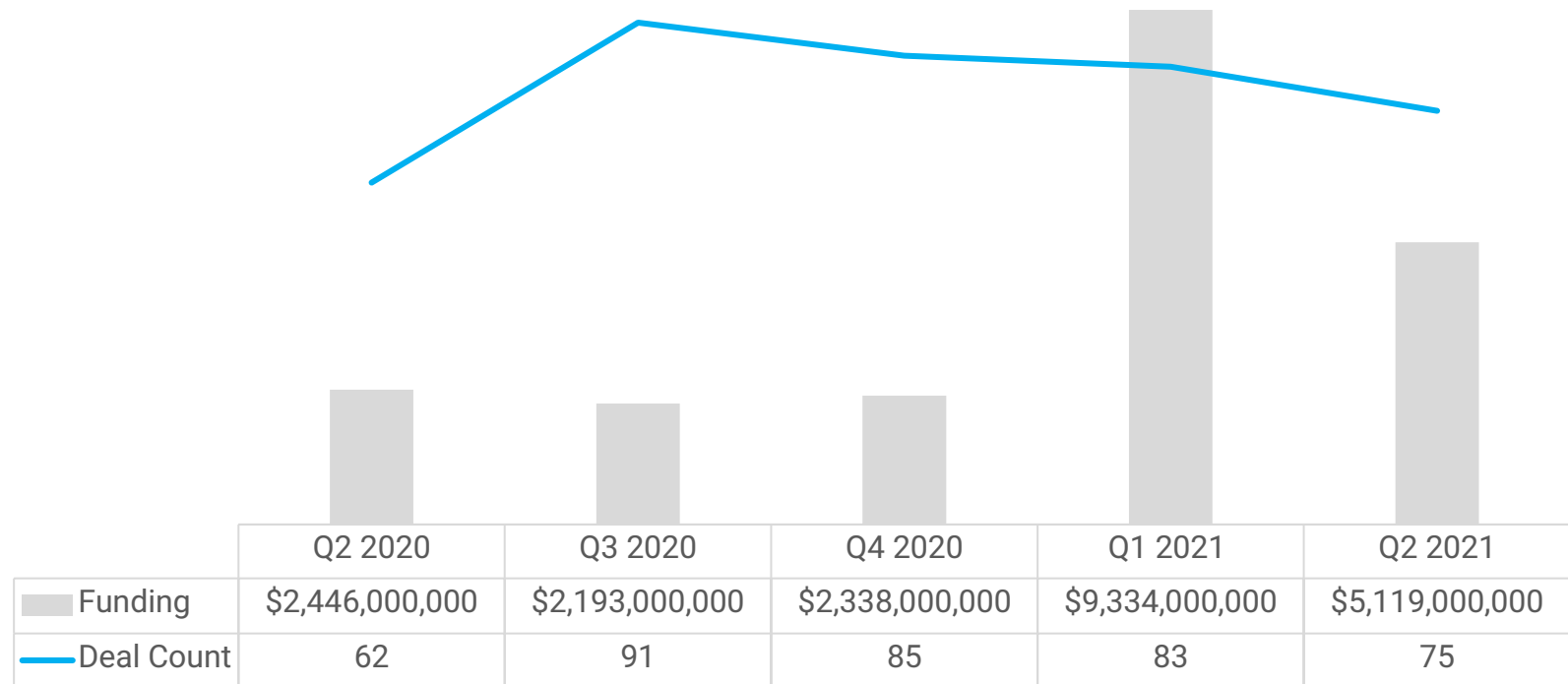
109%

Y-O-Y Growth
Q1 2021 vs Q2 2020



\$14.5B

Funding YTD



THEMES

2021 DIGITAL ASSETS



Kraken Bank

First SPDI Bank in the US to custody digital assets via Wyoming's BB0074

SPDI DIGITAL ASSET BANK

As digital assets expand in popularity and market capitalization, institutional and retail investor concerns around cybersecurity have engulfed the market as nearly \$500 million in crypto assets was stolen last year.

Cold storage (offline holding of the assets) presents its own challenges as well for many investors, which Wyoming identified as a new opportunity to grow the blockchain sector within its state after OCC's July 2020 letter allowing banks to custody crypto assets: the SPDI for Digital Assets

Success was immediate with market leading exchange Kraken receiving its charter soon afterward. For Kraken the SPDI offers a host of new capabilities and advantages:

- **BAILMATE BANKRUPTCY PROTECTION**

The SPDI charter reconciles makes the safekeeping of digital assets a bailment. Thus, even if an SPDI bank goes bankrupt, those assets must be returned to customers, whereas a trust company can have its assets claimed by a judge during bankruptcy

- **INTERSTATE BANKING ADVANTAGES**

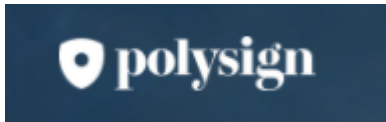
Under federal interstate banking law, as an SPDI bank, Kraken highlights its ability to now operate anywhere in the U.S. without having to seek time consuming money transmission licenses

- **FRIENDLY REGULATORS**

Kraken Bank would be regulated by crypto-friendly Wyoming and not the Federal Government

THEMES

2021 DIGITAL ASSETS



Polysign

Custody solution provider for the entire spectrum of digital assets, with the ability to integrate into existing platforms and scale into the trillions

CAPITAL MARKETS SUPPORT INFRASTRUCTURE, CUSTODIAL AND COMPLIANCE

Rather than invest in new crypto coin offerings, many investors have recognized the need and growth potential for solutions around infrastructure, custodial responsibilities and compliance around digital assets.

COMPLIANCE

Where regulators see the exponentially increasing amount of data from fintech and quasi-anonymity of crypto transactions as a threat, many of AML & KYC platforms are offered “as-a-Service” and are specifically engineered to harness insights from data to automatize compliance processes through machine learning capabilities.

SETTLEMENTS

Blockchain based settlements are nearly instantaneous and immutable, providing automated solutions for “back-office” capabilities. In comparison to T+2 (trade date plus two days for settlement of funds) when a stock is sold, digital assets allow a higher velocity of capital. FINRA approved ATS (Alternative trading system) already hosts blockchain securities allowing a regulated platform for digital asset trading and settlement

CUSTODY

Investment institutions are recognizing institutional demand for digital assets, and specialized requirements to safely custody them. Rather than building a platform, some such as Cowen, are investing in digital asset custody partners such as PolySign to integrate within their existing custody platforms.

“As digital assets continue to grow and mature as an asset class, institutional investors need trusted custody and trading solutions on par with their requirements for investing in traditional securities,” said Jeffrey M. Solomon, Chair and CEO of Cowen



INSURTECH

SECTOR REPORT

Insurtech represents a very promising sub sector of fintech, as indicated by its recent funding growth, rising 73% from Q1 2021

Additionally, regulatory sandbox proposals have been specific to Insurtech indicating a market demand for such testing grounds, and subsequent innovation.

The demand for innovation in the insurance industry has driven a convergence between technology and traditional underwriting, via sensor enabled UBI or User Based Insurance



\$6.9B
Global Funding YTD



(UBI) Telematics
Enabled Underwriting



Embedded Insurance

Green marketing is a nice practice
whereby company seek to.

GLOBAL INSTITUTIONAL FUNDING

2020-2021 INSURTECH



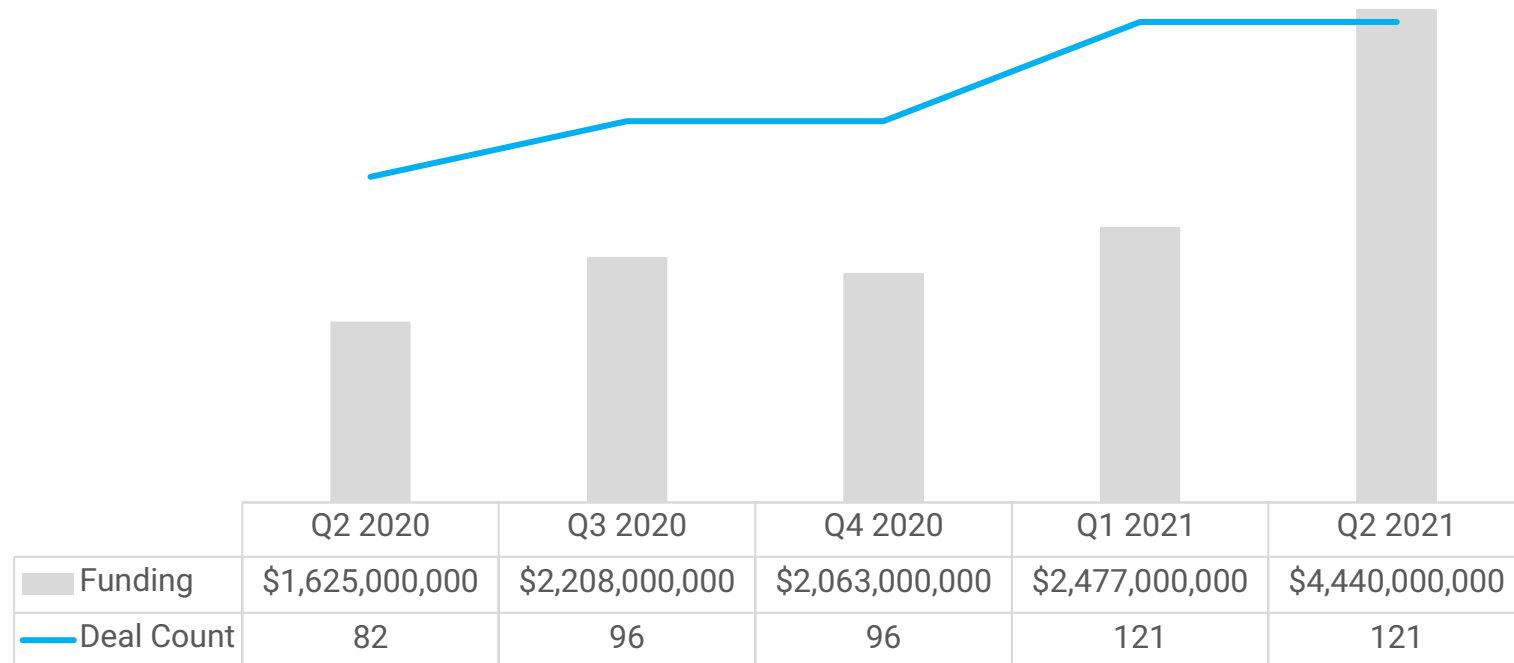
173%

Y-O-Y Growth
Q1 2021 vs Q2 2020



\$6.9B

Funding YTD



THEMES

2021 INVESTMENTS

The logo for TrueMotion, featuring the word "TrueMotion" in a sans-serif font. The "True" is in black, and "Motion" is in a dark blue color. The letter "o" in "Motion" is stylized with a red and orange gradient.

TrueMotion

Recently acquired by Cambridge Mobile Telematics, TrueMotion provide telematics-based pricing and claims all within a user friendly mobile app.

TELEMATICS ENABLED UNDERWRITING

To more accurately underwrite risk and meet customer demands of personalized premiums rather than a general risk pool, insurance has adopted telematics to enable customers to pay for their auto insurance based on how safely and how far they drive. This personalized brand of insurance is known as UBI or user-based insurance.

In step with the trend of large traditional firms acquiring solutions rather than leasing or developing in-house, , USAA recently acquired “Noblr” a UBI startup to acquire its technology and improve its own offerings.

Outside of telematics for auto, early ideas around sensors are gaining traction. “Smart” buildings could utilize sensors for tailored property insurance underwriting. Even more exciting are ideas around wearable health sensors like Apple Watch applied to health insurance. As these sensors are already obtaining data on heart rate, oxygen levels, exercise, BMI, firms could effectively tailor health and life insurance premiums. However, there are regulatory concerns around HIPAA in how this data can be transferred, and how far will it go before an invasion of privacy beyond its intended scope.

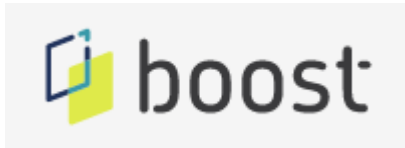
As a recent indication of their intention to push further into the boundaries, Apple has announced its Iphone may be able to detect depression and anxiety. For now, the data collection is limited to volunteers in partner studies with UCLA and Biogen.

◆ WSJ NEWS EXCLUSIVE | TECH

Apple Is Working on iPhone Features to Help Detect Depression, Cognitive Decline

THEMES

2021 INVESTMENTS



Boost

Infrastructure as a service that allows any company to digital insurance products to their customers through their own UI

EMBEDDED INSURANCE OFFERINGS

Investor interest in embedded digital insurance spiked in 2021, as the trend toward embedded ecosystems continues.

Insurtech sees the potential revenue generation in use cases, such as:

- Providing merchant solutions to enable the ability to offer warranty coverage on e-commerce products
- “Infrastructure as a service” to enable companies in any industry to build end-to-end insurance solutions for their customers within their own UI
- B2B providers to offer solutions for companies to embed products directly into digital platforms

CREDENTIALLING USES

Outside of insurance products, embedding is pertinent for credential-based transactions. Firms such as TrustLayer, are using machine learning to standardize data extracted from insurance certificates and then recorded to a blockchain providing contractors proof-of-work for verification and bids.



SMB SOLUTIONS

SECTOR REPORT

Fintechs played a major role in the Federal government's rollout of PPP, often the choice many business owners turned to while traditional banks stumbled. However there has been concern that majority of "suspicious" PPP loans originated through these fintech portals, causing concern about the "risks" behind easy loan origination.

SMB providers have taken the best aspects of the PPP process and reengineered offerings. Having already proven themselves as nimble on providing liquidity, rather than focus on non-collateralized loan risk such as "PPP", have introduced business models providing sources of non-dilutive funding to SMBs collateralized by Trust Layer account receivables



\$10.3B
Global Funding YTD

*Deal volume grew by 47% from prior quarter Q1 21, elevating funding to new heights



Non-Dilutive
Receivables-Backed Financing
***Algorithmic Underwriting**

GLOBAL INSTITUTIONAL FUNDING

2020-2021 SMB SOLUTIONS

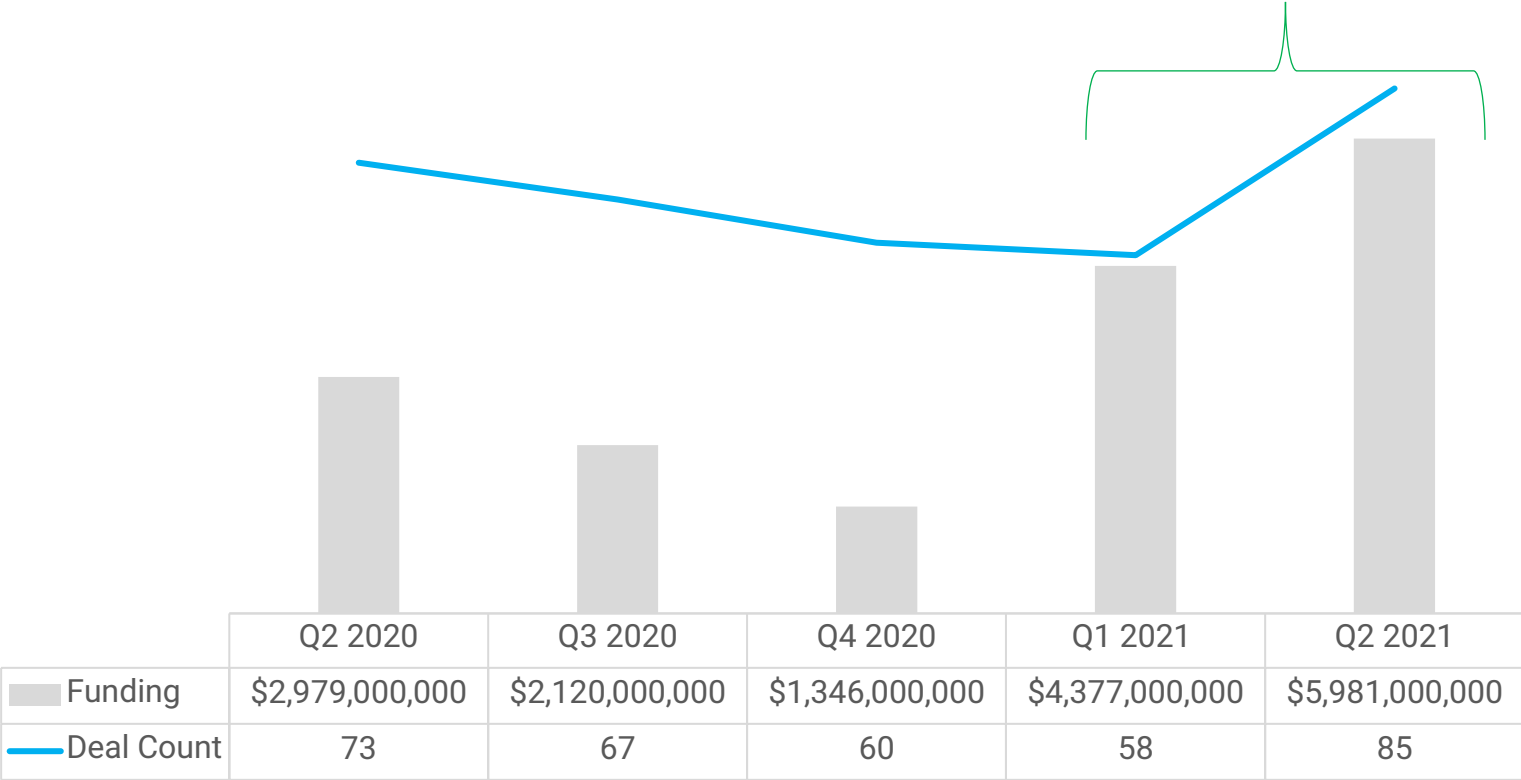
*Deal volume grew by 47% from prior quarter Q1 21, elevating funding to new heights



100%
Y-O-Y Growth
Q1 2021 vs Q2 2020



\$10.3B
Funding YTD



THEMES

2021 INVESTMENTS

The logo for Capchase, featuring the word "Capchase" in white lowercase letters on a blue rectangular background.

Capchase

Provides non-dilutive capital for recurring revenue companies. Uses underwriting algorithms to assess and extend a debt line.

NON-DILUTIVE RECEIVABLES-BACKED FINANCING

Algorithmic Underwriting

Traditional banks have left a void in providing creative offerings and liquidity to SMBs, as they chase higher profit customer segments. Taking advantage of their low overhead business models, and direct to consumer lending platforms fintech SMB Solution firms have entered the space. With access to a multitude of banking partners, SMB platforms allow a quick and easy underwriting process, free of traditional bank friction.

Additionally, in recognizing the need for alternative underwriting models and credit profiles, SMB fintech firms have responded with creative new models, such as non-dilutive financing offered as debt collateralized by a company's receivables.

The underwriting process adheres to fintech standards of a pleasant user-experience, in stark contrast to what many SMBs may face with a bank. An applicant uploads contracts and financial history through an app, and a proprietary underwriting algorithm allows SMB lender to assess the quality of the contracts for recurring revenue. A scoring model is generated which determines the qualification and amount of financing via a debt-line to be extended.

PROPTech/ REAL ESTATE

SECTOR REPORT



Proptech within the fintech space, has yet to deliver at scale on the original excitement around securitized real estate via blockchain, and has not made much progress with current offerings. Many current offerings are geared toward products built around home services and amenity providers, and not necessarily pushing the innovative needle, as indicated by relative funding.

One new offering that does stand out for its illustration of creative solutions and speed at which fintech moves, is within alternative financing, specifically “all cash” offers to increase a buyer’s chance- a timely solution within the current housing market.



\$5.7B
Global Funding YTD



Alternative Financing

GLOBAL INSTITUTIONAL FUNDING

2020-2021 PROPTECH/ REAL ESTATE



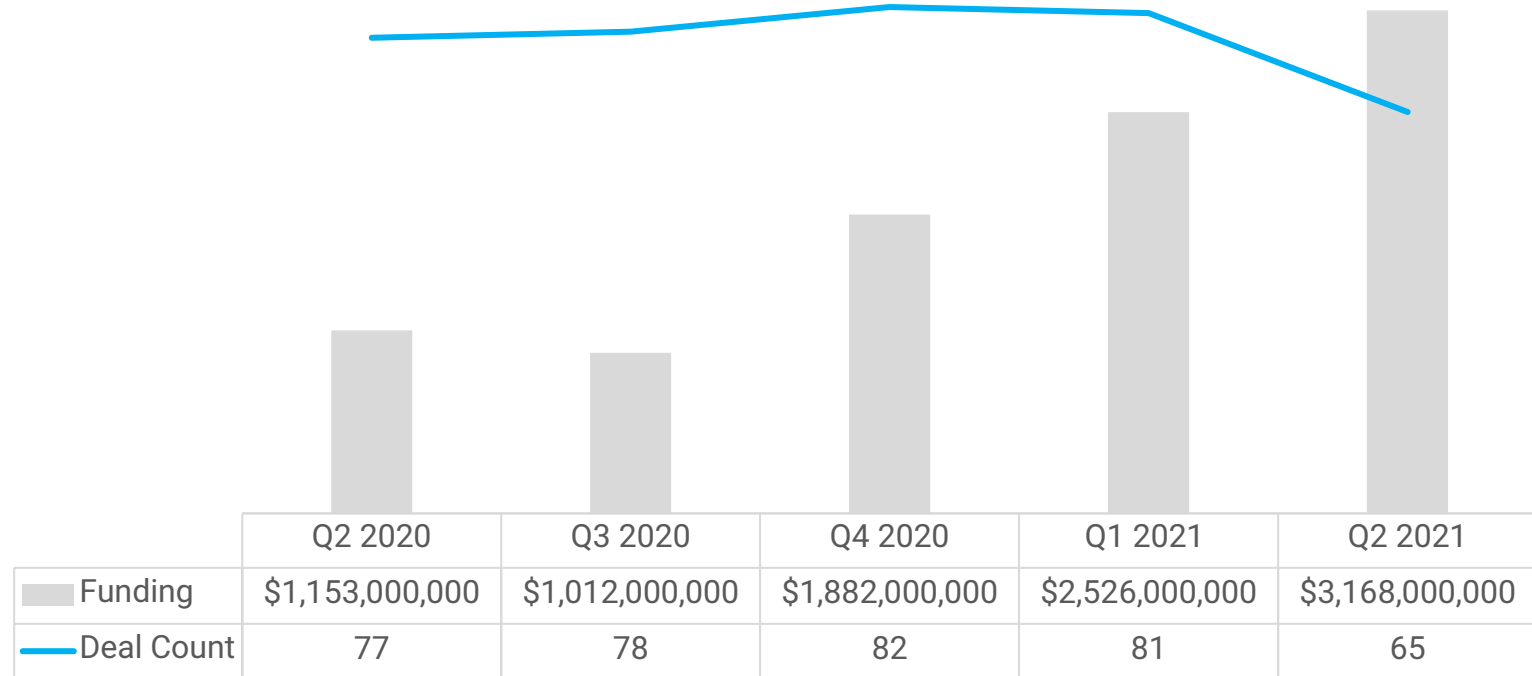
175%

Y-O-Y Growth
Q1 2021 vs Q2 2020



\$5.7B

Funding YTD



THEMES

2021 INVESTMENTS

The logo for Flyhomes, featuring the word "Flyhomes" in a bold, dark green, sans-serif font with a registered trademark symbol.

Flyhomes

Online brokerage that helps users buy, sell or trade homes through all-cash or guaranteed offers

ALTERNATIVE FINANCING

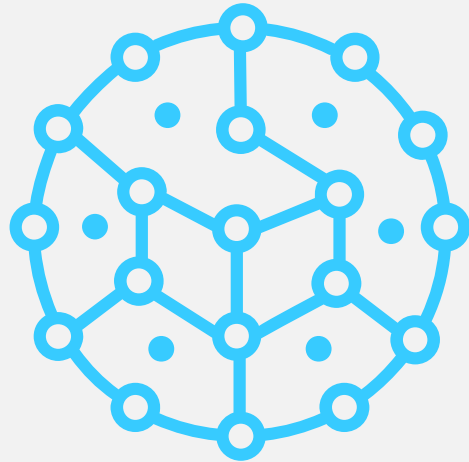
Alternative financing Proptech companies offer end-to-end home buying and selling solutions (staying within the captive customer ecosystem theme)

Prime offerings include “all-cash” guarantees to help buyers present bid winning offers. Although serving as an avenue for lower cost digital customer acquisition for mortgage and loan products, the process is creative due to its speed and structure.

Upon underwriting, a short-term loan is provided for buyers to make an all-cash offer. Once the buyer moves in the short-term loan is then converted into a long-term loan. As there is substantial risk in such a transaction, many of these platforms offer a no risk guarantee where they will take the property and once sold refund the earnest money deposit back to the buyer

CRYPTO/ BLOCKCHAIN

SECTOR REPORT



DeFi, Securitization and Smart Contracts have become a \$100B industry with related tokens amounting to an even greater valuation. The industry is poised for potential outside of crypto coin speculation, whether from securitized home equity share for those unable to acquire a traditional mortgage, to global payment transactions settling near instantaneously.

However, the industry is moving faster than regulation, and there is no codified singular source of regulation. Risk abounds within the DeFi space around business models especially within high yield crypto-banking and utility tokens.

One area with DeFi that holds significant promise and innovative possibilities, is within security tokens, where an actual asset provides intrinsic value and liquidity in the form of blockchain smart contracts.

Although controversial due to uncertainty around the "Howey Test", crowd funders are exploring the use of security tokens to fund small businesses by way of Regulation CF through FINRA approved funding platforms.



\$10.3B
Global Funding YTD



DeFi/ Securitization

GLOBAL INSTITUTIONAL FUNDING

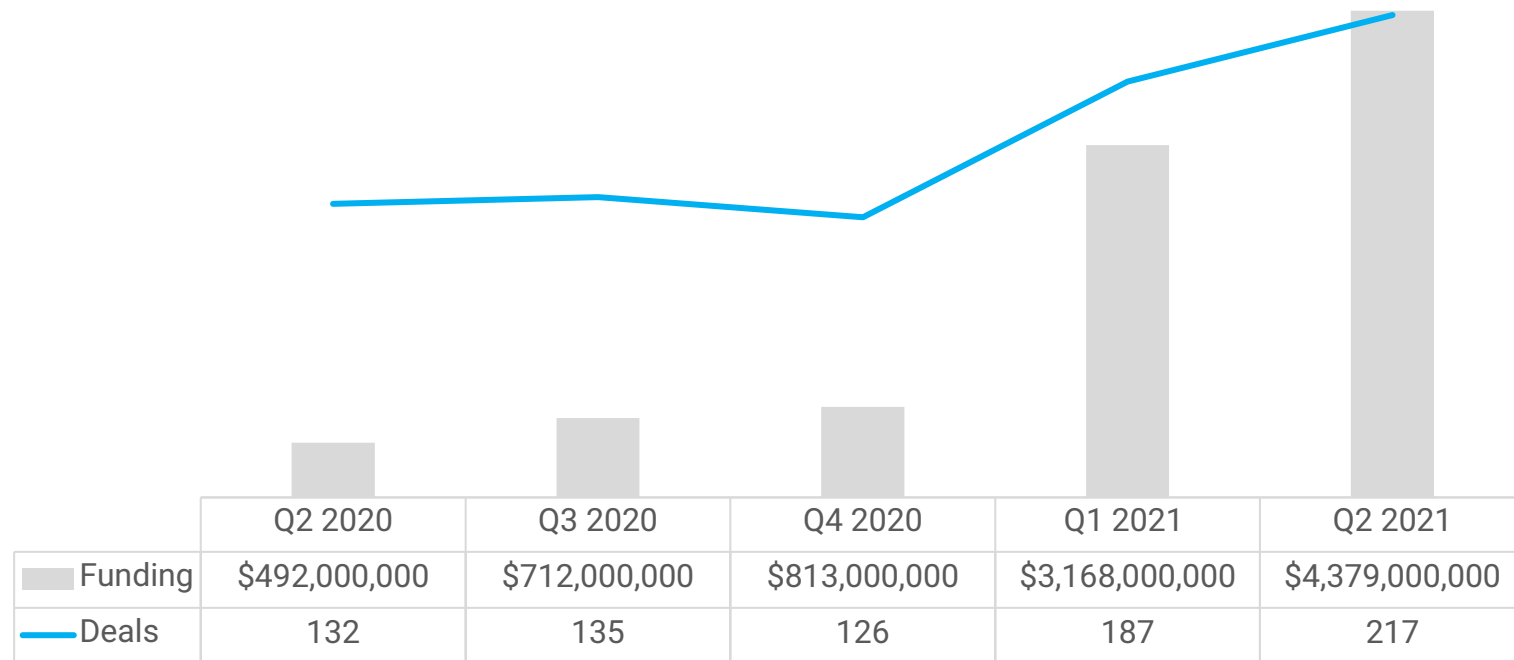
2020-2021 CRYPTO/ BLOCKCHAIN



790%
Y-O-Y Growth
Q1 2021 vs Q2 2020



\$7.5B
Funding YTD



THEMES

2021 CRYPTO/ BLOCKCHAIN



Securitize

ATS (Alternative trading system) FINRA member firm, offering a complete platform for investors, mini-IPO capital raises, secondary trading and broker dealer services through the blockchain

CRYPTO/ BLOCKCHAIN

DeFi or (Decentralized Finance), represents the evolution of blockchain from crypto coin speculation to the creation of a new industry, transacting digital financial products without brokers or other middlemen.

The DeFi industry was sparked by Ethereum and smart contracts running on its blockchain. Ethereum provided anyone with the ability to create their own applications and conduct peer to peer automated transactions over the blockchain, sparking innovation around securitization and lending.

DeFi enables the possibility for nearly anything to be securitized and used as collateral, from NFTs (non-fungible tokens) to actual home equity delivered through security tokens allowing alternative mortgage financing.

The technical components differentiating DeFi from other crypto is that its applications are tied together with smart contracts. They serve essentially as the guarantee the other party will comply, as code is specifically programmed within each smart contract with the established terms and conditions of a transaction. This includes algorithmic “what if” scenarios, where collateral could be held and automatically liquidated if terms are not met.

The speed at which DeFi can structure complex products such collateralized crypto securities is gaining significant interest from Wall Street. Vanguard has been working on ways to record the entire life cycle of an asset-backed security on a blockchain. [Initial test results showed blockchain can settle a full ABS life cycle in 40 minutes vs 10-14 days in standard paper-based settlements](#)

SECTION 4

UNCERTAINTIES & CHALLENGES

UNCERTAINTIES

& CHALLENGES

LACK OF UNIFORM REGULATION

Despite having the largest growing market by measured by capital and startups, the United States still doesn't have a unified regulatory framework for Fintech.

Thus, the activities of Fintech companies are regulated by laws at the level of a particular state.

This has served as a major risk and pain point for startups that need to obtain all the necessary permits to provide services nationally

To address the issue, SoFi has recently acquired Golden Pacific Bancorp, a small community bank, to help speed its federal bank charter to a "change of control" rather than go through a "de novo" process



Licenses

Consumer Lending

Student Loan Servicer

Mortgage Lending

Life Insurance

Crypto

Collections

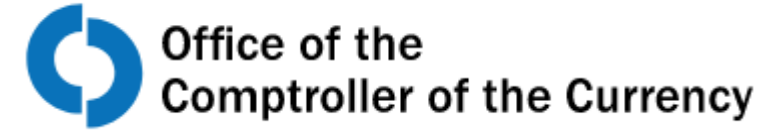
TO OPERATE

NATIONALLY OVER **6**
CONSUMER SEGMENTS

SoFi HAS OVER **150**
STATE LICENSES TO
MANAGE

UNCERTAINTIES

& CHALLENGES



January 4th 2021

Stablecoins may be used for payment activities

FED vs. STATE (vs. FED)

- As Fintech dominates more of the financial industry, federal agencies have been vying for regulatory control. Both from each other and the states, which they had lost control from after Dodd-Frank.
- The CFTC recently tried to make an argument for control over DeFi, criticizing its lack of intermediaries in a June 8th 2021 address, and relating the segment to derivatives under their control.
- The “Crypto friendly” OCC under former Binance CEO, Brian Brooks, will be under a much stricter regime of recently nominated Crypto critic Saule Omarova.
- The SEC has been most aggressive as of late in seeking to regulate Crypto and gain additional power through congress for that purpose..

OCC’s Federally Chartered Digital Asset Bank and National Fintech Charter now in question under Saule Omarova



September 21, 2021

SEC’s Gensler

Likens stablecoins to 'poker chips'

Says the SEC has “robust authorities” under existing law to regulate the crypto sector broadly, “and we’re going to use them.”

When it comes to stablecoins, he said, the agency still needs to coordinate with other financial regulators to ensure they aren’t letting any matters fall through the cracks, while also working with Congress “to sort through that.”



MONEY TRANSMISSION LAWS

C.5.2

MTL application to virtual currency needs to be clarified through legislative exemptions on "crypto assets" / NFTs

PROBLEM

Federal precedent and lack of DISB formal guidance
has created potential risk for market participants via federal interpretation of MTL

DISB Overruled

Negative Competitive Positioning

WHY

Growing crypto market size and complexity of applications
becoming increasingly tied to DC's financial sector

NFT Exchanges

Bitcoin ATMs:
Regulatory Risk

SOLUTION

Impactful legislative amendment of MTL
for market signaling and NFT support

NFT Token/
Crypto-Asset
Exemption

DISB Securities enforcement power maintained



GUIDING ELEMENTS SHAPING RECOMMENDATIONS

PROPOSED DISB ACTION MUST SUPPORT GUIDING OBJECTIVES

1

Continue focus on
Evolving strategic capabilities in high impact areas

2

Identify and capitalize on
Emerging issues at the intersection of disruptive market forces and feasible DISB initiatives

3

Place a renewed emphasis on
DISB's national competitive market positioning for emerging high growth areas
*Balancing regulation with an open business environment

4

Prioritize opportunities for DISB inclusion as
A leading voice into national conversations by way of policy




IDENTIFYING ISSUES WITH THE HIGHEST IMPACT / LIMITED RESOURCES

IDENTIFY: 

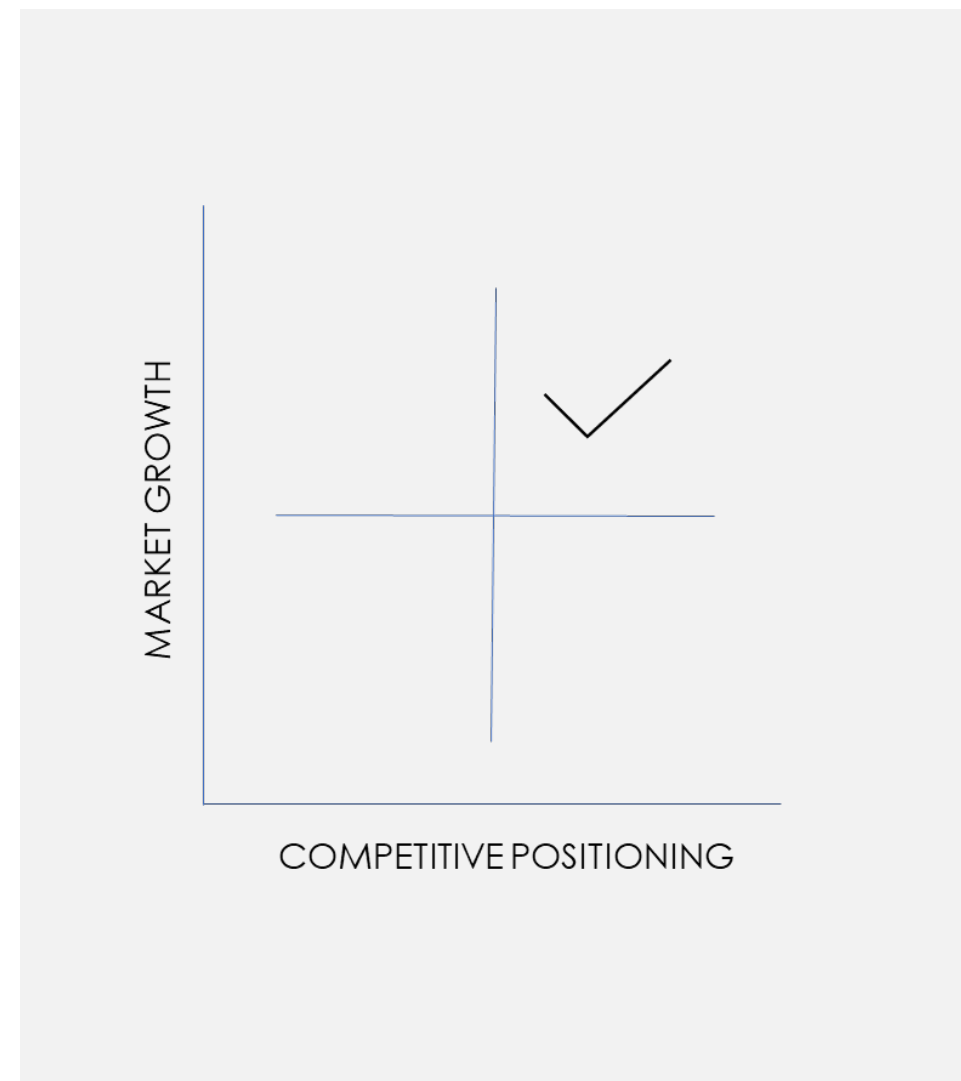
Address emerging trends that offer tactical opportunity for DISB to capitalize on

HOW: 

Balance feasibility and resources with innovative legislation and policy that provides DISB a voice on national issues

WHY: 

Improve DISB's national competitive positioning within a high growth area



MTL application to virtual currency needs to be clarified through legislative exemptions on "crypto assets"/ NFTs

A simple yet impactful legislative amendment for NFTs within the MTL, can help DISB:

- Join and shape the national conversation
- Rectify past criticisms on its guidance of crypto to MTL from Harmon
- Maintain its MTL virtual currency regulatory flexibility
- Reposition DC as a national competitor of this new disruptive financial segment



U.S. VS. HARMON

- Negative national market positioning for DC on crypto as the court was extremely critical of DISB guidance
- DISB's passive stand subjects market participants to increased federal interpretation of local MTL



MONUMENTAL/ REVOLUTION NFT

- DC's own Monumental has announced a major push into the NFT area, and gamification of sports assets utilizing blockchain
- "Blockchain-ification of business"



DC MTL: NFT EXEMPTION FEDERAL INTERPRETATION OF ETHER

- With Federal government naming Ether as currency in addition to Bitcoin, the national topic of state MTL laws will become a potential major issue both locally and nationally as the NFT market grows
- Leonsis offers national exposure for DC on the subject as the NFT / blockchain-ification endeavor is being covered extensively





PROBLEM IDENTIFIED

Federal precedent and lack of DISB formal guidance
has created potential risk for market participants
via federal interpretation of MTL



U.S. vs. Harmon: Memorandum Opinion (1) Chief Judge Beryle A. Howell

The legal conclusions in the DISB Letter:

- Make "little sense as a matter of sound financial regulation."
- Applied the limitation applicable to the FinCEN definition of "currency exchange" to the definition of "money" in the MTA, without discussing or even recognizing the potential scope differences
- Have a complete absence of any consideration of publicly available legal or agency precedent governing money transmitting in the District of Columbia.


United States v. Harmon, Civil Action No. 19-cv-395 (BAH) (D.D.C. Dec. 24, 2020)

DISB GUIDANCE HEAVILY CRITICIZED BY FEDERAL
COURT- WATCHED BY POTENTIAL MARKET
PARTICIPANTS


Forbes

Mar 4, 2019, 07:29am EST | 57,690 views

What Do Wyoming's 13 New Blockchain Laws Mean?

 **Caitlin Long** Senior Contributor @
Crypto & Blockchain
I bring you bitcoin/blockchain thru a 22-year Wall St. veteran's lens [Follow](#)

TWEET THIS

 Wyoming has now enacted a total of 13 blockchain-enabling laws, making it the only US state to provide a comprehensive, welcoming legal framework that enables blockchain technology to flourish, both for individuals and companies.

 Wyoming is already the "Delaware of digital asset law," a reference to Delaware's lead in corporate law.



U.S. vs. Harmon: Memorandum Opinion Continued...

Flexibility at what cost ?

- "DISB has made the decision **not** to announce its own construction of the statute in a formalized, binding manner,"
- The agency's approach, according to the government, "allows the agency to respond nimbly to new developments in the law, technology, or regulatory landscape," which is "especially appropriate in a dynamic and fast-changing field like virtual currencies."

Lack of engagement on national conversation

- "the **prosecution team contacted DISB again on October 26, 2020** and inquired as to DISB supplementing the record for this case. DISB wishes to be helpful to this Court, but, at this time, it is **not** in a position to submit a public declaration on behalf of the agency in this proceeding."

United States v. Harmon, Civil Action No. 19-cv-395 (BAH) (D.D.C. Dec. 24, 2020)

DISB'S PUBLIC POSITION OF FLEXIBILITY COMES AT A
COST- FEDERAL INTERPRETATION OF DC MTL



FEDERAL PRECEDENT AND LACK OF DISB FORMAL GUIDANCE POTENTIAL RISK FOR MARKET PARTICIPANTS

SECTION SUMMARY

- U.S. vs. Harmon may be an outlier of aggressive federal action due to the criminal elements of the case, however it exposed DISB's guidance to aggressive criticism by the court, and left local market participants at risk for broad federal interpretation of DC MTL
- DISB's lack of guidance may be justified as maintaining flexibility to respond to technological change, but other states such as Wyoming are significantly ahead in not only addressing crypto to MTL issues, but crafting innovative legislation around it
- DC's national competitive positioning has been hurt by the highly publicized Harmon critiques as well as lack of legislative/ regulatory action in comparison to other "crypto friendly" states
- Prior to 2020 this was not a major issue, but the massive amount of capital, large institutional participants, and small unsophisticated buyers has made crypto to MTL clarification a significant issue, as it goes far beyond currency to "assets" until MTL is clarified
- As blockchain evolves and new industries emerge with complex application so the technology against MTL, such as NFTs, DISBs passive stance to maintain flexibility is posing risk to DC growing and attracting a major disruptive industry
- DC's own Ted Leonsis and Monument Sports announcement of entering the NFT market, and Leonsis recognition as a blockchain leader in working to make it accessible to the masses, puts even greater urgency on DISB to act
- Leonsis even utilized DC's own creative economy for the NFT effort by commissioning two local DC artists for the work, potentially creating an ancillary financial hub DISB can explore

WHY IT MATTERS- KEY ELEMENTS

- Lack of clarity = Risk to market participants
- The market growth of NFTs and crypto technicalities as applied to MTL, brings DISB's position on crypto currency back to a high priority issue
- Inaction will further damage DC's national competitive positioning due to lack of local MTL clarification exposing market participants to broad federal interpretation
- The situation also serves as opportunity to repair past criticisms of DISB from Harmon, while joining the national conversation through legislative action that demonstrates a true understanding of blockchain applications to the financial sector





WHY COMMIT RESOURCES

Growing crypto market size and complexity of applications
becoming increasingly tied
to DC's financial sector



Wizards, Capitals move to sell their own NFTs, as Ted Leonsis embraces the blockchain



<https://www.bizjournals.com/washington/news/2021/07/07/wizards-capitals-nfts-blockchain.html>

- “Painting in broad strokes, if someone has nexus to a state and is selling or issuing crypto (e.g., coins, fungible tokens, **non-fungible tokens “NFTs”**, etc.) or is receiving crypto for transmission, he or she unfortunately needs to consider whether each state’s money transmitter or virtual currency business laws apply” (2)

- FinCEN’s regulation does not limit or qualify the scope of the term “value that substitutes for currency” (3)

LACK OF DISB MTL CLARIFICATION COULD EXPOSE A GROWING DC NFT INDUSTRY TO BROAD FEDERAL INTERPRETATION

MARKET SIZE & COMPLEXITY GROWS ETHER A CURRENCY?

Wizards, Capitals move to sell their own NFTs, as Ted Leonsis embraces the blockchain



<https://www.bizjournals.com/washington/news/2021/07/07/wizards-capitals-nfts-blockchain.html>



Ether classified as virtual currency poses risk to DC (& National) NFT market participants after the Harmon case

CURRENCY VS ASSETS VS TOKENS

- FinCEN and state money transmitter regulators tend to talk about crypto as a virtual currency, using a **very broad definition**
- The application of state money transmitter laws to crypto is not out of step with federal law Bitcoin and **ether** have been classified as virtual currencies by federal regulators (4)
- Many types of crypto are **not designed or intended** to function as a currency (Ether was intended as a utility token, and is used to create blockchain applications)

DIFFERENTIATE CRYPTO CURRENCY
FROM ASSETS & TOKENS
FOR MTL



MARKET SIZE & COMPLEXITY GROWS TECHNICALITIES PRESENT RISK AND OPPORTUNITY FOR REGULATION & INNOVATION

Wizards, Capitals move to sell their own NFTs, as Ted Leonsis embraces the blockchain



<https://www.bizjournals.com/washington/news/2021/07/07/wizards-capitals-nfts-blockchain.html>



(10) "Money transmission" means the sale or issuance of payment instruments or engaging in the business of receiving money for transmission or transmitting money within the United States, or to locations abroad, by any and all means, including but not limited to payment instrument, wire, facsimile, or electronic transfer.

PEER to PEER
MARKETPLACE

NO CUSTODY

ARE TRANSACTION FEES
EXCHANGE FEES?

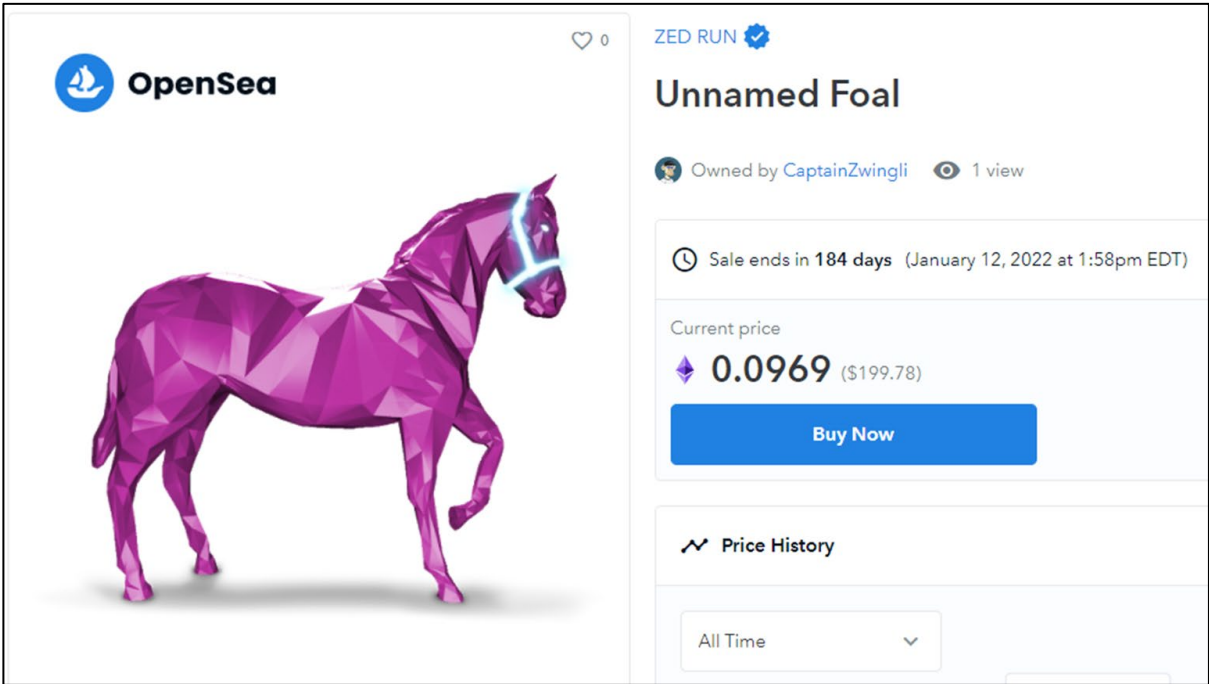


Download a supported electronic wallet extension and connect and unlock your digital wallets with that extension. Once you submit an order to sell or purchase a unique digital asset, **your order is passed on to the applicable extension, which completes the transaction on your behalf.**

DOES DC MTL APPLY? LAWS WITH UNINTENDED APPLICATION



MARKET SIZE & COMPLEXITY GROWS MULTIPLE MTL TRANSMISSION POINTS IN A NFT TRANSACTION



MTL Technicalities as the technology progresses

- Does peer-to-peer apply since OpenSea never takes custody?
- If not, is Monument the transmitter?

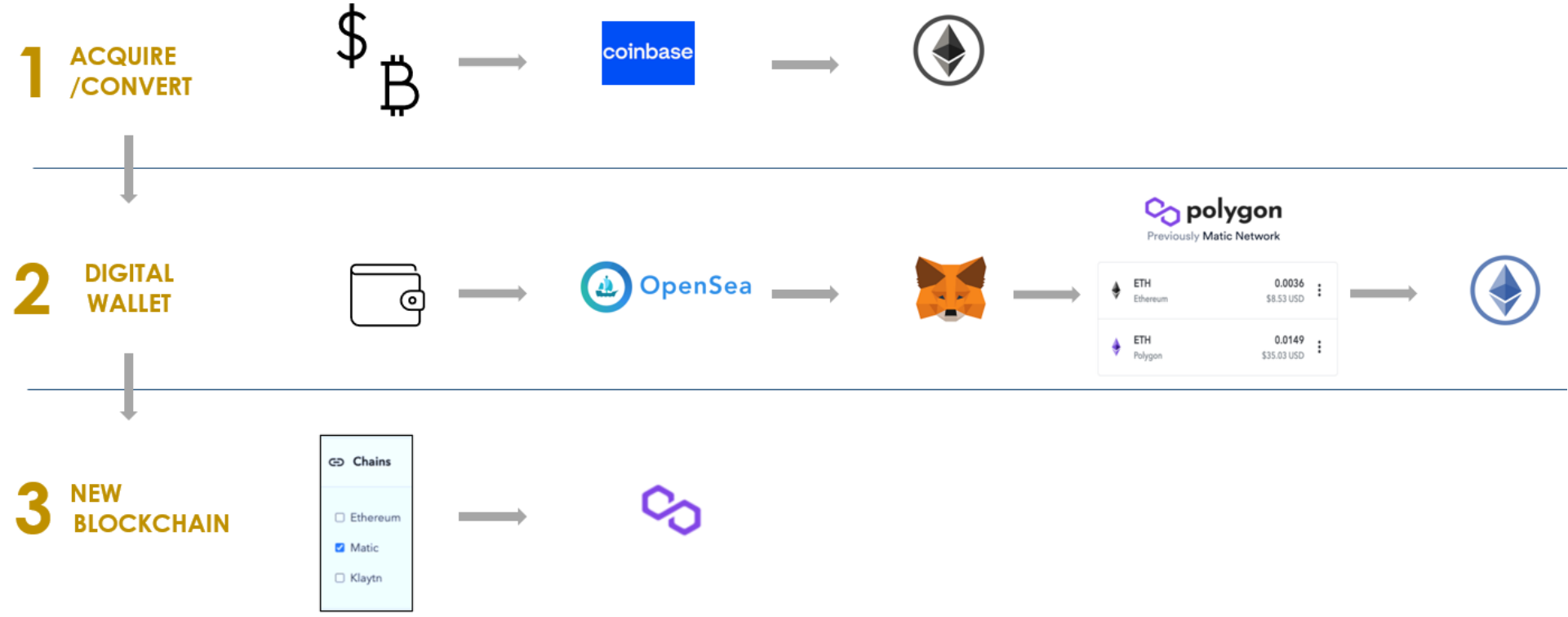
Just to buy this NFT

- 9 Steps
- 2 Blockchains
- 3 Currencies
- 2 Digital wallets

SAMPLE TRANSACTION RISK PROFILE:
MULTIPLE TRANSMISSION POINTS

MARKET SIZE & COMPLEXITY GROWS MULTIPLE MTL TRANSMISSION POINTS IN A NFT TRANSACTION: ILLUSTRATED

<https://support.opensea.io/hc/en-us/articles/4403264773523-How-do-I-find-my-funds-on-Polygon->



MULTIPLE STEPS WHERE MTL MAY INADVERTENTLY APPLY

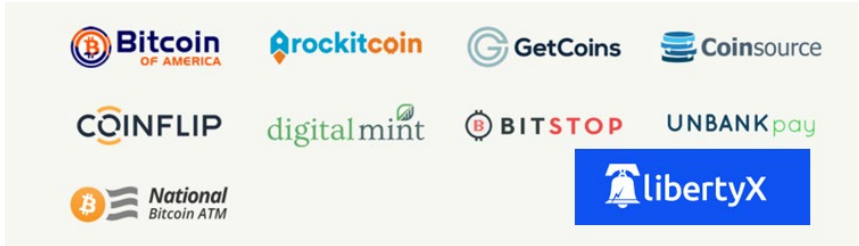
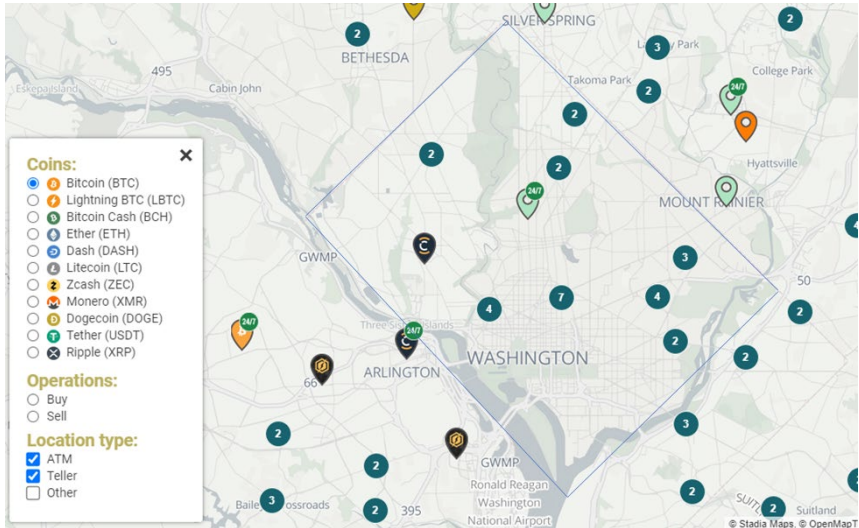
MARKET SIZE & COMPLEXITY GROWS BITCOIN ATMs LEAVE REASON FOR DISB TO LIMIT MTL AMENDMENT TO NFTs

Attempting to exclude crypto currency from MTL may be premature as the market continues to evolve

- Bitcoin ATMs viewed by many as the next major regulatory target (such as ATM franchising investment abuse, criminal activity & illegal remittances)
- DISB can tactically maintain its position of no formal stance on this issue by limiting the amendment specifically to NFTs

Additional considerations...

- Major exchanges such as Coinbase etc. are already registered, thus DISB lack of position will not hurt institutional players or competitive market positioning



LEAVE OPEN THE OPTION FOR DISB TO ENFORCE MTL ON BITCOIN ATMS

Analytics company CipherTrace found bitcoin ATMs

- Were frequently used to send funds to “high-risk exchanges” – trading platforms the company considers to be known for **facilitating criminal activity and money laundering.**

CipherTrace also highlighted that

- The vast majority of U.S. bitcoin ATM transactions in 2019, around **88%, sent funds to offshore** destinations.



BITCOIN ATMS
ARE LIKELY TO BE THE NEXT MAJOR REGULATORY
TARGET

SECTION SUMMARY

- Many types of crypto are not designed or intended to function as a currency (Ether was intended as a utility token, and is used to create blockchain applications)
- Virtual currencies and virtual assets are both becoming entangled in MTL interpretations
- DISB needs to balance MTL changes in protecting growth in NFTs and utility tokens, while maintaining enforcement power in the growing criminal element risk of Bitcoin ATMs
- The issue is becoming increasingly important and national in scope due to NFT growth

WHY IT MATTERS- KEY ELEMENTS

- The federal government naming Ether as a virtual currency is misapplied, as it serves as a medium for application development rather than exchange of value
- Federal guidance shows a lack of understanding of the space, which becomes a bigger threat as the NFT industry continues aggressive transaction growth and complexity
- Those transacting in DC within the multi-billion dollar NFT industry are at risk to broad federal interpretation, at a time when DC's own Monumental Sports and Ted Leonsis are becoming leaders in the field





SOLUTION

FEASIBLE DISB SOLUTION FOR MAXIMUM IMPACT

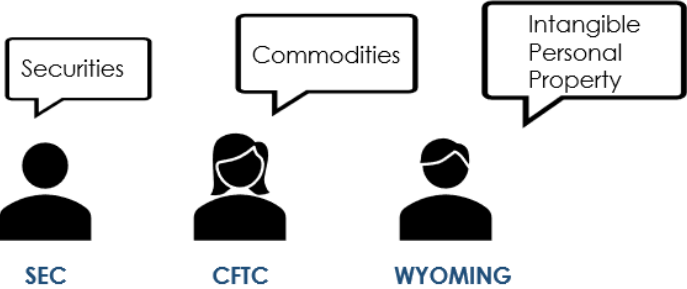




CHAPTER 22 - WYOMING MONEY TRANSMITTERS ACT
§ 40-22-104 - Exemptions.

(vi) Buying, selling, issuing, or taking custody of payment instruments or stored value in the form of virtual currency or receiving virtual currency for transmission to a location within or outside the United States by any means; (6)

What are tokens?



TITLE 34 - PROPERTY, CONVEYANCES AND SECURITY TRANSACTIONS
§ 34-29-106 - WYOMING UTILITY TOKEN ACT
Open blockchain tokens classified as intangible personal property;

Exempts utility tokens from the money transmitters and security laws (as long as they are exchangeable for goods and services and not marketed as investments)(7)

WYOMING SERVES AS A GOOD EXAMPLE OF INNOVATIVE LAWS AND NATIONAL MESSAGING



**NFT TRANSACTIONS WITH UTILITY TOKENS
EXEMPT FROM DC MTL AS WELL AS SET PRECEDENT FOR SECURITIES ENFORCEMENT**

Differentiate “Virtual Currency” From “Utility Tokens”
(*i.e. Crypto Currency vs. Assets)



- Ethereum and other utility tokens should not be subject to MTL when used for NFT purposes
- The “consumptive” use for NFT, seeks to differentiate from federal interpretation of Ether as a virtual currency

Predominant Purpose Is Consumptive

“Consumptive” means a circumstance when a token is exchangeable for, or provided for the receipt of, services, software, content or real or tangible personal property, including rights of access to services, content or real or tangible personal property”

Differentiate “Smart Contract” From “Investment Contract”



- SEC has used the Howey test to find various digital assets and cryptos as securities
- SEC v. W.J. Howey Co., 328 U.S. 293 (1946)
- Allow opportunity to enforce DC securities law on “bad actors” within the NFT market

Not Marketed As An Investment

“The developer or seller takes other reasonable precautions to prevent an initial buyer from purchasing the token as a financial investment”

PROPOSED LEGISLATIVE ACTION
DC MTL EXEMPTION



SECTION SUMMARY

- Following Wyoming, DISB can clarify MTL to exempt NFTs by way of segmenting utility tokens for “consumptive” purposes
- Exemption will add much needed clarification that ether and other similar utility tokens should not be subject to MTL, as virtual currencies like Bitcoin would
- The NFT exemption to MTL, still allows DISB to maintain its neutral stance for flexibility and enforce against Bitcoin ATMs etc.
- The provision within the NFT exemption not allowing it to be marketed as an investment, will steer clear of running afoul against federal guidance while providing DISB the ability to enforce action against NFT “investment scams”

WHY IT MATTERS- KEY ELEMENTS

- NFT market growth by way of sales volume (increase of over 20x in 2021) will require DISB to take a formal stance on the MTL issue, especially with utility tokens/ Ether
- DC, DISB in particular has an opportunity to become a leader in not only the NFT space, but “blockchainification of business”
- Clear guidance on utility token / NFT exemption would reassert DISB as a leader in the field after taken criticism on earlier MTL from the Harmon case
- A NFT exemption would provide confidence to market participants after years of lack of clarification





REFERENCES



REFERENCES

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- 2 Crisp, T., & Meyers, D. (2021). *Crypto, DeFi, and Money Transmitter Laws: Navigating the Maze*. <https://www.jdsupra.com/legalnews/crypto-defi-and-money-transmitter-laws-6374318/%3E>
- 3 Application of FinCEN's Regulations to Certain Business Models Involving Convertible Virtual Currencies. FIN-2019-G001.(May 9 2019) <https://www.fincen.gov/sites/default/files/2019-05/FinCEN%20Guidance%20CVC%20FINAL%20508.pdf>
- 4 Goforth, *The Case for Preempting State Money Transmission Laws for Crypto-Based Businesses*, 73 Ark. L. Rev. 301 (2020)
- 5 Zhou.W.*25-Year-Old Bitcoin Seller Faces Life Sentence for Unlicensed Exchange*.(2019). <https://www.coindesk.com/25-year-old-to-plead-guilty-to-running-unlicensed-crypto-exchange>
- 6 WY Stat § 40-22-104 (1997 through Reg Sess)
- 7 WY Stat § 34-29-106 (1997 through Reg Sess)



D I G I T A L B A N K I N G

C . 5 . 3

Digitization of Banking/
Effects on Banking Deserts





COVID DIGITAL ACCELERATION

- Prior to COVID-19 the pace digital transformation in the financial services industry was already at a rapid pace.
- However, mass utilization was inconsistent between consumers willingness to adopt and traditional banks willing to invest in digital business transformation.
- COVID-19 provided a digital shock to the system forcing many to embrace digital avenues for daily engagement. In less than a year consumer adoption rates have grown aggressively, driving further digitization of the industry

↑ 150%

GROWTH IN THE U.S. REPORTED BY VISA
IN CONTACTLESS
TRANSACTIONS DURING THE PANDEMIC

**(12 months ending March 2020)*



COVID DIGITAL ACCELERATION

RETAIL

- Impact was far beyond contactless payments
- Covid forced adoption of mobile and online banking channels
- Significant growth rates were attributed to seniors and boomers who were traditionally a lagging digital adopter

↑ 35%

OF CUSTOMERS INCREASED ONLINE BANKING USAGE DURING COVID

INSTITUTIONAL

- Impact beyond retail customers
- Goldman Sachs institutional online platform use has grown significantly

↑ 25%

OF CUSTOMERS INCREASED ONLINE BANKING USAGE DURING COVID

COVID DIGITAL ACCELERATION

TRADITIONAL BANKS EMBRACING DIGITAL TRANSFORMATION

TRADITIONAL ORGANIZATIONAL BARRIERS REMOVED

- Commitment from organization leaders in place
- Support for resource allocation to digital transformation now supported by the market for public traditional finance firms (market capitalization P/E)
- Response to demand of delivering new digital capabilities and improved user experiences to clients

CHANGE IN MARKET STRUCTURE, ECONOMICS, AND DELIVERY MODELS

COST TO INCOME RATIO

Digital-Only Banks: 47%

Vs.

Traditional Banks 73%

CUSTOMER ACQUISITION COST

Digital-Only Bank Referrals Rate: 30-50%

Vs.

Traditional Bank Referrals Rate 1%

***Referred Customers = \$0 Marketing Cost

OPERATING MODELS

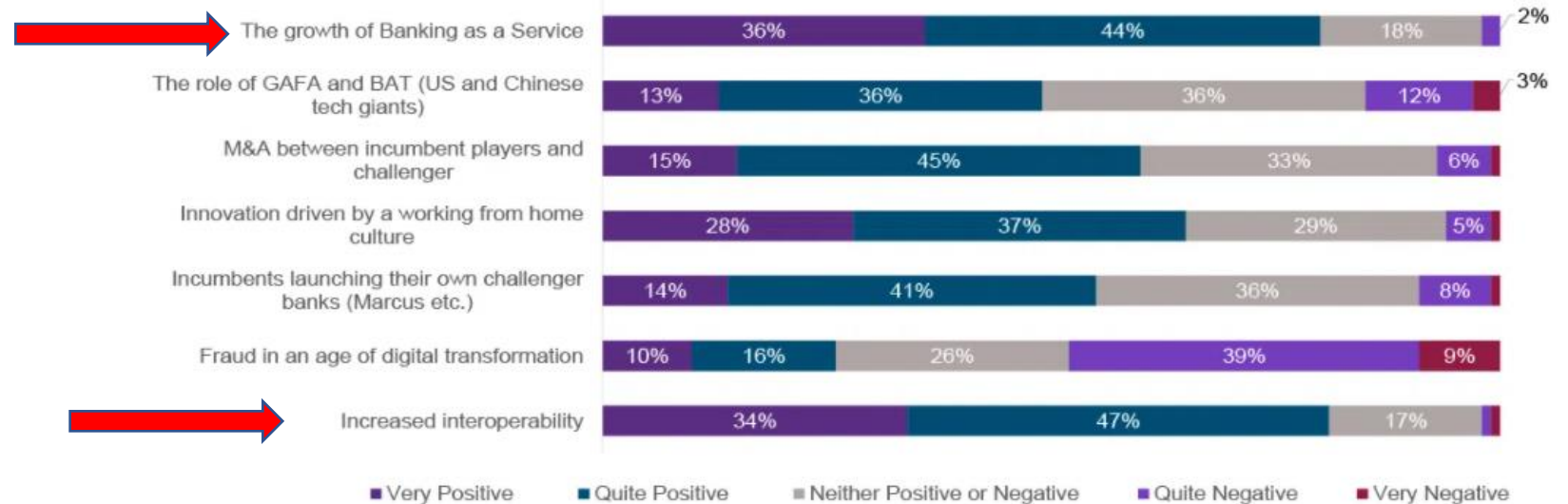
TRADITIONAL BANKS & FINTECH

RESEARCH SNAPSHOT

2021 Fintech Preview: BaaS, Interoperability, APIs, and More

Fintechs Gear Up for 2021

What impact will the following developments have on the global fintech landscape over the next 18 months?



n=140+ fintech leads across global ecosystem
Source: FinTech State of Play 2020, Fintech Connect

OPERATING MODELS

TRADITIONAL BANKS & FINTECH

BaaS

- As-a-service providers offer one or more banking capabilities as a service through modern API-driven platforms. Brands can choose multiple providers to bring capabilities tailored to the end customer.

API

- An application programming interface (API) is a set of programming code that queries data, parses responses, and sends instructions between one software platform and another. APIs are used extensively in providing data services across a range of fields and contexts.

INTEROPERABILITY

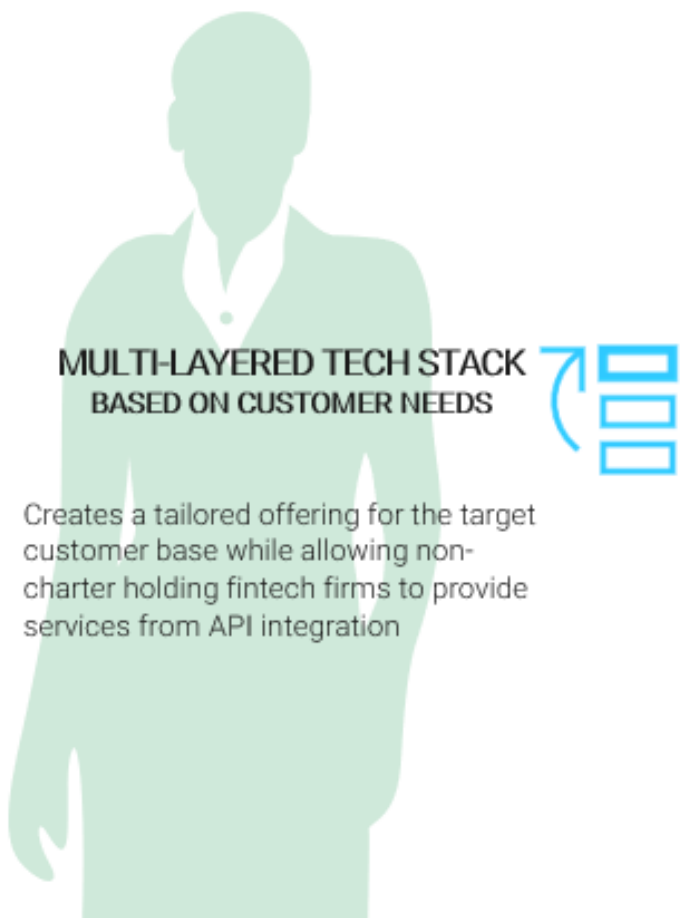
- Banks existing systems ability to make use of APIs
- Many banks have not solved for the issue and are at competitive advantage
- Those who have enjoy significant benefits from BaaS



OPERATING MODELS

TRADITIONAL BANKS & FINTECH

“BaaS” BANKING AS A SERVICE



BRAND

Companies including traditional non-financial firms to fintech, that want to embed financial services into their product offerings.

They focus on user experience through effective UI, consisting more of software engineers to work on the interface rather than a banker to analyze credit.



PROVIDERS

Companies operating within the “As-a-service” provider space. Utilize modern API driven platforms to allow brands to customize a tailored suite of capabilities to their customers.

This can range from a wide selection of offerings from a “white label UI” package, to back-office compliance and treasury.



BANK CHARTER HOLDER

Enables partner brand to provide chartered banking services by renting out their license. The partner bank monetizes their license and acquires a new source of deposits through the brands digital advertising and ecosystem channels.

OPERATING MODELS

TRADITIONAL BANKS & FINTECH

FINTECH BENEFITS

- May exempt the fintech from certain state usury, money transmission, and other regulatory and licensing requirements
- Permits the fintech to focus on customer acquisition, user experience, and technology-assisted transactions
- Offer FDIC insured deposits
- Offer a uniform service on a nationwide basis, while mitigating the burden of complying with more than fifty different legal regimes
- Get to market without waiting for a charter, and access plentiful institutional and venture capital funding

OPERATING MODELS

TRADITIONAL BANKS & FINTECH

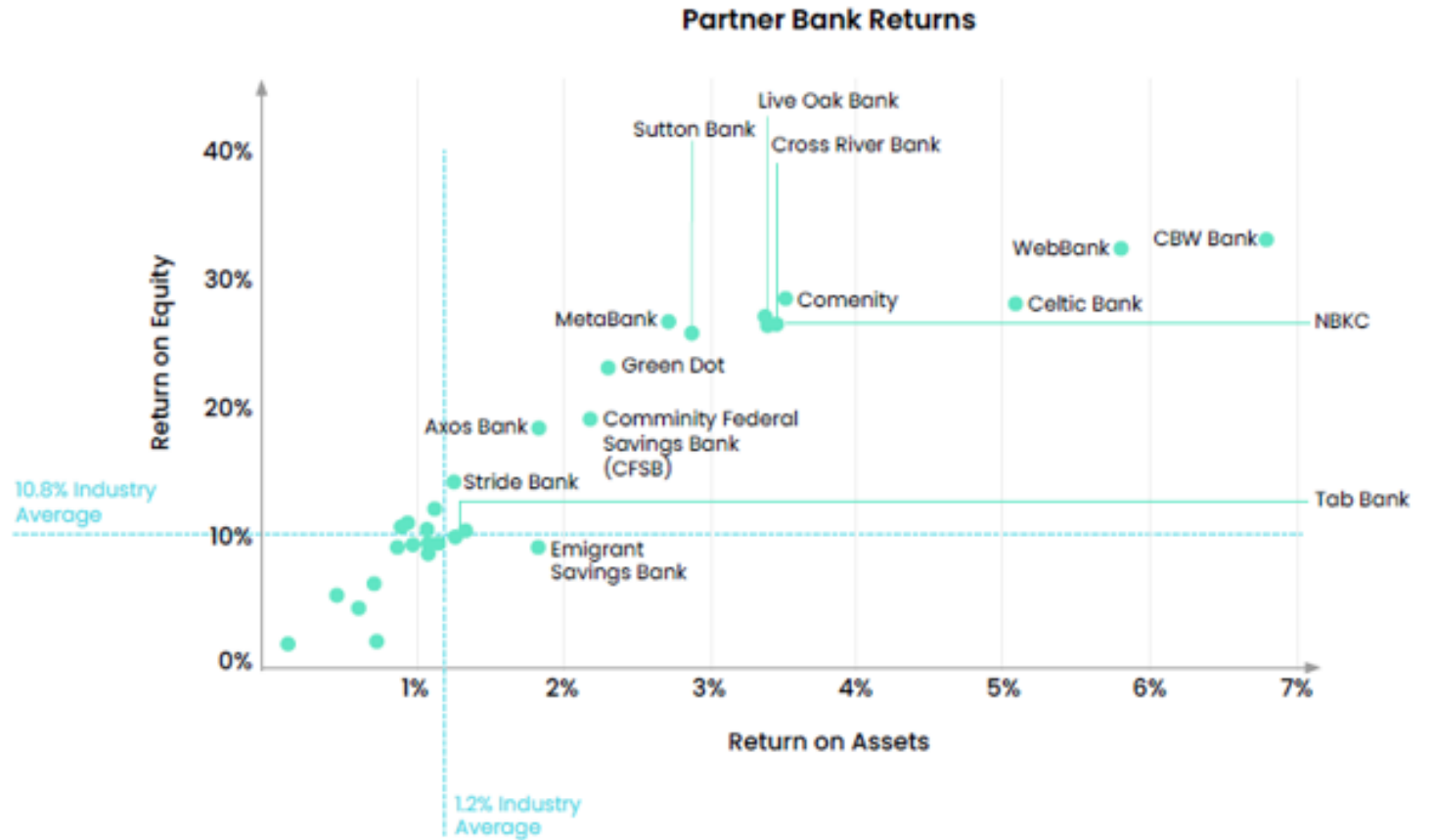
CHARTER HOLDER BENEFITS

- Generate revenue from renting out their licenses
- Increase new deposits and customer acquisition through fintech digital marketing channels without owning the customer experience or acquisition efforts.
- Exemption from the Durbin Amendment allows them to make money on interchange fees
- Option to utilize white label front end services to digitize their offerings maintaining their brand, or create their own “challenger bank” as a separate offering

OPERATING MODELS

TRADITIONAL BANKS & FINTECH

US BANKS
OPERATING LICENSING AND
PARTNERING MODELS ARE AT
2-3X ROA VS. INDUSTRY AVERAGE



OPERATING MODELS

TRADITIONAL BANKS & FINTECH

RISKS: RENT-A-CHARTER

While these banks may provide their fintech customers with specialized technology, the real “product” they are selling is regulatory arbitrage. By originating loans on behalf of fintech lenders, who handle all other aspects of the lending process, these banks allow their fintech partners to bypass state licensing requirements and interest rate restrictions.

“RENT-A-CHARTER” PROCESS

configured to ensure that the bank is treated as the legal creditor. And because the bank is the legal creditor, the loan only needs to comply with the usury limit of the bank’s home state

The Fintech credit platform markets to potential borrowers and negotiates, or assists negotiating, the loan agreement and may end up servicing and administering the loan.

The partner bank underwrites the loan, which may then be sold back to the fintech credit platform or to another intermediary a short time after it is originated

The whole arrangement works because of the long-held legal principle known as “Valid-When-Made,” which simply means that a loan that is valid at its inception cannot subsequently become usurious upon transfer to another entity, even if that entity is not a bank

SANDBOX OPTIMIZATION

C.5.4

Regulatory Sandbox Optimization



SANDBOX

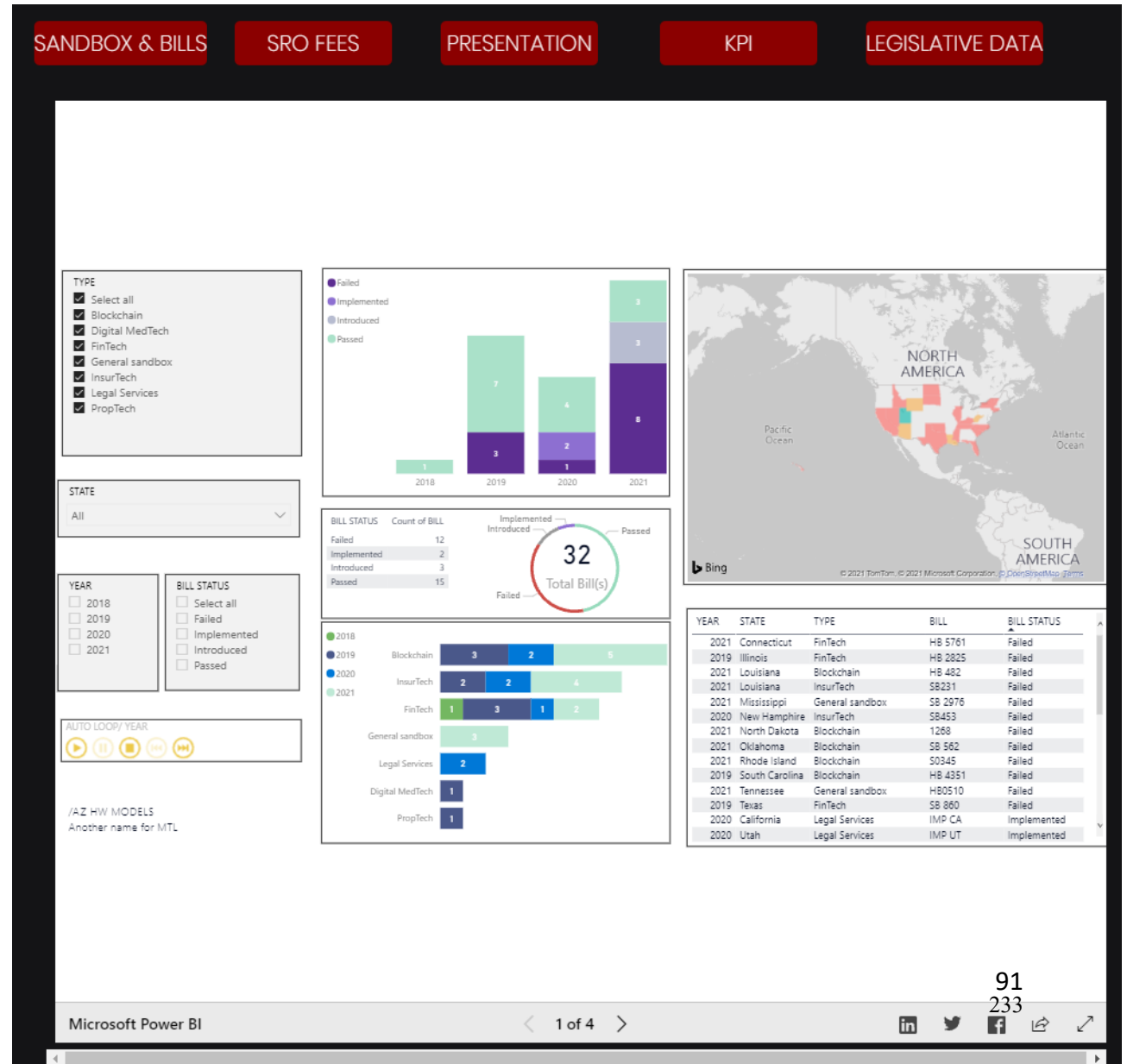
MAIN POINTS



1. Fintech firms have already adopted business models that make fintech sandboxes nearly irrelevant in utility, yet US states continue to push them
2. Us state level sandboxes do not offer the utility as their international counterparts which offer regulatory exemptions across an entire country
3. Us state level sandboxes are mainly used as a “messaging” signal to the market
4. Outside of the first sandbox by Arizona, the only other one with participants was Hawaii, and basically serves as a mechanism for crypto companies to avoid a money transmission license
5. Us state sandboxes pushed 2021 are more thematic to sub-sectors of fintech or acknowledge their future is “embedded” finance by offering general sandboxes
6. States have shown a preference for fintech innovation marketing through actual legislative action to existing law
7. To engineer a receptive response to a sandbox in 2021, it must be integrated into a comprehensive offering around a theme, innovation office offering non-binding guidance, and relevant business case support

SANDBOX

- PLEASE REFERENCE AND UTILIZE THE BI TOOL AT WWW.DCECHELON.COM FOR SUPPORTIVE SANDBOX LEGISLATIVE ANALYSIS



SANDBOX

ACTIVITY 1

DETERMINE THE SANDBOX OBJECTIVES

- Promote innovation and/or competition
- Address regulatory barriers to innovation
- Learn about developments in the marketplace

SANDBOX

ACTIVITY 2

IDENTIFY REGULATORY BARRIERS TO INNOVATION

- Understand the different types of barriers that market participants may face when bringing innovation to the marketplace and consider the various possible solutions
- Three common barriers to consider are
 - (i) Costly compliance
 - (ii) Uncertainty created by regulation
 - (iii) Innovation prohibited by regulation

SANDBOX

ACTIVITY 3

IDENTIFY FRAMEWORK PRIORITIES

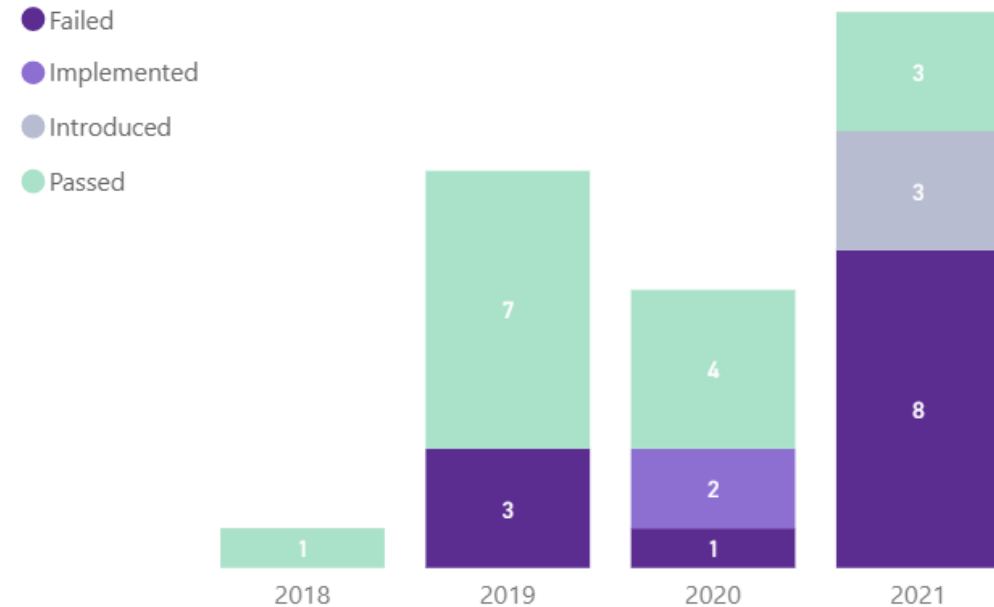
- Construct framework for determining whether to proceed with live testing in a sandbox
- Three common barriers to consider are
 - (i) Costly compliance
 - (ii) Uncertainty created by regulation
 - (iii) Innovation prohibited by regulation

SANDBOX

ACTIVITY

- By Q2 2021 Sandboxes have seen a significant increase in states looking to pass legislation around them

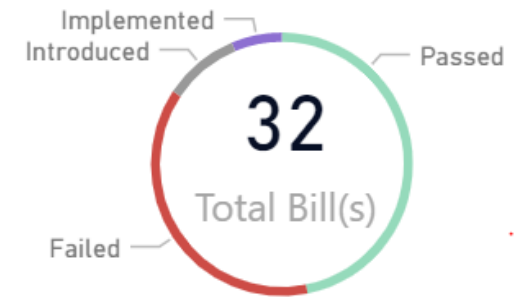
By Q2 of 2021, more sandbox legislation had been introduced than any other year



Data includes “sandboxes” enacted by means other than legislation rather enacted or through regulatory interpretation such as Hawaii

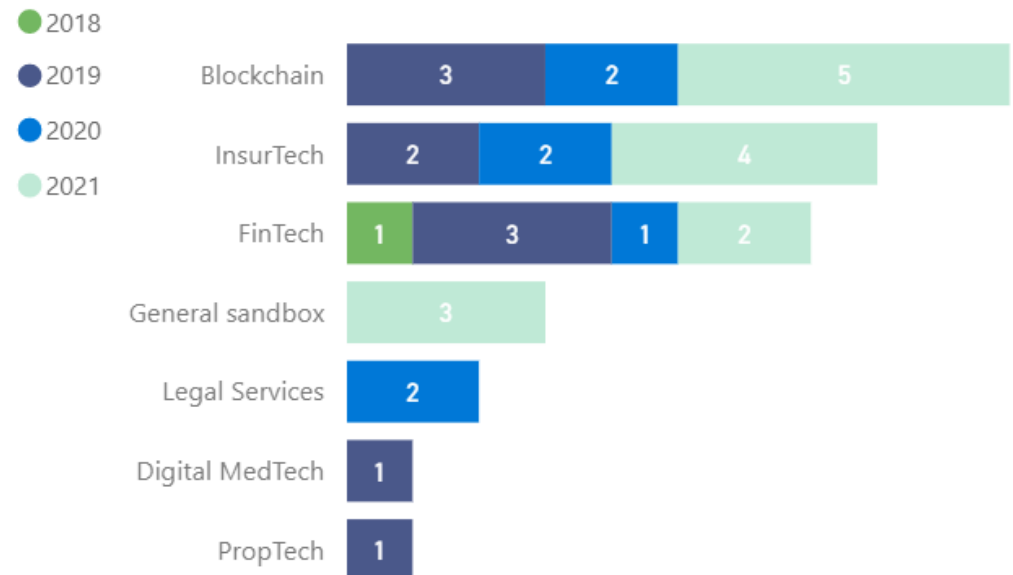
SANDBOX

BILL STATUS	Count of BILL
Failed	12
Implemented	2
Introduced	3
Passed	15



ACTIVITY

- Since 2018 there have been 32 sandbox related bills introduced by 25 states
- Utah has been most active with 4, with West VA, Arizona, Louisiana and Wyoming tied at 2
- The majority have been “blockchain” specific, mentioning decentralized ledger technology
- Insurtech has made a recent rise in popularity in 2021



SANDBOX

ARIZONA PARTICIPANTS

- How innovative were they really?
- How much value did the Sandbox provide in a limited state scope?

Sandboxes can risk facilitating regulatory ease, rather than promoting true innovation and competition

HOW IT A PARTICIPANT WAS DESCRIBED

Omni Mobile (“OM Cash”)

A financial service platform implementing *an array of avante garde technologies* to improve today’s payment systems through the utilization of direct ACH payments through OM’s centralized wallet

WHAT IT TRULY WAS

An android app that utilized Arizona’s sandbox to test its product by processing guest payments at Westward Look Wyndham Grand Resort and Spa in Tucson

SANDBOX

ARIZONA PARTICIPANTS

- BaaS provider Verdigris was an innovative winner with a social impact theme
- It serves as a good example of engineered sandbox success

Winners are not necessarily arising from sandbox-based innovation, as much as prescreened to ensure success

Verdigris Holdings, now BrightFi

Described as

“A solution that combines customer technology and industry expertise to deliver simple transactional financial services at a low cost to unbanked people and the companies that serve them”

What it is

A cloud-based banking as a service platform that lets financial institutions and non-banks configure, test and deploy digital banking products at a fraction of the time and cost.

Engineered Win? / 1 week Innovation ?

- Arizona announces sandbox as major reason for Verdigris selecting it for its HQ, 210 new jobs and \$32M annual economic impact by 2022
- However, the announcement was made on July 23, 2019 only 1 week after Verdigris was accepted into the program on July 12, 2019

Verdigris Holdings Selects Arizona As Corporate Headquarters For Its Mission To Bring Banking To The Unbanked

210 Jobs Representing \$32 Million Annually to Come to Greater Phoenix Area by 2022

SANDBOX

HAWAII

- Serves as an example of “engineered” success, and effective marketing
- Based on regulatory accommodation and not innovation
- Enacted through regulatory interpretation rather than official legislation
- Sandbox created from use of regulatory authority at the agency level rather than legislation



2016

- Hawaii enacts double reserve requirement



2017

- In response, Coinbase leaves Hawaii and issues public criticism “will render continued Coinbase operations [in the state] impractical”



January 2020

- As crypto markets expand, Hawaii enacts bill to offer crypto custody



March 2020

- DFI notes that crypto custody is not enough, and creates “Digital Currency Innovation Lab”, a sandbox formed via regulatory interpretation at the agency level

- The pilot program, offered through the Digital Currency Innovation Lab, a partnership between **Hawaii’s Department of Financial Institutions (DFI)** and **Hawaii Technology Development Corporation (HTDC)**, marks the return of crypto firms to the state and is the first regulatory sandbox of its kind in Hawaii, according to a statement from ErisX.

SANDBOX

HAWAII REPORTS SIGNIFICANT SANDBOX DEMAND

HAWAII

- Serves as an example of “engineered” success, and effective marketing
- Based on regulatory accommodation and not innovation
- Enacted through regulatory interpretation rather than official legislation
- Sandbox created from use of regulatory authority at the agency level rather than legislation

	<u>APPLICANTS</u>	<u>ACCEPTED</u>
ROUND 1 March 2020	19	12
ROUND 2 January 2021	14	4

SANDBOX

HAWAII

- Analysis of companies reveals these were not innovative startups but nationally established firms such as “Gemini”
- The artificial demand was for a Money Transmitter License exemption

Rather than innovative start-ups, participants included some of the largest “crypto” firms

- BlockFi Trading
- ErisX
- Gemini Trust Company

As the program is essentially just a Money Transmitter License Exemption:

“Newly admitted companies gain the opportunity to conduct business in Hawaii without the need to obtain a state money transmitter license through June 30, 2022. This is made possible with the issuance of a “no action message” by DFI, which will not take any action against these companies during the two-year period of the program”

-DCCA News release 1/25/21

SANDBOX

HAWAII

- Case Insight

Hawaii illustrates the lack of demand by Fintech firms for a sandbox unless utility is tied directly to an actionable business case by elimination of a regulatory barrier

Essentially, they don't need help innovating, they need help around the regulation

Relevant factors

- The speed at which business model enabling technologies change
- Venture capital funding demands on "quick to market" via customer acquisition rather than initial profitability

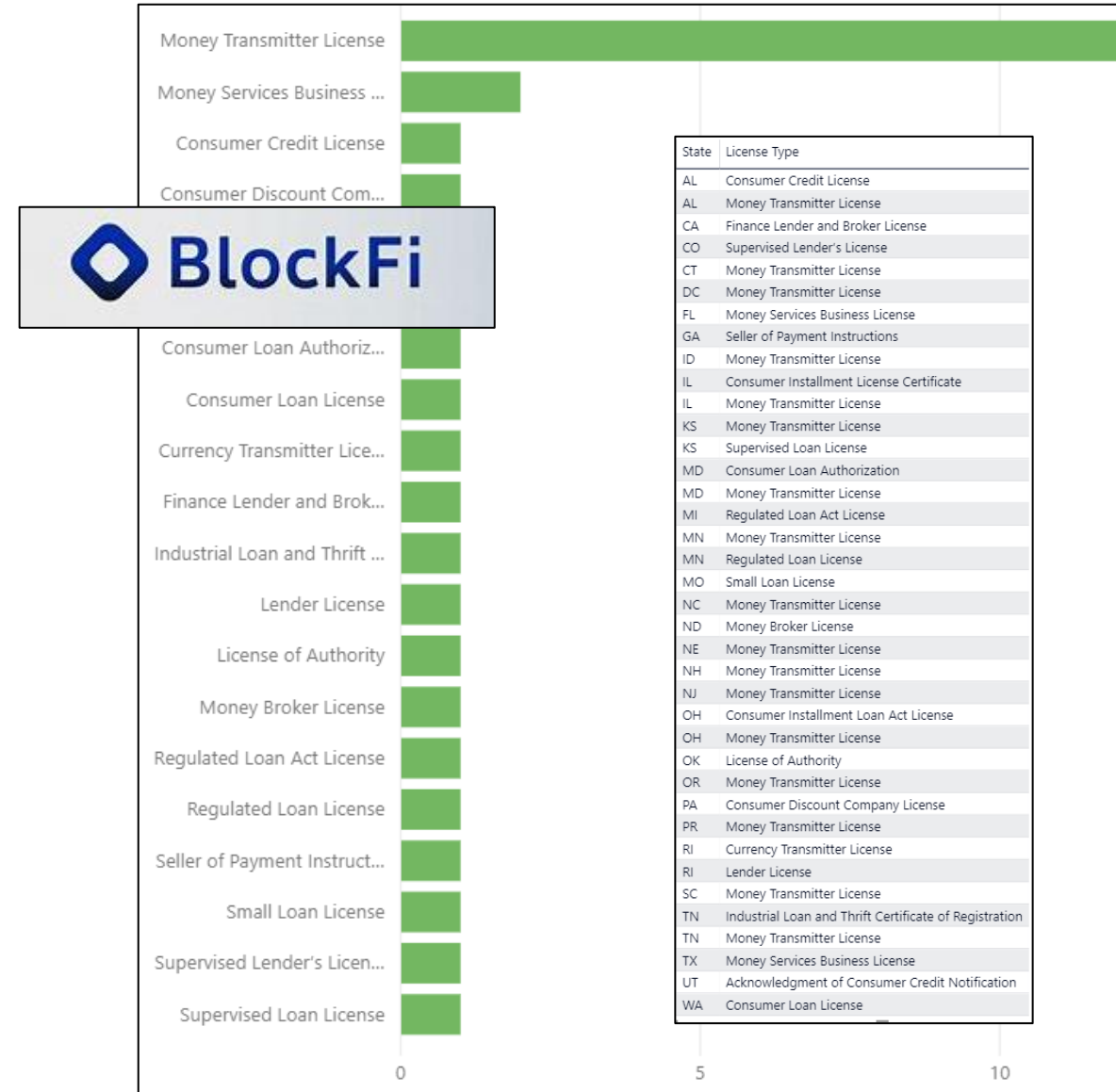
*Regulators must be careful that competition with each other for "innovation accomodation" does not lead to a regulatory race to the bottom

SANDBOX

HAWAII

Sandboxes not keeping pace with business models

- BlockFi provides a strong example of what fintech are doing to already operate nationally
- BaaS, charter partner or collection of money transmitter licenses over 50 states are a regulatory headache but allow straight to market offerings



SANDBOX

LEGISLATION vs SANDBOXES

32 Sandbox bills from 2018 – Q2 2021

Vs.

75 Distinct bills on “cryptocurrency” alone in Q1-Q2 2021

- Data shows a preference for legislative signaling related to the “hot words” of fintech over sandboxes
- OCC is trying to correct this issue by establishing a “uniformity” around terms, as not all legislation is standardized around crypto vs blockchain

INNOVATION IS HAPPENING OUTSIDE OF SANDBOXES VIA

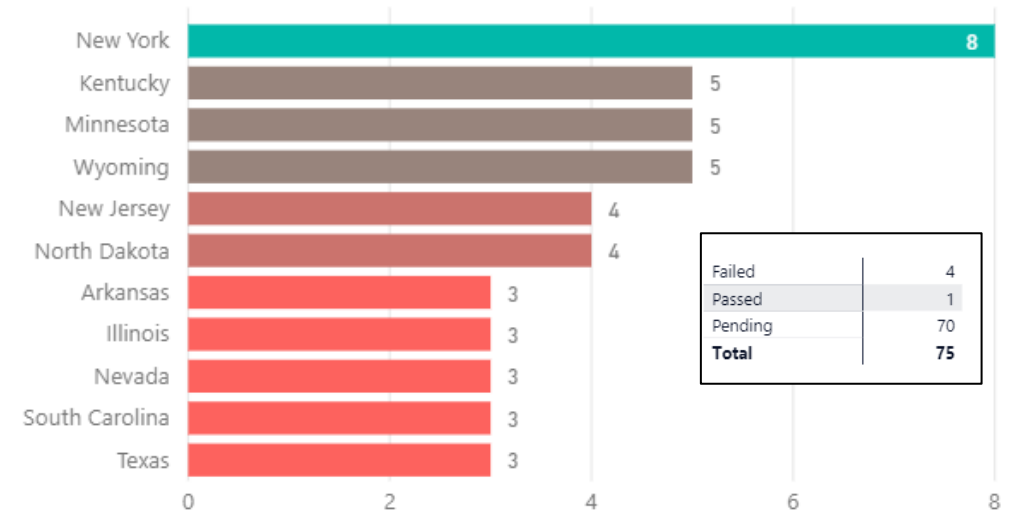
- Industry Responsive Legislation
- Aggregated Licenses
- Relaxes Interpretive Enforcement of MTL

2021 STATE CRYPTO LEGISLATIVE ACTIVITY

31
STATES
WITH PENDING LEGISLATION

75
DISTINCT BILLS
INTRODUCED

TOP 10 STATES BY LEGISLATIVE INTRODUCTIONS



OFFICE OF INNOVATION

C . 5 . 5

Regulatory Technology/
Office of Innovation



Real regulatory uncertainty only accounts for a small percentage of regulatory issues that fintech upstarts face. As a result, it makes little sense for a financial regulatory agency to spend too many resources on developing waiver or waiver-like policies.

Rather, its focus should be on removing obstacles to launching new products that may be not only fully compliant but also welfare-improving.

Promoting collaboration between supervised banks and third parties is one area that deserves more attention.

Dan Quan,
Adjunct Scholar, Center for Monetary and
Financial Alternatives, Cato Institute

OFFICE OF INNOVATION

ACTIVITY 1

PROVIDE REGULATORY ADVICE TO INNOVATORS

- Help innovators or businesses navigate the regulatory system
- Ensure new products services or business models align with existing regulations or regulatory experiences
- Issue non-binding guidance freely
- Consider “No Action” letters for specific innovations
- Consider specializing within a sub-sector such as digital finance

OFFICE OF INNOVATION

ACTIVITY 2

REGULATORY AWARENESS, LEARNING AND ADAPTION

- Enable regulators to stay current with innovative industry trends
- Understand how new business models are being utilized to lessen regulatory burden
- Research how emerging trends and models may pose systemic risk, and Regtech solutions to minimize
- Apply intelligence to help shape policy, supervision and interpretation

OFFICE OF INNOVATION

ACTIVITY 3

STREAMLINE REGULATORY APPROVALS

- Help innovators or businesses with new products or service achieve market access through assistance in identifying alternate routes to approval
- Lessen regulatory burdens through agency level powers for innovations DISB deems high priority
- Consider issuing “No Action” letters for specific firms, or signal to a wide audience through published “opinions”

OFFICE OF INNOVATION

ACTIVITY 4

AVENUES FOR INTERNATIONAL & ACADEMIC COLLABORATION

- Support cross-border information sharing on relevant structural industry trends (i.e. Europe and “Open Banking” advice to Fintechs looking to “future proof” systems for eventual US market adoption)
- Establish joint programs with academic universities to foster collaboration between firms and R&D fintech programs

OFFICE OF INNOVATION

ACTIVITY 5

ACTIVATING “HUB” COMMUNITY THROUGH REGULATORY SPRINTS/ CHALLENGES

- Support cross-border information sharing on relevant structural industry trends (i.e. Europe and “Open Banking” advice to Fintechs looking to “future proof” systems for eventual US market adoption)
- Establish joint programs with academic universities to foster collaboration between firms and R&D fintech programs

INNOVATION

MAIN POINTS



1. The Office of Innovation (OOI) should serve as DISB's main facilitator of a financial hub, but will require an investment in subject matter experts
2. The OOI's primary function should be a portal by which firms can access DISB specialists to discuss their Fintech innovation and be issued non-binding guidance on navigating regulatory challenges
3. The OOI should also serve as an intelligence collecting mechanism for DISB itself to stay abreast of the newest fintech innovations, but more importantly business operating models which may hold more systemic risk
4. An OOI can craft much more beneficial "sandbox" style experience for firm experimentation, should DISB choose to utilize interpretive authority when available, or issue "no action letters"
5. An OOI should be able to assist with streamlining regulatory approvals , and offer liaison to assist within the process
6. Facilitate active community hub engagement through regulatory tech sprints or similar challenges
7. Actively partner and collaborate with international partners and universities
8. Externally, OOI should leverage the intelligence obtained from communication with Fintech firms to understand which Regtech solutions are being utilized within the market, and consider implementing a mandatory polling of regulated firms to know when ML / AI KYC AML technologies are being utilized

DC UNBANKED & UNDERBANKED

C . 5 . 6

DC Unbanked & Underbanked:
Implication and Strategy

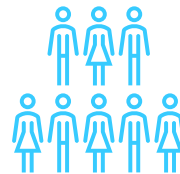


UNBANKED UNDERBANKED

According to the most recent analysis from the Federal Deposit Insurance Corporation (FDIC):

12% of DC residents are unbanked

(Don't have a checking or savings account)

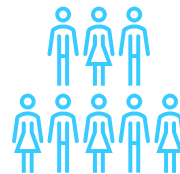


12%

OVER TWICE THE
NATIONAL AVERAGE
OF 5.4%

25% of DC residents are underbanked

(Have a bank account but still use check-cashing or payday loans).



25%

*2021 population estimate of 717,717 by DC Health Matters

UNBANKED UNDERBANKED

DEEPER DIVE INTO THE DATA REVEALS INSIGHTS ON PROBLEM FOR BLACK HOUSEHOLDS

<u># HOUSEHOLDS</u>	<u>DESCRIPTION</u>	<u>2015</u>	<u>2017</u>	<u>2019</u>
363,000	ALL HOUSEHOLDS	10.8%	8.0%	8.0%
	# RESIDENTS	39,204	29,040	29,040
150,000	BLACK HOUSEHOLDS	20.2%	16.4%	18.3%
	# BLACK RESIDENTS	30,300	24,600	27,450
	BLACK % "ALL HOUSEHOLDS"	77.3%	84.7%	94.5%

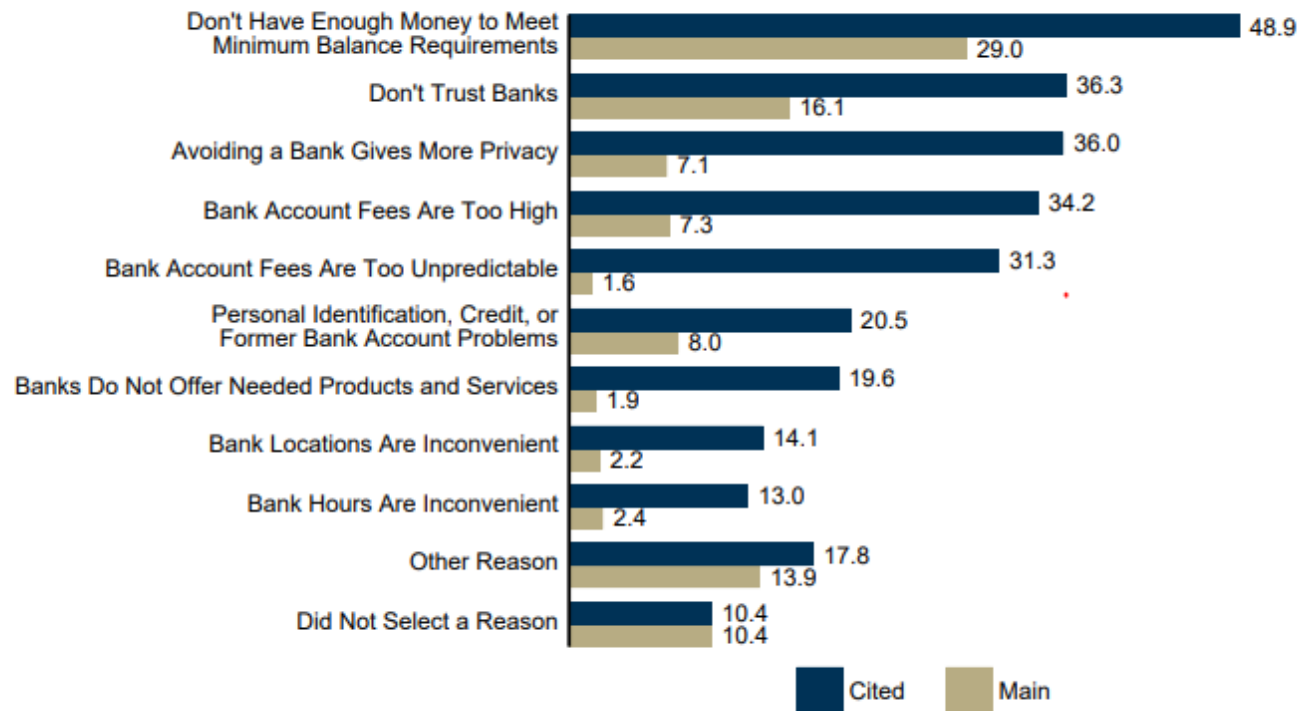
FDIC 2019 Survey:
Household Use of Banking and Financial Services

UNBANKED UNDERBANKED

2 MAIN REASONS LISTED BY THE UNBANKED

IN 2019 FDIC HOUSEHOLD SURVEY

Figure ES.3 Reasons for Not Having a Bank Account, Among Unbanked Households, 2019 (Percent)



“Don’t have enough money to meet minimum balance requirements” was cited by 29.0 percent of unbanked households as the main reason for not having an account—the most cited main reason.

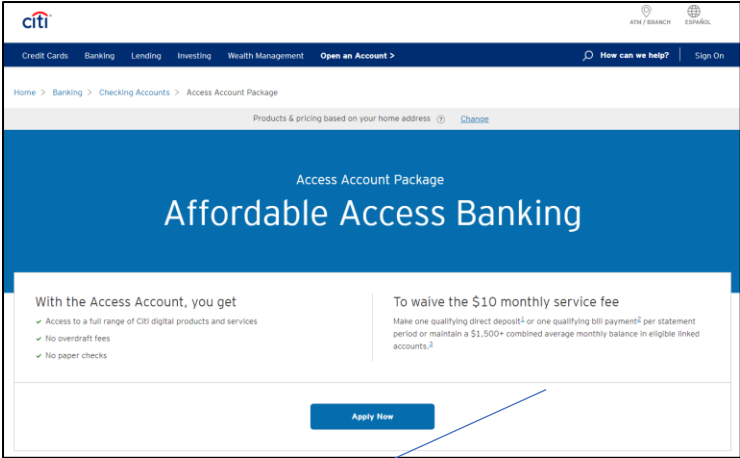
“Don’t trust banks” was cited by 16.1 percent of unbanked households as the main reason for not having an account—the second-most cited main reason

BANK ON DC OFFERINGS: ARE THEY STRUCTURED APPROPRIATELY?

Are they fostering trust or addressing concerns of minimum balances?

The Federal Reserve recently noted that almost half of Americans do not have \$400 cash available in an emergency fund

Yet within the Bank On DC program, Citi asks for a **\$1,500** combined average monthly balance in “eligible linked” accounts For Bank On benefits ???



To waive the \$10 monthly service fee
Make one qualifying direct deposit¹ or one qualifying bill payment² per statement period or maintain a \$1,500+ combined average monthly balance in eligible linked accounts.³

**UNBANKED
UNDERBANKED**

UNBANKED UNDERBANKED

FDIC		Bank Efforts to Serve Unbanked and Underbanked Consumers Qualitative Research	
TABLE OF CONTENTS			
EXECUTIVE SUMMARY	1	IV. Bank Strategies to Offer a Range of Products and Services	13
I. Introduction	3	A. Bank Products and Services	
A. Background and Methodology		1. Gateway products and services	
B. Potential Limitations		2. Low- or no-fee transaction accounts	
C. Report Structure		3. Second-chance checking accounts	
II. Earning Trust and Achieving Familiarity Are Crucial Challenges	6	4. General purpose reloadable (GPR) prepaid cards	
A. Bank Executive Perspectives on Trust and Familiarity		5. Small-dollar loan products	
B. Consumer and Counselor Perspectives on Trust in and Familiarity with Banks		B. Communicating Relevance of Bank Products and Services in Consumers' Financial Lives	
C. Some Consumers Feel that "They Don't Belong" in Banks		C. Consumer and Consumer Counselor Perspectives on Marketing Efforts	
1. They believe that banks are only interested in serving wealthy customers.		V. Bank Strategies to Help Sustain Banking Relationships with Consumers	25
2. The environment inside banks feels foreign or intimidating to them.		A. Enhancing Staff Training, Development, and Retention	
3. Many consumers feel more comfortable at alternative financial service providers than at banks.		B. Developing Internet and Mobile Tools to Streamline Opening and Managing Accounts	
4. Some consumers are concerned that they are likely to be rejected by banks.		VI. Bank Strategies to Ensure Business Objectives Are Met	27
D. Consumers' Lack of Familiarity with Banks Impedes Access		A. Internally Communicating the Institution's Commitment to Serving the Unbanked and Underbanked	
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B. Establishing a Welcoming Local Presence in the Community		VII. Major Implications of the Study	32
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D. Offering Branch Products and Services in Convenient Locations and During Convenient Hours			

COMPARISON METHOD

Compare against select FDIC recommendations to reach the unbanked and underbanked within strategies encompassing:

- Earning trust and achieving familiarity
- Products and services

UNBANKED UNDERBANKED

- LOW
- PARTIAL
- HIGH

FDIC VS BANK ON COMPARISON BANK ON SOLUTIONS VS FDIC RECOMMENDATIONS

-HOW DOES BANK ON MEASURE UP?

FDIC RECOMMENDED STRATEGIES FOR BANKS TO BUILD TRUST, FAMILIARITY AND APPLICABLE PRODUCTS

ISSUE		BANK ON SOLUTION
Bank makes them feel uncomfortable, and they likely will be rejected	■	Online accounts, however online sign up is not very mobile friendly
Banks only interested in serving wealthier clients	■	Forces one to request & identify as a "Bank On" account, already segmenting themselves
Reaching out to local consumers with appropriate language and communication	■	Communication is lost in extensive website rather than a simple app offering solutions to everyday problems
Offering products and services in convenient locations during convenient hours	■	ATM network limited, expensive for out of network, and not located to reach the "Bank On" segment
Gateway products	■	Visa/ Mastercard issued debit card offered by some
Low or no transaction fee accounts	■	Up to \$5/ month, however many have related requirements that fall outside the scope of affordability
Second chance banking	■	No credit checks potentially offered, may still use ChexSystems and deny for instances of fraud
Credit builder	■	Potentially offered through secured credit card or personal loan
Small dollar loan products	■ LOW	None (Nothing that is tailored to needs of "Bank On" segment: payday, end of month etc.)
Communicating relevance of bank products in consumer financial lives	■ PARTIAL	Not effective, website is complex and does not read as a solution
Support from local government	■ HIGH	High support from local government



UNBANKED UNDERBANKED

WHAT IF? SOLUTIONS BANK ON COULD ADD TO EXCEED FDIC RECOMMENDATIONS

ISSUE

TARGETED SOLUTIONS

- Bank makes them feel uncomfortable, and they likely will be rejected █
- Banks only interested in serving wealthier clients █
- Reaching out to local consumers with appropriate language and communication █
- Offering products and services in convenient locations during convenient hours █
- Gateway products █
- Low or no transaction fee accounts █
- Second chance banking █
- Credit builder █
- Small dollar loan products █
- Communicating relevance of bank products in consumer financial lives █
- Support from local government █

- Mobile first Interface designed for customer comfort of simplicity and ease of use
- Interface designed to be welcome and simple, a solution for anyone who wants ease (rich or poor)
- Interface and marketing geared toward solutions for everyday problems, especially payments
- Mobile first platform, with ATMs located where many underbanked shop (7-11, Walgreens, CVS)
- Mobil linked Visa/ Mastercard issued debit card with direct deposit as main product, not a discretionary offering
- No monthly fees for "Bank On" equivalent services, clearly labeled fees only for additional offerings
- No credit checks nor use of ChexSystems, account utility determined by users platform behavior, not the past
- Automatic credit building through monthly auto pay feature, that reports good use to credit bureaus
- Partial allowance for direct deposit accounts that cover up to \$200 in charges rather than denying
- Marketed beyond solving "Bank On" fee problems to one that targets current day-to-day issues
- Support from local government not required

UNBANKED UNDERBANKED

COULD DC CREATE

AN IMPROVED BANK OFFERING THAT WOULD PROVIDE THE TARGETED SOLUTIONS ?

- The public bank feasibility study from May 29, 2020 proves such solutions are needed




but ...

- Not feasible if provided solely by local government

Public Banking Feasibility Study
For the Government of the District of Columbia

Submitted to
Government of the District of Columbia
Department of Insurance, Securities and Banking
1050 First Street NE, Suite 801
Washington, DC 20002

Submitted by
NYMBUS Corporation
700 12th Street NW, Suite #700
Washington, DC 20005

UNBANKED UNDERBANKED

SURPRISE – IT’S ALREADY DONE

The targeted solutions were directly from Chime’s offerings

- What does “Bank On” offer that FDIC insured Chime doesn’t?
- Why does “Bank On” not offer such a solution?
- Can Bank On be cost effectively updated to as an integrated mobile platform like Chime?
- Makes it money mostly on interchange fees

The image shows a screenshot of the Chime website and mobile app interface. The website header includes the Chime logo, navigation links for Benefits, Accounts, Who we are, and Learn, and a Log In button next to a prominent green Get Started button. The main heading on the website is "Banking that has your back". Below this, there is a paragraph of text: "Fee-free overdraft up to \$200.¹ Get paid up to 2 days early with direct deposit.² Build credit history with no interest or annual fee with Credit Builder³. Grow your savings." Below the text is a form with an "Enter e-mail" input field and a green "Get Started" button. A link for "Already have an account?" is also present. At the bottom, there is a small disclaimer: "Learn how we collect and use your information by visiting our [Privacy Policy](#) > Chime is a financial technology company, not a bank. Banking services provided by The Bancorp Bank or Stride Bank, N.A.; Members FDIC". On the right side of the screenshot, a smartphone displays the Chime mobile app interface, showing a "Spending Account" with a balance of \$250.45 and a list of transactions including "Joes Coffee Shop", "Direct deposit", "Round Up transfer", and "Electric". A Chime Visa debit card is shown overlapping the bottom of the smartphone screen.

UNBANKED UNDERBANKED

PUBLIC BANK BENEFITS- WITHOUT THE “PUBLIC”

- Chime is just an interface using BaaS, meaning an actionable solution much more feasible than a public bank
- This type of model should be explored by DISB as a feasible lower cost alternative to many unbanked / underbanked program currently in operation
- It meets many of the needs discussed within DC’s public bank study, without the prohibitive risk and cost restrictions

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GOVERNMENT OF THE DISTRICT OF COLUMBIA
DC MURIEL BOWSER, MAYOR

*Submitted to Council by Mayor Bowser on May 29, 2020

UNBANKED UNDERBANKED

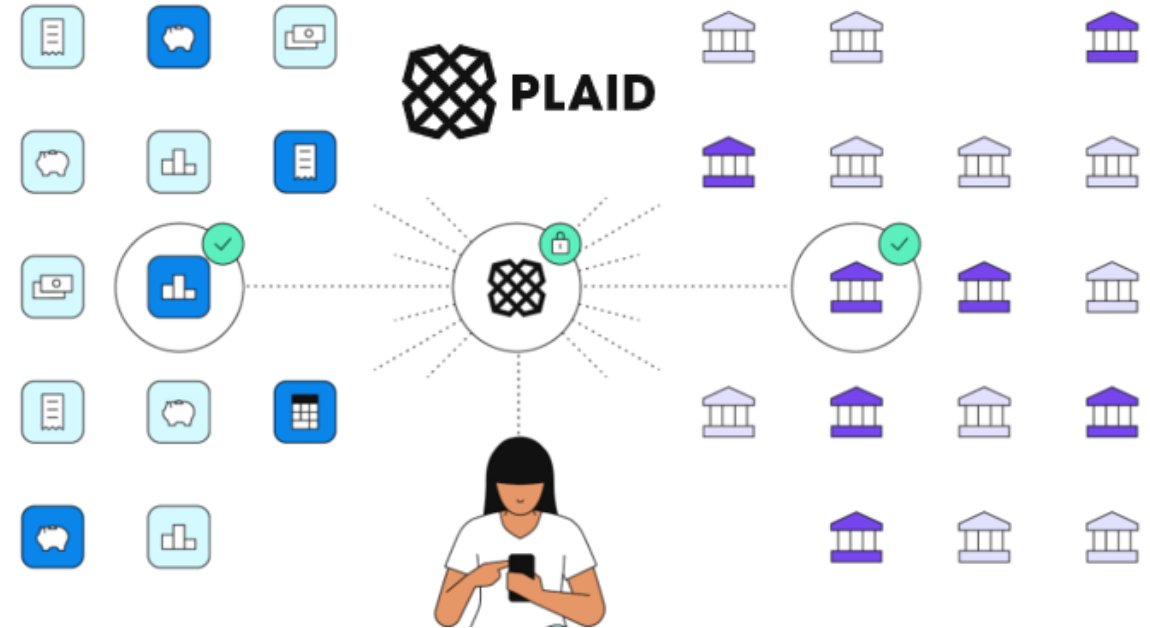
API's ENABLE FEASIBLE INNOVATION

- Chime utilizes API's via Plaid
- Nearly any app has the capability to connect financial accounts for innovative financial guidance or products
- Plaid's site offers API's for integration to perform any part of banking, in addition to their own virtual sandbox for testing

The easiest way for people
**to connect their financial
accounts to an app**

Get API keys >

Start building with Plaid's APIs for free.
Questions? [Contact our sales team](#)



>4,000

Apps and services
that are powered by
Plaid

>11,000

Financial institutions
that Plaid connects
to

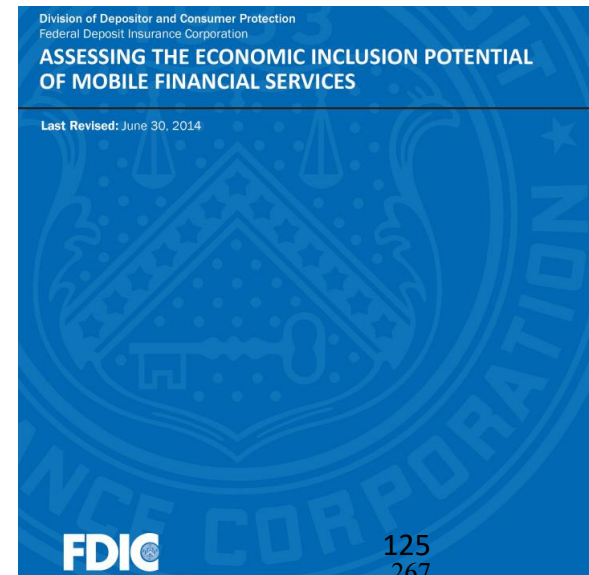
UNBANKED UNDERBANKED

MOBILE FINANCIAL SERVICES (MFS)

FREQUENTLY MENTIONED AS THE ANSWER, BUT IMPLEMENTATION HAD BEEN PROHIBITIVE UNTIL NOW

2014 FDIC STUDY “ASSESSING THE ECONOMIC INCLUSION POTENTIAL OF MOBILE FINANCIAL SERVICES” include the following:

- Integrate MFS into broader economic inclusion strategies.
- Integrate MFS with other delivery channels and incorporate one-on-one interactions.
- Identify opportunities to enable more mobile functionalities
- Bridge mobile service delivery with traditional payment methods



UNBANKED UNDERBANKED

WHY MOBILE

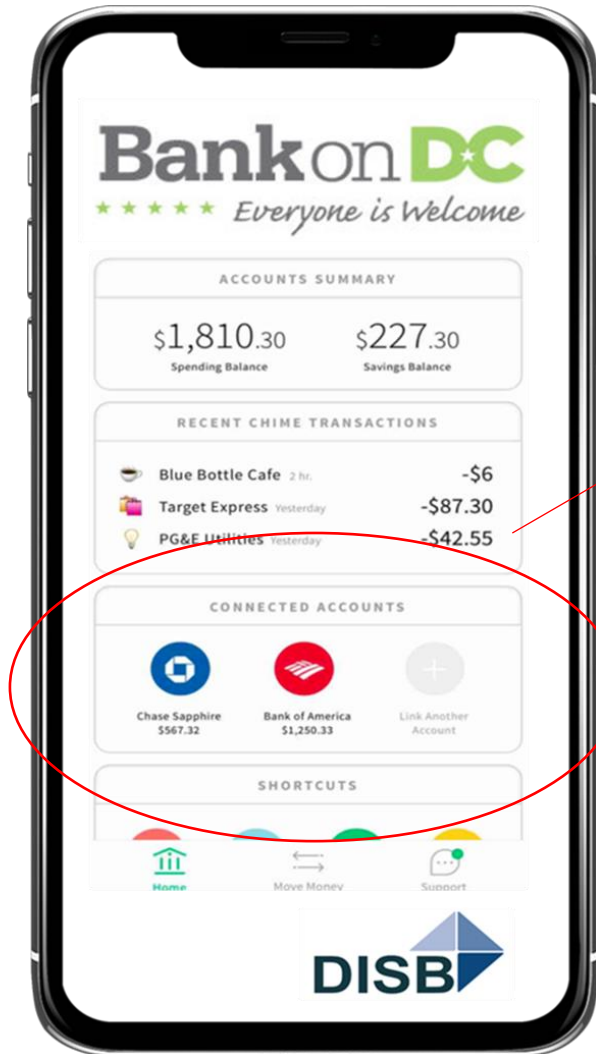
Relevant Data for Delivery Channel

- The 2019 FDIC Household survey shows Black households are where the unbanked are concentrated
- Thus, any data related to Black Households from the FDIC survey should be examined for potential solutions
- The data on internet access vs smartphones (not just mobile phones) for Black households, shows smartphones can be an avenue with existing mass adoption and trending higher

<u>BLACK HOUSEHOLDS</u>	<u>2015</u>	<u>2017</u>	<u>2019</u>
INTERNET ACCESS	60.6%	65.9%	63.90%
SMART PHONES:	69.8%	75.9%	80.7%

UNBANKED UNDERBANKED

WHAT A DISB SPECIFIC SOLUTION COULD LOOK LIKE Bank on DC Mobile



ONE APP FOR EVERYTHING- UNDER YOUR CONTROL

All "Bank On" Offerings and accounts accessed in one simple App

NO NEED TO VISIT A BRANCH

Open your account in as little as 5 minutes from home over your phone

YOUR NEW CARD FOR PAYMENTS

Use your phone for digital payments rather than cash

FAST CASH- DIRECT DEPOSIT

Use your phone for quick and immediate DC government public assistance deposits

BANK ON- PAYDAY MICRO-LOAN

Use your phone for quick payday loans, automatically recouped by DC from your next government deposit

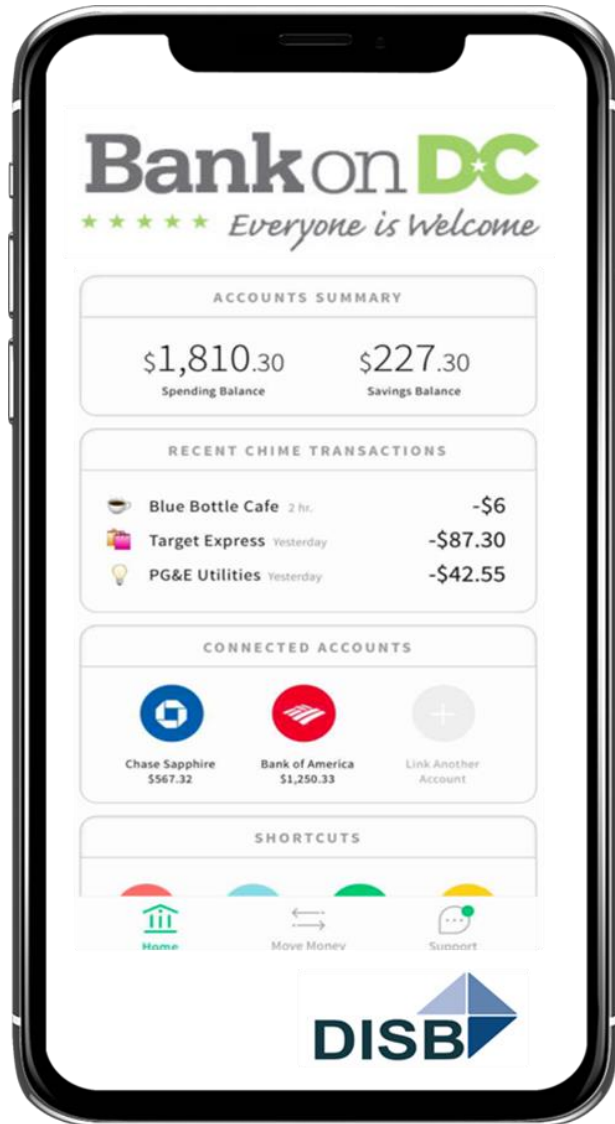
"DISB DIRECT"

Offers in App submission portal for questions or complaints

BUILD YOUR FINANCIAL HEALTH

Let "Bank On" 1App help manage your bills, spending and credit score

UNBANKED UNDERBANKED

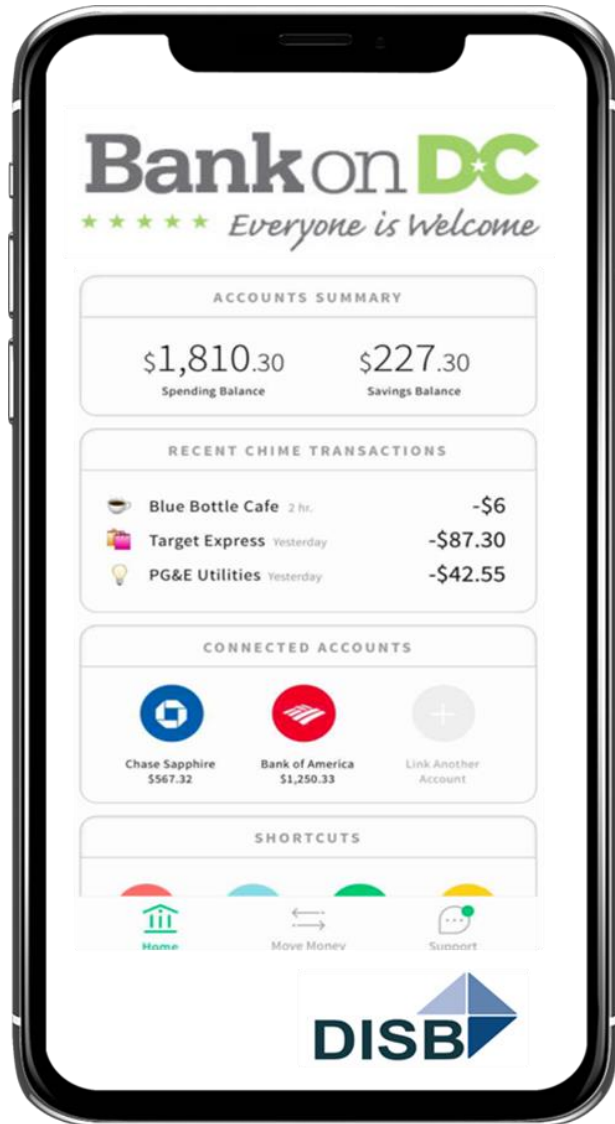


WHY A NEW OFFERING

Tailored Solutions

- Offers a much more effective solution to address unbanked and underbanked barriers
- Offerings can be tailored, and provide an integrated platform for all bank on offerings
- Products are “daily life” driven from free payday advance to micro-loans

UNBANKED UNDERBANKED



HOW

IMPLEMENTATION: WHITE LABEL Vs. SANDBOX INCENTIVE

- The solution could be easily achieved via API's and BaaS should DISB want to provide a Mobile offering
- Its potential is much greater in being tied to the "Sandbox"/ Hub/ Digital Charter platform to be discussed in depth in "DC as a financial Hub"
- Assistance in licensing a charter with one of our District chartered banks, can be utilized as an incentive to have a fintech provide this "Social Impact" component in return for licensed charter capabilities to collecting interchange fees

SOCIAL IMPACT FINTECH- *in exchange for:*

INTERCHANGE FEES, POTENTIAL DEPOSITS AND READY TO GO BUSINESS MODEL



STRATEGIC BUSINESS DEVELOPMENT

C.5.7

DISB Platform Strategy



PLATFORM:

STRATEGIC BUSINESS DEVELOPMENT

PUTTING IT ALL TOGETHER:

OPTIMIZING THE DISB DIGITAL
PLATFORM

PLATFORM:

STRATEGIC BUSINESS DEVELOPMENT

“DC: ITS WHERE FINTECH FINDS IT PURPOSE”

SOCIAL IMPACT FINTECH THEME

PURPOSE DRIVEN INNOVATION

- Play on criticisms of Fintech losing original purpose on financial inclusion and assisting the underserved
- DC will show success of “enabling platform” vs. “experimental sandbox” in bringing social impact products to market while enabling fintech to scale

PLATFORM:

STRATEGIC BUSINESS DEVELOPMENT

Real regulatory uncertainty only accounts for a small percentage of regulatory issues that fintech upstarts face. As a result, it makes little sense for a financial regulatory agency to spend too many resources on developing waiver or waiver-like policies.

Rather, its focus should be on removing obstacles to launching new products that may be not only fully compliant but also welfare-improving.

Promoting collaboration between supervised banks and third parties is *one area that deserves more attention.*

Dan Quan,
Adjunct Scholar, Center for Monetary and
Financial Alternatives, Cato Institute

THE PLATFORM:

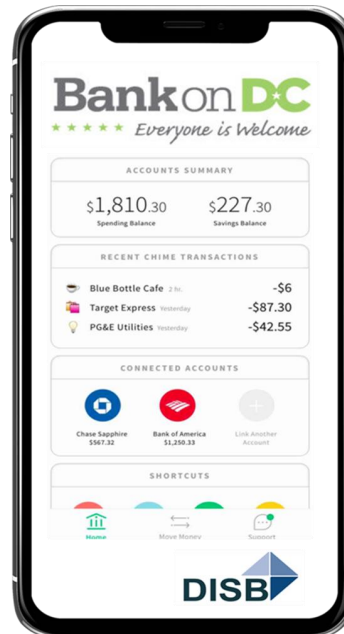


- Leverage DISB’s comprehensive structure of insurance, securities & banking under one commissioner’s authority to market a comprehensive decision-making platform
- Most innovations will be geared toward the digitization of financial services, so rather than marketing a sandbox DISB will market expertise on understanding how regulation plays with innovative business models (i.e. BaaS)

THE GIVE

A promotional graphic for the DC Digital Impact Charter. On the left, there is a smartphone icon with a bank building on the screen and a blue circuit-like graphic. To the right, a woman with dark hair and a pearl necklace is smiling. The text reads: "WHY WASTE TIME ONLY PLAYING IN THE SAND ???", "IN DC BUILD OUTSIDE THE BOX !", "THE DC DIGITAL IMPACT CHARTER", "TO INPSIRE SOCIAL IMPACT INNOVATIONS BUILT BY FINTECH", and "WE OFFER THE FIRST SANDBOX INTEGRATED PLATFORM BUILT FOR FINTECH". The DISB logo is at the bottom right.

THE GET



THE OUTCOME



EASILY ACCESSIBLE DISB SPECIALISTS 134
FOR YOUR DIGITAL FINANCE INNOVATION 176



THE ONLY PLAYING

OUTSIDE THE BOX !



THE DC

DIGITAL IMPACT CHARTER

BUILT BY FINTECH



BUILT FOR FINTECH

PLATFORM:

STRATEGIC BUSINESS DEVELOPMENT

Within the platform offering:

The Digital Charter could be offered as a true De Novo, structured within a national campaign for social impact fintech

Or...

The Digital Charter can be utilized as a tagline for DISB guided fintech licensing of DC's 2 chartered banks

WHY WASTE TIME ONLY PLAYING
IN THE SAND ???

IN DC
BUILD OUTSIDE THE BOX !

THE DC
DIGITAL IMPACT CHARTER

TO INSPIRE SOCIAL IMPACT
INNOVATIONS
BUILT BY FINTECH

DISB

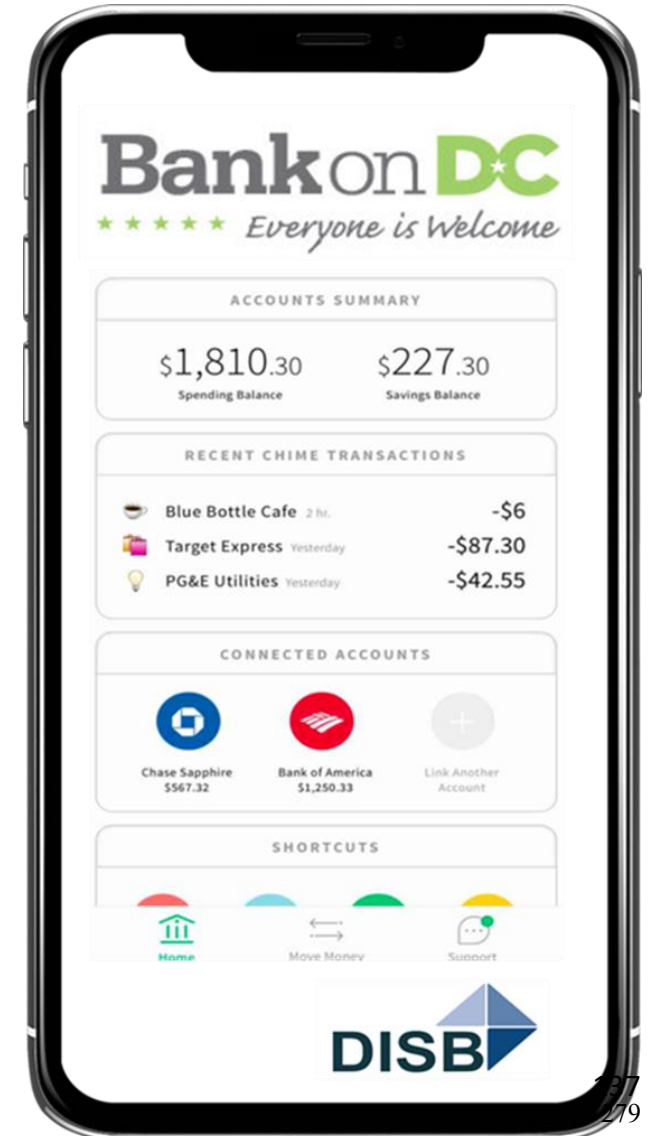
WE OFFER THE FIRST SANDBOX
INTEGRATED PLATFORM
BUILT FOR FINTECH

PLATFORM:

STRATEGIC BUSINESS DEVELOPMENT

- Bank on DC Mobile will be required deliverable of fintech firm's acceptance into the digital charter platform, and part of their sandbox innovation

BANK ON DC Mobile Mock-Up





THE OFFICE OF INNOVATION

EASILY ACCESSIBLE DISB SPECIALISTS AS A GUIDE
FOR YOUR DIGITAL FINANCE INNOVATION

DISB DISB IS NOW
DIGITIZED-AS-A-SERVICE

DaaS

PLATFORM:

STRATEGIC BUSINESS DEVELOPMENT



THE OFFICE OF INNOVATION

EASILY ACCESSIBLE DISB SPECIALISTS AS A GUIDE
FOR YOUR DIGITAL FINANCE INNOVATION



Targeted Offering to Industry Trends

- The innovation office should be prepared to offer guidance to fintech's seeking advice and structure on preparing for a De Novo charter application or best practices in partnering with banks

FINANCIAL HUB

C . 5 . 8

DC as a Financial Hub



HUB

MAIN POINTS

- Identify any natural clusters or themes
- Position value offering within context of demand drivers (Sandbox vs. "Go-to-Market")
- Utilize Regtech solutions to align supervision with fintech business models

HUB

DC FINANCIAL HUB GOAL

- “DC as a financial hub”: Such goals are vague without clarification on how this will be achieved or measured
- Relevant industry KPI’s on what defines a hub, are usually within the realm of site selection: location quotient, human capital index, capital flows etc.

DC HUB SUB GOAL: FINTECHS & GOLDEN TRIANGLE

- In lieu of existing organic clustering, anchor institutions or compelling incentives, location specific clustering by outside forces is not effective nor feasible
- Allow the City to function as its own cluster, due to its small size (Silicon Valley and Wall Street are figurative at this point and not constrained to a BID area)
- DISB runs the risk of negatively affecting its Hub initiatives if formally tied into location steering, which will not work



HUB

DO NOT CONFUSE FINANCIAL & FINTECH

According to the Harvard Business Review

“A cluster allows each member business to benefit as if it had a greater scale or had joined with others formally while retaining the flexibility that comes with being an independent business”

HUB

DO NOT CONFUSE FINANCIAL & FINTECH Human Capital Example

- Financial and fintech are 2 different things
- DCs traditional finance anchors and finance specific location quotients are NOT adequate indicators for DISB
- Traditional DC Finance around our “Financial Anchors” such as World Bank, would require a masters degrees with deep credit analysis and technical market experience
- DC Fintech requires software engineering and coding experience



Analyzing 2 job postings
from Indeed on finance
positions in DC from
September 2021
illustrates the difference
On the following page

HUB

DO NOT CONFUSE FINANCIAL & FINTECH Human Capital

TRADITIONAL FINANCE AROUND DC ANCHORS




Financial Analyst
World Bank Group 4.3 ★
Washington, DC 20433 (Foggy Bottom area)

REQUIRED SKILLS

- Masters or more advanced degree(s) in finance, mathematics
- Expertise trading money market instruments and FX is preferred.
- Strong knowledge of credit risk and interest rate risk analysis, operational risks and hands-on Bloomberg;

VS

DC FINTECH



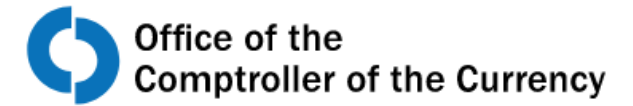
Full-Stack Software Engineer II,
SeedInvest
SeedInvest
Washington, DC • Remote

REQUIRED SKILLS

- Proficiency in Google Suite, Slack, and Macbook preferred
- 2 or more years of experience with software engineering
- An interest in working cross-functionality and building products vs. only writing code

HUB

INSTITUTIONAL ASSETS

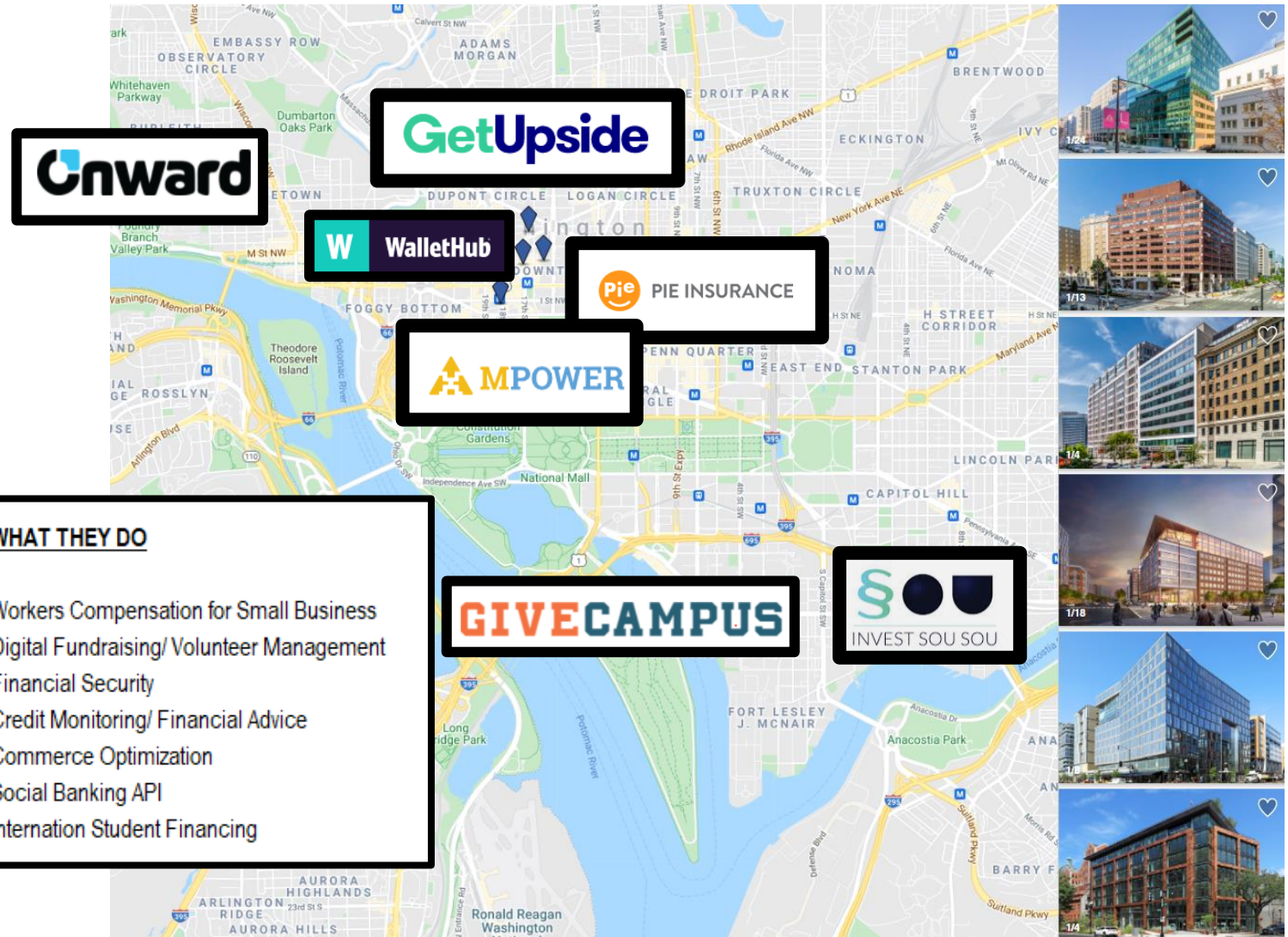


U.S. SECURITIES AND
EXCHANGE COMMISSION



HUB

FINTECH ASSETS



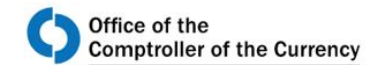
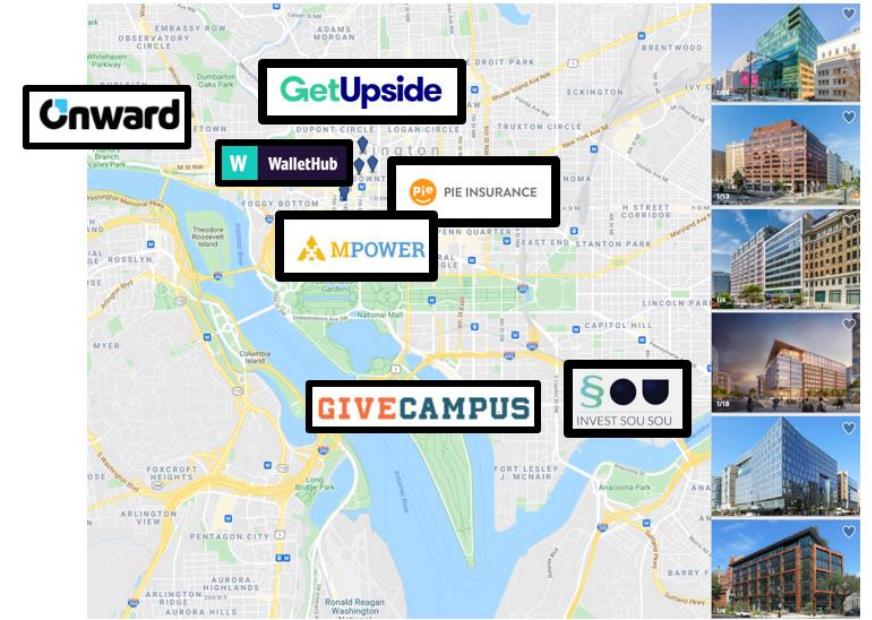
<u>COMPANY</u>	<u>FOUNDED</u>	<u>ADDRESS</u>	<u>WHAT THEY DO</u>
Pie Insurance	2017	1615 L ST NW	Workers Compensation for Small Business
Give Campus	2014	99 M St SE	Digital Fundraising/ Volunteer Management
Onward Financial	2016	3400 Prospect St NW	Financial Security
Wallet Hub	2012	818 18th Street NW	Credit Monitoring/ Financial Advice
Get Upside	2016	1701 Rhode Island Ave	Commerce Optimization
Sou Sou	2015	80 M St SE	Social Banking API
M Power Financing	2014	1101 Connecticut Ave NW	Internation Student Financing

HUB

DO NOT CONFUSE FINANCIAL & FINTECH

DC Common Identifier:

Social Impact Fintech



U.S. SECURITIES AND EXCHANGE COMMISSION



SECURITIES

C . 5 . 9

DISB: ESG /SRI /DEI



KPMG launches multi-year program to accelerate global solutions for Environmental, Social and Governance issues

KPMG plans to spend more than US\$1.5 billion to focus on the ESG change agenda.

NOTE:
Please review the Securities section
with the BI Tool provided online



Nasdaq ESG Advisory Program

With the Nasdaq ESG Advisory Program, your company can analyze, assess and action ESG programs, attract long-term capital and enhance value creation.

Goldman Sachs

The Future Now

*Sustainable Finance
Brings the Future
Forward*



By 2030, Goldman Sachs will deploy \$750 billion across financing, investing, and advisory activities that deliver on our purpose of advancing sustainable economic growth and financial opportunity.

SECURITIES

ACTIVITY 1

RECOGNITION THAT ESG/ SUSTAINABILITY IS NOW A MAINSTREAM MARKET MOVER

- DISB will need to recognize that ESG/ Sustainability will eventually be a major force that needs to be incorporated into the securities division via:
 - (I) Enforcement around growing ESG/ Sustainability investment scams
 - (II) Educate staff on SASB standards and potential international standards when reviewing ESG/ sustainability registered fund offerings

SECURITIES

ACTIVITY 2

RECOGNITION THAT DISB IS MISSING POLITICAL CAPITAL & REVENUE GENERATION TO DMPED LED EMBRACE OF “CURRENT” TRENDS



- DMPEDs deal with SMBX may not have been financially prudent, as the \$500K cost was significant for a platform that could have easily been white-labeled under RegCF
- However, it did show an understanding and public messaging of where financial trends to the retail investor are emerging (RegCF Crowdfunding)
- It was something that should have come out of DISB via a partnership between a RegCF funding firm and BizCap
- Nearly all of these RegCF crowdfunding platforms charge a 6% origination fee, and should be explored as a future in-house DISB service

SECURITIES

ACTIVITY 3

CONSIDER UTILIZING DISB EXISTING ASSETS- SUCH AS BIZCAP- TO STRUCTURE A REG CF CROWDFUNDING PLATFORM FOR EQUITY

- DISB has access to existing assets that could be repurposed or just used more creatively, to expand service offerings to something more “in-line” with today’s funding market
- BizCap could be used as the “quasi” replacement of personal guarantees or collateral shortfalls within crowd funding RegCF deals
- BizCap’s equity position would provide a more attractive offering to the public as the equity pieces being sold would have a strong partner who has conducted due diligence

SECURITIES

ACTIVITY 4

RAISE BROKER SRO FEES TO (AT MINIMUM) MATCH MD OR VA



- The increase in revenue is dedicated to the general fund and can be utilized to invest within ESG/ sustainability infrastructure
- The infrastructure could be a DISB created SASB standards guide for marketing purposes and specialization
- The infrastructure should also support RegCF specialists who could answer questions for any DC offerings or help DC businesses find platforms to offer equity

SECURITIES



SRO/Jurisdiction Fee and Setting Schedule - Web CRD
Fees As Of 7/1/2021

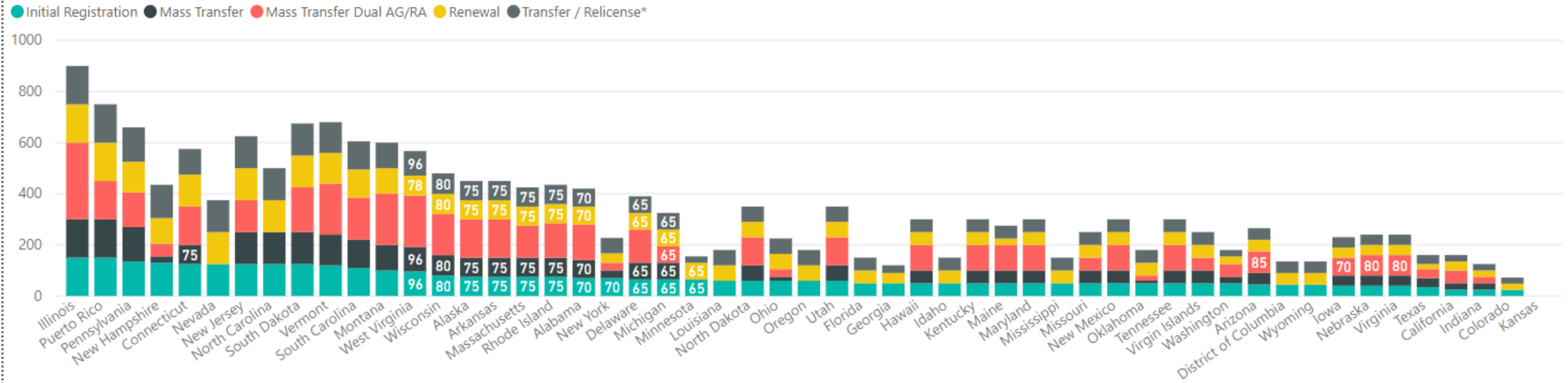
	Individual Fees					Individual Settings				BD Fees and Settings									
	Initial Reg	Transfer / Reissue*	Renewal	Mass Transfer	Mass Transfer Dual AG/RA	Registration Review Method	Dual AG	Dual AG/RA	SBS Requirement	BD Initial Reg	BD Renewal	Branch Recmt	Branch Office	BR Renewal	Form BR And	Dual BR Office	Dual BR Renewal	Branch Mass Tran	BR Mass Tran Dual
Alabama	70	70	70	70	140	Automatic	Affiliates Only	Always	Yes	250	250	Notice File	0	0	0	0	0	0	0
Alaska	75	75	75	75	150	Automatic	Newer	Affiliates Only	Yes	250	250	Notice File	75	75	0	75	75	75	75
Arizona	45	45	45	45	85	Home State	Affiliates Only	Always	Yes	300	300	Neither	0	0	0	0	0	0	0
Arkansas	75	75	75	75	150	Automatic	Affiliates Only	Affiliates Only	Yes	300	300	Register	50	50	0	100	100	50	100
California	25	25	35	25	50	Automatic	Always	Always	Yes	300	75	Neither	0	0	0	0	0	0	0
Colorado	24	24	24	0	0	Automatic	Always	Always	No	98	98	Neither	0	0	0	0	0	0	0
Connecticut	125	100	125	75	150	Automatic	Affiliates Only	Always	Yes	340	215	Register	125	0	125	250	0	125	250
Delaware	65	65	65	65	130	Automatic	Always	Always	Yes	300	300	Neither	0	0	0	0	0	0	0
District of Columbia	45	45	45	0	0	Automatic	Affiliates Only	Always	No	250	250	Neither	0	0	0	0	0	0	0
Florida	50	50	50	0	0	Automatic	Always	Always	No	200	200	Notice File	100	100	0	200	200	0	0
Georgia	50	30	40	0	0	Automatic	Always	Always	Yes	250	100	Neither	0	0	0	0	0	0	0
Hawaii	50	50	50	50	100	Automatic	Always	Always	Yes	200	200	Notice File	0	0	0	0	0	0	0
Idaho	50	50	50	0	0	Automatic	Always	Always	Yes	200	200	Notice File	0	0	0	0	0	0	0
Illinois	150	150	150	150	300	Automatic	Always	Always	Yes	600	600	Notice File	20	20	0	20	20	0	0
Indiana	25	25	25	25	25	Automatic	Newer	Always	Yes	250	125	Notice File	0	0	0	0	0	0	0
Iowa	40	40	40	40	70	Automatic	Affiliates Only	Always	Yes	200	200	Neither	0	0	0	0	0	0	0
Kansas	- 0	- 0	- 0	- 0	- 0	Automatic	Affiliates Only	Always	Yes	- 0	- 0	Notice File	0	0	0	0	0	0	0
Kentucky	50	50	50	50	100	Automatic	Affiliates Only	Always	Yes	120	120	Neither	0	0	0	0	0	0	0
Louisiana	60	60	60	0	0	Automatic	Affiliates Only	Always	No	250	250	Neither	0	0	0	0	0	0	0
Maine	50	50	25	50	100	Home State	Affiliates Only	Always	Yes	250	250	Register	50	30	0	50	30	50	50
Maryland	50	50	50	50	100	Automatic	Always	Always	No	250	250	Neither	0	0	0	0	0	0	0
Massachusetts	75	75	75	75	125	Automatic	Newer	Always	Yes	450	450	Neither	0	0	0	0	0	0	0
Michigan	65	65	65	65	65	Automatic	Affiliates Only	Always	Yes	300	300	Neither	0	0	0	0	0	0	0
Minnesota	65	25	65	0	0	Automatic	Affiliates Only	Always	Yes	200	200	Neither	0	0	0	0	0	0	0
Mississippi	50	50	50	0	0	Automatic	Always	Always	Yes	200	200	Neither	0	0	0	0	0	0	0
Missouri	50	50	50	50	50	Automatic	Affiliates Only	Affiliates Only	Yes	200	100	Neither	0	0	0	0	0	0	0
Montana	100	100	100	100	200	Automatic	Always	Always	Yes	400	400	Neither	0	0	0	0	0	0	0
Nebraska	40	40	40	40	80	Automatic	Newer	Always	Yes	250	250	Neither	0	0	0	0	0	0	0
Nevada	125	125	125	0	0	Automatic	Newer	Always	Yes	300	300	Register	100	100	50	0	0	0	0
New Hampshire	130	130	100	25	50	Automatic	Affiliates Only	Always	Yes	300	250	Notice File	0	0	0	0	0	0	0
New Jersey	125	125	125	125	125	Automatic	Always	Always	Yes	450	450	Neither	0	0	0	0	0	0	0
New Mexico	50	50	50	50	100	Automatic	Affiliates Only	Always	Yes	300	300	Notice File	0	0	0	0	0	0	0
New York	70	60	37	30	30	Automatic	Always	Always	Yes	300	300	Neither	0	0	0	0	0	0	0
North Carolina	125	125	125	125	0	Automatic	Newer	Always	Yes	300	300	Neither	0	0	0	0	0	0	0
North Dakota	60	60	60	60	110	Automatic	Always	Always	Yes	200	200	Neither	0	0	0	0	0	0	0
Ohio	60	60	60	15	30	Manual	Affiliates Only	Always	No	200	200	Notice File	0	0	0	0	0	0	0
Oklahoma	50	50	50	10	20	Automatic	Always	Always	Yes	300	300	Neither	0	0	0	0	0	0	0
Oregon	60	60	60	0	0	Automatic	Newer	Always	Yes	250	250	Neither	0	0	0	0	0	0	0
Pennsylvania	135	135	120	135	135	Automatic	Newer	Always	Yes	550	550	Neither	0	0	0	0	0	0	0
Puerto Rico	150	150	150	150	150	Automatic	Affiliates Only	Affiliates Only	No	500	500	Notice File	0	0	0	0	0	0	0
Rhode Island	75	75	75	75	135	Automatic	Affiliates Only	Affiliates Only	Yes	300	300	Notice File	100	100	0	0	0	100	0
South Carolina	110	110	110	110	165	Automatic	Affiliates Only	Always	Yes	310	310	Neither	0	0	0	0	0	0	0
South Dakota	125	125	125	125	175	Automatic	Affiliates Only	Affiliates Only	Yes	150	150	Notice File	0	0	0	0	0	0	0

- Comparative analysis of DC SRO fees find them some of the cheapest in the nation
- DC has one of the highest concentrations of wealth per capita, and is a required license by any major broker dealer operating in the region (i.e. must have all 3 MD,VA, DC)
- DISB should consider raising these rates, and reinvest into specialist resources in ESG analysis and RegCF crowdfunding platforms

SECURITIES

COMPARATIVE COSTS

Initial Registration, Mass Transfer, Mass Transfer Dual AG/RA, Renewal and Transfer / Relicense* by State



SECURITIES

Appendix 6

Department of Insurance, Securities and Banking (SRO)
Special Purpose Revenue Funds
FY2019 and FY2020 Revenue and Expenditures

Fund Code	Fund Title	Source of Funding	Description	Propose of Expenditures	FY2019 Revenue	FY2019 Actual Expenditure	FY2020 Revenue 12/19/2019	FY2020 Actual Expenditure 12/19/2019
2100	HMO Assessment	Health Insurance Companies	An assessment on health care organizations	Expenditures are for the Agency's day-to-day operations	1,006,582	961,101	0	203,180
2200	Insurance Assessment	Insurance Companies	An assessment on Insurance Companies	Expenditures are for the Agency's day-to-day operations	6,870,756	7,141,450	105	1,108,259
2300	Securities Broker/Dealer Licenses	Securities Brokers and Dealers	A license to operate as Broker/Dealer in the District (reverts to local fund at year end)	N/A	2,573,395	0	178,915	0
2350	Securities and Banking Fund	Banking Institutions , Mortgage Companies and Securities Firms and Companies	Funds collected are used for the agency operating Budget	Expenditures are for the Agency's day-to-day operations	11,113,841	10,281,638	0	1,381,441
2500	Securities Investment Advisors Fees	Securities Brokers and Dealers	A license to operate as Securities investment advisers (reverts to local fund at year end)	N/A	575,645	0	8,660	0
2600	Securities Registration Fees	Investment Companies	Fees that are required by DC code associated with the registration and notice filing sale of securities in the district (revert to local fund at the end)					
2800	Captive Fees, Licenses and Taxes	Licensed captive insurance companies	Premium Taxes, A license to engage business offers					
2900	Banking Trust Fund	Banking Institutions , Mortgage Companies	These are fees collected from bank applications, licensing, titles and penalties					
2910	Foreclosure Mediation Fund	Banks, Mortgage Companies and Individual Borrowers	Mediation fees collected from bank mortgage companies and individual being foreclosed on					
2911	Foreclosure Mediation Fund (Temporary)	US Department of Justice	Settlement funds distributed by the Department of Justice to jurisdiction					
2950	Capital Access Fund (Cash Collateral)	US Department of Treasury	Funds received from the US Department of Treasury pursuant to Small Business Jobs Act that create the State Small Business Credit Initiative (SSBCI). The money is deposited in participating banks and generates interest.					
2951	Loan Participation Fund	US Department of Treasury	Funds received from the US Department of Treasury pursuant to Small Business Jobs Act that create the State Small Business Credit Initiative (SSBCI). The money is deposited in participating banks and generates interest.					

RAISING FEES TO COMPARATIVE PERCENTILES TO MD, VA WOULD YIELD :

	DC	VA	MD	Middle Percentile Equivalent to Nebraska
PERCENTILE	30%	34%	55%	45%
BLENDED FEE	\$ 635	\$ 650	\$ 800	\$ 740
Vs DC		\$ 15	\$ 165	\$ 105
DC FEE INCREASE		2%	26%	17%
2019 REVENUE	\$ 2,573,395.00			
POTENTIAL DC REVENUE		\$ 2,634,183.86	\$ 3,242,072.44	\$ 2,998,917.01
INCREASE		\$ 60,788.86	\$ 668,677.44	\$ 425,522.01

SECURITIES

- Please utilize comparative SRO fees online within the BI app
- www.dcechleon.com



REGULATORY RECOMMENDATIONS

C.5.10

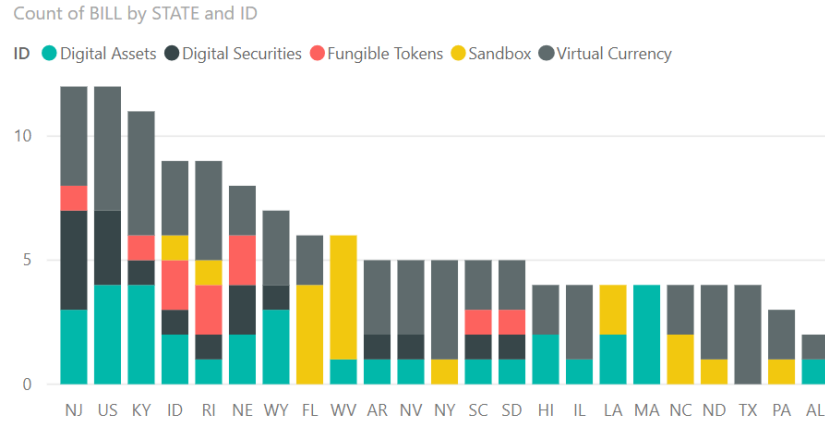


REGULATORY

STATE
All

ID

- Digital Assets
- Digital Securities
- Fungible Tokens
- Sandbox
- Virtual Currency



NOTE:

The online BI tool was compiled utilizing all current legislation within digital finance

Its purpose is to be utilized as a main supportive resource on the regulatory suggestions

There are literally hundreds of pieces of digital finance related legislation, data modeled and powered by BI

STATE	ID	BILL	STATUS	DESCRIPTION
ND	Sandbox	1268	Intro	A BILL for an Act to create and enact chapter 6-15 and a new subdivision to subsection 2 of section 12-60-24 of the North Dakota Century Code, relating to a financial technology program for innovative financial products and services and crimi...
ND	Virtual Currency	2021	Pass	AN ACT to provide an appropriation for defraying the expenses of the information technology department; to amend and reenact section 54-59-05 as amended by section 5 of Se 2007, as approved by the sixty-seventh legislative assembly, and ...
ND	Virtual Currency	2048	Pass	AN ACT to create and enact chapter 47-30.2 of the North Dakota Century Code, relating to the Revised Uniform Unclaimed Property Act; to amend and reenact sections 9-12-29, 10-33-114, and 15-02-05.2, subsection 3 of section 23.1-15-07, su...
ND	Virtual Currency	3024	Engross	A concurrent resolution directing the Legislative Management to consider studying the feasibility and desirability of regulating special purpose depository institutions and regulati entities engaged in virtual currency business activities.
NY	Virtual Currency	A03138	Intro	Digital wallets for state to disburse money to residents. Establishes the empire state inclusive value ledger establishment and administration act to create a master account and sys individual wallets to make and receive payments to state entities and residents of the state; authorizes the disbursemen...
NY	Sandbox	A03336	Intro	Relates to financial technology products and services; establishes a regulatory sandbox program.
NY	Virtual Currency	A03336	Intro	Relates to financial technology products and services; establishes a regulatory sandbox program.
NY	Virtual Currency	A07742	Intro	Includes unclaimed virtual currency as abandoned property; authorizes regulations recognizing electronic communication as written contact; and requires reporting unclaimed pro belonging to deceased persons.

REGULATORY

ACTIVITY 1

IDENTIFY FRAMEWORK PRIORITIES

- Construct framework for determining regulatory action
Two common questions to consider are

(I) Wait-and-see/ Forbearance

The regulator monitors an innovation before deciding on a regulatory treatment. In case of forbearance, the regulator decides to tolerate certain behavior in the market otherwise deemed non-compliant

Vs.

(II) Regulatory Change

The regulator initiates a legislative change adopts new regulation, or amends the current one or it reconsiders interpretation and application of the current rules within the regulator's purview and discretion

REGULATORY

ACTIVITY 2

RECOGNIZE THAT DC IS TRAILING MUCH OF THE NATION IN TERMS OF LEGISLATIVE ACTIVITY AROUND DIGITAL FINANCE AND/ OR INNOVATION

- The single piece of legislation that clarified virtual currency for DC, did not arise from DISB
- DC's national competitive positioning has been hurt by the highly publicized Harmon critiques as well as lack of legislative/ regulatory action in comparison to other "Innovation friendly" states
- DISB must increase its legislative activities around regulation, even if for market signaling

REGULATORY

ACTIVITY 3

DISB:
NEED FOR LEGISLATIVE
ACTIVITY AROUND REGULATION TO
INCREASE MARKET CONFIDENCE

- Lack of clarity = Risk to market participants
- The market growth of NFTs and crypto technicalities as applied to MTL, brings DISB's position on virtual currency back to a high priority issue
- Inaction will further damage DC's national competitive positioning due to lack of local MTL clarification exposing market participants to broad
- federal interpretation
- The situation also serves as opportunity to repair past criticisms of DISB from Harmon, while joining the national conversation through legislative action that demonstrates a true understanding of blockchain applications to the financial sector

REGULATORY

ACTIVITY 4

SPECIFIC RECOMMENDATION

Differentiate “Virtual Currency” From “Utility Tokens” (*i.e. Crypto Currency vs. Assets)



- Ethereum and other utility tokens should not be subject to MTL when used for NFT purposes
- The “consumptive” use for NFT, seeks to differentiate from federal interpretation of Ether as a virtual currency

Predominant Purpose Is Consumptive

“Consumptive” means a circumstance when a token is exchangeable for, or provided for the receipt of, services, software, content or real or tangible personal property, including rights of access to services, content or real or tangible personal property”

Differentiate “Smart Contract” From “Investment Contract”



- SEC has used the Howey test to find various digital assets and cryptos as securities
- SEC v. W.J. Howey Co., 328 U.S. 293 (1946)
- Allow opportunity to enforce DC securities law on “bad actors” within the NFT market

Not Marketed As An Investment

“The developer or seller takes other reasonable precautions to prevent an initial buyer from purchasing the token as a financial investment”

TACTICAL REPORTING

C . 5 . 1 1



REPORTING

JULY

(Submitted)

ECHELON MONTHLY REPORT - JULY

LEGEND

C.5.1 Fintech Analysis
C.5.3 Digitization of Banking
C.5.4 Sandbox Optimization
C.5.5 Office of Innovation/ Reg Tech
C.5.6 Unbanked & Underbanked
C.5.8 Financial Hub

1. EQUITY FINANCINGS INTO EMERGING FINTECH COMPANIES

Supports:

C.5.1, C.5.3, C.5.4, C.5.8

Insight:

- Which sectors within Fintech are receiving backing – why?
- Which Fintechs established financial companies are acquiring – why?
- Help DISB to gauge potential winning sectors of fintech and existing hubs, in addition to identifying underfunded participants as the financial hub and sandbox is developed

Analyze equity funding activity by:

- Geography
- Type
- Deal Size
- Top Acquirers
- Top Investors
- Top Funded Companies
- Deal Share by Stage
- Hub Year over Year

2. FINTECH ANALYSIS

Supports:

C.5.1, C.5.3, C.5.4

Insight:

- Identify business case uses within emerging sectors of fintech
- Regulatory strategies being used
- Challenges barriers to underserved / Unbanked
- FANGS (Big Tech) entry into fintech and consumer finance (Amazon/ Apple)

Analyze the following segments within Fintech:

- Payments
- Banking

- Digital Lending
- Wealth Management
- Insurance
- Capital Markets
- SMB (Small Medium Business)
- Real Estate Lending

REPORTING

AUGUST

(Submitted)

ECHELON ECONOMIC DEVELOPMENT

DISB: August Overview

1. Analyze and structure the sub-industry components of the Fintech sector, receiving the most institutional VC funding:

1) Payments

- Integrated platforms for corporate and SMB
- Thematic Debit Cards
- E-Commerce Fraud- embedded Fintech solutions

2) Banking

- Machine Learning and blockchain to combat AML & Crypto Crime
- Neobank & Challenger bank thematic products
- API/ Open Banking
- Fintech digital banking operating models (BaaS, Rent -a-charter etc)

3) Digital Lending

- BNPL (Buy now pay later) white label, integrated, embedded
- Alternative credit: Data ML to create avenues to access and build credit

4) Wealth Management

- Segment focused money management apps
- Alternative platforms give retail investors access to non-traditional assets

5) Insurance

- Embedded insurance apps
- Telematics

6) Capital Markets

- Asset security and infrastructure solutions
- Risk management solutions
- Digital asset custodian

7) SMB

- Access to capital solutions
- Non-dilutive account receivable based financing

8) Real Estate

- All cash offer solutions

2. Examine each sub-industry for VC funding amounts from 2018-current, global and US , with US breakdown by states

3. Analyze select current US startups operating within each sub-industry and their business models

4. Examine Blockchain as an industry encompassing the sub-industries

5. Examine all regulatory sandbox legislation

6. Examine Arizona and Hawaii models (best/ worst practices)

7. Examine crypto related legislation from 2021

8. Create BI Dashboard for analysis

9. Examine the operating models involved in fintech and effect on sandbox participation, MTL and charters

DC FINTECH RELATED EVENTS

DATE(s)	EVENT	LOCATION
10/18/21 - 10/21/21	5th Annual DC Fintech Week	Georgetown U- 3700 O St NW
10/1/2021	Digital Economy Investment Summit	National Press Club 529 14th St
9/29/21 - 10/1/21	Blockchain Development with Stellar - DC	20 F St
9/24/2021 - 9/25/21	2021 Black Blockchain Summit	Howard U 2400 6th St
9/30/21 - 10/01/21	The Future of Money, Governance, the Law	US Capitol

REPORTING

SEPTEMBER

(Submitted)

ECHELON ECONOMIC DEVELOPMENT

DISB: September Overview

1. Complete research and formulate insights into actionable strategies on the following:

- Fintech Industry Overview
- Digitization of Banking
- Regulatory Sandbox Optimization
- Office of Innovation
- Unbanked & Underbanked
- Strategic Business Development
- Financial Hub
- Securities
- Regulatory

2. Deep dive analysis into BaaS “Banking as a service and how the “As-a-SERVICE” dynamic has driven the vast change in fintech business models, and subsequent reasons why a sandbox is not effective

3. Finish the report!

DC FINTECH RELATED EVENTS

DATE(s)	EVENT	LOCATION
10/18/21 - 10/21/21	5th Annual DC Fintech Week	Georgetown U- 3700 O St NW
10/13/21	Kuwait Fintech Summit	700 19 th St NW
2/9/22 - 2/10/22	2022 Digital Economy Blockchain Crypto Investment Summit	NPC- 529 14 th St NW

STRATEGIC PLAN

IMPLEMENTATION

C . 5 . 1 2

Executive /Commissioner Level Dashboard & KPI



REPORTING

KEY PERFORMANCE INDICATORS

Key Performance Indicators measure how well an agency is achieving its Strategic Objectives. They are outcome-oriented and should be used to answer the question, "What does the agency need to measure to determine success?"

1. Provide high quality and efficient consumer protection services to District residents and businesses. (3 Measures)

Measure	New Measure/ Benchmark Year	FY 2017 Actual	FY 2018 Target	FY 2018 Actual	FY 2019 Target	FY 2020 Target
Percent increase in the number of fraud alerts from the previous fiscal year developed and available on the Department's website and other media	No	50%	10%	18%	5%	5%
Percent of insurance, securities and banking complaints scheduled to be closed within 45 days of receipt	No	96.1%	95%	98.7%	95%	95%
Percent of scheduled captive financial analyses conducted during the fiscal year	No	100%	100%	100%	100%	100%

2. Provide high quality and cost effective regulation of financial services providers to ensure compliance with District laws. (3 Measures)

Measure	New Measure/ Benchmark Year	FY 2017 Actual	FY 2018 Target	FY 2018 Actual	FY 2019 Target	FY 2020 Target
Percent of scheduled District-based investment firms examined during the fiscal year	No	100%	100%	100%	100%	100%
Percent of scheduled domestic insurance companies examined during the fiscal year	No	100%	100%	100%	100%	100%
Percent of scheduled non-depository financial institutions examined during the fiscal year	No	119.6%	100%	100%	100%	100%

GOAL:

Convert KPI Priorities into BI Dashboard

REPORTING

IMPLEMENTATION:

- KPI data has been standardized and formatted for data modeling and online BI app
- Any missing data is due to DISB not reporting
- As a courtesy the excel file will be provided should DISB wish to input the missing data

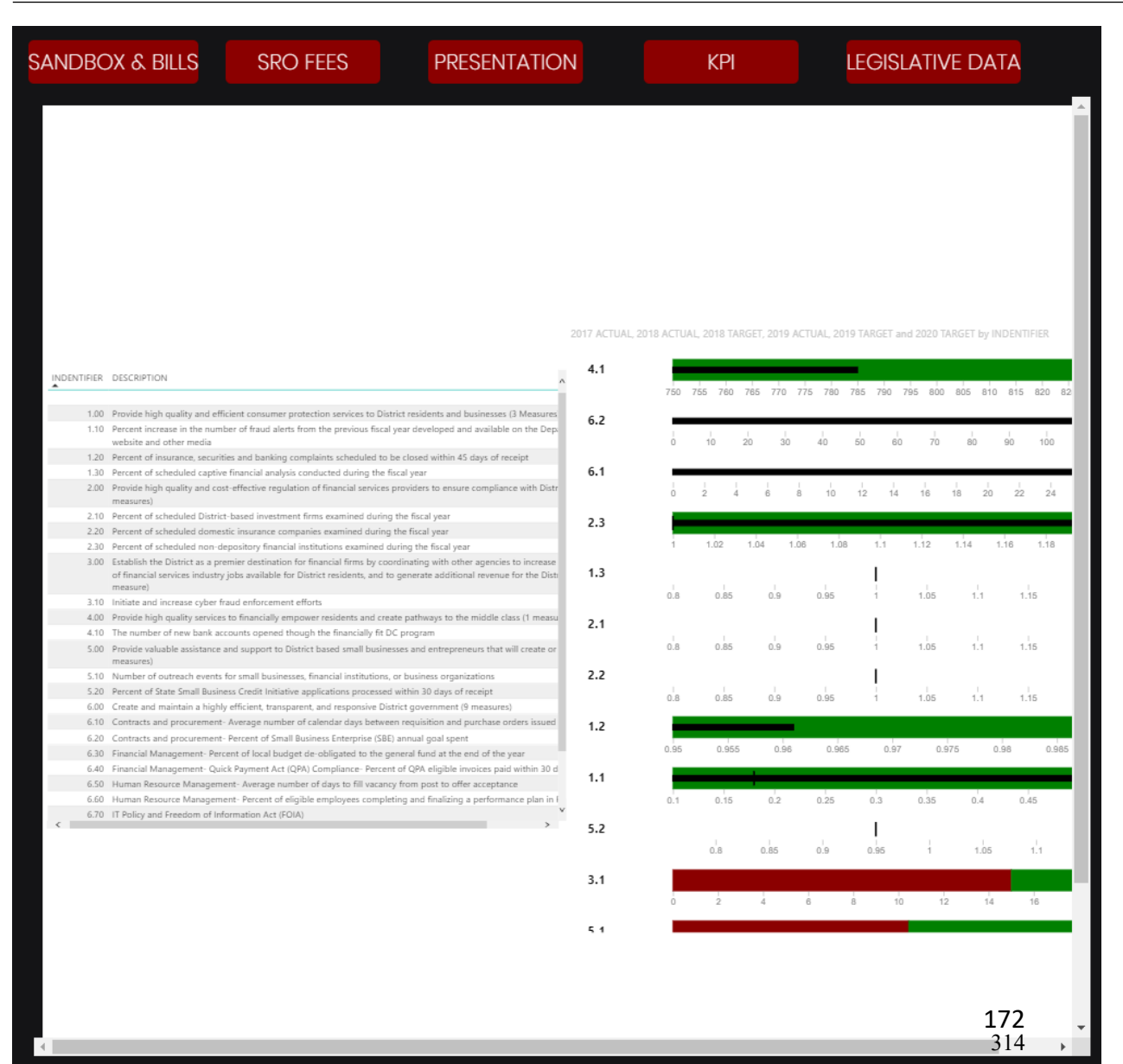
IDENTIFIER	DESCRIPTION	2017 TARGET	2017 ACTUAL	2018 TARGET	2018 ACTUAL	2019 TARGET	2019 ACTUAL	2020 TARGET	2020 ACTUAL
1	Provide high quality and efficient consumer protection services to								
1.1	Percent increase in the number of fraud alerts from the previous		50.0%	10.0%	18.0%		5.0%	5.0%	
1.2	Percent of insurance, securities and banking complaints scheduled		96.1%	95.0%	98.7%	95.0%		95.0%	
1.3	Percent of scheduled captive financial analysis conducted during		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2	Provide high quality and cost-effective regulation of financial								
2.1									
2.2	Percent of scheduled District-based investment firms examined		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2.3	Percent of scheduled domestic insurance companies examined		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2.4	Percent of scheduled non-depository financial institutions		119.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
3	Establish the District as a premier destination for financial firms by								
3.1	Initiate and increase cyber fraud enforcement efforts				18	15		15	
4	Provide high quality services to financially empower residents and								
4.1	The number of new bank accounts opened though the financially		785	750	827	750		750	
5	Provide valuable assistance and support to District based small								
5.1	Number of outreach events for small businesses, financial				31	18		18	
5.2	Percent of State Small Business Credit Initiative applications		10.0%	95.0%	10.0%	95.0%		95.0%	
6	Create and maintain a highly efficient, transparent, and								
6.1	Contracts and procurement- Average number of calendar days		25.8						
6.2	Contracts and procurement- Percent of Small Business Enterprise		108.7						
6.3	Financial Management- Percent of local budget de-obligated to								
6.4	Financial Management- Quick Payment Act (QPA) Compliance-								
6.5	Human Resource Management- Average number of days to fill								
6.6	Human Resource Management- Percent of eligible employees								
6.7	IT Policy and Freedom of Information Act (FOIA)								
6.8	Compliance- Percent of open data sets identified by the annual								
6.9	IT Policy and Freedom of Information Act (FOIA) Compliance-								

REPORTING

BI POWERED KPI DASHBOARD
AVAILABLE ONLINE
WWW.DCECHELON.COM

DISB HAS NOT UPDATED ITS
PERFORMANCE DATA

ANY MISSING KPI IS DUE TO LACK OF
DISB REPORTING



Appendix 15

DC Financial Literacy Council Members' Database

Names	Terms	Ward of Residence			
Jeffrey A. Banks	4/2/2024	Ward 3			
Sybongile Cook	4/2/2024	Ward 5			
Allen C. Cheaves	4/2/2024	Ward 7			
Michelle Hammonds	4/2/2025	Ward 5			
Chip Lusk	1/2/2023				
Anthony V. Stevens	4/2/2025	Ward 8			
Melissa Mazard	4/2/2025				
VACANT – Office of the Chief Financial Officer, Office of Finance and Treasury					
VACANT – DC Public Schools					

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes

Date: October 20, 2022

Location: WebEx – D.C. Department of Insurance, Securities, and Banking

Meeting Call to Order:

The D.C. Financial Literacy Council (DCFLC) met via Videoconference, at 3:04 p.m. EDT, Jeffrey A. Banks, Chair, presiding.

Roll Call:

Council Members Present:

- Jeffrey A. Banks - Chair
- Allen C. Cheaves - Member
- Michelle Hammonds - DC Government Representative
- Chip Lusk - Member
- Melissa Mazard - Member
- Anthony V. Stevens - Member
- Idriys Abdullah - Member

Absent:

- Sybongile Cook - Secretary to Council

Support Staff:

- Bill McGill Jones - Office of Financial Empowerment & Education
- Lloyd Anderson - DISB-IT, Office of Administration & Policy Division
- Michael Guishard - DISB-IT, Office of Administration & Policy Division
- Shankar Vaidyanathan - DISB-IT, Office of Administration & Policy Division

Opening Remarks:

Michelle Hammonds called the meeting to order at 3:04 p.m., recognized Chair Jeffrey Banks, and asked the Council members to appear via camera. Ms. Hammonds reviewed the meeting's agenda and yielded the floor to Chair Banks who called the roll, whereupon the Council determined that it had established a quorum. Ms. Hammonds briefly addressed some technical concerns and gave the floor back to the Chair.

Chair Banks thanked the participants for attending the meeting and remarked upon the mission and vision of the Council. The mission is to empower residents to achieve short-term and long-term financial goals, assist and advise the Mayor and the D.C. Council to promote financial literacy within communities and public schools, and facilitate the coordination of public and private financial literacy and education services. The Vision of the Council is to be a unifying strategic advisor by connecting people, information, and ideas that promote financial literacy in the District of Columbia and through collaboration and dissemination of critical information.

Meeting Minutes:

Member Chip Lusk made a motion to accept the minutes of the previous Council meeting with no corrections. The motion was seconded by Member Allen Cheaves and approved by a unanimous voice vote.

Unfinished Business:

Chair Banks remarked that the Financial Literacy Council had made five core recommendations to the Council of the District of Columbia. One such recommendation which is currently being acted on is to provide financial literacy education to the students of the District of Columbia Public Schools, OSSE, and charter schools. Chair Banks testified on the topic on behalf of the Financial Literacy Council at a D.C. Council hearing and thanked Ms. Hammonds and everyone who worked on the information that was presented at the hearing. This matter will require a student to take the financial literacy course before they graduate, and the Council will bring it to a vote in the near future. The Chair mentioned efforts to educate returning citizens and senior citizens in the community. Ms. Hammonds mentioned that the Council hearing is hosted on the DC Council's website.

The Chair discussed updating the newsletter and the website, to which Ms. Hammonds remarked that Intern Bill McGill Jones was working on that but he had found it difficult to get individuals from the community to share events that are actually going on. Ms. Hammonds stated that in order for the newsletter to be of value to the broader community, the Council should encourage community stakeholder engagement in sharing events through the newsletter. The DCFLC wants to make it as easy as possible for stakeholders to share events by sending a link where they can upload events directly to a DCFLC Smartsheet spreadsheet that will be distributed every two months. D.C. Council oversight Chairperson Anita Bonds specifically encouraged the DCFLC to produce the newsletter. The Chair remarked that the DCFLC would implement this initiative before the Q1 oversight hearing and he encouraged everyone to submit their information.

New Business:

Ms. Hammonds noted that it was Get Smart About Credit Day, which is normally held on the third Thursday in October and is a part of Get Smart About Credit Month. Chair Banks asked for updates from Financially Fit DC, to which Ms. Hammonds remarked she has had the privilege to lead the Office of Financial Empowerment and Education as its Director. Among its work in the community is the Financially Fit DC initiative where people can learn about their finances at financiallyfitDC.com.

Additionally, the Office creates financial education workshops and community engagement to talk about various financial topics including making a budget, managing credit, preparing to buy a home, planning for retirement, and building wealth. Because of partnership between the DCFLC and the National State Treasurers Association, the Office was able to create a resident portal and a portal for DC employees in furtherance of its workplace financial wellness program.

Ms. Hammond's office will hold its monthly financial education session with DC government employees regarding estate planning on the following day. Her office is also in the process of creating workshops and activities for the returning citizen population. Many of the recommendations made by the DCFLC are executed out of the Office of Financial Empowerment and Education.

Chair Banks discussed a conversation he'd had with the Office of the State Superintendent of Education regarding the Career Academy Network for the financial services industry in which they encouraged students to enter the financial services industry. Within the first quarter of the calendar year, students from KIPP, Jackson Reed, H.D. Woodson, Roosevelt and one other school will participate in the Career Academy financial services program. The Chair invited community stakeholders to reach out to DCFLC to invite students to shadow their place of business. The job shadowing would potentially take place in February of 2023. The Chair emphasized the importance of learning about money, access to capital, and personal finances before a student goes off to college.

Announcement of Upcoming Events:

1. Member Melissa Mazard, who represents the community, remarked that she was still a new Council member and looked forward to learning and participating more with the Council members.
2. Member Chip Lusk, CEO of IDB Global Federal Credit Union, remarked that the mentoring program sounded like a great idea and IDB would be interested in hosting such students. Mr. Lusk discussed a recently-held webinar entitled "How to Avoid Falling Victim to Fraud", which was hosted by the FBI, and shared an online link to the content. IDB has several more webinars coming up, including "Fraud Protection Around the Holidays," which is also hosted by the FBI.
3. Member Stevens remarked that his organization also conducted a number of webinars with the honors program at the University of the District of Columbia as well as North Carolina Central and other institutions. A lot of universities have been reaching out to connect their incoming scholars with preparation for professional school, law school, medical school, graduate school, and entering the workforce. The subject matter of the webinars includes budgeting, basic early investing, insurance, cost of living analysis, and contract negotiations. Member Stevens recognized Ms. Hammonds' old friends at the Challenge Academy, an organization which has engaged in financial literacy training support for program participants. Member Stevens said that they'll be conducting those support trainings with the next cohort to start in January. Member Stevens also remarked that his organization has paired the Tiger Woods Foundation with the 100 Black Men of Washington, D.C., and their Saturday network mentorship program. Member Stevens aims to make those kinds of connections for philanthropists and/or professional networks that are seeking a captive audience of mentors and mentees.

4. Member Allen Cheaves remarked that his organization had just completed a grouping of webinars with Benjamin Banneker High School focused on budgeting, the effects of inflation, money behaviors, and entrepreneurship through a fortified relationship with the Certified Business Enterprise SOWN. Member Cheaves also mentioned fortifying additional relationships with America Works, an organization focused on low-income and returning citizens.
5. Ms. Hammonds provided updates from the Department of Insurance Securities and Banking. There will be a number of events and activities taking place in the near future, one being at Langley Elementary School and a collaboration with DC Futures. The Department will also be working with the DC Disability Rights Office to provide information there. DISB will partner with the DC Office of Human Resources in November and December to roll out a number of workshops about preparing for the open enrollment season as well as resources that are available to District employees. The Office of Financial Empowerment and Education is always busy creating activities and engagement. Ms. Hammonds encouraged the Council Members to share their updates in the DCFLC newsletter.
6. The Chair yielded the floor to Member Sybongile Cook, who was absent in lieu of her staff representative Leslie Cook, who was present.

PUBLIC COMMENTS:

1. Ms. Hammonds gave the floor to Latesha Wheeler from DC Credit Union. Ms. Wheeler remarked that the credit union holds outreach meetings monthly, with the October calendar being fully scheduled with an outreach mission to advertise products and services to new members. DC Credit Union has participated in a partnership with Bank On DC, the most recent activity being a collaboration with DOES Project Empowerment which garnered 25 membership applications.
2. Mr. Paul Saulski from the Securities and Exchange Commission's Office of Investor Education and Advocacy remarked that his office had just come off of world investor week in which financial regulators from around the world come together through the International Organization of Securities Commissions to focus on a week of getting out to the communities to engage in investor education. Mr. Saulski mentioned the availability of investor education literature on investor.gov as well as a desire to provide investor education to schools. Member Abdullah, Consumer Protection Advocate at DISB, asked Mr. Saulski that he or his office complete the form advising the DCFLC newsletter of their upcoming events so that this invaluable information will be included.
3. Mr. Max Goldberger of Grant Associates, one of the D.C. workforce development partners, remarked that he'd joined the conference to get a feel for what the Council is working on, mainly regarding public benefits.
4. Mr. Chester McPherson, who previously had to limit his connection to the DCFLC due to work conflicts, announced that he has returned to discuss and promote the dearly-held topic of financial literacy.

5. Member Idryis Abdullah announced that DISB had tallied up its activities during the past fiscal year and were able to produce and deliver 32 workshops and 11 information events focused primarily toward the elder community in D.C. DISB was able to produce a database of higher education institutions, non-profit organizations, senior wellness organizations and villages in which to target financial literacy, education, and consumer protection to senior citizens, a population which has been disproportionately victimized by financial fraud and exploitation. Member Abdullah noted that the need for financial education has been exacerbated because people are living longer and must ensure they have the resources necessary to not outlive their money.
6. DISB engaged in a power project in which they compiled an estate planning workshop in partnership with Legal Counsel for the Elderly, which will hopefully be duplicated throughout the city in the next fiscal year. Citizens should not be first considering estate planning at the age of 55 or 60, but should be engaging in financial literacy and education as a holistic and comprehensive part of life. The Chair mentioned that the Society for Financial Education and Professional Development will hold their year-end event next week. Ms. Hammonds mentioned that D.C. recently had a Black housing strike force that created recommendations for building wealth in the Afro-American community through home ownership and estate planning. The Chair remarked that the Home Purchase Assistance Program (HPAP) had increased its cap amount. Ms. Hammonds encouraged homebuyers to layer different financial programs when purchasing property and assisting with down payments and closing costs.

ADJOURNMENT:

Chair Banks made a motion to adjourn the meeting. The motion was seconded by Member Hammonds and approved by a unanimous voice vote at 4:01 p.m. The next Council Meeting is slated for January 19, 2023.

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes

Date: April 21, 2022

Location: Webex – D.C. Department of Insurance, Securities, and Banking

Present:

Jeffrey A. Banks, Chair

Allen C. Cheaves

Eugenia Collis

Sybongile Cook

Chip Lusk

Michelle Hammonds

Anthony V. Stevens

Absent:

Idriys Abdullah

Angel Rich

Presenters:

Leslie Jones – Consumer Financial Protection Bureau (CFPB)

Anthony V. Stevens – Northwestern Mutual & Member of DCFLC

Support Staff:

Bill McGill Jones – Office of Financial Empowerment & Education

Aristides Pereira – Office of Financial Empowerment & Education

Shankar Vaidyanathan – DISB-IT, Office of Administration & Policy Division

Call to Order:

The meeting was called to order at 3:12 p.m. by Michelle Hammonds due to a technical problem that prevented Chairman Banks from joining the meeting on time. Ms. Hammonds wished everyone a happy Financial Literacy Month and gave an overview of the agenda. Upon joining the meeting, the Chairman briefly re-echoed the history and mission of the Council and thanked Ms. Hammonds for standing in for him.

Meeting Minutes:

Sybongile Cook noted a minor correction to the minutes of the previous meeting. Chip Lusk made a motion to accept the minutes of the previous Council meeting as corrected. The motion was seconded by Ms. Cook and approved unanimously.

New Business:

Leslie Jones from the U.S. Consumer Financial Protection Bureau (CFPB) gave a presentation on financial fraud and scams. In 2020, there were 2.8 million reports of fraud in the U.S. with over \$5 billion reported as having been lost through identity theft, imposter scams, and credit bureau reports. Of note, refunds are still available to those who wired money to scammers through Western Union between January 1, 2004 and January 19, 2017, following a \$586 million settlement Western Union reached with the Federal Trade Commission and Department of Justice. The deadline to file a claim is July 1, 2022.

Ms. Jones noted that younger people report losing money to fraud more often than older people, but the median loss for those aged 70 and older is much higher than for younger people. Losses are reported in a variety of forms, including credit cards, bank transfers, and cryptocurrency. Phone calls, text messages, and emails are the leading methods by which people are contacted, with the text messaging tactic growing substantially.

She noted that fraud has a disproportionate impact on minority communities, with nearly 20% of African American consumers being victims, 17.3% of Hispanic consumers, and almost 15% of non-Hispanic white consumers. Reverse redlining refers to the practice of targeting those who are more likely to fall victim. Looking at CFPB complaints by census tract, lower-income and communities of color are more likely to submit complaints about credit reporting, identity theft, and delinquent servicing; higher-income and majority white neighborhoods are more likely to submit complaints about mortgage origination and servicing; and the most complaints per resident come from neighborhoods with the highest share of Black residents.

Cyber scams that target older adults are largely in the areas of tech support, online dating, mortgage closing, and investment scams. Online dating or romance scams have become much more common, and CFPB has tips and red flags for avoiding them. Consumers should avoid unsolicited calls for tech support. For investment scams, consumers should be cautious if asked to invest their savings, seek verification that they are dealing with a real company, and be cautious of any opportunity that urges them to act quickly or “before it’s too late.” Verification that you’re dealing with a legitimate business is also important in mortgage closing scams. Consumers should exercise caution if asked to make last minute changes to things like wiring instructions.

Finally, Ms. Jones noted some related CFPB resources, such as Money Smart for Older Adults, a service to find youth financial literacy activities, and a page devoted to protecting one’s finances during the coronavirus pandemic.

New Business:

Anthony Stevens discussed a campaign by Northwestern Mutual D.C. to influence and help develop \$50 billions of intergenerational wealth in Black and African American communities in the D.C. area. The efforts will be focused on four main areas: recruiting talent, marketing, education for advisors, and community financial literacy. The financial literacy effort will have a particular focus on communities east of the Anacostia River, with the goal to empower District residents, in partnership with DISB and community-based organizations already engaged in this type of work, to further the mission of shrinking the wealth gap.

In the area of recruitment, Northwestern Mutual D.C. has and will continue to recruit Black advisors, and looks to recruit talent from the community to serve the community. Northwestern Mutual D.C. will be a host site for the Marion Barry Summer Youth Employment Program to give young people exposure to the business of wealth management.

Announcement of Upcoming Events:

Michelle Hammonds/Jeffrey Banks – DCFLC Financial Literacy Month event on April 28, in-person/virtual hybrid

Michelle Hammonds – GW University financial education, various other Financial Literacy Month events, money motivation webinar for District employees

Adjournment:

Chairman Banks hoped everyone would be able to participate in the April 28th Financial Literacy Month event. Chairman Banks made a motion to adjourn the meeting, which was seconded by Chip Lusk and approved unanimously at 4:17 p.m. The next Council meeting is slated for Thursday, July 21, 2022.

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes

Date: July 21, 2022

Location: WebEx – D.C. Department of Insurance, Securities, and Banking

Meeting Call to Order:

The meeting was called to order at 3:17 p.m. by the Chair, Jeffrey Banks, who called the roll and reviewed the history, mission, and vision of the Council.

Roll Call:

Council Members Present:

- Jeffrey A. Banks - Chair
- Allen C. Cheaves - Member
- Sybongile Cook - Secretary to Council
- Michelle Hammonds - DC Government Representative
- Chip Lusk - Member
- Melissa Mazard - Member
- Anthony V. Stevens - Member
- Idriys Abdullah - Member

Absent:

- None

Special Guest:

- Karima M. Woods - Commissioner/DISB

Presenters:

- Aaron Fenwick - SSBCI Program Administrator, Banking Bureau/DISB
- Ana Van Balen - Director for Housing Programs, Office of the Deputy Mayor for Planning and Economic Development

Support Staff:

- Bill McGill Jones - Office of Financial Empowerment & Education
- Aristides Pereira - Office of Financial Empowerment & Education
- Lloyd Anderson - DISB-IT, Office of Administration & Policy Division
- Michael Guishard - DISB-IT, Office of Administration & Policy Division

Meeting Minutes:

Chip Lusk made a motion to accept the minutes of the previous Council meeting with no corrections, which was seconded by Allen Cheaves and was approved by a unanimous voice vote.

Unfinished Business:

Michelle Hammonds provided a review of financial literacy past and current events, and shared a brief recap video on the DC Financial Literacy Month celebration.

New Business:

Aaron Fenwick presented to the council and participants on the Project REACH—Roundtable for Economic Access and Change—an initiative established the Office of the Comptroller of the Currency (OCC) to address the lack of diversity in finances and access to wealth by bringing together banking and civil rights leaders to address the obstacles to full and equal participation in the national economy. The initiative focuses on credit counseling and repair, affordable home-ownership, and entrepreneurship. Approximately 50 million Americans have unusable credit scores, which impacts common paths to wealth—particularly homeownership and entrepreneurship—and the focus on affordable housing (rental) impacts the ability to build equity through home-ownership. The initiative will focus on identifying and addressing obstacles, identifying existing solutions, and proposing products, programs, and policies to adjust existing solutions or create new ones.

Jeffrey Banks inquired as to the availability of cash collateral support program funds; Aaron Fenwick reviewed the DC BizCAP, which provides loan support and facilitation for small businesses that are credit worthy but do not meet traditional bank criteria. Responding to a question from the public, Aaron Fenwick reviewed the distinction between affordable housing and affordable homeownership, stressing the importance of home-ownership as the more viable path to wealth-building.

Ana Van Balen presented to the Council and participants on the DC Strike Force Program, an initiative aimed at increasing Black home-ownership and supporting wealth building by supporting existing Black homeowners. Ana Van Balen reviewed the underrepresentation of Black people in District home-ownership, the national trends of decreasing Black home-ownership, and the decreasing affordability of homes in DC to potential and existing Black homeowners. The initiative will additionally address home supply issues. Ana Val Balen reviewed the online resources being made available as part of the initiative, which launched in June 2022, and the accessibility of public meetings.

Announcement of Upcoming Events:

- Chip Lusk – Credit Union Webinar for first-time home buyers and sellers on navigating the market
- Jeffrey Banks – National Association of Minority Contractors DMV meet-and-greet on August 4
- Michelle Hammonds – Marion Barry Summer Youth Employment Program and National REACh Program in partnership with United Planning Organization
- Michelle Hammonds introduced the newest council member, Melissa Mazard, who reviewed her background, most recently as a financial counselor in private practice.
- Commissioner Karima Woods reiterated the three-part mission of the REACh program, the ways members of the public and community partners can engage in that work, and thanked the council for their continued partnership.
- Sybongile Cook announced an arts and culture grant for Southeast D.C. to transform the Anacostia region into a destination for arts and culture by showcasing local artists and groups.

Public Comments:

Stephen Morris, Senior VP of Community Lending for George Mason Mortgage and United Bank, spoke to the council about his organization's work to increase Black and Latinx home-ownership through a down-payment assistance grant program. The program awards up to \$10,000 for down-payment and closing costs and is partnered with a low down-payment mortgage at a below-market interest rate (<5%) with no mortgage insurance in which the buyer can put down as little as 3%, with high loan and income limits. The grant has already been utilized over 100 times since its launch and is available throughout the D.C. metropolitan area.

Adjournment:

Jeffrey Banks made a motion to adjourn the meeting, which was seconded by Michelle Hammonds and was approved by a unanimous voice vote at 4:15 p.m. The next Council Meeting is slated for October 20, 2022.

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes

Date: October 21, 2021

Location: WebEx – D.C. Department of Insurance, Securities, and Banking

Call to Order:

The meeting was called to order at 3:06 p.m. by Jeffrey Banks, who called the roll and reviewed the history and mission of the Council.

Roll Call

Present:

Jeffrey A. Banks, Chair
Eugenia Collis
Allen C. Cheaves
Chip Lusk
Angel Rich
Anthony V. Stevens

Absent:

Sybongile Cook

Attendees:

Idriys J. Abdullah
Michelle Hammonds
Ari Pereira
Albert Pearsall

Meeting Minutes:

Eugenia Collins made a motion to accept the minutes of the July 22, 2021 meeting with corrections, which was seconded by Anthony Stevens and was approved by a unanimous voice vote.

Unfinished Business:

Chair Jeffrey Banks reviewed the process of finalizing and publishing the DCFLC Report,

New Business:

Jeffrey Banks asked committee members to outline their respective roles in drafting the report. Eugenia Collis described the Resident Committee, which was tasked with identifying the unique needs of District residents and providing recommendations based on that research in conjunction with existing programming, including Financially Fit DC. Allen Cheaves described the Student

Affairs Committee, which was tasked with exploring ways to integrate existing effective programs into both juvenile and adult schooling to increase financial capability. Eugenia Collis described the Advisory Committee, which was tasked with identifying and recommending ways to leverage the expertise of the DCFLC's strategic partners in developing future programs and expanding its programmatic reach. Angel Rich described the Impact and Innovation Committee, which was tasked with scaling the impact of the programs to expand financial self-sufficiency and leveraging trends, financial capabilities, and shared resources to accomplish that goal.

Jeffrey Banks detailed the outcome of the survey on financial literacy recommendations, which included findings of strong support for integrating financial education into the public-school curriculum, making financial literacy resources available both for citizens returning from incarceration and in the workplace, and majority support for the draft protocols and expansion of public financial literacy resources and advocates. Jeffrey Banks discussed the recommendations and their potential action steps with the Council members and described the distribution of the report to members of the D.C. Council and the Executive Office of the Mayor. Members of the Council shared their gratitude for having had the opportunity to work on the report and discussed their hopes for how it will be utilized and built upon over time.

Announcement of Upcoming Events:

Thomas Manganello, Securities and Exchange Commission – financial education presentations
Kathryn Clay, PNC – financial education and entrepreneurship in HBCUs
Jimmie Jones, Truist Bank – community benefits plan, merger of SunTrust and BB&T
Melinda Fallen, United Planning Organization – partnership, tax program
Sheila Naya, DC Credit Union – sponsorship and partnership

Adjournment:

Jeffrey Banks announced that the next meeting of the Council would take place on January 20, 2022. Eugenia Collis made a motion to adjourn the meeting, which was seconded by Angel Rich and was approved by a unanimous voice vote at 4:15 p.m.

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes

Date: January 20, 2022

Location: WebEx – D.C. Department of Insurance, Securities, and Banking

Call to Order:

The meeting was called to order at 3:07 p.m. by the Chair, Jeffrey Banks, who called the roll and reviewed the history, mission, and vision of the Council.

Roll Call

Present:

Jeffrey A. Banks, Chair
Allen C. Cheaves
Eugenia Collis
Sybongile Cook
Chip Lusk
Anthony V. Stevens
Michelle Hammonds
Eugenia Collis

Absent:

Angel Rich

Presenters:

Aaron Fenwick

Others:

Bill McGill Jones

Meeting Minutes:

Jeffrey Banks made a motion to accept the minutes of the previous Council meeting with no corrections, which was seconded by Chip Lusk and was approved by a unanimous voice vote.

Unfinished Business:

Jeffrey Banks applauded all those involved in the publishing of the final DCFLC Report. Jeffrey Banks outlined the Council's desire to host an in-person meeting to discuss their work with the general public, focusing particularly on access to capital, financial education, and small businesses. Allen Cheaves and Chip Lusk volunteered to meet with Jeffrey Banks to discuss the details and logistics of that undertaking and Michelle Hammonds noted that the Office of Financial Empowerment and Education would assist in facilitating that meeting. Jeffrey Banks reviewed the Council's role as an advisory and program development body, and discussed the various D.C. government agencies that he has worked with to implement financial literacy and education programming; Michelle Hammonds elaborated on those items.

Some notable partnerships of late that have benefitted from enhanced resource targeting include the Office of the State Superintendent for Education and the Office of Returning Citizens; additionally, the Council has partnered with the Office of the Comptroller of the Currency to create DC REACH, an initiative to bring in thought leaders on serving District residents through access to credit, innovation, and housing.

Michelle Hammonds additionally outlined the Financial Navigators program, which was launched in direct response to the COVID-19 pandemic and provides one-on-one counseling on financial education resources available to District residents. Michelle Hammonds briefly outlined several other initiatives, including the Financial Empowerment Center, which has already identified a non-profit partner, the Financially Fit DC platform for District residents, with variations available to government employees and returning citizens, and collaboration with the Urban Institute, which will produce metrics and standards for financial education and readiness for the DC Financial Literacy and Bank on DC programs.

Aaron Fenwick presented to the Council on current initiatives at the D.C. Department of Insurance, Securities, and Banking; particularly within the D.C. BizCAP that administers SSBCI monies that were allocated by federal legislation to expand capital available for lending to small businesses with the goal of fomenting job growth. Aaron Fenwick detailed the sub-programs within the BizCAP that administer SSBCI funds, which received an additional allocation under the American Rescue Plan. Jeffrey Banks and Aaron Fenwick briefly discussed the commercial acquisition program and recent events in that area of engagement.

New Business:

Jeffrey Banks discussed his appearance before the D.C. Council to discuss the DCFLC Report. Sybongile Cook of the Office of the Deputy Mayor for Economic Development's discussed ongoing and new initiatives. Some such initiatives include the art venue relief program, the special event relief fund, the commercial acquisition fund, the inclusive innovation fund, the food access program, the great streets program, the guaranteed income pilot program in collaboration with Martha's Table, the COVID-19 small business rent relief program, the locally-made program, and the neighborhood prosperity fund program.

Announcement of Upcoming Events:

Michelle Hammonds – mental and financial health lecture, conversation at GW University on financial fitness, the Marion Barry Summer Youth Employment Program, Earned Income Tax Credit Awareness Day in partnership with the United Way of the National Capital Area.

Leslie Jones – part two of the webinar on the Black wealth gap

Idryis Abdullah – home security forum

Stephen Morris – down-payment assistance plan by United Bank and George Mason Mortgage

Adjournment:

Jeffrey Banks announced that the next meeting of the Council would take place on April 21, 2022. Chip Lusk made a motion to adjourn the meeting, which was seconded and was approved by a unanimous voice vote at 4:31 p.m.

FY21 DC FINANCIAL LITERACY ANNUAL MEETING'S SCHEDULES

MEETING	DAY, DATE AND MONTH	MODE	TIME
4 th Quarter Meeting	Thursday, October 21, 2021	Virtual	3:00 p.m. - 5:00 p.m.

FY22 DC FINANCIAL LITERACY ANNUAL MEETING'S SCHEDULES

MEETING	DAY, DATE AND MONTH	MODE	TIME
1 st Quarter Meeting	3 rd Thursday, January 20, 2022	Virtual	3:00 p.m. - 5:00 p.m.
2 nd Quarter Meeting	3 rd Thursday, April 21, 2022	Virtual	3:00 p.m. - 5:00 p.m.
3 rd Quarter Meeting	3 rd Thursday, July 21, 2022	Virtual	3:00 p.m. - 5:00 p.m.
4 th Quarter Meeting	3 rd Thursday, October 21, 2021	Hybrid	3:00 p.m. - 5:00 p.m.

Appendix 16

SBE Expenditure Report
DISB (FY22)

Type of Expenditure	PO/ Voucher Number	Business Name	CBE Number	Is SBE?	CBE Status	Expenditure Amount	Payment Date	Fiscal Quarter
PCARD		PROMOSOURCECOM	LSX56781062025	Y	Active	\$ 923.75	9/7/2022	Q4
PCARD		SQ WANNAS LLC	LSDZ92721062025	Y	Active	\$ 342.95	9/26/2022	Q4
PCARD		IN URBAN EQUITY CONSU	LSZ89836092023	Y	Active	\$ 4,700.00	7/12/2022	Q4
PCARD		SQ THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 5,000.00	9/26/2022	Q4
PCARD		NBA OFFICE PRODUCTS I	LSDZ30982122024	Y	Active	\$ 149.16	9/22/2022	Q4
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 348.00	8/24/2022	Q4
PCARD		CAPITAL SERVICES AND S	LSZX61622022023	Y	Active	\$ 1,250.00	9/20/2022	Q4
PCARD		CAPITAL SERVICES AND S	LSZX61622022023	Y	Active	\$ 540.00	9/20/2022	Q4
PCARD		CAPITAL SERVICES AND S	LSZX61622022023	Y	Active	\$ 450.00	9/20/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 495.00	9/1/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 1,375.00	9/1/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 1,375.00	9/1/2022	Q4
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 639.75	9/1/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 319.90	9/1/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,731.45	7/14/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 372.51	7/11/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,921.14	7/6/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 716.91	8/15/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,173.20	8/3/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,911.53	8/1/2022	Q4
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 486.04	9/12/2022	Q4
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 695.00	9/9/2022	Q4
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 986.70	7/4/2022	Q4
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 1,095.00	8/10/2022	Q4
PCARD		BLUEBAY OFFICE INC	LSDRE65273062024	Y	Active	\$ 1,191.00	9/20/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,990.04	9/1/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,263.49	7/29/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,999.96	7/7/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,980.86	8/8/2022	Q4
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 4,999.96	8/5/2022	Q4

SBE Expenditure Report
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PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 4,998.10	7/22/2022	Q4
PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 2,563.23	7/25/2022	Q4
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 4,971.60	9/7/2022	Q4
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 4,999.48	8/10/2022	Q4
OCFO	VOL43619	EIGHTZERO	LSZR30217122024	Y	Active	\$ 7,500.00	9/30/2022	Q4
OCFO	VOL43619	EIGHTZERO	LSZR30217122024	Y	Active	\$ 7,500.00	9/30/2022	Q4
OCFO	VOL10441	GEORGETOWN TECHNOLOGIES	LSDRE64454112025	Y	Active	\$ 75,962.80	7/21/2022	Q4
OCFO	VOL54333	GEORGETOWN TECHNOLOGIES	LSDRE64454112025	Y	Active	\$ 61,264.20	9/30/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 326.90	7/12/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 183.85	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 551.51	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 267.40	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 584.93	9/30/2022	Q4
OCFO	VOL47025	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 83.56	9/30/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 363.26	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,089.83	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 528.40	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,155.88	9/8/2022	Q4
OCFO	VOL29264	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 165.13	9/8/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 129.36	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 388.08	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 188.16	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 411.60	8/9/2022	Q4
OCFO	VOL17075	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 58.80	8/9/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 719.18	7/12/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 2,157.54	7/12/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,046.08	7/12/2022	Q4
OCFO	VOL04535	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 2,288.30	7/12/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 731.68	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 1,609.69	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 4,829.07	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 2,341.37	9/8/2022	Q4
OCFO	VOL26414	NETWORKING FOR FUTURE INC	LSZX35008082025	Y	Active	\$ 5,121.75	9/8/2022	Q4

SBE Expenditure Report
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OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 114.66	8/1/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 601.26	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,803.75	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 874.56	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,913.06	9/30/2022	Q4
OCFO	VOL54029	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 273.27	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 88.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 264.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 128.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 280.00	9/30/2022	Q4
OCFO	VOL39567	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 40.00	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 472.56	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,417.68	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 687.36	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,503.60	9/30/2022	Q4
OCFO	VOL39558	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 214.80	9/30/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 439.18	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,317.53	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 638.80	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 1,397.38	9/8/2022	Q4
OCFO	VOL29858	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 199.61	9/8/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	8/4/2022	Q4
OCFO	VOL14406	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	8/4/2022	Q4
OCFO	VOL14400	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	8/4/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 312.05	8/1/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 936.14	8/1/2022	Q4

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OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 453.89	8/1/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 992.88	8/1/2022	Q4
OCFO	VOL14085	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 141.84	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 252.25	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 756.76	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 366.91	8/1/2022	Q4
OCFO	VOL13823	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 802.62	8/1/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,904.73	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 48,999.78	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 10,520.70	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 31,562.11	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 15,302.84	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 33,474.96	9/30/2022	Q4
OCFO	VOL45854	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,782.14	9/30/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 702.38	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,107.14	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,021.64	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,234.84	9/20/2022	Q4
OCFO	VOL36721	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 319.26	9/20/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,210.19	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 15,630.62	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 7,578.48	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 16,577.93	9/8/2022	Q4
OCFO	VOL29961	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,368.28	9/8/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,717.25	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 17,151.75	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 8,316.00	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 18,191.25	8/4/2022	Q4
OCFO	VOL15059	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,598.75	8/4/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,292.75	7/8/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 12,878.25	7/8/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 6,244.00	7/8/2022	Q4
OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 13,658.75	7/8/2022	Q4

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OCFO	VOL03101	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,951.25	7/8/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 6,388.22	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 19,164.66	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 9,291.96	9/30/2022	Q4
OCFO	VOL45857	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 20,326.15	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 475.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 1,045.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 3,135.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 1,520.00	9/30/2022	Q4
OCFO	VOL55318	PRM CONSULTING INC	LSR62068082024	Y	Active	\$ 3,325.00	9/30/2022	Q4
OCFO	VOL34593	SENODA INC	LS96833052025	Y	Active	\$ 8,929.80	9/16/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 392.06	7/13/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 825.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,475.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 1,200.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,625.00	9/30/2022	Q4
OCFO	VOL49873	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 375.00	9/30/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 862.52	7/13/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,587.58	7/13/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 1,254.59	7/13/2022	Q4
OCFO	VOL06979	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 2,744.41	7/13/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	9/1/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 808.50	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,425.50	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,176.00	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,572.50	9/30/2022	Q4
OCFO	VOL54251	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 367.50	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 770.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,310.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,120.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 2,450.00	9/30/2022	Q4
OCFO	VOL47978	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 350.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	9/30/2022	Q4

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OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	9/30/2022	Q4
OCFO	VOL47961	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 550.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,650.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 800.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,750.00	9/30/2022	Q4
OCFO	VOL43766	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 250.00	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 137.50	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 412.50	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 200.00	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 437.50	9/30/2022	Q4
OCFO	VOL43469	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 62.50	9/30/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	9/20/2022	Q4
OCFO	VOL38387	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	9/20/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 137.50	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 412.50	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 200.00	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 437.50	9/8/2022	Q4
OCFO	VOL29253	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 62.50	9/8/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	7/14/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	9/1/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	9/1/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	9/1/2022	Q4
OCFO	VOL25699	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	9/1/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 192.50	8/10/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 577.50	8/10/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 280.00	8/10/2022	Q4
OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 612.50	8/10/2022	Q4

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OCFO	VOL19593	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 87.50	8/10/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	7/14/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	7/14/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	7/14/2022	Q4
OCFO	VOL07497	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	7/14/2022	Q4
OCFO	VOL27976	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 11,550.00	9/8/2022	Q4
OCFO	VOL48248	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 6,655.00	9/30/2022	Q4
OCFO	VOL48248	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 33,880.00	9/30/2022	Q4
OCFO	VOL48248	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 19,965.00	9/30/2022	Q4
OCFO	VOL27976	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 3,850.00	9/8/2022	Q4
OCFO	VOL27976	ECHELON ECONOMIC DEVELOPM	LS41709042024	Y	Active	\$ 19,600.00	9/8/2022	Q4
OCFO	VOL41375	RANA LABS LLC	LSZ31761012024	Y	Active	\$ 9,300.00	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	9/30/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	8/25/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	9/30/2022	Q4
OCFO	VOL39980	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	9/30/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	8/25/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	8/25/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	8/25/2022	Q4
OCFO	VOL23819	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	8/25/2022	Q4
OCFO	VOL03590	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 18,176.42	7/8/2022	Q4
OCFO	YCSRK919	IBG CONSULTING GRP	LSDRE33683112023	Y	Active	\$ 2,735.08	9/30/2022	Q4
OCFO	VOL16851	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 15,764.78	8/10/2022	Q4
OCFO	VOL03590	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 11,823.58	7/8/2022	Q4
OCFO	YCSRK919	IBG CONSULTING GRP	LSDRE33683112023	Y	Active	\$ 4,204.62	9/30/2022	Q4
OCFO	VOL16851	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 24,235.22	8/10/2022	Q4
OCFO	VOL15870	REINGOLD LINK LLC	LSZR79166122024	Y	Active	\$ 10,000.00	8/4/2022	Q4
OCFO	VOL45398	REINGOLD LINK LLC	LSZR79166122024	Y	Active	\$ 30,000.00	9/30/2022	Q4
OCFO	VOL28127	REINGOLD LINK LLC	LSZR79166122024	Y	Active	\$ 10,000.00	9/8/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 73.19	7/18/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 161.01	7/18/2022	Q4

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OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 483.08	7/18/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 234.22	7/18/2022	Q4
OCFO	VOL07728	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 512.35	7/18/2022	Q4
OCFO	VOL15934	TECH ANALYSIS INC	LSZR83653032025	Y	Active	\$ 206,500.00	8/4/2022	Q4
OCFO	VOL38713	STREETZ MEDIA	LSZ72275082025	Y	Active	\$ 9,400.00	9/22/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,619.65	9/8/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,723.59	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,170.77	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,507.04	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,484.15	9/30/2022	Q4
OCFO	VOL41434	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 783.45	9/30/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 540.45	7/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 4,858.93	9/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,355.85	9/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,153.41	9/8/2022	Q4
OCFO	VOL32300	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 736.20	9/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,188.99	7/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 3,566.97	7/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,729.44	7/8/2022	Q4
OCFO	VOL03548	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 3,783.15	7/8/2022	Q4
OCFO	ZEK92446	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 11,823.58	6/13/2022	Q3
OCFO	ZEK85650	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 9,852.98	5/26/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,223.66	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 6,671.02	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 3,234.44	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 7,075.32	6/30/2022	Q3
OCFO	ZEK99901	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,010.76	6/30/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 189.30	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 567.88	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 275.34	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 602.30	6/29/2022	Q3
OCFO	ZEK93845	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 86.04	6/29/2022	Q3

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OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 12,505.95	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 37,517.83	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 18,190.46	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 39,791.64	5/13/2022	Q3
OCFO	ZEK83817	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 5,684.52	5/13/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 2,477.46	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 7,432.37	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 3,603.57	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 7,882.82	5/2/2022	Q3
OCFO	ZEK77660	PUBLIC PERFORMANCE MANAG	LSDRE92428012024	Y	Active	\$ 1,126.12	5/2/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 27.50	5/23/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	6/30/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	6/30/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	6/30/2022	Q3
OCFO	ZEK99996	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	6/30/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 330.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 990.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 480.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 1,050.00	6/16/2022	Q3
OCFO	ZEK95175	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 150.00	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 419.02	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,257.05	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 609.48	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,333.24	6/16/2022	Q3
OCFO	ZEK94039	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 190.46	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,292.75	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 12,878.25	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 6,244.00	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 13,658.75	6/16/2022	Q3
OCFO	ZEK94022	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,951.25	6/16/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 275.00	5/26/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 825.00	5/26/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 400.00	5/26/2022	Q3

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OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 875.00	5/26/2022	Q3
OCFO	ZEK88256	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 125.00	5/26/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 82.50	5/23/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 40.00	5/23/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 87.50	5/23/2022	Q3
OCFO	ZEK85116	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 12.50	5/23/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 318.01	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 954.03	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 462.56	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,011.85	5/6/2022	Q3
OCFO	ZEK80832	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 144.55	5/6/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 3,503.50	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 10,510.50	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,096.00	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 11,147.50	5/5/2022	Q3
OCFO	ZEK80361	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,592.50	5/5/2022	Q3
OCFO	ZEK79474	FELA INC	LSZ26175012026	Y	Active	\$ 30,000.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 275.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 825.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 400.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 875.00	5/5/2022	Q3
OCFO	ZEK79409	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 125.00	5/5/2022	Q3
OCFO	ZEK77709	SENODA INC	LS96833052025	Y	Active	\$ 732.50	4/29/2022	Q3
OCFO	ZEK77661	SENODA INC	LS96833052025	Y	Active	\$ 3,296.80	4/29/2022	Q3
OCFO	ZEK77656	SENODA INC	LS96833052025	Y	Active	\$ 1,809.00	4/29/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 3,291.75	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 9,875.25	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,788.00	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 10,473.75	4/12/2022	Q3
OCFO	ZEK70833	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,496.25	4/12/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 55.00	4/11/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 165.00	4/11/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 80.00	4/11/2022	Q3

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OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 175.00	4/11/2022	Q3
OCFO	ZEK68704	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 25.00	4/11/2022	Q3
OCFO	ZEK68559	FELA INC	LSZ26175012026	Y	Active	\$ 47,500.00	4/11/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	6/9/2022	Q3
OCFO	ZEK90867	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	6/9/2022	Q3
OCFO	ZEK92446	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 18,176.42	6/13/2022	Q3
OCFO	ZEK85650	IBG CONSULTING GROUP LLC	LSDRE33683112023	Y	Active	\$ 15,147.02	5/26/2022	Q3
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 410.45	6/24/2022	Q3
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 595.70	6/27/2022	Q3
PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 1,472.50	6/17/2022	Q3
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 970.98	6/14/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,700.14	6/3/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 79.59	6/3/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 239.96	5/17/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,999.50	5/19/2022	Q3
PCARD		BLUEBAY OFFICE INC	LSDRE65273062024	Y	Active	\$ 3,433.57	5/13/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,037.44	5/3/2022	Q3
PCARD		PUBLIC PERFORMANCE MAN	LSDRE92428012024	Y	Active	\$ 2,938.00	5/2/2022	Q3
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 626.27	4/14/2022	Q3
PCARD		BLUE BOY PRINTING CORP	LSZ75994032024	Y	Active	\$ 579.00	4/14/2022	Q3
PCARD		BLUEBAY OFFICE INC	LSDRE65273062024	Y	Active	\$ 3,000.00	4/14/2022	Q3
PCARD		BIZTECH FUSION LLC	LSD00998052024	Y	Active	\$ 4,331.96	4/13/2022	Q3
PCARD		BIZTECH FUSION LLC	LSD00998052024	Y	Active	\$ 2,262.76	4/13/2022	Q3
PCARD		GELBERG SIGNS	LSXM99636082024	Y	Active	\$ 834.37	4/12/2022	Q3
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 410.45	4/11/2022	Q3
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	3/22/2022	Q2
OCFO	ZEK64336	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	3/22/2022	Q2

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OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,752.75	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 8,258.25	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,004.00	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 8,758.75	3/7/2022	Q2
OCFO	ZEK57322	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,251.25	3/7/2022	Q2
OCFO	ZEK56268	FELA INC	LSZ26175012026	Y	Active	\$ 22,500.00	3/1/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 181.50	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 544.50	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 264.00	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 577.50	2/25/2022	Q2
OCFO	ZEK54102	THE WASHINGTON INFORMER	LSDZRE69467062025	Y	Active	\$ 82.50	2/25/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 156.02	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 468.07	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 226.94	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 496.44	2/17/2022	Q2
OCFO	ZEK51994	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.93	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 185.02	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 555.06	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 269.12	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 588.70	2/17/2022	Q2
OCFO	ZEK51967	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 84.10	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 22.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 66.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 32.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 70.00	2/17/2022	Q2
OCFO	ZEK51958	CAPITAL COMMUNITY NEWS IN	LSR78877022024	Y	Active	\$ 10.00	2/17/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 3,955.86	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 11,867.63	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 5,754.00	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 12,586.88	2/8/2022	Q2
OCFO	ZEK48981	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,798.13	2/8/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 962.50	1/13/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 2,887.50	1/13/2022	Q2

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OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 1,400.00	1/13/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 3,062.50	1/13/2022	Q2
OCFO	ZEK41796	THE AQUILINE GROUP	LSDRE33672082024	Y	Active	\$ 437.50	1/13/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 1,410.06	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,230.19	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 2,051.00	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 4,486.56	1/10/2022	Q2
OCFO	ZEK40226	COLLABORATIVE COMMUNICAT	LS49647052025	Y	Active	\$ 640.94	1/10/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 88.66	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 265.98	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 128.96	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 282.10	2/28/2022	Q2
OCFO	ZEK55278	BRIAR PATCH SHREDDING AND	LSD16911112024	Y	Active	\$ 40.30	2/28/2022	Q2
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 802.45	3/31/2022	Q2
PCARD		ABC SUPPLY	LSDZ52778092025	Y	Active	\$ 2,546.66	3/29/2022	Q2
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 298.00	3/21/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 562.19	3/17/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 888.07	3/14/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,374.78	3/10/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 2,631.92	2/14/2022	Q2
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 800.00	2/14/2022	Q2
PCARD		IN STREETZ MEDIA	LSZ72275082025	Y	Active	\$ 3,950.00	1/5/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 1,031.14	1/11/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 2,251.47	1/27/2022	Q2
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 23.03	1/28/2022	Q2
PCARD		FAITH MANAGEMENT CONSU	LSDZXRE10669062024	Y	Active	\$ 970.98	12/1/2021	Q1
PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 4,999.47	12/24/2021	Q1
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 695.00	12/20/2021	Q1
PCARD		SENODA INC	LS96833052025	Y	Active	\$ 780.45	12/2/2021	Q1
PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 3,243.20	11/4/2021	Q1
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 294.51	11/24/2021	Q1
PCARD		TOUCAN PRINTING PROM	LSZX35520062024	Y	Active	\$ 1,248.50	11/5/2021	Q1
PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 3,997.50	10/1/2021	Q1

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PCARD		ABC TECHNICAL SOLUTION	LSDZ52778092025	Y	Active	\$ 4,998.00	10/28/2021	Q1
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 948.77	10/26/2021	Q1
PCARD		THE CALVIN PRICE GROUP	LSDZRE76080112025	Y	Active	\$ 787.00	10/26/2021	Q1
PCARD		NEAL R GROSS CO I	LSZXR10822082025	Y	Active	\$ 1,705.00	10/7/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 360.28	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,521.98	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 1,152.91	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 2,377.87	12/3/2021	Q1
OCFO	ZEK28419	ABC TECHNICAL SOLUTIONS INC	LSDZ52778092025	Y	Active	\$ 792.62	12/3/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 1,540.85	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 10,785.97	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 4,930.73	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 10,169.63	12/14/2021	Q1
OCFO	ZEK32161	DOCUMENT SYSTEMS INC	LSDZRE22661082024	Y	Active	\$ 3,389.88	12/14/2021	Q1
OCFO	ZEK25592	FELA INC	LSZ26175012026	Y	Active	\$ 45,000.00	11/23/2021	Q1

Appendix 17

Department of Insurance, Securities and Banking FY2023

Agency Department of Insurance, Securities and Banking

Agency Acronym DISB

Agency Code SRO

To edit agency and POC information press your agency name (underlined and in blue above).

Agency Performance POCs Dolly (DOES) Turner; Karima Woods; Katrice (DISB) Purdie; Thedford Collins

Agency Budget POCs Dereje (OCFO) Belay

Fiscal Year 2023

Agency's Operating Budget

[Lookup Your Agency's Operating Budget](#)

2023 Objectives

Objective Number	Strategic Objective	# of Measures	# of Operations	Add Key Performance Indicator
1	Provide high quality and efficient consumer protection services to District residents and businesses.	2	4	Add Key Performance Indicator
2	Establish the District as a premier destination for financial services firms to increase the number of financial services industry jobs available for District residents, and to generate additional revenue for the District.	1	1	Add Key Performance Indicator
3	Provide high quality services to financially empower residents and create pathways to the middle class.	1	4	Add Key Performance Indicator
4	Provide valuable assistance and support to District based small businesses and entrepreneurs that will create or retain jobs.	2	1	Add Key Performance Indicator
5	Create and maintain a highly efficient, transparent, and responsive District government.	11	1	Add Key Performance Indicator
TOT		17	11	

Add Strategic Objective

2023 Key Performance Indicators

Measure	New Measure/ Benchmark Year	Directionality	Frequency of Reporting	FY2019 Actual	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual Report	FY2022 Target	FY2022 Actual Report	FY 2023 Target Report	FY 2023 Quarter 1
1 - Provide high quality and efficient consumer protection services to District residents and businesses. (2 Measure records)												
Percent of insurance, securities and banking complaints closed within 45 days of receipt	<input type="checkbox"/>	Up is Better	Quarterly	97%	95%	97.2%	95%	104.4%	95%	103.2%	95%	96.9%
Number of cyber fraud enforcement investigations initiated	<input type="checkbox"/>	Up is Better	Quarterly	New in 2022	New in 2022	New in 2022	New in 2022	New in 2022	40	Not Available	40	13
2 - Establish the District as a premier destination for financial services firms to increase the number of financial services industry jobs available for District residents, and to generate additional revenue for the District. (1 Measure)												
Number of District laws, regulations and policies reviewed for possible modernization	<input type="checkbox"/>	Up is Better	Quarterly	New in 2020	New in 2020	6	4	7	4	12	4	1
3 - Provide high quality services to financially empower residents and create pathways to the middle class. (1 Measure)												
Percent increase in number of Financially Fit DC events	<input type="checkbox"/>	Up is Better	Annually	New in 2020	New in 2020	16.5%	5%	-13.1%	5%	6.6%	0%	Annual Measure
4 - Provide valuable assistance and support to District based small businesses and entrepreneurs that will create or retain jobs. (2 Measure records)												
Percent of State Small Business Credit Initiative applications processed within 30 days of receipt	<input type="checkbox"/>	Up is Better	Quarterly	100%	95%	100%	100%	100%	100%	100%	100%	100%
Number of outreach events for small businesses, financial institutions, or business organizations	<input type="checkbox"/>	Up is Better	Quarterly	21	18	28	20	20	20	52	25	7

2023 Operations

Operations Header	Operations Title	Operations Description	Type of Operations	Add Workload Measure	Add Strategic Initiative
1 - Provide high quality and efficient consumer protection services to District residents and businesses. (4 Activity records)					
CONSUMER SERVICES	Market and Internet surveillance	Conduct market and Internet surveillance and investigations to curtail illegal cyber activity, including Internet-based investment scams and unregistered securities offerings.	Daily Service	Add Workload Measure	Add Strategic Initiative
CONSUMER SERVICES	Complaint Activity	Review complaint activity to identify trends that are adverse to the interests of consumers.	Daily Service	Add Workload Measure	Add Strategic Initiative

Operations Header	Operations Title	Operations Description	Type of Operations	Add Workload Measure	Add Strategic Initiative
FINANCIAL EXAMS	Exams	Conduct examinations of non-depository financial institutions, domestic insurance companies, and investment firms scheduled during the fiscal year.	Daily Service	Add Workload Measure	Add Strategic Initiative
AGENCY MANAGEMENT	Regulatory Initiatives	Review, assess and update banking regulations.	Key Project	Add Workload Measure	Add Strategic Initiative
2 - Establish the District as a premier destination for financial services firms to increase the number of financial services industry jobs available for District residents, and to generate additional revenue for the District. (1 Activity)					
AGENCY MANAGEMENT	Legislative and Regulatory Review	Review District insurance, securities, and banking laws/regulations/policies and prepare recommendations for amendment or revision, as necessary to modernize the District's financial services regulatory regime.	Daily Service	Add Workload Measure	Add Strategic Initiative
3 - Provide high quality services to financially empower residents and create pathways to the middle class. (4 Activity records)					
BANKING	Bank on DC	Reduce the number of unbanked and underbanked residents in the District.	Key Project	Add Workload Measure	Add Strategic Initiative
CONSUMER SERVICES	Resiliency	DISB will develop a multi-agency resiliency virtual forum and podcast, in partnership with HSEMA, DC Water and DOEE to inform residents on cross cutting issues related to flooding and natural disasters.	Daily Service	Add Workload Measure	Add Strategic Initiative
PUBLIC AFFAIRS	Financial Services Curriculum, Guides and Alerts and Financial Literacy	Deliver financial services curriculum that contains topics of interest and importance to all population segments in the District; provide District residents with information about financial products and services; and provide residents with information on financial services and engage in comprehensive efforts to provide financial literacy.	Key Project	Add Workload Measure	Add Strategic Initiative
PUBLIC AFFAIRS	Financial Education and Empowerment	DISB will develop and implement four financial education and outreach programs, specifically in Wards 7 and 8 that will increase awareness of DISB's services and inform District residents and business owners about relevant topics in a variety of issues areas, including insurance and financial education, and student loan debt management.	Daily Service	Add Workload Measure	Add Strategic Initiative
4 - Provide valuable assistance and support to District based small businesses and entrepreneurs that will create or retain jobs. (1 Activity)					
DC MARKET OPERATIONS BANKING	DC BizCap	Administer DISB's DC BizCap program to provide financial support to District-based small businesses and entrepreneurs.	Daily Service	Add Workload Measure	Add Strategic Initiative
5 - Create and maintain a highly efficient, transparent, and responsive District government. (1 Activity)					
PUBLIC AFFAIRS	Marketing and Promotion (Communications)	DISB will finalize the rebranding program, begin implementing marketing strategies and revitalize our public engagement campaign to better align with the Department's mission and vision.	Daily Service	Add Workload Measure	Add Strategic Initiative

2023 Workload Measures

Measure	New Measure/Benchmark Year	Frequency of Reporting	FY2020 Actual	FY2021 Actual Report	FY2022 Actual Report	FY 2023 Quarter 1
1 - Complaint Activity (1 Measure)						
Number of residents who receive in-person fraud abuse prevention, financial literacy training and/or consumer protection information	<input type="checkbox"/>	Quarterly	7602	13,386	11,284	2969
1 - Exams (1 Measure)						
Number of examinations of non-depository financial institutions, domestic insurance companies, and investment firms completed during the fiscal year	<input type="checkbox"/>	Quarterly	169	175	160	31
1 - Market and Internet surveillance (1 Measure)						
Number of fraud alerts issued	<input type="checkbox"/>	Quarterly	23	21	24	3
2 - Legislative and Regulatory Review (1 Measure)						
Number of laws, regulations and policies reviewed	<input type="checkbox"/>	Quarterly	6	7	12	1
3 - Bank on DC (2 Measure records)						
Number Financially Fit DC events held	<input type="checkbox"/>	Quarterly	191	166	161	48
Number of new bank accounts opened	<input type="checkbox"/>	Quarterly	287	125	375	201
4 - DC BizCap (1 Measure)						
Number of outreach events for small businesses, financial institutions, or business organizations, including small business assistance clinics	<input type="checkbox"/>	Quarterly	19	66	52	7

2023 Strategic Initiatives

Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date	Is this Initiative focused on Wards 7 and/or 8?	Does this initiative support the Resilient DC Strategy?	Is this initiative related to an American Rescue Plan Act (ARPA) enhancement?	Is this initiative focused on enhancing racial equity?	Add Initiative Update
DC BizCap (1 Strategic Initiative)							
DC BizCap (SSBCI)	The District's State Small Business Credit Initiative (SSBCI) will have finalized the application for the additional funding allocated through the American Rescue Plan. SSBCI will focus on the following initiatives. 1) In FY23, SSBCI will expand current programing and form a relationships	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	350

Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date	Is this Initiative focused on Wards 7 and/or 8?	Does this initiative support the Resilient DC Strategy?	Is this initiative related to an American Rescue Plan Act (ARPA) enhancement?	Is this initiative focused on enhancing racial equity?	Add Initiative Update
	with Community Development Financial Institutions (CDFI) to deploy a portion of the funding. The loan fund aims to address financial access to socially and economically disadvantaged (SEDI) owned small businesses. This includes minority and women owned companies, businesses located in CDFI zoning areas and very small businesses (VSB) which the treasury defines as companies with 10 or less employees. 2) As a part of the SSBCI expansion in FY23, DSLBD will lead and administer the Technical Assistance Programs. This program is intended to expand access to capital, promote economic resiliency, create new jobs, and increase economic opportunity.						
Financial Education and Empowerment (1 Strategic Initiative)							
DC REACH	DC REACH is a two-year initiative with the Office of the Comptroller of Currency that will continue in FY23. The projects goals are to reduce specific barriers that prevent full, equal, and fair participation in the nation's economy and remove structural barriers to financial inclusion resulting in broader participation in the economy to help people, previously left out of the system, to pursue their American dreams. Identify top barriers for credit, affordable homeownership, and small business growth specific to the District. Recommend data driven solutions to barriers for programs, products and policy that are sustainable. Each workstream will recommend a program, product, and/or policy. Publish an Annual Report or White Paper available to the public via the DISB and partner websites.	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Financial Services Curriculum, Guides and Alerts and Financial Literacy (1 Strategic Initiative)							
Insurance	A Life Insurance education initiative to provide the following information: Explain why Life Insurance is important; discuss how different Life Insurance products work; provide overview of how Life Insurance can assist in maintaining a certain quality of life and fortify against major life events/losses/setbacks; and as a tool for wealth creation.	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Legislative and Regulatory Review (2 Strategic Initiative records)							
Innovation	DISB will establish an Office of Innovation that will focus on attracting financial technology, insurance technology and regulation technology companies that will offer innovative financial products and services to District residents and businesses. The Office of Innovation will encourage financial services companies to use the latest technology innovations such as artificial intelligence, algorithms, telematics and blockchain to lower costs, improve efficiencies, and enhance customer experience. The Office will place a special emphasis on working with financial services companies whose mission includes a commitment to diversity, equity, and inclusion, and offer financial services and products that focus on the needs of District residents and communities that have been unserved or underserved by traditional financial services companies.	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Insurance	The Department will propose legislation to modernize the insurance code to facilitate the use of innovative insurance practices to enhance the affordability, availability, and accessibility of personal lines property & casualty insurance products in the District. The modernization will include appropriate safeguards to ensure consumer protections are in place.	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Market and Internet surveillance (1 Strategic Initiative)							
Consumer Services	To enhance DISB's brand awareness, provide access, and expand utilization of consumer education resources, advocacy, and enforcement referrals, the Consumer Services Department will create Senior Focused Program centered around 3 topics: <ul style="list-style-type: none"> Financial Scams – specifically on-line fraudulent scams Annuities – what to look out for/what to avoid Asset protection – the importance of wills/estate planning; passing on assets to the next generation. 	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Regulatory Initiatives (1 Strategic Initiative)							
Securities	In FY23, DISB's Securities Bureau will develop an effective Investor Education and Protection Program that fits the needs of our diverse community through user-friendly website resources, educational materials, and outreach to District residents through multiple investor education programs. In FY23, the Securities Bureau will retain a website designer to restructure the Investor Education webpage to list topics of interest and subjects for which a viewer may be seeking information. This information will also be available in printed form during DISB presentations to community groups.	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Resiliency (1 Strategic Initiative)							
Insurance	In FY23, the Department will complete its analysis of unintentional bias in personal lines automobile insurance and will introduce legislative proposals or take other regulatory actions as needed to ensure all District consumer are treated fairly by insurers writing private passenger automobile insurance. If appropriate the analysis will be extended to homeowners' insurance. In FY23, DISB will release a report identifying whether there is unintentional bias in the market overall. If unintentional bias is identified, the report will identify steps necessary for the impacted insurers to correct their future underwriting practices and rate filings.	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

2023 Initiative Updates

Strategic Initiative Title	Initiative Status Update	% Complete to date	Confidence in completion by end of fiscal year (9/30)?	Status of Impact	Supporting Data	Reporting Quarter
Consumer Services (1 Initiative Update)						
Consumer Services	When the office is fully operational, it will be instrumental in attracting new and innovative financial products and services for the benefit of District residents and businesses.	0-24%	High	Incremental		Q1

Strategic Initiative Title	Initiative Status Update	% Complete to date	Confidence in completion by end of fiscal year (9/30)?	Status of Impact	Supporting Data	Reporting Quarter
DC BizCap (SSBCI) (1 Initiative Update)						
DC BizCap (SSBCI)	The current programing is being modified to fit the new SSBCI guidelines. This includes updates to the DC Rulemaking. We also have begun researching CDFIs who have the capacity to deploy the funding while meeting the treasury's leverage requirements. A work group was established to draft the Standard Operating Procedures (SOPs). The group has begun to update all program documents, create a procedural folder, update necessary regulations and review the current policy.	25-49%	High	Demonstrable		Q1
DC REACH (1 Initiative Update)						
DC REACH	Each workstream identified the top 5 barriers and created smaller working groups to address the barriers based on products, policy, and programs. We have an upcoming in-person symposium with the OCC on February 7th. The top 5 barriers per workstream are as followed: Affordable Homeownership: •Supply of affordable inventory across the District •Lack of knowledge and outreach on programs available •Preservation of Homeownership for aging homeowners •Limitations of Special Purpose Credit Programs •Income and Asset shortfalls in minority communities Small Business: •The lack of loans, investments and contracts issued to minorities •The lack of transparency in the loan approval/contract award process •The capital and underwriting requirements to get funded and manage contracts are too strict and out of reach for many minority owned businesses •Inadequate availability of targeted technical assistance (small business resource services) •Inconsistent oversight relating biased practices affecting minority small businesses Credit: •Credit Management: The lack of education around credit reporting, access to credit management tools, fraud and the credit process. •Biased creditors: Issues relating to credit reporting standards and the regulation that governs those standards. •Biased Credit reporting: The lack of consistency regarding credit reporting utility bills and rent in addition to traditional trade accounts. •The social economic impacts on credit: The affects of student loan debt, the racial wealth gap and how individuals use and understand credit •Ineffective technical assistance: Lack of consideration of cultural and economic sensitivities and the inadequate funding of TA programs	25-49%	High	Transformative		Q1
Innovation (1 Initiative Update)						
Innovation	DISB hired the Director of the Office of Innovation and a program support specialist in December. PDs for the other two positions are pending DCHR approval. DISB is establishing the goals, initiatives and a marketing plan for the new office.	0-24%	High	Transformative		Q1
Insurance (3 Initiative Update records)						
Insurance	Community organizers have reached out to the Department to better understand how life insurance may assist residents in particular circumstances. We have established a working group to address and are holding bi-weekly meetings.	0-24%	High	Incremental		Q1
Insurance	We engaged a consultant to review laws and regulations and discuss with stakeholders. The consultant developed some areas for update. We received a report from our consultant and are evaluating next steps.	0-24%	High	Incremental		Q1
Insurance	This is a Diversity, Equity and Inclusion initiative that will determine whether there is unintentional bias in auto insurance. We have exposed a draft data call for comment, once we receive comments, we will update and release data call	25-49%	High	Transformative		Q1
Securities (1 Initiative Update)						
Securities	Investor related social media posting: Senior financial scams. Drafted (for 2Q release) investor alert re crypto. Obtained three investor guides from Lightbulb Press for review and possible purchase and customization. Included FTE Investor Education position in FY2024 spending plan.	0-24%	High	Incremental		Q1

2022 Unfinished Initiatives

Title	Description	% Complete from Prior FY	Status Update	Explanation	Anticipated Completion Date	Add Initiative Update
No Strategic Initiative records found						

2022 Unfinished Initiative Updates

Strategic Initiative Title	Anticipated completion date	New Initiative Created for FY21	No Longer an Initiative	Initiative Status Update	% Complete to date	Confidence in completion by anticipated completion date?	Status of Impact	Explanation of Impact (Limited to 550 Characters)	Supporting Data	Reporting Quarter
No Initiative Update records found										

2023 ARP Key Performance Indicators

Measure	New Measure/Benchmark Year	Directionality	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	ARPA Project Name	FY2019 Actual	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual	FY2022 Target	FY2022 Actual	F T R
No Measure records found														

2023 ARP Workload Measures

Measure	ARPA Project Name	New Measure/ Benchmark Year	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	FY2020 Actual	FY2021 Actual	FY2022 Actual	FY 2023 Quarter 1
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No Measure records found

ARPA Federal Mandated Information

EC	Project Name	Project Status	Project Demographics	Recipients Approach	Structures and Objectives
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No EC records found

Administrative Information

Record ID# 941

Performance Plan ID 941 **Blank Initiative Updates** [Blank Initiative Updates](#)

Created on Feb. 6, 2022 at 7:55 PM (EST). Last updated by [Katz, Lia \(EOM\)](#) on Feb. 9, 2022 at 10:46 AM (EST). Owned by [Katz, Lia \(EOM\)](#).

Appendix 18

Department of Insurance, Securities and Banking FY2022

Agency Department of Insurance, Securities and Banking

Agency Acronym DISB

Agency Code SRO

To edit agency and POC information press your agency name (underlined and in blue above).

Agency Performance POCs Dolly (DOES) Turner; Karima Woods; Katrice (DISB) Purdie; Thedford Collins

Agency Budget POCs Dereje (OCFO) Belay

Fiscal Year 2022

Agency's Operating Budget

[Lookup Your Agency's Operating Budget](#)

FY2022 Agency Accomplishments

Add Accomplishment

Accomplishments	What is the accomplishment that your agency wants to highlight?	How did this accomplishment impact residents of DC?	How did this accomplishment impact your agency?
	Assisted 13 residents in receiving \$1,051,000 in Public Service Loan Forgiveness through the waiver program	The PSLF helped District residents get much-needed relief from the burden of Student Loan Debt.	The agency was positively impacted by the success of helping District residents and knowing that our efforts made a significant difference in the lives of those residents.
	Closed 735 consumer complaints, maintained a closure rate of 99% and recovered \$1,656,837 for constituents.	Consumer complaints are the way District residents let us know they have been harmed. Our ability to address those wrongs benefits residents by getting their rights restored.	DISB benefits by knowing our efforts at pursuing complaints and issuing fraud and scam alerts to consumers makes a difference in their lives; it also gives our employees a sense of accomplishment.
	Helped District residents keep their homes and save \$11,713,624 in home value from foreclosure through the Foreclosure Prevention Program.	Home ownership is a major component of having a diverse city. Helping District residents avoid foreclosure and remain in their homes is a major accomplishment.	Knowing that DISB was instrumental in helping District residents remain in their homes gives our staff a sense of pride in the work that we do.

2022 Objectives

Objective Number	Strategic Objective	# of Measures	# of Operations	Add Key Performance Indicator
1	Provide high quality and efficient consumer protection services to District residents and businesses.	2	4	Add Key Performance Indicator
2	Establish the District as a premier destination for financial services firms to increase the number of financial services industry jobs available for District residents, and to generate additional revenue for the District.	1	1	Add Key Performance Indicator
3	Provide high quality services to financially empower residents and create pathways to the middle class.	1	4	Add Key Performance Indicator
4	Provide valuable assistance and support to District based small businesses and entrepreneurs that will create or retain jobs.	2	1	Add Key Performance Indicator
5	Create and maintain a highly efficient, transparent, and responsive District government.	11	1	Add Key Performance Indicator
TOT		17	11	

2022 Key Performance Indicators

Measure	Highlight in PAR	New Measure/Benchmark Year	Directionality	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual Report	FY2022 Target	FY 2022 Quarter 1	FY 2022 Quarter 2	FY 2022 Quarter 3	FY 2022 Quarter 4	FY 2022 Report	Wa: 20% KPI Met
1 - Provide high quality and efficient consumer protection services to District residents and businesses. (2 Measure records)														
Percent of insurance, securities and banking complaints closed within 45 days of receipt	<input type="checkbox"/>	<input type="checkbox"/>	Up is Better	95%	97.2%	95%	104.4%	95%	99.5%	108.4%	107.7%	97.3%	103.2%	Met
Number of cyber fraud enforcement investigations initiated	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Up is Better	New in 2022	New in 2022	New in 2022	New in 2022	40	5	11	14	14	44	New 2022
2 - Establish the District as a premier destination for financial services firms to increase the number of financial services industry jobs available for District residents, and to generate additional District. (1 Measure)														
Number of District laws, regulations and policies reviewed for possible modernization	<input type="checkbox"/>	<input type="checkbox"/>	Up is Better	New in 2020	6	4	7	4	4	0	4	4	12	Met
3 - Provide high quality services to financially empower residents and create pathways to the middle class. (1 Measure)														
Percent increase in number of Financially Fit DC events	<input type="checkbox"/>	<input type="checkbox"/>	Up is Better	New in 2020	16.5%	5%	-13.1%	5%	Annual Measure	Annual Measure	Annual Measure	Annual Measure	6.6%	Met
4 - Provide valuable assistance and support to District based small businesses and entrepreneurs that will create or retain jobs. (2 Measure records)														
Percent of State Small Business	<input type="checkbox"/>	<input type="checkbox"/>	Up is Better	95%	100%	100%	100%	100%	100%	100%	100%	100%	100%	Met

Measure	Highlight in PAR	New Measure/Benchmark Year	Directionality	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual Report	FY2022 Target	FY 2022 Quarter 1	FY 2022 Quarter 2	FY 2022 Quarter 3	FY 2022 Quarter 4	FY 2022 Report	Wa: 20% KPI Met
Credit Initiative applications processed within 30 days of receipt														
Number of outreach events for small businesses, financial institutions, or business organizations	<input type="checkbox"/>	<input type="checkbox"/>	Up is Better	18	28	20	20	20	7	31	6	8	52	Met

2022 Core Business Measures

Measure	FY2022 Target
Human Resource Management - Percent of eligible employees completing and finalizing a performance plan in PeopleSoft	No Target Set
Human Resource Management - Percent of new hires that are DC residents (excludes temporary workers and contractors) (Updated by OCA)	No Target Set
Human Resource Management - Percent of employees that are DC residents (excludes temporary workers and contractors) (Updated by OCA)	No Target Set
Human Resource Management - Percent of eligible employee performance evaluations completed and finalized in PeopleSoft	No Target Set

2022 Operations

Operations Header	Operations Title	Operations Description	Type of Operations	Add Strategic Initiative	Add Workload Measure
1 - Provide high quality and efficient consumer protection services to District residents and businesses. (4 Activity records)					
CONSUMER SERVICES	Market and Internet surveillance	Conduct market and Internet surveillance and investigations to curtail illegal cyber activity, including Internet-based investment scams and unregistered securities offerings.	Daily Service	Add Strategic Initiative	Add Workload Measure
CONSUMER SERVICES	Complaint Activity	Review complaint activity to identify trends that are adverse to the interests of consumers.	Daily Service	Add Strategic Initiative	Add Workload Measure
FINANCIAL EXAMS	Exams	Conduct examinations of non-depository financial institutions, domestic insurance companies, and investment firms scheduled during the fiscal year.	Daily Service	Add Strategic Initiative	Add Workload Measure
AGENCY MANAGEMENT	Regulatory Initiatives	Review, assess and update banking regulations.	Key Project	Add Strategic Initiative	Add Workload Measure
2 - Establish the District as a premier destination for financial services firms to increase the number of financial services industry jobs available for District residents, and to generate additional revenue for the District. (1 Activity)					
AGENCY MANAGEMENT	Legislative and Regulatory Review	Review District insurance, securities, and banking laws/regulations/policies and prepare recommendations for amendment or revision, as necessary to modernize the District's financial services regulatory regime.	Daily Service	Add Strategic Initiative	Add Workload Measure
3 - Provide high quality services to financially empower residents and create pathways to the middle class. (4 Activity records)					
BANKING	Bank on DC	Reduce the number of unbanked and underbanked residents in the District.	Key Project	Add Strategic Initiative	Add Workload Measure
CONSUMER SERVICES	Financial Services Curriculum, Consumer Guides and Alerts and Financial Literacy	Deliver financial services curriculum that contains topics of interest and importance to all population segments in the District; provide District residents with information about financial products and services; and provide residents with information on financial services and engage in comprehensive efforts to improve financial literacy.	Key Project	Add Strategic Initiative	Add Workload Measure
CONSUMER SERVICES	Financial Education and Empowerment	DISB will develop and implement four financial education and outreach programs, specifically in Wards 7 and 8 that will increase awareness of DISB's services and inform District residents and business owners about relevant topics in a variety of issues areas, including insurance and financial education, and student loan debt management.	Daily Service	Add Strategic Initiative	Add Workload Measure
CONSUMER SERVICES	Resiliency	DISB will develop a multi-agency resiliency virtual forum and podcast, in partnership with HSEMA, DC Water and DOEE to inform residents on cross cutting issues related to flooding and natural disasters.	Daily Service	Add Strategic Initiative	Add Workload Measure
4 - Provide valuable assistance and support to District based small businesses and entrepreneurs that will create or retain jobs. (1 Activity)					
DC MARKET OPERATIONS BANKING	DC BizCap	Administer DISB's DC BizCap program to provide financial support to District-based small businesses and entrepreneurs.	Daily Service	Add Strategic Initiative	Add Workload Measure
5 - Create and maintain a highly efficient, transparent, and responsive District government. (1 Activity)					
PUBLIC AFFAIRS	Marketing and Promotion	DISB will develop and launch a comprehensive new rebranding program including marketing strategies and a revitalized public engagement campaign aligned with the Department's mission and vision.	Daily Service	Add Strategic Initiative	Add Workload Measure

2022 Workload Measures

Measure	Highlight in PAR	New Measure/Benchmark Year	FY2017 Actual	FY2018 Actual	FY2019 Actual	FY2020 Actual	FY2021 Actual Report	FY 2022 Quarter 1	FY 2022 Quarter 2	FY 2022 Quarter 3	FY 2022 Quarter 4	FY 2022 Report
1 - Complaint Activity (1 Measure)												
Number of residents who receive in-person fraud abuse prevention,	<input type="checkbox"/>	<input type="checkbox"/>	17,935	13,877	10,010	7602	13,386	1016	1502	3279	5487	11,284

356

Measure	Highlight in PAR	New Measure/ Benchmark Year	FY2017 Actual	FY2018 Actual	FY2019 Actual	FY2020 Actual	FY2021 Actual Report	FY 2022 Quarter 1	FY 2022 Quarter 2	FY 2022 Quarter 3	FY 2022 Quarter 4	FY 2022 Report
financial literacy training and/or consumer protection information												
1 - Exams (1 Measure)												
Number of examinations of non-depository financial institutions, domestic insurance companies, and investment firms completed during the fiscal year	<input type="checkbox"/>	<input type="checkbox"/>	New in 2020	New in 2020	New in 2020	169	175	43	40	35	42	160
1 - Market and Internet surveillance (1 Measure)												
Number of fraud alerts issued	<input type="checkbox"/>	<input type="checkbox"/>	6	20	17	23	21	4	8	4	8	24
2 - Legislative and Regulatory Review (1 Measure)												
Number of laws, regulations and policies reviewed	<input type="checkbox"/>	<input type="checkbox"/>	New in 2020	New in 2020	New in 2020	6	7	0	4	4	4	12
3 - Bank on DC (2 Measure records)												
Number Financially Fit DC events held	<input type="checkbox"/>	<input type="checkbox"/>	140	230	164	191	166	19	23	57	78	177
Number of new bank accounts opened	<input type="checkbox"/>	<input type="checkbox"/>	New in 2020	New in 2020	New in 2020	287	125	11	58	153	153	375
4 - DC BizCap (1 Measure)												
Number of outreach events for small businesses, financial institutions, or business organizations, including small business assistance clinics	<input type="checkbox"/>	<input type="checkbox"/>	New in 2020	New in 2020	New in 2020	19	66	7	31	6	8	52

2022 Initiatives

Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date	Is this Initiative focused on Wards 7 and/or 8?	Does this initiative support the Resilient DC Strategy?	Is this initiative related to an American Rescue Plan Act (ARPA) enhancement?	Does this initiative enhance racial equity in the District?	Cluster	Add Initiative Update
Financial Education and Empowerment (2 Strategic Initiative records)								
Financial Education and Empowerment	The Office of Financial Education and Empowerment (OFEE) will have new and expanded programming from federal funds allocated by the Mayor and City Council: (1) A new financial education program for "returning citizens" will be launched at the new Financial Empowerment Center and aims to reach at least 50 of this population in the first year. (2) The existing Opportunity Accounts program will be expanded to add an additional 75 participants to help clear the backlog of hundreds of residents currently on the waiting list for this matched savings program. These expansions will require new programming, reporting and additional staffing to implement.	09-30-2022	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	yes	Deputy Mayor for Operations and Infrastructure	Add Initiative Update
DCReach	Project REACH is a part of the Office of the Comptroller of the Currency's national minority outreach programming. Project REACH promotes financial inclusion through greater access to credit and capital. REACH stands for Roundtable for Economic Access and Change and the project brings together leaders from the banking industry, national civil rights organizations, business, and technology to reduce specific barriers that prevent full, equal, and fair participation in the nation's economy. The District was selected as the second local location for this two-year old program which is compatible with DISB's overall mission and DEI efforts. DCREACH will be comprised of three workstreams: affordable homeownership; alternative credit assessment utility; and small and minority business opportunity. Each workstream will produce a list of recommendations to the Department on an annual basis. The initiative will begin monthly meetings in 2022.	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	yes	Deputy Mayor for Operations and Infrastructure	Add Initiative Update
Marketing and Promotion (1 Strategic Initiative)								
Marketing and Promotion	DISB will develop and launch a comprehensive rebranding program, including marketing strategies and a revitalized public engagement campaign aligned with the Department's mission and vision. The public engagement campaign will align with the agency goals of awareness, access and utilization around the agency's consumer facing programming. The rebranding and marketing will align with the agency goal of attracting and retaining financial services firms to the District and showcasing the District as a national emerging financial hub. Phase 1 of this initiative will be completed by September 30, 2022.	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	no	Deputy Mayor for Operations and Infrastructure	Add Initiative Update
Regulatory Initiatives (2 Strategic Initiative records)								
Diversity, Equity and Inclusion	DISB will review the factors in underwriting, rating, and determining premiums (such as education and occupation)	09-30-2022	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	yes	Deputy Mayor for Operations and Infrastructure	Add Initiative Update

Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date	Is this Initiative focused on Wards 7 and/or 8?	Does this initiative support the Resilient DC Strategy?	Is this initiative related to an American Rescue Plan Act (ARPA) enhancement?	Does this initiative enhance racial equity in the District?	Cluster	Add Initiative Update
	that impact affordability, accessibility, and eligibility in insurance coverage applicable to personal lines of insurance. After the review, by September 30, 2022, DISB will develop a minimum of 3 innovative products, services, and regulatory actions to bring down barriers to insurance coverage.						and Infrastructure	Update
Regulatory Initiatives	The Department will develop and implement a strategy for the implementation of the Department's proposed Regulatory Sandbox legislation. DISB's ability to launch this new initiative is contingent upon the Council enacting the regulatory sandbox legislation. The strategy will include internal processes for smooth implementation of the legislation as well as a marketing and outreach plan with a twofold purpose: 1) to ensure that innovators will participate in the sandbox and 2) to expand the District's role as a national financial services hub. Topics addressed in the sandbox will also have targeted suggestions around closing the gap between the un- and underbanked populations and increasing access to financial products for all. This initiative will be completed by September 30, 2022.	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	no	Deputy Mayor for Operations and Infrastructure	Add Initiative Update

2022 Initiative Updates

Strategic Initiative Title	Initiative Status Update	% Complete to date	Confidence in completion by end of fiscal year (9/30)?	Status of Impact	Supporting Data	Reporting Quarter
DCReach (4 Initiative Update records)						
DCReach	The kick-off press event for DCREACH was on December 13, 2021 at the Office of the Comptroller of the Currency. The Comptroller as well as DM Babers and Commissioner Woods were in attendance.	75-99%	High	Transformative		Q1
DCReach	In Q2 the initial kick-off call took place. This call was an introduction of the OCC representatives, DISB and each of the participants who will be working to support the initiative. During this call partnering organizations expressed interest in the Workstreams they were most interested in participating in (Small Business, Affordable, Homeownership, and Credit). We also created the focus of each workstream which include access to capital, procurement opportunities and technical assistance. The goal of the initiative is to develop program, product and policy recommendations to eliminate barriers that prevent full, equal and fair participation in the District's economy. We also have selected the co-chairs for each workstream and scheduled the first workstream for early April.	25-49%	High	Transformative		Q2
DCReach	DISB's Office of the Comptroller of Currency DC Reach Partnership Workstream meetings on Small Business, Credit Counseling and Repair and Affordable Home Ownership meetings kicked off in March with 2 subsequent meetings. The committees, comprised of private, non-profit, and public sector members, have identified barriers to creating wealth in the District for each of their workstreams. Our next steps will prioritize 5 key barriers supported by data and recommendations.	50-74%	High	Transformative		Q3
DCReach	During Q4, DC REACH conducted monthly meetings with all workstreams to analyze barriers for wealth creation for DC residents. The affordable homeownership, credit counseling and repair, and small business workstreams each developed a list of 10 barriers. This list will inform Phase 2 of the work, when the workstreams will collect data to make decisions on the top five barriers that will be a focal point for solutions and recommendations in the final report. During the DC REACH full group meeting in September with all members, workstream co-chairs provided a report on the progress of their work, established the framework for benchmarks, a final report, and upcoming meetings. In addition, leaders of Mayor Bowser's Black Homeownership Strikeforce were invited to join the affordable homeownership workstream to provide synergy and thought leadership across the government, private and nonprofit sectors	Complete		Transformative		Q4
Diversity, Equity and Inclusion (4 Initiative Update records)						
Diversity, Equity and Inclusion	DISB is developing an RFP to bring on a consultant to identify unfair discrimination caused by the use of the identified rating factors (e.g., credit scores, education and occupation) in private passenger automobile rate filings and to develop standards for future rate filings to address the unfair discrimination.	0-24%	Medium	Demonstrable		Q1
Diversity, Equity and Inclusion	DISB held training sessions for managers to introduce an alternative analysis of the lack of racial equity based on advantage, without racial malice, and the need to find other ways to address racial inequity based outside the traditional legal and public policy spheres. DISB used the training to explore ways of creating advantages for African Americans and other marginalized communities to ameliorate structural racism that has not been addressed since 1965. The training was a starting point to open the dialogue on creating advantages for people of color.	25-49%	Medium	Incremental		Q2
Diversity, Equity and Inclusion	During Quarter 3, DISB's Banking Bureau DEI Subcommittee hosted a virtual Racial Bias in the Home Appraisal Process - What to Look for and How to Address It webinar to educate District residents on the housing appraisal process, how to identify bias, provide them with resources and how to file a complaint. DISB began our larger project within the Insurance Bureau's DEI Subcommittee to determine whether there is unintentional bias in the automobile industry. A public hearing was held at the end of June. Our consultant, ORCAA, will continue working with us through Quarter 4, to advance this research with a data call. DISB's BizCap program and DSLBD collaborated to host the DC Business Expo that reached over 250 business owners including minority owned businesses. The event provided one-on-one consultation, financial resources, panel discussions, and more. Seventeen DISB staff participated in the National GARE Racial Equity conference and the NAIC's 2nd Annual DEI Conference. DISB used the conference to learn about various government practices on a national level and how to incorporate them at the agency.	50-74%	Medium	Incremental		Q3
Diversity, Equity and Inclusion	During Quarter 4, DISB participated in the NAIC Members Diversity Leader Forum. DISB presented on their efforts within the Financial Services Academy. The Banking Bureau produced their fireside chat video with OCTFME. It is currently in the post-production phase and DISB intends to distribute this to schools to educate high schoolers on the financial industry. The Securities Bureau completed a senior investment flyer to educate residents on potential scams and best practices. The Insurance Bureau began their dive into determining whether there is unintentional bias in the automobile industry. A public	Complete		Transformative		Q4

Strategic Initiative Title	Initiative Status Update	% Complete to date	Confidence in completion by end of fiscal year (9/30)?	Status of Impact	Supporting Data	Reporting Quarter
	hearing was held at the end of June. Our consultant, ORCAA, will continue working with us through FY23 to advance this research with a data call.					
Financial Education and Empowerment (4 Initiative Update records)						
Financial Education and Empowerment	Returning Citizens: DISB has conducted preliminary engagements with internal DC gov't and external stakeholders that support the justice-involved/returning citizen population. The Financially Fit DC curriculum has been expanded to include brand new, specifically tailored modules that will support the needs of Returning Citizens and allow for self-paced learning. DISB is in the process of hiring 2 FTE to support this work. Additionally, DISB has secured a vendor to facilitate the Financial Empowerment Center launch where the program will be located. Financial counselors are in process of being hired and then trained for the Center. The Opportunity Accounts Program's expansion is in process with the existing vendor. DISB is in process of hiring 2 FTEs staff to support this program expansion.	0-24%	High	Transformative		Q1
Financial Education and Empowerment	Expansion of the Opportunity Accounts is in progress. RFP for an additional vendor is in progress. DISB is seeking to expand the program by offering 100 additional slots to match the savings program. Returning Citizens program is in development. Internal staff has conducted focus groups and engagement with Returning Citizen Program Providers. Financial coaching for returning citizens to be expanded by 100 people.	25-49%	High	Transformative		Q2
Financial Education and Empowerment	FEC- Soft launch with Vendor, UPO in June. 2 counselors hired. 3 more are to be hired. Opportunity Accounts Program, waiting on final council approval for additional funding. Vendor- CAAB in place and ready for expansion, targeting quarter 4 execution.	50-74%	High	Transformative		Q3
Financial Education and Empowerment	FEC- Contract Modification complete. UPO has 4 counselors and 1 program assistant who were hired by Sept 9. DISB coordinated with MORCA, DHS- Ready Center and People of Promise and other groups to connect with returning citizens. The Opportunity Accounts Program is fully funded for FY22 at \$1,990,000. An additional 75 residents were able to participate in FY22.	Complete		Demonstrable		Q4
Marketing and Promotion (4 Initiative Update records)						
Marketing and Promotion	In Q1, OCP selected Collaborative Communications as the RFP vendor for the comprehensive rebranding program. The purchase order for the base year was issued by OCP on 12/8/21. A kick-off meeting between DISB and Collaborative was held on 12/17/21. Stakeholder interviewees were identified and market research began in January 2022 with the first deliverable expected at the end of February 2022.	0-24%	High	Incremental		Q1
Marketing and Promotion	In Q2, Collaborative Communications held research interviews with internal and external stakeholders, developed first round of logo concepts based off of top-level brand scan and comparison results and worked on initial messaging framework, rebranding, marketing and communication plans.	0-24%	High	Incremental		Q2
Marketing and Promotion	In Q3, Collaborative Communications finalized the concept for the new logo, further developed the messaging framework and communications plan, and developed templates for signage, promotional items and training modules.	50-74%	High	Incremental		Q3
Marketing and Promotion	In Q4, DISB launched its comprehensive new branding program and completed its first phase of the revitalized public engagement campaign rollout. Collaborative Communications, DISB's contracted vendor for this work, held four workshops to introduce DISB employees to the new brand, logo, tagline and key messages, developed and implemented a media strategy for introducing our new look to the general public, and created a video and web content introducing the new brand.	Complete		Demonstrable		Q4
Regulatory Initiatives (4 Initiative Update records)						
Regulatory Initiatives	Sandbox legislation is currently pending in the Council and a hearing is scheduled for March 9. The Department continues to conduct research in US and overseas jurisdictions to determine best practices for marketing and operating a regulatory sandbox. DISB also has retained DC Echelon, a DC-based strategic planning firm, to assist the Department in implementing a regulatory sandbox in the District as soon as the legislation is enacted.	50-74%	High	Transformative		Q1
Regulatory Initiatives	The Committee on Business and Economic Development held a hearing on the legislation on March 14, 2022. The OAG testified in opposition to the bill. DISB made revisions to address many of the issues raised by OAG, but OAG is insisting on making changes that will result in the sandbox being unattractive to participants. DISB will provide the Committee with its revisions and ask the Committee to send the legislation to COW as soon as possible.	50-74%	Medium	Transformative		Q2
Regulatory Initiatives	Commissioner Woods and DISB staff have met with members of the CBED in an effort to get their support for the Sandbox legislation. We are optimistic we will have enough support from the members of the CBED and the legislation will be sent to the Committee of the Whole for two votes to be held after the Council's summer recess.	50-74%	Medium	Transformative		Q3
Regulatory Initiatives	Throughout the performance period, DISB worked with Council to advance the Regulatory Sandbox legislation, however, there were insufficient votes in support of the Sandbox legislation at end of the markup by the Committee on Business and Economic Development. Rather than make additional revisions to the legislation, DISB decided to pivot its efforts and focus on the establishment of a new Office of Innovation in FY 2023 that will include the goals for the Regulatory Sandbox initiative. The research and analysis conducted by the Mayor's Regulatory Sandbox Council and the DISB team will be used to inform the direction of the Office of Innovation. During the August Virtual Career Fair, DISB interviewed and offered a position to a candidate for the director of the office of innovation position. The new director began work in December 2022.	Complete		None		Q4

2022 ARP Key Performance Indicators

Measure	Highlight in PAR	New Measure/ Benchmark Year	Directionality	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	ARPA Project Name	FY 2017 Actual	FY 2018 Actual	FY 2019 Target	FY2019 Actual	FY 2020 Target	FY2020 Actual	FY2 Targ
No Measure records found														

2022 ARP Workload Measures

Measure	Highlight in PAR	ARPA Project Name	New Measure/Benchmark Year	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	FY2017 Actual	FY2018 Actual	FY2019 Actual	FY2020 Actual	FY2021 Actual	FY 2022 Quarter 1	FY 2022 Quarter 2	FY 2022 Quarter 3
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No Measure records found

2021 Unfinished Initiatives

Title	Description	% Complete from Prior FY	Status Update	Explanation	Anticipated Completion Date	Add Initiative Update
Legislative and Regulatory Review (1 Strategic Initiative)						
Regulatory Initiatives (Multiple offices: Securities/Banking)	Review, assess and update securities and banking regulations which would include the Investment Crowdfunding Regulations and Credit Union Regulatory program.	50-74%	The legislation for the Regulatory Sandbox was introduced to the Council on April 26, 2021 and referred to the Committee on Business and Economic Development on May 4, 2021. The Committee has not scheduled a public hearing at this time. Our effort to update our banking codes and an internal review of our securities laws and regulations has not been completed because OCP has not awarded a contract to the identified vendor to do the work. DISB leadership is working with OCP leadership to resolve these issues.	Awaiting OCP award to vendor to do the research.	09-30-2022	
Marketing and Promotion (Communications) (1 Strategic Initiative)						
Marketing and Promotion (Communications)	DISB will develop a new marketing strategy for the department which will include a new DISB Mobile App, a microsite webpage, and collateral material for consumer facing programs such as: DCBizCap, Captive Insurance, Regulatory Sandbox and Crowdfunding.	25-49%	OCP cleared two of the submitted vendor proposals as eligible to complete the work of the RFP. On 9/22, DISB submitted additional background questions for more clarification from the two vendors on their cost proposals to OCP. DISB is in the process of determining if the RFP needs to be retracted and resubmitted due to the start of FY22 and no awarded contract. DISB leadership has reached out to OCP leadership and is seeking input from DM Babers. A contract for production of all new marketing materials and the production of a podcast for the Captives program was able to be awarded and completed in Q4.	The work could not be completed because OCP did not award a contract. DISB leadership and DM Babers have reached out to OCP leadership to get the contract issue resolved.	09-30-2022	

2021 Unfinished Initiative Updates

Strategic Initiative Title	Anticipated completion date	New Initiative Created for FY21	No Longer an Initiative	Initiative Status Update	% Complete to date	Confidence in completion by anticipated completion date?	Status of Impact	Explanation of Impact (Limited to 550 Characters)	Supporting Data	Reporting Quarter
Regulatory Initiatives (Multiple offices: Securities/Banking)	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	See Q1 FY22 update	75-99%	High	Transformative	See Q1 FY22 update		Q1
Marketing and Promotion (Communications)	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	See Q1 FY22 update	50-74%	High	Incremental	See Q1FY22 update		Q1
Regulatory Initiatives (Multiple offices: Securities/Banking)	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	See update for Q2 FY22 above	50-74%	Medium	Incremental	See update for Q2 FY22 above		Q2
Marketing and Promotion (Communications)	09-30-2022	<input type="checkbox"/>	<input type="checkbox"/>	See update for Q2 FY22 above	50-74%	High	Demonstrable	See update for Q2 FY22 above		Q2
Regulatory Initiatives (Multiple offices: Securities/Banking)	09-30-2022	<input type="checkbox"/>	<input checked="" type="checkbox"/>							Q3
Marketing and Promotion (Communications)	09-30-2022	<input type="checkbox"/>	<input checked="" type="checkbox"/>							Q3

2023 Core Business Measures

Measure	FY2022 Target	FY 2023 Target Report
No Measure records found		

Administrative Information

Record ID# 856

Performance Plan ID 856 [Blank Initiative Updates](#) [Blank Initiative Updates](#)

Created on Dec. 24, 2020 at 11:53 AM (EST). Last updated by [Stock, Arie](#) on Aug. 26, 2021 at 3:59 PM (EDT). Owned by [Stock, Arie](#).

Appendix 19

Department of Insurance, Securities and Banking (SRO)

List of Employees with Salaries over \$100,000

Name	Position Number	Title	Program	Program Description	Cost Center	Vacant Status	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Overtime Paid	Bonus
Sheppard,Dana G	00036539	Director of Risk Finance	300157	FINANCIAL ANALYSIS	30191	F	DS0086	16	0	1	197,344.35	43,415.76		6,738.59
Bramble,Jocelyn	00041785	SUPERVISOR TRIAL ATTORNEY	100092	LEGAL SERVICES - GENERAL	30185	F	LX0001	2	0	1	196,363.52	43,199.97		6,705.10
Barlow,Philip A	00036295	Associate Commissioner For Ins	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0086	16	0	1	191,299.33	42,085.85		6,532.17
Levi,Adam	00042200	Attorney Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA0002	15	9	1	189,612.00	41,714.64		-
Woods,Karima M.	00039088	Commissioner Ins Sec&Banking	100151	EXECUTIVE ADMINISTRATION	30184	F	DX0000	E5	0	1	188,944.72	41,567.84		6,451.77
Bressman,Brian	00075430	DIR OF FRAUD	300143	INVESTIGATION	30173	F	DS0086	16	0	1	177,990.33	39,157.87		6,077.72
O'Donnell,Patrick S.	00035765	Supervisory Financial Examiner	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS0086	15	0	1	177,839.76	39,124.75		6,072.58
Edmonds,Philip	00075393	Director, Compliance Analysis	300139	CONSUMER SERVICES	30169	F	DS0086	15	0	1	177,839.33	39,124.65		6,072.56
Zeidan,Tamara	00109366	Director of the Office of Inno	300196	OUTREACH	30235	F	DS0086	15	0	1	177,839.00	39,124.58		-
Blackstone,Liliah R	00041789	Deputy General Counsel	100092	LEGAL SERVICES - GENERAL	30185	F	LX0001	1	0	1	176,098.31	38,741.63		6,013.11
Vaidyanathan,Shankar	00027840	Chief Information Officer	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS0086	15	0	1	164,415.09	36,171.32		5,614.17
Swift,Arthur P	00073628	Chief Communications Officer	100157	PUBLIC AFFAIRS	30186	F	DS0086	15	0	1	162,048.81	35,650.74		-
Shipp,Sharon	00046078	Dep Commiss. for Market Compl.	300141	MARKET RESEARCH & ANALYSIS	30171	F	XS0001	10	0	1	159,360.29	35,059.26		5,441.57
Fuller,Samuel V	00034846	Associate Commiss. for Banking	300133	BANKING LICENSING	30163	F	DS0086	16	0	1	158,320.11	34,830.42		5,124.01
Tanhehco,Efren L	00073445	Supervisory Health Actuary	300151	HEALTH ACTUARIAL	30177	F	DS0086	14	0	1	155,093.95	34,120.67		5,295.89
Purdie,Katrice Diana	00034872	Chief of Policy and Administra	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS0086	16	0	1	155,053.02	34,111.66		5,294.49
Mcmamus,James M.	00008873	ASST DIR	300161	CORPORATE FINANCE	30196	F	DS0086	15	0	1	153,319.42	33,730.27		5,235.30
Christhilf,David	00085202	ACTUARY	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	14	10	1	153,233.00	33,711.26		5,102.23
Brown,Nathaniel Kevin	00009191	Supvy Ins Oper Exam (Auditing)	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0086	14	0	1	151,060.23	33,233.25		5,158.15
Turner,Dolly	00041792	Chief of Staff	100151	EXECUTIVE ADMINISTRATION	30184	F	DS0086	15	0	1	150,060.00	33,013.20		4,297.40
Belay,Dereje	00012491	Agency Fiscal Officer	150017	AGENCY/CLUSTER SHARED SERVICES	10003	F	DS0007	15	3	1	148,602.00	32,692.44		5,074.23
Lele,Pratima	00075431	Market Compliance Examinations	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS0086	14	0	1	143,000.00	31,460.00		-
Ellis,Gregory	00025123	Administrative Services Progra	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS0086	14	0	1	142,701.15	31,394.25		4,872.72
Arnold,Ben	00074667	Foreclosure Prevention & Media	300135	BANKING MARKET OPERATION	30168	F	DS0087	14	10	1	141,707.40	31,175.63		-
Fenwick,Aaron R	00075396	Program Analyst	300135	BANKING MARKET OPERATION	30168	F	DS0087	14	10	1	141,707.00	31,175.54		4,838.79
Bouchard,Stephen	00015183	Associate Commissioner of Secu	300161	CORPORATE FINANCE	30196	F	DS0086	16	0	1	140,958.33	31,010.83		-
Liebers,Howard M	00004205	SUPV INSURANCE EXAM GEN	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0086	14	0	1	138,028.50	30,366.27		4,713.17
Bunyasrie,Surayuth	00036363	FINANCIAL EXAMINER OFFICER	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS0077	14	6	1	137,990.00	30,357.80		4,207.42
Merlo,Samuel A	00075076	Financial Examiner & Analyst	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	14	6	1	137,990.00	30,357.80		4,427.78
Negash,Yohaness	00036236	Financial Examiner	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	14	6	1	137,990.00	30,357.80		4,427.78
Beard,Andre	00077717	Attorney Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA0002	13	8	1	134,464.00	29,582.08		-
Hammonds,Michelle	00037577	Program Manager (Financial Emp)	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS0086	14	0	1	132,255.18	29,096.14		4,516.03
Ross,Michael	00013699	Assistant Dir for Enforcement	300143	INVESTIGATION	30173	F	DS0086	15	0	1	132,255.18	29,096.14		4,516.03
Nkojo,Robert I	00008351	ACTUARY MGR	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0086	14	0	1	131,475.71	28,924.66		4,489.41
Afolabi,Christine	00085212	Financial Examiner & Analyst	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS0077	14	4	1	130,368.00	28,680.96		4,321.45
Onifade,Oluwatosin B	00001761	BUDGET OFFICER	150003	AGENCY BUDGETING AND FINANCIAL MANAGEMENT S	10001	F	DS0007	14	4	1	130,368.00	28,680.96		4,321.45
Adu,George	00039603	Secur Finan Exam (Rpt & Discl)	300161	CORPORATE FINANCE	30196	F	DS0077	13	10	1	129,671.00	28,527.62		4,427.78
Anderson II,Lloyd J	00035768	INFO TECH SPEC	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS0077	13	10	1	129,671.00	28,527.62	1,279.80	4,427.78
Bakker,Sara A	00021355	SECURITIES FINANCIAL EXAM	300163	SECURITIES MARKET EXAMINATION	30197	F	DS0077	13	10	1	129,671.00	28,527.62		-
Dyson,Monica L	00003501	ACTUARY	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	10	1	129,671.00	28,527.62	2.06	4,427.78
Johnson,Colin B	00015197	INSURANCE EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	10	1	129,671.00	28,527.62		4,427.78
King,Angela Jenice	00036494	Insurance Examiner (Property a	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	10	1	129,671.00	28,527.62	1,012.67	4,427.78
Rielley,John M	00035565	INSURANCE EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	10	1	129,671.00	28,527.62		4,427.78
Rouse,Brian A	00075387	Sr. Banking Licensing Speciali	300133	BANKING LICENSING	30163	F	DS0077	13	10	1	129,671.00	28,527.62		4,427.78
Shirley,Darniece L	00073451	ACTUARY	300151	HEALTH ACTUARIAL	30177	F	DS0077	13	10	1	129,671.00	28,527.62		4,317.60
Tengen,Juliana N	00034870	Investigator Fraud	300143	INVESTIGATION	30173	F	DS0077	13	10	1	129,671.00	28,527.62		4,427.78
Vanhorne,Lashawn M	00043252	ACCOUNTS PAYABLE SUPV	150002	AGENCY ACCOUNTING SERVICES	10002	F	DS0007	13	10	1	129,669.00	28,527.18	6,663.62	4,427.71
O'Brien,David Peter	00041787	Attorney Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA0002	14	1	1	128,824.00	28,341.28		-
Ozer,Ayca	00075391	Supervisory Market Examination	300161	CORPORATE FINANCE	30196	F	DS0086	15	0	1	127,030.30	27,946.67		-
Irwin,Trey	00075551	Supervisory Bank Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS0086	15	0	1	127,028.82	27,946.34		4,337.57
Davis,Rebecca	00046076	Financial Examiner & Analyst	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS0077	14	3	1	126,557.00	27,842.54		4,097.24
Mathis,Michelle D.	00075544	Operations Manager	100092	LEGAL SERVICES - GENERAL	30185	F	DS0077	13	9	1	126,444.00	27,817.68		4,097.24
Jefferson,Ricardo R.	00001945	Student Loan Ombudsman	300135	BANKING MARKET OPERATION	30168	F	DS0086	14	0	1	126,397.88	27,807.53		3,907.75
Turner,Kimberly A	00041786	Attorney Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA0001	13	5	1	123,522.00	27,174.84		3,651.30
Bright,Eva M	00075386	Senior Bank Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	13	8	1	123,217.00	27,107.74		4,097.24
Bryant,Tanya D	00003290	Public Affairs Specialist	100157	PUBLIC AFFAIRS	30186	F	DS0077	13	8	1	123,217.00	27,107.74		4,207.42
Guishard,Michael	00015485	Information Technology Special	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS0077	13	8	1	123,217.00	27,107.74	211.88	3,987.06
Drehoff,Paul	00036294	Public Information Officer	100157	PUBLIC AFFAIRS	30186	F	DS0086	14	0	1	122,636.62	26,980.06		4,187.59
Flick,Stephen	00005439	ACTUARY	300151	HEALTH ACTUARIAL	30177	F	DS0077	13	7	1	119,991.00	26,398.02		-
Wade,Cheryl R	00075599	Market Conduct Data Analyst	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS0077	13	7	1	119,991.00	26,398.02		3,723.19

Name	Position Number	Title	Program	Program Description	Cost Center	Vacant Status	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Overtime Paid	Bonus
Abdullah,Idriys J	00043792	CONSUMER PROTECTION ADVOCATE	100157	PUBLIC AFFAIRS	30186	F	DS0087	13	10	1	119,916.00	26,381.52		4,094.69
Martin,Lucinda D	00000483	Assistant Director for Securit	300162	SECURITIES LICENSING	30195	F	DS0086	14	0	1	118,711.40	26,116.51		3,795.77
Collins,Thedford L	00017095	Special Assistant	100151	EXECUTIVE ADMINISTRATION	30184	F	DS0087	13	9	1	116,932.95	25,725.25		3,890.97
Cole,Miriam A	00075388	Senior Bank Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	13	6	1	116,764.00	25,688.08		3,537.98
Murat,Maureen L.	00041788	Attorney Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA0002	13	3	1	116,289.00	25,583.58		-
Turner,Randal	00034868	Supervisory Banking Examiner	300133	BANKING LICENSING	30163	F	DS0086	14	0	1	114,441.25	25,177.08		-
Johnson-Parker,Sheila A	00009105	Insurance Licensing Spec Mgr	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0086	14	0	1	114,441.17	25,177.06		3,907.75
Kerr,Monique Melissa	00037714	Licensing Manager	300133	BANKING LICENSING	30163	F	DS0086	14	0	1	114,441.15	25,177.05		3,907.75
Wade,Alicia M	00034803	EXECUTIVE ASST	100151	EXECUTIVE ADMINISTRATION	30184	F	DS0087	13	8	1	113,950.00	25,069.00		3,890.99
Davis,LaTasha	00078117	FINANCIAL EXAMINER INS	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS0077	13	5	1	113,537.00	24,978.14		3,876.88
Dickens,Marionnetta	00010013	INSURANCE OPERATIONS SPEC	300139	CONSUMER SERVICES	30169	F	DS0077	12	10	1	111,749.00	24,584.78		3,815.81
Farquharson-Reid,Angela	00075373	BANK EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	12	10	1	111,749.00	24,584.78		3,630.59
Guishard,Angela	00018144	Student Loan Examiner	300135	BANKING MARKET OPERATION	30168	F	DS0077	12	10	1	111,749.00	24,584.78		-
Jordan-Robinson,Lucynthia D	00022192	INSURANCE LICENSE SPEC	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	12	10	1	111,749.00	24,584.78		3,815.81
Loproto,Robert B	00020539	FRAUD INVEST	300143	INVESTIGATION	30173	F	DS0077	12	10	1	111,749.00	24,584.78		3,815.81
Moore,David	00075087	Consumer Services Specialist	300139	CONSUMER SERVICES	30169	F	DS0077	12	10	1	111,749.00	24,584.78		3,815.81
Slade,Arthur F	00022086	INSURANCE OPERATIONS SPEC	300139	CONSUMER SERVICES	30169	F	DS0077	12	10	1	111,749.00	24,584.78		3,630.59
Branham,Valencia M	00022530	Accounts Payable Specialis	150002	AGENCY ACCOUNTING SERVICES	10002	F	DS0007	12	10	1	111,741.00	24,583.02	4,305.77	3,815.56
Cooper,Lakishia	00109063	Securities Licensing Specialis	300162	SECURITIES LICENSING	30195	F	DS0077	13	4	1	110,311.00	24,268.42		3,537.98
Iglesias Alves Pereira,Aristi	00041791	Public Affairs Specialist	100157	PUBLIC AFFAIRS	30186	F	DS0077	13	4	1	110,311.00	24,268.42		-
Stinson,Douglas	00013044	INSURANCE OPERATIONS SPEC	300139	CONSUMER SERVICES	30169	F	DS0077	12	9	1	109,036.00	23,987.92		3,537.98
Wagner,Peggy A.	00034865	Banking Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	12	9	1	109,036.00	23,987.92		3,537.98
Andrew,Anu	00038470	FINANCIAL EXAMINER (CAPTIVE)	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS0077	13	3	1	107,084.00	23,558.48	276.33	3,352.76
Davis,Dionne	00085204	BANK EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	12	8	1	106,324.00	23,391.28		3,445.36
Hicks,Willie C	00017344	INSURANCE LICENSE SPEC	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	12	8	1	106,324.00	23,391.28		3,630.59
Pendleton,Mark A	00003370	FRAUD INVEST	300142	ENFORCEMENT	30172	F	DS0077	12	8	1	106,324.00	23,391.28		3,445.36
Smith,Leonard	00046081	Banking Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	12	8	1	106,324.00	23,391.28		3,445.36
Williams,Shahidah	00105603	Program Manager	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS0086	13	0	1	105,023.24	23,105.11		3,167.54
Jordan,Brianna L	00034860	Public Affairs Specialist	100157	PUBLIC AFFAIRS	30186	F	DS0087	13	5	1	105,001.00	23,100.22		-
Richardson,Bijan N	00082359	Insurance Fraud Investigator	300151	HEALTH ACTUARIAL	30177	F	DS0077	12	7	1	103,612.00	22,794.64		-
Sassa,Makondi Claudine	00075376	Paralegal Specialist	100092	LEGAL SERVICES - GENERAL	30185	F	DS0077	12	7	1	103,612.00	22,794.64		3,445.36
Clifton,Aaron	00085205	BANK EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	12	6	1	100,900.00	22,198.00		3,260.15
Joseph,Lester C.	00075389	BANK EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS0077	12	6	1	100,900.00	22,198.00		3,352.76
Saxton,Shanta	00031812	FRAUD INVEST	300143	INVESTIGATION	30173	F	DS0077	12	6	1	100,900.00	22,198.00		3,260.15
Turcios,Cynthia V	00001990	Program Analyst	100151	EXECUTIVE ADMINISTRATION	30184	F	DS0087	12	9	1	100,827.00	22,181.94		3,186.23
Alexander,Laura	00011195	FINANCIAL EXAMINER INS	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	1	1	100,630.00	22,138.60		-
Benson,RaShaunda	00026346	INSURANCE EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	1	1	100,630.00	22,138.60		2,720.27
Claros,Victoria	00031831	Financial Examiner	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS0077	13	1	1	100,630.00	22,138.60		-
Hicks,Jazman	00034863	Program Analyst	300135	BANKING MARKET OPERATION	30168	F	DS0077	13	1	1	100,630.00	22,138.60		-
Vaughn-Cooke,Faye Elizabeth	00085203	Securities Financial Examiner	300163	SECURITIES MARKET EXAMINATION	30197	F	DS0077	13	1	1	100,630.00	22,138.60		-

Appendix 20

Appendix XX - Top 25 Overtime Earners									
Department of Insurance, Securities and Banking (SR0)									
Fiscal Year 2022 and 2023: Top 25 Overtime Earners									
Fiscal Year	Employee Name	Position Title	Position No.	Program Code	Program Description	Activity Code	Salary	Fringe Benefits	Overtime Paid
2022	Drafton,Lucille	Public Affairs Specialist	00034860	1000	Agency Management Program	1080M	109,023.00	23,985.06	17,207.81
	Sanyang,Sainey	Securities Registration Specia	00000198	3000	Securities Bureau	3010S	85,209.00	18,745.98	2,557.30
	Gray,Erris	Securities Registration Specia	00075089	3000	Securities Bureau	3010S	82,148.00	18,072.56	1,967.73
	Anderson II,Lloyd J	Info Tech Spec	00035768	1000	Agency Management Program	1040M	126,508.00	27,831.76	1,279.80
	Duckett,Alfonzo	Support Services Specialist	00024853	1000	Agency Management Program	1040M	73,296.00	16,125.12	1,145.24
	Vanhorne,Lashawn M	Accounts Payable Supv	00043252	100F	Agency Financial Operations	120F	126,506.00	27,831.32	1,099.32
	Branham,Valencia M	Accounts Payable Specialis	00022530	100F	Agency Financial Operations	120F	109,016.00	23,983.52	969.62
	Morgan,John	Actuary	00005439	2000	Insurance Bureau	2090I	123,360.00	27,139.20	711.69
	King,Angela Jenice	Insurance Examiner	00036494	2000	Insurance Bureau	2015I	126,508.00	27,831.76	638.62
	Andrew,Anu	Financial Examiner (Captive)	00038470	6000	Risk Finance	8040R	104,472.00	22,983.84	276.33
	Guishard,Michael	Information Technology Special	00015485	1000	Agency Management Program	1040M	113,916.00	25,061.52	207.34
	Turcios,Cynthia V	Program Analyst	00001990	1000	Agency Management Program	1090M	98,368.00	21,640.96	166.13
	Doster,Malcolm	Securities Financial Exam	00021355	3000	Securities Bureau	8020S	107,620.00	23,676.40	22.07
	Schools,Mindi	Program Analyst	00034863	5000	Banking Bureau	5070B	101,324.00	22,291.28	19.14
Saxton,Shanta	Fraud Invest	00031812	4000	Enforcement Program	4060E	98,439.00	21,656.58	2.21	
Dyson,Monica L	Actuary	00003501	2000	Insurance Bureau	2015I	126,508.00	27,831.76	2.06	
2022 Total							1,712,221.00	376,688.62	28,272.41
Fiscal Year	Employee Name	Position Title	Position No.	Program Code	Program Description	Cost Center	Salary	Fringe Benefits	Overtime Paid
2023	Vanhorne,Lashawn M	Accounts Payable Supv	00043252	150002	Agency Accounting Services	10002	129,669.00	28,527.18	5,564.31
	Branham,Valencia M	Accounts Payable Specialis	00022530	150002	Agency Accounting Services	10002	111,741.00	24,583.02	3,336.15
	Duckett,Alfonzo	Support Services Specialist	00024853	100071	Information Technology Services - General	30187	75,128.00	16,528.16	845.57
	King,Angela Jenice	Insurance Examiner	00036494	300152	Insurance Financial Examination	30180	129,671.00	28,527.62	374.05
	Guishard,Michael	Information Technology Special	00015485	100071	Information Technology Services - General	30187	123,217.00	27,107.74	4.54
2023 Total							569,426.00	125,273.72	10,124.62
Grand Total							2,281,647.00	501,962.34	38,397.03

Appendix 21

Appendix XX - List of Employee Bonuses and Special Award Payments

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2022 and 2023 List of Employee Bonuses and Special Award Payments

A) Bonuses

1 - FY 2022

Employee Name	Bonus Paid	Bonus Paid
Abdullah,Idriys J	4,094.69	One time Bonus paid pursuant to the legislation.
Adu,George	4,427.78	One time Bonus paid pursuant to the legislation.
Afolabi,Christine	4,321.45	One time Bonus paid pursuant to the legislation.
Alexander,Kathy	2,720.27	One time Bonus paid pursuant to the legislation.
Anderson II,Lloyd J	4,427.78	One time Bonus paid pursuant to the legislation.
Andrew,Anu	3,352.76	One time Bonus paid pursuant to the legislation.
Ball,Chasity D	2,410.45	One time Bonus paid pursuant to the legislation.
Barlow,Philip A	6,532.17	One time Bonus paid pursuant to the legislation.
Belay,Dereje	5,074.23	One time Bonus paid pursuant to the legislation.
Benitez,Carla M	1,828.82	One time Bonus paid pursuant to the legislation.
Benson,RaShaunda	2,720.27	One time Bonus paid pursuant to the legislation.
Blackstone,Liliah R	6,013.11	One time Bonus paid pursuant to the legislation.
bramble,jocelyn	6,705.10	One time Bonus paid pursuant to the legislation.
Branham,Valencia M	3,815.56	One time Bonus paid pursuant to the legislation.
Bressman,Brian	6,077.72	One time Bonus paid pursuant to the legislation.
Bright,Eva M	4,097.24	One time Bonus paid pursuant to the legislation.
Brown,Nathaniel Kevin	5,158.15	One time Bonus paid pursuant to the legislation.
Bryant,Tanya D	4,207.42	One time Bonus paid pursuant to the legislation.
Bunyasrie,Surayuth	4,207.42	One time Bonus paid pursuant to the legislation.
Butler,Lisa D.	3,789.10	One time Bonus paid pursuant to the legislation.
Cheng,Emily	3,436.16	One time Bonus paid pursuant to the legislation.
Christhilf,David	5,102.23	One time Bonus paid pursuant to the legislation.
Clifton,Aaron	3,260.15	One time Bonus paid pursuant to the legislation.
Cole,Miriam A	3,537.98	One time Bonus paid pursuant to the legislation.
Collins,Thedford L	3,890.97	One time Bonus paid pursuant to the legislation.
Cooper,Lakishia	3,537.98	One time Bonus paid pursuant to the legislation.
Davis,Dionne	3,445.36	One time Bonus paid pursuant to the legislation.
Davis,LaTasha	3,876.88	One time Bonus paid pursuant to the legislation.
Davis,Rebecca	4,097.24	One time Bonus paid pursuant to the legislation.
Dickens,Marionnetta	3,815.81	One time Bonus paid pursuant to the legislation.
Doster,Malcolm	3,766.70	One time Bonus paid pursuant to the legislation.
Drehoff,Paul	4,187.59	One time Bonus paid pursuant to the legislation.
Duckett,Alfonzo	2,487.91	One time Bonus paid pursuant to the legislation.
Dyson,Monica L	4,427.78	One time Bonus paid pursuant to the legislation.
Edmonds,Philip	6,072.56	One time Bonus paid pursuant to the legislation.
Ellis,Gregory	4,872.72	One time Bonus paid pursuant to the legislation.

Employee Name	Bonus Paid	Bonus Paid
Farquharson-Reid,Angela	3,630.59	One time Bonus paid pursuant to the legislation.
Fenwick,Aaron R	4,838.79	One time Bonus paid pursuant to the legislation.
Fuller,Samuel V	5,124.01	One time Bonus paid pursuant to the legislation.
Gibbs,Ebony I	1,638.18	One time Bonus paid pursuant to the legislation.
Glass,Kendra	2,797.72	One time Bonus paid pursuant to the legislation.
Goines,Robsine M	2,982.31	One time Bonus paid pursuant to the legislation.
Gray,Erris	2,797.72	One time Bonus paid pursuant to the legislation.
Guishard,Michael	3,987.06	One time Bonus paid pursuant to the legislation.
Hammonds,Michelle	4,516.03	One time Bonus paid pursuant to the legislation.
Hicks,Willie C	3,630.59	One time Bonus paid pursuant to the legislation.
Huber,Timothy	2,982.31	One time Bonus paid pursuant to the legislation.
Iglesias Alves Pereira,Aristides Em	3,656.52	One time Bonus paid pursuant to the legislation.
Irwin,Trey	4,337.57	One time Bonus paid pursuant to the legislation.
Jefferson,Ricardo R.	3,907.75	One time Bonus paid pursuant to the legislation.
Johnson,Colin B	4,427.78	One time Bonus paid pursuant to the legislation.
Johnson-Parker,Sheila A	3,907.75	One time Bonus paid pursuant to the legislation.
Jordan-Robinson,Lucynthia D	3,815.81	One time Bonus paid pursuant to the legislation.
Joseph,Lester C.	3,352.76	One time Bonus paid pursuant to the legislation.
Kerr,Monique Melissa	3,907.75	One time Bonus paid pursuant to the legislation.
King,Angela Jenice	4,427.78	One time Bonus paid pursuant to the legislation.
LI,Xiangchun	5,232.36	One time Bonus paid pursuant to the legislation.
Liebers,Howard M	4,713.17	One time Bonus paid pursuant to the legislation.
Loproto,Robert B	3,815.81	One time Bonus paid pursuant to the legislation.
Martin,Lucinda D	3,795.77	One time Bonus paid pursuant to the legislation.
Mathis,Michelle D.	4,097.24	One time Bonus paid pursuant to the legislation.
Matthews,Sylvia D	3,815.81	One time Bonus paid pursuant to the legislation.
May,Julia C	3,107.72	One time Bonus paid pursuant to the legislation.
McBride,Keenan R.	1,943.97	One time Bonus paid pursuant to the legislation.
McLendon,KoKeeta M	2,565.36	One time Bonus paid pursuant to the legislation.
Mcmanus,James M.	5,235.30	One time Bonus paid pursuant to the legislation.
Meaza,Senayet	5,539.84	One time Bonus paid pursuant to the legislation.
Merlo,Samuel A	4,427.78	One time Bonus paid pursuant to the legislation.
Moore,David	3,815.81	One time Bonus paid pursuant to the legislation.
Morgan,John	4,317.60	One time Bonus paid pursuant to the legislation.
Murphy,Marcus	1,886.40	One time Bonus paid pursuant to the legislation.
Negash,Yohaness	4,427.78	One time Bonus paid pursuant to the legislation.
Nkojo,Robert I	4,489.41	One time Bonus paid pursuant to the legislation.
O'Donnell,Patrick S.	6,072.58	One time Bonus paid pursuant to the legislation.
Onifade,Oluwatosin B	4,321.45	One time Bonus paid pursuant to the legislation.
Patterson,Deserie	2,575.86	One time Bonus paid pursuant to the legislation.
Pedroso,Tamisha S.	2,256.31	One time Bonus paid pursuant to the legislation.
Pendleton,Mark A	3,445.36	One time Bonus paid pursuant to the legislation.
Penny,Emanuel E	2,320.22	One time Bonus paid pursuant to the legislation.
Pettigrew,Alice VonEva	2,659.06	One time Bonus paid pursuant to the legislation.
Purdie,Katrice Diana	5,294.49	One time Bonus paid pursuant to the legislation.
Rielley,John M	4,427.78	One time Bonus paid pursuant to the legislation.

Employee Name	Bonus Paid	Bonus Paid
Ross,Michael	4,516.03	One time Bonus paid pursuant to the legislation.
Rouse,Brian A	4,427.78	One time Bonus paid pursuant to the legislation.
Sanyang,Sainey	2,487.91	One time Bonus paid pursuant to the legislation.
Sassa,Makondi Claudine	3,445.36	One time Bonus paid pursuant to the legislation.
Saxton,Shanta	3,260.15	One time Bonus paid pursuant to the legislation.
Schleit,David	5,232.36	One time Bonus paid pursuant to the legislation.
Sheppard,Dana G	6,738.59	One time Bonus paid pursuant to the legislation.
Shipp,Sharon	5,441.57	One time Bonus paid pursuant to the legislation.
Shirley,Darniece L	4,317.60	One time Bonus paid pursuant to the legislation.
Simmons,Marlene O	3,100.69	One time Bonus paid pursuant to the legislation.
Slade,Arthur F	3,630.59	One time Bonus paid pursuant to the legislation.
Smith,Leonard	3,445.36	One time Bonus paid pursuant to the legislation.
Stinson,Douglas	3,537.98	One time Bonus paid pursuant to the legislation.
Stokes,Cameron J	4,116.98	One time Bonus paid pursuant to the legislation.
Tadesse,Tadele M	2,410.35	One time Bonus paid pursuant to the legislation.
Tanhehco,Efren L	5,295.89	One time Bonus paid pursuant to the legislation.
Tengen,Juliana N	4,427.78	One time Bonus paid pursuant to the legislation.
Turcios,Cynthia V	3,186.23	One time Bonus paid pursuant to the legislation.
Turner,Dolly	4,297.40	One time Bonus paid pursuant to the legislation.
Turner,Kimberly A	3,651.30	One time Bonus paid pursuant to the legislation.
Ukairo,Chidinma	3,107.55	One time Bonus paid pursuant to the legislation.
Vaidyanathan,Shankar	5,614.17	One time Bonus paid pursuant to the legislation.
Vanhorne,Lashawn M	4,427.71	One time Bonus paid pursuant to the legislation.
Wade,Alicia M	3,890.99	One time Bonus paid pursuant to the legislation.
Wade,Cheryl R	3,723.19	One time Bonus paid pursuant to the legislation.
Wadley,Debbra	3,907.75	One time Bonus paid pursuant to the legislation.
Wagner,Peggy A.	3,537.98	One time Bonus paid pursuant to the legislation.
Walton,Brittany	3,167.54	One time Bonus paid pursuant to the legislation.
Ware,Jovan Louise	2,982.49	One time Bonus paid pursuant to the legislation.
Williams,Shahidah	3,167.54	One time Bonus paid pursuant to the legislation.
Woods,Karima M.	6,451.77	One time Bonus paid pursuant to the legislation.
TOTAL	450,011.11	
2 - FY 2023		
There are no bonuses paid in FY 2023, to date.		
B) Special Award Payments		
1 - FY 2022		
There are no special award paid in FY 2022		
2 - FY 2023		
There are no special award paid in FY 2023, to date.		

Appendix 22

COMPENSATION AGREEMENT

BETWEEN

THE OFFICE OF THE ATTORNEY GENERAL

AND

**THE AMERICAN FEDERATION OF GOVERNMENT
EMPLOYEES, LOCAL 1403,
AFL-CIO**

EFFECTIVE OCTOBER 1, 2013 THROUGH SEPTEMBER 30, 2017

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PREAMBLE

This Compensation Agreement (Agreement or Compensation Agreement) is entered into between the Office of the Attorney General and the American Federation of Government Employees, Local 1403, (Union) (herein after jointly referred to as the parties) the sole and exclusive collective bargaining representative of unit employees comprising Compensation Unit 33, as certified by the Public Employee Relations Board (PERB).

ARTICLE 1 -- RECOGNITION

AFGE Local 1403 is recognized as the sole and exclusive collective bargaining representative for the bargaining units set forth in PERB Certification No. 121 and PERB Certification No. 133.

ARTICLE 2 -- WAGES

	FY 2014	FY 2015	FY 2016	FY 2017
% Increase	1.5%	3%	3 %	3 %

SECTION A – FY 2014

The A-35 salary schedule for all bargaining unit employees will be increased by one and one half percent (1.5%) effective the first day of the first full pay period commencing on or after October 1, 2013. The Union has agreed to forego any adjustments coming from the District’s Classification and Compensation initiative for the term of this Agreement.

Each employee who receives an “exceeds expectations” or substantially similar or higher rating for the evaluation period ending August 31, 2013, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2013, and in no event later than March 31, 2014. If Employer has not conducted a performance review for an employee by December 31, 2013, the employee shall be entitled to the bonus amount for FY 2014, established by the rating in the most recent annual performance evaluation, if any.

SECTION B -- FY 2015

The A-35 salary schedule for all bargaining unit employees will be increased by three percent (3%) effective the first day of the first full pay period commencing on or after October 1, 2014.

Each employee who receives an “exceeds expectations” or substantially similar or higher rating for the evaluation period ending August 31, 2014, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2014, and in no event later than March 31, 2015. If Employer has not conducted a performance review for an employee by December 31, 2014, the employee shall be entitled to the bonus amount for FY 2015, established by the rating in the most recent annual performance evaluation, if any.

SECTION C -- FY 2016

The A-35 salary schedule for all bargaining unit employees will be increased by three percent (3%) effective the first day of the first full pay period commencing on or after October 1, 2015.

Each employee who receives an “exceeds expectations” or substantially similar or higher rating for the evaluation period ending August 31, 2015, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2015, and in no event later than March 31, 2016. If Employer has not conducted a performance review for an employee by December 31, 2015, the employee shall be entitled to the bonus amount for FY 2016, established by the rating in the most recent annual performance evaluation, if any.

SECTION D -- FY 2017

The A-35 salary schedule for all bargaining unit employees will be increased by three percent (3%) effective the first day of the first full pay period commencing on or after October 1, 2016.

Each employee who receives an “exceeds expectations” or substantially similar or higher rating for the evaluation period ending August 31, 2016, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2016, and in no event later than March 31, 2017. If Employer has not conducted a performance review for an employee by December 31, 2016, the employee shall be entitled to the bonus amount for FY 2017, established by the rating in the most recent annual performance evaluation, if any.

SECTION E – Saturday and Holiday Pay

Effective FY 2015, attorneys who are required to work on Saturdays or holidays to provide court coverage will receive straight time pay for all hours worked. Disbursements for Saturday and holiday pay will not exceed \$65,000.00 for any fiscal year of this Agreement. After disbursements reach \$65,000.00 in any one fiscal year, attorneys who are required to work on Saturdays or holidays for the remainder of that fiscal year will receive compensatory time for the number of hours actually worked.

For the period of FY2014 that occurs after the effective date of this contract, all OAG attorneys who are required to work on Saturdays and holidays to provide court coverage shall receive compensatory time for the hours actually worked.

ARTICLE 3 -- BENEFITS COMMITTEE

SECTION A – General

The parties herein agree to establish a Benefits Committee. AFGE shall select two representatives to serve on the committee, at least one of whom shall have expertise in benefits, and the other of whom shall have such expertise or a demonstrated commitment to developing the necessary expertise. The District of Columbia Human Resources office shall appoint representatives with authority to serve on the committee. The Benefits Committee shall meet at least quarterly during the 24 month period immediately prior to the expiration of a benefits contract and have its first meeting within thirty (30) business days following the Council's approval of this Agreement.

SECTION B – Purpose

The purpose of the Benefits Committee shall be to address the benefits of employees in the Local 1403 bargaining unit and of other local unions that may join this committee and make recommendations to the Executive regarding those benefits. AFGE shall not have final decision making authority with regard to benefits. Differences in opinion arising from Benefits Committee meetings or the procurement process, including but not limited to vendor recommendations/selection and what benefits the District shall provide shall not be subject to grievance arbitration, or any bargained or statutory resolution process, unless an existing benefit is substantively modified or decreased. Arbitration is limited to interest arbitration to resolve conflicts resulting from the negotiation of successor collective bargaining agreements effective October 1, 2017, unless an existing benefit is substantively modified or decreased.

SECTION C -- Responsibilities

The members of the Benefits Committee shall be authorized to consider all matters that concern the benefits of employees represented by the Committee that are subject to mandatory bargaining between the parties. The Benefits Committee shall:

1. Monitor the quality and level of services provided to covered employees under existing Health, Retirement, Optical, Life, Disability, Indemnity and Dental Insurance Plans.
2. Review and recommend changes and enhancements in Health, Retirement, Optical, Life, Disability, Indemnity and Dental benefits, and any proposals for new benefits, consistent with Chapter 6, Subchapter XXI of the D.C. Official Code (2012 Repl.).
3. With the assistance of the Office of Contracting and Procurement, evaluate criteria for bids, make recommendations concerning the preparation of solicitations for requests for qualifications or proposals and make recommendations to the contracting officer concerning the selection of providers following the receipt of any statements of qualifications or bids, consistent with Chapter 4 of the D.C. Official Code (2012 Repl.).
4. Following the receipt of statements of qualification or bids to select Health, Retirement, Optical, Life, Disability, Indemnity and Dental insurance providers, or any statements of qualification or bids for the addition of new benefits providers, the Union President shall be notified to identify no more than one individual from the Benefits Committee to participate in each RFQ or RFP selection process and that representative shall not have final decision-making authority. However, Management shall consider the comments of Benefits Committee members and the input of the individuals selected to participate in the RFP selection process in good faith in the decision-making process.
5. Explore issues concerning the workers' compensation system that affect employees consistent with Chapter 6, Subchapter XXIII of the D.C. Official Code (2012 Repl.).
6. The Committee shall be notified by email of any alteration of existing benefits programs, and proposed additional benefit programs to determine the extent to which they impact employees. Upon notification, the Committee shall notify the Office of Labor Relations and Collective Bargaining within ten (10) calendar days to discuss any concerns any Committee member has regarding the impact on employees.

SECTION D – Maintenance of Benefits

Nothing herein shall be construed to reduce, modify or eliminate any benefits that bargaining unit members enjoyed prior to entering into this Agreement.

SECTION E – Additional Benefits

The parties agree that the establishment of this Benefits Committee does not limit or prohibit the parties to this Agreement from negotiating and agreeing to additional or modified benefits.

ARTICLE 4 -- BENEFITS

Except as otherwise provided in this Agreement, the Parties hereby incorporate the following specific benefits provided under the Compensation Agreement between the District of Columbia Government and Compensations Units 1 and 2, FY 2013 – FY 2017: Life Insurance; Health Insurance; Indemnity Insurance; Short and Long Term Disability Insurance; Optical and Dental Insurance; Annual, Sick and Other Leave; Pre-Tax Benefits; Retirement; Civil Services Retirement System; Defined Contribution; Deferred Compensation; as the applicable benefits for bargaining unit members covered by this Agreement.

Such benefits shall be amended or revised by any additional benefits negotiated and approved by the Benefits Committee established in Article 3, the City Council, and the Mayor with the express written consent of the Union for the duration of this Agreement.

SECTION A -- Life Insurance

1. Life insurance is provided to covered employees in accordance with §1-622.01, *et seq.* of the District of Columbia Official Code (2012 Repl.) and Chapter 87 of Title 5 of the United States Code.

(a) District of Columbia Official Code §1-622.03 (2012 Repl.) requires that benefits shall be provided as set forth in §1-622.07 to all employees of the District first employed after September 30, 1987, except those specifically excluded by law or by rule.

(b) District of Columbia Official Code §1-622.01 (2012 Repl.) requires that benefits shall be provided as set forth in Chapter 87 of Title 5 of the United States Code for all employees of the District government first employed before October 1, 1987, except those specifically excluded by law or rule and regulation.

2. The current life insurance benefits for employees hired on or after October 1, 1987 are: The District of Columbia provides life insurance in an amount equal to the employee's annual salary rounded to the next thousand, plus an additional \$2,000. Employees are required to pay two-thirds (2/3) of the total cost of the monthly premium. The District Government shall pay one-third (1/3) of the total cost of the premium. Employees may choose to purchase additional life insurance coverage through the District Government. These additions to the basic coverage are set-forth in the schedule below:

Option A – Standard. Provides \$10,000 additional coverage. Cost determined by age.

Option B – Additional. Provides coverage up to five times the employee's annual salary. Cost determined by age and employee's salary.

Option C – Family. Provides \$10,000 coverage for the eligible spouse and \$10,000 for each eligible child; \$25,000 coverage for eligible spouse and \$10,000 for each eligible

child; or \$50,000 coverage for eligible spouse and \$10,000 for each eligible child. Cost determined by age.

The level of life insurance benefits provided to Employees covered under this Agreement shall not be decreased or revised during the term of this Agreement without the express advance written consent of the Union. The District shall provide life insurance coverage for employees hired on or after October 1, 1987 that shall provide a level of benefits as comparable to similarly situated employees.

Employees must contact their respective personnel office to enroll or make changes in their life insurance coverage.

SECTION B -- Health Insurance

1. Pursuant to D.C. Official Code § 1-621.02 (2012 Repl.), all employees covered by this agreement and hired after September 30, 1987, shall be entitled to enroll in group health insurance provided by the District of Columbia. Health insurance coverage shall provide a level of benefits comparable to the plan(s) provided on the effective date of this agreement. District employees are required to execute an enrollment form in order to participate in this program.

(a) The Employer may elect to provide additional health care providers for employees employed after September 1, 1987, provided that such addition of providers does not reduce the current level of benefits provided to employees. If the Employer decides to expand the list of eligible providers, the Employer shall give Union representatives notice of the proposed additions.

(b) Employees are required to contribute 25% of the total premium cost of the employee's selected plan. The Employer shall contribute 75% of the premium cost of the employee's selected plan.

2. Pursuant to D.C. Official Code § 1-621.01 (2012 Repl.), all District employees covered by this agreement and hired before October 1, 1987, shall be eligible to participate in group health insurance coverage provided through the Federal Employees Health Benefits Program (FEHB) as provided in Chapter 89 of Title 5 of the United States Code. The United States Office of personnel management administers this program.

3. The plan descriptions shall provide the terms of coverage and administration of the respective plans. Plan summaries and the full plans will be available on the DCHR website. Where the full plan is not posted a link to the plans will be provided on the DCHR website.

SECTION C – Optical and Dental

1. The District shall provide Optical and Dental Plan coverage at a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, the Union and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in the Optical and Dental program.

2. The District may elect to provide additional Optical and/or Dental providers, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Union representatives notice of the proposed additions.

SECTION D – Short and Long Term Disability

1. Employees covered by this Agreement shall be eligible to enroll, at their own expense, in the District's Short and Long Term Disability Insurance Programs, which provide for partial income replacement when employees are required to be absent from duty due to a non-work-related qualifying medical condition. Employees may use income replacement benefits under the program in conjunction with annual or sick leave benefits provided for in this Agreement.

2. Short and Long Term Disability Benefit levels shall not be decreased or revised during the term of this Agreement without the express written consent of the Union.

3. The District may elect to provide additional Short and/or Long Term Disability coverage providers, provided that the addition of providers does not reduce or substantively modify the current level of benefits provided to employees. If the District decides to expand the list of eligible providers, the District shall give the Union advance notice of the proposed additions.

SECTION E – AFLAC

Employer shall provide access to the AFLAC indemnity benefits currently in effect for Union employees.

SECTION F -- Annual Leave

1. In accordance with D.C. Official Code §1-612.03 (2012 Repl.), full-time employees covered by the terms of this Agreement are entitled to:

- (a) one-half (1/2) day (4 hours) for each full biweekly pay period for an employee with less than three (3) years of service (accruing a total of thirteen (13) annual leave days per annum);

(b) three-fourths (3/4) day (6 hours) for each full biweekly pay period, except that the accrual for the last full biweekly pay period in the year is one and one-fourth days (10 hours), for an employee with more than three (3) but less than fifteen (15) years of service (accruing a total of twenty (20) annual leave days per annum); and,

(c) one (1) day (8 hours) for each full biweekly pay period for an employee with fifteen (15) or more years of service (accruing a total of twenty-six (26) annual leave days per annum).

2. Part-Time employees who work on a prearranged scheduled tour of duty are entitled to earn leave as provided above on a pro rata basis.

3. Employees shall be eligible to use annual leave in accordance with the District of Columbia Laws.

4. An employee's request to use annual leave shall not be unreasonably denied.

SECTION G – Sick Leave

1. In accordance with District of Columbia Code §1-612.03 (2012 Repl.), a full-time employee covered by the terms of this Agreement may accumulate up to thirteen (13) sick days which accrues on the basis of four hours for each full biweekly pay period, and may accumulate up to thirteen (13) days in a calendar year.

2. In the case of part-time employment, the rate at which leave accrues under this subsection shall be a percentage of the rate prescribed above which is determined by dividing 40 into the number of hours in the regularly scheduled work week of that employee during that fiscal year.

3. An employee may use sick leave to

(a) Provide care for a family member who is incapacitated as a result of physical or mental illness, injury, pregnancy, or childbirth;

(b) Provide care for a family member as a result of medical, dental, or optical examination or treatment;

(c) Provide care for a foster child or a prospective or newly adopted child in the employee's care; or

(d) Make any other use allowed by law.

4. An employee's request to take sick leave shall not be unreasonably denied.

SECTION H – Other Forms of Leave

1. **Military Leave:** An employee is entitled to leave, without loss of pay, leave, or credit for time of service as reserve members of the armed forces or as members of the National Guard to the extent provided in D.C. Official Code §1-612.03(m)(2012 Repl.).

2. **Court Leave:** An employee is entitled to leave, without loss of pay, leave, or service credit during a period of absence in which he or she is required to report for jury duty or to appear as a witness on behalf of the District of Columbia Government, or the Federal or a State or Local Government to the extent provided in D.C. Official Code §1-612.03(l) (2012 Repl.).

3. **Funeral Leave:**

(a) An employee is entitled to three (3) days of leave without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for an immediate relative. In addition, the Employer shall grant an employee's request for annual, sick or compensatory time up to three (3) days upon the death of an immediate relative. Approval of additional time shall be at the Employer's discretion. However, requests for leave shall be granted unless the Agency's ability to accomplish its work would be seriously impaired. For purposes of this section "immediate relative" means the following relatives of the employee: spouse (including a person identified by an employee as his/her "domestic partner" as defined in D.C. Official Code §32-701 (2012 Repl.) and related laws), parents and grandparents thereof, children (including adopted and foster children and children of whom the employee is legal guardian and spouses thereof, parents, grandparents, grandchildren, brothers, sisters, and spouses thereof) and any individual related by blood or affinity whose close association with the employee is the equivalent of a family relationship. For the purpose of leave certification, employees shall provide a copy of the obituary or death notice, a note from clergy or funeral professional or a death certificate within ten (10) business days of the Employer's request.

(b) An employee is entitled to three (3) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service of a family member who died as a result of a wound, disease or injury incurred while serving as a member of the armed forces in a combat zone to the extent provided in D.C. Official Code § 1-612.03(n) (2012 Repl.).

4. **Administrative Closing –** An employee who has previously scheduled leave for a day (or portion of a day) on which the District of Columbia or the Office of the Attorney General closes by order of the Mayor or the Attorney General shall not be charged leave for that day, or portion of the day, that the District agency is closed.

5. Back-to-School Leave – Subject to the discretion of an individual’s manager as described in this section, any employee who serves as the primary caregiver for a child enrolled in school, including pre-school, elementary school, middle or junior high school, or high school, may take 2 hours of excused leave (that is without charge to the employee’s leave balance) to assist his or her child in preparing for and traveling to the first day of school during the academic year. An employee’s individual manager shall make every effort to grant requests for excused absences on the first day; however, the granting of all such requests may not be feasible if it results in disruption of public services provided by the administration. Accordingly, when an employee cannot be granted an excused absence on his or her child’s first school day, he or she shall be given an excused absence of 2 hours during the first week of school or as soon thereafter as practicable, in order to assist his or her child in preparing for an attending school.

SECTION I -- Pre-Tax Benefits

1. Employee contributions to benefits programs established pursuant to D.C. Official Code §1-611.19 (2012 Repl.), including the District of Columbia Employees Health Benefits Program, may be made on a pre-tax basis in accordance with the requirements of the Internal Revenue Code and, to the extent permitted by the Internal Revenue Code, such pre-tax contributions shall not effect a reduction of the amount of any other retirement, pension, or other benefits provided by law.

2. To the extent permitted by the Internal Revenue Code, any amount of contributions made on a pre-tax basis shall be included in the employee's contributions to existing life insurance, retirement system, and for any other District government program keyed to the employee's scheduled rate of pay, but shall not be included for the purpose of computing Federal or District income tax withholdings, including F.I.C.A., on behalf of any such employee.

SECTION J – Retirement

1. **CIVIL SERVICE RETIREMENT SYSTEM (CSRS):** As prescribed by 5 U.S.C. § 8401 and related chapters, employees first hired by the District of Columbia Government before October 1, 1987, are subject to the provisions of the CSRS, which is administered by the U.S. Office of Personnel Management. Under Optional Retirement the aforementioned employee may choose to retire when he/she reaches:

- (a) Age 55 and 30 years of service;
- (b) Age 60 and 20 years of service;
- (c) Age 62 and 5 years of service.

Under Voluntary Early Retirement, which must be authorized by the U.S. Office of Personnel Management, an employee may choose to retire when he/she reaches:

- (a) Age 50 and 20 years of service;
- (b) Any age and 25 years of service.

The pension of an employee who chooses Voluntary Early Retirement will be reduced by 2% for each year under age 55.

2. **DEFINED CONTRIBUTION PENSION PLAN:** The District shall continue the Defined Contribution Pension Plan currently in effect which includes:

(a) All eligible employees hired by the District on or after October 1, 1987, shall be enrolled into the defined contribution pension plan as prescribed by D.C. Official Code § 1-626.09 (2012 Repl.).

(b) After the completion of one year of service, the District shall contribute an amount not less than 5% of their base salary to an employee's Defined Contribution Pension Plan account. The District government funds this plan. There is no employee contribution to the Defined Contribution Pension Plan. After two years of plan participation, an employee is entitled to 20% of the account. After three years of plan participation, an employee is entitled to 40% of the account. After 4 years of plan participation, an employee is entitled to 60% of the account. An employee is fully vested after five years of plan participation and is entitled to 100% of the account.

3. **DEFERRED COMPENSATION PROGRAM:** All District employees covered by this Agreement shall be eligible to participate in the District's Deferred Compensation Program as currently described in Section 1-626.05 and related Chapters of the D.C. Official Code (2012 Repl.). The Deferred Compensation Program is a savings system through pre-tax deductions and allows employees to accumulate funds for long-term goals, including retirement. The portion of salary contributed reduces the amount of taxable income in each paycheck. The Internal Revenue Service determines the annual maximum deferral amount. Under the program, employees may choose from various fixed or variable rate investment options.

SECTION K – Holidays

1. The following legal public holidays are provided to all employees covered by this Agreement:

- (a) New Year's Day, January 1st of each year;
- (b) Dr. Martin Luther King, Jr.'s Birthday, the 3rd Monday in January of each year;
- (c) Washington's Birthday, the 3rd Monday in February of each year;
- (d) D.C. Emancipation Day, April 16th of each year;
- (e) Memorial Day, the last Monday in May of each year;
- (f) Independence Day, July 4th of each year;

- (g) Labor Day, the 1st Monday in September of each year;
- (h) Columbus Day, the 2nd Monday in October of each year;
- (i) Veterans Day, November 11th of each year;
- (j) Thanksgiving Day, the 4th Thursday in November of each year; and
- (k) Christmas Day, December 25th of each year.

2. Any other legal public holiday observed by the District and any other day declared a holiday for District workers by the President, Congress, or the Mayor will also be granted to employees covered by this Agreement (together, the holidays described in this section are referred to as Holidays throughout this Agreement). When an employee, having a regularly scheduled tour of duty is relieved or prevented from working on a day District agencies are closed by order of the Mayor, he or she is entitled to the same pay for that day as for a day on which an ordinary day's work is performed.

SECTION L – Benefits Levels

The level of benefits shall not be decreased or revised during the term of this Agreement without the express written consent of the Union.

ARTICLE 5 COMPENSATORY TIME

A lawyer who is required to work one or more hours outside his or her normal work hours may request an equal amount of compensatory time from his or her supervisor. If the request is granted, the time will be recorded on the employee's records and may be used, in the same manner that annual leave is used. Compensatory time may only be approved for working at scheduled or special events outside an employee's regular work hours, travel time outside normal work hours, and extraordinary assignments. Compensatory time will not be approved to allow an employee to complete regular assignments. Regular assignments are preparation for trials, drafting motions and responses to motions, including but not limited to, Motions for Temporary Restraining Orders, Motions for Preliminary Injunctions, and any other daily tasks performed by attorneys. Compensatory time will not be provided if additional work beyond the regular work day has resulted from the employee's inefficient use of time during the regular work day. Compensatory time credit should be requested by an employee before the work is performed whenever possible. The decision to grant an employee compensatory time is at the discretion of management. Employees may not carry more than 24 hours of compensatory time for more than 2 successive pay periods. In no event will an employee be entitled to pay in lieu of compensatory time, except as expressly provided elsewhere in this Agreement.

**ARTICLE 6
PROFESSIONAL MEMBERSHIPS**

During the course of each fiscal year, the Employer shall provide a total of one (1) day of administrative leave (8 hours or the hourly work day for Employee) to any Employee who uses his/her out-of-State bar license by entering his or her appearance on behalf of the District of Columbia or individuals acting within the scope of their employment in any proceeding outside the District of Columbia. The use of administrative leave must be approved by the Employee's supervisor, which shall not be unreasonably withheld, and must be used no later than the last day of the fiscal year or 30 days after the Employee uses his/her out-of-State bar license, whichever is later.

**ARTICLE 7
MONTHLY TRANSIT SUBSIDY**

Beginning the first full pay period on or after Council approval, the District of Columbia Government shall subsidize the cost of monthly transit for personal use by employees by twenty-five dollars (\$25.00) per month for actual transportation expenses incurred by employees who commute to and from work.

**ARTICLE 8
MILEAGE ALLOWANCE METRO REIMBURSEMENT AND
ACCESS TO OFFICIAL GOVERNMENT VEHICLES AND TRANSPORTATION**

SECTION A – Parking Spaces

Three (3) parking spaces shall be set aside from among those allocated to the Office of the Attorney General in the underground parking garage at 441 4th St., NW, Washington, D.C. for use by bargaining unit members as determined by the Union. The parking spaces shall be funded by the Union. The parking rate payable by the Union will not exceed the rate applicable to the parking spaces allocated to the Office of the Attorney General. The Union, within its sole discretion, may utilize one or more of its allocated spaces from time to time to provide short term parking for its members. Upon request, the Union shall notify the Employer which employees are authorized to use the Union parking spaces.

SECTION B – Mileage Allowance

The parties agree that the mileage allowance established by the U.S. General Services Administration for authorized Federal Government travel shall be the reimbursement rate for Union employees authorized to use their personal vehicles for official District of Columbia business. To receive such allowance, authorization by Employer must be received in advance of the employees' travel. Employees shall use the appropriate District Form to document mileage and timely request reimbursement.

SECTION C – Use of Personal Vehicles

1. Employees who are authorized and are within the scope of employment while using their personal vehicle for official business are covered by the District of Columbia Non-Liability Act (D.C. Official Code §§2-411 through 2-416 (2012 Repl.)). The Non-Liability Act generally provides that a District Employee is not subject to personal liability in a civil suit for property damage or for personal injury arising out of a motor vehicle accident during the discharge of the employee's official duties, so long as the employee was acting within the scope of his or her employment.

2. Claims by employees for personal property damage or loss incident to the use of their personal vehicle for official business may be made under the Military Personnel and Civilian Employees Claim Act of 1964 (31 U.S.C. §3701 *et seq.*).

SECTION D – Reimbursement for Use of Personal Vehicles

In the event it becomes necessary for employees to use their personal vehicle for official government business, employees shall obtain prior approval from his/her immediate supervisor and shall be reimbursed for mileage and parking incurred consistent with District of Columbia rules, regulations and orders.

SECTION E- Reimbursement for Taxicab Expenses

Employees who must travel by taxicab for official government business to a destination that is not accessible by Metro shall be reimbursed for their travel, provided that they receive prior authorization from an immediate supervisor for reimbursement.

SECTION F – Metro Fare Cards

Upon request, Employer shall provide metro fare cards in electronic form to employees for official government travel within the WMATA system. The metro fare card value shall be equivalent to the cost of travel at the time of day during which the employee travels.

SECTION G – Availability of Fleet Vehicles

Upon prior approval by an immediate supervisor, management shall facilitate the request for a Department of Public Works fleet vehicle and to the extent available, Employees may use the vehicle for official government business at no charge to the Employee.

**ARTICLE 9
SICK LEAVE INCENTIVE PROGRAM**

In order to recognize an employee's productivity through his/her responsible use of accrued sick leave, the Employer agrees to provide time-off in accordance with the following:

SECTION A – Accrual

A full time employee who is in a pay status for the leave year shall accrue annually:

1. Three (3) days off for utilizing a total of no more than two (2) days of accrued sick leave.
2. Two (2) days off for utilizing a total of more than two (2) but not more than four (4) days of accrued sick leave.
3. One (1) day off for utilizing a total of more than four (4) but no more than five (5) days of accrued sick leave.

SECTION B – Employees in a Non-pay Status

Employees in a non-pay status for no more than two (2) pay periods for the leave year shall remain eligible for incentive days under this Article. Sick leave usage for maternity or catastrophic illness/injury, not to exceed two (2) consecutive pay periods, shall not be counted against sick leave for calculating eligibility for incentive leave under this Article.

SECTION C – Procedure for Use of Time Accrued

Time off pursuant to a sick leave incentive award shall be selected by the employee and requested at least three (3) full workdays in advance of the leave date. Requests for time off pursuant to an incentive award shall be given priority consideration and the employee's supervisor shall approve such requests for time off unless staffing needs or workload considerations dictate otherwise. If the request is denied, the employee shall request and be granted a different day off within one month of the date the employee initially requested. Requests for time off shall be made on the standard "Application for Leave" form.

SECTION D – Use of Time Accrued

All incentive days must be used in full-day increments following the leave year in which they were earned. Incentive days may not be substituted for any other type of absence from duty. There shall be no carryover or payment for any unused incentive days.

SECTION E – Part Time Employees

Part-time employees are not eligible for the sick leave incentive as provided in this Article.

**ARTICLE 10
ANNUAL LEAVE/COMPENSATORY TIME BUY-OUT**

SECTION A – Payment for Annual Leave/Compensatory Time

An employee who is separated or is otherwise entitled to a lump-sum payment under personnel regulations for the District of Columbia Government shall receive payment for each hour of unused annual leave or compensatory time in the employee's official leave record.

SECTION B – Computation

The lump-sum payment shall be computed on the basis of the employee's hourly pay rate at the time of separation.

**ARTICLE 11
BACK PAY**

Arbitration awards or settlement agreements in cases involving an individual employee shall be paid within sixty (60) days of receipt from the employee of relevant documentation, including documentation of interim earnings and other potential offsets. Employer shall submit the SF-52 and all other required documentation to the Department of Human Resources or the Office of Pay and Retirement Services within thirty (30) days following receipt from the employee of relevant documentation.

**ARTICLE 12
WAITING PERIODS FOR ADVANCEMENT WITHIN STEPS**

The within-grade waiting periods on the A-35 salary scale for step advancement for bargaining unit employees with a prearranged regularly scheduled tour of duty are as follows:

1. Steps 2, 3, 4 and 5: fifty-two (52) calendar weeks of creditable service;
2. Steps 6, 7, 8, 9 and 10: one hundred and four (104) calendar weeks of creditable service.

**ARTICLE 13
GRIEVANCE AND ARBITRATION PROCEDURES**

Grievance procedures shall be determined by the terms and conditions of Article 30 in the Non Compensation Agreement.

ARTICLE 14 SAVINGS CLAUSE

SECTION A

In the event any article, section or portion of this Agreement is held to be invalid and unenforceable by any court or other authority of competent jurisdiction, such decision shall apply only to the specific article, section, or portion thereof specified in the decision; and upon issuance of such a decision, the Employer and the Union agree to immediately negotiate a substitute for the invalidated article, section or portion thereof to the extent possible.

SECTION B

The terms of this Agreement supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning compensation covered herein for the term of this agreement.

ARTICLE 15 DURATION AND FINALITY

Section 1 -- Effective Date

This agreement shall be implemented as provided herein subject to the requirements of Section 1715 of the District of Columbia Comprehensive Merit Personnel Act D.C. Official Code, § 1-617.15(a), (2012 Repl.). This Agreement shall be effective on the date provided by law (i.e., when it is approved by the Council or as otherwise effective pursuant to D.C. Official Code § 1-617.17 (2012 Repl.)) and shall remain in full force and effect until September 30, 2017, or until a new compensation agreement becomes effective. Notice to reopen the Agreement shall be provided as required by D.C. Official Code § 1-617.17 (f)(1)(A)(i) (2012 Repl.).

Section 2 – Finality

This Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable non-compensation issues, and contains the full agreement of the parties as to all such compensation issues that were or could have been negotiated.

**ARTICLE 16
INCORPORATION OF NON COMPENSATION AGREEMENT**

The terms and conditions of the Non Compensation Agreement Between the Office of the Attorney General and the American Federation of Government Employees, Local 1403, AFL-CIO, effective October 1, 2013 through September 30, 2017 (Non Compensation Agreement), are incorporated herein by reference into this Agreement. The provisions of this Compensation Agreement shall control to the extent of any inconsistency.

On this 25th day of March, 2014 and in witness to this Agreement, the Parties hereto set their signatures.

**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**

Irvin B. Nathan, Attorney General
Office of the Attorney General

Nadine C. Wilburn,
Chief Counsel, Personnel, Labor &
Employment Division
Office of the Attorney General

Natasha Campbell
Director, Office of Labor Relations &
Collective Bargaining
Office of Labor Relations &
Collective Bargaining

Dean Aqui
Attorney Advisor
Office of Labor Relations &
Collective Bargaining

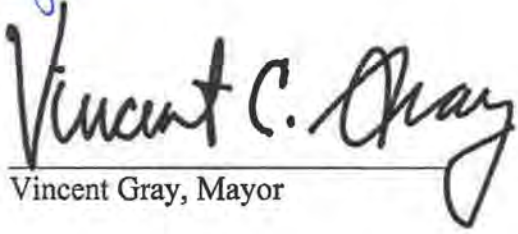
**FOR THE AMERICAN FEDERATION
OF GOVERNMENT EMPLOYEES
LOCAL 1403**

Shana Frost, Acting President
AFGE, Local 1403

Robert A. DeBerardinis, Vice President
AFGE, Local 1403

APPROVAL

This collective bargaining agreement between the District of Columbia and Compensation Unit 33, dated 28 March 2014 has been reviewed in accordance with §1-617.15 of the District of Columbia Official Code (2012 Repl.) and is hereby approved on this 24 day of June 2014.


Vincent Gray, Mayor

DRAFT COLLECTIVE BARGAINING WORKING CONDITIONS AGREEMENT

BETWEEN

**AMERICAN FEDERATION OF GOVERNMENT
EMPLOYEES, LOCAL 1403,
AFL-CIO,**

AND

THE DISTRICT OF COLUMBIA,

AND

**THE OFFICE OF THE ATTORNEY GENERAL,
THE GOVERNMENT OF THE
DISTRICT OF COLUMBIA**

EFFECTIVE OCTOBER 1, 2013 THROUGH SEPTEMBER 30, 2017

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ARTICLE 1 RECOGNITION

Section 1 - Recognition

- A. The American Federation of Government Employees, (AFGE) Local 1403 (Union) is recognized as the sole and exclusive collective bargaining representative of employees in the bargaining unit as defined in Section 2 of this Article.
- B. As the sole and exclusive representative, the Union is entitled to act for and to negotiate collective bargaining agreements (CBA) on behalf of all employees in the bargaining unit. The Union shall represent the interests of all employees in the bargaining unit without discrimination as to membership.
- C. The Employer shall give the Union an opportunity to be present at any formal meeting between the Employer and one or more employee(s) in the bargaining unit concerning any grievance or general condition of employment of the employee(s) in the bargaining unit. A “formal meeting” refers to any meeting between an employee and any individual in his or her supervisory chain of control that includes at least one (1) other management official or supervisor and at least one (1) Union representative.

Section 2 – Coverage

- A. All Series 905 attorneys employed by the Office of the Attorney General for the District of Columbia (OAG or Employer), including Agency Counsel, except employees excluded under Section 5 of the Article. PERB Case No. O1-RC-03; Certification No. 121; PERB Case No. 01014-RC-0301, Certification No. 121, 133 (April 19, 2005).
- B. AFGE Local 1403 is recognized as the sole and exclusive bargaining representative for the bargaining units set forth in PERB Certification No. 121 and PERB Certification No. 133. In the event that any attorney positions within Local 1403’s bargaining unit that are currently assigned to the Office of the Attorney General are subsequently assigned to other agencies within the District of Columbia Government, the parties agree that Local 1403 will open negotiations, within thirty (30) days of the effective date of the transfer of positions, to establish an agreement governing the working conditions of the bargaining unit employees within those positions.

Section 3 – New Units

The provisions of this Agreement shall not cover bargaining unit employees under the administrative jurisdiction of the Attorney General and/or the Mayor of the District of Columbia certified during the term of this Agreement. Representatives of any new units shall meet to negotiate a separate Agreement which shall govern the new units.

Section 4 – Unit Clarification(s)

The Union and the Employer shall file a Joint Petition with the Public Employee Relations Board to clarify and correct inaccuracies contained or arising within the current unit certifications. Prior to filing the joint petition, the Union and Employer shall confer on the revised unit descriptions.

Section 5 - Exclusions from Coverage

The following employees are excluded from the bargaining unit covered by the Agreement:

1. All management officials;
2. All supervisors;
3. Employees who act in a confidential capacity with respect to an individual who formulates or effectuates management policies regarding attorney employees in the field of labor relations;
4. Employees engaged in personnel work regarding attorney employees in other than a purely clerical capacity;
5. Employees who are engaged in administering the provisions of Title XVII of the District of Columbia Comprehensive Merit Personnel Act of 1978, D.C. Law 2-139; and
6. Interns, volunteers, pro bono attorneys, contract attorneys, attorneys who are detailed to the OAG from federal agencies.

ARTICLE 2
LABOR-MANAGEMENT RELATIONS

Section 1 - Composition and Function of the Labor-Management Committee

- A. The parties shall continue the existing Labor-Management Committee (LMC) that will be constituted of an agreed upon number of Union and Employer representatives.
- B. The purpose of the LMC is to provide a forum for the exchange of views on working conditions, terms of employment, risk assessment, matters of common interest or other matters, which either party believes will contribute to improvement in the relations between the Union and the Employer within the framework of this Agreement.
- C. Performance evaluation appeals, grievances and disciplinary matters shall not be the subject of discussions at these meetings, nor shall the meeting be for any other purpose, which would modify, add to or detract from the provisions of this Agreement. The Committee shall adopt rules for meetings including rules for notices, agendas, times and locations.
- D. Changes to the functions and structure (except changes involving a particular individual as to personnel/supervisory appointments or transfers or space relocations) of the OAG are a proper matter for consideration by the Labor-Management Committee or relevant subcommittee.

Section 2 - Subcommittees

The parties may mutually agree to establish subcommittees of the LMC to study problems and conditions.

Section 3 – Union’s Right to Request Impact and Effects Bargaining

Nothing herein shall be construed to limit the Union's right to request impact and effects bargaining over any proposed organizational changes.

Section 4 - Findings and Recommendations of the Labor-Management Committee or Subcommittee

When possible, the findings and recommendations of the LMC or subcommittee thereof will be forwarded to the Attorney General or his/her designee for consideration. The Attorney General or his/her designee shall respond in writing to any written findings and recommendations of the committee or subcommittee within a reasonable period of time. At the time recommendations are forwarded by the committee or subcommittee to the Attorney General or his/her designee, the committee or subcommittee shall recommend a requested response date from the Attorney General, or his/her designee.

Section 5 - Labor-Management Meetings

A. In mutual recognition of the parties' joint desire to discuss and resolve matters of concern at the lowest possible level, the Union steward and first-level supervisor, who shall be a Section Chief for those attorneys who are in a Section or Deputies for those attorneys who are not in a Section, should meet periodically for the purpose of meaningful consultation and communication on the problems and policies of the organization in their working unit, and if appropriate, the steward may meet with supervisors of a higher level. Such meetings between supervisors and stewards shall be on duty time, shall be brief, and shall cover matters of concern between them and appropriate to their relationship.

B. Appropriate Management and Union representatives shall meet at either party's request to discuss problems concerning the implementation of this Agreement. Each party shall furnish the other with an itemized agenda setting forth the topics of discussion one (1) day before the meeting, unless otherwise agreed. The parties further agree that items not on the agenda may be raised for discussion, if agreed to by the parties at the meeting.

Section 6 - Organizational Changes

A. The parties agree that changes to the functions and structure (except changes involving a particular individual as to personnel/supervisory appointments or transfers or space relocations) of the OAG are a proper matter for consideration by the Labor-Management Committee or relevant subcommittee. The Employer may, in its discretion, solicit the views of the Union on any proposed organizational change at any time, but agrees that it shall provide to the Union President a copy of the final draft of organizational changes that will impact Bargaining Unit Employees. The Union President or his/her designee may call a meeting of the Labor-Management Committee or relevant subcommittee concerning the proposed changes and Employer shall honor any such request. Following these consultations, the Union will be provided a copy of the final plan that has been approved by appropriate officials. If any changes to the plan are made thereafter, the Union shall be provided a copy of such changes.

Section 7 – Risk Assessment

A. The LMC will act as the Risk Assessment and Control Committee (RACC) on all risk management issues concerning the OAG. When the LMC acts as the RACC, an equal number of representatives from Union and Management shall be included in the meetings.

B. The LMC will make recommendations to the Attorney General concerning risk management issues for OAG. The Attorney General or his/her designee will respond to risk management recommendations of the LMC within a reasonable period of time after receipt, but in no event later than four (4) weeks following the transmittal of a written recommendation from the LMC to the Attorney General. The Attorney General will take any corrective actions needed within a reasonable period of time, given the context of the recommendation.

C. The LMC shall include a RACC risk management agenda within the agenda of the LMC at least four (4) times each year on a quarterly basis.

D. Risk management issues will be considered by the LMC as a whole, with one vote for each committee member authorized.

ARTICLE 3
ADMINISTRATION OF LEAVE

Except as otherwise provided in this Agreement or the corresponding Compensation Agreement, the parties shall adhere to all applicable law and District government rules and regulation in the administration of leave. Annual leave must be reasonably requested in advance except in an emergency (unanticipated event). Employer's decision to grant or deny annual leave shall be made within 72 hours of the request, excluding Saturdays, Sundays, holidays, and any other day that the District government is closed and will be based solely on mission (including coverage) requirements. Except in emergency situations, the Employer shall not consider the reason for the annual leave request in making the leave determination. If requested by the employee, the supervisor shall discuss the reason for the denial of any request, and discuss when the employee will be able to take the requested leave. Requests for annual leave shall be approved when possible.

ARTICLE 4
ALTERNATIVE WORK SCHEDULE

The Employer agrees to continue implementation of its Attorney, Non-Attorney Manager, and Support Staff Alternative Work Schedule Program (Office Order No. 2011-07) (March 28, 2011), in effect on September 12, 2013, and set out as Attachment A to this Agreement.

ARTICLE 5
EMPLOYEE ASSISTANCE PROGRAM

Section 1 - General

The parties recognize that alcoholism, drug abuse, and emotional and mental illness are health problems that may affect job performance. To this end, the Employer will, at least annually, make employees aware of the District's Employee Assistance Program (EAP) (District Personnel Manual (DPM) Chapter 20B, Section 2050) and available services provided under it. The provisions of the DPM govern except as provided below.

Section 2 - Use of Sick Leave

Employees undergoing a prescribed program of treatment for alcoholism, drug abuse, emotional illness, or mental illness will be allowed to use available sick leave with appropriate documentation of attendance and/or referral for this purpose on the same basis as any other illness.

ARTICLE 6
UNION STEWARDS/OFFICIAL TIME

Section 1 - Number of Stewards

- A. The Union may designate, other than the Chief Steward, no more than five (5) stewards, or one (1) steward for every fifty (50) bargaining unit employees, whichever is greater.
- B. The Union will endeavor, whenever possible, to limit the number of Union Representatives working in the same division, to a number that will not cause a significant work disruption in that work unit.

Section 2 - Designation of Representatives

- A. Union Officers, Stewards and Other Representatives
1. Union Officers and Stewards: The Union agrees to provide the OAG and the Office of Labor Relations and Collective Bargaining (OLRCB) with a written list of its officers and stewards within two (2) workdays after the date this Agreement is executed and within five (5) working days after each general election.
 2. Other Representatives: The Union will also notify the Employer and OLRCB, in writing, of other Union representatives who may request official time, along with a description of their individual Union assignments.
- B. Changes in the list will be submitted to the Employer's designated official(s) at least two (2) workdays prior to the assumption of representational responsibilities by any new officers, stewards or other representatives. If a Union official is not on the list of designated representatives and is needed prior to the two (2) days notice, the Union President shall notify the Employer's designated official(s) by phone and/or e-mail before the official will be recognized. The Employer shall recognize any Union official designated pursuant to this section.
- C. The Employer will not recognize any Union official or representative who is not listed as required or for whom notification was not provided in accordance with this section.
- D. Except where explicitly provided, this Agreement shall not be interpreted in any manner that interferes with the Union's right to designate representatives of its own choosing on any particular representational matter.
- E. The Union will be notified prior to any change in tours of duty of duly appointed Stewards. The Union shall also be notified prior to the organization of tours of duty that would affect the members of the unit.
- F. Employer recognizes that the Union may designate employee members, selected or appointed to a Union office or delegated to a Union function and agrees that, upon request, the employee may be granted annual leave or leave without pay for the period of time required to be away from his/her job. Such requests will be submitted as far in advance as possible, but not less than one (1) working day prior to the day the leave is to begin in the event the leave request is eight (8)

hours or less, or five (5) working days in advance, in the event the leave request exceeds eight (8) hours. The Union shall be notified of a disapproval of leave in writing together with the Employer's justification. Leave contemplated under this article shall not be denied except for good cause.

Section 3 - Performance Appraisals

A. No Union representative will be disadvantaged in the assessment of his/her performance based on his/her participation in Union activities and/or use of official time to conduct labor-management business authorized by this Agreement. However, performance problems unrelated to participation in Union activities and/or the use of official time may be addressed in accordance with other relevant provisions of this Agreement.

B. At the beginning of the rating year or when the Union representative is initially appointed, workload and performance expectations will be established that consider the actual use of official time and the impact on performance of the duties of the employee's position. Additionally, the designated supervisor and the Union representative will meet at least quarterly to discuss needed adjustments to workload and representational needs.

Section 4 - Official Time for Representational Activity

A. Pursuant to the statutory right and responsibility of the Union to represent bargaining unit employees, representatives of the Union will be granted reasonable amounts of official time to investigate, prepare for, and conduct representational functions in accordance with the provisions of this Article as follows. The Union President (office currently occupied by Shana Frost on an acting basis) will be assigned a caseload equal to no greater than 50% of the average caseload of an attorney with his or her grade level and experience in the Division which employs the Union President. The Union Vice President # 1 (office currently occupied by Robert DeBerardinis) will be assigned a caseload equal to no greater than 75% of the average caseload of an attorney with his/her grade level and experience in the Division which employs the Union Vice President #1. No other Union members or officer will be assigned a reduced caseload. However, other Union members or officers shall be granted reasonable amounts of official time to investigate, prepare for, and conduct representational functions as needed, including necessary travel time. Employer will not be required to grant or approve official time for any Union shop steward, officer or other representative who has not complied with the Employer notification requirements of Section 2 of this Article.

B. For the purpose of this Article, "representational functions" means those authorized activities undertaken by employees on behalf of other employees or the Union pursuant to representational rights under the terms of this Agreement and District of Columbia law. Examples of activities for which reasonable amounts of official time will be authorized include:

1. collective bargaining negotiations;
2. discussions with Employer representatives concerning personnel policies, practices, and matters affecting working conditions;

3. any proceeding in which the Union is representing an employee or the Union pursuant to its obligations under this Agreement;
 4. grievance meetings and arbitration hearings;
 5. a disciplinary or adverse action oral reply meeting, if the Union is designated as representative of the employee;
 6. any meetings for the purpose of presenting replies to the proposed termination of probationers, if the Union is designated as representative of the employee;
 7. any meeting for the purpose of presenting reconsideration replies in connection with the denial of within-grade increases, if the Union is designated as representative of the employee;
 8. attendance at an examination of an employee who reasonably believes he or she may be the subject of a disciplinary or adverse action;
 9. informal consultation meetings between the Employer and the Union;
 10. conferring with affected employees about matters for which remedial relief is available under the terms of this Agreement;
 11. attendance at meetings of committees on which Union representatives are authorized members by the Employer or this Agreement;
 12. attendance at labor-management committee meetings or other joint labor-management cooperative efforts;
 13. attendance at Employer recognized or sponsored activities to which the Union has been invited;
 14. attendance at public hearings of the District of Columbia City Council or other legislative/administrative bodies of the District or federal government relating to matters that affect either the OAG or labor relations/labor matters in the District of Columbia that impact or may impact the Union;
 15. necessary travel to any of the activities listed above;
 16. training related to the representational functions of Union officials and stewards which the parties agree is to their mutual benefit and for which management is given notice and provided with an agenda and course description; and
 17. new employee orientation meetings.
- C. Official time shall not include time spent on internal Union business, including, but not limited to:
1. Attending Local, Regional, or National Union meetings;

2. Soliciting members;
3. Collecting dues;
4. Posting notices of Union meetings; administering elections;
5. Preparing and distributing internal Union newsletters or other such internal documents;
and,
6. Internal Union strategy sessions, except for representational functions.

Section 5 - Requesting Official Time

A. All use of official time by any Union officer, official, steward or other representative must be recorded on the Employer-approved Official Time Report Form and submitted on a monthly basis to Employer's designee.

B. Official time for Union representatives should be requested on the approved "Official Time Report" form. The Union representative will request authorization for official time from his or her supervisor in advance and as is consistent with workload requirements except when circumstances do not allow for advance approval (e.g., unscheduled meetings called by management where the Union's attendance is requested; or representation of employees in investigatory interviews; or circumstances where the employee might be subject to discipline). Failure to properly request and obtain approval of official time may result in disciplinary action depending on the circumstances.

C. All advance requests for official time are understood to be estimates.

D. If a request for official time is denied, the manager or supervisor refusing such permission shall give the reasons for refusal in writing to the individual who was so denied if the individual involved makes such a request.

E. Employee Union representatives, except the Union President, in light of her 50% reduced caseload, and Vice President #1, in light of his 25% reduced caseload, will complete the "Official Time Report" form (attached to this Agreement as Exhibit "A") provided by the Employer to accurately depict the actual official time used in a timely manner each pay period.

F. Management shall not prevent Union representatives from representing employees at reasonable times consistent with the provisions of this Agreement. The Union and employees recognize that workload and scheduling considerations will not always allow for the immediate release of employees from their assignments. However, the Employer agrees that such permission for release shall not be unreasonably delayed or denied. Workload needs will be balanced with official time needs prior to approval based on the following standard: official time requests shall be granted unless they hinder the accomplishment of essential workload requirements that cannot otherwise be accommodated.

G. All affected employees (e.g., grievants, representatives, witnesses, and appellants) whose presence has been determined to be necessary, by either the Union or the Employer, as the case may be, at relevant proceedings (including hearings, meetings, arbitrations, oral replies, or other labor-

management business) will receive necessary official/duty time to participate in and travel to and from the proceedings.

Section 6

A. The parties agree that Union officials and stewards are entitled to take a reasonable amount of official time and the officials and stewards requesting/using official time shall be treated with civility and shall not be discriminated against because they participate in Union activities and/or take official time. Likewise, Union officials and stewards shall treat supervisors with civility in regard to their supervisors need to have information about the amount and type of official time being requested so that the supervisor can effectively manage their personnel and allotted workload. The parties agree that there is a need for flexibility to enable managers to effectuate the mission of the government and, at the same time, to enable Union officials and stewards of the bargaining unit to take care of Union business expeditiously.

B. In cases of alleged abuse of official time by the Union, or alleged improper restriction of official time or discrimination by the Employer, the parties shall endeavor to resolve the matter at the lowest possible level. If efforts to resolve the matter between the first line supervisor and the Union official or representative fail, then the party alleging the abuse or improper restriction shall bring the matter to the attention of the appropriate management and Union representatives. If the matter is not resolved then either party may seek assistance from the D.C. Office of Labor Relations and Collective Bargaining.

Section 7

The parties shall conduct separate training concerning use of official time for members and managers and supervisors.

ARTICLE 7
UNION USE OF EMPLOYER FACILITIES AND SERVICES

- A. Upon request, the Union may have access to meeting space by following established OAG procedures. Except as provided elsewhere in this Agreement, the Union shall attempt to hold meetings during the non-work time of employees attending the meetings. The Union will be responsible for maintaining decorum at meetings on the Employer's premises and for restoring the space to the same condition to which it existed prior to the meetings.
- B. Employer manpower, office space, and supplies, except as otherwise provided in this Agreement, shall not be used in support of internal Union business.
- C. The Employer may provide appropriate office space with a locking door for the Union. Assigned Union office space will remain in use unless or until the Employer needs require the use of the assigned space. In this event, management will notify the Union sixty (60) days in advance. Other approximately equivalent or mutually agreeable space will be made available at least fifteen (15) business days prior to the time the Union is required to vacate the present office.
- D. The Employer will make available to the Union at a minimum two (2) locking file cabinets, one (1) desk, and three (3) chairs.
- E. The Union shall limit its posting of notices and bulletins to Union-designated bulletin boards, and each such posting shall be authorized and initialed by a Union officer or steward. A courtesy copy of all materials to be posted pursuant to this article will be provided to the Attorney General or his/her designee at the time of posting. Each bulletin board shall have the following notice posted in a prominent place:

This bulletin board is for the exclusive use of AFGE Local 1403 and its membership. Matters posted on the board are not intended to reflect the official views of the DC Government or the Employer unless issued by them.

The contents of the notices posted on the bulletin board shall be at the discretion of the Union, except that the Attorney General or his/her designee may request the removal of language or material that it believes is defamatory or discriminatory. With notice to the Union, Employer may remove language or material that is defamatory or discriminatory.

- F. Union officers and representatives, and other unit members who serve in any capacity on behalf of the Union, may use their regular workstations including telephones, computers, and e-mails to communicate with bargaining unit employees in connection with their representational functions; provided however, such activity shall not interfere with the effective operation of the Government's business. Employer shall not monitor Union telephone or email activity or content related to representational functions. All communication regarding terms and conditions of employment shall be in accordance with the Code of Conduct applicable to District Government employees as defined in the Government Ethics Act (D.C. Law 19-124, D.C. Official Code § 1-1161.01 *et seq.*). Communications, including broadcast emails, will not contain statements that

reflect on or attack the integrity or motives of individuals, the Office of the Attorney General, or other agencies of the District Government. Communications will clearly identify the Union official responsible for its content.

ARTICLE 8 PERSONNEL FILES

Section 1 - Official Files - Definition

The Official Personnel File ("OPF") for each employee is maintained solely by the District of Columbia Department of Human Resources ("DCHR").

Section 2 - Right to Examine

Employees and/or their authorized representatives shall be permitted to examine all contents of the employee's personnel files, including without limitation the OPF, whether maintained by OAG, DCHR or elsewhere, upon request.

Section 3 - Right to Respond

Each Employee shall have the right to answer any material filed in his/her OAG personnel files and his/her answer shall be attached to the material to which it relates. Unless prohibited by law or regulation, in the case of complaints made orally that are reduced to writing and placed in an OAG personnel file, Employees shall be informed of the person making the complaint; the substance of the complaint, and the date the complaint was made and may respond as provided for in this section.

Section 4 - Right to Copy

An employee and/or their authorized representatives will be permitted to copy any material in all personnel files, including without limitation the OPF, for that employee maintained by the Employer.

Section 5 - Access by Union

Upon presentation of written authorization by an employee, the Union representative may examine all of the employee's personnel files, including without limitation the OPF, and obtain copies of the material free of charge.

Section 6 – Employee to Receive Copies

As consistent with applicable law, the employee shall receive a copy of all material placed in his/her OPF and all personnel related materials, including electronic data, upon request.

ARTICLE 9
JOB DESCRIPTIONS

Each employee within the unit shall receive a copy of his/her current job description upon request. When an employee's job description is changed, the employee and the Union shall be provided a copy of the new job description. When there is a material change in job duties, the employee shall be given advance notice of the change.

ARTICLE 10
LATE ARRIVAL/EARLY DISMISSAL

Section A -- Late Arrival

Employees shall be permitted to arrive late at work without charge to leave during inclement weather or during other extraordinary circumstances where the District government has authorized a late arrival for all non-essential employees, consistent with the authorization. All employees shall be considered non-essential for purposes of this Article unless they have been previously notified of their essential status.

Section B -- Early Dismissal

Whenever the Mayor, designated agency head, or an authorized official authorizes the early dismissal of District government employees, all employees (except those who have been designated in advance as essential employees consistent with the applicable laws and regulations and those who have been notified by their supervisor that because of specific pressing work requirements that they may not leave work early) shall be permitted to leave their duty stations consistent with the early dismissal authorization. The Attorney General (or his or her designee) shall make every reasonable effort to ensure that employees are notified timely of the early dismissal or other leave policy during extraordinary circumstances. In addition, managers and supervisors shall make every reasonable attempt to ensure that employees who they manage or supervise are notified of the early dismissal authorization.

Notice shall be provided to employees whose work assignments do not permit them to leave work early regardless of the general early release authorization.

Section C -- Employees on leave during the late arrival/early dismissal period

An employee who previously requested and was granted leave during the authorized late arrival and/or early dismissal hours shall not be charged leave for the period requested that coincides with the authorized late arrival and/or early dismissal hours.

ARTICLE 11
STRIKES AND LOCKOUTS

In accordance with applicable law, it shall be unlawful for any District Government employee or the Union to authorize, ratify or participate in a strike against the District. The term strike as used herein means any unauthorized concerted work stoppage or slowdown. No lockout of employees shall be instituted by the Employer during the term of this Agreement except that the Employer in a strike situation retains the right to close down any facilities to provide for the safety of employees, equipment or the public.

ARTICLE 12
CONTRACTING OUT/PRIVATIZATION

Employer recognizes the Union's desire to retain all work regularly performed for the Employer, and the Union recognizes the Employer's need to maintain an efficient workplace; therefore, Employer will use its best efforts to continue to use bargaining unit employees and not subcontract work that has been traditionally and regularly performed by its employees. Decisions regarding contracting out are areas of discretion of the Employer. The impact and implementation of contracting out upon bargaining unit employees is a mandatory subject of bargaining. The Employer must notify the Union at least thirty (30) days in advance of any contracting out actions. The Union shall have full opportunity to make its recommendations known to the Employer who will duly consider the Union's position and give reasons in writing to the Union for any contracting out action. The Employer shall consult with the Union to determine if the needs of the Government may be met by means other than contracting out work traditionally performed by bargaining unit employees. The Employer shall minimize displacement actions by reassigning or retraining affected employees in order to retain bargaining unit employees consistent with available budget and applicable laws and regulations.

**ARTICLE 13
UNION RIGHTS AND SECURITY**

Section 1 – Exclusive Agent

The Union shall be the exclusive collective bargaining representative of bargaining unit employees.

Section 2 – Access to Employees

Representatives of the Union shall have access to individual employees, either new or rehired, in its bargaining unit to explain Union membership, services and programs. Such access shall be voluntary for new and rehired employees and shall occur during the formal orientation session. The Union shall have the opportunity to provide a fifteen (15) minute presentation as a part of the orientation programs for the Employer.

Section 3 – Dues Check off

Pursuant to D.C. Official Code § 1-617.07 (2012 Repl.), the Employer shall deduct dues from the bi-weekly salaries of those employees who authorize the deduction of said dues. The Union shall be solely responsible for notifying employees, prior to obtaining their authorization, that they have certain constitutional rights under *Chicago Teachers Union Local No.1 v. Hudson*, 475 U.S. 292 (1986) and related cases. The employee must complete and sign an authorized dues deduction form to authorize the withholding. Employer will promptly process dues deduction forms.

Section 4 – Annual Notification of Annual Dues Amount

The amount to be deducted shall be certified to the Office of Labor Relations and Collective Bargaining (OLRCB) annually in writing by the appropriate official of the Union. The employee's authorization shall be forwarded to the OLRCB. It is the responsibility of the employee and the Union to bring errors or changes in status to the attention of the Employer. Corrections or changes shall be made at the earliest opportunity after notification is received but in no case will changes be made retroactively, unless the Employer fails to deduct dues due to the Employer's action or inaction. This provision shall supersede any other dues deduction agreement in effect prior to the effective date of this Agreement.

Section 5 – Service Fees

In keeping with the principle that employees who benefit by the Agreement should share in the cost of its administration, the Union shall require that employees who do not pay Union dues to pay an amount (not to exceed Union dues) that represents the cost of negotiation and/or representation. Such service fee deductions shall be allowed when the Union presents evidence that at least fifty-one percent (51%) of the employees in the unit are members of the Union.

Section 6 – Cost of Processing

Union dues and/or service fees shall be transmitted to the Union, minus a fee of \$.15 per deduction (dues or service fee) per pay period, payable to the OLRCB, for the administrative expenses associated with the collection of said dues pursuant to executed dues check off authorizations.

Section 7 – Hold Harmless

The Union shall indemnify, defend and hold the Employer harmless against any and all claims, demands and other forms of liability that may arise from the operation of this Article. In any case in which a judgment is entered against the Employer as a result of the deduction of dues or other fees, the amount held to be improperly deducted from an employee's pay and actually transferred to the Union by the Employer shall be returned to the Employer or conveyed by the Union to the employee(s) as appropriate.

Section 8

Payment of dues or service fees shall not be a condition of employment.

Section 9

When a service fee is not in effect, the Union may require that an employee who does not pay dues or service fees to pay reasonable costs incurred by the Union in representing such employee in grievances, adverse actions or appeal proceedings within the provisions of the CMPA, provided the Union gives advance notice of said costs to the employee.

Section 10

The terms and conditions of this Agreement shall apply to all employees in the bargaining unit without regard to Union membership.

ARTICLE 14 TERM EMPLOYEES

Section 1

- A. Term employees in the bargaining unit shall be given not less than two (2) pay period's notice of the termination of their appointment.
- B. Term bargaining unit employees shall be fully informed in their offer letter prior to their entrance on duty that the offer of employment is a term position. Term employees shall be provided a copy of their official position description.
- C. To the extent not inconsistent with District or Federal law and regulations, the Employer shall use its best efforts, subject to funding, to convert term bargaining unit employees ("NTE employees") to permanent ("FTE") status by the end of each fiscal year, when the term bargaining unit employee: 1) performs services for which OAG has a continuous need, 2) is in a pay status as of September 30, 2013, and continuing on an ongoing basis any term bargaining unit employee in a pay status by September 30th of each successive year, and 3) has both served for at least one year and performed at a meets expectations level, or the equivalent, for the most recent evaluation rating period. If a term employee is separated by management for any reason, other than project termination or budgetary reasons, and management previously extended the employee's term for 13 months, so that the employee is separated at the end of his or her second term, the employee shall have an opportunity to challenge his or her separation to the same extent as permanent unit employees.
- D. By December 1st of each year, Employer must provide the Union with the names of all unit term employees, the reason why their positions are term positions, and the names of all unit employees who have been converted to FTE status.

Section 2 – Priority Conversion of NTE Employees to FTE Status

When management determines to fill a FTE vacancy in a legal services section, the most senior qualified NTE employee with substantially similar, or greater, experience to the vacant position in that section, providing that the employee has a satisfactory performance appraisal and more than 24 months continuous employment, must be offered the FTE position.

ARTICLE 15 DISCRIMINATION

Section 1 – General Provisions

A. In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code 2-1401 *et seq.* (2012 Repl.), the Employer shall not discriminate against any Employee because of actual or perceived race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, family responsibilities, matriculation, political affiliation, disability, gender identity or expression or genetic information. The Employer's violation of the Human Rights Act shall also constitute a violation of this Agreement.

B. Employer and the Union agree to cooperate to provide equal opportunity for employment and promotion to all qualified persons, to cooperate in ending discrimination, and to promote the full realization of equal employment opportunity through a positive and continuing effort. To this end, EEO concerns may be filed with OAG's EEO Director in accordance with OAG's Equal Employment Opportunity Office Order No. 2006-11. At the request of either party, the EEO Director shall consider any employment practice or policy that allegedly has an adverse impact on members of any protected group.

Section 2 - Equal Employment Practices

The Employer shall continue implementation of its Equal Employment Opportunity Policy (OAG Office Order No. 2006-11 (March 9, 2006 or successor orders) and any Affirmative Action Plan in accordance with existing law on affirmative action. The Affirmative Action Plan will be developed in accordance with Federal and D.C. Office of Human Rights guidelines. Union input on the development of the Affirmative Action Plan may be provided through OAG's EEO Director. The Employer shall provide the Union a copy of the Affirmative Action Plan, when developed by the Employer.

Section 3 – Sexual Harassment

A. All Employees must be allowed to work in an environment free from sexual harassment. Therefore, the parties agree to identify and work to eliminate such occurrences in accordance with the OAG Sexual Harassment policy contained in OAG Office Order No. 2006-11 as amended or any subsequent policy developed.

B. Sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when: (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment; (2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or (3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Section 4 – Union Activity

The Employer shall not in any way discriminate against any employee because of his/her membership or affiliation in or with the Union or service in any capacity on behalf of the Union. Each employee has the right, freely and without fear of penalty or reprisal:

1. To form, join and assist in labor organization or to refrain from this activity;
2. To engage in collective bargaining concerning terms and conditions of employment, as may be appropriate under the law, rules and regulations through a duly designated representative; and
3. To be protected in the exercise of these rights.

Section 5 – Discrimination Charges and Election

A. An employee may raise a complaint of discrimination under applicable law (to OAG's EEO Director through the administrative complaint process, the Office of Human Rights, the Equal Employment Opportunity Commission, local or federal courts), or through the negotiated grievance procedure but not both. In consideration for the benefits of arbitration, each employee must sign the attached waiver acknowledging voluntary waiver of his/her federal statutory rights, including his/her rights under Title VII as a condition precedent to submission of his/her discrimination complaint to the grievance process. If an employee elects not to voluntarily waive his/her rights, the employee cannot submit his/her discrimination claim through the grievance process. Grievances must be filed within thirty (30) days of the date that the employee knew or should have known of the conduct being grieved. An employee shall be deemed to have exercised this option when the matter that give rise to the allegation of discrimination is made the subject of a timely filed grievance or a formal EEO complaint, whichever event (filing) occurs first.

B. The Union and Employer shall agree on a panel of arbitrators who shall have at least five years of experience in employment discrimination law to hear such grievances at the arbitration level of review.

C. A complainant has the right to be accompanied, represented, and advised by a representative of her/his choosing at any stage of the complaint process, except where there is a conflict of interest or position.

D. The Employer shall notify the Union of all remedial or corrective actions that impact on bargaining unit employees to be taken as the result of informal or formal resolution of EEO complaints.

FORM TO BE COMPLETED BY EMPLOYEES WHO DECIDE TO FILE A GRIEVANCE
OVER A DISCRIMINATION CHARGE

I, _____, acknowledge that I have decided to submit my employment discrimination charge through the grievance procedure. In consideration of arbitration, I will forego and waive my rights to file a separate claim under the discrimination statutes, including Title VII, in accordance with applicable law governing such elections. *See Alexander v. Denver-Gardner*, 415 U.S. 36 (1974).

Dated:

EMPLOYEE'S NAME

**ARTICLE 16
SAFETY AND HEALTH**

Section 1 - Working Conditions

- A. The Employer shall provide and maintain safe working conditions for all employees. It is understood that the District may exceed standards established by regulations consistent with the objectives set by law. The Union will cooperate in these efforts by encouraging its members to work in a safe manner and to obey established safety practices and regulations.
- B. Matters involving safety and health will be governed by the D.C. Occupational Safety and Health Plan in accordance with the Comprehensive Merit Personnel Act (D.C. Official Code section 1-620.01 *et seq.*, as amended (2012 Repl.)).

Section 2 - Corrective Actions

- A. If an Employee observes a condition that he or she reasonably believes to be unsafe, the employee shall report the condition to the immediate supervisor and the OAG Risk Manager Specialist.
- B. If the supervisor determines that a condition constitutes an immediate hazard to the health and safety of the employee, the supervisor shall take immediate precautions to protect the employee and contact the Risk Manager Specialist as necessary. If the supervisor does not agree that the condition constitutes an immediate hazard to the health and safety of the employee, the employee may immediately refer the matter to the next level supervisor or designee. The supervisor or designee shall meet as soon as possible with the employee and his/her Union representative to make a determination of final actions to be taken, if any.
- C. Employees shall be protected against penalty or reprisal for reporting an unsafe or unhealthful working condition or practice, or assisting in the investigation of such condition or practice.

Section 3 - First Aid Kits and Defibrillators

- A. Subject to budget, Employer shall make first-aid kits reasonably available for the use of all employees in case of on the job injuries.
- B. The need for additional first-aid kits is an appropriate issue for the Risk Assessment and Control Committee recommendation. Recommendations of the Risk Assessment and Control Committee will be referred to the Attorney General or his/her designee.
- C. Employer shall provide accessible defibrillators meeting the applicable standard of care on each floor where OAG controls its own office space.
- D. Employees who have been identified by the Risk Management Specialist as having been exposed to a toxic substance (including, but not limited to asbestos) in sufficient quantity or

duration to meet District Government risk standards shall receive appropriate health screening. In the absence of District Government risk standards, the OAG Risk Manager will refer to standards established by other appropriate authorities such as OSHA, NIOSH or the EPA.

Section 4 – Excessive Temperatures in Buildings

Employees, other than those determined by the Employer to be essential, shall be released from duty or reassigned to other duties of a similar nature at a suitably temperate site because of excessively hot or cold conditions in a building. The Employer shall make this determination as expeditiously as possible. In lieu of dismissal, the Employer may authorize employees affected by excessive temperature conditions to telecommute until the condition abates. Administrative leave shall be granted if authorized by the Mayor or his or her designee.

Section 5 – Maintenance of Health Records

Medical records of employees shall be maintained in accordance with the applicable provisions of law. Medical records shall not be disclosed to anyone except in compliance with applicable laws, rules and regulations relating to the disclosure of information. Copies of rules relating to medical records and information shall be made available to the Union.

ARTICLE 17
INFORMATIONAL REPORTS ON EMPLOYEES

Upon request, and at least annually by December 31st of each year, Employer shall provide the Union a list of bargaining unit members that includes the name, grade, step, title, hire date, organizational unit, assignment, location, contact information (including work address, telephone number and fax number) and bargaining unit status of each bargaining unit employee. The Employer shall maintain the Union on the regular distribution list for the New Hires and Resignations Report, which shall be updated at least quarterly. The Employer shall include the Union status on the New Hires and Resignations Report provided to the Union.

ARTICLE 18
FITNESS FOR DUTY

The Employer agrees to comply with applicable District law and controlling regulations concerning fitness for duty.

ARTICLE 19
REQUESTS FOR INFORMATION

Consistent with law and upon request of the Union, the Employer shall provide relevant information that the Union needs to perform its duties in grievance processing and collective bargaining negotiations.

ARTICLE 20
EMPLOYEE USE OF INFORMATION TECHNOLOGY

Section 1 – New Technology

Whenever the Employer proposes to acquire or implement equipment or technological changes that may adversely impact employees in the bargaining unit, the Employer shall notify the Union and, when requested, bargain over any adverse effect. Appropriate training for affected employees that will enable them to maintain their present job status shall be among the principal considerations as part of such bargaining. The Employer shall provide training for affected employees to acquire and maintain the skills and knowledge necessary for new equipment or procedures. The training shall be held during working hours. The Employer shall bear the expense of the training. The Employer shall provide training for employees who had previously not been required to use existing technology but who are then required to do so.

Section 2 – Electronic Mail Use

The parties acknowledge that D.C. Government-provided electronic mail (email) services are to be used for internal and external communications that serve legitimate government functions and purposes. Employees are expected to be familiar with the D.C. Government's Email User Policy. The parties agree that employees are allowed to use email on a limited basis for personal purposes, but such use should be limited to non-work time and should not interfere with the performance of the employee's duties, nor used to conduct outside employment or for discriminatory or harassing purposes or exchange of pornographic, discriminatory or harassing material.

Section 3 – Internet Access and Use

The parties agree that Internet access through the Office of the Attorney General facilities is considered D.C. Government property and must be used for the program needs of the OAG. Employees are expected to be familiar with the D.C. Government's Internet Access and Use Policy. The parties agree that employees may be allowed to use the Internet on a limited basis for personal purposes, but that such use should be limited to non-work time and should not interfere with the performance of the employee's duties. Employees are expressly prohibited from visiting websites to conduct outside employment or that contain discriminatory, pornographic, bandwidth-consuming, or harassing material.

Section 4 – Telephone Use

The Employer and Union agree that D.C. Government telephones must be used primarily in support of D.C. Government programs. The parties acknowledge that employees are permitted to use telephones on an occasional and selective basis for personal purposes. Such use is a privilege and not a right and may not be abused for the conduct of outside employment during the scheduled tour of duty of the employee or for discriminatory, pornographic, or harassing purposes.

Section 5 - Privacy

Except as provided generally under current, written, and published D.C. Government policies, the Office of the Attorney General shall not monitor employee email, telephone, or internet use, unless it has good cause to believe that an employee has violated this Article or any applicable law or regulation. The Employer will share with the Union notices of any changes or modifications to said policies that it receives.

ARTICLE 21 TRAINING

Section 1 - New Employee Orientation

Employer will provide each new employee with an orientation to include at least a fifteen (15) minute presentation by the Union regarding Union membership.

Section 2 - Continued Training Opportunities

The Employer and Union mutually agree that the legal services provided by attorneys employed by OAG will be enhanced by the opportunity for attorneys to engage in continuing legal education that is relevant to their work. The Employer shall encourage and assist Employees in obtaining career-related training and education both inside and outside the OAG by collecting and posting current information available on training and educational opportunities. The Employer shall inform Employees of time or expense assistance the Employer may be able to provide. Continued training shall be provided and approved within budgetary constraints. The Employer will use its best efforts to provide a variety of appropriate continuing legal education opportunities, including ongoing access to online training opportunities and legal ethics training opportunities, throughout each year at no cost to employees to enable employees to meet their continuing legal education requirements under the Legal Service Act.

Section 3 - Requests for Continued Training

The Employer may consider requests for continued training of Employees and may provide time or expense assistance to Employees. Continued training opportunities shall be afforded Employees on a fair and impartial basis to the maximum extent possible. Employees shall be promptly informed of a denial of a training request together with the reason for the denial. The parties agree that the program needs of the Employer are paramount in providing training to Bargaining Unit Employees.

ARTICLE 22 EMPLOYEE RIGHTS

Section 1 – Respect in the Workplace

It is the intent of the OAG and the Union that all employees both within the bargaining unit and outside shall be treated with fairness and dignity.

Section 2 - Employee Rights

All Union employees have the right, and shall be protected in the free exercise of that right without fear of penalty or reprisal:

1. to organize a labor organization free from interference, restraint, or coercion;
2. to form, join, or assist any labor organization;
3. to bargain collectively through representatives of their own choosing; and
4. to refrain from any or all such activities under subsections (1), (2), and (3) of this subsection, except to the extent that such right may be affected by an agreement requiring membership in a labor organization as a condition of employment as authorized in D.C. Official Code § 1-617.11 (2012 Supp.) (“Employee Rights”).

Employee Rights shall extend to participation in the management of the Union and acting for it in the capacity of a Union representative, including representation of its views to the officials of the Mayor, D.C. Council or Congress.

Section 3 - Employee Grievances

An individual employee may present a grievance at any time to the Employer without the intervention of the Union; provided, however, that the Union is afforded at least forty-eight (48) hours advance notice to be present and to offer its view when requested by an employee at any meeting held to resolve the grievance. Any employee or group of employees who present a personal grievance to the Employer may not do so under the name, or by representation, of the Union. Resolutions of grievance must be consistent with the terms of this Agreement.

Section 4 – Conflicts of Interest

This Agreement does not authorize participation in the management of or acting as a representative of a labor organization by any employee if the participation or activity would result in a conflict of interest, a breach of legal ethics, or otherwise be incompatible with applicable law or with the official duties of the employee.

Section 5 - Campaigns or Drives - Solicitation of Employees in the Bargaining Unit

A. Definition: For the purpose of this Article, solicitation of employees in the bargaining unit means OAG or District government approved solicitations which have been announced in generally published OAG or D.C. government directives.

B. Participation: Contributions from employees in the bargaining unit and participation by employees in the unit to solicit contributions shall be voluntary. There shall be no discrimination against any employee in the unit for non-participation or for any level of contributions. An employee in the bargaining unit may be requested to volunteer or solicit for contributions. Absent a volunteer, OAG will request the Union to assist in providing the needed volunteer. Consistent with District government ethics rules, regulations and law, no management or supervisory employee shall participate in any direct solicitation of employees in the bargaining unit who are under his/her supervision except for occasional office functions.

ARTICLE 23
SABBATICAL/EXTENDED LEAVE

It is the policy of the Office of the Attorney General for the District of Columbia (OAG) to allow attorneys to apply for an extended time away from work for community service, education, travel or other outside interests in a non-pay status. To be eligible for a sabbatical, an attorney must have both: 1) been employed with the OAG for seven years, and 2) received a performance evaluation of at least Successful, or an equivalent rating, in every category for the rating period which immediately precedes the application for sabbatical/extended leave. An attorney who receives a Needs Improvement or a Fails Expectation, or an equivalent rating, in any category is ineligible. After completion of the attorney's seventh anniversary with the OAG and each successive seven years after return from a sabbatical, the attorney may request up to one (1) year of leave as sabbatical. Attorneys who elect to take a sabbatical will return to a comparable position with the OAG.

Section 1 – Process

Application for sabbatical should be submitted to the attorney's immediate supervisor no later than 120 days before the proposed leave is to commence. The immediate supervisor shall review each application and send a recommendation to approve or disapprove the request to the Attorney General within 30 days of the submission of the request.

Section 2 – Supervisor's Authority

Sabbaticals may be taken for any purpose. However, the reason for the request may be taken into consideration by the employee's supervisor in determining whether to approve the request. Final decision on request for sabbatical is in the sole discretion of the Attorney General who, in his/her discretion, may set limits on the number of attorneys who shall be approved for a sabbatical in any one year. If an employee asks for the reason for the denial, a supervisor must provide a written justification for the denial. The denial of an application for sabbatical/extended leave is not grievable.

Section 3 – Potential Loss of Benefits and Insurance Premiums

Attorneys understand that an extended leave of absence in a non pay status may impact his or her retirement and other benefits with the District of Columbia. Attorneys also understand that they are required to pay their portion of any insurance premiums while in a non pay status. Attorneys shall inform themselves of the District of Columbia rules and regulations applicable to an extended leave of absence in a non pay status before submitting the request for sabbatical. Under no circumstances is the OAG required to allow attorneys to use leave intermittently to avoid the loss of benefits while the attorney is on sabbatical.

ARTICLE 24
REASSIGNMENTS, PROMOTIONS, DETAILS

Section 1 – Promotions

The criteria and selection process for line attorney promotions are contained in OAG Office Order number 2007-36, entitled Promotion Policy for Legal Service Attorneys in the Office of the Attorney General. The terms of this policy are incorporated by reference into this Agreement, except as otherwise provided herein.

Section 2 - Promotion Priority Process

Notwithstanding any other provision in this Agreement or in promotion policies and office orders, an attorney who is rated qualified for a promotion and assigned a promotion ranking number but not promoted in the rating period for which he or she is first qualified shall be promoted in rank order before attorneys who are later qualified for promotion, unless the Employer can demonstrate that a substantial reason exists for deviating from this provision.

Section 3 - The Promotions Ranking Committee

The Promotions Ranking Committee (PRC) shall be comprised of Employer representatives from each division in OAG. The PRC will rank all promotion candidates office-wide in accordance with procedures outlined in the Office Order establishing the PRC. The PRC shall be governed by the specific provisions set forth in applicable District of Columbia laws and regulations.

Section 4 – Grievance on Failure to Comply with Process

Attorneys may not grieve a failure to obtain a promotion or failure to appear on a list of candidates recommended for promotion. The decision on whether to grant a promotion is within the sole and unreviewable discretion of the Attorney General. However, attorneys may grieve management’s alleged failure to comply with the process outlined in Office Order number 2007-36, later orders or section 2 above.

Section 5 – Filling Vacancies

A. Whenever an attorney vacancy exists within OAG, other than a temporary opening, in any existing job classification or as the result of the development or establishment of a new job classification, Employer shall provide a copy to the Union which shall post such vacancy notice on all Union bulletin boards. The Employer shall also post the announcement electronically through the use of agency-wide e-mail no later than ten (10) working days prior to the closing date. A copy of the notices of OAG job openings will be provided to the appropriate Union Steward at the time of posting.

B. During this period, employees who wish to apply for the position, including employees on layoff, may do so. The application shall be in writing, and may be submitted by electronic

mail, any official District online application system or in person to the appropriate Personnel Office.

Section 6 - Job Qualifications

Management has the right to determine job qualifications. Where the Employer has considered the recommendations of the PRC and has determined that two or more employees/applicants for a position are equally qualified to perform the duties of the position, the selection shall be made by the Employer from the designated qualified candidates. The Employer may also reject all candidates on the list and may request a new list.

Section 7 - Additional Duties

Issues involving changed or additional duties assigned to an employee, within his/her present position, shall be considered in accordance with District government position classification guidelines set forth in the District Personnel Manual and any other applicable District of Columbia law.

ARTICLE 25
TIMELY RECEIPT OF CORRECT PAY AND EXPENSE REIMBURSEMENTS

Section 1 - Tardy or Non-Receipt of Pay

- A. Employer shall use its best efforts to take all action necessary to correct tardy receipts or non-receipts of employee paychecks due to electronic, delivery, or other pay errors within its control.
- B. Employer shall use its best efforts to take all action necessary to assist in correcting tardy receipts or non-receipts of employee paychecks due to electronic, delivery, or other pay errors when the specific error or needed correction is not within its control.

Section 2 - Pay Errors

Employer shall expeditiously use its best efforts to take all action necessary to correct all other paycheck errors including those concerning benefits, sick leave, annual leave and various deductions. In any event, the Employer shall correct all pay errors no later than two (2) weeks following the identification of the error by the employee or the Employer. In the event that pay errors continue to exist more than two pay period after Employee provides notice to the appropriate Employer representative and the delay results due to no fault of Employee, Employee shall receive four (4) hours of administrative leave.

Section 3 - Timely Receipt of Pay, Pay Increases, Bonuses and Reimbursements

- A. Employer agrees to use its best efforts to ensure that pay increases, including but not limited to those resulting from step increases, promotions, bonuses and other salary increases, are paid on the effective date. To this end, Employer shall, among other things, use its best efforts to ensure that paperwork needed to implement such increases is completed within a reasonable time of the proposed effective date of the action and shall process the proposed action as expeditiously as possible, to avoid or minimize any delay in implementation.
- B. The Employer must pay all pay increases, including but not limited to those resulting from step increases, promotions, bonuses and other salary increases no later than two (2) pay periods following the effective date of the increase.

Section 4 - Timely Reimbursement of Expenses

Employer shall use its best efforts to take all necessary action to ensure that reimbursement of pre-authorized expenses related to the employee's employment, including but not limited to travel and education expenses, is paid within thirty (30) days of submission of a proper request.

Section 5 - Audits

In the event Employee requests an audit of pay and benefit records because of errors made in their computation, Employer shall complete such audit and transmit the results to the requesting employee within ten (10) business days or shall provide the employee a reason why additional time is required and shall give a projected date of completion.

**ARTICLE 26
GENERAL PROVISIONS**

Section 1 - Work Rules

Employees will be advised of verbal and written work rules that they are required to follow. The Employer agrees that proposed new written work rules and the revision of existing written work rules shall be subject to notice and consultation with the Union.

Section 2 – Identification Device

The Employer agrees that the employee has a right to participate and identify with the Union as his/her representative in collective bargaining matters. Therefore, the Employer agrees that such identification devices as emblems, buttons and pins supplied by the Union to the employees within the bargaining unit may be worn on their clothing except when appearing in court or before any administrative tribunal or other government agency on behalf of the Employer.

Section 3 - Distribution of Agreement

The Employer and the Union agree to electronically distribute the fully executed version of this contract to all management and covered employees upon execution of the contract by the parties.

Section 4 – Office Space

Employer will consider the attorney client and other privileges in providing space. Office space will be identified by OAG and assigned by the Union. Employer determines space, division and section allocation, as well as what offices are available for bargaining unit employees. Employer will afford the Union the advance opportunity to consult over the design of new office space at each step of the design process. The parties acknowledge that this does not interfere with management's final authority to determine the final design.

ARTICLE 27
COMPUTATION OF TIME

All time frames referenced in this Agreement shall be interpreted as business days, unless otherwise specified.

ARTICLE 28
GRIEVANCE AND ARBITRATION PROCEDURES

Section 1 – Definitions

A grievance under this section is an allegation that the other party has violated a provision of this Agreement. RIFs, furloughs, disciplinary actions and performance rating appeals are excluded from the definition of grievance under this section and such disciplinary actions and ratings are not subject to challenge, review or arbitration under the grievance and arbitration procedures of this section. The grievability of disciplinary actions and performance evaluations is governed by other parts of this Agreement and the Compensation Agreement.

Section 2 – Performance Ratings

Any performance rating may be appealed within thirty (30) calendar days of receipt by the employee to a three-person committee established by the Attorney General. The committee shall be empowered to review the basis for a direct supervisor's rating, conduct a hearing, receive written briefs, and issue a written decision which shall approve, modify, or reject a performance rating. Any decision by the Committee shall be appealable to the Attorney General within thirty (30) calendar days of receipt of the decision by the employee. The Attorney General's decision shall be final and no further appeal shall be allowed under this Agreement. If the committee does not act within thirty (30) calendar days of the appeal, the evaluation may be appealed to the Attorney General who shall issue a decision within fifteen (15) calendar days thereafter. If the Attorney General does not act within fifteen (15) calendar days, unsatisfactory evaluations may be appealed under the provisions of this Article within fifteen (15) calendar days. The Attorney General shall establish procedures for appeals under this Article to the committee and to the Attorney General.

Section 3 – General Provisions

Other than a disciplinary action and evaluations, any grievance that may arise between the parties involving an alleged violation of this Agreement, shall be settled as described in this Article unless otherwise agreed to in writing by the Union President and the Attorney General or his/her designee.

Section 4 – Information Requests

Both parties shall provide all information determined to be reasonable and needed by the other party for processing of a grievance after a request by the other party within a reasonable amount of time.

Section 5 - Procedure

This procedure is designed to enable the parties to settle grievances at the lowest possible administrative level. Grievances must be filed at the lowest level where resolution is possible. Therefore, all grievances shall ordinarily be presented to the immediate supervisor unless it is

clear that the immediate supervisor does not have authority to deal with the grievance and that it should be filed elsewhere. The Union may request a face-to-face meeting with the appropriate management representative who is delegated authority to deal with the grievance at each step. The parties agree to endeavor to engage in productive meetings to resolve a grievance.

Nothing in this Agreement shall be construed as precluding discussion between an employee, the Union and the appropriate supervisor over a matter of interest or concern to any of them prior to the initiation of a grievance. Once a matter has been made the subject of a grievance under this procedure, nothing herein shall preclude any party (the Union, the Employer or the Employee) from attempting to resolve the grievance informally at the appropriate level.

Step 1: The employee and/or the Union shall take up the grievance, in writing, with the employee's immediate supervisor within ten (10) business days from the date of the occurrence or when the employee or the Union knew or should have known of the occurrence. The written grievance shall be clearly identified as a grievance submitted under the provisions of this Article, and shall list the name of the grievant or grievants, the contract provisions allegedly violated, the basic facts, issues, or concerns giving rise to the grievance, the date or approximate date and location of the violation and the remedy sought. The supervisor shall address the matter and shall respond, in writing, to the Steward and/or the employee within ten (10) business days after the receipt of the grievance.

Step 2: If the grievance has not been settled, or the supervisor has failed to respond, it may be presented in writing by the Union to the second level supervisor within ten (10) business days after the Step 1 response is due or received, whichever is sooner. The second level supervisor shall respond to the Union in writing within ten (10) business days after receipt of the written grievance.

Step 3: If the grievance is still unresolved, or the supervisor has failed to respond, it may be presented in writing by the Union to the Attorney General or his/her designee within twenty (20) working days after the Step 2 response is due or received, whichever is sooner. The Attorney General or his/her designee, shall respond in writing to the Union within twenty (20) business days after receipt of the written grievance.

Step 4: If the grievance is still unresolved, or the Attorney General or his/her designee has failed to respond, the Union may by written notice request arbitration within twenty (20) business days after the reply at Step 3 is due or received whichever is sooner.

A grievance filed by the Union on a matter involving more than one division within OAG, may be filed with the Attorney General or his/her designee at Step 3. The grievance must be filed within ten (10) business days from the date of the occurrence giving rise to the grievance or when the Union knew or should have known of the occurrence.

When mutually agreed by the parties, grievances on the same matter on behalf of two (2) or more employees may be processed as a single grievance for the purpose of resolving all the grievances.

A grievance filed by the Union which does not seek personal relief for a particular employee or a group of employees, but rather expresses the Union's disagreement with management's interpretation or application of the Agreement and which seeks an institutional remedy shall be filed at Step 3 within ten (10) business days from the date of the occurrence or when the Union knew or should have known of the occurrence to the extent reasonably possible.

A grievance filed by the Employer should be filed directly with the Union President within ten (10) business days from the date of the occurrence or when the Employer knew or should have known of the occurrence giving rise to the grievance. The Union President shall have ten (10) business days to respond. If the Employer's grievance is still unresolved, or the Union President or his/her designee has failed to respond, the Employer may by written notice request arbitration within twenty (20) business days after the Union's reply is due or received whichever is sooner.

A grievance concerning a continuing violation of this Agreement may be filed at any time during the existence of the alleged violation of this Agreement.

Section 6 - Selection of the Arbitrator

The arbitration proceeding shall be conducted by an arbitrator selected by the Employer and the Union. The Federal Mediation and Conciliation Service (FMCS) shall be requested to provide a list of seven (7) arbitrators from which an arbitrator shall be selected within seven (7) calendar days after receipt of the list by both parties. Both the Employer and the Union may strike three (3) names from the list using the alternate strike method. The party requesting arbitration shall strike the first name. The arbitration hearing shall be conducted pursuant to the FMCS guidelines unless modified by this Agreement.

Section 7 – Authority of the Arbitrator

The jurisdiction and authority of the arbitrator and his/her opinion and award shall be confined exclusively to the interpretation or application of the express provisions of this Agreement at issue between the Union and the Employer consistent with applicable law and regulation. He/she shall have no authority to add to, detract from, alter, amend, or modify any provision of this Agreement; or to impose on either party a limitation or obligation not explicitly provided for in this Agreement. The written award of the arbitrator on the merits of any grievance adjudicated within his jurisdiction and authority shall be final and binding on the aggrieved employee, the Union and the Employer, subject to either party's appeal rights to the Public Employee Relations Board and the Superior Court of the District of Columbia.

Section 8 - Decision of the Arbitrator

The arbitrator shall be requested to render his/her decision in writing within thirty (30) calendar days after the conclusion of the arbitration hearing.

Section 9 - Expenses of the Arbitrator

Expenses for the arbitrator's services and the proceeding shall be borne equally by the Employer

and the Union. However, each party shall be responsible for compensating its own representatives and witnesses. If either party desires a record of the arbitration proceedings, it may cause such a recording to be made, providing it pays for the record and makes copies available without charge to the other party and the arbitrator.

Section 10 - Time Off For Grievance Hearings

The employee, Union Steward and/or Union representative shall, upon request, be permitted to meet and discuss grievances with designated management officials at each step of the Grievance Procedure within the time specified consistent with Section 4 of Article 6 on Union Stewards.

Section 11 – Time Limits

All time limits following the initiation of any grievance set forth in this Article may be extended by mutual consent, but if not so extended, must be strictly observed. If the matter in dispute is not resolved within the time period provided for in any step, the next step may be invoked. The appropriate representative of either party shall not unreasonably deny a request for an extension of time if the request is made in writing by the original deadline date. The parties may mutually agree in writing to waive Steps 1 and/or 2 of the procedure described in this Article.

Section 12 – Termination of Grievance

A grievance shall terminate when either party terminates its own grievance, when both parties consent or for failure to meet contractual time limits. The termination of a grievance shall not prejudice either party from reinstituting a grievance at a later date.

Section 13 - Exclusions

Matters not within the jurisdiction of the Employer will not be processed as a grievance under this Article unless the matter is specifically included in another provision of this Agreement or the Compensation Agreement.

ARTICLE 30
DISCIPLINE AND DISCHARGE

Section 1 -- Disciplinary Actions

A. Assistant Attorneys General ("AAG") in the bargaining unit are appointed to serve the District of Columbia consistent with the provisions of the Legal Service Act. An AAG may be subject to disciplinary action, including reprimand, suspension (with or without pay), reduction in grade or step, or removal for unacceptable performance or for any reason that is not arbitrary or capricious. Disciplinary actions shall be processed in accordance with Section 3614, Chapter 36 of the D.C. Personnel Regulations. The Employer shall provide the Employee with ten (10) calendar days advance notice, consistent with the notice provisions of Chapter 36 of the D.C. Personnel Regulations, of any proposed discipline, with the exception of summary removal. The proposed notice of discipline will also be sent to the Union.

B. Notwithstanding Section 1A herein, the Attorney General, may summarily suspend or remove a bargaining unit member, in accordance with Sections 1616 and 1617 of the DPM, when the employee's conduct:

1. Threatens the integrity of government operations;
2. Constitutes an immediate hazard to the agency, to other District employees, or to the employee; or
3. Is detrimental to public health, safety, or welfare.

C. Upon request, an employee subject to any disciplinary action shall be allowed access to his or her officer, at a mutually agreeable time, to retrieve personal items.

D. If there is no appeal pursuant to the provisions herein, the Attorney General's decision shall be the final agency decision.

Section 2 -- Appeal Procedures

After the Attorney General issues an administrative decision in accordance with §3614, Chapter 36 of the D.C. Personnel Regulations, the Union, on behalf of the Employee, may appeal the Attorney General's suspensions of ten days or more, including demotions and terminations, within ten (10) business days of the Attorney General's decision. This time limit may be extended by mutual consent of the parties, but if not so extended, must be strictly observed. An appeal to the OEA shall stay the time limits for invoking a review by the Mayor under Section 3614, Chapter 36 of the D.C. Personnel Regulations. The Attorney General's decision in connection with a suspension of less than ten days or any other corrective action is final and not subject to appeal.

Section 3 -- Stay of Disciplinary Action

The filing of an appeal shall not serve to stay or delay the effective date of the Attorney General's final administrative decision.

Section 4 -- Standard of Review and Authority of the OEA

A. The OEA Hearing Officer's jurisdiction and authority and opinion shall be confined exclusively to suspensions of ten days or more, and shall be an advisory decision concerning whether the Employer's decision to discipline is: (1) a result of the Employee's unacceptable performance, (2) for any reason that is not arbitrary or capricious in accordance with § 106.56(a) of the Legal Service Act, or (3) both.

B. The OEA Hearing Officer does not have authority to modify, amend, or rescind any disciplinary action or to impose any back-pay or other financial obligation on the Employer resulting from the disciplinary action.

Section 5 -- Time Limits

All time limits set forth, in this Article must be strictly observed. If the Union fails to pursue any step within the time limit then it shall have no further right to continue the appeal.

Section 6 -- Extension of Time Limits

All time limits set forth in this Article may be extended by mutual consent, but if not so extended, must be strictly observed. If the matter in dispute is not resolved within the time period provided for in any step, the next step may be invoked. However, if a party fails to pursue any step within the time limit, then he/she shall have no further right to continue the grievance. The appropriate representative of either party shall not unreasonably deny a request for an extension of time if such request is made in writing by the original deadline date. The parties may mutually agree in writing to waive Steps 1 and or 2 of the procedure described in this Article.

Section 7 -- Substitution of Binding Arbitration Procedures

In the event that the Council of the District of Columbia legislatively establishes a binding arbitration process concerning discipline and discharge for any unit employees in the Legal Service, the parties agree to reopen negotiations solely to rescind this Article to the extent of any conflict and incorporate the binding arbitration process into this Agreement to the maximum extent possible.

ARTICLE 31
SAVINGS CLAUSE

SECTION A

In the event any article, section or portion of this Agreement is held to be invalid and unenforceable by any court or other authority of competent jurisdiction, such decision shall apply only to the specific article, section, or portion thereof specified in the decision; and upon issuance of such a decision, the Employer and the Union agree to immediately negotiate a substitute for the invalidated article, section or portion thereof to the extent possible.

SECTION B

The terms of this Agreement supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning non-compensation covered herein for the term of this agreement.

ARTICLE 32
INCORPORATION OF COMPENSATION AGREEMENT TERMS

The terms and conditions of the Compensation Agreement between the Office of the Attorney General and the American Federation of Government Employees, Local 1403, AFL-CIO, effective October 1, 2013, through September 30, 2017, (Compensation Agreement), are incorporated by reference into this Agreement. The provisions of the Compensation Agreement shall control to the extent of any inconsistency.

**ARTICLE 33
DURATION AND FINALITY**

Section 1 -- Effective Date

This agreement shall be implemented as provided herein subject to the requirements of Section 1715 of the District of Columbia Comprehensive Merit Personnel Act D.C. Official Code, § 1-617.15(a), (2012 Repl.). This Agreement shall be effective on the date provided by law (i.e., when it is approved by the Council or as otherwise effective pursuant to D.C. Official Code § 1-617.17 (2012 Repl.)) and shall remain in full force and effect until September 30, 2017, or until a new non compensation agreement becomes effective. Notice to reopen the Agreement shall be provided as required by D.C. Official Code § 1- 617.17 (f)(1)(A)(i) (2012 Repl.).

Section 2 – Finality

This Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable non-compensation issues, and contains the full agreement of the parties as to all such non-compensation issues that were or could have been negotiated.

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On this _____ day of _____, 2014 and in witness to this Agreement, the parties hereto set their signatures.

**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**

**FOR THE AMERICAN FEDERATION
OF GOVERNMENT EMPLOYEES
LOCAL 1403**

**Irvin B. Nathan, Attorney General
Office of the Attorney General**

**Shana Frost, Acting President
AFGE, Local 1403**

**Nadine C. Wilburn,
Chief Counsel, Personnel, Labor &
Employment Division
Office of the Attorney General**

**Robert A. DeBerardinis, Vice President
AFGE, Local 1403**

**Natasha Campbell, Director
Office of Labor Relations & Collective
Bargaining**

**Dean Aqui, Attorney Advisor
Office of Labor Relations & Collective
Bargaining**

APPROVAL

This collective bargaining working conditions agreement between the District of Columbia and Compensation Unit 33 represented by AFGE, Local 1403, dated _____, has been reviewed in accordance with Section 1-617.15 of the District of Columbia Official Code (2012 Repl.) and is hereby approved on this _____ day of _____.

Vincent Gray, Mayor

**COMPENSATION COLLECTIVE BARGAINING
AGREEMENT**

BETWEEN

THE DISTRICT OF COLUMBIA GOVERNMENT

AND

COMPENSATION UNITS 1 AND 2

EFFECTIVE APRIL 1, 2013 – SEPTEMBER 30, 2017

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PREAMBLE

This Compensation Agreement is entered into between the Government of the District of Columbia and the undersigned labor organizations representing units of employees comprising Compensation Units 1 and 2, as certified by the Public Employee Relations Board (PERB).

The Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable compensation issues, and contains the full agreement of the parties as to all such compensation issues. The Agreement shall not be reconsidered during its life nor shall either party make any changes in compensation for the duration of the Agreement unless by mutual consent or as required by law.

ARTICLE 1 WAGES

SECTION A: FISCAL YEAR 2013:

Effective the first day of the first full pay period beginning on or after April 1, 2013, the FY 2013 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 and 2 by the Public Employees Relations Board shall be adjusted by 3%.

SECTION B: FISCAL YEAR 2014:

The Parties agree that the District shall set aside the amount equivalent to 1.5% of the total salaries for Compensation Units 1 and 2, as of November 19, 2012, to be used to implement any compensation adjustment required by the Classification and Compensation and Reform Project.

SECTION C: FISCAL YEAR 2015:

Effective the first day of the first full pay period beginning on or after October 1, 2014, the FY 2015 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 and 2 by the Public Employees Relations Board shall be adjusted by 3%.

SECTION D: FISCAL YEAR 2016:

Effective the first day of the first full pay period beginning on or after October 1, 2015, the FY 2016 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by 3%.

SECTION E: FISCAL YEAR 2017:

Effective the first day of the first full pay period beginning on or after October 1, 2016, the FY 2017 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by 3%.

**ARTICLE 2
METRO PASS**

The District of Columbia Government shall subsidize the cost of monthly transit passes for personal use by employees by not less than twenty five (\$25.00) per month for employees who purchase and use such passes to commute to and from work.

**ARTICLE 3
PRE-PAID LEGAL PLAN**

SECTION A:

The Employer shall make a monthly contribution of ten dollars (\$10.00) for each bargaining unit member toward a pre-paid legal services plan. The Employer shall make monthly contributions directly to the designated provider of the legal services program.

SECTION B:

The plan shall be contracted for by the Union subject to a competitive bidding process where bidders are evaluated and selected by the Union. The District may present a proposed contract which shall be evaluated on the same basis as other bidders. The contract shall provide that the Employer will be held harmless from any liability arising out of the implementation and administration of the plan by the benefit provider, that the benefit provider will supply utilization statistics to the Employer and the Union upon request for each year of the contract, and that the benefit provider shall bear all administrative costs.

SECTION C:

The parties shall meet to develop procedures to implement the legal plan which shall be binding upon the benefit provider. The procedures shall include an enrollment process.

SECTION D:

To be selected for a contract under this Article, the benefit provider must maintain an office in the District of Columbia; be incorporated in the District and pay a franchise tax and other applicable taxes; have service providers in the District; and maintain a District bank account.

SECTION E:

The Employer's responsibility under the terms of this Article shall be as outlined in Section C of this Article and to make premium payments as is required under Section A of this Article. To the extent that any disputes or inquiries are made by the legal services provider chosen by the Union, those inquiries shall be made exclusively to the Union. The Employer shall only be required to communicate with the Union to resolve any disputes that may arise in the administration of this Article.

**ARTICLE 4
DISTRICT OF COLUMBIA
NEGOTIATED EMPLOYEE ASSISTANCE HOME PURCHASE
PROGRAM**

SECTION A:

The Parties shall continue the Joint Labor-Management Taskforce on Employee Housing.

SECTION B:

Pursuant to the DPM, Part 1, Chapter 3 §301, the District provides a preference for District residents in employment. In order to encourage employees to live and work in the District of Columbia, a joint Labor-Management Task Force on Employee Housing was established during previous negotiations with Compensation Units 1 & 2. The Taskforce strives to inform employees of the programs currently available for home ownership in the District of Columbia. Additionally, the Taskforce collaborates with other government agencies including the Department of Housing and Community Development and the District's Housing Finance Agency to further affordable housing opportunities for bargaining unit employees, who have been employed by the District Government for at least one year.

SECTION C:

The parties agree that \$500,000.00 will be set aside to be used toward Negotiated employee Assistance Home Purchase Program (NEAHP) for the duration of the Agreement. If at any time, the funds set aside have been depleted, the Parties will promptly convene negotiations to provide additional funds for the program.

SECTION D:

Any funds set aside in Fiscal Years 2014, 2015, 2016 and 2017 shall be available for expenditure in that fiscal year or any other fiscal year covered by the Compensation Units 1 and 2 Agreement. All funds set aside for housing incentives shall be expended or obligated prior to the expiration of the Compensation Units 1 and 2 Agreement for FY 2014 – FY 2017.

**ARTICLE 5
BENEFITS COMMITTEE**

SECTION A:

The parties agree to continue their participation on the District's Joint Labor-Management Benefits Committee for the purpose of addressing the benefits of employees in Compensation Units 1 and 2. The Benefits Committee shall meet quarterly, in January, April, July and October of each year.

SECTION B: RESPONSIBILITIES:

The Parties shall be authorized to consider all matters that concern the benefits of employees in Compensation Units 1 and 2 that are subject to mandatory bargaining between the parties. The Parties shall be empowered to address such matters only to the extent granted by the Unions in Compensation Units 1 and 2 and the District of Columbia Government. The parties agree to apply a system of expedited arbitration if necessary to resolve issues that are subject to mandatory bargaining. The Committee may, by consensus, discuss and consider other benefit issues that are not mandatory bargaining subjects.

SECTION C:

The Committee shall:

1. Monitor the quality and level of services provided to covered employees under existing Health, Optical and Dental Insurance Plans for employees in Compensation Units 1 and 2.
2. Recommend changes and enhancements in Health, Optical and Dental benefits for employees in Compensation Units 1 and 2 consistent with Chapter 6, Subchapter XXI of the D.C. Official Code (2001 ed.).
3. With the assistance of the Office of Contracting and Procurement, evaluate criteria for bids, make recommendations concerning the preparation of solicitation of bids and make recommendations to the contracting officer concerning the selection of providers following the receipt of bids, consistent with Chapter 4 of the D.C. Official Code (2001 ed.).

4. Following the receipt of bids to select health, dental, optical, life and disability insurance providers, the Union's Chief Negotiator shall be notified to identify no more than two individuals to participate in the RFP selection process.
5. Explore issues concerning the workers' compensation system that affect employees in Compensation Units 1 and 2 consistent with Chapter 6, Subchapter XXIII of the D.C. Official Code (2001 ed.).
6. The Union shall be notified of proposed benefit programs to determine the extent to which they impact employees in Compensation Units 1 and 2. Upon notification, the Union shall inform the Office of Labor Relations and Collective Bargaining within ten (10) calendar days to discuss any concerns it has regarding the impact on employees in Compensation Units 1 and 2.

ARTICLE 6 BENEFITS

SECTION A: LIFE INSURANCE:

1. Life insurance is provided to covered employees in accordance with §1-622.01, *et seq.* of the District of Columbia Official Code (2001 Edition) and Chapter 87 of Title 5 of the United States Code.

(a) District of Columbia Official Code §1-622.03 (2001 Edition) requires that benefits shall be provided as set forth in §1-622.07 to all employees of the District first employed after September 30, 1987, except those specifically excluded by law or by rule.

(b) District of Columbia Official Code §1-622.01 (2001 Edition) requires that benefits shall be provided as set forth in Chapter 87 of Title 5 of the United States Code for all employees of the District government first employed before October 1, 1987, except those specifically excluded by law or rule and regulation.

2. The current life insurance benefits for employees hired on or after October 1, 1987 are: The District of Columbia provides life insurance in an amount equal to the employee's annual salary rounded to the next thousand, plus an additional \$2,000. Employees are required to pay two-thirds (2/3) of the total cost of the monthly premium. The District Government shall pay one-third (1/3) of the total cost of the premium. Employees may choose to purchase additional life insurance coverage through the District Government. These additions to the basic coverage are set-forth in the schedule below:

Option A – Standard	Provides \$10,000 additional coverage	Cost determined by age
Option B – Additional	Provides coverage up to five times the employee's annual salary	Cost determined by age and employee's salary
Option C – Family	Provides \$5,000 coverage for the eligible spouse and \$2,500 for each eligible child.	Cost determined by age.

Employees must contact their respective personnel offices to enroll or make changes in their life insurance coverage.

SECTION B: HEALTH INSURANCE:

1. Pursuant to D.C. Official Code §1-621.02 (2001 Edition), all employees covered by this agreement and hired after September 30, 1987, shall be entitled to enroll in group health insurance coverage provided by the District of Columbia.

(a) Health insurance coverage shall provide a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, representatives of Compensation Units 1 and 2 and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in this program.

(b) The District may elect to provide additional health care providers for employees employed after September 30, 1987, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Compensation Units 1 & 2 representatives notice of the proposed additions.

(c) Employees are required to contribute 25% of the total premium cost of the employee's selected plan. The District of Columbia Government shall contribute 75% of the premium cost of the employee's selected plan.

2. Pursuant to D.C. Official Code §1-621.01 (2001 Edition), all District employees covered by this agreement and hired before October 1, 1987, shall be eligible to participate in group health insurance coverage provided through the Federal Employees Health Benefits Program (FEHB) as provided in Chapter 89 of Title 5 of the United States Code. This program is administered by United States Office of Personnel Management.

3. The plan descriptions shall provide the terms of coverage and administration of the respective plans. Employees and union representatives are entitled to receive a copy of the summary plan description upon request. Additionally, employees

and union representatives are entitled to review copies of the actual plan description upon advance request.

SECTION C: OPTICAL AND DENTAL:

1. The District shall provide Optical and Dental Plan coverage at a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, the Union and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in the Optical and Dental program.

2. The District may elect to provide additional Optical and/or Dental providers, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Compensation Units 1 & 2 representatives notice of the proposed additions.

SECTION D: SHORT-TERM DISABILITY INSURANCE PROGRAM

Employees covered by this Agreement shall be eligible to enroll, at their own expense, in the District's Short-Term Disability Insurance Program, which provides for partial income replacement when employees are required to be absent from duty due to a non-work-related qualifying medical condition. Employees may use income replacement benefits under the program in conjunction with annual or sick leave benefits provided for in this Agreement.

SECTION E: ANNUAL LEAVE:

1. In accordance with D.C. Official Code §1-612.03 (2001 Edition), full-time employees covered by the terms of this agreement are entitled to:

(a) one-half (1/2) day (4 hours) for each full biweekly pay period for an employee with less than three years of service (accruing a total of thirteen (13) annual leave days per annum);

(b) three-fourths (3/4) day (6 hours) for each full biweekly pay period, except that the accrual for the last full biweekly pay period in the year is one and one-fourth days (10 hours), for an employee with more than three (3) but less than fifteen (15) years of service (accruing a total of twenty (20) annual leave days per annum); and,

(c) one (1) day (8 hours) for each full biweekly pay period for an employee with fifteen (15) or more years of service (accruing a total of twenty-six (26) annual leave days per annum).

2. Part-time employees who work at least 40 hours per pay period earn annual leave at one-half the rate of full-time employees.

3. Employees shall be eligible to use annual leave in accordance with the District of Columbia laws.

SECTION F: SICK LEAVE:

1. In accordance with District of Columbia Official Code §1-612.03 (2001 Edition), a full-time employee covered by the terms of this agreement may accumulate up to thirteen (13) sick days in a calendar year.

2. Part-time employees for whom there has been established in advance a regular tour of duty of a definite day or hour of any day during each administrative workweek of the biweekly pay period shall earn sick leave at the rate of one (1) hour for each twenty (20) hours of duty. Credit may not exceed four (4) hours of sick leave for 80 hours of duty in any pay period. There is no credit of leave for fractional parts of a biweekly pay period either at the beginning or end of an employee's period of service.

SECTION G: OTHER FORMS OF LEAVE:

1. **Military Leave:** An employee is entitled to leave, without loss of pay, leave, or credit for time of service as reserve members of the armed forces or as members of the National Guard to the extent provided in D.C. Official Code §1-612.03(m) (2001 Edition).

2. **Court Leave:** An employee is entitled to leave, without loss of pay, leave, or service credit during a period of absence in which he or she is required to report for jury duty or to appear as a witness on behalf of the District of Columbia Government, or the Federal or a state or local government to the extent provided in D.C. Official Code §1-612.03(l) (2001 Edition).

3. **Funeral Leave:**

a. An employee is entitled to two (2) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for an immediate relative. In addition, the Employer shall grant an employee's request for annual or compensatory time up to three (3) days upon the death of an immediate relative. Approval of additional time shall be at the Employer's discretion. However, requests for leave shall be granted unless the Agency's ability to accomplish its work would be seriously impaired.

b. For the purpose of this section "immediate relative" means the following relatives of the employee: spouse (including a person identified by an employee as his/her "domestic partner" (as defined in D.C. Official Code §32-701 (2001 edition), and related laws), and parents thereof, children (including adopted and foster children and children of whom the employee is legal guardian and spouses thereof, parents, grandparents, grandchildren, brothers, sisters, and spouses thereof. For the purposes of certification of leave, employees shall provide a copy of the obituary or death notice, a note from clergy or funeral professional or a death certificate upon the Employer's request.

c. An employee is entitled to not more than three (3) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for a family member who died as a result of a wound, disease or injury incurred while serving as a member of the armed forces in a combat zone to the extent provided in D.C. Official Code §1-612.03(n) (2001 Edition).

SECTION H: PRE-TAX BENEFITS:

1. Employee contributions to benefits programs established pursuant to D.C. Official Code §1-611.19 (2001 ed.), including the District of Columbia Employees Health Benefits Program, may be made on a pre-tax basis in accordance with the requirements of the Internal Revenue Code and, to the extent permitted by the Internal Revenue Code, such pre-tax contributions shall not effect a reduction of the amount of any other retirement, pension, or other benefits provided by law.

2. To the extent permitted by the Internal Revenue Code, any amount of contributions made on a pre-tax basis shall be included in the employee's contributions to existing life insurance, retirement system, and for any other District government program keyed to the employee's scheduled rate of pay, but shall not be included for the purpose of computing Federal or District income tax withholdings, including F.I.C.A., on behalf of any such employee.

SECTION I: RETIREMENT:

1. **CIVIL SERVICE RETIREMENT SYSTEM (CSRS):** As prescribed by 5 U.S.C. §8401 and related chapters, employees first hired by the District of Columbia Government before October 1, 1987, are subject to the provisions of the CSRS, which is administered by the U.S. Office of Personnel Management. Under Optional Retirement the aforementioned employee may choose to retire when he/she reaches:

- (a) Age 55 and 30 years of service;
- (b) Age 60 and 20 years of service;
- (c) Age 62 and 5 years of service.

Under Voluntary Early Retirement, which must be authorized by the U.S. Office of Personnel Management, an employee may choose to retire when he/she reaches:

- (a) Age 50 and 20 years of service;
- (b) Any age and 25 years of service.

The pension of an employee who chooses Voluntary Early Retirement will be reduced by 2% for each year under age 55.

2. CIVIL SERVICE RETIREMENT SYSTEM: SPECIAL RETIREMENT PROVISIONS FOR LAW ENFORCEMENT OFFICERS:

Employees first hired by the District of Columbia Government before October 1, 1987, who are subject to the provisions of the CSRS and determined to be:

- (a) a "law enforcement officer" within the meaning of 5 U.S.C. §8331(20)(D);
and
- (b) eligible for benefits under the special retirement provision for law enforcement officers;

shall continue to have their retirement benefits administered by the U. S. Office of Personnel Management in accordance with applicable law and regulation.

3. DEFINED CONTRIBUTION PENSION PLAN:

Section A:

The District of Columbia shall continue the Defined Contribution Pension Plan currently in effect which includes:

(1) All eligible employees hired by the District on or after October 1, 1987, are enrolled into the defined contribution pension plan.

(2) As prescribed by §1-626.09(c) of the D.C. Official Code (2001 Edition) after the completion of one year of service, the District shall contribute an amount not less than 5% of their base salary to an employee's Defined Contribution Pension Plan account. The District government funds this plan; there is no employee contribution to the Defined Contribution Pension Plan.

(3) As prescribed by §1-626.09(d) of the D.C. Official Code (2001 Edition) the District shall contribute an amount not less than an additional .5% of a detention officer's base salary to the same plan.

(4) Compensation Units 1 and 2 Joint Labor Management Technical Advisory Pension Reform Committee

(a) Establishment of the Joint Labor-Management Technical Advisory Pension Reform Committee (JLMTAPRC or Committee)

(1) The Parties agree that employees should have the security of a predictable level of income for their retirement after a career in public service. In order to support the objective of providing retirement income for employees hired on or after October 1, 1987, the District shall plan and implement an enhanced retirement program effective October 1, 2008. The enhanced program will consist of a

deferred compensation component and a defined benefit component.

(2) Accordingly, the Parties agree that the JLMTAPRC is hereby established for the purpose of developing an enhanced retirement program for employees covered by the Compensation Units 1 and 2 Agreement.

(b) Composition of the JLMTAPRC

The Joint Labor-Management Technical Advisory Pension Reform Committee will be composed of six (6) members, three (3) appointed by labor and three (3) appointed by management, and the Chief Negotiators (or his/her designee) of Compensation Units 1 and 2. Appointed representatives must possess a pension plan background including but not limited to consulting, financial or actuarial services. In addition, an independent consulting firm with demonstrated experience in pension plans design and actuarial analysis will support the Committee.

(c) Responsibilities of the JLMTAPRC

The Committee shall be responsible to:

- Plan and design an enhanced retirement program for employees hired on or after October 1, 1987 with equitable sharing of costs and risks between employee and employer;
- Establish a formula cap for employee and employer contributions;
- Establish the final compensation calculation using the highest three-year consecutive average employee wages;
- Include retirement provisions such as disability, survivor and death benefits, health and life insurance benefits;
- Design a plan sustainable within the allocated budget;
- Draft and support legislation to amend the D.C. Code in furtherance of the "Enhanced Retirement Program."

(d) Duration of the Committee

The Committee shall complete and submit a report with its recommendations to the City Administrator for the District of Columbia within one hundred and twenty (120) days after the effective date of the Compensation Units 1 and 2 Agreement.

4. TIAA-CREF PLAN:

For eligible education service employees at the University of the District of Columbia hired by the University or a predecessor institution, the University will contribute an amount not less than seven percent (7%) of their base salary to the Teachers Insurance and Annuity Association College Retirement Equities Fund (TIAA-CREF).

SECTION J: HOLIDAYS:

1. As prescribed by D.C. Official Code §1-612.02 (2001 Edition) the following legal public holidays are provided to all employees covered by this agreement:

- (a) New Year's Day, January 1st of each year;
- (b) Dr. Martin Luther King, Jr.'s Birthday, the 3rd Monday in January of each year;
- (c) Washington's Birthday, the 3rd Monday in February of each year;
- (d) Emancipation Day, April 16th;
- (e) Memorial Day, the last Monday in May of each year;
- (f) Independence Day, July 4th of each year;
- (g) Labor Day, the 1st Monday in September of each year;
- (h) Columbus Day, the 2nd Monday in October of each year;
- (i) Veterans Day, November 11th of each year;
- (j) Thanksgiving Day, the 4th Thursday in November of each year;
and
- (k) Christmas Day, December 25th of each year.

2. When an employee, having a regularly scheduled tour of duty is relieved or prevented from working on a day District agencies are closed by order of the Mayor, he or she is entitled to the same pay for that day as for a day on which an ordinary day's work is performed.

ARTICLE 7 OVERTIME

SECTION A: Overtime Work:

Hours of work authorized in excess of eight (8) hours in a pay status in a day or forty (40) hours in a pay status in a work week shall be overtime work for which an employee shall receive either overtime pay or compensatory time unless the employee has used unscheduled leave during the eight (8) hours shift or the forty (40) hour work week. The unscheduled leave rule will not apply when an employee has worked a sixteen (16) hour shift (back-to-back) and takes unscheduled leave for an eight (8) hour period following the back-to-back shift or where an employee has indicated his/her preference not to work overtime and the Employer has no other option but to order the employee to work overtime. Scheduled leave is leave requested and approved prior to the close of the preceding shift.

SECTION B: Compressed, Alternate and Flexible Schedules:

1. Compressed, Alternate and Flexible schedules may be jointly determined within a specific work area that modifies this overtime provision (as outlined in Section A of this Article) but must be submitted to the parties to this contract prior to implementation. This Agreement to jointly determine compressed schedules does not impact on the setting of the tour of duty.

2. When an employee works a Compressed, Alternate, and Flexible schedule, which generally means (1) in the case of a full-time employee, an 80-hour biweekly basic work requirement which is scheduled for less than 10 workdays, and (2) in the case of a part-time employee, a biweekly basic work requirement of less than 80 hours which is scheduled for less than 10 workdays, the employee would receive overtime pay or compensatory time for all hours in a pay status in excess of his/her assigned tour of duty, consistent with the 2004 District of Columbia Omnibus Authorization Act, 118 Stat. 2230, Pub. L. 108-386 Section (October 30, 2004).

3. The purpose of this Section is to allow for authorized Compressed, Alternate, and Flexible time schedules which exceed eight (8) hours in a day or 40 hours in a week to be deemed the employee's regular tour of duty, and not be considered and not be considered overtime within the confines of the specific compressed work schedule and this Article. Bargaining unit members so affected would receive overtime or compensatory time for all hours in pay status in excess of their assigned tour of duty.

SECTION C:

Subject to the provisions of Section D of this Article, an employee who performs overtime work shall receive either pay or compensatory time at a rate of time and one-half (1-1/2) for each hour of work for which overtime is payable.

SECTION D:

Bargaining Unit employees shall receive overtime pay unless the employee and the supervisor mutually agree to compensatory time in lieu of pay for overtime work. Such mutual agreement shall be made prior to the overtime work being performed.

SECTION E:

Paramedics and Emergency Medical Services Technicians employed by the Fire and Emergency Medical Services Department and represented by the American Federation of Government Employees, Local 3721 shall earn overtime after they have worked 40 hours in a week.

**ARTICLE 8
INCENTIVE PROGRAMS**

PART I - SICK LEAVE INCENTIVE PROGRAM:

In order to recognize an employee's productivity through his/her responsible use of accrued sick leave, the Employer agrees to provide time-off in accordance with the following:

SECTION A:

A full time employee who is in a pay status for the leave year shall accrue annually:

1. Three (3) days off for utilizing a total of no more than two (2) days of accrued sick leave.
2. Two (2) days off for utilizing a total of more than two (2) but not more than four (4) days of accrued sick leave.
3. One (1) day off for utilizing a total of more than four (4) but no more than five (5) days of accrued sick leave.

SECTION B:

Employees in a non-pay status for no more than two (2) pay periods for the leave year shall remain eligible for incentive days under this Article. Sick leave usage for maternity or catastrophic illness/injury, not to exceed two (2) consecutive pay periods, shall not be counted against sick leave for calculating eligibility for incentive leave under this Article.

SECTION C:

Time off pursuant to a sick leave incentive award shall be selected by the employee and requested at least three (3) full workdays in advance of the leave date. Requests for time off pursuant to an incentive award shall be given priority consideration and the employee's supervisor shall approve such requests for time off unless staffing needs or workload considerations dictate otherwise. If the request is denied, the employee shall request and be granted a different day off within one month of the date the employee initially requested. Requests for time off shall be made on the standard "Application for Leave" form.

SECTION D:

All incentive days must be used in full-day increments following the leave year in which they were earned. Incentive days may not be substituted for any other type of absence from duty. There shall be no carryover or payment for any unused incentive days.

SECTION E:

Part-time employees are not eligible for the sick leave incentive as provided in this Article.

SECTION F:

This program shall be in effect in Fiscal Years 2014, 2015, 2016 and 2017.

PART II – PERFORMANCE INCENTIVE PILOT PROGRAM:

In order to recognize employees' productivity through their accomplishment of established goals and objectives, special acts toward the accomplishment of agency initiatives, demonstrated leadership in meeting agency program and/or project goals and/or the District's Strategic Plan initiatives, the Employer, in accordance with criteria established by the High Performance Workplace Committee agrees to establish pilot incentive programs within agencies, including time off without loss of pay or charge to leave as an incentive award. The District of Columbia Government Office of Labor Management Partnerships and the District of Columbia Incentive Awards Committee may serve as resources at the request of the parties in the implementation of the pilot incentive programs within agencies.

ARTICLE 9

CALL-BACK/CALL-IN/ON-CALL AND PREMIUM PAY

SECTION A: CALL-BACK

A minimum of four (4) hours of overtime, shall be credited to any employee who is called back to perform unscheduled overtime work on a regular workday after he/she completes the regular work schedule and has left his/her place of employment.

SECTION B: CALL-IN

1. When an employee is called in before his/her regular tour of duty to perform unscheduled overtime and there is no break before the regular tour is to begin, a minimum of two (2) hours of overtime shall be credited to the employee.

2. A minimum of four (4) hours of overtime work shall be credited to any employee who is called in when not scheduled and informed in advance, on one of the days when he/she is off duty.

SECTION C: ON-CALL

1. An employee may be required to be on call after having completed his/her regular tour of duty. The employer shall specify the hours during which the employee is on call; and shall compensate the employee at a rate of twenty-five percent (25%) of his/her basic rate of pay for each hour the employee is on call.

2. The employee's schedule must specify the hours during which he/she will be required to remain on-call. On call designation will be made on the form attached as Appendix 1.

SECTION D: HOLIDAY PAY

An employee who is required to work on a legal holiday falling within his or her regular basic workweek, shall be paid at the rate of twice his or her regular basic rate of pay for not more than eight (8) hours of such work.

SECTION E: NIGHT DIFFERENTIAL

An employee shall receive night differential pay at a rate of ten percent (10%) in excess of their basic day rate of compensation when they perform night work on a regularly scheduled tour of duty falling between 6:00 p.m. and 6:00 a.m. Employees shall receive night differential in lieu of shift differential.

SECTION F: PAY FOR SUNDAY WORK

A full-time employee assigned to a regularly scheduled tour of duty, any part of which includes hours that fall between midnight Saturday and midnight Sunday, is entitled to Sunday premium pay for each hour of work performed which is not overtime work and which is not in excess of eight (8) hours for each tour of duty which begins or ends on Sunday. Sunday premium pay is computed as an additional twenty-five percent (25%) of the employee's basic rate of compensation.

SECTION G: ADDITIONAL INCOME ALLOWANCE FOR CHILD AND FAMILY SERVICES

1. The Additional Income Allowance (AIA) program within the Child and Family Services Agency (CFSA) which was established pursuant to the "Personnel Recruitment and Retention Incentives for Child and Family Services Agency Compensation System Changes Emergency Approval Resolution of 2001", Council Resolution 14-53 (March 23, 2001) and as contained in Chapter 11, Section 1154 of the District Personnel Manual, "Recruitment and Retention Incentives – Child and Family Services Agency," shall remain in full force and effect during the term of this Agreement.
2. The Administration of the AIA within CFSA shall be governed by the implementing regulations established in Child and Family Services Agency, Human Resources Administration Issuance System, HRA Instruction No. IV.11-3.

3. **OTHER SUBORDINATE AGENCIES WITH SIGNIFICANT RECRUITMENT AND RETENTION PROBLEMS**

Subordinate agencies covered by this Agreement may provide additional income allowances for positions that have significant recruitment and retention problems consistent with Chapter 11, Part B, Section 1143 of the District Personnel Manual.

**ARTICLE 10
MILEAGE ALLOWANCE**

SECTION A:

The parties agree that the mileage allowance established for the employees of the Federal Government who are authorized to use their personal vehicles in the performance of their official duties shall be the rate for Compensation Units 1 and 2 employees, who are also authorized in advance, by Management to use their personal vehicles in the performance of their official duties.

SECTION B:

To receive such allowance, authorization by Management must be issued prior to the use of the employee's vehicle in the performance of duty. Employees shall use the appropriate District Form to document mileage and request reimbursement of the allowance.

SECTION C:

1. Employees required to use their personal vehicle for official business if a government vehicle is not available, who are reimbursed by the District on a mileage basis for such use, are within the scope of the District of Columbia Non-Liability Act (D.C. Official Code §§2-411 through 2-416 (2001 Edition)). The Non-Liability Act generally provides that a District Employee is not subject to personal liability in a civil suit for property damage or for personal injury arising out of a motor vehicle accident during the discharge of the employee's official duties, so long as the employee was acting within the scope of his or her employment.

2. Claims by employees for personal property damage or loss incident to the use of their personal vehicle for official business if a government vehicle is not available may be made under the Military Personnel and Civilian Employees Claim Act of 1964 (31 U.S.C. §3701 *et seq.*).

SECTION D:

No employee within Compensation 1 and 2 shall be required to use his/her personal vehicle unless the position vacancy announcement, position description or other pre-hire

documentation informs the employee that the use of his/her personal vehicle is a requirement of the job.

SECTION E:

Employees required as a condition of employment to use their personal vehicle in the performance of their official duties may be provided a parking space or shall be reimbursed for non-commuter parking expenses, which are incurred in the performance of their official duties.

**ARTICLE 11
ANNUAL LEAVE/COMPENSATORY TIME BUY-OUT**

SECTION A:

An employee who is separated or is otherwise entitled to a lump-sum payment under personnel regulations for the District of Columbia Government shall receive such payment for each hour of unused annual leave or compensatory time in the employee's official leave record.

SECTION B:

The lump-sum payment shall be computed on the basis of the employee's rate at the time of separation in accordance with such personnel regulations.

**ARTICLE 12
BACK PAY**

Arbitration awards or settlement agreements in cases involving an individual employee shall be paid within sixty (60) days of receipt from the employee of relevant documentation, including documentation of interim earnings and other potential offsets. The responsible Agency shall submit the SF-52 and all other required documentation to the Department of Human Resources within thirty (30) days upon receipt from the employee of relevant documentation.

**ARTICLE 13
DUTY STATION COVERAGE**

The Fire and Emergency Medical Services employees and the correctional officers at the Department of Corrections and the Department of Youth Rehabilitative Services who are covered under Section 7(k) of the Fair Labor Standards Act shall be compensated a minimum of one hour pay if required to remain at his/her duty station beyond the normal tour of duty.

ARTICLE 14 GRIEVANCES

SECTION A:

This Compensation Agreement shall be incorporated by reference into local working conditions agreements in order to utilize the grievance/arbitration procedure in those Agreements to consider alleged violations of this Agreement.

SECTION B:

Grievances concerning compensation shall be filed with the appropriate agency and the Office of Labor Relations and Collective Bargaining under the applicable working conditions agreement.

ARTICLE 15 LOCAL ENVIRONMENT PAY

SECTION A:

Each department or agency shall eliminate or reduce to the lowest level possible all hazards, physical hardships, and working conditions of an unusual nature. When such action does not overcome the hazard, physical hardship, or unusual nature of the working condition, additional pay is warranted. Even though additional pay for exposure to a hazard, physical hardship, or unusual working condition is authorized, there is a responsibility on the part of a department or agency to initiate continuing positive action to eliminate danger and risk which contribute to or cause the hazard, physical hardship, or unusual working condition. The existence of pay for exposure to hazardous working conditions or hardships in a local environment is not intended to condone work practices that circumvent safety laws, rules and regulations.

SECTION B:

Local environment pay is paid for exposure to (1) a hazard of an unusual nature which could result in significant injury, illness, or death, such as on a high structure when the hazard is not practically eliminated by protective facilities or an open structure when adverse conditions exist, e.g., darkness, lightning, steady rain, snow, sleet, ice, or high wind velocity; (2) a physical hardship of an unusual nature under circumstances which cause significant physical discomfort in the form of nausea, or skin, eye, ear or nose irritation, or conditions which cause abnormal soil of body and clothing, etc., and where such distress or discomfort is not practically eliminated.

SECTION C:

Wage Grade (WG) employees as listed in Chapter 11B, Appendix C of the DPM and any other employee including District Service (DS) employees as determined pursuant to Section 4 of this Article and Chapter 11B, Subpart 10.6 of the DPM are eligible for environmental differentials.

SECTION D:

The determination as to whether additional pay is warranted for workplace exposure to environmental hazards, hardships or unusual working conditions may be initiated by an agency or labor organization in accordance with the provisions of Chapter 11B, Subpart 10.6 of the DPM.

SECTION E:

Employees eligible for local environment pay under the terms of this Agreement shall be compensated as follows:

1. **Severe Exposure.** Employees subject to “Severe” exposure shall receive local environment pay equal to twenty seven percent (27%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “severe” exposure:

- High Work

2. **Moderate Exposure.** Employees subject to “Moderate” exposure shall receive local environment pay equal to ten percent (10%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “moderate” exposure:

- Explosives and Incendiary
Materials – High Degree Hazard
- Poison (Toxic Chemicals)
– High Degree Hazard
- Micro Organisms
– High Degree Hazard

3. **Low Exposure.** Employees subject to “Low” exposure shall receive local environment pay equal to five percent (5%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “low” exposure:

- Dirty Work
- Cold Work
- Hot Work
- Welding Preheated metals

- Explosives and Incendiary Materials
 - Low Degree Hazard
- Poison (Toxic Chemicals)
 - Low Degree Hazard
- Micro Organisms
 - Low Degree Hazard

SECTION F:

These changes to local environment pay shall not take effect until the payroll modules of PeopleSoft are implemented by the District of Columbia.

**ARTICLE 16
NEWLY CERTIFIED BARGAINING UNITS**

For units placed into a new compensation unit, working conditions or non-compensatory matters shall be negotiated simultaneous with negotiations concerning compensation. Where the agreement is for a newly certified collective bargaining unit assigned to an existing compensation unit, the parties shall proceed promptly to negotiate simultaneously any working conditions, other non-compensatory matters, and coverage of the compensation agreement. There should not be read into the new language any intent that an existing compensation agreement shall become negotiable when there is a newly certified collective bargaining unit. Rather, the intent is to require prompt negotiations of non-compensatory matters as well as application of compensation (e.g., when pay scale shall apply to the newly certified unit).

**ARTICLE 17
TERM AND TEMPORARY EMPLOYEES**

The District of Columbia recognizes that many temporary and term employees have had their terms extended to perform permanent services. To address the interests of current term and temporary employees whose appointments have been so extended over time and who perform permanent services, the District of Columbia and the Union representing the employees in Compensation Units 1 and 2 agree to the following:

SECTION A:

Joint labor-management committees established in each agency/program in the Compensation Units 1 and 2 collective bargaining agreement which was effective through September 30, 2010, shall continue and will identify temporary and term employees whose current term and or temporary appointments extend to September 30, 2006, and who perform permanent services in District agency programs.

SECTION B:

Each Agency and Local Union shall review all term appointments within the respective agencies to determine whether such appointments are made and maintained consistent with applicable law. The Union shall identify individual appointments it believes to be contrary to applicable law and notify the Agency. The Agency shall provide the Union reason(s) for the term or temporary nature of the appointment(s), where said appointments appear to be contrary to law. If an employee has been inappropriately appointed to or maintained in a temporary or term appointment, the Agency and the Union shall meet to resolve the matter.

SECTION C:

The agency shall convert bargaining unit temporary and term employees identified by the joint labor-management committees, who perform permanent services, who are in a pay status as of September 30, 2010, and are paid from appropriated funding to the career service prior to the end of the FY 2013 – FY 2017 Compensation Agreement.

SECTION D:

Prior to the end of the FY 2013 – FY 2017 Compensation Agreement, to the extent not inconsistent with District or Federal law and regulation, the District shall make reasonable efforts to convert to the career service temporary and term bargaining unit employees identified by the joint labor-management committees who perform permanent services, are in a pay status as of September 30, 2017, are full-time permanent positions, and are paid through intra-district funding or federal grant funding.

SECTION E:

Employees in term or temporary appointments shall be converted to permanent appointments, consistent with the D.C. Official Code.

SECTION F:

District agencies retain the authority to make term and temporary appointments as appropriate for seasonal and temporary work needs.

SECTION G:

A Joint-Labor Management Committee shall consist of one (1) representative from each national union comprising Compensation Units 1 and 2. The District shall appoint an equal number of representatives. The Committee will facilitate the implementation of this Article should difficulties arise in the Joint-Labor Management Committees set forth in Section A.

ARTICLE 18
SAVINGS CLAUSE

SECTION A:

Should any provisions of this Agreement be rendered or declared invalid by reason of any existing or subsequently enacted law or by decree of a court or administrative agency of competent jurisdiction, such invalidation shall not affect any other part or provision hereof. Where appropriate, the parties shall meet within 120 days to negotiate any substitute provision(s).

SECTION B:

The terms of this contract supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning compensation covered herein.


ARTICLE 19
DURATION

This Agreement shall remain in full force and effect through September 30, 2017. On this _____ day of _____ 2013, and as witness the parties hereto have set their signature.

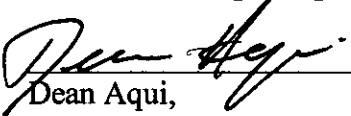
Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2013

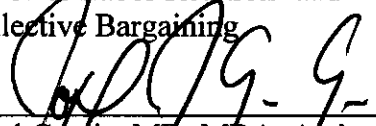
**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**



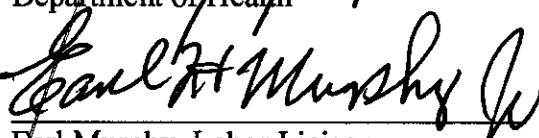
Natasha Campbell, Director
Office of Labor Relations and
Collective Bargaining



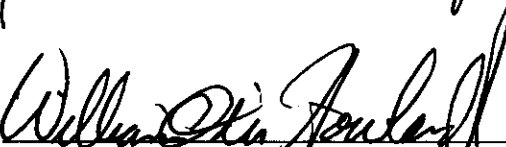
Dean Aquino,
Supervisory Attorney Advisor
Office of Labor Relations and
Collective Bargaining



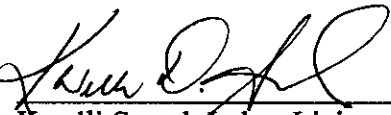
Joxel Garcia, MD, MBA, Acting Director
Department of Health



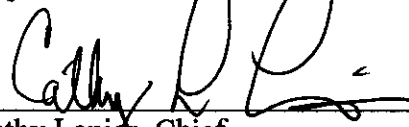
Earl Murphy, Labor Liaison
Department of Health



William Howland, Director
Department of Public Works

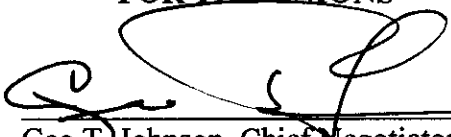


Kwelli Sneed, Labor Liaison
Department of Public Works




Cathy Lanier, Chief
Metropolitan Police Department

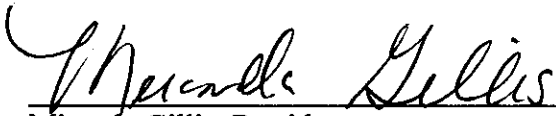
FOR THE UNIONS



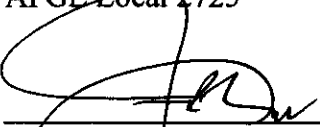
Geo T. Johnson, Chief Negotiator
Compensation Units 1 and 2




James Ivey, President
AFSCME Local 2091




Miranda Gillis, President
AFGE Local 2725



John Rosser, Chairman
Fraternal Order of Police/Department of
Corrections Labor Committee



Lee Blackmon, President
National Association of Government
Employees, R3-07



Ben Butler, President
AFGE Local 2741




Cynthia Perry, Staff Representative
1199 NUCHHE


Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2013

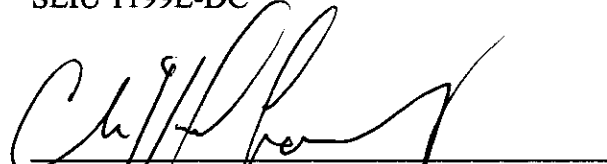
Mark Viehmeyer, Labor Liaison
Metropolitan Police Department



Lisa Wallace, Vice President
SEIU 1199E-DC



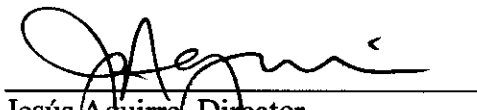
Kenneth Ellerbe, Chief
DC Fire and Emergency Medical Services



Clifford Lowrey, President
AFGE Local 1975


Brian Lee
DC Fire and Emergency Medical Services

Sabrina Brown, President
AFSCME Local 2401




Jesús Aguirre, Director
Department of Parks and Recreation

Reginald Walker, President
AFSCME Local 1200



Jamarj Johnson, Labor Liaison
Department of Park and Recreation



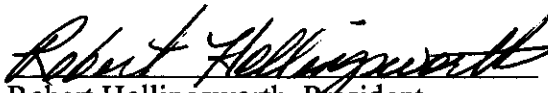
Cliff Dedrick, President
AFSCME Local 2743



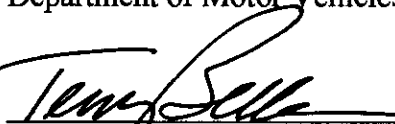
Lucinda Babers, Director
Department of Motor Vehicles

Kenneth Lyons, President
AFGE Local 3721


Odessa Nance, Labor Liaison
Department of Motor Vehicles



Robert Hollingsworth, President
AFSCME Local 2776



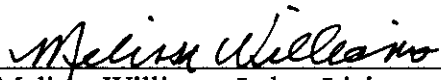
Terry Bellamy, Director
Department of Transportation




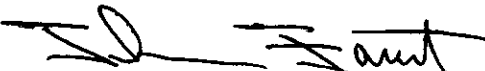
Antoinette White-Richardson, President
AFSCME Local 1808


Compensation Units One and Two Collective Bargaining Agreement


Signed: July, 2013

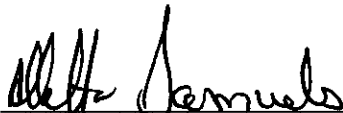

Melissa Williams, Labor Liaison
Department of Transportation



Robert Mayfield, President
AFGE Local 2978



Thomas Faust, Director
Department of Corrections

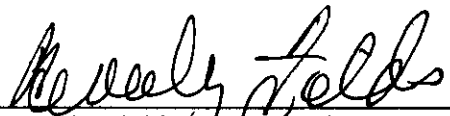

Timothy Traylor, President
AFGE Local 383

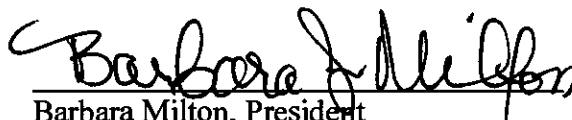

Paulette Johnson-Hutchings,
Labor Liaison
Department of Corrections

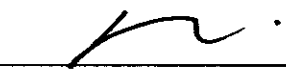

~~Richard Campbell~~, President Alletta Samuel
AFGE Local 1000

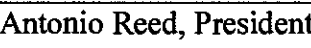

Marie Lydie Merre-Louis
Chief Medical Examiner
Office of the Chief Medical Examiner

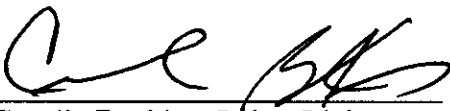

Walter Jones, President
AFSCME Local 2087


Beverly Fields, Labor Liaison
Office of the Chief Medical Examiner


Barbara Milton, President
AFGE Local 631

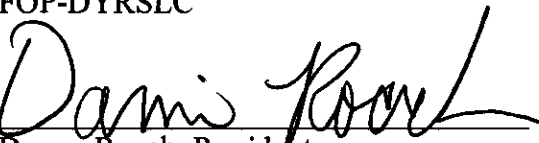

Brian Hanlon, Director
Department of General Services


Antonio Reed, President
NAGE R3-05


Cecelia Banks, Labor Liaison
Department of General Services


Cedric Crawley
FOP-DYRSLC


Phillip A. Lattimore, III, Director
Office of Risk Management



Darren Roach, President
AFSCME Local 877

Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2012

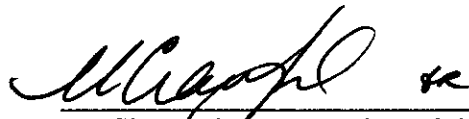
Amy Mauro, Labor Liaison
Office of Risk Management

Sheila Bailey-Wilson, President
AFSCME Local 709

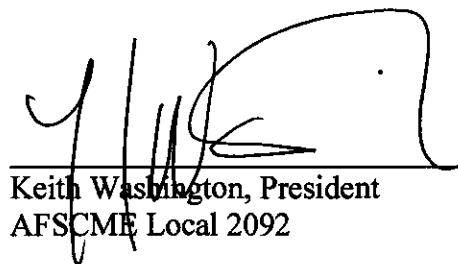


Emily Duso, Interim State
Superintendent of Education
Office of the State Superintendent
Of Education

Johnnie Walker, Representative
AFGE Local 3444




RaeShawn Crosson, Labor Liaison
Office of the State Superintendent
Of Education




Keith Washington, President
AFSCME Local 2092

Dr. Natwar Gandhi,
Chief Financial Officer
Office of the Chief Financial Officer


Mary Horne, President
AFSCME Local 2095



Paul Lundquist, Labor Liaison
Office of the Chief Financial Officer



Phillip A. Lattimore, III, Director
Office of Risk Management



Wayne M. Turnage, Director
Department of Health Care Finance

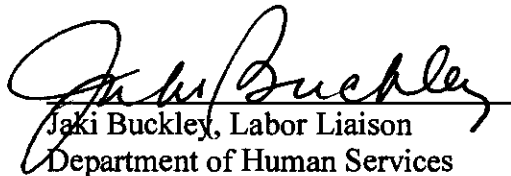
Compensation Units One and Two Collective Bargaining Agreement

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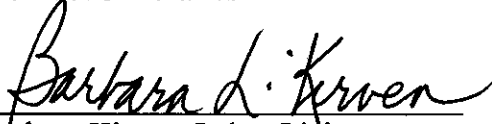
Portia Shorter, Labor Liaison
Department of Health Care Finance



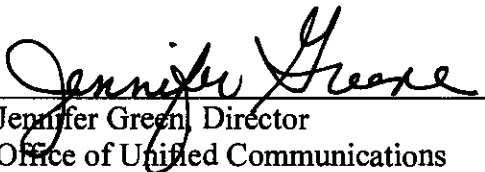
David Berns, Director
Department of Human Services

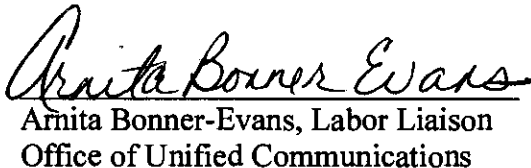

Jaki Buckley, Labor Liaison
Department of Human Services

Ginnie Cooper, Executive Director
DC Public Libraries



Barbara Kirven, Labor Liaison
DC Public Libraries


Jennifer Green, Director
Office of Unified Communications

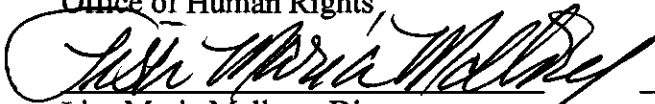

Armita Bonner-Evans, Labor Liaison
Office of Unified Communications

Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2012


Gustavo F. Velasquez, Director
Office of Human Rights

Ayanna Lee, Labor Liaison
Office of Human Rights




Lisa Maria Mallory, Director
Department of Employment Services


Rahsaan J. Coefield, Labor Liaison
Department of Employment Services




William P. White, Commissioner
Department of Insurance, Securities
And Banking



Margaret Schwender, Labor Liaison
Department of Insurance, Securities
And Banking



Nicholas A. Majett, Director
Department of Consumer and
Regulatory Affairs



Donald Tatum, Labor Liaison
Department of Consumer and
Regulatory Affairs

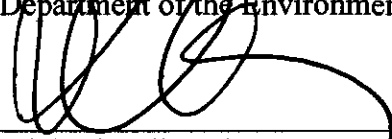
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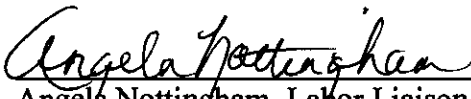
Keith Anderson, Director
Department of the Environment



Denise Rivera-Portis, Labor Liaison
Department of the Environment



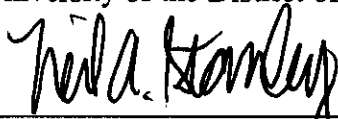
Michael Kelly, Director
Department of Housing and
Community Development



Angela Nottingham, Labor Liaison
Department of Housing and
Community Development

Dr. James E. Lyons, Sr., Interim President
University of the District of Columbia

_____, Labor Liaison
University of the District of Columbia



Neil Stanley, Director
Department of Youth Rehabilitation
Services

Tania Mortensen, Labor Liaison
Department of Youth Rehabilitation
Services



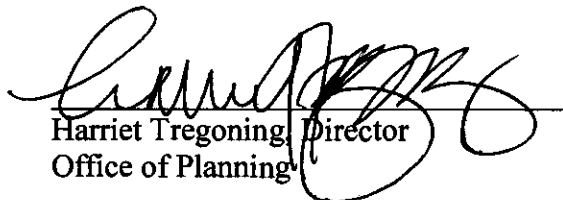
Vikkie Garay, Labor Liaison
Department of General Services

Compensation Units One and Two Collective Bargaining Agreement


Signed: July, 2012

Ron M. Linton, Commissioner
DC Taxicab Commission

Patty Mason, Labor Liaison
DC Taxicab Commission



Harriet Tregoning, Director
Office of Planning



Sandra Harp, Labor Liaison
Office of Planning

Eric E. Richardson, Executive Director
Office of Cable Television

Angela Harper, Labor Liaison
Office of Cable Television

Robert Mancini, Chief Technology Officer
Office of the Chief Technology Officer

Christina Fleps, Labor Liaison
Office of the Chief Technology Officer

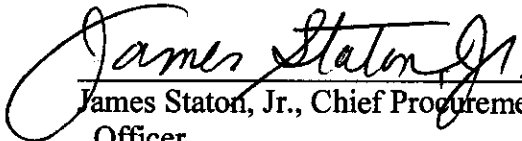
Compensation Units One and Two Collective Bargaining Agreement

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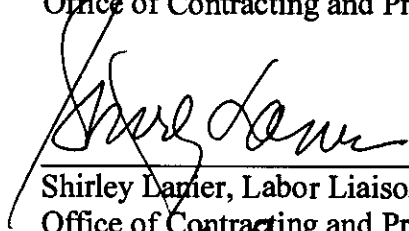


Laura L. Nuss, Director
Department of Disability Services

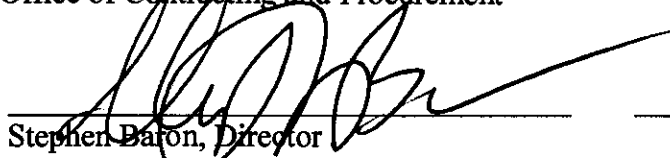
Kehinde Asuelimen, Labor Liaison
Department of Disability Services



James Staton, Jr., Chief Procurement
Officer
Office of Contracting and Procurement



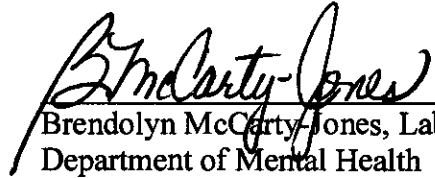
Shirley Danner, Labor Liaison
Office of Contracting and Procurement



Stephen Baron, Director
Department of Mental Health



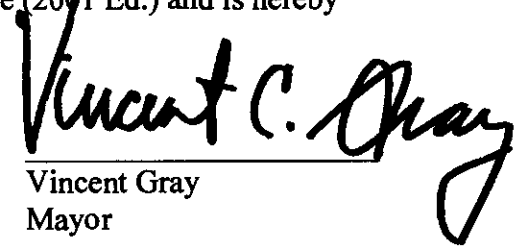
Frankie T. Wheeler, Director,
Human Resources
Department of Mental Health



Brendolyn McCarty-Jones, Labor Liaison
Department of Mental Health

APPROVAL

This collective bargaining agreement between the District of Columbia and Compensation Units 1 and 2, dated April 12, 2012, has been reviewed in accordance with Section 1-617.15 of the District of Columbia Official Code (2001 Ed.) and is hereby approved on this 10 day of July, 2013.


Vincent Gray
Mayor

APPENDIX A

Memorandum of Understanding


Between
Compensation Units 1 & 2
and
The District of Columbia
Concerning Classification and Compensation Collaborative Review

"The Parties hereby agree that in order to support the objective of rewarding a high performance workforce, a training program for all bargaining committee members shall be developed by a joint labor-management committee. The Committee will be composed of sixteen members, eight appointed by labor and eight appointed by management, and the Chief and Co-Chief negotiators of Compensation Units 1 & 2. This training program shall enhance the understanding of compensation and classification concepts and explore the appropriateness and application of high performance rewards to the District's workforce.

Furthermore, the Parties hereby agree that the District and the Unions shall commence a joint labor-management classification and compensation collaborative review of District jobs. This project shall examine the current classification and compensation systems in order to ensure that job classifications fairly represent actual work performed by District employees as well as the appropriateness of the District's current classification and compensation systems.

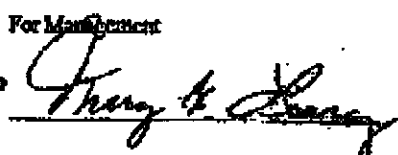
In order to support the training, classification and compensation joint labor-management initiatives, it is understood that the District shall retain the services of The Segal Company to assume the role of the lead consultant with these projects."

For Labor



David J. Schlein

For Management



Henry H. Harvey

January 30, 2001

APPENDIX B

**MEMORANDUM OF AGREEMENT
BETWEEN THE
DISTRICT OF COLUMBIA
AND
COMPENSATION UNITS 1 AND 2
CLASSIFICATION AND COMPENSATION REFORM TASK FORCE INITIATIVES**

Pursuant to the terms of the "Memorandum of Understanding Between Compensation - Units 1 and 2 and the District of Columbia Concerning Classification and Compensation Collaborative Review," which was incorporated as part of the Compensation Agreement between the District of Columbia Government and Compensation Units I and 2, FY 2001-FY 2003 ("Compensation Agreement"), the District of Columbia Government and the Unions in Compensation Units I and 2, established the Joint Labor-Management Classification and Compensation Reform Task Force (Joint Task Force). In addition, under the terms of the Compensation Agreement, the District Government agreed to set aside certain funding in fiscal years 2002 and 2003, which would be used by the Joint Task Force to implement initiatives designed to reform the District's compensation and classification systems.

The Compensation Agreement provides that in FY 2003 the District shall invest the equivalent of a minimum of one percent (1 %) increase in the aggregate salaries of Compensation Units 1 and 2 ("1 % Set-aside") toward classification and compensation reform. The District expended a portion of the 1 % Set-aside to implement the first significant change to the compensation system in the District by changing the pay progression of Compensation Units 1 and 2 employees, or how employees move between steps within a grade. The Joint Task Force has also agreed to begin the first classification reform project by reviewing the position classifications in each of the 9 occupational pay groups and where appropriate reclassify positions and adjust the grades and rates of pay for the reclassified positions.

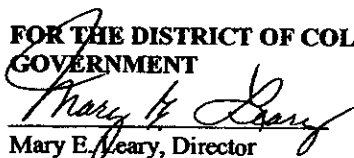
The Joint Task Force classification review will begin in August 2003, with a review of positions in the clerical/administrative occupational group and specific classification series and/or positions, which the Joint Task Force has determined, requires immediate review. The Joint Task Force has agreed that the District shall expend the unencumbered FY 2003 1% Set-aside fund balance under the terms of the Compensation Agreement, to fund increases in salaries or make other pay adjustments for employees in Compensation Units 1 and 2 who occupy positions the grade and/or the rate of pay of which is changed because of reclassification, re-grading, rate adjustment or changes in the District's classification and/or compensation policy as part of the classification reform project initiated by the Joint Task Force in FY 2003.

The Joint Task Force has agreed to apply any rate adjustment retroactively to a date in FY 2003. The retroactive date of implementation will be determined based on the number of employees affected and the unexpended balance of the 1% set-aside. That is pay adjustments will be made in affected employees' pay retroactive to the date permitted by the fund balance. Payment to employees should be made by March 31, 2004.

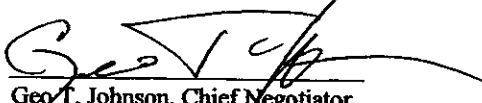
Further, the contracting parties agree that amounts hereafter designated through collective bargaining for classification and compensation collaborative review under the terms of the FY 2004 to FY2006 Compensation Units 1 and 2 Agreement, shall be accorded similar treatment for purposes of implementation. Specifically, any funds set aside in the Fiscal Years 2004, 2005 or 2006 shall be available for expenditure in that fiscal year or any other fiscal year covered by the Compensation Unit 1 and 2 agreement. Provided however, that all funds set aside for compensation and classification reform shall be expended or obligated prior to the expiration of the Compensation Units 1 and 2 Agreement for FY2004 – FY2006.

AGREED, this 26th day of August, 2003.

**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**


Mary E. Neary, Director
Office of Labor Relations
and Collective Bargaining

FOR COMPENSATION UNITS 1 & 2


Geo. T. Johnson, Chief Negotiator
Compensation Units 1 and 2

Memorandum of Understanding
Between
Compensation Units 1 and 2 and the District of Columbia

*Union Proposal
2/1/06*

The "Memorandum of Understanding between Compensation Units 1 and 2 and the District of Columbia Concerning Classification and Compensation Collaborative Review" was initially incorporated as part of the Compensation Agreement between the District of Columbia Government and Compensation Units 1 and 2 covering fiscal years 2001 through 2003.

Pursuant to the terms of this MOU, the joint Labor Management Classification and Compensation Reform Task Force (LMCCRTF) shall:

1. Effective March 1, 2006, this joint labor management committee established pursuant to the terms of the Compensation Units 1 and 2 collective bargaining agreements (the LMCCRTF) shall be administered under the District's Office of Labor Relations and Collective Bargaining (OLRCB);
2. The LMCCRTF shall have eight (8) voting representatives from labor including representatives from each national labor union comprising Compensation Units 1 and 2 and the District's OLRCB shall appoint an equal number of management representatives;
3. Outside consultants and other subject matter experts are not members of the LMCCRTF and shall not have voting rights in the LMCCRTF. However, such persons may be invited to attend said meetings only when they are presenting information relevant to the task;
4. The funds from the LMCCRTF for fiscal years FY 2004 through FY 2006 shall be used to implement the new pay schedules the last pay period of September 2006, which are attached as Appendices A(1) through A(8) to management's proposals for base wage increases for the contract beginning October 1, 2006.

*med
2/1/06
G.T.S.
2/1/06*

COMPENSATION AGREEMENT

BETWEEN

THE OFFICE OF THE ATTORNEY GENERAL

AND

**THE AMERICAN FEDERATION OF GOVERNMENT
EMPLOYEES, LOCAL 1403,
AFL-CIO**

EFFECTIVE OCTOBER 1, 2013 THROUGH SEPTEMBER 30, 2017

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PREAMBLE

This Compensation Agreement (Agreement or Compensation Agreement) is entered into between the Office of the Attorney General and the American Federation of Government Employees, Local 1403, (Union) (herein after jointly referred to as the parties) the sole and exclusive collective bargaining representative of unit employees comprising Compensation Unit 33, as certified by the Public Employee Relations Board (PERB).

ARTICLE 1 -- RECOGNITION

AFGE Local 1403 is recognized as the sole and exclusive collective bargaining representative for the bargaining units set forth in PERB Certification No. 121 and PERB Certification No. 133.

ARTICLE 2 -- WAGES

	FY 2014	FY 2015	FY 2016	FY 2017
% Increase	1.5%	3%	3 %	3 %

SECTION A – FY 2014

The A-35 salary schedule for all bargaining unit employees will be increased by one and one half percent (1.5%) effective the first day of the first full pay period commencing on or after October 1, 2013. The Union has agreed to forego any adjustments coming from the District’s Classification and Compensation initiative for the term of this Agreement.

Each employee who receives an “exceeds expectations” or substantially similar or higher rating for the evaluation period ending August 31, 2013, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2013, and in no event later than March 31, 2014. If Employer has not conducted a performance review for an employee by December 31, 2013, the employee shall be entitled to the bonus amount for FY 2014, established by the rating in the most recent annual performance evaluation, if any.

SECTION B -- FY 2015

The A-35 salary schedule for all bargaining unit employees will be increased by three percent (3%) effective the first day of the first full pay period commencing on or after October 1, 2014.

Each employee who receives an "exceeds expectations" or substantially similar or higher rating for the evaluation period ending August 31, 2014, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2014, and in no event later than March 31, 2015. If Employer has not conducted a performance review for an employee by December 31, 2014, the employee shall be entitled to the bonus amount for FY 2015, established by the rating in the most recent annual performance evaluation, if any.

SECTION C -- FY 2016

The A-35 salary schedule for all bargaining unit employees will be increased by three percent (3%) effective the first day of the first full pay period commencing on or after October 1, 2015.

Each employee who receives an "exceeds expectations" or substantially similar or higher rating for the evaluation period ending August 31, 2015, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2015, and in no event later than March 31, 2016. If Employer has not conducted a performance review for an employee by December 31, 2015, the employee shall be entitled to the bonus amount for FY 2016, established by the rating in the most recent annual performance evaluation, if any.

SECTION D -- FY 2017

The A-35 salary schedule for all bargaining unit employees will be increased by three percent (3%) effective the first day of the first full pay period commencing on or after October 1, 2016.

Each employee who receives an "exceeds expectations" or substantially similar or higher rating for the evaluation period ending August 31, 2016, shall receive a two percent (2%) bonus. Bonus payments shall be paid to each qualified employee within the second quarter of the fiscal year beginning October 1, 2016, and in no event later than March 31, 2017. If Employer has not conducted a performance review for an employee by December 31, 2016, the employee shall be entitled to the bonus amount for FY 2017, established by the rating in the most recent annual performance evaluation, if any.

SECTION E – Saturday and Holiday Pay

Effective FY 2015, attorneys who are required to work on Saturdays or holidays to provide court coverage will receive straight time pay for all hours worked. Disbursements for Saturday and holiday pay will not exceed \$65,000.00 for any fiscal year of this Agreement. After disbursements reach \$65,000.00 in any one fiscal year, attorneys who are required to work on Saturdays or holidays for the remainder of that fiscal year will receive compensatory time for the number of hours actually worked.

For the period of FY2014 that occurs after the effective date of this contract, all OAG attorneys who are required to work on Saturdays and holidays to provide court coverage shall receive compensatory time for the hours actually worked.

ARTICLE 3 -- BENEFITS COMMITTEE

SECTION A – General

The parties herein agree to establish a Benefits Committee. AFGE shall select two representatives to serve on the committee, at least one of whom shall have expertise in benefits, and the other of whom shall have such expertise or a demonstrated commitment to developing the necessary expertise. The District of Columbia Human Resources office shall appoint representatives with authority to serve on the committee. The Benefits Committee shall meet at least quarterly during the 24 month period immediately prior to the expiration of a benefits contract and have its first meeting within thirty (30) business days following the Council's approval of this Agreement.

SECTION B – Purpose

The purpose of the Benefits Committee shall be to address the benefits of employees in the Local 1403 bargaining unit and of other local unions that may join this committee and make recommendations to the Executive regarding those benefits. AFGE shall not have final decision making authority with regard to benefits. Differences in opinion arising from Benefits Committee meetings or the procurement process, including but not limited to vendor recommendations/selection and what benefits the District shall provide shall not be subject to grievance arbitration, or any bargained or statutory resolution process, unless an existing benefit is substantively modified or decreased. Arbitration is limited to interest arbitration to resolve conflicts resulting from the negotiation of successor collective bargaining agreements effective October 1, 2017, unless an existing benefit is substantively modified or decreased.

SECTION C -- Responsibilities

The members of the Benefits Committee shall be authorized to consider all matters that concern the benefits of employees represented by the Committee that are subject to mandatory bargaining between the parties. The Benefits Committee shall:

1. Monitor the quality and level of services provided to covered employees under existing Health, Retirement, Optical, Life, Disability, Indemnity and Dental Insurance Plans.
2. Review and recommend changes and enhancements in Health, Retirement, Optical, Life, Disability, Indemnity and Dental benefits, and any proposals for new benefits, consistent with Chapter 6, Subchapter XXI of the D.C. Official Code (2012 Repl.).
3. With the assistance of the Office of Contracting and Procurement, evaluate criteria for bids, make recommendations concerning the preparation of solicitations for requests for qualifications or proposals and make recommendations to the contracting officer concerning the selection of providers following the receipt of any statements of qualifications or bids, consistent with Chapter 4 of the D.C. Official Code (2012 Repl.).
4. Following the receipt of statements of qualification or bids to select Health, Retirement, Optical, Life, Disability, Indemnity and Dental insurance providers, or any statements of qualification or bids for the addition of new benefits providers, the Union President shall be notified to identify no more than one individual from the Benefits Committee to participate in each RFQ or RFP selection process and that representative shall not have final decision-making authority. However, Management shall consider the comments of Benefits Committee members and the input of the individuals selected to participate in the RFP selection process in good faith in the decision-making process.
5. Explore issues concerning the workers' compensation system that affect employees consistent with Chapter 6, Subchapter XXIII of the D.C. Official Code (2012 Repl.).
6. The Committee shall be notified by email of any alteration of existing benefits programs, and proposed additional benefit programs to determine the extent to which they impact employees. Upon notification, the Committee shall notify the Office of Labor Relations and Collective Bargaining within ten (10) calendar days to discuss any concerns any Committee member has regarding the impact on employees.

SECTION D – Maintenance of Benefits

Nothing herein shall be construed to reduce, modify or eliminate any benefits that bargaining unit members enjoyed prior to entering into this Agreement.

SECTION E – Additional Benefits

The parties agree that the establishment of this Benefits Committee does not limit or prohibit the parties to this Agreement from negotiating and agreeing to additional or modified benefits.

ARTICLE 4 -- BENEFITS

Except as otherwise provided in this Agreement, the Parties hereby incorporate the following specific benefits provided under the Compensation Agreement between the District of Columbia Government and Compensations Units 1 and 2, FY 2013 – FY 2017: Life Insurance; Health Insurance; Indemnity Insurance; Short and Long Term Disability Insurance; Optical and Dental Insurance; Annual, Sick and Other Leave; Pre-Tax Benefits; Retirement; Civil Services Retirement System; Defined Contribution; Deferred Compensation; as the applicable benefits for bargaining unit members covered by this Agreement.

Such benefits shall be amended or revised by any additional benefits negotiated and approved by the Benefits Committee established in Article 3, the City Council, and the Mayor with the express written consent of the Union for the duration of this Agreement.

SECTION A -- Life Insurance

1. Life insurance is provided to covered employees in accordance with §1-622.01, *et seq.* of the District of Columbia Official Code (2012 Repl.) and Chapter 87 of Title 5 of the United States Code.

(a) District of Columbia Official Code §1-622.03 (2012 Repl.) requires that benefits shall be provided as set forth in §1-622.07 to all employees of the District first employed after September 30, 1987, except those specifically excluded by law or by rule.

(b) District of Columbia Official Code §1-622.01 (2012 Repl.) requires that benefits shall be provided as set forth in Chapter 87 of Title 5 of the United States Code for all employees of the District government first employed before October 1, 1987, except those specifically excluded by law or rule and regulation.

2. The current life insurance benefits for employees hired on or after October 1, 1987 are: The District of Columbia provides life insurance in an amount equal to the employee's annual salary rounded to the next thousand, plus an additional \$2,000. Employees are required to pay two-thirds (2/3) of the total cost of the monthly premium. The District Government shall pay one-third (1/3) of the total cost of the premium. Employees may choose to purchase additional life insurance coverage through the District Government. These additions to the basic coverage are set-forth in the schedule below:

Option A – Standard. Provides \$10,000 additional coverage. Cost determined by age.

Option B – Additional. Provides coverage up to five times the employee's annual salary. Cost determined by age and employee's salary.

Option C – Family. Provides \$10,000 coverage for the eligible spouse and \$10,000 for each eligible child; \$25,000 coverage for eligible spouse and \$10,000 for each eligible

child; or \$50,000 coverage for eligible spouse and \$10,000 for each eligible child. Cost determined by age.

The level of life insurance benefits provided to Employees covered under this Agreement shall not be decreased or revised during the term of this Agreement without the express advance written consent of the Union. The District shall provide life insurance coverage for employees hired on or after October 1, 1987 that shall provide a level of benefits as comparable to similarly situated employees.

Employees must contact their respective personnel office to enroll or make changes in their life insurance coverage.

SECTION B -- Health Insurance

1. Pursuant to D.C. Official Code § 1-621.02 (2012 Repl.), all employees covered by this agreement and hired after September 30, 1987, shall be entitled to enroll in group health insurance provided by the District of Columbia. Health insurance coverage shall provide a level of benefits comparable to the plan(s) provided on the effective date of this agreement. District employees are required to execute an enrollment form in order to participate in this program.

(a) The Employer may elect to provide additional health care providers for employees employed after September 1, 1987, provided that such addition of providers does not reduce the current level of benefits provided to employees. If the Employer decides to expand the list of eligible providers, the Employer shall give Union representatives notice of the proposed additions.

(b) Employees are required to contribute 25% of the total premium cost of the employee's selected plan. The Employer shall contribute 75% of the premium cost of the employee's selected plan.

2. Pursuant to D.C. Official Code § 1-621.01 (2012 Repl.), all District employees covered by this agreement and hired before October 1, 1987, shall be eligible to participate in group health insurance coverage provided through the Federal Employees Health Benefits Program (FEHB) as provided in Chapter 89 of Title 5 of the United States Code. The United States Office of personnel management administers this program.

3. The plan descriptions shall provide the terms of coverage and administration of the respective plans. Plan summaries and the full plans will be available on the DCHR website. Where the full plan is not posted a link to the plans will be provided on the DCHR website.

SECTION C – Optical and Dental

1. The District shall provide Optical and Dental Plan coverage at a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, the Union and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in the Optical and Dental program.

2. The District may elect to provide additional Optical and/or Dental providers, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Union representatives notice of the proposed additions.

SECTION D – Short and Long Term Disability

1. Employees covered by this Agreement shall be eligible to enroll, at their own expense, in the District's Short and Long Term Disability Insurance Programs, which provide for partial income replacement when employees are required to be absent from duty due to a non-work-related qualifying medical condition. Employees may use income replacement benefits under the program in conjunction with annual or sick leave benefits provided for in this Agreement.

2. Short and Long Term Disability Benefit levels shall not be decreased or revised during the term of this Agreement without the express written consent of the Union.

3. The District may elect to provide additional Short and/or Long Term Disability coverage providers, provided that the addition of providers does not reduce or substantively modify the current level of benefits provided to employees. If the District decides to expand the list of eligible providers, the District shall give the Union advance notice of the proposed additions.

SECTION E – AFLAC

Employer shall provide access to the AFLAC indemnity benefits currently in effect for Union employees.

SECTION F -- Annual Leave

1. In accordance with D.C. Official Code §1-612.03 (2012 Repl.), full-time employees covered by the terms of this Agreement are entitled to:

- (a) one-half (1/2) day (4 hours) for each full biweekly pay period for an employee with less than three (3) years of service (accruing a total of thirteen (13) annual leave days per annum);

(b) three-fourths (3/4) day (6 hours) for each full biweekly pay period, except that the accrual for the last full biweekly pay period in the year is one and one-fourth days (10 hours), for an employee with more than three (3) but less than fifteen (15) years of service (accruing a total of twenty (20) annual leave days per annum); and,

(c) one (1) day (8 hours) for each full biweekly pay period for an employee with fifteen (15) or more years of service (accruing a total of twenty-six (26) annual leave days per annum).

2. Part-Time employees who work on a prearranged scheduled tour of duty are entitled to earn leave as provided above on a pro rata basis.

3. Employees shall be eligible to use annual leave in accordance with the District of Columbia Laws.

4. An employee's request to use annual leave shall not be unreasonably denied.

SECTION G – Sick Leave

1. In accordance with District of Columbia Code §1-612.03 (2012 Repl.), a full-time employee covered by the terms of this Agreement may accumulate up to thirteen (13) sick days which accrues on the basis of four hours for each full biweekly pay period, and may accumulate up to thirteen (13) days in a calendar year.

2. In the case of part-time employment, the rate at which leave accrues under this subsection shall be a percentage of the rate prescribed above which is determined by dividing 40 into the number of hours in the regularly scheduled work week of that employee during that fiscal year.

3. An employee may use sick leave to

(a) Provide care for a family member who is incapacitated as a result of physical or mental illness, injury, pregnancy, or childbirth;

(b) Provide care for a family member as a result of medical, dental, or optical examination or treatment;

(c) Provide care for a foster child or a prospective or newly adopted child in the employee's care; or

(d) Make any other use allowed by law.

4. An employee's request to take sick leave shall not be unreasonably denied.

SECTION H – Other Forms of Leave

1. **Military Leave:** An employee is entitled to leave, without loss of pay, leave, or credit for time of service as reserve members of the armed forces or as members of the National Guard to the extent provided in D.C. Official Code §1-612.03(m)(2012 Repl.).

2. **Court Leave:** An employee is entitled to leave, without loss of pay, leave, or service credit during a period of absence in which he or she is required to report for jury duty or to appear as a witness on behalf of the District of Columbia Government, or the Federal or a State or Local Government to the extent provided in D.C. Official Code §1-612.03(l) (2012 Repl.).

3. **Funeral Leave:**

(a) An employee is entitled to three (3) days of leave without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for an immediate relative. In addition, the Employer shall grant an employee's request for annual, sick or compensatory time up to three (3) days upon the death of an immediate relative. Approval of additional time shall be at the Employer's discretion. However, requests for leave shall be granted unless the Agency's ability to accomplish its work would be seriously impaired. For purposes of this section "immediate relative" means the following relatives of the employee: spouse (including a person identified by an employee as his/her "domestic partner" as defined in D.C. Official Code §32-701 (2012 Repl.) and related laws), parents and grandparents thereof, children (including adopted and foster children and children of whom the employee is legal guardian and spouses thereof, parents, grandparents, grandchildren, brothers, sisters, and spouses thereof) and any individual related by blood or affinity whose close association with the employee is the equivalent of a family relationship. For the purpose of leave certification, employees shall provide a copy of the obituary or death notice, a note from clergy or funeral professional or a death certificate within ten (10) business days of the Employer's request.

(b) An employee is entitled to three (3) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service of a family member who died as a result of a wound, disease or injury incurred while serving as a member of the armed forces in a combat zone to the extent provided in D.C. Official Code § 1-612.03(n) (2012 Repl.).

4. **Administrative Closing –** An employee who has previously scheduled leave for a day (or portion of a day) on which the District of Columbia or the Office of the Attorney General closes by order of the Mayor or the Attorney General shall not be charged leave for that day, or portion of the day, that the District agency is closed.

5. Back-to-School Leave – Subject to the discretion of an individual’s manager as described in this section, any employee who serves as the primary caregiver for a child enrolled in school, including pre-school, elementary school, middle or junior high school, or high school, may take 2 hours of excused leave (that is without charge to the employee’s leave balance) to assist his or her child in preparing for and traveling to the first day of school during the academic year. An employee’s individual manager shall make every effort to grant requests for excused absences on the first day; however, the granting of all such requests may not be feasible if it results in disruption of public services provided by the administration. Accordingly, when an employee cannot be granted an excused absence on his or her child’s first school day, he or she shall be given an excused absence of 2 hours during the first week of school or as soon thereafter as practicable, in order to assist his or her child in preparing for an attending school.

SECTION I -- Pre-Tax Benefits

1. Employee contributions to benefits programs established pursuant to D.C. Official Code §1-611.19 (2012 Repl.), including the District of Columbia Employees Health Benefits Program, may be made on a pre-tax basis in accordance with the requirements of the Internal Revenue Code and, to the extent permitted by the Internal Revenue Code, such pre-tax contributions shall not effect a reduction of the amount of any other retirement, pension, or other benefits provided by law.

2. To the extent permitted by the Internal Revenue Code, any amount of contributions made on a pre-tax basis shall be included in the employee's contributions to existing life insurance, retirement system, and for any other District government program keyed to the employee's scheduled rate of pay, but shall not be included for the purpose of computing Federal or District income tax withholdings, including F.I.C.A., on behalf of any such employee.

SECTION J – Retirement

1. **CIVIL SERVICE RETIREMENT SYSTEM (CSRS):** As prescribed by 5 U.S.C. § 8401 and related chapters, employees first hired by the District of Columbia Government before October 1, 1987, are subject to the provisions of the CSRS, which is administered by the U.S. Office of Personnel Management. Under Optional Retirement the aforementioned employee may choose to retire when he/she reaches:

- (a) Age 55 and 30 years of service;
- (b) Age 60 and 20 years of service;
- (c) Age 62 and 5 years of service.

Under Voluntary Early Retirement, which must be authorized by the U.S. Office of Personnel Management, an employee may choose to retire when he/she reaches:

- (a) Age 50 and 20 years of service;
- (b) Any age and 25 years of service.

The pension of an employee who chooses Voluntary Early Retirement will be reduced by 2% for each year under age 55.

2. **DEFINED CONTRIBUTION PENSION PLAN:** The District shall continue the Defined Contribution Pension Plan currently in effect which includes:

(a) All eligible employees hired by the District on or after October 1, 1987, shall be enrolled into the defined contribution pension plan as prescribed by D.C. Official Code § 1-626.09 (2012 Repl.).

(b) After the completion of one year of service, the District shall contribute an amount not less than 5% of their base salary to an employee's Defined Contribution Pension Plan account. The District government funds this plan. There is no employee contribution to the Defined Contribution Pension Plan. After two years of plan participation, an employee is entitled to 20% of the account. After three years of plan participation, an employee is entitled to 40% of the account. After 4 years of plan participation, an employee is entitled to 60% of the account. An employee is fully vested after five years of plan participation and is entitled to 100% of the account.

3. **DEFERRED COMPENSATION PROGRAM:** All District employees covered by this Agreement shall be eligible to participate in the District's Deferred Compensation Program as currently described in Section 1-626.05 and related Chapters of the D.C. Official Code (2012 Repl.). The Deferred Compensation Program is a savings system through pre-tax deductions and allows employees to accumulate funds for long-term goals, including retirement. The portion of salary contributed reduces the amount of taxable income in each paycheck. The Internal Revenue Service determines the annual maximum deferral amount. Under the program, employees may choose from various fixed or variable rate investment options.

SECTION K – Holidays

1. The following legal public holidays are provided to all employees covered by this Agreement:

- (a) New Year's Day, January 1st of each year;
- (b) Dr. Martin Luther King, Jr.'s Birthday, the 3rd Monday in January of each year;
- (c) Washington's Birthday, the 3rd Monday in February of each year;
- (d) D.C. Emancipation Day, April 16th of each year;
- (e) Memorial Day, the last Monday in May of each year;
- (f) Independence Day, July 4th of each year;

- (g) Labor Day, the 1st Monday in September of each year;
- (h) Columbus Day, the 2nd Monday in October of each year;
- (i) Veterans Day, November 11th of each year;
- (j) Thanksgiving Day, the 4th Thursday in November of each year; and
- (k) Christmas Day, December 25th of each year.

2. Any other legal public holiday observed by the District and any other day declared a holiday for District workers by the President, Congress, or the Mayor will also be granted to employees covered by this Agreement (together, the holidays described in this section are referred to as Holidays throughout this Agreement). When an employee, having a regularly scheduled tour of duty is relieved or prevented from working on a day District agencies are closed by order of the Mayor, he or she is entitled to the same pay for that day as for a day on which an ordinary day's work is performed.

SECTION L – Benefits Levels

The level of benefits shall not be decreased or revised during the term of this Agreement without the express written consent of the Union.

ARTICLE 5 COMPENSATORY TIME

A lawyer who is required to work one or more hours outside his or her normal work hours may request an equal amount of compensatory time from his or her supervisor. If the request is granted, the time will be recorded on the employee's records and may be used, in the same manner that annual leave is used. Compensatory time may only be approved for working at scheduled or special events outside an employee's regular work hours, travel time outside normal work hours, and extraordinary assignments. Compensatory time will not be approved to allow an employee to complete regular assignments. Regular assignments are preparation for trials, drafting motions and responses to motions, including but not limited to, Motions for Temporary Restraining Orders, Motions for Preliminary Injunctions, and any other daily tasks performed by attorneys. Compensatory time will not be provided if additional work beyond the regular work day has resulted from the employee's inefficient use of time during the regular work day. Compensatory time credit should be requested by an employee before the work is performed whenever possible. The decision to grant an employee compensatory time is at the discretion of management. Employees may not carry more than 24 hours of compensatory time for more than 2 successive pay periods. In no event will an employee be entitled to pay in lieu of compensatory time, except as expressly provided elsewhere in this Agreement.

**ARTICLE 6
PROFESSIONAL MEMBERSHIPS**

During the course of each fiscal year, the Employer shall provide a total of one (1) day of administrative leave (8 hours or the hourly work day for Employee) to any Employee who uses his/her out-of-State bar license by entering his or her appearance on behalf of the District of Columbia or individuals acting within the scope of their employment in any proceeding outside the District of Columbia. The use of administrative leave must be approved by the Employee's supervisor, which shall not be unreasonably withheld, and must be used no later than the last day of the fiscal year or 30 days after the Employee uses his/her out-of-State bar license, whichever is later.

**ARTICLE 7
MONTHLY TRANSIT SUBSIDY**

Beginning the first full pay period on or after Council approval, the District of Columbia Government shall subsidize the cost of monthly transit for personal use by employees by twenty-five dollars (\$25.00) per month for actual transportation expenses incurred by employees who commute to and from work.

**ARTICLE 8
MILEAGE ALLOWANCE METRO REIMBURSEMENT AND
ACCESS TO OFFICIAL GOVERNMENT VEHICLES AND TRANSPORTATION**

SECTION A – Parking Spaces

Three (3) parking spaces shall be set aside from among those allocated to the Office of the Attorney General in the underground parking garage at 441 4th St., NW, Washington, D.C. for use by bargaining unit members as determined by the Union. The parking spaces shall be funded by the Union. The parking rate payable by the Union will not exceed the rate applicable to the parking spaces allocated to the Office of the Attorney General. The Union, within its sole discretion, may utilize one or more of its allocated spaces from time to time to provide short term parking for its members. Upon request, the Union shall notify the Employer which employees are authorized to use the Union parking spaces.

SECTION B – Mileage Allowance

The parties agree that the mileage allowance established by the U.S. General Services Administration for authorized Federal Government travel shall be the reimbursement rate for Union employees authorized to use their personal vehicles for official District of Columbia business. To receive such allowance, authorization by Employer must be received in advance of the employees' travel. Employees shall use the appropriate District Form to document mileage and timely request reimbursement.

SECTION C – Use of Personal Vehicles

1. Employees who are authorized and are within the scope of employment while using their personal vehicle for official business are covered by the District of Columbia Non-Liability Act (D.C. Official Code §§2-411 through 2-416 (2012 Repl.)). The Non-Liability Act generally provides that a District Employee is not subject to personal liability in a civil suit for property damage or for personal injury arising out of a motor vehicle accident during the discharge of the employee's official duties, so long as the employee was acting within the scope of his or her employment.

2. Claims by employees for personal property damage or loss incident to the use of their personal vehicle for official business may be made under the Military Personnel and Civilian Employees Claim Act of 1964 (31 U.S.C. §3701 *et seq.*).

SECTION D – Reimbursement for Use of Personal Vehicles

In the event it becomes necessary for employees to use their personal vehicle for official government business, employees shall obtain prior approval from his/her immediate supervisor and shall be reimbursed for mileage and parking incurred consistent with District of Columbia rules, regulations and orders.

SECTION E- Reimbursement for Taxicab Expenses

Employees who must travel by taxicab for official government business to a destination that is not accessible by Metro shall be reimbursed for their travel, provided that they receive prior authorization from an immediate supervisor for reimbursement.

SECTION F – Metro Fare Cards

Upon request, Employer shall provide metro fare cards in electronic form to employees for official government travel within the WMATA system. The metro fare card value shall be equivalent to the cost of travel at the time of day during which the employee travels.

SECTION G – Availability of Fleet Vehicles

Upon prior approval by an immediate supervisor, management shall facilitate the request for a Department of Public Works fleet vehicle and to the extent available, Employees may use the vehicle for official government business at no charge to the Employee.

ARTICLE 9 SICK LEAVE INCENTIVE PROGRAM

In order to recognize an employee's productivity through his/her responsible use of accrued sick leave, the Employer agrees to provide time-off in accordance with the following:

SECTION A – Accrual

A full time employee who is in a pay status for the leave year shall accrue annually:

1. Three (3) days off for utilizing a total of no more than two (2) days of accrued sick leave.
2. Two (2) days off for utilizing a total of more than two (2) but not more than four (4) days of accrued sick leave.
3. One (1) day off for utilizing a total of more than four (4) but no more than five (5) days of accrued sick leave.

SECTION B – Employees in a Non-pay Status

Employees in a non-pay status for no more than two (2) pay periods for the leave year shall remain eligible for incentive days under this Article. Sick leave usage for maternity or catastrophic illness/injury, not to exceed two (2) consecutive pay periods, shall not be counted against sick leave for calculating eligibility for incentive leave under this Article.

SECTION C – Procedure for Use of Time Accrued

Time off pursuant to a sick leave incentive award shall be selected by the employee and requested at least three (3) full workdays in advance of the leave date. Requests for time off pursuant to an incentive award shall be given priority consideration and the employee's supervisor shall approve such requests for time off unless staffing needs or workload considerations dictate otherwise. If the request is denied, the employee shall request and be granted a different day off within one month of the date the employee initially requested. Requests for time off shall be made on the standard "Application for Leave" form.

SECTION D – Use of Time Accrued

All incentive days must be used in full-day increments following the leave year in which they were earned. Incentive days may not be substituted for any other type of absence from duty. There shall be no carryover or payment for any unused incentive days.

SECTION E – Part Time Employees

Part-time employees are not eligible for the sick leave incentive as provided in this Article.

**ARTICLE 10
ANNUAL LEAVE/COMPENSATORY TIME BUY-OUT**

SECTION A – Payment for Annual Leave/Compensatory Time

An employee who is separated or is otherwise entitled to a lump-sum payment under personnel regulations for the District of Columbia Government shall receive payment for each hour of unused annual leave or compensatory time in the employee's official leave record.

SECTION B – Computation

The lump-sum payment shall be computed on the basis of the employee's hourly pay rate at the time of separation.

**ARTICLE 11
BACK PAY**

Arbitration awards or settlement agreements in cases involving an individual employee shall be paid within sixty (60) days of receipt from the employee of relevant documentation, including documentation of interim earnings and other potential offsets. Employer shall submit the SF-52 and all other required documentation to the Department of Human Resources or the Office of Pay and Retirement Services within thirty (30) days following receipt from the employee of relevant documentation.

**ARTICLE 12
WAITING PERIODS FOR ADVANCEMENT WITHIN STEPS**

The within-grade waiting periods on the A-35 salary scale for step advancement for bargaining unit employees with a prearranged regularly scheduled tour of duty are as follows:

1. Steps 2, 3, 4 and 5: fifty-two (52) calendar weeks of creditable service;
2. Steps 6, 7, 8, 9 and 10: one hundred and four (104) calendar weeks of creditable service.

**ARTICLE 13
GRIEVANCE AND ARBITRATION PROCEDURES**

Grievance procedures shall be determined by the terms and conditions of Article 30 in the Non Compensation Agreement.

ARTICLE 14 SAVINGS CLAUSE

SECTION A

In the event any article, section or portion of this Agreement is held to be invalid and unenforceable by any court or other authority of competent jurisdiction, such decision shall apply only to the specific article, section, or portion thereof specified in the decision; and upon issuance of such a decision, the Employer and the Union agree to immediately negotiate a substitute for the invalidated article, section or portion thereof to the extent possible.

SECTION B

The terms of this Agreement supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning compensation covered herein for the term of this agreement.

ARTICLE 15 DURATION AND FINALITY

Section 1 -- Effective Date

This agreement shall be implemented as provided herein subject to the requirements of Section 1715 of the District of Columbia Comprehensive Merit Personnel Act D.C. Official Code, § 1-617.15(a), (2012 Repl.). This Agreement shall be effective on the date provided by law (i.e., when it is approved by the Council or as otherwise effective pursuant to D.C. Official Code § 1-617.17 (2012 Repl.)) and shall remain in full force and effect until September 30, 2017, or until a new compensation agreement becomes effective. Notice to reopen the Agreement shall be provided as required by D.C. Official Code § 1-617.17 (f)(1)(A)(i) (2012 Repl.).

Section 2 – Finality

This Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable non-compensation issues, and contains the full agreement of the parties as to all such compensation issues that were or could have been negotiated.

**ARTICLE 16
INCORPORATION OF NON COMPENSATION AGREEMENT**

The terms and conditions of the Non Compensation Agreement Between the Office of the Attorney General and the American Federation of Government Employees, Local 1403, AFL-CIO, effective October 1, 2013 through September 30, 2017 (Non Compensation Agreement), are incorporated herein by reference into this Agreement. The provisions of this Compensation Agreement shall control to the extent of any inconsistency.

On this 28th day of March, 2014 and in witness to this Agreement, the Parties hereto set their signatures.

**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**

Irvin B. Nathan, Attorney General
Office of the Attorney General

Nadine C. Wilburn,
Chief Counsel, Personnel, Labor &
Employment Division
Office of the Attorney General

Natasha Campbell
Director, Office of Labor Relations &
Collective Bargaining
Office of Labor Relations &
Collective Bargaining

Dean Aqui
Attorney Advisor
Office of Labor Relations &
Collective Bargaining

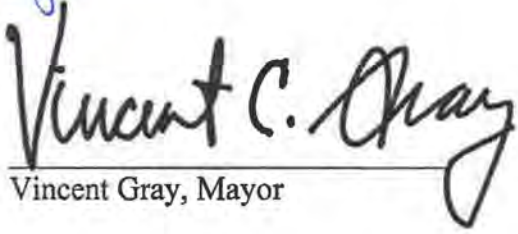
**FOR THE AMERICAN FEDERATION
OF GOVERNMENT EMPLOYEES
LOCAL 1403**

Shana Frost, Acting President
AFGE, Local 1403

Robert A. DeBerardinis, Vice President
AFGE, Local 1403

APPROVAL

This collective bargaining agreement between the District of Columbia and Compensation Unit 33, dated 28 March 2014 has been reviewed in accordance with §1-617.15 of the District of Columbia Official Code (2012 Repl.) and is hereby approved on this 24 day of June 2014.


Vincent Gray, Mayor

DRAFT COLLECTIVE BARGAINING WORKING CONDITIONS AGREEMENT

BETWEEN

**AMERICAN FEDERATION OF GOVERNMENT
EMPLOYEES, LOCAL 1403,
AFL-CIO,**

AND

THE DISTRICT OF COLUMBIA,

AND

**THE OFFICE OF THE ATTORNEY GENERAL,
THE GOVERNMENT OF THE
DISTRICT OF COLUMBIA**

EFFECTIVE OCTOBER 1, 2013 THROUGH SEPTEMBER 30, 2017

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ARTICLE 1 RECOGNITION

Section 1 - Recognition

- A. The American Federation of Government Employees, (AFGE) Local 1403 (Union) is recognized as the sole and exclusive collective bargaining representative of employees in the bargaining unit as defined in Section 2 of this Article.
- B. As the sole and exclusive representative, the Union is entitled to act for and to negotiate collective bargaining agreements (CBA) on behalf of all employees in the bargaining unit. The Union shall represent the interests of all employees in the bargaining unit without discrimination as to membership.
- C. The Employer shall give the Union an opportunity to be present at any formal meeting between the Employer and one or more employee(s) in the bargaining unit concerning any grievance or general condition of employment of the employee(s) in the bargaining unit. A “formal meeting” refers to any meeting between an employee and any individual in his or her supervisory chain of control that includes at least one (1) other management official or supervisor and at least one (1) Union representative.

Section 2 – Coverage

- A. All Series 905 attorneys employed by the Office of the Attorney General for the District of Columbia (OAG or Employer), including Agency Counsel, except employees excluded under Section 5 of the Article. PERB Case No. O1-RC-03; Certification No. 121; PERB Case No. 01014-RC-0301, Certification No. 121, 133 (April 19, 2005).
- B. AFGE Local 1403 is recognized as the sole and exclusive bargaining representative for the bargaining units set forth in PERB Certification No. 121 and PERB Certification No. 133. In the event that any attorney positions within Local 1403’s bargaining unit that are currently assigned to the Office of the Attorney General are subsequently assigned to other agencies within the District of Columbia Government, the parties agree that Local 1403 will open negotiations, within thirty (30) days of the effective date of the transfer of positions, to establish an agreement governing the working conditions of the bargaining unit employees within those positions.

Section 3 – New Units

The provisions of this Agreement shall not cover bargaining unit employees under the administrative jurisdiction of the Attorney General and/or the Mayor of the District of Columbia certified during the term of this Agreement. Representatives of any new units shall meet to negotiate a separate Agreement which shall govern the new units.

Section 4 – Unit Clarification(s)

The Union and the Employer shall file a Joint Petition with the Public Employee Relations Board to clarify and correct inaccuracies contained or arising within the current unit certifications. Prior to filing the joint petition, the Union and Employer shall confer on the revised unit descriptions.

Section 5 - Exclusions from Coverage

The following employees are excluded from the bargaining unit covered by the Agreement:

1. All management officials;
2. All supervisors;
3. Employees who act in a confidential capacity with respect to an individual who formulates or effectuates management policies regarding attorney employees in the field of labor relations;
4. Employees engaged in personnel work regarding attorney employees in other than a purely clerical capacity;
5. Employees who are engaged in administering the provisions of Title XVII of the District of Columbia Comprehensive Merit Personnel Act of 1978, D.C. Law 2-139; and
6. Interns, volunteers, pro bono attorneys, contract attorneys, attorneys who are detailed to the OAG from federal agencies.

ARTICLE 2
LABOR-MANAGEMENT RELATIONS

Section 1 - Composition and Function of the Labor-Management Committee

- A. The parties shall continue the existing Labor-Management Committee (LMC) that will be constituted of an agreed upon number of Union and Employer representatives.
- B. The purpose of the LMC is to provide a forum for the exchange of views on working conditions, terms of employment, risk assessment, matters of common interest or other matters, which either party believes will contribute to improvement in the relations between the Union and the Employer within the framework of this Agreement.
- C. Performance evaluation appeals, grievances and disciplinary matters shall not be the subject of discussions at these meetings, nor shall the meeting be for any other purpose, which would modify, add to or detract from the provisions of this Agreement. The Committee shall adopt rules for meetings including rules for notices, agendas, times and locations.
- D. Changes to the functions and structure (except changes involving a particular individual as to personnel/supervisory appointments or transfers or space relocations) of the OAG are a proper matter for consideration by the Labor-Management Committee or relevant subcommittee.

Section 2 - Subcommittees

The parties may mutually agree to establish subcommittees of the LMC to study problems and conditions.

Section 3 – Union’s Right to Request Impact and Effects Bargaining

Nothing herein shall be construed to limit the Union's right to request impact and effects bargaining over any proposed organizational changes.

Section 4 - Findings and Recommendations of the Labor-Management Committee or Subcommittee

When possible, the findings and recommendations of the LMC or subcommittee thereof will be forwarded to the Attorney General or his/her designee for consideration. The Attorney General or his/her designee shall respond in writing to any written findings and recommendations of the committee or subcommittee within a reasonable period of time. At the time recommendations are forwarded by the committee or subcommittee to the Attorney General or his/her designee, the committee or subcommittee shall recommend a requested response date from the Attorney General, or his/her designee.

Section 5 - Labor-Management Meetings

A. In mutual recognition of the parties' joint desire to discuss and resolve matters of concern at the lowest possible level, the Union steward and first-level supervisor, who shall be a Section Chief for those attorneys who are in a Section or Deputies for those attorneys who are not in a Section, should meet periodically for the purpose of meaningful consultation and communication on the problems and policies of the organization in their working unit, and if appropriate, the steward may meet with supervisors of a higher level. Such meetings between supervisors and stewards shall be on duty time, shall be brief, and shall cover matters of concern between them and appropriate to their relationship.

B. Appropriate Management and Union representatives shall meet at either party's request to discuss problems concerning the implementation of this Agreement. Each party shall furnish the other with an itemized agenda setting forth the topics of discussion one (1) day before the meeting, unless otherwise agreed. The parties further agree that items not on the agenda may be raised for discussion, if agreed to by the parties at the meeting.

Section 6 - Organizational Changes

A. The parties agree that changes to the functions and structure (except changes involving a particular individual as to personnel/supervisory appointments or transfers or space relocations) of the OAG are a proper matter for consideration by the Labor-Management Committee or relevant subcommittee. The Employer may, in its discretion, solicit the views of the Union on any proposed organizational change at any time, but agrees that it shall provide to the Union President a copy of the final draft of organizational changes that will impact Bargaining Unit Employees. The Union President or his/her designee may call a meeting of the Labor-Management Committee or relevant subcommittee concerning the proposed changes and Employer shall honor any such request. Following these consultations, the Union will be provided a copy of the final plan that has been approved by appropriate officials. If any changes to the plan are made thereafter, the Union shall be provided a copy of such changes.

Section 7 – Risk Assessment

A. The LMC will act as the Risk Assessment and Control Committee (RACC) on all risk management issues concerning the OAG. When the LMC acts as the RACC, an equal number of representatives from Union and Management shall be included in the meetings.

B. The LMC will make recommendations to the Attorney General concerning risk management issues for OAG. The Attorney General or his/her designee will respond to risk management recommendations of the LMC within a reasonable period of time after receipt, but in no event later than four (4) weeks following the transmittal of a written recommendation from the LMC to the Attorney General. The Attorney General will take any corrective actions needed within a reasonable period of time, given the context of the recommendation.

C. The LMC shall include a RACC risk management agenda within the agenda of the LMC at least four (4) times each year on a quarterly basis.

D. Risk management issues will be considered by the LMC as a whole, with one vote for each committee member authorized.

ARTICLE 3
ADMINISTRATION OF LEAVE

Except as otherwise provided in this Agreement or the corresponding Compensation Agreement, the parties shall adhere to all applicable law and District government rules and regulation in the administration of leave. Annual leave must be reasonably requested in advance except in an emergency (unanticipated event). Employer's decision to grant or deny annual leave shall be made within 72 hours of the request, excluding Saturdays, Sundays, holidays, and any other day that the District government is closed and will be based solely on mission (including coverage) requirements. Except in emergency situations, the Employer shall not consider the reason for the annual leave request in making the leave determination. If requested by the employee, the supervisor shall discuss the reason for the denial of any request, and discuss when the employee will be able to take the requested leave. Requests for annual leave shall be approved when possible.

ARTICLE 4
ALTERNATIVE WORK SCHEDULE

The Employer agrees to continue implementation of its Attorney, Non-Attorney Manager, and Support Staff Alternative Work Schedule Program (Office Order No. 2011-07) (March 28, 2011), in effect on September 12, 2013, and set out as Attachment A to this Agreement.

ARTICLE 5
EMPLOYEE ASSISTANCE PROGRAM

Section 1 - General

The parties recognize that alcoholism, drug abuse, and emotional and mental illness are health problems that may affect job performance. To this end, the Employer will, at least annually, make employees aware of the District's Employee Assistance Program (EAP) (District Personnel Manual (DPM) Chapter 20B, Section 2050) and available services provided under it. The provisions of the DPM govern except as provided below.

Section 2 - Use of Sick Leave

Employees undergoing a prescribed program of treatment for alcoholism, drug abuse, emotional illness, or mental illness will be allowed to use available sick leave with appropriate documentation of attendance and/or referral for this purpose on the same basis as any other illness.

ARTICLE 6
UNION STEWARDS/OFFICIAL TIME

Section 1 - Number of Stewards

- A. The Union may designate, other than the Chief Steward, no more than five (5) stewards, or one (1) steward for every fifty (50) bargaining unit employees, whichever is greater.
- B. The Union will endeavor, whenever possible, to limit the number of Union Representatives working in the same division, to a number that will not cause a significant work disruption in that work unit.

Section 2 - Designation of Representatives

- A. Union Officers, Stewards and Other Representatives
1. Union Officers and Stewards: The Union agrees to provide the OAG and the Office of Labor Relations and Collective Bargaining (OLRCB) with a written list of its officers and stewards within two (2) workdays after the date this Agreement is executed and within five (5) working days after each general election.
 2. Other Representatives: The Union will also notify the Employer and OLRCB, in writing, of other Union representatives who may request official time, along with a description of their individual Union assignments.
- B. Changes in the list will be submitted to the Employer's designated official(s) at least two (2) workdays prior to the assumption of representational responsibilities by any new officers, stewards or other representatives. If a Union official is not on the list of designated representatives and is needed prior to the two (2) days notice, the Union President shall notify the Employer's designated official(s) by phone and/or e-mail before the official will be recognized. The Employer shall recognize any Union official designated pursuant to this section.
- C. The Employer will not recognize any Union official or representative who is not listed as required or for whom notification was not provided in accordance with this section.
- D. Except where explicitly provided, this Agreement shall not be interpreted in any manner that interferes with the Union's right to designate representatives of its own choosing on any particular representational matter.
- E. The Union will be notified prior to any change in tours of duty of duly appointed Stewards. The Union shall also be notified prior to the organization of tours of duty that would affect the members of the unit.
- F. Employer recognizes that the Union may designate employee members, selected or appointed to a Union office or delegated to a Union function and agrees that, upon request, the employee may be granted annual leave or leave without pay for the period of time required to be away from his/her job. Such requests will be submitted as far in advance as possible, but not less than one (1) working day prior to the day the leave is to begin in the event the leave request is eight (8)

hours or less, or five (5) working days in advance, in the event the leave request exceeds eight (8) hours. The Union shall be notified of a disapproval of leave in writing together with the Employer's justification. Leave contemplated under this article shall not be denied except for good cause.

Section 3 - Performance Appraisals

A. No Union representative will be disadvantaged in the assessment of his/her performance based on his/her participation in Union activities and/or use of official time to conduct labor-management business authorized by this Agreement. However, performance problems unrelated to participation in Union activities and/or the use of official time may be addressed in accordance with other relevant provisions of this Agreement.

B. At the beginning of the rating year or when the Union representative is initially appointed, workload and performance expectations will be established that consider the actual use of official time and the impact on performance of the duties of the employee's position. Additionally, the designated supervisor and the Union representative will meet at least quarterly to discuss needed adjustments to workload and representational needs.

Section 4 - Official Time for Representational Activity

A. Pursuant to the statutory right and responsibility of the Union to represent bargaining unit employees, representatives of the Union will be granted reasonable amounts of official time to investigate, prepare for, and conduct representational functions in accordance with the provisions of this Article as follows. The Union President (office currently occupied by Shana Frost on an acting basis) will be assigned a caseload equal to no greater than 50% of the average caseload of an attorney with his or her grade level and experience in the Division which employs the Union President. The Union Vice President # 1 (office currently occupied by Robert DeBerardinis) will be assigned a caseload equal to no greater than 75% of the average caseload of an attorney with his/her grade level and experience in the Division which employs the Union Vice President #1. No other Union members or officer will be assigned a reduced caseload. However, other Union members or officers shall be granted reasonable amounts of official time to investigate, prepare for, and conduct representational functions as needed, including necessary travel time. Employer will not be required to grant or approve official time for any Union shop steward, officer or other representative who has not complied with the Employer notification requirements of Section 2 of this Article.

B. For the purpose of this Article, "representational functions" means those authorized activities undertaken by employees on behalf of other employees or the Union pursuant to representational rights under the terms of this Agreement and District of Columbia law. Examples of activities for which reasonable amounts of official time will be authorized include:

1. collective bargaining negotiations;
2. discussions with Employer representatives concerning personnel policies, practices, and matters affecting working conditions;

3. any proceeding in which the Union is representing an employee or the Union pursuant to its obligations under this Agreement;
 4. grievance meetings and arbitration hearings;
 5. a disciplinary or adverse action oral reply meeting, if the Union is designated as representative of the employee;
 6. any meetings for the purpose of presenting replies to the proposed termination of probationers, if the Union is designated as representative of the employee;
 7. any meeting for the purpose of presenting reconsideration replies in connection with the denial of within-grade increases, if the Union is designated as representative of the employee;
 8. attendance at an examination of an employee who reasonably believes he or she may be the subject of a disciplinary or adverse action;
 9. informal consultation meetings between the Employer and the Union;
 10. conferring with affected employees about matters for which remedial relief is available under the terms of this Agreement;
 11. attendance at meetings of committees on which Union representatives are authorized members by the Employer or this Agreement;
 12. attendance at labor-management committee meetings or other joint labor-management cooperative efforts;
 13. attendance at Employer recognized or sponsored activities to which the Union has been invited;
 14. attendance at public hearings of the District of Columbia City Council or other legislative/administrative bodies of the District or federal government relating to matters that affect either the OAG or labor relations/labor matters in the District of Columbia that impact or may impact the Union;
 15. necessary travel to any of the activities listed above;
 16. training related to the representational functions of Union officials and stewards which the parties agree is to their mutual benefit and for which management is given notice and provided with an agenda and course description; and
 17. new employee orientation meetings.
- C. Official time shall not include time spent on internal Union business, including, but not limited to:
1. Attending Local, Regional, or National Union meetings;

2. Soliciting members;
3. Collecting dues;
4. Posting notices of Union meetings; administering elections;
5. Preparing and distributing internal Union newsletters or other such internal documents;
and,
6. Internal Union strategy sessions, except for representational functions.

Section 5 - Requesting Official Time

A. All use of official time by any Union officer, official, steward or other representative must be recorded on the Employer-approved Official Time Report Form and submitted on a monthly basis to Employer's designee.

B. Official time for Union representatives should be requested on the approved "Official Time Report" form. The Union representative will request authorization for official time from his or her supervisor in advance and as is consistent with workload requirements except when circumstances do not allow for advance approval (e.g., unscheduled meetings called by management where the Union's attendance is requested; or representation of employees in investigatory interviews; or circumstances where the employee might be subject to discipline). Failure to properly request and obtain approval of official time may result in disciplinary action depending on the circumstances.

C. All advance requests for official time are understood to be estimates.

D. If a request for official time is denied, the manager or supervisor refusing such permission shall give the reasons for refusal in writing to the individual who was so denied if the individual involved makes such a request.

E. Employee Union representatives, except the Union President, in light of her 50% reduced caseload, and Vice President #1, in light of his 25% reduced caseload, will complete the "Official Time Report" form (attached to this Agreement as Exhibit "A") provided by the Employer to accurately depict the actual official time used in a timely manner each pay period.

F. Management shall not prevent Union representatives from representing employees at reasonable times consistent with the provisions of this Agreement. The Union and employees recognize that workload and scheduling considerations will not always allow for the immediate release of employees from their assignments. However, the Employer agrees that such permission for release shall not be unreasonably delayed or denied. Workload needs will be balanced with official time needs prior to approval based on the following standard: official time requests shall be granted unless they hinder the accomplishment of essential workload requirements that cannot otherwise be accommodated.

G. All affected employees (e.g., grievants, representatives, witnesses, and appellants) whose presence has been determined to be necessary, by either the Union or the Employer, as the case may be, at relevant proceedings (including hearings, meetings, arbitrations, oral replies, or other labor-

management business) will receive necessary official/duty time to participate in and travel to and from the proceedings.

Section 6

A. The parties agree that Union officials and stewards are entitled to take a reasonable amount of official time and the officials and stewards requesting/using official time shall be treated with civility and shall not be discriminated against because they participate in Union activities and/or take official time. Likewise, Union officials and stewards shall treat supervisors with civility in regard to their supervisors need to have information about the amount and type of official time being requested so that the supervisor can effectively manage their personnel and allotted workload. The parties agree that there is a need for flexibility to enable managers to effectuate the mission of the government and, at the same time, to enable Union officials and stewards of the bargaining unit to take care of Union business expeditiously.

B. In cases of alleged abuse of official time by the Union, or alleged improper restriction of official time or discrimination by the Employer, the parties shall endeavor to resolve the matter at the lowest possible level. If efforts to resolve the matter between the first line supervisor and the Union official or representative fail, then the party alleging the abuse or improper restriction shall bring the matter to the attention of the appropriate management and Union representatives. If the matter is not resolved then either party may seek assistance from the D.C. Office of Labor Relations and Collective Bargaining.

Section 7

The parties shall conduct separate training concerning use of official time for members and managers and supervisors.

ARTICLE 7
UNION USE OF EMPLOYER FACILITIES AND SERVICES

- A. Upon request, the Union may have access to meeting space by following established OAG procedures. Except as provided elsewhere in this Agreement, the Union shall attempt to hold meetings during the non-work time of employees attending the meetings. The Union will be responsible for maintaining decorum at meetings on the Employer's premises and for restoring the space to the same condition to which it existed prior to the meetings.
- B. Employer manpower, office space, and supplies, except as otherwise provided in this Agreement, shall not be used in support of internal Union business.
- C. The Employer may provide appropriate office space with a locking door for the Union. Assigned Union office space will remain in use unless or until the Employer needs require the use of the assigned space. In this event, management will notify the Union sixty (60) days in advance. Other approximately equivalent or mutually agreeable space will be made available at least fifteen (15) business days prior to the time the Union is required to vacate the present office.
- D. The Employer will make available to the Union at a minimum two (2) locking file cabinets, one (1) desk, and three (3) chairs.
- E. The Union shall limit its posting of notices and bulletins to Union-designated bulletin boards, and each such posting shall be authorized and initialed by a Union officer or steward. A courtesy copy of all materials to be posted pursuant to this article will be provided to the Attorney General or his/her designee at the time of posting. Each bulletin board shall have the following notice posted in a prominent place:

This bulletin board is for the exclusive use of AFGE Local 1403 and its membership. Matters posted on the board are not intended to reflect the official views of the DC Government or the Employer unless issued by them.

The contents of the notices posted on the bulletin board shall be at the discretion of the Union, except that the Attorney General or his/her designee may request the removal of language or material that it believes is defamatory or discriminatory. With notice to the Union, Employer may remove language or material that is defamatory or discriminatory.

- F. Union officers and representatives, and other unit members who serve in any capacity on behalf of the Union, may use their regular workstations including telephones, computers, and e-mails to communicate with bargaining unit employees in connection with their representational functions; provided however, such activity shall not interfere with the effective operation of the Government's business. Employer shall not monitor Union telephone or email activity or content related to representational functions. All communication regarding terms and conditions of employment shall be in accordance with the Code of Conduct applicable to District Government employees as defined in the Government Ethics Act (D.C. Law 19-124, D.C. Official Code § 1-1161.01 *et seq.*). Communications, including broadcast emails, will not contain statements that

reflect on or attack the integrity or motives of individuals, the Office of the Attorney General, or other agencies of the District Government. Communications will clearly identify the Union official responsible for its content.

ARTICLE 8 PERSONNEL FILES

Section 1 - Official Files - Definition

The Official Personnel File ("OPF") for each employee is maintained solely by the District of Columbia Department of Human Resources ("DCHR").

Section 2 - Right to Examine

Employees and/or their authorized representatives shall be permitted to examine all contents of the employee's personnel files, including without limitation the OPF, whether maintained by OAG, DCHR or elsewhere, upon request.

Section 3 - Right to Respond

Each Employee shall have the right to answer any material filed in his/her OAG personnel files and his/her answer shall be attached to the material to which it relates. Unless prohibited by law or regulation, in the case of complaints made orally that are reduced to writing and placed in an OAG personnel file, Employees shall be informed of the person making the complaint; the substance of the complaint, and the date the complaint was made and may respond as provided for in this section.

Section 4 - Right to Copy

An employee and/or their authorized representatives will be permitted to copy any material in all personnel files, including without limitation the OPF, for that employee maintained by the Employer.

Section 5 - Access by Union

Upon presentation of written authorization by an employee, the Union representative may examine all of the employee's personnel files, including without limitation the OPF, and obtain copies of the material free of charge.

Section 6 – Employee to Receive Copies

As consistent with applicable law, the employee shall receive a copy of all material placed in his/her OPF and all personnel related materials, including electronic data, upon request.

ARTICLE 9
JOB DESCRIPTIONS

Each employee within the unit shall receive a copy of his/her current job description upon request. When an employee's job description is changed, the employee and the Union shall be provided a copy of the new job description. When there is a material change in job duties, the employee shall be given advance notice of the change.

ARTICLE 10
LATE ARRIVAL/EARLY DISMISSAL

Section A -- Late Arrival

Employees shall be permitted to arrive late at work without charge to leave during inclement weather or during other extraordinary circumstances where the District government has authorized a late arrival for all non-essential employees, consistent with the authorization. All employees shall be considered non-essential for purposes of this Article unless they have been previously notified of their essential status.

Section B -- Early Dismissal

Whenever the Mayor, designated agency head, or an authorized official authorizes the early dismissal of District government employees, all employees (except those who have been designated in advance as essential employees consistent with the applicable laws and regulations and those who have been notified by their supervisor that because of specific pressing work requirements that they may not leave work early) shall be permitted to leave their duty stations consistent with the early dismissal authorization. The Attorney General (or his or her designee) shall make every reasonable effort to ensure that employees are notified timely of the early dismissal or other leave policy during extraordinary circumstances. In addition, managers and supervisors shall make every reasonable attempt to ensure that employees who they manage or supervise are notified of the early dismissal authorization.

Notice shall be provided to employees whose work assignments do not permit them to leave work early regardless of the general early release authorization.

Section C -- Employees on leave during the late arrival/early dismissal period

An employee who previously requested and was granted leave during the authorized late arrival and/or early dismissal hours shall not be charged leave for the period requested that coincides with the authorized late arrival and/or early dismissal hours.

ARTICLE 11
STRIKES AND LOCKOUTS

In accordance with applicable law, it shall be unlawful for any District Government employee or the Union to authorize, ratify or participate in a strike against the District. The term strike as used herein means any unauthorized concerted work stoppage or slowdown. No lockout of employees shall be instituted by the Employer during the term of this Agreement except that the Employer in a strike situation retains the right to close down any facilities to provide for the safety of employees, equipment or the public.

ARTICLE 12
CONTRACTING OUT/PRIVATIZATION

Employer recognizes the Union's desire to retain all work regularly performed for the Employer, and the Union recognizes the Employer's need to maintain an efficient workplace; therefore, Employer will use its best efforts to continue to use bargaining unit employees and not subcontract work that has been traditionally and regularly performed by its employees. Decisions regarding contracting out are areas of discretion of the Employer. The impact and implementation of contracting out upon bargaining unit employees is a mandatory subject of bargaining. The Employer must notify the Union at least thirty (30) days in advance of any contracting out actions. The Union shall have full opportunity to make its recommendations known to the Employer who will duly consider the Union's position and give reasons in writing to the Union for any contracting out action. The Employer shall consult with the Union to determine if the needs of the Government may be met by means other than contracting out work traditionally performed by bargaining unit employees. The Employer shall minimize displacement actions by reassigning or retraining affected employees in order to retain bargaining unit employees consistent with available budget and applicable laws and regulations.

ARTICLE 13
UNION RIGHTS AND SECURITY

Section 1 – Exclusive Agent

The Union shall be the exclusive collective bargaining representative of bargaining unit employees.

Section 2 – Access to Employees

Representatives of the Union shall have access to individual employees, either new or rehired, in its bargaining unit to explain Union membership, services and programs. Such access shall be voluntary for new and rehired employees and shall occur during the formal orientation session. The Union shall have the opportunity to provide a fifteen (15) minute presentation as a part of the orientation programs for the Employer.

Section 3 – Dues Check off

Pursuant to D.C. Official Code § 1-617.07 (2012 Repl.), the Employer shall deduct dues from the bi-weekly salaries of those employees who authorize the deduction of said dues. The Union shall be solely responsible for notifying employees, prior to obtaining their authorization, that they have certain constitutional rights under *Chicago Teachers Union Local No.1 v. Hudson*, 475 U.S. 292 (1986) and related cases. The employee must complete and sign an authorized dues deduction form to authorize the withholding. Employer will promptly process dues deduction forms.

Section 4 – Annual Notification of Annual Dues Amount

The amount to be deducted shall be certified to the Office of Labor Relations and Collective Bargaining (OLRCB) annually in writing by the appropriate official of the Union. The employee's authorization shall be forwarded to the OLRCB. It is the responsibility of the employee and the Union to bring errors or changes in status to the attention of the Employer. Corrections or changes shall be made at the earliest opportunity after notification is received but in no case will changes be made retroactively, unless the Employer fails to deduct dues due to the Employer's action or inaction. This provision shall supersede any other dues deduction agreement in effect prior to the effective date of this Agreement.

Section 5 – Service Fees

In keeping with the principle that employees who benefit by the Agreement should share in the cost of its administration, the Union shall require that employees who do not pay Union dues to pay an amount (not to exceed Union dues) that represents the cost of negotiation and/or representation. Such service fee deductions shall be allowed when the Union presents evidence that at least fifty-one percent (51%) of the employees in the unit are members of the Union.

Section 6 – Cost of Processing

Union dues and/or service fees shall be transmitted to the Union, minus a fee of \$.15 per deduction (dues or service fee) per pay period, payable to the OLRCB, for the administrative expenses associated with the collection of said dues pursuant to executed dues check off authorizations.

Section 7 – Hold Harmless

The Union shall indemnify, defend and hold the Employer harmless against any and all claims, demands and other forms of liability that may arise from the operation of this Article. In any case in which a judgment is entered against the Employer as a result of the deduction of dues or other fees, the amount held to be improperly deducted from an employee's pay and actually transferred to the Union by the Employer shall be returned to the Employer or conveyed by the Union to the employee(s) as appropriate.

Section 8

Payment of dues or service fees shall not be a condition of employment.

Section 9

When a service fee is not in effect, the Union may require that an employee who does not pay dues or service fees to pay reasonable costs incurred by the Union in representing such employee in grievances, adverse actions or appeal proceedings within the provisions of the CMPA, provided the Union gives advance notice of said costs to the employee.

Section 10

The terms and conditions of this Agreement shall apply to all employees in the bargaining unit without regard to Union membership.

ARTICLE 14
TERM EMPLOYEES

Section 1

- A. Term employees in the bargaining unit shall be given not less than two (2) pay period's notice of the termination of their appointment.
- B. Term bargaining unit employees shall be fully informed in their offer letter prior to their entrance on duty that the offer of employment is a term position. Term employees shall be provided a copy of their official position description.
- C. To the extent not inconsistent with District or Federal law and regulations, the Employer shall use its best efforts, subject to funding, to convert term bargaining unit employees ("NTE employees") to permanent ("FTE") status by the end of each fiscal year, when the term bargaining unit employee: 1) performs services for which OAG has a continuous need, 2) is in a pay status as of September 30, 2013, and continuing on an ongoing basis any term bargaining unit employee in a pay status by September 30th of each successive year, and 3) has both served for at least one year and performed at a meets expectations level, or the equivalent, for the most recent evaluation rating period. If a term employee is separated by management for any reason, other than project termination or budgetary reasons, and management previously extended the employee's term for 13 months, so that the employee is separated at the end of his or her second term, the employee shall have an opportunity to challenge his or her separation to the same extent as permanent unit employees.
- D. By December 1st of each year, Employer must provide the Union with the names of all unit term employees, the reason why their positions are term positions, and the names of all unit employees who have been converted to FTE status.

Section 2 – Priority Conversion of NTE Employees to FTE Status

When management determines to fill a FTE vacancy in a legal services section, the most senior qualified NTE employee with substantially similar, or greater, experience to the vacant position in that section, providing that the employee has a satisfactory performance appraisal and more than 24 months continuous employment, must be offered the FTE position.

ARTICLE 15 DISCRIMINATION

Section 1 – General Provisions

A. In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code 2-1401 *et seq.* (2012 Repl.), the Employer shall not discriminate against any Employee because of actual or perceived race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, family responsibilities, matriculation, political affiliation, disability, gender identity or expression or genetic information. The Employer's violation of the Human Rights Act shall also constitute a violation of this Agreement.

B. Employer and the Union agree to cooperate to provide equal opportunity for employment and promotion to all qualified persons, to cooperate in ending discrimination, and to promote the full realization of equal employment opportunity through a positive and continuing effort. To this end, EEO concerns may be filed with OAG's EEO Director in accordance with OAG's Equal Employment Opportunity Office Order No. 2006-11. At the request of either party, the EEO Director shall consider any employment practice or policy that allegedly has an adverse impact on members of any protected group.

Section 2 - Equal Employment Practices

The Employer shall continue implementation of its Equal Employment Opportunity Policy (OAG Office Order No. 2006-11 (March 9, 2006 or successor orders) and any Affirmative Action Plan in accordance with existing law on affirmative action. The Affirmative Action Plan will be developed in accordance with Federal and D.C. Office of Human Rights guidelines. Union input on the development of the Affirmative Action Plan may be provided through OAG's EEO Director. The Employer shall provide the Union a copy of the Affirmative Action Plan, when developed by the Employer.

Section 3 – Sexual Harassment

A. All Employees must be allowed to work in an environment free from sexual harassment. Therefore, the parties agree to identify and work to eliminate such occurrences in accordance with the OAG Sexual Harassment policy contained in OAG Office Order No. 2006-11 as amended or any subsequent policy developed.

B. Sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when: (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment; (2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or (3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Section 4 – Union Activity

The Employer shall not in any way discriminate against any employee because of his/her membership or affiliation in or with the Union or service in any capacity on behalf of the Union. Each employee has the right, freely and without fear of penalty or reprisal:

1. To form, join and assist in labor organization or to refrain from this activity;
2. To engage in collective bargaining concerning terms and conditions of employment, as may be appropriate under the law, rules and regulations through a duly designated representative; and
3. To be protected in the exercise of these rights.

Section 5 – Discrimination Charges and Election

A. An employee may raise a complaint of discrimination under applicable law (to OAG's EEO Director through the administrative complaint process, the Office of Human Rights, the Equal Employment Opportunity Commission, local or federal courts), or through the negotiated grievance procedure but not both. In consideration for the benefits of arbitration, each employee must sign the attached waiver acknowledging voluntary waiver of his/her federal statutory rights, including his/her rights under Title VII as a condition precedent to submission of his/her discrimination complaint to the grievance process. If an employee elects not to voluntarily waive his/her rights, the employee cannot submit his/her discrimination claim through the grievance process. Grievances must be filed within thirty (30) days of the date that the employee knew or should have known of the conduct being grieved. An employee shall be deemed to have exercised this option when the matter that give rise to the allegation of discrimination is made the subject of a timely filed grievance or a formal EEO complaint, whichever event (filing) occurs first.

B. The Union and Employer shall agree on a panel of arbitrators who shall have at least five years of experience in employment discrimination law to hear such grievances at the arbitration level of review.

C. A complainant has the right to be accompanied, represented, and advised by a representative of her/his choosing at any stage of the complaint process, except where there is a conflict of interest or position.

D. The Employer shall notify the Union of all remedial or corrective actions that impact on bargaining unit employees to be taken as the result of informal or formal resolution of EEO complaints.

FORM TO BE COMPLETED BY EMPLOYEES WHO DECIDE TO FILE A GRIEVANCE
OVER A DISCRIMINATION CHARGE

I, _____, acknowledge that I have decided to submit my employment discrimination charge through the grievance procedure. In consideration of arbitration, I will forego and waive my rights to file a separate claim under the discrimination statutes, including Title VII, in accordance with applicable law governing such elections. *See Alexander v. Denver-Gardner*, 415 U.S. 36 (1974).

Dated:

EMPLOYEE'S NAME

ARTICLE 16 SAFETY AND HEALTH

Section 1 - Working Conditions

- A. The Employer shall provide and maintain safe working conditions for all employees. It is understood that the District may exceed standards established by regulations consistent with the objectives set by law. The Union will cooperate in these efforts by encouraging its members to work in a safe manner and to obey established safety practices and regulations.
- B. Matters involving safety and health will be governed by the D.C. Occupational Safety and Health Plan in accordance with the Comprehensive Merit Personnel Act (D.C. Official Code section 1-620.01 *et seq.*, as amended (2012 Repl.)).

Section 2 - Corrective Actions

- A. If an Employee observes a condition that he or she reasonably believes to be unsafe, the employee shall report the condition to the immediate supervisor and the OAG Risk Manager Specialist.
- B. If the supervisor determines that a condition constitutes an immediate hazard to the health and safety of the employee, the supervisor shall take immediate precautions to protect the employee and contact the Risk Manager Specialist as necessary. If the supervisor does not agree that the condition constitutes an immediate hazard to the health and safety of the employee, the employee may immediately refer the matter to the next level supervisor or designee. The supervisor or designee shall meet as soon as possible with the employee and his/her Union representative to make a determination of final actions to be taken, if any.
- C. Employees shall be protected against penalty or reprisal for reporting an unsafe or unhealthful working condition or practice, or assisting in the investigation of such condition or practice.

Section 3 - First Aid Kits and Defibrillators

- A. Subject to budget, Employer shall make first-aid kits reasonably available for the use of all employees in case of on the job injuries.
- B. The need for additional first-aid kits is an appropriate issue for the Risk Assessment and Control Committee recommendation. Recommendations of the Risk Assessment and Control Committee will be referred to the Attorney General or his/her designee.
- C. Employer shall provide accessible defibrillators meeting the applicable standard of care on each floor where OAG controls its own office space.
- D. Employees who have been identified by the Risk Management Specialist as having been exposed to a toxic substance (including, but not limited to asbestos) in sufficient quantity or

duration to meet District Government risk standards shall receive appropriate health screening. In the absence of District Government risk standards, the OAG Risk Manager will refer to standards established by other appropriate authorities such as OSHA, NIOSH or the EPA.

Section 4 – Excessive Temperatures in Buildings

Employees, other than those determined by the Employer to be essential, shall be released from duty or reassigned to other duties of a similar nature at a suitably temperate site because of excessively hot or cold conditions in a building. The Employer shall make this determination as expeditiously as possible. In lieu of dismissal, the Employer may authorize employees affected by excessive temperature conditions to telecommute until the condition abates. Administrative leave shall be granted if authorized by the Mayor or his or her designee.

Section 5 – Maintenance of Health Records

Medical records of employees shall be maintained in accordance with the applicable provisions of law. Medical records shall not be disclosed to anyone except in compliance with applicable laws, rules and regulations relating to the disclosure of information. Copies of rules relating to medical records and information shall be made available to the Union.

ARTICLE 17
INFORMATIONAL REPORTS ON EMPLOYEES

Upon request, and at least annually by December 31st of each year, Employer shall provide the Union a list of bargaining unit members that includes the name, grade, step, title, hire date, organizational unit, assignment, location, contact information (including work address, telephone number and fax number) and bargaining unit status of each bargaining unit employee. The Employer shall maintain the Union on the regular distribution list for the New Hires and Resignations Report, which shall be updated at least quarterly. The Employer shall include the Union status on the New Hires and Resignations Report provided to the Union.

ARTICLE 18
FITNESS FOR DUTY

The Employer agrees to comply with applicable District law and controlling regulations concerning fitness for duty.

ARTICLE 19
REQUESTS FOR INFORMATION

Consistent with law and upon request of the Union, the Employer shall provide relevant information that the Union needs to perform its duties in grievance processing and collective bargaining negotiations.

ARTICLE 20
EMPLOYEE USE OF INFORMATION TECHNOLOGY

Section 1 – New Technology

Whenever the Employer proposes to acquire or implement equipment or technological changes that may adversely impact employees in the bargaining unit, the Employer shall notify the Union and, when requested, bargain over any adverse effect. Appropriate training for affected employees that will enable them to maintain their present job status shall be among the principal considerations as part of such bargaining. The Employer shall provide training for affected employees to acquire and maintain the skills and knowledge necessary for new equipment or procedures. The training shall be held during working hours. The Employer shall bear the expense of the training. The Employer shall provide training for employees who had previously not been required to use existing technology but who are then required to do so.

Section 2 – Electronic Mail Use

The parties acknowledge that D.C. Government-provided electronic mail (email) services are to be used for internal and external communications that serve legitimate government functions and purposes. Employees are expected to be familiar with the D.C. Government's Email User Policy. The parties agree that employees are allowed to use email on a limited basis for personal purposes, but such use should be limited to non-work time and should not interfere with the performance of the employee's duties, nor used to conduct outside employment or for discriminatory or harassing purposes or exchange of pornographic, discriminatory or harassing material.

Section 3 – Internet Access and Use

The parties agree that Internet access through the Office of the Attorney General facilities is considered D.C. Government property and must be used for the program needs of the OAG. Employees are expected to be familiar with the D.C. Government's Internet Access and Use Policy. The parties agree that employees may be allowed to use the Internet on a limited basis for personal purposes, but that such use should be limited to non-work time and should not interfere with the performance of the employee's duties. Employees are expressly prohibited from visiting websites to conduct outside employment or that contain discriminatory, pornographic, bandwidth-consuming, or harassing material.

Section 4 – Telephone Use

The Employer and Union agree that D.C. Government telephones must be used primarily in support of D.C. Government programs. The parties acknowledge that employees are permitted to use telephones on an occasional and selective basis for personal purposes. Such use is a privilege and not a right and may not be abused for the conduct of outside employment during the scheduled tour of duty of the employee or for discriminatory, pornographic, or harassing purposes.

Section 5 - Privacy

Except as provided generally under current, written, and published D.C. Government policies, the Office of the Attorney General shall not monitor employee email, telephone, or internet use, unless it has good cause to believe that an employee has violated this Article or any applicable law or regulation. The Employer will share with the Union notices of any changes or modifications to said policies that it receives.

ARTICLE 21 TRAINING

Section 1 - New Employee Orientation

Employer will provide each new employee with an orientation to include at least a fifteen (15) minute presentation by the Union regarding Union membership.

Section 2 - Continued Training Opportunities

The Employer and Union mutually agree that the legal services provided by attorneys employed by OAG will be enhanced by the opportunity for attorneys to engage in continuing legal education that is relevant to their work. The Employer shall encourage and assist Employees in obtaining career-related training and education both inside and outside the OAG by collecting and posting current information available on training and educational opportunities. The Employer shall inform Employees of time or expense assistance the Employer may be able to provide. Continued training shall be provided and approved within budgetary constraints. The Employer will use its best efforts to provide a variety of appropriate continuing legal education opportunities, including ongoing access to online training opportunities and legal ethics training opportunities, throughout each year at no cost to employees to enable employees to meet their continuing legal education requirements under the Legal Service Act.

Section 3 - Requests for Continued Training

The Employer may consider requests for continued training of Employees and may provide time or expense assistance to Employees. Continued training opportunities shall be afforded Employees on a fair and impartial basis to the maximum extent possible. Employees shall be promptly informed of a denial of a training request together with the reason for the denial. The parties agree that the program needs of the Employer are paramount in providing training to Bargaining Unit Employees.

ARTICLE 22 EMPLOYEE RIGHTS

Section 1 – Respect in the Workplace

It is the intent of the OAG and the Union that all employees both within the bargaining unit and outside shall be treated with fairness and dignity.

Section 2 - Employee Rights

All Union employees have the right, and shall be protected in the free exercise of that right without fear of penalty or reprisal:

1. to organize a labor organization free from interference, restraint, or coercion;
2. to form, join, or assist any labor organization;
3. to bargain collectively through representatives of their own choosing; and
4. to refrain from any or all such activities under subsections (1), (2), and (3) of this subsection, except to the extent that such right may be affected by an agreement requiring membership in a labor organization as a condition of employment as authorized in D.C. Official Code § 1-617.11 (2012 Supp.) (“Employee Rights”).

Employee Rights shall extend to participation in the management of the Union and acting for it in the capacity of a Union representative, including representation of its views to the officials of the Mayor, D.C. Council or Congress.

Section 3 - Employee Grievances

An individual employee may present a grievance at any time to the Employer without the intervention of the Union; provided, however, that the Union is afforded at least forty-eight (48) hours advance notice to be present and to offer its view when requested by an employee at any meeting held to resolve the grievance. Any employee or group of employees who present a personal grievance to the Employer may not do so under the name, or by representation, of the Union. Resolutions of grievance must be consistent with the terms of this Agreement.

Section 4 – Conflicts of Interest

This Agreement does not authorize participation in the management of or acting as a representative of a labor organization by any employee if the participation or activity would result in a conflict of interest, a breach of legal ethics, or otherwise be incompatible with applicable law or with the official duties of the employee.

Section 5 - Campaigns or Drives - Solicitation of Employees in the Bargaining Unit

A. Definition: For the purpose of this Article, solicitation of employees in the bargaining unit means OAG or District government approved solicitations which have been announced in generally published OAG or D.C. government directives.

B. Participation: Contributions from employees in the bargaining unit and participation by employees in the unit to solicit contributions shall be voluntary. There shall be no discrimination against any employee in the unit for non-participation or for any level of contributions. An employee in the bargaining unit may be requested to volunteer or solicit for contributions. Absent a volunteer, OAG will request the Union to assist in providing the needed volunteer. Consistent with District government ethics rules, regulations and law, no management or supervisory employee shall participate in any direct solicitation of employees in the bargaining unit who are under his/her supervision except for occasional office functions.

ARTICLE 23
SABBATICAL/EXTENDED LEAVE

It is the policy of the Office of the Attorney General for the District of Columbia (OAG) to allow attorneys to apply for an extended time away from work for community service, education, travel or other outside interests in a non-pay status. To be eligible for a sabbatical, an attorney must have both: 1) been employed with the OAG for seven years, and 2) received a performance evaluation of at least Successful, or an equivalent rating, in every category for the rating period which immediately precedes the application for sabbatical/extended leave. An attorney who receives a Needs Improvement or a Fails Expectation, or an equivalent rating, in any category is ineligible. After completion of the attorney's seventh anniversary with the OAG and each successive seven years after return from a sabbatical, the attorney may request up to one (1) year of leave as sabbatical. Attorneys who elect to take a sabbatical will return to a comparable position with the OAG.

Section 1 – Process

Application for sabbatical should be submitted to the attorney's immediate supervisor no later than 120 days before the proposed leave is to commence. The immediate supervisor shall review each application and send a recommendation to approve or disapprove the request to the Attorney General within 30 days of the submission of the request.

Section 2 – Supervisor's Authority

Sabbaticals may be taken for any purpose. However, the reason for the request may be taken into consideration by the employee's supervisor in determining whether to approve the request. Final decision on request for sabbatical is in the sole discretion of the Attorney General who, in his/her discretion, may set limits on the number of attorneys who shall be approved for a sabbatical in any one year. If an employee asks for the reason for the denial, a supervisor must provide a written justification for the denial. The denial of an application for sabbatical/extended leave is not grievable.

Section 3 – Potential Loss of Benefits and Insurance Premiums

Attorneys understand that an extended leave of absence in a non pay status may impact his or her retirement and other benefits with the District of Columbia. Attorneys also understand that they are required to pay their portion of any insurance premiums while in a non pay status. Attorneys shall inform themselves of the District of Columbia rules and regulations applicable to an extended leave of absence in a non pay status before submitting the request for sabbatical. Under no circumstances is the OAG required to allow attorneys to use leave intermittently to avoid the loss of benefits while the attorney is on sabbatical.

ARTICLE 24
REASSIGNMENTS, PROMOTIONS, DETAILS

Section 1 – Promotions

The criteria and selection process for line attorney promotions are contained in OAG Office Order number 2007-36, entitled Promotion Policy for Legal Service Attorneys in the Office of the Attorney General. The terms of this policy are incorporated by reference into this Agreement, except as otherwise provided herein.

Section 2 - Promotion Priority Process

Notwithstanding any other provision in this Agreement or in promotion policies and office orders, an attorney who is rated qualified for a promotion and assigned a promotion ranking number but not promoted in the rating period for which he or she is first qualified shall be promoted in rank order before attorneys who are later qualified for promotion, unless the Employer can demonstrate that a substantial reason exists for deviating from this provision.

Section 3 - The Promotions Ranking Committee

The Promotions Ranking Committee (PRC) shall be comprised of Employer representatives from each division in OAG. The PRC will rank all promotion candidates office-wide in accordance with procedures outlined in the Office Order establishing the PRC. The PRC shall be governed by the specific provisions set forth in applicable District of Columbia laws and regulations.

Section 4 – Grievance on Failure to Comply with Process

Attorneys may not grieve a failure to obtain a promotion or failure to appear on a list of candidates recommended for promotion. The decision on whether to grant a promotion is within the sole and unreviewable discretion of the Attorney General. However, attorneys may grieve management's alleged failure to comply with the process outlined in Office Order number 2007-36, later orders or section 2 above.

Section 5 – Filling Vacancies

A. Whenever an attorney vacancy exists within OAG, other than a temporary opening, in any existing job classification or as the result of the development or establishment of a new job classification, Employer shall provide a copy to the Union which shall post such vacancy notice on all Union bulletin boards. The Employer shall also post the announcement electronically through the use of agency-wide e-mail no later than ten (10) working days prior to the closing date. A copy of the notices of OAG job openings will be provided to the appropriate Union Steward at the time of posting.

B. During this period, employees who wish to apply for the position, including employees on layoff, may do so. The application shall be in writing, and may be submitted by electronic

mail, any official District online application system or in person to the appropriate Personnel Office.

Section 6 - Job Qualifications

Management has the right to determine job qualifications. Where the Employer has considered the recommendations of the PRC and has determined that two or more employees/applicants for a position are equally qualified to perform the duties of the position, the selection shall be made by the Employer from the designated qualified candidates. The Employer may also reject all candidates on the list and may request a new list.

Section 7 - Additional Duties

Issues involving changed or additional duties assigned to an employee, within his/her present position, shall be considered in accordance with District government position classification guidelines set forth in the District Personnel Manual and any other applicable District of Columbia law.

ARTICLE 25
TIMELY RECEIPT OF CORRECT PAY AND EXPENSE REIMBURSEMENTS

Section 1 - Tardy or Non-Receipt of Pay

- A. Employer shall use its best efforts to take all action necessary to correct tardy receipts or non-receipts of employee paychecks due to electronic, delivery, or other pay errors within its control.
- B. Employer shall use its best efforts to take all action necessary to assist in correcting tardy receipts or non-receipts of employee paychecks due to electronic, delivery, or other pay errors when the specific error or needed correction is not within its control.

Section 2 - Pay Errors

Employer shall expeditiously use its best efforts to take all action necessary to correct all other paycheck errors including those concerning benefits, sick leave, annual leave and various deductions. In any event, the Employer shall correct all pay errors no later than two (2) weeks following the identification of the error by the employee or the Employer. In the event that pay errors continue to exist more than two pay period after Employee provides notice to the appropriate Employer representative and the delay results due to no fault of Employee, Employee shall receive four (4) hours of administrative leave.

Section 3 - Timely Receipt of Pay, Pay Increases, Bonuses and Reimbursements

- A. Employer agrees to use its best efforts to ensure that pay increases, including but not limited to those resulting from step increases, promotions, bonuses and other salary increases, are paid on the effective date. To this end, Employer shall, among other things, use its best efforts to ensure that paperwork needed to implement such increases is completed within a reasonable time of the proposed effective date of the action and shall process the proposed action as expeditiously as possible, to avoid or minimize any delay in implementation.
- B. The Employer must pay all pay increases, including but not limited to those resulting from step increases, promotions, bonuses and other salary increases no later than two (2) pay periods following the effective date of the increase.

Section 4 - Timely Reimbursement of Expenses

Employer shall use its best efforts to take all necessary action to ensure that reimbursement of pre-authorized expenses related to the employee's employment, including but not limited to travel and education expenses, is paid within thirty (30) days of submission of a proper request.

Section 5 - Audits

In the event Employee requests an audit of pay and benefit records because of errors made in their computation, Employer shall complete such audit and transmit the results to the requesting employee within ten (10) business days or shall provide the employee a reason why additional time is required and shall give a projected date of completion.

ARTICLE 26 GENERAL PROVISIONS

Section 1 - Work Rules

Employees will be advised of verbal and written work rules that they are required to follow. The Employer agrees that proposed new written work rules and the revision of existing written work rules shall be subject to notice and consultation with the Union.

Section 2 – Identification Device

The Employer agrees that the employee has a right to participate and identify with the Union as his/her representative in collective bargaining matters. Therefore, the Employer agrees that such identification devices as emblems, buttons and pins supplied by the Union to the employees within the bargaining unit may be worn on their clothing except when appearing in court or before any administrative tribunal or other government agency on behalf of the Employer.

Section 3 - Distribution of Agreement

The Employer and the Union agree to electronically distribute the fully executed version of this contract to all management and covered employees upon execution of the contract by the parties.

Section 4 – Office Space

Employer will consider the attorney client and other privileges in providing space. Office space will be identified by OAG and assigned by the Union. Employer determines space, division and section allocation, as well as what offices are available for bargaining unit employees. Employer will afford the Union the advance opportunity to consult over the design of new office space at each step of the design process. The parties acknowledge that this does not interfere with management's final authority to determine the final design.

ARTICLE 27
COMPUTATION OF TIME

All time frames referenced in this Agreement shall be interpreted as business days, unless otherwise specified.

ARTICLE 28
GRIEVANCE AND ARBITRATION PROCEDURES

Section 1 – Definitions

A grievance under this section is an allegation that the other party has violated a provision of this Agreement. RIFs, furloughs, disciplinary actions and performance rating appeals are excluded from the definition of grievance under this section and such disciplinary actions and ratings are not subject to challenge, review or arbitration under the grievance and arbitration procedures of this section. The grievability of disciplinary actions and performance evaluations is governed by other parts of this Agreement and the Compensation Agreement.

Section 2 – Performance Ratings

Any performance rating may be appealed within thirty (30) calendar days of receipt by the employee to a three-person committee established by the Attorney General. The committee shall be empowered to review the basis for a direct supervisor's rating, conduct a hearing, receive written briefs, and issue a written decision which shall approve, modify, or reject a performance rating. Any decision by the Committee shall be appealable to the Attorney General within thirty (30) calendar days of receipt of the decision by the employee. The Attorney General's decision shall be final and no further appeal shall be allowed under this Agreement. If the committee does not act within thirty (30) calendar days of the appeal, the evaluation may be appealed to the Attorney General who shall issue a decision within fifteen (15) calendar days thereafter. If the Attorney General does not act within fifteen (15) calendar days, unsatisfactory evaluations may be appealed under the provisions of this Article within fifteen (15) calendar days. The Attorney General shall establish procedures for appeals under this Article to the committee and to the Attorney General.

Section 3 – General Provisions

Other than a disciplinary action and evaluations, any grievance that may arise between the parties involving an alleged violation of this Agreement, shall be settled as described in this Article unless otherwise agreed to in writing by the Union President and the Attorney General or his/her designee.

Section 4 – Information Requests

Both parties shall provide all information determined to be reasonable and needed by the other party for processing of a grievance after a request by the other party within a reasonable amount of time.

Section 5 - Procedure

This procedure is designed to enable the parties to settle grievances at the lowest possible administrative level. Grievances must be filed at the lowest level where resolution is possible. Therefore, all grievances shall ordinarily be presented to the immediate supervisor unless it is

clear that the immediate supervisor does not have authority to deal with the grievance and that it should be filed elsewhere. The Union may request a face-to-face meeting with the appropriate management representative who is delegated authority to deal with the grievance at each step. The parties agree to endeavor to engage in productive meetings to resolve a grievance.

Nothing in this Agreement shall be construed as precluding discussion between an employee, the Union and the appropriate supervisor over a matter of interest or concern to any of them prior to the initiation of a grievance. Once a matter has been made the subject of a grievance under this procedure, nothing herein shall preclude any party (the Union, the Employer or the Employee) from attempting to resolve the grievance informally at the appropriate level.

Step 1: The employee and/or the Union shall take up the grievance, in writing, with the employee's immediate supervisor within ten (10) business days from the date of the occurrence or when the employee or the Union knew or should have known of the occurrence. The written grievance shall be clearly identified as a grievance submitted under the provisions of this Article, and shall list the name of the grievant or grievants, the contract provisions allegedly violated, the basic facts, issues, or concerns giving rise to the grievance, the date or approximate date and location of the violation and the remedy sought. The supervisor shall address the matter and shall respond, in writing, to the Steward and/or the employee within ten (10) business days after the receipt of the grievance.

Step 2: If the grievance has not been settled, or the supervisor has failed to respond, it may be presented in writing by the Union to the second level supervisor within ten (10) business days after the Step 1 response is due or received, whichever is sooner. The second level supervisor shall respond to the Union in writing within ten (10) business days after receipt of the written grievance.

Step 3: If the grievance is still unresolved, or the supervisor has failed to respond, it may be presented in writing by the Union to the Attorney General or his/her designee within twenty (20) working days after the Step 2 response is due or received, whichever is sooner. The Attorney General or his/her designee, shall respond in writing to the Union within twenty (20) business days after receipt of the written grievance.

Step 4: If the grievance is still unresolved, or the Attorney General or his/her designee has failed to respond, the Union may by written notice request arbitration within twenty (20) business days after the reply at Step 3 is due or received whichever is sooner.

A grievance filed by the Union on a matter involving more than one division within OAG, may be filed with the Attorney General or his/her designee at Step 3. The grievance must be filed within ten (10) business days from the date of the occurrence giving rise to the grievance or when the Union knew or should have known of the occurrence.

When mutually agreed by the parties, grievances on the same matter on behalf of two (2) or more employees may be processed as a single grievance for the purpose of resolving all the grievances.

A grievance filed by the Union which does not seek personal relief for a particular employee or a group of employees, but rather expresses the Union's disagreement with management's interpretation or application of the Agreement and which seeks an institutional remedy shall be filed at Step 3 within ten (10) business days from the date of the occurrence or when the Union knew or should have known of the occurrence to the extent reasonably possible.

A grievance filed by the Employer should be filed directly with the Union President within ten (10) business days from the date of the occurrence or when the Employer knew or should have known of the occurrence giving rise to the grievance. The Union President shall have ten (10) business days to respond. If the Employer's grievance is still unresolved, or the Union President or his/her designee has failed to respond, the Employer may by written notice request arbitration within twenty (20) business days after the Union's reply is due or received whichever is sooner.

A grievance concerning a continuing violation of this Agreement may be filed at any time during the existence of the alleged violation of this Agreement.

Section 6 - Selection of the Arbitrator

The arbitration proceeding shall be conducted by an arbitrator selected by the Employer and the Union. The Federal Mediation and Conciliation Service (FMCS) shall be requested to provide a list of seven (7) arbitrators from which an arbitrator shall be selected within seven (7) calendar days after receipt of the list by both parties. Both the Employer and the Union may strike three (3) names from the list using the alternate strike method. The party requesting arbitration shall strike the first name. The arbitration hearing shall be conducted pursuant to the FMCS guidelines unless modified by this Agreement.

Section 7 – Authority of the Arbitrator

The jurisdiction and authority of the arbitrator and his/her opinion and award shall be confined exclusively to the interpretation or application of the express provisions of this Agreement at issue between the Union and the Employer consistent with applicable law and regulation. He/she shall have no authority to add to, detract from, alter, amend, or modify any provision of this Agreement; or to impose on either party a limitation or obligation not explicitly provided for in this Agreement. The written award of the arbitrator on the merits of any grievance adjudicated within his jurisdiction and authority shall be final and binding on the aggrieved employee, the Union and the Employer, subject to either party's appeal rights to the Public Employee Relations Board and the Superior Court of the District of Columbia.

Section 8 - Decision of the Arbitrator

The arbitrator shall be requested to render his/her decision in writing within thirty (30) calendar days after the conclusion of the arbitration hearing.

Section 9 - Expenses of the Arbitrator

Expenses for the arbitrator's services and the proceeding shall be borne equally by the Employer

and the Union. However, each party shall be responsible for compensating its own representatives and witnesses. If either party desires a record of the arbitration proceedings, it may cause such a recording to be made, providing it pays for the record and makes copies available without charge to the other party and the arbitrator.

Section 10 - Time Off For Grievance Hearings

The employee, Union Steward and/or Union representative shall, upon request, be permitted to meet and discuss grievances with designated management officials at each step of the Grievance Procedure within the time specified consistent with Section 4 of Article 6 on Union Stewards.

Section 11 – Time Limits

All time limits following the initiation of any grievance set forth in this Article may be extended by mutual consent, but if not so extended, must be strictly observed. If the matter in dispute is not resolved within the time period provided for in any step, the next step may be invoked. The appropriate representative of either party shall not unreasonably deny a request for an extension of time if the request is made in writing by the original deadline date. The parties may mutually agree in writing to waive Steps 1 and/or 2 of the procedure described in this Article.

Section 12 – Termination of Grievance

A grievance shall terminate when either party terminates its own grievance, when both parties consent or for failure to meet contractual time limits. The termination of a grievance shall not prejudice either party from reinstating a grievance at a later date.

Section 13 - Exclusions

Matters not within the jurisdiction of the Employer will not be processed as a grievance under this Article unless the matter is specifically included in another provision of this Agreement or the Compensation Agreement.

ARTICLE 30
DISCIPLINE AND DISCHARGE

Section 1 -- Disciplinary Actions

A. Assistant Attorneys General ("AAG") in the bargaining unit are appointed to serve the District of Columbia consistent with the provisions of the Legal Service Act. An AAG may be subject to disciplinary action, including reprimand, suspension (with or without pay), reduction in grade or step, or removal for unacceptable performance or for any reason that is not arbitrary or capricious. Disciplinary actions shall be processed in accordance with Section 3614, Chapter 36 of the D.C. Personnel Regulations. The Employer shall provide the Employee with ten (10) calendar days advance notice, consistent with the notice provisions of Chapter 36 of the D.C. Personnel Regulations, of any proposed discipline, with the exception of summary removal. The proposed notice of discipline will also be sent to the Union.

B. Notwithstanding Section 1A herein, the Attorney General, may summarily suspend or remove a bargaining unit member, in accordance with Sections 1616 and 1617 of the DPM, when the employee's conduct:

1. Threatens the integrity of government operations;
2. Constitutes an immediate hazard to the agency, to other District employees, or to the employee; or
3. Is detrimental to public health, safety, or welfare.

C. Upon request, an employee subject to any disciplinary action shall be allowed access to his or her officer, at a mutually agreeable time, to retrieve personal items.

D. If there is no appeal pursuant to the provisions herein, the Attorney General's decision shall be the final agency decision.

Section 2 -- Appeal Procedures

After the Attorney General issues an administrative decision in accordance with §3614, Chapter 36 of the D.C. Personnel Regulations, the Union, on behalf of the Employee, may appeal the Attorney General's suspensions of ten days or more, including demotions and terminations, within ten (10) business days of the Attorney General's decision. This time limit may be extended by mutual consent of the parties, but if not so extended, must be strictly observed. An appeal to the OEA shall stay the time limits for invoking a review by the Mayor under Section 3614, Chapter 36 of the D.C. Personnel Regulations. The Attorney General's decision in connection with a suspension of less than ten days or any other corrective action is final and not subject to appeal.

Section 3 -- Stay of Disciplinary Action

The filing of an appeal shall not serve to stay or delay the effective date of the Attorney General's final administrative decision.

Section 4 -- Standard of Review and Authority of the OEA

A. The OEA Hearing Officer's jurisdiction and authority and opinion shall be confined exclusively to suspensions of ten days or more, and shall be an advisory decision concerning whether the Employer's decision to discipline is: (1) a result of the Employee's unacceptable performance, (2) for any reason that is not arbitrary or capricious in accordance with § 106.56(a) of the Legal Service Act, or (3) both.

B. The OEA Hearing Officer does not have authority to modify, amend, or rescind any disciplinary action or to impose any back-pay or other financial obligation on the Employer resulting from the disciplinary action.

Section 5 -- Time Limits

All time limits set forth, in this Article must be strictly observed. If the Union fails to pursue any step within the time limit then it shall have no further right to continue the appeal.

Section 6 -- Extension of Time Limits

All time limits set forth in this Article may be extended by mutual consent, but if not so extended, must be strictly observed. If the matter in dispute is not resolved within the time period provided for in any step, the next step may be invoked. However, if a party fails to pursue any step within the time limit, then he/she shall have no further right to continue the grievance. The appropriate representative of either party shall not unreasonably deny a request for an extension of time if such request is made in writing by the original deadline date. The parties may mutually agree in writing to waive Steps 1 and or 2 of the procedure described in this Article.

Section 7 -- Substitution of Binding Arbitration Procedures

In the event that the Council of the District of Columbia legislatively establishes a binding arbitration process concerning discipline and discharge for any unit employees in the Legal Service, the parties agree to reopen negotiations solely to rescind this Article to the extent of any conflict and incorporate the binding arbitration process into this Agreement to the maximum extent possible.

ARTICLE 31
SAVINGS CLAUSE

SECTION A

In the event any article, section or portion of this Agreement is held to be invalid and unenforceable by any court or other authority of competent jurisdiction, such decision shall apply only to the specific article, section, or portion thereof specified in the decision; and upon issuance of such a decision, the Employer and the Union agree to immediately negotiate a substitute for the invalidated article, section or portion thereof to the extent possible.

SECTION B

The terms of this Agreement supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning non-compensation covered herein for the term of this agreement.

ARTICLE 32
INCORPORATION OF COMPENSATION AGREEMENT TERMS

The terms and conditions of the Compensation Agreement between the Office of the Attorney General and the American Federation of Government Employees, Local 1403, AFL-CIO, effective October 1, 2013, through September 30, 2017, (Compensation Agreement), are incorporated by reference into this Agreement. The provisions of the Compensation Agreement shall control to the extent of any inconsistency.

**ARTICLE 33
DURATION AND FINALITY**

Section 1 -- Effective Date

This agreement shall be implemented as provided herein subject to the requirements of Section 1715 of the District of Columbia Comprehensive Merit Personnel Act D.C. Official Code, § 1-617.15(a), (2012 Repl.). This Agreement shall be effective on the date provided by law (i.e., when it is approved by the Council or as otherwise effective pursuant to D.C. Official Code § 1-617.17 (2012 Repl.)) and shall remain in full force and effect until September 30, 2017, or until a new non compensation agreement becomes effective. Notice to reopen the Agreement shall be provided as required by D.C. Official Code § 1- 617.17 (f)(1)(A)(i) (2012 Repl.).

Section 2 – Finality

This Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable non-compensation issues, and contains the full agreement of the parties as to all such non-compensation issues that were or could have been negotiated.

[The lower portion of this page has been left blank intentionally.]

On this _____ day of _____, 2014 and in witness to this Agreement, the parties hereto set their signatures.

**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**

**FOR THE AMERICAN FEDERATION
OF GOVERNMENT EMPLOYEES
LOCAL 1403**

**Irvin B. Nathan, Attorney General
Office of the Attorney General**

**Shana Frost, Acting President
AFGE, Local 1403**

**Nadine C. Wilburn,
Chief Counsel, Personnel, Labor &
Employment Division
Office of the Attorney General**

**Robert A. DeBerardinis, Vice President
AFGE, Local 1403**

**Natasha Campbell, Director
Office of Labor Relations & Collective
Bargaining**

**Dean Aqui, Attorney Advisor
Office of Labor Relations & Collective
Bargaining**

APPROVAL

This collective bargaining working conditions agreement between the District of Columbia and Compensation Unit 33 represented by AFGE, Local 1403, dated _____, has been reviewed in accordance with Section 1-617.15 of the District of Columbia Official Code (2012 Repl.) and is hereby approved on this _____ day of _____.

Vincent Gray, Mayor

**COMPENSATION COLLECTIVE BARGAINING
AGREEMENT**

BETWEEN

THE DISTRICT OF COLUMBIA GOVERNMENT

AND

COMPENSATION UNITS 1 AND 2

EFFECTIVE APRIL 1, 2013 – SEPTEMBER 30, 2017

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	Classification and Compensation Collaborative Review (Jan, 30, 2001) MOU	Appendix A
	Compensation and Classification Reform Taskforce Initiative (August 26, 2003, MOU)	Appendix B
	Memorandum of Understanding between District of Columbia and Compensation Units 1 and 2 (February 1, 2006)	Appendix C
	On-Call Notification Template (July 26, 2010)	Appendix D

PREAMBLE

This Compensation Agreement is entered into between the Government of the District of Columbia and the undersigned labor organizations representing units of employees comprising Compensation Units 1 and 2, as certified by the Public Employee Relations Board (PERB).

The Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable compensation issues, and contains the full agreement of the parties as to all such compensation issues. The Agreement shall not be reconsidered during its life nor shall either party make any changes in compensation for the duration of the Agreement unless by mutual consent or as required by law.

ARTICLE 1 WAGES

SECTION A: FISCAL YEAR 2013:

Effective the first day of the first full pay period beginning on or after April 1, 2013, the FY 2013 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 and 2 by the Public Employees Relations Board shall be adjusted by 3%.

SECTION B: FISCAL YEAR 2014:

The Parties agree that the District shall set aside the amount equivalent to 1.5% of the total salaries for Compensation Units 1 and 2, as of November 19, 2012, to be used to implement any compensation adjustment required by the Classification and Compensation and Reform Project.

SECTION C: FISCAL YEAR 2015:

Effective the first day of the first full pay period beginning on or after October 1, 2014, the FY 2015 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 and 2 by the Public Employees Relations Board shall be adjusted by 3%.

SECTION D: FISCAL YEAR 2016:

Effective the first day of the first full pay period beginning on or after October 1, 2015, the FY 2016 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by 3%.

SECTION E: FISCAL YEAR 2017:

Effective the first day of the first full pay period beginning on or after October 1, 2016, the FY 2017 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by 3%.

**ARTICLE 2
METRO PASS**

The District of Columbia Government shall subsidize the cost of monthly transit passes for personal use by employees by not less than twenty five (\$25.00) per month for employees who purchase and use such passes to commute to and from work.

**ARTICLE 3
PRE-PAID LEGAL PLAN**

SECTION A:

The Employer shall make a monthly contribution of ten dollars (\$10.00) for each bargaining unit member toward a pre-paid legal services plan. The Employer shall make monthly contributions directly to the designated provider of the legal services program.

SECTION B:

The plan shall be contracted for by the Union subject to a competitive bidding process where bidders are evaluated and selected by the Union. The District may present a proposed contract which shall be evaluated on the same basis as other bidders. The contract shall provide that the Employer will be held harmless from any liability arising out of the implementation and administration of the plan by the benefit provider, that the benefit provider will supply utilization statistics to the Employer and the Union upon request for each year of the contract, and that the benefit provider shall bear all administrative costs.

SECTION C:

The parties shall meet to develop procedures to implement the legal plan which shall be binding upon the benefit provider. The procedures shall include an enrollment process.

SECTION D:

To be selected for a contract under this Article, the benefit provider must maintain an office in the District of Columbia; be incorporated in the District and pay a franchise tax and other applicable taxes; have service providers in the District; and maintain a District bank account.

SECTION E:

The Employer's responsibility under the terms of this Article shall be as outlined in Section C of this Article and to make premium payments as is required under Section A of this Article. To the extent that any disputes or inquiries are made by the legal services provider chosen by the Union, those inquiries shall be made exclusively to the Union. The Employer shall only be required to communicate with the Union to resolve any disputes that may arise in the administration of this Article.

**ARTICLE 4
DISTRICT OF COLUMBIA
NEGOTIATED EMPLOYEE ASSISTANCE HOME PURCHASE
PROGRAM**

SECTION A:

The Parties shall continue the Joint Labor-Management Taskforce on Employee Housing.

SECTION B:

Pursuant to the DPM, Part 1, Chapter 3 §301, the District provides a preference for District residents in employment. In order to encourage employees to live and work in the District of Columbia, a joint Labor-Management Task Force on Employee Housing was established during previous negotiations with Compensation Units 1 & 2. The Taskforce strives to inform employees of the programs currently available for home ownership in the District of Columbia. Additionally, the Taskforce collaborates with other government agencies including the Department of Housing and Community Development and the District's Housing Finance Agency to further affordable housing opportunities for bargaining unit employees, who have been employed by the District Government for at least one year.

SECTION C:

The parties agree that \$500,000.00 will be set aside to be used toward Negotiated employee Assistance Home Purchase Program (NEAHP) for the duration of the Agreement. If at any time, the funds set aside have been depleted, the Parties will promptly convene negotiations to provide additional funds for the program.

SECTION D:

Any funds set aside in Fiscal Years 2014, 2015, 2016 and 2017 shall be available for expenditure in that fiscal year or any other fiscal year covered by the Compensation Units 1 and 2 Agreement. All funds set aside for housing incentives shall be expended or obligated prior to the expiration of the Compensation Units 1 and 2 Agreement for FY 2014 – FY 2017.

**ARTICLE 5
BENEFITS COMMITTEE**

SECTION A:

The parties agree to continue their participation on the District's Joint Labor-Management Benefits Committee for the purpose of addressing the benefits of employees in Compensation Units 1 and 2. The Benefits Committee shall meet quarterly, in January, April, July and October of each year.

SECTION B: RESPONSIBILITIES:

The Parties shall be authorized to consider all matters that concern the benefits of employees in Compensation Units 1 and 2 that are subject to mandatory bargaining between the parties. The Parties shall be empowered to address such matters only to the extent granted by the Unions in Compensation Units 1 and 2 and the District of Columbia Government. The parties agree to apply a system of expedited arbitration if necessary to resolve issues that are subject to mandatory bargaining. The Committee may, by consensus, discuss and consider other benefit issues that are not mandatory bargaining subjects.

SECTION C:

The Committee shall:

1. Monitor the quality and level of services provided to covered employees under existing Health, Optical and Dental Insurance Plans for employees in Compensation Units 1 and 2.
2. Recommend changes and enhancements in Health, Optical and Dental benefits for employees in Compensation Units 1 and 2 consistent with Chapter 6, Subchapter XXI of the D.C. Official Code (2001 ed.).
3. With the assistance of the Office of Contracting and Procurement, evaluate criteria for bids, make recommendations concerning the preparation of solicitation of bids and make recommendations to the contracting officer concerning the selection of providers following the receipt of bids, consistent with Chapter 4 of the D.C. Official Code (2001 ed.).

4. Following the receipt of bids to select health, dental, optical, life and disability insurance providers, the Union's Chief Negotiator shall be notified to identify no more than two individuals to participate in the RFP selection process.
5. Explore issues concerning the workers' compensation system that affect employees in Compensation Units 1 and 2 consistent with Chapter 6, Subchapter XXIII of the D.C. Official Code (2001 ed.).
6. The Union shall be notified of proposed benefit programs to determine the extent to which they impact employees in Compensation Units 1 and 2. Upon notification, the Union shall inform the Office of Labor Relations and Collective Bargaining within ten (10) calendar days to discuss any concerns it has regarding the impact on employees in Compensation Units 1 and 2.

ARTICLE 6 BENEFITS

SECTION A: LIFE INSURANCE:

1. Life insurance is provided to covered employees in accordance with §1-622.01, *et seq.* of the District of Columbia Official Code (2001 Edition) and Chapter 87 of Title 5 of the United States Code.

(a) District of Columbia Official Code §1-622.03 (2001 Edition) requires that benefits shall be provided as set forth in §1-622.07 to all employees of the District first employed after September 30, 1987, except those specifically excluded by law or by rule.

(b) District of Columbia Official Code §1-622.01 (2001 Edition) requires that benefits shall be provided as set forth in Chapter 87 of Title 5 of the United States Code for all employees of the District government first employed before October 1, 1987, except those specifically excluded by law or rule and regulation.

2. The current life insurance benefits for employees hired on or after October 1, 1987 are: The District of Columbia provides life insurance in an amount equal to the employee's annual salary rounded to the next thousand, plus an additional \$2,000. Employees are required to pay two-thirds (2/3) of the total cost of the monthly premium. The District Government shall pay one-third (1/3) of the total cost of the premium. Employees may choose to purchase additional life insurance coverage through the District Government. These additions to the basic coverage are set-forth in the schedule below:

Option A – Standard	Provides \$10,000 additional coverage	Cost determined by age
Option B – Additional	Provides coverage up to five times the employee's annual salary	Cost determined by age and employee's salary
Option C – Family	Provides \$5,000 coverage for the eligible spouse and \$2,500 for each eligible child.	Cost determined by age.

Employees must contact their respective personnel offices to enroll or make changes in their life insurance coverage.

SECTION B: HEALTH INSURANCE:

1. Pursuant to D.C. Official Code §1-621.02 (2001 Edition), all employees covered by this agreement and hired after September 30, 1987, shall be entitled to enroll in group health insurance coverage provided by the District of Columbia.

(a) Health insurance coverage shall provide a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, representatives of Compensation Units 1 and 2 and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in this program.

(b) The District may elect to provide additional health care providers for employees employed after September 30, 1987, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Compensation Units 1 & 2 representatives notice of the proposed additions.

(c) Employees are required to contribute 25% of the total premium cost of the employee's selected plan. The District of Columbia Government shall contribute 75% of the premium cost of the employee's selected plan.

2. Pursuant to D.C. Official Code §1-621.01 (2001 Edition), all District employees covered by this agreement and hired before October 1, 1987, shall be eligible to participate in group health insurance coverage provided through the Federal Employees Health Benefits Program (FEHB) as provided in Chapter 89 of Title 5 of the United States Code. This program is administered by United States Office of Personnel Management.

3. The plan descriptions shall provide the terms of coverage and administration of the respective plans. Employees and union representatives are entitled to receive a copy of the summary plan description upon request. Additionally, employees

and union representatives are entitled to review copies of the actual plan description upon advance request.

SECTION C: OPTICAL AND DENTAL:

1. The District shall provide Optical and Dental Plan coverage at a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, the Union and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in the Optical and Dental program.

2. The District may elect to provide additional Optical and/or Dental providers, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Compensation Units 1 & 2 representatives notice of the proposed additions.

SECTION D: SHORT-TERM DISABILITY INSURANCE PROGRAM

Employees covered by this Agreement shall be eligible to enroll, at their own expense, in the District's Short-Term Disability Insurance Program, which provides for partial income replacement when employees are required to be absent from duty due to a non-work-related qualifying medical condition. Employees may use income replacement benefits under the program in conjunction with annual or sick leave benefits provided for in this Agreement.

SECTION E: ANNUAL LEAVE:

1. In accordance with D.C. Official Code §1-612.03 (2001 Edition), full-time employees covered by the terms of this agreement are entitled to:

(a) one-half (1/2) day (4 hours) for each full biweekly pay period for an employee with less than three years of service (accruing a total of thirteen (13) annual leave days per annum);

(b) three-fourths (3/4) day (6 hours) for each full biweekly pay period, except that the accrual for the last full biweekly pay period in the year is one and one-fourth days (10 hours), for an employee with more than three (3) but less than fifteen (15) years of service (accruing a total of twenty (20) annual leave days per annum); and,

(c) one (1) day (8 hours) for each full biweekly pay period for an employee with fifteen (15) or more years of service (accruing a total of twenty-six (26) annual leave days per annum).

2. Part-time employees who work at least 40 hours per pay period earn annual leave at one-half the rate of full-time employees.

3. Employees shall be eligible to use annual leave in accordance with the District of Columbia laws.

SECTION F: SICK LEAVE:

1. In accordance with District of Columbia Official Code §1-612.03 (2001 Edition), a full-time employee covered by the terms of this agreement may accumulate up to thirteen (13) sick days in a calendar year.

2. Part-time employees for whom there has been established in advance a regular tour of duty of a definite day or hour of any day during each administrative workweek of the biweekly pay period shall earn sick leave at the rate of one (1) hour for each twenty (20) hours of duty. Credit may not exceed four (4) hours of sick leave for 80 hours of duty in any pay period. There is no credit of leave for fractional parts of a biweekly pay period either at the beginning or end of an employee's period of service.

SECTION G: OTHER FORMS OF LEAVE:

1. **Military Leave:** An employee is entitled to leave, without loss of pay, leave, or credit for time of service as reserve members of the armed forces or as members of the National Guard to the extent provided in D.C. Official Code §1-612.03(m) (2001 Edition).

2. **Court Leave:** An employee is entitled to leave, without loss of pay, leave, or service credit during a period of absence in which he or she is required to report for jury duty or to appear as a witness on behalf of the District of Columbia Government, or the Federal or a state or local government to the extent provided in D.C. Official Code §1-612.03(l) (2001 Edition).

3. **Funeral Leave:**

a. An employee is entitled to two (2) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for an immediate relative. In addition, the Employer shall grant an employee's request for annual or compensatory time up to three (3) days upon the death of an immediate relative. Approval of additional time shall be at the Employer's discretion. However, requests for leave shall be granted unless the Agency's ability to accomplish its work would be seriously impaired.

b. For the purpose of this section "immediate relative" means the following relatives of the employee: spouse (including a person identified by an employee as his/her "domestic partner" (as defined in D.C. Official Code §32-701 (2001 edition), and related laws), and parents thereof, children (including adopted and foster children and children of whom the employee is legal guardian and spouses thereof, parents, grandparents, grandchildren, brothers, sisters, and spouses thereof. For the purposes of certification of leave, employees shall provide a copy of the obituary or death notice, a note from clergy or funeral professional or a death certificate upon the Employer's request.

c. An employee is entitled to not more than three (3) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for a family member who died as a result of a wound, disease or injury incurred while serving as a member of the armed forces in a combat zone to the extent provided in D.C. Official Code §1-612.03(n) (2001 Edition).

SECTION H: PRE-TAX BENEFITS:

1. Employee contributions to benefits programs established pursuant to D.C. Official Code §1-611.19 (2001 ed.), including the District of Columbia Employees Health Benefits Program, may be made on a pre-tax basis in accordance with the requirements of the Internal Revenue Code and, to the extent permitted by the Internal Revenue Code, such pre-tax contributions shall not effect a reduction of the amount of any other retirement, pension, or other benefits provided by law.

2. To the extent permitted by the Internal Revenue Code, any amount of contributions made on a pre-tax basis shall be included in the employee's contributions to existing life insurance, retirement system, and for any other District government program keyed to the employee's scheduled rate of pay, but shall not be included for the purpose of computing Federal or District income tax withholdings, including F.I.C.A., on behalf of any such employee.

SECTION I: RETIREMENT:

1. **CIVIL SERVICE RETIREMENT SYSTEM (CSRS):** As prescribed by 5 U.S.C. §8401 and related chapters, employees first hired by the District of Columbia Government before October 1, 1987, are subject to the provisions of the CSRS, which is administered by the U.S. Office of Personnel Management. Under Optional Retirement the aforementioned employee may choose to retire when he/she reaches:

- (a) Age 55 and 30 years of service;
- (b) Age 60 and 20 years of service;
- (c) Age 62 and 5 years of service.

Under Voluntary Early Retirement, which must be authorized by the U.S. Office of Personnel Management, an employee may choose to retire when he/she reaches:

- (a) Age 50 and 20 years of service;
- (b) Any age and 25 years of service.

The pension of an employee who chooses Voluntary Early Retirement will be reduced by 2% for each year under age 55.

2. CIVIL SERVICE RETIREMENT SYSTEM: SPECIAL RETIREMENT PROVISIONS FOR LAW ENFORCEMENT OFFICERS:

Employees first hired by the District of Columbia Government before October 1, 1987, who are subject to the provisions of the CSRS and determined to be:

- (a) a "law enforcement officer" within the meaning of 5 U.S.C. §8331(20)(D);
and
- (b) eligible for benefits under the special retirement provision for law enforcement officers;

shall continue to have their retirement benefits administered by the U. S. Office of Personnel Management in accordance with applicable law and regulation.

3. DEFINED CONTRIBUTION PENSION PLAN:

Section A:

The District of Columbia shall continue the Defined Contribution Pension Plan currently in effect which includes:

(1) All eligible employees hired by the District on or after October 1, 1987, are enrolled into the defined contribution pension plan.

(2) As prescribed by §1-626.09(c) of the D.C. Official Code (2001 Edition) after the completion of one year of service, the District shall contribute an amount not less than 5% of their base salary to an employee's Defined Contribution Pension Plan account. The District government funds this plan; there is no employee contribution to the Defined Contribution Pension Plan.

(3) As prescribed by §1-626.09(d) of the D.C. Official Code (2001 Edition) the District shall contribute an amount not less than an additional .5% of a detention officer's base salary to the same plan.

(4) Compensation Units 1 and 2 Joint Labor Management Technical Advisory Pension Reform Committee

(a) Establishment of the Joint Labor-Management Technical Advisory Pension Reform Committee (JLMTAPRC or Committee)

(1) The Parties agree that employees should have the security of a predictable level of income for their retirement after a career in public service. In order to support the objective of providing retirement income for employees hired on or after October 1, 1987, the District shall plan and implement an enhanced retirement program effective October 1, 2008. The enhanced program will consist of a

deferred compensation component and a defined benefit component.

(2) Accordingly, the Parties agree that the JLMTAPRC is hereby established for the purpose of developing an enhanced retirement program for employees covered by the Compensation Units 1 and 2 Agreement.

(b) Composition of the JLMTAPRC

The Joint Labor-Management Technical Advisory Pension Reform Committee will be composed of six (6) members, three (3) appointed by labor and three (3) appointed by management, and the Chief Negotiators (or his/her designee) of Compensation Units 1 and 2. Appointed representatives must possess a pension plan background including but not limited to consulting, financial or actuarial services. In addition, an independent consulting firm with demonstrated experience in pension plans design and actuarial analysis will support the Committee.

(c) Responsibilities of the JLMTAPRC

The Committee shall be responsible to:

- Plan and design an enhanced retirement program for employees hired on or after October 1, 1987 with equitable sharing of costs and risks between employee and employer;
- Establish a formula cap for employee and employer contributions;
- Establish the final compensation calculation using the highest three-year consecutive average employee wages;
- Include retirement provisions such as disability, survivor and death benefits, health and life insurance benefits;
- Design a plan sustainable within the allocated budget;
- Draft and support legislation to amend the D.C. Code in furtherance of the "Enhanced Retirement Program."

(d) Duration of the Committee

The Committee shall complete and submit a report with its recommendations to the City Administrator for the District of Columbia within one hundred and twenty (120) days after the effective date of the Compensation Units 1 and 2 Agreement.

4. TIAA-CREF PLAN:

For eligible education service employees at the University of the District of Columbia hired by the University or a predecessor institution, the University will contribute an amount not less than seven percent (7%) of their base salary to the Teachers Insurance and Annuity Association College Retirement Equities Fund (TIAA-CREF).

SECTION J: HOLIDAYS:

1. As prescribed by D.C. Official Code §1-612.02 (2001 Edition) the following legal public holidays are provided to all employees covered by this agreement:

- (a) New Year's Day, January 1st of each year;
- (b) Dr. Martin Luther King, Jr.'s Birthday, the 3rd Monday in January of each year;
- (c) Washington's Birthday, the 3rd Monday in February of each year;
- (d) Emancipation Day, April 16th;
- (e) Memorial Day, the last Monday in May of each year;
- (f) Independence Day, July 4th of each year;
- (g) Labor Day, the 1st Monday in September of each year;
- (h) Columbus Day, the 2nd Monday in October of each year;
- (i) Veterans Day, November 11th of each year;
- (j) Thanksgiving Day, the 4th Thursday in November of each year;
and
- (k) Christmas Day, December 25th of each year.

2. When an employee, having a regularly scheduled tour of duty is relieved or prevented from working on a day District agencies are closed by order of the Mayor, he or she is entitled to the same pay for that day as for a day on which an ordinary day's work is performed.

ARTICLE 7 OVERTIME

SECTION A: Overtime Work:

Hours of work authorized in excess of eight (8) hours in a pay status in a day or forty (40) hours in a pay status in a work week shall be overtime work for which an employee shall receive either overtime pay or compensatory time unless the employee has used unscheduled leave during the eight (8) hours shift or the forty (40) hour work week. The unscheduled leave rule will not apply when an employee has worked a sixteen (16) hour shift (back-to-back) and takes unscheduled leave for an eight (8) hour period following the back-to-back shift or where an employee has indicated his/her preference not to work overtime and the Employer has no other option but to order the employee to work overtime. Scheduled leave is leave requested and approved prior to the close of the preceding shift.

SECTION B: Compressed, Alternate and Flexible Schedules:

1. Compressed, Alternate and Flexible schedules may be jointly determined within a specific work area that modifies this overtime provision (as outlined in Section A of this Article) but must be submitted to the parties to this contract prior to implementation. This Agreement to jointly determine compressed schedules does not impact on the setting of the tour of duty.

2. When an employee works a Compressed, Alternate, and Flexible schedule, which generally means (1) in the case of a full-time employee, an 80-hour biweekly basic work requirement which is scheduled for less than 10 workdays, and (2) in the case of a part-time employee, a biweekly basic work requirement of less than 80 hours which is scheduled for less than 10 workdays, the employee would receive overtime pay or compensatory time for all hours in a pay status in excess of his/her assigned tour of duty, consistent with the 2004 District of Columbia Omnibus Authorization Act, 118 Stat. 2230, Pub. L. 108-386 Section (October 30, 2004).

3. The purpose of this Section is to allow for authorized Compressed, Alternate, and Flexible time schedules which exceed eight (8) hours in a day or 40 hours in a week to be deemed the employee's regular tour of duty, and not be considered and not be considered overtime within the confines of the specific compressed work schedule and this Article. Bargaining unit members so affected would receive overtime or compensatory time for all hours in pay status in excess of their assigned tour of duty.

SECTION C:

Subject to the provisions of Section D of this Article, an employee who performs overtime work shall receive either pay or compensatory time at a rate of time and one-half (1-1/2) for each hour of work for which overtime is payable.

SECTION D:

Bargaining Unit employees shall receive overtime pay unless the employee and the supervisor mutually agree to compensatory time in lieu of pay for overtime work. Such mutual agreement shall be made prior to the overtime work being performed.

SECTION E:

Paramedics and Emergency Medical Services Technicians employed by the Fire and Emergency Medical Services Department and represented by the American Federation of Government Employees, Local 3721 shall earn overtime after they have worked 40 hours in a week.

**ARTICLE 8
INCENTIVE PROGRAMS**

PART I - SICK LEAVE INCENTIVE PROGRAM:

In order to recognize an employee's productivity through his/her responsible use of accrued sick leave, the Employer agrees to provide time-off in accordance with the following:

SECTION A:

A full time employee who is in a pay status for the leave year shall accrue annually:

1. Three (3) days off for utilizing a total of no more than two (2) days of accrued sick leave.
2. Two (2) days off for utilizing a total of more than two (2) but not more than four (4) days of accrued sick leave.
3. One (1) day off for utilizing a total of more than four (4) but no more than five (5) days of accrued sick leave.

SECTION B:

Employees in a non-pay status for no more than two (2) pay periods for the leave year shall remain eligible for incentive days under this Article. Sick leave usage for maternity or catastrophic illness/injury, not to exceed two (2) consecutive pay periods, shall not be counted against sick leave for calculating eligibility for incentive leave under this Article.

SECTION C:

Time off pursuant to a sick leave incentive award shall be selected by the employee and requested at least three (3) full workdays in advance of the leave date. Requests for time off pursuant to an incentive award shall be given priority consideration and the employee's supervisor shall approve such requests for time off unless staffing needs or workload considerations dictate otherwise. If the request is denied, the employee shall request and be granted a different day off within one month of the date the employee initially requested. Requests for time off shall be made on the standard "Application for Leave" form.

SECTION D:

All incentive days must be used in full-day increments following the leave year in which they were earned. Incentive days may not be substituted for any other type of absence from duty. There shall be no carryover or payment for any unused incentive days.

SECTION E:

Part-time employees are not eligible for the sick leave incentive as provided in this Article.

SECTION F:

This program shall be in effect in Fiscal Years 2014, 2015, 2016 and 2017.

PART II – PERFORMANCE INCENTIVE PILOT PROGRAM:

In order to recognize employees' productivity through their accomplishment of established goals and objectives, special acts toward the accomplishment of agency initiatives, demonstrated leadership in meeting agency program and/or project goals and/or the District's Strategic Plan initiatives, the Employer, in accordance with criteria established by the High Performance Workplace Committee agrees to establish pilot incentive programs within agencies, including time off without loss of pay or charge to leave as an incentive award. The District of Columbia Government Office of Labor Management Partnerships and the District of Columbia Incentive Awards Committee may serve as resources at the request of the parties in the implementation of the pilot incentive programs within agencies.

ARTICLE 9

CALL-BACK/CALL-IN/ON-CALL AND PREMIUM PAY

SECTION A: CALL-BACK

A minimum of four (4) hours of overtime, shall be credited to any employee who is called back to perform unscheduled overtime work on a regular workday after he/she completes the regular work schedule and has left his/her place of employment.

SECTION B: CALL-IN

1. When an employee is called in before his/her regular tour of duty to perform unscheduled overtime and there is no break before the regular tour is to begin, a minimum of two (2) hours of overtime shall be credited to the employee.

2. A minimum of four (4) hours of overtime work shall be credited to any employee who is called in when not scheduled and informed in advance, on one of the days when he/she is off duty.

SECTION C: ON-CALL

1. An employee may be required to be on call after having completed his/her regular tour of duty. The employer shall specify the hours during which the employee is on call; and shall compensate the employee at a rate of twenty-five percent (25%) of his/her basic rate of pay for each hour the employee is on call.

2. The employee's schedule must specify the hours during which he/she will be required to remain on-call. On call designation will be made on the form attached as Appendix 1.

SECTION D: HOLIDAY PAY

An employee who is required to work on a legal holiday falling within his or her regular basic workweek, shall be paid at the rate of twice his or her regular basic rate of pay for not more than eight (8) hours of such work.

SECTION E: NIGHT DIFFERENTIAL

An employee shall receive night differential pay at a rate of ten percent (10%) in excess of their basic day rate of compensation when they perform night work on a regularly scheduled tour of duty falling between 6:00 p.m. and 6:00 a.m. Employees shall receive night differential in lieu of shift differential.

SECTION F: PAY FOR SUNDAY WORK

A full-time employee assigned to a regularly scheduled tour of duty, any part of which includes hours that fall between midnight Saturday and midnight Sunday, is entitled to Sunday premium pay for each hour of work performed which is not overtime work and which is not in excess of eight (8) hours for each tour of duty which begins or ends on Sunday. Sunday premium pay is computed as an additional twenty-five percent (25%) of the employee's basic rate of compensation.

SECTION G: ADDITIONAL INCOME ALLOWANCE FOR CHILD AND FAMILY SERVICES

1. The Additional Income Allowance (AIA) program within the Child and Family Services Agency (CFSA) which was established pursuant to the "Personnel Recruitment and Retention Incentives for Child and Family Services Agency Compensation System Changes Emergency Approval Resolution of 2001", Council Resolution 14-53 (March 23, 2001) and as contained in Chapter 11, Section 1154 of the District Personnel Manual, "Recruitment and Retention Incentives – Child and Family Services Agency," shall remain in full force and effect during the term of this Agreement.
2. The Administration of the AIA within CFSA shall be governed by the implementing regulations established in Child and Family Services Agency, Human Resources Administration Issuance System, HRA Instruction No. IV.11-3.

3. **OTHER SUBORDINATE AGENCIES WITH SIGNIFICANT RECRUITMENT AND RETENTION PROBLEMS**

Subordinate agencies covered by this Agreement may provide additional income allowances for positions that have significant recruitment and retention problems consistent with Chapter 11, Part B, Section 1143 of the District Personnel Manual.

ARTICLE 10
MILEAGE ALLOWANCE

SECTION A:

The parties agree that the mileage allowance established for the employees of the Federal Government who are authorized to use their personal vehicles in the performance of their official duties shall be the rate for Compensation Units 1 and 2 employees, who are also authorized in advance, by Management to use their personal vehicles in the performance of their official duties.

SECTION B:

To receive such allowance, authorization by Management must be issued prior to the use of the employee's vehicle in the performance of duty. Employees shall use the appropriate District Form to document mileage and request reimbursement of the allowance.

SECTION C:

1. Employees required to use their personal vehicle for official business if a government vehicle is not available, who are reimbursed by the District on a mileage basis for such use, are within the scope of the District of Columbia Non-Liability Act (D.C. Official Code §§2-411 through 2-416 (2001 Edition)). The Non-Liability Act generally provides that a District Employee is not subject to personal liability in a civil suit for property damage or for personal injury arising out of a motor vehicle accident during the discharge of the employee's official duties, so long as the employee was acting within the scope of his or her employment.

2. Claims by employees for personal property damage or loss incident to the use of their personal vehicle for official business if a government vehicle is not available may be made under the Military Personnel and Civilian Employees Claim Act of 1964 (31 U.S.C. §3701 *et seq.*).

SECTION D:

No employee within Compensation 1 and 2 shall be required to use his/her personal vehicle unless the position vacancy announcement, position description or other pre-hire

documentation informs the employee that the use of his/her personal vehicle is a requirement of the job.

SECTION E:

Employees required as a condition of employment to use their personal vehicle in the performance of their official duties may be provided a parking space or shall be reimbursed for non-commuter parking expenses, which are incurred in the performance of their official duties.

ARTICLE 11
ANNUAL LEAVE/COMPENSATORY TIME BUY-OUT

SECTION A:

An employee who is separated or is otherwise entitled to a lump-sum payment under personnel regulations for the District of Columbia Government shall receive such payment for each hour of unused annual leave or compensatory time in the employee's official leave record.

SECTION B:

The lump-sum payment shall be computed on the basis of the employee's rate at the time of separation in accordance with such personnel regulations.

ARTICLE 12
BACK PAY

Arbitration awards or settlement agreements in cases involving an individual employee shall be paid within sixty (60) days of receipt from the employee of relevant documentation, including documentation of interim earnings and other potential offsets. The responsible Agency shall submit the SF-52 and all other required documentation to the Department of Human Resources within thirty (30) days upon receipt from the employee of relevant documentation.

ARTICLE 13
DUTY STATION COVERAGE

The Fire and Emergency Medical Services employees and the correctional officers at the Department of Corrections and the Department of Youth Rehabilitative Services who are covered under Section 7(k) of the Fair Labor Standards Act shall be compensated a minimum of one hour pay if required to remain at his/her duty station beyond the normal tour of duty.

ARTICLE 14 GRIEVANCES

SECTION A:

This Compensation Agreement shall be incorporated by reference into local working conditions agreements in order to utilize the grievance/arbitration procedure in those Agreements to consider alleged violations of this Agreement.

SECTION B:

Grievances concerning compensation shall be filed with the appropriate agency and the Office of Labor Relations and Collective Bargaining under the applicable working conditions agreement.

ARTICLE 15 LOCAL ENVIRONMENT PAY

SECTION A:

Each department or agency shall eliminate or reduce to the lowest level possible all hazards, physical hardships, and working conditions of an unusual nature. When such action does not overcome the hazard, physical hardship, or unusual nature of the working condition, additional pay is warranted. Even though additional pay for exposure to a hazard, physical hardship, or unusual working condition is authorized, there is a responsibility on the part of a department or agency to initiate continuing positive action to eliminate danger and risk which contribute to or cause the hazard, physical hardship, or unusual working condition. The existence of pay for exposure to hazardous working conditions or hardships in a local environment is not intended to condone work practices that circumvent safety laws, rules and regulations.

SECTION B:

Local environment pay is paid for exposure to (1) a hazard of an unusual nature which could result in significant injury, illness, or death, such as on a high structure when the hazard is not practically eliminated by protective facilities or an open structure when adverse conditions exist, e.g., darkness, lightning, steady rain, snow, sleet, ice, or high wind velocity; (2) a physical hardship of an unusual nature under circumstances which cause significant physical discomfort in the form of nausea, or skin, eye, ear or nose irritation, or conditions which cause abnormal soil of body and clothing, etc., and where such distress or discomfort is not practically eliminated.

SECTION C:

Wage Grade (WG) employees as listed in Chapter 11B, Appendix C of the DPM and any other employee including District Service (DS) employees as determined pursuant to Section 4 of this Article and Chapter 11B, Subpart 10.6 of the DPM are eligible for environmental differentials.

SECTION D:

The determination as to whether additional pay is warranted for workplace exposure to environmental hazards, hardships or unusual working conditions may be initiated by an agency or labor organization in accordance with the provisions of Chapter 11B, Subpart 10.6 of the DPM.

SECTION E:

Employees eligible for local environment pay under the terms of this Agreement shall be compensated as follows:

1. **Severe Exposure.** Employees subject to “Severe” exposure shall receive local environment pay equal to twenty seven percent (27%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “severe” exposure:

- High Work

2. **Moderate Exposure.** Employees subject to “Moderate” exposure shall receive local environment pay equal to ten percent (10%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “moderate” exposure:

- Explosives and Incendiary
Materials – High Degree Hazard
- Poison (Toxic Chemicals)
– High Degree Hazard
- Micro Organisms
– High Degree Hazard

3. **Low Exposure.** Employees subject to “Low” exposure shall receive local environment pay equal to five percent (5%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “low” exposure:

- Dirty Work
- Cold Work
- Hot Work
- Welding Preheated metals

- Explosives and Incendiary Materials
 - Low Degree Hazard
- Poison (Toxic Chemicals)
 - Low Degree Hazard
- Micro Organisms
 - Low Degree Hazard

SECTION F:

These changes to local environment pay shall not take effect until the payroll modules of PeopleSoft are implemented by the District of Columbia.

**ARTICLE 16
NEWLY CERTIFIED BARGAINING UNITS**

For units placed into a new compensation unit, working conditions or non-compensatory matters shall be negotiated simultaneous with negotiations concerning compensation. Where the agreement is for a newly certified collective bargaining unit assigned to an existing compensation unit, the parties shall proceed promptly to negotiate simultaneously any working conditions, other non-compensatory matters, and coverage of the compensation agreement. There should not be read into the new language any intent that an existing compensation agreement shall become negotiable when there is a newly certified collective bargaining unit. Rather, the intent is to require prompt negotiations of non-compensatory matters as well as application of compensation (e.g., when pay scale shall apply to the newly certified unit).

**ARTICLE 17
TERM AND TEMPORARY EMPLOYEES**

The District of Columbia recognizes that many temporary and term employees have had their terms extended to perform permanent services. To address the interests of current term and temporary employees whose appointments have been so extended over time and who perform permanent services, the District of Columbia and the Union representing the employees in Compensation Units 1 and 2 agree to the following:

SECTION A:

Joint labor-management committees established in each agency/program in the Compensation Units 1 and 2 collective bargaining agreement which was effective through September 30, 2010, shall continue and will identify temporary and term employees whose current term and or temporary appointments extend to September 30, 2006, and who perform permanent services in District agency programs.

SECTION B:

Each Agency and Local Union shall review all term appointments within the respective agencies to determine whether such appointments are made and maintained consistent with applicable law. The Union shall identify individual appointments it believes to be contrary to applicable law and notify the Agency. The Agency shall provide the Union reason(s) for the term or temporary nature of the appointment(s), where said appointments appear to be contrary to law. If an employee has been inappropriately appointed to or maintained in a temporary or term appointment, the Agency and the Union shall meet to resolve the matter.

SECTION C:

The agency shall convert bargaining unit temporary and term employees identified by the joint labor-management committees, who perform permanent services, who are in a pay status as of September 30, 2010, and are paid from appropriated funding to the career service prior to the end of the FY 2013 – FY 2017 Compensation Agreement.

SECTION D:

Prior to the end of the FY 2013 – FY 2017 Compensation Agreement, to the extent not inconsistent with District or Federal law and regulation, the District shall make reasonable efforts to convert to the career service temporary and term bargaining unit employees identified by the joint labor-management committees who perform permanent services, are in a pay status as of September 30, 2017, are full-time permanent positions, and are paid through intra-district funding or federal grant funding.

SECTION E:

Employees in term or temporary appointments shall be converted to permanent appointments, consistent with the D.C. Official Code.

SECTION F:

District agencies retain the authority to make term and temporary appointments as appropriate for seasonal and temporary work needs.

SECTION G:

A Joint-Labor Management Committee shall consist of one (1) representative from each national union comprising Compensation Units 1 and 2. The District shall appoint an equal number of representatives. The Committee will facilitate the implementation of this Article should difficulties arise in the Joint-Labor Management Committees set forth in Section A.

ARTICLE 18
SAVINGS CLAUSE

SECTION A:

Should any provisions of this Agreement be rendered or declared invalid by reason of any existing or subsequently enacted law or by decree of a court or administrative agency of competent jurisdiction, such invalidation shall not affect any other part or provision hereof. Where appropriate, the parties shall meet within 120 days to negotiate any substitute provision(s).

SECTION B:

The terms of this contract supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning compensation covered herein.


ARTICLE 19
DURATION

This Agreement shall remain in full force and effect through September 30, 2017. On this _____ day of _____ 2013, and as witness the parties hereto have set their signature.

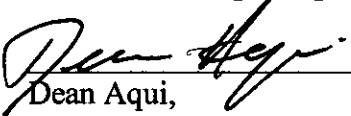
Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2013

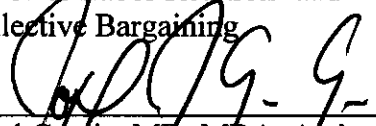
**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**



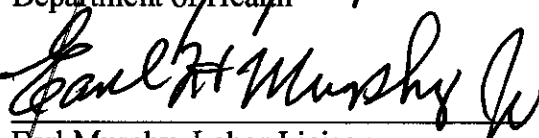
Natasha Campbell, Director
Office of Labor Relations and
Collective Bargaining



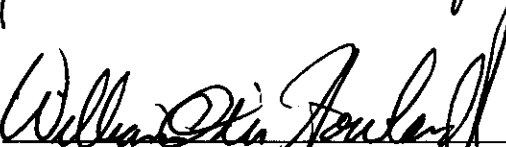
Dean Aquino,
Supervisory Attorney Advisor
Office of Labor Relations and
Collective Bargaining



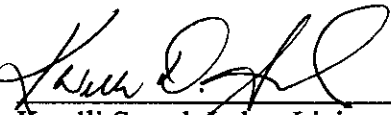
Joxel Garcia, MD, MBA, Acting Director
Department of Health



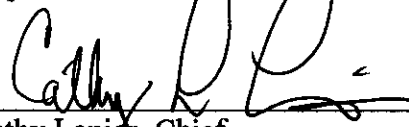
Earl Murphy, Labor Liaison
Department of Health



William Howland, Director
Department of Public Works

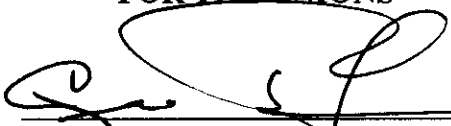


Kwelli Sneed, Labor Liaison
Department of Public Works




Cathy Lanier, Chief
Metropolitan Police Department

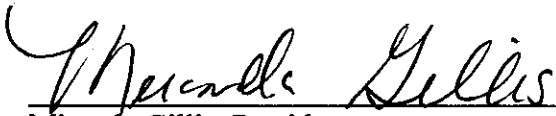
FOR THE UNIONS



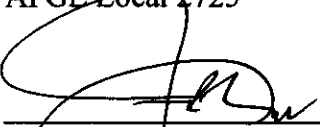
Geo T. Johnson, Chief Negotiator
Compensation Units 1 and 2




James Ivey, President
AFSCME Local 2091




Miranda Gillis, President
AFGE Local 2725




John Rosser, Chairman
Fraternal Order of Police/Department of
Corrections Labor Committee



Lee Blackmon, President
National Association of Government
Employees, R3-07



Ben Butler, President
AFGE Local 2741




Cynthia Perry, Staff Representative
1199 NUCHHE


Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2013

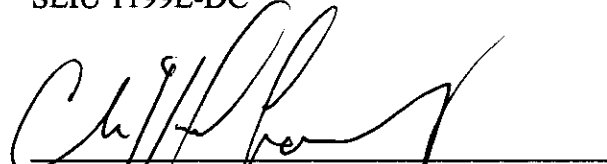
Mark Viehmeyer, Labor Liaison
Metropolitan Police Department



Lisa Wallace, Vice President
SEIU 1199E-DC



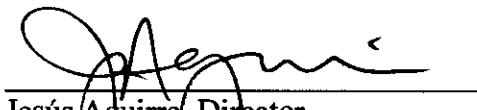
Kenneth Ellerbe, Chief
DC Fire and Emergency Medical Services



Clifford Lowrey, President
AFGE Local 1975


Brian Lee
DC Fire and Emergency Medical Services

Sabrina Brown, President
AFSCME Local 2401




Jesús Aguirre, Director
Department of Parks and Recreation


Reginald Walker, President
AFSCME Local 1200



Jamarj Johnson, Labor Liaison
Department of Park and Recreation



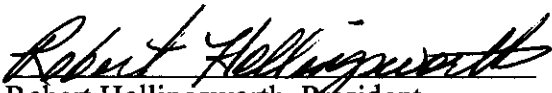
Cliff Dedrick, President
AFSCME Local 2743



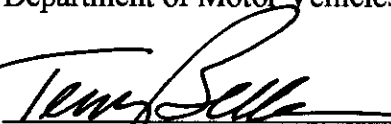
Lucinda Babers, Director
Department of Motor Vehicles

Kenneth Lyons, President
AFGE Local 3721


Odessa Nance, Labor Liaison
Department of Motor Vehicles



Robert Hollingsworth, President
AFSCME Local 2776



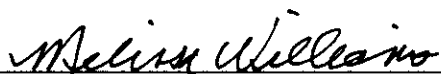
Terry Bellamy, Director
Department of Transportation




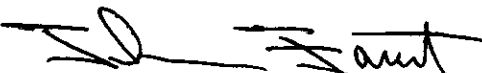
Antoinette White-Richardson, President
AFSCME Local 1808


Compensation Units One and Two Collective Bargaining Agreement


Signed: July, 2013

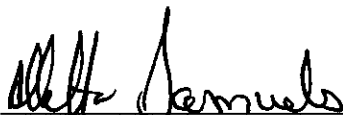

Melissa Williams, Labor Liaison
Department of Transportation



Robert Mayfield, President
AFGE Local 2978



Thomas Faust, Director
Department of Corrections



Timothy Traylor, President
AFGE Local 383

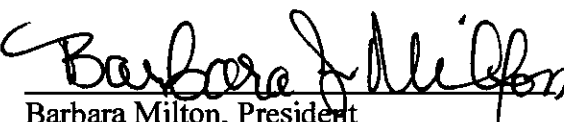

Paulette Johnson-Hutchings,
Labor Liaison
Department of Corrections



~~Richard Campbell~~, President Alletta Samuel
AFGE Local 1000

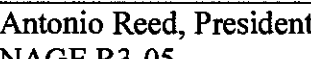

Marie Lydie Merre-Louis
Chief Medical Examiner
Office of the Chief Medical Examiner



Walter Jones, President
AFSCME Local 2087


Beverly Fields, Labor Liaison
Office of the Chief Medical Examiner


Barbara Milton, President
AFGE Local 631



Brian Hanlon, Director
Department of General Services


Antonio Reed, President
NAGE R3-05


Cecelia Banks, Labor Liaison
Department of General Services


Cedric Crawley
FOP-DYRSLC


Phillip A. Lattimore, III, Director
Office of Risk Management



Darren Roach, President
AFSCME Local 877

Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2012

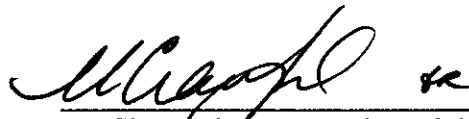
Amy Mauro, Labor Liaison
Office of Risk Management

Sheila Bailey-Wilson, President
AFSCME Local 709

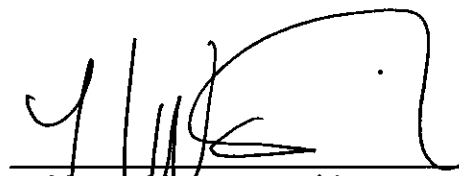


Emily Duso, Interim State
Superintendent of Education
Office of the State Superintendent
Of Education

Johnnie Walker, Representative
AFGE Local 3444




RaeShawn Crosson, Labor Liaison
Office of the State Superintendent
Of Education




Keith Washington, President
AFSCME Local 2092

Dr. Natwar Gandhi,
Chief Financial Officer
Office of the Chief Financial Officer


Mary Horne, President
AFSCME Local 2095



Paul Lundquist, Labor Liaison
Office of the Chief Financial Officer



Phillip A. Lattimore, III, Director
Office of Risk Management



Wayne M. Turnage, Director
Department of Health Care Finance

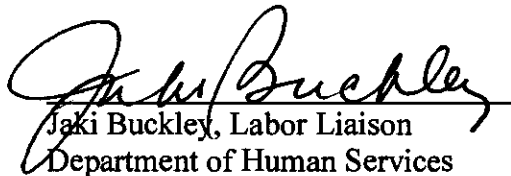
Compensation Units One and Two Collective Bargaining Agreement

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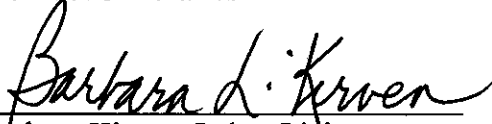
Portia Shorter, Labor Liaison
Department of Health Care Finance



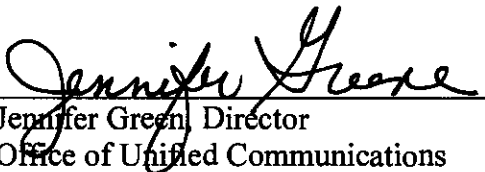
David Berns, Director
Department of Human Services

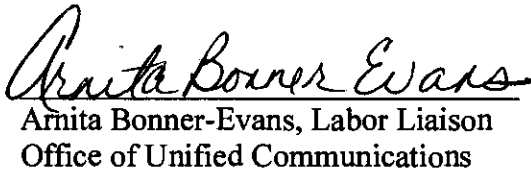

Jaki Buckley, Labor Liaison
Department of Human Services

Ginnie Cooper, Executive Director
DC Public Libraries



Barbara Kirven, Labor Liaison
DC Public Libraries


Jennifer Green, Director
Office of Unified Communications

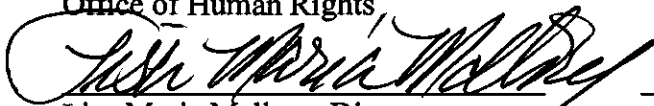

Armita Bonner-Evans, Labor Liaison
Office of Unified Communications

Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2012


Gustavo F. Velasquez, Director
Office of Human Rights

Ayanna Lee, Labor Liaison
Office of Human Rights




Lisa Maria Mallory, Director
Department of Employment Services


Rahsaan J. Coefield, Labor Liaison
Department of Employment Services




William P. White, Commissioner
Department of Insurance, Securities
And Banking



Margaret Schwender, Labor Liaison
Department of Insurance, Securities
And Banking



Nicholas A. Majett, Director
Department of Consumer and
Regulatory Affairs



Donald Tatum, Labor Liaison
Department of Consumer and
Regulatory Affairs

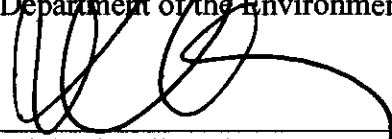
Compensation Units One and Two Collective Bargaining Agreement

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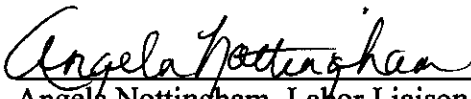
Keith Anderson, Director
Department of the Environment



Denise Rivera-Portis, Labor Liaison
Department of the Environment



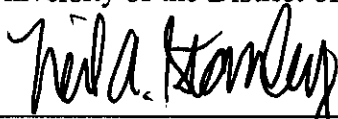
Michael Kelly, Director
Department of Housing and
Community Development



Angela Nottingham, Labor Liaison
Department of Housing and
Community Development

Dr. James E. Lyons, Sr., Interim President
University of the District of Columbia

_____, Labor Liaison
University of the District of Columbia



Neil Stanley, Director
Department of Youth Rehabilitation
Services

Tania Mortensen, Labor Liaison
Department of Youth Rehabilitation
Services



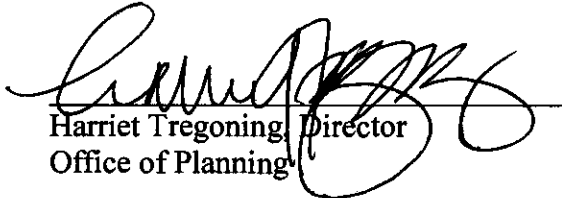
Vikkie Garay, Labor Liaison
Department of General Services

Compensation Units One and Two Collective Bargaining Agreement


Signed: July, 2012

Ron M. Linton, Commissioner
DC Taxicab Commission

Patty Mason, Labor Liaison
DC Taxicab Commission



Harriet Tregoning, Director
Office of Planning



Sandra Harp, Labor Liaison
Office of Planning

Eric E. Richardson, Executive Director
Office of Cable Television

Angela Harper, Labor Liaison
Office of Cable Television

Robert Mancini, Chief Technology Officer
Office of the Chief Technology Officer

Christina Fleps, Labor Liaison
Office of the Chief Technology Officer

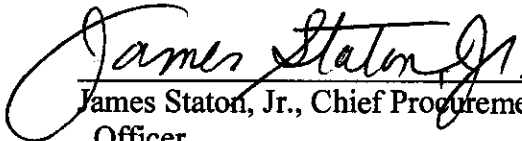
Compensation Units One and Two Collective Bargaining Agreement

Signed: July, 2012



Laura L. Nuss, Director
Department of Disability Services

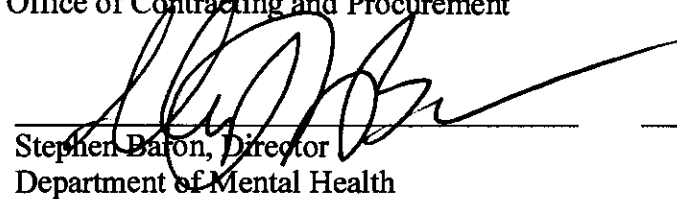
Kehinde Asuelimen, Labor Liaison
Department of Disability Services



James Staton, Jr., Chief Procurement
Officer
Office of Contracting and Procurement



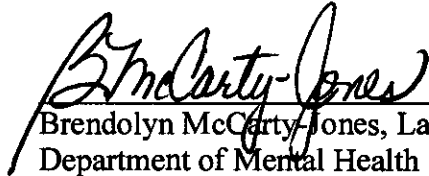
Shirley Danner, Labor Liaison
Office of Contracting and Procurement



Stephen Baron, Director
Department of Mental Health



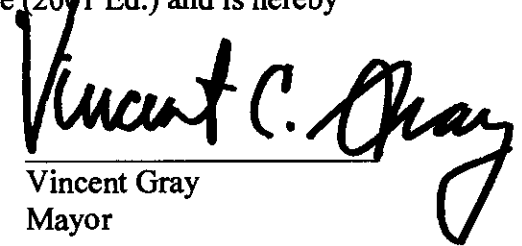
Frankie T. Wheeler, Director,
Human Resources
Department of Mental Health



Brendolyn McCarty-Jones, Labor Liaison
Department of Mental Health

APPROVAL

This collective bargaining agreement between the District of Columbia and Compensation Units 1 and 2, dated April 12, 2012, has been reviewed in accordance with Section 1-617.15 of the District of Columbia Official Code (2001 Ed.) and is hereby approved on this 10 day of July, 2013.


Vincent Gray
Mayor

APPENDIX A

Memorandum of Understanding


Between
Compensation Units 1 & 2
and
The District of Columbia
Concerning Classification and Compensation Collaborative Review

"The Parties hereby agree that in order to support the objective of rewarding a high performance workforce, a training program for all bargaining committee members shall be developed by a joint labor-management committee. The Committee will be composed of sixteen members, eight appointed by labor and eight appointed by management, and the Chief and Co-Chief negotiators of Compensation Units 1 & 2. This training program shall enhance the understanding of compensation and classification concepts and explore the appropriateness and application of high performance rewards to the District's workforce.

Furthermore, the Parties hereby agree that the District and the Unions shall commence a joint labor-management classification and compensation collaborative review of District jobs. This project shall examine the current classification and compensation systems in order to ensure that job classifications fairly represent actual work performed by District employees as well as the appropriateness of the District's current classification and compensation systems.

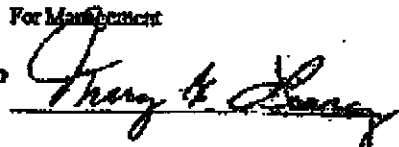
In order to support the training, classification and compensation joint labor-management initiatives, it is understood that the District shall retain the services of The Segal Company to assume the role of the lead consultant with these projects."

For Labor



David J. Schlein

For Management



Henry H. Harvey

January 30, 2001

APPENDIX B

**MEMORANDUM OF AGREEMENT
BETWEEN THE
DISTRICT OF COLUMBIA
AND
COMPENSATION UNITS 1 AND 2
CLASSIFICATION AND COMPENSATION REFORM TASK FORCE INITIATIVES**

Pursuant to the terms of the "Memorandum of Understanding Between Compensation - Units 1 and 2 and the District of Columbia Concerning Classification and Compensation Collaborative Review," which was incorporated as part of the Compensation Agreement between the District of Columbia Government and Compensation Units I and 2, FY 2001-FY 2003 ("Compensation Agreement"), the District of Columbia Government and the Unions in Compensation Units I and 2, established the Joint Labor-Management Classification and Compensation Reform Task Force (Joint Task Force). In addition, under the terms of the Compensation Agreement, the District Government agreed to set aside certain funding in fiscal years 2002 and 2003, which would be used by the Joint Task Force to implement initiatives designed to reform the District's compensation and classification systems.

The Compensation Agreement provides that in FY 2003 the District shall invest the equivalent of a minimum of one percent (1 %) increase in the aggregate salaries of Compensation Units 1 and 2 ("1 % Set-aside") toward classification and compensation reform. The District expended a portion of the 1 % Set-aside to implement the first significant change to the compensation system in the District by changing the pay progression of Compensation Units 1 and 2 employees, or how employees move between steps within a grade. The Joint Task Force has also agreed to begin the first classification reform project by reviewing the position classifications in each of the 9 occupational pay groups and where appropriate reclassify positions and adjust the grades and rates of pay for the reclassified positions.

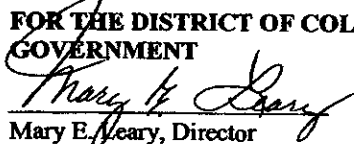
The Joint Task Force classification review will begin in August 2003, with a review of positions in the clerical/administrative occupational group and specific classification series and/or positions, which the Joint Task Force has determined, requires immediate review. The Joint Task Force has agreed that the District shall expend the unencumbered FY 2003 1% Set-aside fund balance under the terms of the Compensation Agreement, to fund increases in salaries or make other pay adjustments for employees in Compensation Units 1 and 2 who occupy positions the grade and/or the rate of pay of which is changed because of reclassification, re-grading, rate adjustment or changes in the District's classification and/or compensation policy as part of the classification reform project initiated by the Joint Task Force in FY 2003.

The Joint Task Force has agreed to apply any rate adjustment retroactively to a date in FY 2003. The retroactive date of implementation will be determined based on the number of employees affected and the unexpended balance of the 1% set-aside. That is pay adjustments will be made in affected employees' pay retroactive to the date permitted by the fund balance. Payment to employees should be made by March 31, 2004.

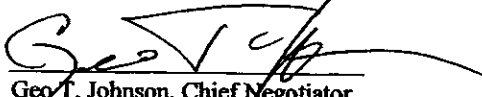
Further, the contracting parties agree that amounts hereafter designated through collective bargaining for classification and compensation collaborative review under the terms of the FY 2004 to FY2006 Compensation Units 1 and 2 Agreement, shall be accorded similar treatment for purposes of implementation. Specifically, any funds set aside in the Fiscal Years 2004, 2005 or 2006 shall be available for expenditure in that fiscal year or any other fiscal year covered by the Compensation Unit 1 and 2 agreement. Provided however, that all funds set aside for compensation and classification reform shall be expended or obligated prior to the expiration of the Compensation Units 1 and 2 Agreement for FY2004 – FY2006.

AGREED, this 26th day of August, 2003.

**FOR THE DISTRICT OF COLUMBIA
GOVERNMENT**


Mary E. Neary, Director
Office of Labor Relations
and Collective Bargaining

FOR COMPENSATION UNITS 1 & 2


Geo. T. Johnson, Chief Negotiator
Compensation Units 1 and 2

Memorandum of Understanding
Between
Compensation Units 1 and 2 and the District of Columbia

*Union Proposal
2/1/06*

The "Memorandum of Understanding between Compensation Units 1 and 2 and the District of Columbia Concerning Classification and Compensation Collaborative Review" was initially incorporated as part of the Compensation Agreement between the District of Columbia Government and Compensation Units 1 and 2 covering fiscal years 2001 through 2003.

Pursuant to the terms of this MOU, the joint Labor Management Classification and Compensation Reform Task Force (LMCCRTF) shall:

1. Effective March 1, 2006, this joint labor management committee established pursuant to the terms of the Compensation Units 1 and 2 collective bargaining agreements (the LMCCRTF) shall be administered under the District's Office of Labor Relations and Collective Bargaining (OLRCB);
2. The LMCCRTF shall have eight (8) voting representatives from labor including representatives from each national labor union comprising Compensation Units 1 and 2 and the District's OLRCB shall appoint an equal number of management representatives;
3. Outside consultants and other subject matter experts are not members of the LMCCRTF and shall not have voting rights in the LMCCRTF. However, such persons may be invited to attend said meetings only when they are presenting information relevant to the task;
4. The funds from the LMCCRTF for fiscal years FY 2004 through FY 2006 shall be used to implement the new pay schedules the last pay period of September 2006, which are attached as Appendices A(1) through A(8) to management's proposals for base wage increases for the contract beginning October 1, 2006.

*med
2/1/06
G.T.S.
2/1/06*

Appendix 23

STUDENT LOAN OUTREACH EVENTS

Date	Event Name	Attendees
6-Oct-21	Student Debt Management Workshop	8
14-Oct-21	FAFSA Completion	7
21-Oct-21	Scholarship Strategies	10
28-Oct-21	College Selection	10
26-Oct-21	Hispanic Heritage Month: Student Loan Debt Management Workshop	32
3-Nov-21	Student Debt Management Workshop	11
4-Nov-21	College Resource Fair: DCHA	48
7-Dec-21	Student Debt Management Workshop	9
5-Jan-22	Student Debt Management Workshop	6
20-Jan-22	Student Loan Webinar: Navigating PSLF and Managing Repayment for District Govt Employees	800
27-Jan-22	Student Loan Webinar: Navigating PSLF and Managing Repayment for District Govt Employees	562
10-Feb-22	FAFSA Completion	18
17-Feb-22	Scholarship Strategies	10
24-Feb-22	What Parents Need to Know	18
2-Mar-22	Student Loan Debt Management Seminar	6
5-Apr-22	Student Loan Webinar (DCOAG, DCHR, SBPC)	227
6-Apr-22	Student Debt Management Workshop (HCS)	6
23-Apr-22	Adult College Completion Fair (OSSE)	115
4-May-22	Student Debt Management Workshop (HCS)	8
6/1/2022	Student Debt Management Workshop (HCS)	7

6/9/2022	Home Ownership Month Program: Buying your first home managing student loan debt (HCS)	2
7/6/2022	Student Loan Debt Management Workshop	5
7/15/2022	Financially Fit At Work: Managing Student Loan debt	278
7/28/2022	Bright Futures: Focus on Financial Aid	7
8/4/2022	Bright Futures: Enrollment Requirements Post COVID-19	3
8/11/2022	Bright Futures: Being a successful student - Tools for Student Success	3
8/19/2022	Bison Chat on Student Loan Forgiveness	80
9/8/2022	Student Loan Webinar	27
9/12/2022	District Council Brownbag on PSLF	12

First Quarter Fiscal year 2023

5 events

1,066 attendees

Date	Event Name	Attendees
4-Oct-22	Hispanic Heritage Month: Financial Aid and support for Undocumented students	18
5-Oct-21	Student Debt Management Workshop	7
11-Oct-22	Hispanic Heritage Month: Scholarship Strategies	25
13-Oct-22	PSLF Waiver Webinar in collaboration with DCOAG and the Student Borrower Protection Center	791
3-Dec-22	NEXT UP: College Prep and Career Readiness Fair in collaboration with DPR and CFSA	225
	Total Number of events	5
	Total Number of Attendees	1066

EVENT TITLE	EVENT DATE	EVENT TYPE	LOCATION	WARD	TYPE OF EVENT	SPONSOR	TARGET DEMOGRAPHIC
OCTOBER 2021							
Protect And Secure Your Hard Earned Money: Preparing for your financial future and identifying scams	10/07/21	Virtual	DC Bar- 901 4th Street, NW, Washington, DC 20001	6	Financial Education	AARP, DC Bar	Adult (25-55) Senior (55+ up)
Raising Money Smart Kids	10/21/21	Virtual	1535 Alabama Ave SE Washington DC 20032	8	Financial Education	Giant Food & PNC Bank	Adult (25-55)
DCIA Financial Workshop Session 1	10/21/21	Virtual	2330 Pomeroy Rd SE Washington DC 20020	8	Financial Education	DCIA & Bank on DC	Adult (25-55)
DCIA Financial Workshop Session 2	10/26/21	Virtual	2330 Pomeroy Rd SE Washington DC 20020	8	Financial Education	DCIA & Bank on DC	Adult (25-55)
Financially Fit DC-Women	10/28/21	Virtual	1350 Pennsylvania Avenue NW, Washington, DC 20004	2	Financial Education	MOWPI & DISB	Adult (25-55) Women
NOVEMBER 2021							
Serve DC-Americorps Conference	11/05/21	Face to Face	Deanwood Recreation Center	6	Financial Education	Serve DC	Adult (25-55)
DCHR Open Enrollment Bank on DC Banking Access	11/09/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
Financially Fit DC: Building Wealth - Virtual Panel Discussion Celebrating Veterans	11/15/21	Virtual	DISB- 1050 First St NE	6	Agency Hosted Event	Fin Fit DISB Military Save MOVA SEC	Adult (25-55) Veterans/ Military
DCHR Open Enrollment Financially Fit DC at Work	11/16/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
PNC/Giant Financial Literacy Class - Financial Recovery	11/18/21	Virtual	Giant 1535 Alabama Ave SE Washington DC 20032	8	Financial Education	Giant Foods	Adult (25-55)
Personal Money Management Financial Literacy Program- Tyler House Apartments	11/19/21	Face to Face	1200 North Capitol Street, NW Street, Washington DC 20002	6	Financial Education	Tyler House Apartments	Adult (25-55)
DECEMBER 2021							
UDC/DISB/ Brown Advisory Group- Breaking Financial Taboo to begin healthy relationship with your money	12/01/21	Virtual	UDC-4200 Connecticut Ave NW, Washington, DC 20008	3	Financial Education	UDC, DISB, Brown Advisory Group	Adult (25-55)
DCHR Open Enrollment Bank on DC Banking Access	12/06/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
DCHR Open Enrollment Bank on DC Banking Access	12/07/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
DCHR Open Enrollment Financially Fit DC at Work	12/07/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
DCHR Open Enrollment Financially Fit DC at Work	12/08/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
DCHR Open Enrollment Bank on DC Banking Access	12/08/21	Virtual	DCHR- 1015 Half Street, SE, 9th Floor, Washington, DC 20003	6	Bank on DC Programming	DCHR	Adult (25-55)
Financially Fit DC-Women	12/09/21	Virtual	1350 Pennsylvania Avenue NW, Washington, DC 20004	2	Financial Education	MOWPI & DISB	Adult (25-55) Women
ONSE Pathways Program - Financial Education Session 1	12/28/21	Virtual	Office of Neighborhood Safety and Engagement 100 42nd Street NE, Washington, DC 20019	8	Bank on DC Programming	Office of Neighborhood Safety and Engagement	Adult (25-55) Justice-Involved
JANUARY 2022							
Care for Creatives Community Conversation: Money and Mental Health	01/18/22	Virtual	200 I St. SE Suite 1800, Washington DC	8	Community Outreach Event	DC Creative Affairs Office	Adult (25-55)
Jubilee Jobs Virtual Job Friends Event	01/19/22	Virtual	2712 Ontario Rd NW, Washington, DC 20009	1	Bank on DC Programming	Jubilee Jobs	Adult (25-55)
DC Financial Literacy Council: Quarterly Meeting	01/20/22	Virtual	1050 First St NE	6	Agency Hosted Event	DCFLC/ DISB	Industry
ONSE Pathways Program - Financial Education Session 2	01/25/22	Virtual	Office of Neighborhood Safety and Engagement 100 42nd Street NE, Washington, DC 20019	8	Financial Education	Office of Neighborhood Safety and Engagement	Adult (25-55) Justice-Involved
Getting Financially Fit in 2022: Opportunities to Close the Wealth Gap	01/25/22	Virtual	The Rodham Institute at GW 2600 Virginia Avenue, Suite 300 Washington, DC 20037	2	Financial Education	The Rodham Institute at George Washington University	Adult (25-55)
EITC Awareness Day	01/28/22	Virtual	1101 15th Street, Suite 1000 NW, Washington, DC 20005	2	Agency Hosted Event	United Way NCA & DISB	Adult (25-55) Senior (55+ up)
FEBRUARY 2022							
Jubilee Housing Financial Literacy	02/02/22	Virtual	1631 Euclid Street NW	1	Financial Education	Jubilee Housing, DC Credit Union, DISB	Adult (25-55) Justice-Involved
MBSYEP Certification Date	02/08/22	Virtual	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)
Temporary Assistance for Needy Families (TANF) Employment and Education Program (TEP) service providers.	02/10/22	Virtual	64 New York Avenue, NE	5	Financial Education	Department of Human Services	Adult (25-55) Workforce Development
MBSYEP Certification Date	02/10/22	Virtual	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)
ONSE Pathways Session 3	02/14/22	Virtual	Office of Neighborhood Safety and Engagement 100 42nd Street NE, Washington, DC 20019	8	Financial Education	Office of Neighborhood Safety and Engagement	Adult (25-55) Justice-Involved
MBSYEP Certification Date	02/15/22	Virtual	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)
DHS- Workforce and Employee Training Program	02/16/22	Virtual	64 New York Avenue, NE	5	Financial Education	Department of Human Services	Adult (25-55) Workforce Development
MBSYEP Certification Date	02/17/22	Virtual	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)

MBSYEP Certification Date	02/22/22	Face to Face	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)
MBSYEP Certification Date	02/23/22	Face to Face	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)
America Saves Week: Pay Yourself First	02/23/22	Virtual	1050 First St NE, Suite 800, Washington, DC 20002	6	Financial Education	DISB, DCHR, OCFO	Adult (25-55) Senior (55+ up) Workforce Development
HR Advisor Meeting- District-wide/All Agencies	02/24/22	Virtual	1015 Half Street, SE, 9th Floor, Washington, D.C. 20003	6	Conference	DCHR	Adult (25-55) Senior (55+ up) Workforce Development
America Save Week DCPL Live Facebook Read Along	02/24/22	Virtual	901 G St. NW, Washington, DC 20001	2	Financial Education	DCPL	Adult (25-55) Children (0-13) Youth (14-24)
MBSYEP Certification Date	02/24/22	Face to Face	DOES- 4058 Minnesota Avenue, NE, Suite 2400, Washington, DC 20019	6		DOES	Youth (14-24)
America Saves Week: Let's Talk About Credit	02/24/22	Virtual	DISB- 1050 First St NE, Suite 800, Washington, DC 20002	6	Financial Education	DISB	Adult (25-55)
MARCH 2022							
Bank on DC Coalition Meeting	03/01/22	Virtual	DISB- 1050 First St NE	6	Agency Hosted Event	DISB/ Bank on DC	Industry
Jubilee Housing Financial Literacy	03/02/22	Virtual	1631 Euclid Street NW	1	Financial Education	Jubilee Housing, DC Credit Union, DISB	Adult (25-55) Justice-Involved
DCIA & Career Bridge Program	03/08/22	Face to Face	2330 Pomeroy Rd SE, Washington, DC 20020	8	Bank on DC Programming	DOES DCIA, Bank on DC	Adult (25-55)
Financially Fit DC at Work: Protecting Your Identity and Other Assets	03/11/22	Virtual	1050 First St NE, Washington DC 20002	Other	Financial Education	MPD, DISB	Adult (25-55) Senior (55+ up) Workforce Development
DHS Grandfamilies Support Group	03/12/22	Virtual	64 New York Avenue, NE	5	Bank on DC Programming	DHS	Adult (25-55) Senior (55+ up) Youth (14-24)
ONSE Pathways Session 1	03/15/22	Face to Face	100 42nd Street NE, Washington, DC 20019	7	Bank on DC Programming	Office of Neighborhood Safety and Engagement & DISB	Adult (25-55) African-American
DHS- Workforce and Employee Training Program	03/16/22	Virtual	64 New York Avenue, NE	5	Financial Education	Department of Human Services	Adult (25-55) Workforce Development
Financially Fit DC- Women Series: Money Moves for 2022	03/24/22	Virtual	1350 Pennsylvania Avenue NW, Washington, DC 20004	2	Financial Education	MOWPI & DISB	Adult (25-55) Women
MBSYEP Banking days	03/30/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
APRIL 2022							
DPR: Supreme Teen Financial Literacy Conference	04/02/22	Face to Face	Bald Eagle Recreation 100 Joliet St SW Washington DC 20032	8	Financial Education	DPR, Police Foundation, PNC, DISB	Youth (14-24)
MOCA Tax Event	04/06/22	Face to Face	2000 14th Street NW, Washington, D.C. 20009	5	Financial Education	DISB	Adult (25-55) Immigrant Latino Senior (55+ up)
Jubilee Housing Financial Literacy	04/06/22	Virtual	1631 Euclid Street NW	1	Financial Education	Jubilee Housing, DC Credit Union, DISB	Adult (25-55) Justice-Involved
Department of Justice: Virtual Financial Literacy Fair	04/07/22	Virtual	950 Pennsylvania Avenue, NW Washington, DC 20530-0001	2	Financial Education	Dept of Justice	Adult (25-55) Senior (55+ up) Workforce Development
MYSYEP Banking Days	04/07/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
MOCA Tax Event	04/09/22	Face to Face	2000 14th Street NW, Washington, D.C. 20009	5	Financial Education	DISB	Adult (25-55)
MOLA Summer Youth Employment Program Recruitment Fair	04/13/22	Face to Face	2000 14th Street NW, Washington, D.C. 20009	1	Community Outreach Event	DISB	Youth (14-24)
Financial Literacy with Court Services and Offender Supervision Agency for the District of Columbia (CSOSA)	04/13/22	Virtual	633 Indiana Avenue, NW, Washington, DC 20004	2	Financial Education	Court Services and Offender Supervision Agency for the District of Columbia (CSOSA)	Justice-Involved
ACW Financial Education Series. Financially Fit DC: My Earned Income Tax Credit	04/13/22	Virtual	1429 Good Hope Rd SE, Washington, DC 20020	8	Financial Education	The Excalibur Group's ACW Workforce Center	Adult (25-55) Workforce Development
MBSYEP: Career Fair and Banking Day	04/14/22	Face to Face	UDC: 4200 Connecticut Ave NW	3	Bank on DC Programming	DOES/ Office of Youth Programs	Workforce Development Youth (14-24)
ONSE Pathways Session 2	04/14/22	Face to Face	100 42nd St NE, Washington, DC 20019	7	Bank on DC Programming	Office of Neighborhood Safety and Engagement & DISB	Adult (25-55) African-American
Pitfalls of the Underbanked and Unbanked Webinar	04/19/22	Virtual	GWHCC- 800 Connecticut Avenue NW, Suite 300, Washington, DC 20006	2	Financial Education	Greater Washington Hispanic Chamber	Adult (25-55) Business Latino
ACW Financial Education Series. Financially Fit DC: Beauty of Budgets (learning how to budget)	04/19/22	Virtual	1429 Good Hope Rd SE, Washington, DC 20020	8	Financial Education	The Excalibur Group's ACW Workforce Center	Adult (25-55) Workforce Development
MBSYEP Banking Days	04/20/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
MOLA Summer Youth Employment Program Recruitment Fair	04/20/22	Face to Face	2000 14th Street NW, Washington, D.C. 20009	1	Community Outreach Event	DISB	Youth (14-24)
DC Financial Literacy Council: Quarterly Meeting	04/21/22	Virtual	1050 First St NE	6	Agency Hosted Event	DCFLC/ DISB	Industry
FFDCaW Series. Money Motivations: Bridging the Gap in Between Financial Intentions and Habits w/ Financially Fit DC at Work	04/22/22	Virtual		Other	Financial Education	DISB	Adult (25-55) Workforce Development
OSEE Virtual Adult College and Credentials Fair	04/23/22	Virtual	1050 First St. NE 5th Floor Washington, DC 20002	6	Community Outreach Event	OSEE	Adult (25-55)
Lambda Theta Alpha Latin Sorority, Inc. - Financial Education Session	04/24/22	Face to Face	2121 I St NW, Washington, DC 20052	2	Financial Education	Lambda Theta Alpha Latin Sorority	Adult (25-55) Latino Women Youth (14-24)
Financially Fit DC- Women/ Maternal Health Mondays	04/25/22	Virtual	1350 Pennsylvania Avenue NW, Washington, DC 20004	2	Financial Education	MOWPI & DISB	Adult (25-55) Women
Apprenticeship Program: OAIT Meeting	04/26/22	Virtual	4058 Minnesota Ave. NE, Washington, DC 20019	5	Financial Education	DOES & DISB	Adult (25-55) Youth (14-24)

Out of School Youth Apprenticeship Program Meeting (OSY)	04/26/22	Virtual	4058 Minnesota Ave. NE, Washington, DC 20019	5	Financial Education	DOES & DISB	Youth (14-24)
ACW Financial Education Series. Financially Fit DC: My Money Relationship (rethinking relationship with money)	04/26/22	Virtual	1429 Good Hope Rd SE, Washington, DC 20020	8	Financial Education	The Excalibur Group's ACW Workforce Center	Adult (25-55) Workforce Development
ACW Financial Education Series. Saving for the Unexpected (create the habit of saving for unexpected)	04/27/22	Virtual	1429 Good Hope Rd SE, Washington, DC 20020	8	Financial Education	The Excalibur Group's ACW Workforce Center	Adult (25-55) Workforce Development
MBSYEP Banking Days	04/27/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
DC Financial Literacy Council: Resource Fair and workshops	04/28/22	Hybrid	1050 First St NE, Washington DC 20002 (OSSE/DISB Conference Center)	6	Agency Hosted Event	DC Financial Literacy Council	Adult (25-55) Senior (55+ up)
MAY 2022							
Apprenticeship Signing Day for Youth	05/02/22	Face to Face	MLK Library, 901 G Street NW Washington D.C.	2	Financial Education	DISB	Youth (14-24)
Jubilee Housing Financial Literacy	05/04/22	Virtual	1631 Euclid Street NW	1	Financial Education	Jubilee Housing, DC Credit Union, DISB	Adult (25-55) Justice-Involved
DC Small Business Expo: Resources for Financial Information Table	05/04/22	Face to Face	MLK Library 901 G Street NW	2	Community Outreach Event	DISB	Adult (25-55) Business
MBSYEP Banking Days	05/05/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
MBSYEP Banking Days	05/11/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
DC KinCare Alliance	05/14/22	Virtual	1101 Connecticut Avenue, NW, Suite 450, Washington DC 20036	2	Financial Education	Kincare / DISB	Adult (25-55) African-American
MBSYEP Banking Days	05/18/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
Financially Fit DC Women-Investments 3.0	05/19/22	Virtual	1350 Pennsylvania Avenue NW, Washington, DC 20004	2	Financial Education	MOWPI & DISB	Adult (25-55) Women
Financially Fit DC at Work: Be a Millionaire Day w/ MissionSquare Retirement	05/20/22	Virtual	105 First Street NE, Washington DC 20002	Other	Financial Education	MissionSquare & DISB	Workforce Development
DHS: One Family Passport Program Financial Education Session	05/21/22	Virtual	64 New York Avenue, NE,	5	Financial Education	Department of Human Services	Youth (14-24)
DC Infrastructure Academy (PEPCO Program)	05/24/22	Face to Face	2330 Pomeroy Road SE, Washington DC 20020	8	Financial Education	DCIA/ Pepco	Workforce Development
MBSYEP Banking Days	05/25/22	Virtual	4058 Minnesota Avenue SE, Washington D.C. 20019	7	Financial Education	DOES & DISB	Workforce Development Youth (14-24)
George Washington University-Health Education & Leadership Program (H.E.L.P.)	05/26/22	Virtual	School of Medicine and Health Sciences The George Washington University 2600 Virginia Avenue, Suite 300 Washington, DC 20037	2	Financial Education	HELP Program	Adult (25-55) Youth (14-24)
JUNE 2022							
Jubilee Housing Financial Literacy	06/01/22	Virtual	1631 Euclid Street NW	1	Financial Education	Jubilee Housing, DC Credit Union, DISB	Adult (25-55) Justice-Involved
202 For Peace Kick-Off Event	06/04/22	Face to Face	2200 East Capitol Street NE, Washington, DC 20003	7	Community Outreach Event	Office of Neighborhood Safety and Engagement (ONSE)	Adult (25-55) Justice-Involved
Financially Fit DC: Women-Mom's Series Pt. 1	06/09/22	Virtual	Martha's Table- 2375 Elvans Rd. SE Washington, D.C. 20020	8	Financial Education	DISB, Martha's Table, MOWPI, DMPED	Adult (25-55) Women
Office of Neighborhood Safety & Engagement (ONSE) Pathways Program- Financial Education Session	06/15/22	Face to Face	100 42nd St. NE	7	Financial Education	DISB	Justice-Involved
Financially Fit DC at Work Webinar - Generational Wealth: Real Estate	06/17/22	Virtual	1050 First Street NW	All (DC Wards)	Financial Education	DISB, DCHR, OCFO	
Chinatown Community Festival (CCF)	06/18/22	Face to Face	Chinatown Park, 5th and I St. NW	2	Community Outreach Event	MOAPIA	Adult (25-55) Children (0-13) Immigrant
District Agency Tabling at DCPS Graduations at ESA (Entertainment and Sports Arena)	06/21/22	Face to Face	1100 Oak Dr SE Washington DC	8	Community Outreach Event	DCPS	Youth (14-24)
Community Connection; LIFT Program	06/23/22	Virtual	801 Pennsylvania avenue south east Washington DC 20003	7	Financial Education	DISB	Youth (14-24)
Financially Fit DC: Women-Mom's Series Pt. 2	06/23/22	Virtual	Martha's Table- 2375 Elvans Rd. SE Washington, D.C. 20020	8	Financial Education	DISB, Martha's Table, MOWPI, DMPED	Adult (25-55) Women
red Sprinkle fashion	06/28/22	Virtual	3101 Naylor Rd SE	8	Financial Education	DISB	
STEAMPIPELINES	06/28/22	Virtual	5040 Hanna pl se	7	Financial Education	DISB	
MBSYEP Financial Literacy Hour	06/28/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Serve DC (MBSYEP Financial Literacy Presentation)	06/29/22	Face to Face	4200 Connecticut Ave NW, Building #38, 2nd Floor Washington DC 20008	3	Financial Education	DISB	Youth (14-24)
Community Tech LLC	06/29/22	Virtual	1112 11th Street NW Suite 2	1	Financial Education	DISB	
MBSYEP Financial Literacy Hour	06/29/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Office of Neighborhood Safety & Engagement (ONSE) Pathways Program- Financial Education Session	06/30/22	Face to Face	100 42 ST SE	7	Financial Education	DISB	Returning Citizens Youth (14-24)
MBSYEP Financial Literacy Hour	06/30/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)

George Worrell Style LLC	06/30/22	Virtual	Virtual	2	Financial Education	Bank On DC MBSYEP	Youth (14-24)
Serve DC	08/29/22	Face to Face	UDC	3	Financial Education	Bank on DC/MBSYEP	Youth (14-24)
JULY 2022							
MBSYEP Financial Literacy Hour	07/01/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Office of Neighborhood Safety & Engagement	07/01/22	Face to Face	1601 16th st SE	8	Financial Education	Bank on DC/MBSYEP	Youth (14-24)
DOEE/GZEP	07/01/22	Virtual	1200 First Street NE, Washington, DC 20002	2	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
Office of Neighborhood Safety & Engagement	07/01/22	Face to Face	Anacostia High School	8	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
Life Success Center for Children and Families	07/05/22	Virtual	615 Longfellow St NW	4	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
ROASA, INC	07/06/22	Virtual	6104 Wigan Court	5	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
Tina's Baby	07/06/22	Virtual	PO Box 30398 Washington DC 20030	8	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
EAB	07/06/22	Virtual	2445 M St. NW	2	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
MBSYEP Financial Literacy Hour	07/06/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Kingsman Academy Public Charter School	07/07/22	Virtual	1375 E Street NE	6	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
Arts Group	07/07/22	Virtual	4719 Stamp Road, Temple Hills, MD 20748	8	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
RISE	07/07/22	Face to Face	3111 martin Luther king Jr Ave SE.	8	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
Financially Fit DC: Women-Mom's Series Pt. 3	07/07/22	Virtual	Martha's Table- 2375 Elvans Rd. SE Washington, D.C. 20020	8	Financial Education	DISB, Martha's Table, MOWPI, DMPED	Adult (25-55) Women
City Blossoms-MBSYEP	07/08/22	Face to Face	1700 East Capitol St.	7	Financial Education	Bank on DC/MBSYEP	Youth (14-24)
OCTO-MBSYEP	07/08/22	Face to Face	200 I St. SE	8	Financial Education	Bank on DC/MBSYEP	Youth (14-24)
Office of Neighborhood Safety & Engagement	07/08/22	Face to Face	540 55th st NE	7	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
CDMA Business Model, LLC	07/11/22	Virtual	1629 K St NW	6	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
MBSYEP Financial Literacy Hour	07/11/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
CDMA Business Model, LLC	07/11/22	Virtual	1629 K St NW	2	Financial Education	Bank On Dc/MBSYEP	Youth (14-24)
Office of Apprenticeship, Information and Technology (OAIT) Financial Education quarterly series w/ Bank on DC	07/12/22	Virtual	4058 Minnesota Ave. NE, Washington, DC 20019	5	Financial Education	DOES & DISB	Adult (25-55) Youth (14-24)
MBSYEP Financial Literacy Hour	07/12/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
OAIT- Out of School Youth-Financial Education Session w/ Bank on DC	07/13/22	Virtual	4058 Minnesota Ave. NE, Washington, DC 20019	5	Financial Education	DOES & DISB	Youth (14-24)
American University Summer Transition Enrichment Program (STEP)	07/13/22	Face to Face	Mary Graydon Center room 200, 4400 Massachusetts Avenue, NW Washington, DC 20016	3	Financial Education		Student Loan Youth (14-24)
MBSYEP Financial Literacy Hour	07/13/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
DC FIRE AND EMERGENCY MEDICAL SERVICES	07/14/22	Face to Face	2000 14th St. NW	1	Financial Education	Bank On DC/MBSYEP	
MBSYEP Financial Literacy Hour	07/14/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
UNITING OUR YOUTH	07/15/22	Virtual	311 TENNESSEE AVE NE	6	Financial Education	Bank On DC/MBSYEP	Youth (14-24)
Department of Human Services (DHS)	07/15/22	Virtual	645 H st. NE	6	Financial Education	Bank on DC/MBSYEP	
Department of Youth Rehabilitation Services	07/15/22	Virtual	450 H St NW	6	Financial Education	Bank On DC/MBSYEP	
MBSYEP-Mivka Challenge	07/15/22	Face to Face	655 15th St NW, Suite 800	5	Financial Education	Bank On DC/MBSYEP	
Financially Fit DC at Work - Student Loans	07/15/22	Virtual	1050 First Street NW	All (DC Wards)	Financial Education	DISB, DCHR, OCFO	District Government Employees Student Loan
MBSYEP Financial Literacy Hour	07/15/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
DC Citywide Truck Touch	07/16/22	Face to Face	RFK Stadium: 2400 East Capitol St NE, Washington, DC 20003	7	Community Outreach Event	DISB	Adult (25-55)
DC Parks & Rec I.M.A.G.E Summer Camp	07/18/22	Face to Face	Fort Davis Community Center 1400 41st Street, SE	7	Financial Education	DISB	Youth (14-24)
MBSYEP Financial Literacy Hour	07/18/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
MBSYEP Financial Literacy Hour	07/19/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Capital City PCS	07/19/22	Face to Face	100 Peabody Street NW	4	Financial Education	DISB	Youth (14-24)
DC Department of Parks and Recreation	07/20/22	Virtual	1480 Girard St NW	1	Financial Education	DISB	Youth (14-24)
MBSYEP Financial Literacy Hour	07/20/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
DC Parks & Rec I.M.A.G.E Summer Camp	07/21/22	Face to Face	Hillcrest Community Center (AM) 3100 Denver Street, SE	7	Financial Education	DISB	Youth (14-24)
Office of the Deputy Mayor for Planning and Economic Development	07/21/22	Virtual	1350 Pennsylvania Avenue NW Suite 317	3	Financial Education	DISB	Youth (14-24)
The Monroe School	07/21/22	Face to Face	601 50th St. NE.	6	Financial Education	DISB	Youth (14-24)
OSSE CRI	07/21/22	Virtual	Remote	6	Financial Education	DISB	Youth (14-24)
MBSYEP Financial Literacy Hour	07/21/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
MBSYEP Financial Literacy Hour	07/22/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)

MBSYEP Financial Literacy Hour	07/25/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
OSSE/DC ReEngagement Center	07/26/22	Virtual	100 42nd Street NE 20019	7	Financial Education	Bank on DC/MBSYEP	
MBSYEP Financial Literacy Hour	07/26/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
The Monroe School	07/27/22	Face to Face	601 50th St. NE.	6	Financial Education	Bank on DC/MBSYEP	
MBSYEP Financial Literacy Hour	07/27/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
The Monroe School	07/27/22	Face to Face	601 50th St. NE.	6	Financial Education		
MBSYEP Financial Literacy Hour	07/28/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
OSSE ReEngagement Center	07/28/22	Face to Face	100 42nd Street NE 20019	7	Financial Education		
DC Dream Center	07/28/22	Face to Face	2628 Q St. SE	8	Financial Education		
District Department of Transportation	07/28/22	Virtual	250 M Street, SE Washington, DC	8	Financial Education		
MBSYEP Financial Literacy Hour	07/29/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Department of Human Services (DHS)	07/29/22	Virtual	64 New York Ave NE	5	Financial Education		
IBG Consulting Group	07/29/22	Virtual	200 Massachusetts Ave NW Suite 700 Washington, D.C.	6	Financial Education		
AUGUST 2022							
MBSYEP Financial Literacy Hour	08/01/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
The Fresh Food Factory-MBSYEP	08/01/22	Virtual	1231 Good Hope Rd SE Washington, DC 20020	8	Financial Education	DISB	African-American Business Youth (14-24)
MBSYEP Financial Literacy Hour	08/02/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
DC National Guard-MBSYEP	08/03/22	Face to Face	2001 E capital st.	7	Financial Education	Bank On DC/MBSYEP	
MBSYEP Financial Literacy Hour	08/03/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Financial Wellness Center/Giant	08/04/22	Face to Face	1535 Alabama Ave SW	8	Financial Education	Bank On DC MBSYEP	
MBSYEP Financial Literacy Hour	08/04/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
Office of Neighborhood Safety & Engagement	08/05/22	Face to Face	5800 8th st NW	1	Financial Education	Bank on DC/MBSYEP	
MBSYEP Financial Literacy Hour	08/05/22	Virtual	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Financial Education	Bank on DC/ MBSYEP	Youth (14-24)
CAAB: DC Department of Employment Services Workforce	08/10/22	Face to Face	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Community Outreach Event		
CAAB's Virtual Financial Empowerment Workshop	08/11/22	Virtual	1100 H Street NW, #200 Washington, DC 20005	All (DC Wards)	Webinar	CAAB	Adult (25-55)
CAAB: DC Department of Employment Services Workforce	08/17/22	Face to Face	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Community Outreach Event		
Financially Fit DC at Work - Get to Know Your Plan: 401(a) & 457(b) w/ MissionSquare Retirement	08/19/22	Virtual	DISB - 1050 First Street NE, Washington, DC 20002	All (DC Wards)	Financial Education	FFDC/MissionSquare Retirement	District Government Employees
Chuck Brown Day Event	08/20/22	Face to Face	Chuck Brown Memorial Park 2901 20th Street NE Washington, D.C.	5	Community Outreach Event	DPR	Adult (25-55) Youth (14-24)
DC Infrastructure Academy (PEPCO Program)	08/23/22	Face to Face	3400 Benning Rd. NE Washington, DC 20019 – Building 75 (upstairs last room).	7	Financial Education	DCIA/ Pepco	Workforce Development
CAAB: DC Department of Employment Services Workforce	08/24/22	Face to Face	DOES- 4058 Minnesota Avenue, N.E. Washington, DC 20019	7	Community Outreach Event	DOES	Workforce Development
CAAB's Virtual Financial Empowerment Workshop	08/25/22	Virtual	1100 H Street NW, #200 Washington, DC 20005	All (DC Wards)	Financial Education	CAAB	Adult (25-55)
Friendship Place/Aim Higher	08/25/22	Face to Face	14th and U st. NW	1	Financial Education	Bank On DC	
SEPTEMBER 2022							
CAAB's Virtual Financial Empowerment Workshop	09/08/22	Virtual	1100 H Street NW, #200 Washington, DC 20005	All (DC Wards)	Financial Education	CAAB	Adult (25-55)
Pathways-ONSE Ambassador Program	09/14/22	Face to Face	100 42nd St. NE, Washington, DC 20019	7	Bank on DC Programming	Bank On DC/DC Credit Union	Adult (25-55)
Maternal & Infant Health Summit	09/15/22	Face to Face	(9th St. and Mount Vernon Convention Center	2	Bank on DC Programming	DISB/Bank On DC	
Financially Fit DC at Work - Disasters: Financial Preparation & recovery	09/16/22	Virtual	1050 First Street NE, Washington, DC 2002	All (DC Wards)	Financial Education	DISB	District Government Employees
H Street Festival	09/17/22	Face to Face	902 H Street NE	6	Community Outreach Event	DISB	Adult (25-55) Children (0-13)
Center for Learning and Development (CLD), Human Resources Specialist – HR Development	09/22/22	Virtual	1015 Half Street, SE, 9th Floor, Washington, D.C. 20003	6	Financial Education	Bank On DC	Youth (14-24)
CAAB's Virtual Financial Empowerment Workshop	09/22/22	Virtual	1100 H Street NW, #200 Washington, DC 20005	All (DC Wards)	Financial Education	CAAB	Adult (25-55)
Bank On DC Conference	09/27/22	Virtual	1050 First St. NE Washington DC	6	Conference	Bank On DC	Industry

OFFICE OF FINANCIAL EMPOWERMENT OUTREACH EVENTS							
EVENT TITLE	EVENT DATE	EVENT TYPE	LOCATION	WARD	TYPE OF EVENT	SPONSOR	TARGET DEMOGRAPHIC
OCTOBER 2022							
Pathways/ONSE	10/06/22	Face to Face	100 42nd St. NE	7	Financial Education	DISB	Adult (25-55) Returning Citizens Youth (14-24)
DC Africa Festival	10/08/22	Face to Face	Meridian Hill Park 16th St NW & W St NW, Washington, DC 20009	2	Financial Education	MOAA	Adult (25-55) Immigrant Youth (14-24)
Martha's Table	10/13/22	Virtual	2375 Elvans Road SE Washington, D.C.	8	Financial Education	DISB	Women
DOES- Project Empowerment/Bank On DC Account Enrollment	10/17/22	Face to Face	4058 Minnesota ave SE	7	Account Enrollment	DC Credit Union	Adult (25-55)
Martha's Table	10/18/22	Virtual	2375 Elvans Road SE, Washington, D.C.	8	Financial Education	DISB	Women
Financially Fit DC Women: Preventing Financial Dependence & Domestic Violence	10/19/22	Virtual	1350 Pennsylvania Avenue NW, Washington, DC 20004	2	Financial Education	MOWPI & DISB	Adult (25-55) Women
Financially Fit DC at Work: Estate Planning	10/21/22	Virtual	1050 First St NE	All (DC Wards)	Financial Education	DISB, DCHR, OCFO	DC Government Employees
Langley Community Fall Festival	10/22/22	Face to Face	101 T St NE Washington, DC 20002	2	Community Outreach Event	Langley Elementary School	Adult (25-55) African-American Children (0-13)
1st Annual College Day for DC Futures Scholars	10/25/22	Face to Face	4200 Connecticut Avenue NW, Bldg. 38	3	Community Outreach Event	UDC	Student Loan Youth (14-24)
The Mayor's 15th Annual Disability Awareness Expo	10/26/22	Face to Face	MLK Library 901 G Street NW, Washington, DC 20001	2	Community Outreach Event	EOM	Adult (25-55) Disabled Youth (14-24)
Rehabilitation Services Administration Department On Disability Services	10/26/22	Face to Face	250 E Street, SW Washington, DC 20024	6	Financial Education	DISB, DDS	Adult (25-55) Youth (14-24)
SFSF Meet and Greet Costume Ball	10/27/22	Face to Face	2375 Elvans RD SE	8	Community Outreach Event	Martha's Table	Adult (25-55) Women
NOVEMBER 2022							
Martha's Table Meeting	11/03/22	Virtual	1050 First Street NE Washington, D.C.	5	Conference	DISB	Adult (25-55) Women
DOES- Project Empowerment/Bank On DC Account Enrollment	11/03/22	Face to Face	4058 Minnesota Ave NE, Washington DC 20019	7	Financial Education	Bank Of America	Adult (25-55)
The Mayor's Office of Returning Citizens Affairs (MORCA) - Returning Citizens Toolkit Focus Group	11/04/22	Face to Face	2100 Martin Luther King Jr Ave SE Suite 100, Washington, DC 20020	8	Financial Education	DISB	Justice-Involved Returning Citizens
Department of Parks and Recreation- Teen Supreme School Intern	11/08/22	Face to Face	501 Riggs road, NE Washington DC	4	Financial Education	JP Morgan Chase	Youth (14-24)
Department of Parks and Recreation- Teen Supreme School Intern	11/10/22	Face to Face	Hillcrest Recreation Center- 3100 Denver St SE, Washington, DC 20020	7	Financial Education	DPR, DC Credit Union	Youth (14-24)
Department of Parks and Recreation- Teen Supreme School Intern	11/14/22	Face to Face	640 10th St NE, Washington, DC 20002	6	Financial Education	DPR, JP Morgan Chase	
Open Enrollment/Financially Fit DC at Work	11/14/22	Virtual	1015 Half St SE, Washington, DC 20003	6	Financial Education	DCHR	
Open Enrollment/Financially Fit DC at Work: DC Dept. of Human Resources	11/15/22	Face to Face	DCHR- 1015 Half Street, SE, Washington, DC 20003	6	Financial Education	DCHR	DC Government Employees
Office of Racial Equity Event	11/16/22	Face to Face	Shiloh Baptist Church 1500 9th Street NW, Washington, DC 20001	2	Community Outreach Event	ORE	Adult (25-55) Youth (14-24)
Martha's Table Strong Families, Strong Futures Program Event	11/16/22	Virtual	2375 Elvans RD SE	8	Financial Education	Martha's Table	Women
Department of Parks and Recreation- Teen Supreme School Intern	11/16/22	Face to Face	Columbia Heights Recreation Center-1480 Girard St NW, Washington, DC 20009	1	Financial Education	DPR, DC Credit Union	Youth (14-24)
Open Enrollment/Financially Fit DC at Work: DC Public Schools Central Office	11/17/22	Face to Face	1200 First Street, NE, Washington, DC 20002	6	Financial Education	DCHR	DC Government Employees
Department of Parks and Recreation- Teen Supreme	11/18/22	Face to Face	Bald Eagle Recreation Center-100 Joliet St, Washington, DC 20032	8	Financial Education	DPR, DC Credit Union	Youth (14-24)
Financially Fit DC at Work: Rethinking Coverage (Benefits)	11/18/22	Virtual	1050 First St NE	6	Financial Education	DISB, DCHR, OCFO	DC Government Employees
Open Enrollment/Financially Fit DC at Work	11/21/22	Virtual	1050 First St NE	6	Financial Education	DCHR	DC Government Employees
Open Enrollment/Financially Fit DC at Work	11/22/22	Virtual	1050 First St NE	6	Financial Education	DCHR	DC Government Employees
DOES- Project Empowerment/Bank On DC Account Enrollment	11/28/22	Face to Face	DOES Building- 4058 Minnesota Ave, NE	7	Financial Education	Bank Of America	Adult (25-55)
Open Enrollment/Financially Fit DC at Work	11/28/22	Virtual	DCHR- 1015 Half Street, SE, Washington, DC 20003	6	Financial Education	DCHR	DC Government Employees
Open Enrollment/Financially Fit DC at Work: D. Reeves Center	11/30/22	Face to Face	2000 14th Street, NW, Washington, DC 20009	1	Financial Education	DCHR	DC Government Employees
Bank on DC Web Referrals							
DECEMBER 2022							

Open Enrollment/Financially Fit DC at Work	12/05/22	Virtual	1050 First St NE	6	Financial Education	DCHR	Adult (25-55) DC Government Employees Senior (55+ up)
Open Enrollment/Financially Fit DC at Work: DC National Guard Amory	12/07/22	Virtual	2001 East Capitol St, Washington, DC 20003	7	Financial Education	DCNG	Adult (25-55) DC Government Employees Senior (55+ up)
Open Enrollment/Financially Fit DC at Work: One Judiciary Square	12/07/22	Face to Face	441 4th Street, NW, Washington, DC 20001	6	Financial Education	DCHR	DC Government Employees
Rehabilitation Services Administration Department On Disability Services	12/07/22	Face to Face	250 E St. SW Washington DC	6	Financial Education	Bank On DC	Youth (14-24)
FFDCAW: Celebrate Investing with Mission Square Retirement	12/09/22	Virtual	1050 First St NE	6	Financial Education	DISB, DCHR, Mission Square	Adult (25-55) DC Government Employees Senior (55+ up)
MOWPI/MOLA- Latinas Equal Pay Day	12/13/22	Face to Face	Carlos Rosario-1100 Harvard St NW	1	Financial Education	MOLA, MOWPI	Youth (14-24)
See Forever Foundation	12/14/22	Face to Face	5600 E. Capitol Street, NE.	7	Financial Education	DISB	Adult (25-55) Youth (14-24)
DOES- Project Empowerment	12/15/22	Face to Face	DOES Building- 4058 Minnesota Ave NE Washington DC	7	Financial Education	JP Morgan Chase, DOES	Adult (25-55)
Keep the Holidays Happy- Scam prevention w/ DISB	12/22/22	Virtual	1050 First St NE Washington, DC	6	Financial Education	DISB, DC Caregivers Institute	Adult (25-55) Disabled Senior (55+ up)
JANUARY 2023							
DOES- Project Empowerment	01/05/23	Face to Face	DOES Building- 4058 Minnesota Ave NE Washington DC	7	Financial Education	DOES, DISB	Adult (25-55) Returning Citizens Senior (55+ up) Women
Expect More, Prepare More: Financial Vision Boarding	01/11/23	Face to Face	Petworth Library- 4200 Kansas Ave. NW Washington, D.C. 20011	4	Community Outreach Event	OFEE, DPR	Adult (25-55) Women
Expect More, Prepare More: Financial Vision Boarding	01/12/23	Face to Face	Columbia Heights Recreation Center - 1480 Girard St NW, Washington, DC 20009	1	Community Outreach Event	OFEE, DPR	Adult (25-55) Women Youth (14-24)
Temporary Assistance for Needy Families (TANF) Employment and Education Program (TEP) service providers	01/12/23	Virtual	64 New York Ave NE, Washington, DC 20002	All (DC Wards)	Financial Education	DHS	Adult (25-55) Workforce Development
Expect More, Prepare More: Financial Vision Boarding	01/19/23	Face to Face	Capital View Library-5001 Central Ave SE Washington, D.C. 20019	7	Community Outreach Event	OFEE,DPR	Adult (25-55) Women Youth (14-24)
Urban Equity Property Management Orientation	01/26/23	Face to Face	2806 Martin Luther King Jr Ave SE, Washington, DC 20032	8	Financial Education	Urban Equity Consulting	Adult (25-55) Workforce Development
DOES- Project Empowerment	01/26/23	Face to Face	DOES- Project Empowerment	7	Financial Education	DOES, DISB	Adult (25-55) African-American Returning Citizens Senior (55+ up)
FFDC: The Beauty of Budgets	01/26/23	Virtual	1050 First St. NE, 20002	6	Financial Education	OFEE	Adult (25-55) Senior (55+ up) Women Youth (14-24)
Opportunity Account Celebration	01/26/23	Face to Face	Anacostia Arts Center 1231 Good Hope Road, SE Washington, DC 20020	8	Community Outreach Event	CAAB, DISB	Adult (25-55)
FFDCAW: The Beauty of Budgets	01/27/23	Virtual	1050 First St. NE, 20002	6	Financial Education	OFEE	Adult (25-55) DC Government Employees Senior (55+ up)
EITC Awareness Day Event	01/27/23	Virtual	1101 15th St NW Suite 1000, Washington, DC 20005		Community Outreach Event	United Way NCA/ DISB/ Citi	Adult (25-55)
MBSYEP Kick Off Orientation	01/30/23	Face to Face	Martin Luther King Jr Memorial Library		Bank on DC Programming		

CONSUMER AFFAIRS OUTREACH EVENTS					
EVENT TITLE	DATE	LOCATION	TIME	TOPIC	ATTENDEES
Flood and Water Damage Forum	9/23/2021	Virtual & Webex	10am	Available government resources and insurance products, early warning systems, flood risk,community resources, changes to the National Flood Insurance Program claims process, policy inclusions and exclusions.	18
Flood and Water Damage Forum	6/24/2021	Virtual & Webex	10am	Available government resources and insurance products, early warning systems, flood risk,community resources, changes to the National Flood Insurance Program claims process, policy inclusions and exclusions.	43
Flood and Water Damage Forum	4/1/2021	Virtual & Webex	10am	Available government resources and insurance products, early warning systems, flood risk,community resources, changes to the National Flood Insurance Program claims process, policy inclusions and exclusions.	47
Flood and Water Damage Forum	12/10/2021	Virtual & Webex	10am	Available government resources and insurance products, early warning systems, flood risk,community resources, changes to the National Flood Insurance Program claims process, policy inclusions and exclusions.	55
Housing Security Forum	1/27/2022	Virtual & Webex	2pm	Available financial assistance, Covid-19 related relief, foreclosure prevention, eviction prevention, Fair Housing lasw, accessing housing counseling services	42
Mental Health Parity Forum	9/22/2022	Virtual & Webex	2pm	Mental Health Parity and Addiction Equity Act (MHPAEA) requirements, access to equal treatment for mental health and addiction services, appropriate insurance coverage, insurance company responsibilities, appeal of claim denials, filing complaints and accessing resources in D.C.	62
Mental Health Parity Forum	5/12/2022	Virtual & Webex	2pm	Mental Health Parity and Addiction Equity Act (MHPAEA) requirements, access to equal treatment for mental health and addiction services, appropriate insurance coverage, insurance company responsibilities, appeal of claim denials, filing complaints and accessing resources in D.C.	131
Housing Security Consumer Resources	7/7/2022	Congress Heights Senior Wellness Center	2pm		11
Reverse Mortgages	7/7/2022	Washington Senior Wellness Center	10am		5

Information Fair	7/13/2022	Ft. Lincoln Apts.	2pm	The Importance of Protecting your Assets	31
Information Fair	7/14/2022	DALC & Partners/Wah Luck Adult Day Care Center	1pm	The Importance of Protecting your Assets	125
Information Fair	7/26/2022	Central Union Mission	11am	A day of service	32
Money Smart	7/28/2022	East Rock Creek Senior Village	11am	Money Smart for older Adults	9
Housing Security Consumer Resources	8/3/2022	Model Cities Senior Wellness Center	11am	Housing Security	46
Romance Scams	8/4/2022	Congress Heights Senior Wellness Center	2pm	Romance Scams	9
Workshop	8/4/2022	Washington Senior Wellness Center	2pm	Flood Insurance	22
Workshop	8/10/2022	Hayes Senior Wellness Center	1pm	Reverse Mortgages	36
Workshop	8/16/2022	So Others Might Eat	2pm	Covid-19 Scams	12
Workshop	8/25/2022	DC Veterans IPAD Program	2pm	Money Smart for older Adults	53
Information Fair	8/30/2022	Judiciary House Apts	2pm	Information Fair	17
Workshop	9/1/2022	Congress Heights Senior Wellness Center	10am	Stock Market for Seniors	9
Workshop	9/8/2022	Washington Senior Wellness Center	1pm	Housing Security	18
Workshop	9/29/2022	East Rock Creek Senior Village	2pm	Estate Planning for Seniors	14

INSURANCE OUTREACH EVENTS					
EVENT TITLE	DATE	LOCATION	TOPIC	TIME	# OF ATTENDEES
Public Hearing	6/29/2022	Virtual	To gather stakeholder input on our proposal to explore whether the use of certain information by auto insurers in the application and underwriting process may cause harm to Black, indigenous, people of color, and other protected classes of Washington, DC consumers	4:30PM	City wide
Public Hearing	9/1/2022	Virtual	on the results of its actuarial review of the 2023 proposed health insurance rates for individual and small group health benefits plans sold in the District of Columbia. The Department received testimony from the public before the Department made a final determination to approve the proposed rates. As a result of the hearing some rate were further reduced.	3:30PM	City wide

BIZ CAP COMMUNITY OUTREACH					
DATE	EVENT NAME	HOST	WARD	EVENT DESCRIPTION	ATTENDEES
11/18/21	Coffee and Capital	DCRA	VIRTUAL	Coffee and Capital (DC BizCAP	18
01/13/22	Coffee and Capital	DCRA	VIRTUAL	Coffee and Capital (DC BizCAP	7
01/20/22	Financial Literacy Council Meeting		WARDS 1 - 8		28
02/28/22	Money Monday's	DSLBD	VIRTUAL		41
03/01/22	Find Funding for Your Business	DCRA	VIRTUAL		56
03/08/22	GWCC Business Expo	GWCC	WARD 2	Business Expo	75
03/10/22	Coffee and Capital	DCRA	VIRTUAL	Coffee and Capital (DC BizCAP)	30
01/04/22	SSBCI Loan Participation	DISB	VIRTUAL		6
02/15/22	Metro Wasington BANKers Group Presentation	Metro Washington Bankers Group			15
02/23/22	Be Informed DC Interview	MHCDO		Interview discussing the DC BizCAP	400
05/03/22	PowerUP DC	DISB	WARD 1 - 8		100
05/04/22	DC's Equitable Acce\$\$ EXPO: Wealth Building for DC Business and Residents	DISB	WARD 1 - 8		200
05/12/22	Coffee and Capital	DCRA	VIRTUAL		37
05/01/22	WPGC 95.5 Guy Lambert Interview DC BizCAP				800
05/28/22	Financial Literacy Council Meeting	DISB			
04/13/22	Be Informed DC Interview	MHCDO	HYBRID/WARDS 1 - 8		400
07/14/22	Coffee and Captial	DCRA	VIRTUAL	Marcus Bullock of Flickshop and Sara Gibson spoke about scaling business and their experience with venture capital	
07/12/22	Federal Contracting - Session 1	GWHCC	VIRTUAL	Served as moderator on a panel discussing how to structure your company for government contracts.	45
07/26/22	Federal Contracting - Session 3		VIRTUAL	Served as a panelist and discussed DC BizCAP and alternative capital sources.	61
8/1/22	National Association of Minority Contractors Meeting	NAMC	WARD 5	Spoke to the organization about access to capital and DC BizCAP for contractors	54
08/29/22	Black in Business Series: Resources to grow Compete and Fund Your Small Business	DISB	WARD 5	This three-part series will feature panel discussions in business strategies, local small business highlights, ways you can support local black small businesses, and networking.	
09/08/22	Coffee and Capital	DCRA	VIRTUAL	Discussed DC BizCAP	
09/14/22	National Association of Minority Contractors	NAMC	WARD 4	Discussed DC BizCAP and access to capital	31
09/27/22	DC Chamber of Commerce Retail Summit: The Future of Retailers	DC Chamber of Commerce	WARD 2	A panel discussing DC BizCAP	
09/27/22	Bridging the Gap: Alternative Funding Solutions	DISB	VIRTUAL	A recording highlighting alternative funding options. Included CDFIs, Crowdfunding and DC BizCAP	
11/18/22	Coffee and Capital	DCRA			
10/13/22	Fintech Day: DC Day - Access to Funding and Resources: How District Government Capitalizes Small Businesses	DISB	HYBRID/ WARDS 1-8	A panel discussion around access to capital for small businesses	
10/20/22	District Connect: Level Setting on Lending	DSLBD	HYBRID/ WARDS 1-8	Opening remarks then a panel focused on the truth about small business lending	
11/15/22	Business Funding & Resources for Military & Veteran Entrepreneurs	FDIC	VIRTUAL	A panelist speaking about DC BizCAP and SSBCI Funding	
12/01/22	Coffee and Capital	DCRA	VIRTUAL	NCRC spoke about their minority business loan fund and the DC Women's Business Center discuss their organization.	
12/12/22	CPAF Kick-Off Event: Financing Your Property	City First Enterprises	VIRTUAL	Spoke about how DC BizCAP supports small business commercial property acquisition	54

STUDENT LOAN OUTREACH EVENTS

Date	Event Name	Attendees
6-Oct-21	Student Debt Management Workshop	8
14-Oct-21	FAFSA Completion	7
21-Oct-21	Scholarship Strategies	10
28-Oct-21	College Selection	10
26-Oct-21	Hispanic Heritage Month: Student Loan Debt Management Workshop	32
3-Nov-21	Student Debt Management Workshop	11
4-Nov-21	College Resource Fair: DCHA	48
7-Dec-21	Student Debt Management Workshop	9
5-Jan-22	Student Debt Management Workshop	6
20-Jan-22	Student Loan Webinar: Navigating PSLF and Managing Repayment for District Govt Employees	800
27-Jan-22	Student Loan Webinar: Navigating PSLF and Managing Repayment for District Govt Employees	562
10-Feb-22	FAFSA Completion	18
17-Feb-22	Scholarship Strategies	10
24-Feb-22	What Parents Need to Know	18
2-Mar-22	Student Loan Debt Management Seminar	6
5-Apr-22	Student Loan Webinar (DCOAG, DCHR, SBPC)	227
6-Apr-22	Student Debt Management Workshop (HCS)	6
23-Apr-22	Adult College Completion Fair (OSSE)	115
4-May-22	Student Debt Management Workshop (HCS)	8
6/1/2022	Student Debt Management Workshop (HCS)	7

6/9/2022	Home Ownership Month Program: Buying your first home managing student loan debt (HCS)	2
7/6/2022	Student Loan Debt Management Workshop	5
7/15/2022	Financially Fit At Work: Managing Student Loan debt	278
7/28/2022	Bright Futures: Focus on Financial Aid	7
8/4/2022	Bright Futures: Enrollment Requirements Post COVID-19	3
8/11/2022	Bright Futures: Being a successful student - Tools for Student Success	3
8/19/2022	Bison Chat on Student Loan Forgiveness	80
9/8/2022	Student Loan Webinar	27
9/12/2022	District Council Brownbag on PSLF	12

First Quarter Fiscal year 2023

5 events

1,066 attendees

Date	Event Name	Attendees
4-Oct-22	Hispanic Heritage Month: Financial Aid and support for Undocumented students	18
5-Oct-21	Student Debt Management Workshop	7
11-Oct-22	Hispanic Heritage Month: Scholarship Strategies	25
13-Oct-22	PSLF Waiver Webinar in collaboration with DCOAG and the Student Borrower Protection Center	791
3-Dec-22	NEXT UP: College Prep and Career Readiness Fair in collaboration with DPR and CFSA	225
	Total Number of events	5
	Total Number of Attendees	1066

Appendix 24

Bank Branches in the District of Columbia

	Bank	Address	Zip	Ward	Type of Charter
1	Amalgamated Bank	1825 K Street, N.W.	20006	2	State Chartered - New York
2	BankofAmerica	1001 Pennsylvania Avenue, N.W.	20004	2	National Bank
3	BankofAmerica	1090 Vermont Avenue, N.W.	20005	2	National Bank
4	BankofAmerica	1100 1st St Ne	20002	6	National Bank
5	BankofAmerica	1339 Wisconsin Avenue, N.W.	20007	3	National Bank
6	BankofAmerica	1800 K Street Nw	20006	2	National Bank
7	BankofAmerica	1800 K Street Nw Ste 104	20006	2	National Bank
8	BankofAmerica	1931 14th Street Nw	20009	1	National Bank
9	BankofAmerica	2001 Pennsylvania Ave Nw Frnt 1	20006	2	National Bank
10	BankofAmerica	201 Pennsylvania Ave Se	20003	6	National Bank
11	BankofAmerica	2100 Martin Luther King Jr. Avenue, S.E.	20020	8	National Bank
12	BankofAmerica	3 Dupont Circle, N.W.	20036	2	National Bank
13	BankofAmerica	3100 14th Street Nw	20010	1	National Bank
14	BankofAmerica	3131 Mt. Pleasant Street, N.W.	20010	1	National Bank
15	BankofAmerica	3401 Connecticut Avenue, N.W.	20008	3	National Bank
16	BankofAmerica	3500 Georgia Avenue, N.W.	20010	1	National Bank
17	BankofAmerica	3821 Minnesota Avenue, N.E.	20019	7	National Bank
18	BankofAmerica	4201 Connecticut Avenue, N.W.	20008	3	National Bank
19	BankofAmerica	4301 49th Street, N.W.	20016	3	National Bank
20	BankofAmerica	5201 Wisconsin Avenue Nw	20015	3	National Bank
21	BankofAmerica	55 M Street Southeast, Suite 101	20003	6	National Bank
22	BankofAmerica	700 13th Street, N.W.	20005	2	National Bank
23	BankofAmerica	722 H Street, N.E.	20002	6	National Bank
24	BankofAmerica	901 K Street, N.W. Ste 101	20001	2	National Bank
25	BankofAmerica	915 Rhode Island Avenue, Ne	20018	5	National Bank
26	Capital Bank, N.A.	1776 I Street, N.W.	20006	2	National Bank
27	Capital One Bank, N.A.	1200 F Street Nw	20004	2	National Bank
28	Capital One Bank, N.A.	1545 Wisconsin Avenue, N.W.	20007	2	National Bank
29	Capital One Bank, N.A.	1700 K Street, N.W.	20006	2	National Bank
30	Capital One Bank, N.A.	1947 14th Street, Nw	20009	1	National Bank
31	Capital One Bank, N.A.	2831 Alabama Avenue, S.E.	20020	7	National Bank

32	Capital One Bank, N.A.	336 Pennsylvania Avenue Se	20003	6	National Bank
33	Capital One Bank, N.A.	3519 Connecticut Avenue	20008	3	National Bank
34	Capital One Bank, N.A.	4860 Massachusetts Avenue, Nw	20016	3	National Bank
35	CIBC National Trust Company	1201 F Street, Nw Suite 900	20004	2	National Bank
36	Citibank, N.A.	1000 Connecticut Avenue, N.W.	20036	2	National Bank
37	Citibank, N.A.	1000 Vermont Avenue, N.W.	20005	2	National Bank
38	Citibank, N.A.	1060 Brentwood Road, N.E.	20018	5	National Bank
39	Citibank, N.A.	1101 Pennsylvania Avenue NW, 9th Floor	20004	2	National Bank
40	Citibank, N.A.	1218 Connecticut Avenue N.W.	20036	2	National Bank
41	Citibank, N.A.	1400 G Street, N.W.	20005	2	National Bank
42	Citibank, N.A.	1717 K St Nw	20006	2	National Bank
43	Citibank, N.A.	1775 Pennsylvania Avenue, N.W.	20006	2	National Bank
44	Citibank, N.A.	1901 Wisconsin Ave., N.W.	20007	2	National Bank
45	Citibank, N.A.	3241 14th St N W	20010	1	National Bank
46	Citibank, N.A.	3917 Minnesota Avenue, N.E.	20019	7	National Bank
47	Citibank, N.A.	5001 Wisconsin Avenue, N.W.	20016	3	National Bank
48	Citibank, N.A.	5250 Macarthur Boulevard, N.W.	20016	3	National Bank
49	Citibank, N.A.	5700 Connecticut Avenue, N.W.	20015	3	National Bank
50	Citibank, N.A.	600 Pennsylvania Avenue, S.E.	20015	3	National Bank
51	Citizens Bank, N.A.	1401 I Street, N.W.	20005	2	National Bank
52	City First Bank, N.A.	1432 U St Nw	20009	2	National Bank
53	City National Bank	2001 M Street Nw	20036	2	National Bank
54	EagleBank	1228 Connecticut Avenue Nw	20036	2	State Chartered - Maryland
55	EagleBank	1425 K Street, Nw	20005	2	State Chartered - Maryland
56	EagleBank	2001 K Street Nw	20006	2	State Chartered - Maryland
57	EagleBank	3143 N Street	20007	2	State Chartered - Maryland
58	EagleBank	700 K Street, Nw, Suite 60	20001	2	State Chartered - Maryland
59	First National Bank of Pennsylvania	900 19th Street Nw	20006	2	National Bank
60	Founders Bank	5225 Wisconsin Ave Nw	20015	3	DC Chartered
61	FVCBank	1301 9th Street N W	20001	2	State Chartered - Virginia
62	HSBC Bank USA, N.A.	802 7th Street, Nw	20001	2	National Bank
63	Industrial Bank	1800 Martin Luther King Jr. Ave, Se	20020	8	DC Chartered
64	Industrial Bank	2000 11th Street, N.W.	20001	1	DC Chartered
65	Industrial Bank	4812 Georgia Avenue Nw	20011	4	DC Chartered
66	John Marshall Bank	1401 H Street Nw Suite 702	20005	2	State Chartered - Virginia
67	JPMorgan Chase Bank, N.A.	1120 G St Nw	20005	2	National Bank

68	JPMorgan Chase Bank, N.A.	1212 18th Street Nw	20036	2	National Bank
69	JPMorgan Chase Bank, N.A.	130 M Street Se	20003	6	National Bank
70	JPMorgan Chase Bank, N.A.	1401 14th Street Nw	20005	2	National Bank
71	JPMorgan Chase Bank, N.A.	1401 New York Ave, Nw	20005	2	National Bank
72	JPMorgan Chase Bank, N.A.	1555 Maryland Avenue, Ne	20002	5	National Bank
73	JPMorgan Chase Bank, N.A.	1667 K St Nw	20006	2	National Bank
74	JPMorgan Chase Bank, N.A.	2200 Martin Luther King, Jr., Avenue, Se	20020	8	National Bank
75	JPMorgan Chase Bank, N.A.	2728 Good Hope Rd Se	20020	8	National Bank
76	JPMorgan Chase Bank, N.A.	3100 14th Street Nw, Suite 118	20010	1	National Bank
77	JPMorgan Chase Bank, N.A.	3140 M St Nw	20007	2	National Bank
78	JPMorgan Chase Bank, N.A.	3217 P St Nw	20007	2	National Bank
79	JPMorgan Chase Bank, N.A.	3527 Connecticut Ave Nw	20008	3	National Bank
80	JPMorgan Chase Bank, N.A.	3900 Minnesota Avenue, Ne	20019	7	National Bank
81	JPMorgan Chase Bank, N.A.	4445 Wisconsin Ave Nw	20016	3	National Bank
82	JPMorgan Chase Bank, N.A.	501 H St Ne	20002	6	National Bank
83	JPMorgan Chase Bank, N.A.	5501 Connecticut Ave	20015	3	National Bank
84	JPMorgan Chase Bank, N.A.	700 Pennsylvania Ave Se, Ste A	20003	6	National Bank
85	JPMorgan Chase Bank, N.A.	800 Connecticut Avenue	20006	3	National Bank
86	Mainstreet Bank	1130 Connecticut Ave Nw Ste 110	20036	2	State Chartered - Virginia
87	Manufacturers and Traders Trust Company	1350 I Street, Northwest, Suite 200	20005	2	State Chartered - New York
88	Manufacturers and Traders Trust Company	1680 K Street, N.W.	20006	2	State Chartered - New York
89	Manufacturers and Traders Trust Company	1899 L Street, N.W.	20036	2	State Chartered - New York
90	Manufacturers and Traders Trust Company	2620 Connecticut Avenue, N.W.	20008	3	State Chartered - New York
91	Manufacturers and Traders Trust Company	2865 Alabama Avenue, S.E.	20020	7	State Chartered - New York
92	Manufacturers and Traders Trust Company	555 12th Street N.W.	20004	2	State Chartered - New York
93	Manufacturers and Traders Trust Company	5630 Connecticut Avenue, N.W.	20015	3	State Chartered - New York
94	Manufacturers and Traders Trust Company	6434 Georgia Avenue, N.W.	20012	4	State Chartered - New York
95	Peoples Bank	1130 Connecticut Avenue, NW, Suite 200	20036	2	State Chartered - Ohio
96	Peoples Bank	1501 K Street, N.W.	20006	2	State Chartered - Ohio
97	Peoples Bank	1604 17th Street, N.W.	20009	2	State Chartered - Ohio
98	PNC Bank, N.A.	1050 Connecticut Avenue Nw	20036	2	National Bank
99	PNC Bank, N.A.	1100 25th Street Nw	20037	2	National Bank
100	PNC Bank, N.A.	1201 Wisconsin Ave, N.W.	20007	3	National Bank
101	PNC Bank, N.A.	1331 Pennsylvania Avenue Nw	20004	2	National Bank
102	PNC Bank, N.A.	1348 Fourth Street, N.E.	20002	5	National Bank
103	PNC Bank, N.A.	1400 K Street, Nw	20005	2	National Bank

104	PNC Bank, N.A.	1405 P Street, N.W.	20005	2	National Bank
105	PNC Bank, N.A.	1535 Alabama Ave Se	20032	8	National Bank
106	PNC Bank, N.A.	1779 Columbia Road, N.W.	20009	1	National Bank
107	PNC Bank, N.A.	1913 Massachusetts Avenue, N.W.	20036	2	National Bank
108	PNC Bank, N.A.	1920 L Street, N.W.	20036	2	National Bank
109	PNC Bank, N.A.	2000 Martin Luther King Jr Ave Se	20020	8	National Bank
110	PNC Bank, N.A.	3300 14th Street, N.W.	20010	1	National Bank
111	PNC Bank, N.A.	3336 Wisconsin Avenue Nw	20016	3	National Bank
112	PNC Bank, N.A.	3700 O Street Nw	20057	2	National Bank
113	PNC Bank, N.A.	3806 12th Street, N.E.	20017	5	National Bank
114	PNC Bank, N.A.	4249 Wisconsin Avenue, N.W.	20016	3	National Bank
115	PNC Bank, N.A.	4835 Massachusetts Avenue, N.W.	20016	3	National Bank
116	PNC Bank, N.A.	5530 Connecticut Avenue, N.W.	20015	3	National Bank
117	PNC Bank, N.A.	650 Pennsylvania Avenue, S.E.	20003	6	National Bank
118	PNC Bank, N.A.	7601 Georgia Avenue, N.W.	20012	4	National Bank
119	PNC Bank, N.A.	800 17th Street, Nw	20006	2	National Bank
120	PNC Bank, N.A.	800 H Street, N.E.	20002	6	National Bank
121	PNC Bank, N.A.	833 7th Street, N.W.	20001	2	National Bank
122	Presidential Bank, FSB	1660 K Street	20006	2	Federal Savings Bank - OCC
123	Sandy Spring Bank	1025 Connecticut Avenue, N.W., 1st Floor	20036	2	State Chartered - Maryland
124	Sandy Spring Bank	1299 Pennsylvania Avenue, Nw	20004	2	State Chartered - Maryland
125	Sandy Spring Bank	647 New York Avenue, Nw	20001	2	State Chartered - Maryland
126	TD Bank, N.A.	1489 P Street Nw	20005	2	National Bank
127	TD Bank, N.A.	1611 Wisconsin Avenue Nw	20007	3	National Bank
128	TD Bank, N.A.	1753 Connecticut Avenue Nw	20009	2	National Bank
129	TD Bank, N.A.	2000 K Street Nw	20006	2	National Bank
130	TD Bank, N.A.	4849 Wisconsin Avenue Nw	20016	3	National Bank
131	TD Bank, N.A.	605 14th Street Nw	20005	2	National Bank
132	TD Bank, N.A.	901 7th Street	20001	2	National Bank
133	TD Bank, N.A.	905 Rhode Island Avenue Ne	20018	5	National Bank
134	The Bank of New York Mellon	1250 H Street, Nw	20005	2	State Chartered - New York
135	The National Capital Bank of Washington	316 Pennsylvania Avenue, S.E.	20003	6	National Bank
136	The National Capital Bank of Washington	5228 44th Street, Nw	20015	4	National Bank
137	The Northern Trust Company	800 Connecticut Avenue, N.W., Suite 200	20006	2	State Chartered - Illinois
138	Truist Bank	100 M St, Se	20003	6	State Chartered - North Carolina
139	Truist Bank	1099 New York Ave Nw Ste 100	20001	2	State Chartered - North Carolina

140	Truist Bank	1100 G St Nw	20005	2	State Chartered - North Carolina
141	Truist Bank	1150 Connecticut Avenue, Nw	20036	2	State Chartered - North Carolina
142	Truist Bank	1340 Good Hope Rd Se	20020	8	State Chartered - North Carolina
143	Truist Bank	1365 Wisconsin Avenue Nw	20007	3	State Chartered - North Carolina
144	Truist Bank	1369 Connecticut Avenue, N.W.	20036	2	State Chartered - North Carolina
145	Truist Bank	1445 New York Avenue, N.W.	20005	2	State Chartered - North Carolina
146	Truist Bank	1601 Maryland Avenue, Northeast	20002	5	State Chartered - North Carolina
147	Truist Bank	1730 Rhode Island Avenue Nw	20036	2	State Chartered - North Carolina
148	Truist Bank	1801 Adams Mill Road Nw	20009	1	State Chartered - North Carolina
149	Truist Bank	1804 14th St Nw	20009	2	State Chartered - North Carolina
150	Truist Bank	1909 K Street Nw	20006	2	State Chartered - North Carolina
151	Truist Bank	2 Massachusetts Ave Nw	20001	6	State Chartered - North Carolina
152	Truist Bank	2350 Washington Pl Ne Suite 108n	20018	5	State Chartered - North Carolina
153	Truist Bank	2845 Alabama Ave Se	20020	7	State Chartered - North Carolina
154	Truist Bank	2929 M Street, N.W.	20007	3	State Chartered - North Carolina
155	Truist Bank	300 Pennsylvania Ave Se	20003	6	State Chartered - North Carolina
156	Truist Bank	3101 14th Street Nw	20010	1	State Chartered - North Carolina
157	Truist Bank	3301 New Mexico Ave Nw	20016	3	State Chartered - North Carolina
158	Truist Bank	3402 Wisconsin Avenue Nw	20016	3	State Chartered - North Carolina
159	Truist Bank	360 H St Ne	20002	6	State Chartered - North Carolina
160	Truist Bank	5000 Connecticut Avenue, N.W.	20008	3	State Chartered - North Carolina
161	Truist Bank	5200 Wisconsin Avenue Nw	20015	3	State Chartered - North Carolina
162	Truist Bank	6422 Georgia Avenue, N.W.	20012	4	State Chartered - North Carolina
163	Truist Bank	815 Connecticut Avenue Nw	20006	2	State Chartered - North Carolina
164	Truist Bank	900 17th St Nw	20006	2	State Chartered - North Carolina
165	Trustar Bank	1701 Pennsylvania Avenue, N.W.	20006	2	State Chartered - Virginia
166	United Bank	1001 G Street, N.W.	20001	2	State Chartered - Virginia
167	United Bank	1100 Connecticut Ave Nw, Ste 100	20036	2	State Chartered - Virginia
168	United Bank	1301 U Street, N.W.	20009	1	State Chartered - Virginia
169	United Bank	1825 Wisconsin Avenue, Nw	20007	2	State Chartered - Virginia
170	United Bank	250 M St. Se Ste. 100	20003	8	State Chartered - Virginia
171	United Bank	3030 M Street, Nw	20007	2	State Chartered - Virginia
172	United Bank	4900 Massachusetts Avenue, N.W.	20016	3	State Chartered - Virginia
173	Wells Fargo Bank, N.A.	1001 Connecticut Avenue, N.W.	20036	2	National Bank
174	Wells Fargo Bank, N.A.	1200 First Street, Ne	20002	5	National Bank
175	Wells Fargo Bank, N.A.	125 Michigan Avenue Ne	20017	5	National Bank

176	Wells Fargo Bank, N.A.	1300 Connecticut Avenue, N.W.	20036	2	National Bank
177	Wells Fargo Bank, N.A.	1300 I Street, Nw	20005	2	National Bank
178	Wells Fargo Bank, N.A.	1301 Pennsylvania Avenue Nw	20004	2	National Bank
179	Wells Fargo Bank, N.A.	1329 Wisconsin Ave Nw	20007	2	National Bank
180	Wells Fargo Bank, N.A.	1350 New York Avenue Northwest	20005	2	National Bank
181	Wells Fargo Bank, N.A.	1447 P Street, N.W.	20005	2	National Bank
182	Wells Fargo Bank, N.A.	1545 Alabama Avenue Se	20032	8	National Bank
183	Wells Fargo Bank, N.A.	1804 Adams Mills Road Nw	20009	1	National Bank
184	Wells Fargo Bank, N.A.	1901 7th St Nw	20001	1	National Bank
185	Wells Fargo Bank, N.A.	1934 14th Street, Nw	20009	2	National Bank
186	Wells Fargo Bank, N.A.	2001 K Street Nw	20006	2	National Bank
187	Wells Fargo Bank, N.A.	2119 Bladensburg Road, N.E.	20018	5	National Bank
188	Wells Fargo Bank, N.A.	215 Pennsylvania Avenue, S.E.	20003	6	National Bank
189	Wells Fargo Bank, N.A.	2901 M Street, N.W.	20007	3	National Bank
190	Wells Fargo Bank, N.A.	3200 Pennsylvania Avenue, S.E.	20020	7	National Bank
191	Wells Fargo Bank, N.A.	3314 Wisconsin Ave, Nw	20016	3	National Bank
192	Wells Fargo Bank, N.A.	3325 14th Street, N.W.	20010	1	National Bank
193	Wells Fargo Bank, N.A.	3700 Calvert Street, N.W.	20007	3	National Bank
194	Wells Fargo Bank, N.A.	444 North Capitol Street, N.W.	20001	6	National Bank
195	Wells Fargo Bank, N.A.	4841 Massachusetts Avenue, N.W.	20016	3	National Bank
196	Wells Fargo Bank, N.A.	490 L Street Nw	20001	6	National Bank
197	Wells Fargo Bank, N.A.	5100 Wisconsin Avenue	20016	3	National Bank
198	Wells Fargo Bank, N.A.	5201 Macarthur Boulevard, N.W.	20016	3	National Bank
199	Wells Fargo Bank, N.A.	5701 Connecticut Ave Nw	20015	3	National Bank
200	Wells Fargo Bank, N.A.	600 Maryland Avenue, S.W.	20024	6	National Bank
201	Wells Fargo Bank, N.A.	609 H St Ne	20002	6	National Bank
202	Wells Fargo Bank, N.A.	801 Pennsylvania Avenue, N.W.	20004	2	National Bank
203	Wells Fargo Bank, N.A.	99 M St Se	20003	6	National Bank
204	Wilmington Trust, N.A.	1350 I Street, Nw	20005	2	National Bank

Appendix 25

Company Name	SERFF Tracking #	Line of Business	Effective Date Request Renew	Approved Overall % Rate Change
ACE Fire Underwriters Insurance Company	ACEH-132866963	CMP Liability and Non-Liability	12/17/2021	10.30%
ACE Property and Casualty Insurance Company	ACEH-132866963	CMP Liability and Non-Liability	12/17/2021	12.00%
BCS Insurance Company	BCSF-132818897	CMP Liability and Non-Liability	12/01/2021	101.20%
Blackboard Insurance Company	BBIC-132356290	CMP Liability and Non-Liability	09/01/2020	22.60%
General Insurance Company of America	LBRC-132595029	CMP Liability and Non-Liability	03/01/2021	20.70%
General Insurance Company of America	LBRC-133180563	CMP Liability and Non-Liability	07/01/2022	13.10%
Graphic Arts Mutual Insurance Company	UTCX-131596674	CMP Liability and Non-Liability	02/01/2021	24.80%
Insurance Services Office, Inc.	ISOF-132619584	CMP Liability and Non-Liability	12/01/2021	25.00%
Jewelers Mutual Insurance Company, SI	JMIC-132992641	CMP Liability and Non-Liability	01/01/2022	16.13%
Midvale Indemnity Company	HMSS-132469946	CMP Liability and Non-Liability	02/05/2021	20.30%
Ohio Security Insurance Company	LBRC-132635374	CMP Liability and Non-Liability	03/01/2021	18.60%
Republic-Franklin Insurance Company	UTCX-131596674	CMP Liability and Non-Liability	02/01/2021	67.50%
RLI Insurance Company	RLSC-133108501	CMP Liability and Non-Liability	06/01/2022	25.00%
Tokio Marine America Insurance Company	TMGM-132544267	CMP Liability and Non-Liability	04/01/2021	22.10%
Trans Pacific Insurance Company	TMGM-132544267	CMP Liability and Non-Liability	04/01/2021	19.60%
Travelers Casualty and Surety Company of America	TRVD-133154465	CMP Liability and Non-Liability	06/01/2022	62.60%
Travelers Casualty and Surety Company of America	TRVD-133338935	CMP Liability and Non-Liability	12/01/2022	62.60%
Travelers Casualty Insurance Company of America	TRVD-132129622	CMP Liability and Non-Liability	03/01/2020	18.30%
Travelers Casualty Insurance Company of America	TRVD-132591890	CMP Liability and Non-Liability	03/01/2021	13.62%

Travelers Property Casualty Company of America	TRVD-133154465	CMP Liability and Non-Liability	06/01/2022	12.40%
Travelers Property Casualty Company of America	TRVD-133338935	CMP Liability and Non-Liability	12/01/2022	12.40%
Utica Mutual Insurance Company	UTCX-131596674	CMP Liability and Non-Liability	02/01/2021	38.80%
Zurich American Insurance Company of Illinois	ZURC-133185356	CMP Liability and Non-Liability	05/01/2023	11.40%
Zurich American Insurance Company of Illinois	ZURC-133365457	CMP Liability and Non-Liability	05/01/2023	11.40%
CUMIS Insurance Society, Inc.	CUNA-132498343	CMP Liability Portion Only	01/01/2021	12.60%
Hartford Fire Insurance Company	HART-132960051	CMP Non-Liability Portion Only	09/13/2022	21.10%
Allied Insurance Company of America	NWPP-133177933	Commercial Auto	12/01/2022	23.00%
Allstate Insurance Company	ALSE-132130683	Commercial Auto	04/03/2020	23.60%
American Fire and Casualty Company	LBRC-132167439	Commercial Auto	03/01/2020	10.70%
American Guarantee and Liability Insurance Company	ZURC-133307959	Commercial Auto	04/01/2023	12.20%
American Zurich Insurance Company	ZURC-133307959	Commercial Auto	04/01/2023	12.90%
BITCO General Insurance Corporation	LDDX-133127094	Commercial Auto	07/01/2022	13.80%
BITCO National Insurance Company	LDDX-133127094	Commercial Auto	07/01/2022	13.80%
Brethren Mutual Insurance Company	BRMT-132091210	Commercial Auto	01/01/2021	11.70%
Builders Mutual Insurance Company	BDMT-133387080	Commercial Auto	03/01/2023	13.00%
Crestbrook Insurance Company	NWPP-133239826	Commercial Auto	12/01/2022	12.70%
Crum & Forster Indemnity Company	CRUM-133113695	Commercial Auto	06/01/2022	47.30%
Everest National Insurance Company	EVST-133253887	Commercial Auto	01/01/2023	40.20%
Florists' Mutual Insurance Company	FLWR-132231989	Commercial Auto	05/01/2020	10.40%
Granite State Insurance Company	AGNY-132560118	Commercial Auto	02/01/2021	15.20%

GuideOne Insurance Company	GDEA-133152616	Commercial Auto	07/01/2022	14.70%
Harford Mutual Insurance Co.	HFMU-132297534	Commercial Auto	07/01/2020	13.40%
Hartford Accident and Indemnity Company	HART-132214502	Commercial Auto	01/18/2020	15.00%
Illinois National Insurance Co.	AGNY-132560118	Commercial Auto	02/01/2021	15.20%
Insurance Services Office, Inc.	ISOF-132826254	Commercial Auto	08/01/2022	33.00%
Liberty Insurance Corporation	LWCM-132402440	Commercial Auto	01/01/2021	11.40%
National Union Fire Insurance Company of Pittsburgh, Pa.	AGNY-132560118	Commercial Auto	02/01/2021	15.20%
Nationwide Agribusiness Insurance Company	NWPP-133239826	Commercial Auto	12/01/2022	11.30%
Nationwide Insurance Company of America	NWPP-133177933	Commercial Auto	12/01/2022	23.00%
Nationwide Insurance Company of Florida	NWPP-132763195	Commercial Auto	12/01/2021	25.90%
Nationwide Mutual Insurance Company	NWPP-133177933	Commercial Auto	12/01/2022	23.00%
Nationwide Property and Casualty Insurance Company	NWPP-133177933	Commercial Auto	12/01/2022	23.00%
New Hampshire Insurance Company	AGNY-132560118	Commercial Auto	02/01/2021	15.20%
Ohio Security Insurance Company	LBRC-132167439	Commercial Auto	03/01/2020	11.10%
Old Republic General Insurance Corporation	LDDX-132194221	Commercial Auto	05/01/2020	12.60%
Old Republic Insurance Company	LDDX-132500023	Commercial Auto	03/01/2021	25.20%
Pennsylvania Manufacturers' Association Insurance Company	STLR-133252004	Commercial Auto	12/01/2022	13.30%
Pennsylvania Manufacturers Indemnity Company	STLR-132996829	Commercial Auto	06/01/2022	17.90%
Pennsylvania Manufacturers Indemnity Company	STLR-133252004	Commercial Auto	12/01/2022	11.40%
Pharmacists Mutual Insurance Company	PHAR-132944406	Commercial Auto	02/01/2022	14.20%
Philadelphia Indemnity Insurance Company	PHLX-133071792	Commercial Auto	01/03/2022	15.90%

Protective Insurance Company	BALG-132103883	Commercial Auto	03/01/2020	20.00%
The First Liberty Insurance Corporation	LWCM-132402440	Commercial Auto	01/01/2021	10.60%
The Ohio Casualty Insurance Company	LBRC-132167439	Commercial Auto	03/01/2020	34.10%
Trumbull Insurance Company	HART-132214590	Commercial Auto	01/18/2020	12.00%
United Wisconsin Insurance Company	ACCD-G133103443	Commercial Auto	04/01/2022	12.40%
Zurich American Insurance Company	ZURC-133307959	Commercial Auto	04/01/2023	10.80%
Zurich American Insurance Company of Illinois	ZURC-133307959	Commercial Auto	04/01/2023	11.90%
Great Northern Insurance Company	ACEH-133123612	Homeowners	12/22/2022	12.60%
ACE American Insurance Company	ACEH-132075699	Inland Marine	06/10/2020	35.70%
ACE American Insurance Company	ACEH-132656702	Inland Marine	06/10/2021	11.30%
American Reliable Insurance Company	PENN-132975376	Inland Marine	01/01/2022	12.40%
Indemnity Insurance Company of North America	ACEH-132075771	Inland Marine	07/10/2020	32.90%
National Casualty Company	NWPP-132726765	Inland Marine	05/27/2021	10.40%
Swiss Re Corporate Solutions America Insurance Corporation	SWRE-132457880	Inland Marine	01/01/2021	25.00%
United States Fire Insurance Company	CRUM-132530244	Inland Marine	03/01/2021	12.40%
United States Fire Insurance Company	CRUM-132160149	Inland Marine		12.30%
WESTCHESTER FIRE INSURANCE COMPANY	ACEH-132549557	Inland Marine	12/11/2020	14.40%
XL Specialty Insurance Company	XLAM-132808653	Inland Marine	05/01/2021	10.65%
XL Specialty Insurance Company	XLAM-132917381	Inland Marine	09/22/2022	20.00%
American Casualty Company of Reading, Pennsylvania	CNAC-133129305	Med Mal-Claims Made and Occurrence	08/17/2022	10.70%
Liberty Insurance Underwriters Inc.	PERR-132815587	Med Mal-Claims Made and Occurrence	07/01/2021	12.00%

The Medical Protective Company	MDPC-132897359	Med Mal-Claims Made and Occurrence	03/01/2022	15.00%
Great Divide Insurance Company	MNLM-132946094	Med Mal-Occurrence Only	10/01/2021	19.50%
AmGUARD Insurance Company	AMGD-133353649	Other Liability-Claims Made Only	01/01/2023	11.03%
Berkley Insurance Company	PRFL-132468852	Other Liability-Claims Made Only	11/01/2020	10.60%
Continental Casualty Company	CNAC-133387563	Other Liability-Claims Made Only	02/01/2023	15.00%
Great American Insurance Company	GRTC-132535075	Other Liability-Claims Made Only	On Approval	26.70%
National American Insurance Company	NTAC-132356704	Other Liability-Claims Made Only	07/06/2020	14.40%
National Specialty Insurance Company	STNA-133076009	Other Liability-Claims Made Only	On Approval	36.60%
Swiss Re Corporate Solutions America Insurance Corporation	SWRE-132982131	Other Liability-Claims Made Only	10/01/2021	22.40%
Technology Insurance Company, Inc.	UNKP-133255639	Other Liability-Claims Made Only	05/15/2022	24.00%
The Hanover Insurance Company	HNVR-G133326063	Other Liability-Claims Made Only	01/01/2024	24.80%
Federal Insurance Company	ACEH-133300660	Other Liability-Occ Only	02/01/2023	15.00%
Middlesex Insurance Company	SEPX-133235516	Other Liability-Occ Only	06/01/2022	16.70%
Midvale Indemnity Company	HMSS-132259378	Other Liability-Occ Only	10/30/2020	33.40%
Philadelphia Indemnity Insurance Company	PHLX-132570214	Other Liability-Occ Only	11/18/2020	15.30%
Allied Insurance Company of America	NWPP-133219209	Other Liability-Occ/Claims Made	12/01/2022	19.80%
ALPS Property & Casualty Insurance Company	WESA-132863762	Other Liability-Occ/Claims Made	On Approval	20.60%
American Fire and Casualty Company	LBRC-132634600	Other Liability-Occ/Claims Made	03/01/2021	13.10%
AmGUARD Insurance Company	AMGD-132945711	Other Liability-Occ/Claims Made	02/01/2022	16.46%
Berkley National Insurance Company	BNIC-132943497	Other Liability-Occ/Claims Made	12/01/2021	25.00%
Berkley National Insurance Company	BNIC-132952822	Other Liability-Occ/Claims Made	12/01/2021	25.00%

Berkley Regional Insurance Company	BNIC-132943497	Other Liability-Occ/Claims Made	12/01/2021	25.00%
Berkley Regional Insurance Company	BNIC-132952822	Other Liability-Occ/Claims Made	12/01/2021	25.00%
Continental Casualty Company	CNAB-132360378	Other Liability-Occ/Claims Made	11/01/2020	19.00%
Government Employees Insurance Company	GECC-133221391	Other Liability-Occ/Claims Made	08/19/2022	39.80%
Great American Assurance Company	GACX-133057712	Other Liability-Occ/Claims Made	02/15/2022	10.80%
Housing Enterprise Insurance Company, Inc.	HAPP-132791280	Other Liability-Occ/Claims Made	07/01/2021	14.80%
Massachusetts Bay Insurance Company	HNVR-132967972	Other Liability-Occ/Claims Made	06/01/2022	12.20%
Nationwide Mutual Insurance Company	NWPP-132741568	Other Liability-Occ/Claims Made	12/01/2021	29.10%
Radnor Specialty Insurance Company	USLI-132831610	Other Liability-Occ/Claims Made	05/15/2022	21.20%
StarNet Insurance Company	BNIC-132943497	Other Liability-Occ/Claims Made	12/01/2021	25.00%
StarNet Insurance Company	BNIC-132952822	Other Liability-Occ/Claims Made	12/01/2021	25.00%
The Cincinnati Casualty Company	CNNA-133313198	Other Liability-Occ/Claims Made	04/01/2023	20.02%
The Cincinnati Indemnity Company	CNNA-133313198	Other Liability-Occ/Claims Made	04/01/2023	19.88%
The Cincinnati Insurance Company	CNNA-133313198	Other Liability-Occ/Claims Made	04/01/2023	35.66%
The Ohio Casualty Insurance Company	LBRC-132165923	Other Liability-Occ/Claims Made	03/01/2020	15.30%
The Ohio Casualty Insurance Company	LBRC-132635018	Other Liability-Occ/Claims Made	03/01/2021	11.10%
The Ohio Casualty Insurance Company	LBRC-132634600	Other Liability-Occ/Claims Made	03/01/2021	13.70%
The Ohio Casualty Insurance Company	LBRC-133186874	Other Liability-Occ/Claims Made	07/01/2022	12.50%
Travelers Casualty and Surety Company of America	TRVD-132173588	Other Liability-Occ/Claims Made	04/01/2020	15.00%
Travelers Casualty and Surety Company of America	TRVD-132248439	Other Liability-Occ/Claims Made	06/01/2020	18.10%
Travelers Casualty and Surety Company of America	TRVD-132587130	Other Liability-Occ/Claims Made	05/01/2021	15.00%

Travelers Casualty and Surety Company of America	TRVD-132979981	Other Liability-Occ/Claims Made	06/01/2022	17.60%
Travelers Casualty and Surety Company of America	TRVD-133117947	Other Liability-Occ/Claims Made	06/01/2022	17.60%
Travelers Casualty and Surety Company of America	TRVD-133099415	Other Liability-Occ/Claims Made	06/01/2022	56.00%
Vault Reciprocal Exchange	SPIS-132917178	Other Liability-Occ/Claims Made	12/01/2021	20.00%
West American Insurance Company	LBRC-132634600	Other Liability-Occ/Claims Made	03/01/2021	10.80%
Allstate Property and Casualty Insurance Company	ALSE-133146724	Personal Auto	06/02/2022	10.10%
GEICO Advantage Insurance Company	GECC-133282495	Personal Auto	08/19/2022	25.20%
GEICO Choice Insurance Company	GECC-133282495	Personal Auto	08/19/2022	23.70%
GEICO General Insurance Company	GECC-133282495	Personal Auto	08/19/2022	10.30%
Government Employees Insurance Company	GECC-133282495	Personal Auto	08/19/2022	10.30%
American Fire and Casualty Company	LBRC-132186805	Property	03/01/2020	11.00%
American Fire and Casualty Company	LBRC-132610555	Property	06/01/2021	10.30%
Armed Forces Insurance Exchange	ARMD-132200488	Property	08/17/2020	11.26%
Citizens Insurance Company of America	HNVR-132991007	Property	02/01/2022	56.90%
GuideOne Insurance Company	GDEA-133144410	Property	07/01/2022	10.90%
Nationwide General Insurance Company	NWPP-133141609	Property	12/01/2022	20.50%
Nationwide Insurance Company of America	NWPP-133137149	Property	12/01/2022	19.30%
Nationwide Mutual Insurance Company	NWPP-133137149	Property	12/01/2022	18.00%
Ohio Security Insurance Company	LBRC-132610555	Property	06/01/2021	10.20%
The Ohio Casualty Insurance Company	LBRC-132186805	Property	03/01/2020	10.30%
The Ohio Casualty Insurance Company	LBRC-132610555	Property	06/01/2021	10.20%

West American Insurance Company	LBRC-132186805	Property	03/01/2020	10.70%
West American Insurance Company	LBRC-132610555	Property	06/01/2021	10.40%
FCCI Insurance Company	FCCS-132650696	Workers Compensation	10/01/2021	13.80%
Intrepid Insurance Company	BNIC-133339215	Workers Compensation	01/01/2023	19.67%
Monroe Guaranty Insurance Company	FCCS-132650696	Workers Compensation	10/01/2021	15.90%
United Wisconsin Insurance Company	ACCD-132549926	Workers Compensation	01/01/2021	10.60%

**Approved
Overall
Premium Dollar #
Change Policyholders**

\$ 37,059.00 145

\$ 70,591.00 185

\$ 330,766.00 94

\$ 1,656.00 3

\$ 6,678.00 29

\$ 9,965.00 73

\$ 17,400.00 13

\$ 9,452.00 10

\$ 4,668.00 26

\$ 65,187.00 146

\$ 54,339.00 9

\$ 1,542.00 19

\$ 7,319.00 27

\$ 523.00 2

\$ 1,363,012.00 297

\$ 1,363,012.00 297

\$ 1,195,892.00 1881

\$ 945,571.00 1921

\$ 14,708.00	16
\$ 14,708.00	16
\$ 16,885.00	13
\$ 35,829.00	1
\$ 35,829.00	1
\$ 2,306.00	46
\$ 123,354.00	88
\$ 25.00	1
\$ 86,781.00	95
\$ 3,838.00	8
\$ 14,959.00	1
\$ 1,104.00	4
\$ 0.00	0
\$ 0.00	0
\$ 0.00	0
\$ 1,699.00	1
\$ 1,964.00	1
\$ 170,769.00	2
\$ 861.00	2
\$ 9,941.00	10

\$ 21,251.00	359
\$ 61,990.00	40
\$ 55,107.00	41
\$ 1,783.00	2
\$ 356.00	3
\$ 2,368.00	1
\$ 3,545.00	4
\$ 25,225.00	6
\$ 61,446.00	24
\$ 20,338.00	1
\$ 83,707.00	2
\$ 1,082.00	2
\$ 58,625.00	77
\$ 297.00	1
\$ 0.00	0
\$ 3,944.00	3
\$ 1,098.00	3
\$ 630.00	3
\$ 696.00	10
\$ 1,987.00	11

\$ 0.00	0
\$ 358.00	1
\$ 5,193.00	11
\$ 31,973.00	48
\$ 25,111.00	3
\$ 35,046.00	75
\$ 25,905.00	15
\$ 1,677,692.00	3546
\$ 101,758.00	457
\$ 30,484.00	413
\$ 1,205.00	6
\$ 327,882.00	2020
\$ 99,261.00	1212
\$ 0.00	0
\$ 45,200.00	524
\$ 22,104.00	433
\$ 87,941.00	1157
\$ 304.00	25
\$ 117,376.00	895
\$ 54,633.00	738
\$ 4,339.00	36

\$ 15,240.00	517
\$ 1,073.00	4
\$ 9,863.00	32
\$ 16,695.00	5
\$ 1,546.00	22
\$ 23,416.00	10
\$ 0.00	0
\$ 4,234.00	2
\$ 32,761.00	61
\$ 1,768.00	1
\$ 53,309.00	15
\$ 389,733.00	1705
\$ 2,626.00	2
\$ 1,297.00	4
\$ 34,098.00	28
\$ 45,917.00	11
\$ 1,331.00	70
\$ 13,681.00	14
\$ 4,984.00	30
\$ 1,182.00	4
\$ 331.00	4

\$ 5,113.00	9
\$ 1,411.00	3
\$ 2,280.00	14
\$ 429,579.00	4286
\$ 15,829.00	76
\$ 22,582.00	7
\$ 89,036.00	62
\$ 125,147.00	207
\$ 1,778.00	1
\$ 2,001.00	5
\$ 2,127.00	4
\$ 198.00	4
\$ 356.00	5
\$ 15,530.00	64
\$ 64,377.00	212
\$ 52,220.00	221
\$ 17,595.00	30
\$ 41,715.00	158
\$ 3,014.00	2
\$ 297,608.00	348
\$ 302,103.00	561

\$ 48,260.00	170
\$ 448,576.00	583
\$ 35,473.00	3
\$ 119.00	1
\$ 12,318.00	34
\$ 1,902,801.00	8815
\$ 12,576,980.00	35868
\$ 4,027,912.00	6844
\$ 2,763,396.00	14908
\$ 1,833,053.00	9355
\$ 2,871.00	10
\$ 2,706.00	7
\$ 3,778.00	24
\$ 7,361.00	26
\$ 56,761.00	102
\$ 55,566.00	104
\$ 1,676.00	6
\$ 26,637.00	7
\$ 57,640.00	286
\$ 8,226.00	20
\$ 9,129.00	21

\$ 7,053.00	28
\$ 10,604.00	24
\$ 16,209.00	25
\$ 2,249.00	3
\$ 27,067.00	9
\$ 2,575.00	4

Company Name	SERFF Tracking #	TOI	Effective Date	Approved Overall % Rate Change	Approved Overall Premium Dollar Increase	# Insureds
Combined Insurance Company of America	ACEH-132738734	Individual Health - Specified Disease - Limited Benefit	6/22/2021	20.00%	\$ 234.00	3
The Chesapeake Life Insurance Company	AMMS-133097839	Individual Health - Dental	4/1/2022	28.10%	\$ 157.00	9
American United Life Insurance Company	AULD-133235959	Group Health - Disability Income	9/1/2022	12.00%	\$ 2,264.00	4
CareFirst BlueChoice, Inc.	CFAP-132435844	Individual Health - Dental	1/1/2021	25.00%	\$ 13,258.00	268
Group Hospitalization and Medical Services, Inc.	CFAP-132648171	Group Health - Vision	1/1/2022	10.21%	\$ 167,839.00	16028
CareFirst BlueChoice, Inc.	CFAP-132648177	Group Health - Vision	1/1/2022	11.08%	\$ 167,839.00	15207
Group Hospitalization and Medical Services, Inc.	CFAP-132870126	Group Health - Dental	1/1/2022	12.70%	\$ 1,348,941.00	17932
CareFirst BlueChoice, Inc.	CFAP-132870142	Group Health - Dental	1/1/2022	11.60%	\$ 8,047.00	99
CareFirst BlueChoice, Inc.	CFAP-133216949	Individual Health Organizations - Health Maintenance (HMO)	1/1/2023	15.00%	\$ 2,961,645.00	3158
Group Hospitalization and Medical Services, Inc.	CFAP-133217999	Individual Health - Major Medical	1/1/2023	11.70%	\$ 6,929,092.00	5966
Group Hospitalization and Medical Services, Inc.	CFAP-133218006	Group Health - Major Medical	1/1/2023	12.60%	\$ 23,534,527.00	13353
CareFirst BlueChoice, Inc.	CFAP-133218058	Group Health Organizations - Health Maintenance (HMO)	1/1/2023	15.50%	\$ 42,188,368.00	27732
CareFirst BlueChoice, Inc.	CFAP-133329025	Individual Health - Dental	1/1/2023	25.00%	\$ 14,752.00	207
Humana Insurance Company	HUMA-132581419	Individual Health - Dental	6/1/2021	15.00%	\$ 1,011.00	49
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133222151	Individual Health Organizations - Health Maintenance (HMO)	1/1/2023	17.00%	\$ 2,560,723.00	2247
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	KPMA-133222198	Group Health Organizations - Health Maintenance (HMO)	1/1/2023	11.00%	\$ 2,632,648.00	3074
UnitedHealthcare Insurance Company	UHLC-132681608	Group Health - Hospital/Surgical/Medical Expense	7/15/2021	10.85%	\$ 2,900,905.00	3
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-132814696	Group Health Organizations - Health Maintenance (HMO)	1/1/2022	18.10%	\$ 578,853.00	263
UnitedHealthcare Insurance Company	UHLC-132884453	Group Health - Prescription Drug	1/1/2022	15.80%	\$ 311,852.00	7
UnitedHealthcare of the Mid-Atlantic, Inc.	UHLC-133227661	Group Health Organizations - Health Maintenance (HMO)	1/1/2023	11.30%	\$ 393,215.00	244