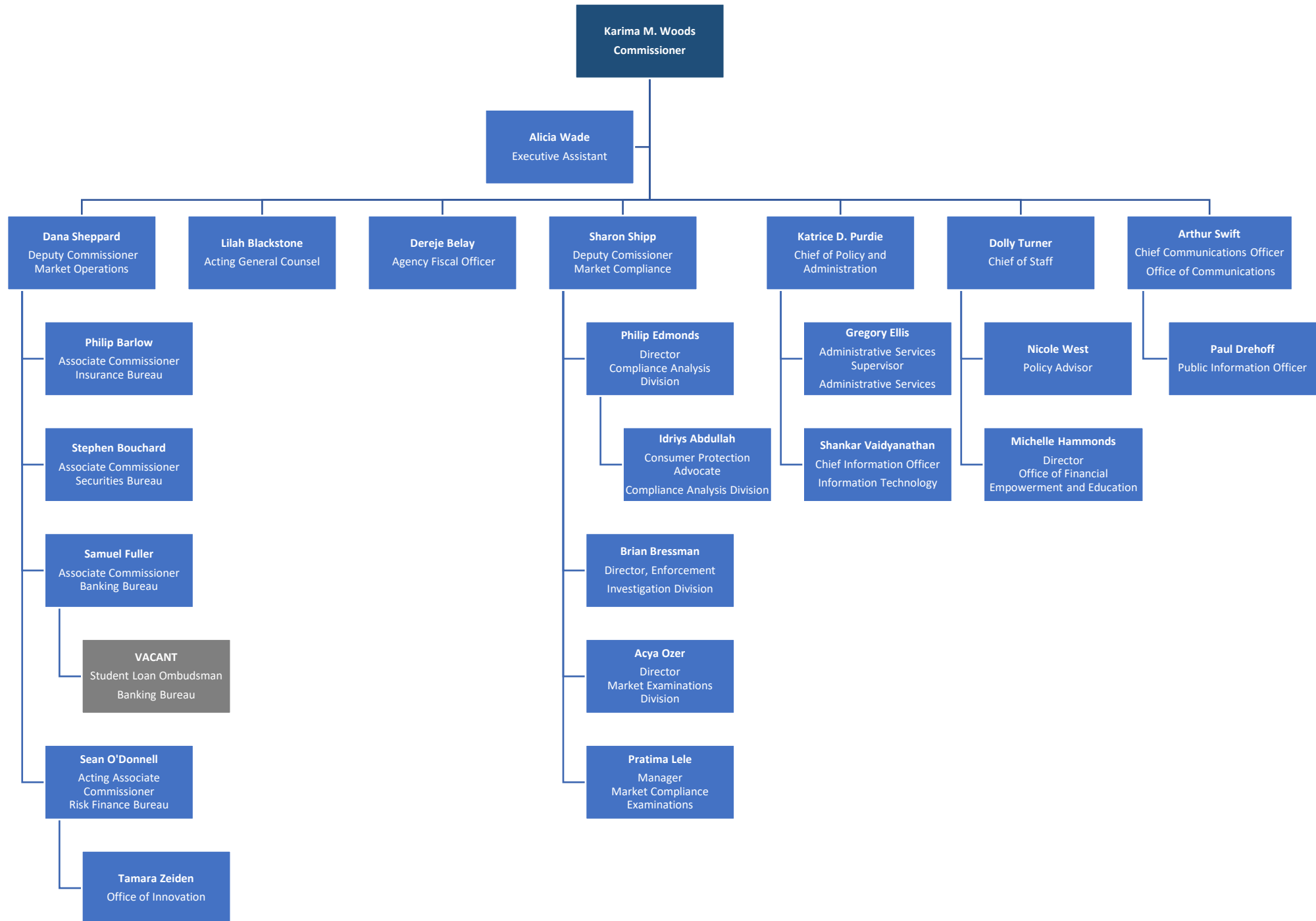


**Council of the District of Columbia
Committee on Business and Economic Development**

**Department of Insurance, Securities and Banking
FY23 and FY24 Performance Oversight Hearing Appendices**

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Appendix 1



Appendix 2

Department of Insurance, Securities and Banking (SRO)
Schedule A - As of December 27, 2023

Vacant Status	Program	Program Description	CostCenter	Cost Center Description	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp /Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Status of Vacant Positions	Time vacant
F	100058	HUMAN RESOURCE SERVICES - GENERAL	30188	HUMAN RESOURCES DIVISION - SRO	00016013	Human-Resources-Specialist	Simmons,Marlene O	7/11/2005	18.47	Reg	D50087	12	6	1	93,311.00	20,528.42		
					00022252	Human-Resources-Specialist	Pettigrew,Alice VonEva	5/26/2009	14.60	Reg	D50087	12	5	1	90,805.00	19,977.10		
					00109040	Human-Resources-Specialist	McLeod,Shavon O	6/20/2023	0.52	Reg	D50087	13	1	1	93,069.00	20,475.18		
	100058 Total													3	277,185.00	60,980.70		
	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SRO	00015485	Information-Technology-Special	Guishard,Michael	11/2/2015	8.16	Reg	D50077	13	8	1	126,912.00	27,920.64		
					00024853	SUPPORT-SERVICES-SPECIALIST	Duckett,Alfonzo	10/19/2015	8.19	Reg	D50077	11	4	1	79,719.00	17,538.18		
					00025123	Administrative-Services-Progra	Ellis,Gregory	12/11/2006	17.05	Reg	D50086	14	0	1	142,701.15	31,394.25		
					00025163	Staff-Assistant	Pedroso,Tamisha S.	12/3/2012	11.07	Reg	D50077	11	2	1	75,047.00	16,510.34		
					00025507	CLERICAL-ASSISTANT	Reed,Anissa	4/25/2022	1.67	Term	D50079	07	5	1	56,901.00	12,518.22		
					00027840	Chief-Information-Officer	Vaidyanathan,Shankar	5/7/2001	22.65	Reg	D50086	15	0	1	164,415.09	36,171.32		
					00034872	Chief-of-Policy-and-Administra	Purdie,Katrice Diana	2/22/2005	18.85	Reg	D50086	16	0	1	155,053.02	34,111.66		
					00035768	Information-Technology-Special	Anderson II,Lloyd J	3/22/2005	18.78	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00035827	Imaging-Specialist	Patterson,Deserie	10/13/1998	25.22	Reg	D50077	09	10	1	77,700.00	17,094.00		
					00035828	Administrative-Specialist	Glass,Kendra	5/26/2015	8.59	Reg	D50077	12	3	1	95,546.00	21,020.12		
	100071 Total													10	1,107,552.26	243,661.50		
	100092	LEGAL SERVICES - GENERAL	30185	OFFICE OF GENERAL COUNSEL - SRO	00041786	Attorney-Advisor	Turner,Kimberly A	11/12/2019	4.13	Reg	LA0001	14	6	1	150,262.00	33,057.64		
					00041787	Attorney-Advisor	O'Brien,David Peter	1/19/2016	7.94	Reg	LA0002	14	2	1	133,121.00	29,286.62		
					00041788	Attorney-Advisor	Barakat,Omar	11/20/2023	0.10	Reg	LA0002	14	4	1	141,715.00	31,177.30		
					00041789	Deputy-General-Counsel	Blackstone,Lillah R	9/28/1998	25.26	Reg	LX0001	01	0	1	176,098.31	38,741.63		
					00075374	Attorney-Advisor-Finance-	Murat,Maureen L	7/8/2019	4.47	Reg	LA0002	14	4	1	141,715.00	31,177.30		
					00075376	Paralegal-Specialist	Sassa,Makondi Claudine	3/31/2008	15.75	Reg	D50077	12	8	1	109,516.00	24,093.52		
					00075544	Operations-Manager	Mathis,Michelle D.	11/9/1992	31.15	Reg	D50077	13	9	1	130,235.00	28,651.70		
					00076896	Paralegal-Specialist	McBride,Keenan R.	9/10/2012	11.30	Reg	D50077	09	7	1	71,916.00	15,821.52		
					00077717	Attorney-Advisor	Bakker,Sara A	10/24/2022	1.18	Reg	LA0002	13	8	1	134,464.00	29,582.08		
	100092 Total													9	1,189,042.31	261,589.31		
	100151	EXECUTIVE ADMINISTRATION	30184	EXECUTIVE OFFICE - SRO	00001990	Program-Analyst	Jean,Fania D	11/8/2021	2.13	Reg	D50087	12	4	1	88,300.00	19,426.00		
					00012977	Deputy-Commissioner-for-Market	Sheppard,Dana G	9/13/1993	30.31	Reg	D50086	16	0	1	197,344.35	43,415.76		
					00017095	Special-Assistant	Collins,Thedford L	6/8/2015	8.56	Reg	D50087	13	10	1	119,916.00	26,381.52		
					00034803	EXECUTIVE-ASST	Wade,Alicia M	5/16/2011	12.62	Reg	D50087	13	9	1	116,933.00	25,725.26		
					00039088	Commissioner-Ins-Sec-Banking	Woods,Karima M.	11/19/2012	11.11	Reg	DX0000	E5	0	1	188,944.72	41,567.84		
					00041792	Chief-of-Staff	Turner,Dolly	5/15/2015	8.62	Reg	D50086	15	0	1	150,060.00	33,013.20		
					00085506	Policy-Advisor	West,Nicole	7/17/2023	0.45	Reg	D50087	14	1	1	109,999.00	24,199.78		
	100151 Total													7	971,497.07	213,729.36		
	100157	PUBLIC AFFAIRS	30186	OFFICE OF PUBLIC AFFAIRS	00003290	Public-Affairs-Specialist	Bryant,Tanya D	5/22/2000	23.61	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00034860	Public-Affairs-Specialist	Jordan,Brianna L	3/28/2022	1.75	Reg	D50087	13	5	1	105,001.00	23,100.22		
					00036294	Public-Information-Officer	Drehoff,Paul	8/6/2018	5.39	Reg	D50086	14	0	1	122,636.62	26,980.06		
					00043792	CONSUMER-PROTECTION-ADVOCATE	Abdullah,Ildriys J	9/4/2007	16.32	Reg	D50087	13	10	1	119,916.00	26,381.52		
					00073628	Chief-Communications-Officer	Swift,Arthur P	3/14/2022	1.79	Reg	D50086	15	0	1	162,048.81	35,650.74		
					00082338	Student-Intern	Shah,Dhruv K	8/28/2023	0.33	Temp	D50087	07	1	1	44,859.00	9,868.98		
	100157 Total													6	688,019.43	151,364.27		
	150002	AGENCY ACCOUNTING SERVICES	10002	ACCOUNTING DIVISION	00004196	ACCOUNTANT	May,Julia C	7/25/1990	33.45	Reg	D50007	11	10	1	93,742.00	20,623.24		
					00022530	Accounts-Payable-Specialis	Branham,Valencia M	12/10/1990	33.07	Reg	D50007	12	10	1	115,093.00	25,320.46		
					00043252	ACCOUNTS-PAYABLE-SUPV	Vanhorne,Lashawn M	12/3/1990	33.09	Reg	D50007	13	10	1	133,559.00	29,382.98		
					00085225	ACCOUNTANT	Tadesse,Tadele M	5/24/2021	2.59	Reg	D50007	12	1	1	89,964.00	19,792.08		
	150002 Total													4	432,358.00	95,118.76		
	150003	AGENCY BUDGETING AND FINANCIAL MANAGEMENT SERVICE	10001	BUDGET DIVISION	00001761	BUDGET-OFFICER	Beza,Tegbar D	1/7/2019	4.97	Reg	D50007	14	1	1	122,503.00	26,950.66		
					00012917	BUDGET-ANALYST	Ware,Jovan Louise	11/30/2015	8.08	Reg	D50007	12	2	1	92,757.00	20,406.54		
	150003 Total													2	215,260.00	47,357.20		
	150017	AGENCY/CLUSTER SHARED SERVICES	10003	ACFO DIVISION	00012491	Agency-Fiscal-Officer	Belav,Dereje	11/5/2012	11.15	Reg	D50007	15	4	1	157,660.00	34,685.20		
	150017 Total													1	157,660.00	34,685.20		
	300133	BANKING LICENSING	30163	BANKING LICENSING DIVISION	00034846	Associate-Commis--for-Banking	Fuller,Samuel V	1/9/2006	17.98	Reg	D50086	16	0	1	158,320.11	34,830.42		
					00034868	Supervisory-Banking-Examiner	Turner,Randal	7/5/2022	1.48	Reg	D50086	14	0	1	114,441.25	25,177.08		
					00034869	Banking-Licensing-Specialist	Ball,Chasity D	11/13/2018	5.12	Reg	D50077	11	3	1	77,383.00	17,024.26		
					00035837	Banking-Licensing-Specialist	Goines,Robsine M	6/22/1998	25.53	Reg	D50077	12	3	1	95,546.00	21,020.12		
					00037714	Licensing-Manager	Walton,Brittany	7/22/2019	4.44	Reg	D50086	14	0	1	114,441.00	25,177.02		
					00075387	Lead-Bank-Licensing-Specialist	Rouse,Brian A	3/7/2005	18.82	Reg	D50077	14	8	1	149,979.00	32,995.38		
	300133 Total													6	710,110.36	156,224.28		
	300134	BANKING MARKET EXAMINATION	30164	BANKING EXAMINATION DIVISION	00005191	BANK-EXAMINER	McLendon,KoKeeta M	10/28/2019	4.17	Reg	D50077	12	2	1	92,752.00	20,405.44		
					00034865	Banking-Examiner	Wagner,Peggy A.	7/14/2014	9.46	Reg	D50077	12	9	1	112,310.00	24,708.20		
					00046080	BANK-EXAMINER	Huber,Timothy	5/24/2021	2.59	Reg	D50077	12	3	1	95,546.00	21,020.12		
					00046081	Banking-Examiner	Smith,Leonard	4/21/2014	9.69	Reg	D50077	12	8	1	109,516.00	24,093.52		

Vacant Status	Program	Program Description	CostCenter	Cost Center Description	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp /Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Status of Vacant Positions	Time vacant
					00075373	BANK-EXAMINER	Farquharson-Reid,Angela	9/10/2012	11.30	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00075386	Senior-Bank-Examiner	Bright,Eva M	9/29/2008	15.25	Reg	D50077	13	9	1	130,235.00	28,651.70		
					00075388	Senior-Bank-Examiner	Cole,Miriam A	4/17/2018	5.70	Reg	D50077	13	6	1	120,266.00	26,458.52		
					00075389	BANK-EXAMINER	Joseph,Lester C.	10/15/2019	4.20	Reg	D50077	12	6	1	103,928.00	22,864.16		
					00075551	Supervisory-Bank-Examiner	Irwin,Trey	5/30/2017	6.58	Reg	D50086	15	0	1	127,028.82	27,946.34		
					00085204	BANK-EXAMINER	Davis,Dionne	3/7/2016	7.81	Reg	D50077	12	8	1	109,516.00	24,093.52		
					00085205	BANK-EXAMINER	Clifton,Aaron	3/19/2018	5.78	Reg	D50077	12	6	1	103,928.00	22,864.16		
	300134 Total												11	1,220,129.82	268,428.56			
	300135	BANKING MARKET OPERATION	30168	BANKING MARKET OPERATION DIVISION	00018144	Student-Loan-Examiner	Guishard,Angela	10/24/2022	1.18	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00074667	Foreclosure-Prevention - Media	Arnold,Ben	10/25/2021	2.17	Reg	D50087	14	10	1	141,707.00	31,175.54		
					00075396	Program-Analyst	Fenwick,Aaron R	6/8/2020	3.55	Reg	D50087	14	10	1	141,707.00	31,175.54		
					00109039	Program-Analyst	Mccargo,Andrea Nicole	12/19/2022	1.02	Reg	D50077	12	1	1	89,958.00	19,790.76		
	300135 Total												4	488,476.00	107,464.72			
	300139	CONSUMER SERVICES	30169	CONSUMER SERVICES COMPLIANCE DIVISION	00010013	INSURANCE-OPERATIONS-SPEC	Dickens,Marionnetta	4/28/1986	37.69	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00013044	INSURANCE-OPERATIONS-SPEC	Stinson,Douglas	10/14/2008	15.21	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00015980	Insurance-Operations-Specialis	Brown,Cameron	6/6/2022	1.56	Reg	D50077	12	5	1	101,134.00	22,249.48		
					00022086	INSURANCE-OPERATIONS-SPEC	Slade,Arthur F	10/14/2008	15.21	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00075087	Consumer-Services-Specialist	Moore,David	12/3/2012	11.07	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00075393	Director-Compliance-Analysis	Edmonds,Philip	11/23/2020	3.09	Reg	D50086	15	0	1	177,839.33	39,124.65		
					00075435	Consumer-Services-Specialist	Storr,Tywanda	9/12/2022	1.29	Reg	D50077	12	2	1	92,752.00	20,405.44		
	300139 Total												7	832,141.33	183,071.09			
	300141	MARKET RESEARCH & ANALYSIS	30171	MARKET RESEARCH & ANALYSIS COMPLIANCE DIVISION	00038798	Manager-Consumer-Services	Rhodes,Jeysha R.	10/11/2022	1.21	Reg	D50086	14	0	1	114,441.00	25,177.02		
					00046078	Dep-Commiss--for-Market-Compl-	Shipp,Sharon	9/10/2012	11.30	Reg	X50001	10	0	1	172,210.16	37,886.24		
					00075077	Compliance-Analyst	Ching,Tina	8/14/2023	0.37	Reg	D50077	12	1	1	89,958.00	19,790.76		
					00075431	Market-Compliance-Examinations	Lele,Pratima	11/21/2022	1.10	Reg	D50086	14	0	1	143,000.00	31,460.00		
					00075599	Market-Conduct-Data-Analyst	Wade,Cheryl R	1/30/2012	11.92	Reg	D50077	13	7	1	123,589.00	27,189.58		
					00078117	FINANCIAL-EXAMINER-INS	Davis,LaTasha	4/3/2017	6.74	Reg	D50077	13	6	1	120,266.00	26,458.52		
	300141 Total												6	763,464.16	167,962.12			
	300142	ENFORCEMENT	30172	ENFORCEMENT DIVISION - SRO	00003370	FRAUD-INVEST	Pendleton,Mark A	5/16/2016	7.62	Reg	D50077	12	8	1	109,516.00	24,093.52		
	300142 Total												1	109,516.00	24,093.52			
	300143	INVESTIGATION	30173	INVESTIGATION DIVISION	00013699	Assistant-Dir-for-Enforcement	Ross,Michael	11/21/2016	7.10	Reg	D50086	15	0	1	132,255.18	29,096.14		
					00020539	FRAUD-INVEST	Loproto,Robert B	9/5/2006	17.32	Reg	D50077	12	10	1	115,104.00	25,322.88		
					00031812	FRAUD-INVEST	Saxton,Shanta	5/18/2015	8.62	Reg	D50077	12	6	1	103,928.00	22,864.16		
					00034870	Investigator-Fraud	Tengen,Luliana N	10/19/1992	31.21	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00075430	DIR-OF-FRAUD	Bressman,Brian	2/21/2017	6.85	Reg	D50086	16	0	1	177,990.33	39,157.87		
					00085206	Fraud-Investigator	Yusuff,Zainab D.	2/18/2020	3.86	Reg	D50077	12	5	1	101,134.00	22,249.48		
	300143 Total												6	763,969.51	168,073.29			
	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	OFFICE OF FINANCIAL EMPOWERMENT & EDUCATION	00034863	Program-Analyst	Hicks,Jazman	3/28/2022	1.75	Reg	D50077	13	2	1	106,974.00	23,534.28		
					00037577	Program-Manager--Financial-Emp	Hammonds,Michelle	2/8/2016	7.89	Reg	D50086	14	0	1	132,255.18	29,096.14		
					00075304	Program-Support-Specialist	Gibbs,Ebony I	10/29/2018	5.16	Reg	D50077	09	1	1	60,348.00	13,276.56		
					00085528	Community-Outreach-Specialist	Savoy,Jasmine	10/24/2022	1.18	Reg	D50077	12	5	1	101,134.00	22,249.48		
					00105600	Program-Analyst	MABRY,KAMARIA S	5/9/2022	1.64	Reg	D50077	13	1	1	103,651.00	22,803.22		
					00105601	Program-Support-Specialist	Rendel,Rebecca	4/11/2022	1.71	Term	D50087	09	1	1	54,183.00	11,920.26		
					00105602	Program-Support-Specialist	Flanagan,Sydney	7/31/2023	0.41	Reg	D50077	09	2	1	62,276.00	13,700.72		
					00105603	Program-Manager	Williams,Shahidah	5/29/2018	5.58	Reg	D50086	13	0	1	105,023.24	23,105.11		
	300146 Total												8	725,844.42	159,685.77			
	300151	HEALTH ACTUARIAL	30177	HEALTH ACTUARIAL DIVISION	00005439	ACTUARY	Flick,Stephen	7/5/2022	1.48	Reg	D50077	13	7	1	123,589.00	27,189.58		
					00073445	Supervisory-Health-Actuary	Tanhehco,Efren L	11/7/2011	12.15	Reg	D50086	14	0	1	155,093.95	34,120.67		
					00073451	ACTUARY	Shirley,Darniece L	1/3/2011	12.99	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00082359	Insurance-Fraud-Investigator	Richardson,Bijan N	6/21/2022	1.52	Reg	D50077	12	7	1	106,722.00	23,478.84		
	300151 Total												4	518,962.95	114,171.85			
	300152	INSURANCE FINANCIAL EXAMINATION	30180	FINANCIAL EXAMINATION DIVISION	00003501	ACTUARY	Dyson,Monica L	3/24/2003	20.78	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00004205	SUPV-INSURANCE-EXAM-GEN	Liebers,Howard M	2/11/2013	10.88	Reg	D50086	14	0	1	138,028.50	30,366.27		
					00008351	ACTUARY-MGR	Nkojo,Robert I	4/21/2003	20.70	Reg	D50086	14	0	1	131,475.71	28,924.66		
					00009105	Insurance-Licensing-Spec-Mgr	Johnson-Parker,Sheila A	10/31/2005	18.17	Reg	D50086	14	0	1	120,441.17	26,497.06		
					00009191	Supvy-Ins-Oper-Exam--Auditing-	Brown,Nathaniel Kevin	4/10/2000	23.73	Reg	D50086	14	0	1	151,060.23	33,233.25		
					00011195	FINANCIAL-EXAMINER-INS	Alexander,Laura	11/21/2022	1.10	Reg	D50077	13	2	1	106,974.00	23,534.28		
					00012196	FINANCIAL-EXAMINER-INS	BHATTI,MOBIN	4/24/2023	0.68	Reg	D50077	13	1	1	103,651.00	22,803.22		
					00012661	INSURANCE-OPR-EXAM-AUDIT	Ukairo,Chidinma	7/27/1987	36.44	Reg	D50077	11	10	1	93,735.00	20,621.70		
					00015197	INSURANCE-EXAMINER	Johnson,Colin B	2/25/1994	29.85	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00016131	Insurance-Licensing-Specialist	Alexander,Kathy	6/10/2019	4.55	Reg	D50077	12	3	1	95,546.00	21,020.12		
					00017344	INSURANCE-LICENSE-SPEC	Hicks,Willie C	6/28/1983	40.53	Reg	D50077	12	9	1	112,310.00	24,708.20		
					00022192	INSURANCE-LICENSE-SPEC	Jordan-Robinson,Lucynthia D	8/25/1981	42.37	Reg	D50077	12	10	1	115,104.00	25,322.88		

Vacant Status	Program	Program Description	CostCenter	Cost Center Description	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp /Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Status of Vacant Positions	Time vacant
					00026346	INSURANCE-EXAMINER	Benson,RaShaunda	10/31/2016	7.16	Reg	D50077	13	2	1	106,974.00	23,534.28		
					00031831	Financial-Examiner	Claros,Victoria	11/21/2022	1.10	Reg	D50077	13	2	1	106,974.00	23,534.28		
					00035565	INSURANCE-EXAMINER	Riellay,John M	9/19/1994	29.29	Reg	D50077	13	10	1	133,558.00	29,382.76		
					00036236	Financial-Examiner	Negash,Yohanness	10/17/2016	7.20	Reg	D50077	14	6	1	142,129.00	31,268.38		
					00036295	Associate-Commissioner-For-Ins	Barlow,Philip A	4/10/2000	23.73	Reg	D50086	16	0	1	191,299.33	42,085.85		
					00036494	Property-and-Casualty-Policy-A	King,Angela Jenice	5/25/1994	29.61	Reg	D50077	14	6	1	142,129.00	31,268.38		
					00037940	Insurance-Licensing-Specialist	Murphy,Marcus	8/21/2017	6.35	Reg	D50077	09	3	1	64,204.00	14,124.88		
					00075076	Financial-Examiner - Analyst	Merlo,Samuel A	4/3/2006	17.75	Reg	D50077	14	6	1	142,129.00	31,268.38		
					00078131	INSURANCE-EXAMINER	Fludd,NuDasha	3/13/2023	0.79	Reg	D50077	13	1	1	103,651.00	22,803.22		
					00085202	ACTUARY	Christhiif,David	12/28/2015	8.00	Reg	D50077	14	10	1	157,829.00	34,722.38		
					00109036	Insurance-Analyst	Chen,Qinghao	11/6/2023	0.14	Reg	D50077	11	1	1	72,711.00	15,996.42		
	300152 Total													23	2,799,028.94	615,786.37		
	300159	RISK FINANCE-LICENSING AND REGULATORY	30190	RISK FINANCE LICENSING & REGULATORY DIVISION	00036633	Insurance-Licensing-Specialist	Chibessa,Hawi A	11/13/2018	5.12	Reg	D50077	12	2	1	92,752.00	20,405.44		
	300159 Total													1	92,752.00	20,405.44		
	300160	RISK FINANCE-MARKET EXAMINATION	30192	RISK FINANCE EXAMINATION DIVISION	00035765	Supervisory-Financial-Examiner	O'Donnell,Patrick S.	6/6/2005	18.57	Reg	D50086	15	0	1	177,839.76	39,124.75		
					00036363	FINANCIAL-EXAMINER-OFFICER	Bunyasrie,Surayuth	5/18/2015	8.62	Reg	D50077	14	6	1	142,129.00	31,268.38		
					00038470	FINANCIAL-EXAMINER-CAPTIVE-	Andrew,Anu	9/19/2016	7.27	Reg	D50077	13	5	1	116,943.00	25,727.46		
					00038485	FINANCIAL-EXAMINER-INS	Fuller,Ell Maurice	5/8/2023	0.64	Reg	D50077	13	1	1	103,651.00	22,803.22		
					00046076	Financial-Examiner - Analyst	Davis,Rebecca	12/1/2014	9.08	Reg	D50077	14	5	1	138,204.00	30,404.88		
					00085212	Financial-Examiner - Analyst	Afolabi,Christine	4/21/2014	9.69	Reg	D50077	14	7	1	146,054.00	32,131.88		
	300160 Total													6	824,820.76	181,460.57		
	300161	CORPORATE FINANCE	30196	CORPORATE FINANCE DIVISION	00008873	ASST-DIR	Mcmamus,James M.	10/22/2001	22.19	Reg	D50086	15	0	1	153,319.42	33,730.27		
					00015183	Associate-Commissioner-of-Secu	Bouchard,Stephen	4/25/2022	1.67	Reg	D50086	16	0	1	140,958.33	31,010.83		
					00039603	Secur-Finan-Exam-Rpt - Discl-	Nikoi,Gail	9/26/2022	1.25	Reg	D50077	13	1	1	103,651.00	22,803.22		
					00075089	Securities-Registration-Specia	Gray,Erris	3/16/2020	3.78	Reg	D50077	11	9	1	91,399.00	20,107.78		
					00075391	Supervisory-Market-Examination	Ozer,Ayca	7/18/2022	1.44	Reg	D50086	15	0	1	127,030.30	27,946.67		
	300161 Total													5	616,358.05	135,598.77		
	300162	SECURITIES LICENSING	30195	SECURITIES LICENSING DIVISION	00000483	Assistant-Director-for-Securit	Martin,Lucinda D	12/5/2011	12.07	Reg	D50086	14	0	1	118,711.40	26,116.51		
					00037776	Securities-Licensing-Spec-	Sanyang,Sainey	10/17/2016	7.20	Reg	D50077	12	2	1	92,752.00	20,405.44		
					00037779	Securities-Licensing-Spec-	Umoe, Faith	12/5/2022	1.06	Reg	D50077	12	2	1	92,752.00	20,405.44		
					00109063	Securities-Licensing-Specialis	Cooper,Lakishia	2/8/2016	7.89	Reg	D50077	13	5	1	116,943.00	25,727.46		
	300162 Total													4	421,158.40	92,654.85		
	300163	SECURITIES MARKET EXAMINATION	30197	SECURITIES MARKET EXAMINATION DIVISION	00021395	Securities-Financial-Examiner	Wang,Xuetao	8/14/2023	0.37	Reg	D50077	13	1	1	103,651.00	22,803.22		
					00085203	Securities-Financial-Examiner	Vaughn-Cooke,Faye Elizabeth	6/6/2022	1.56	Reg	D50077	13	2	1	106,974.00	23,534.28		
					00109976	Securities-Financial-Examiner	Adu,George	8/8/2006	17.40	Reg	D50077	14	8	1	149,979.00	32,995.38		
	300163 Total													3	360,604.00	79,332.88		
	300195	MARKET ANALYSIS	30235	OFFICE OF INNOVATION	00109068	Outreach-Program-Specialist	Herrera,Claudia L.	4/21/2014	9.69	Reg	D50077	12	9	1	112,310.00	24,708.20		
	300195 Total													1	112,310.00	24,708.20		
	300196	OUTREACH	30235	OFFICE OF INNOVATION	00109069	Business-Analyst	Nurov,Maxim	12/4/2023	0.06	Reg	D50077	12	6	1	103,928.00	22,864.16		
					00109369	Director-of-the-Office-of-Inno	Zeidan,Tamara	12/19/2022	1.02	Reg	D50086	15	0	1	177,839.00	39,124.58		
	300196 Total													2	281,767.00	61,988.74		
	300197	COMPLIANCE	30235	OFFICE OF INNOVATION	00109044	Program-Support-Specialist	Key,Roderica O	6/12/2017	6.55	Reg	D50077	11	2	1	75,047.00	16,510.34		
	300197 Total													1	75,047.00	16,510.34		
	F Total													141	16,755,034.77	3,686,107.65		
	V	100092	LEGAL SERVICES - GENERAL	30185	OFFICE OF GENERAL COUNSEL - SRO	00041785	SUPERVISOR-TRIAL-ATTORNEY				LX0001	02	0	1	173,831.50	38,242.93	Interviewing	4 months
					00042200	Attorney-Advisor					LA0002	15	10	1	193,437.00	42,556.14	Interviewing	9 months
	100092 Total													2	367,268.50	80,799.07		
	100157	PUBLIC AFFAIRS	30186	OFFICE OF PUBLIC AFFAIRS	00041791	Public-Affairs-Specialist					D50077	13	0	1	103,651.00	22,803.22	Posted	1 month
	100157 Total													1	103,651.00	22,803.22		
	150002	AGENCY ACCOUNTING SERVICES	10002	ACCOUNTING DIVISION	00075090	ACCOUNTANT					D50007	09	0	1	60,349.00	13,276.78	Pending Posting	
	150002 Total													1	60,349.00	13,276.78		
	300133	BANKING LICENSING	30163	BANKING LICENSING DIVISION	00034862	Banking-Licensing-Specialist					D50077	12	0	1	89,958.00	19,790.76	Pending Posting	2 months
					00108954	Banking-Licensing-Specialist					D50077	11	0	1	72,711.00	15,996.42	Pending Posting	5 months
	300133 Total													2	162,669.00	35,787.18		
	300134	BANKING MARKET EXAMINATION	30164	BANKING EXAMINATION DIVISION	00109043	Student-Intern					D50087	07	0	1	44,859.00	9,868.98	Filled	
	300134 Total													1	44,859.00	9,868.98		
	300135	BANKING MARKET OPERATION	30168	BANKING MARKET OPERATION DIVISION	00001945	Student-Loan-Ombudsman					D50086	14	0	1	137,328.50	30,212.27	Pending Posting	6 months
					00109037	Program-Analyst					D50077	12	0	1	89,958.00	19,790.76	Posted	2 months
	300135 Total													2	227,286.50	50,003.03		
	300141	MARKET RESEARCH & ANALYSIS	30171	MARKET RESEARCH & ANALYSIS COMPLIANCE DIVISION	00109052	Program-Analyst					D50077	13	0	1	103,651.00	22,803.22	Pending Posting	9 months
	300141 Total													1	103,651.00	22,803.22		
	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	OFFICE OF FINANCIAL EMPOWERMENT & EDUCATION	00106058	Financial-Programs-Analyst					D50087	13	0	1	93,069.00	20,475.18	Interviewing	9 months
	300146 Total													1	93,069.00	20,475.18		

Vacant Status	Program	Program Description	CostCenter	Cost Center Description	Position Number	Title	Name	Hire Date	Length of Time (Years)	Reg/Temp /Term	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Status of Vacant Positions	Time vacant
	300151	HEALTH ACTUARIAL	30177	HEALTH ACTUARIAL DIVISION	00073453	INSURANCE-EXAMINER					DS0077	13	0	1	103,651.00	22,803.22	Interviewing	18 months
					00112218	ACTUARY					DS0077	14	0	1	122,504.00	26,950.88	Pending Posting	3 months
	300151 Total													2	226,155.00	49,754.10		
	300157	FINANCIAL ANALYSIS	30191	FINANCIAL ANALYSIS DIVISION	00036539	Director-of-Risk-Finance					DS0086	16	0	1	169,148.00	37,212.56	Pending Posting	
	300157 Total													1	169,148.00	37,212.56		
	300161	CORPORATE FINANCE	30196	CORPORATE FINANCE DIVISION	00000198	Securities-Registration-Specia					DS0077	11	1	1	72,711.00	15,996.42	Pending Posting	3 months
					00112219	Securities-Financial-Examiner					DS0077	13	0	1	103,651.00	22,803.22	Pending Posting	2 months
	300161 Total													2	176,362.00	38,799.64		
	300162	SECURITIES LICENSING	30195	SECURITIES LICENSING DIVISION	00039602	Securities-Registration-Spec					DS0077	09	0	1	60,348.00	13,276.56	Pending Posting	1 month
	300162 Total													1	60,348.00	13,276.56		
	300163	SECURITIES MARKET EXAMINATION	30197	SECURITIES MARKET EXAMINATION DIVISION	00021355	SECURITIES-FINANCIAL-EXAM					DS0077	13	0	1	103,651.00	22,803.22	Pending Posting	3 months
	300163 Total													1	103,651.00	22,803.22		
V Total														18	1,898,467.00	417,662.74		
Grand Total														159	18,653,501.77	4,103,770.39		

Appendix 3

Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2023 Employee Travel Expenses

Employee Name	Position/Title	Invoice Description/Conference Attended	Expense Report Date	Amount	Justification
Aaron Clifton	Bank Examiner	2023 On-site Examination of Dovenmuehle Mortgage, Inc. Lake Zurich, IL	04/28/2023	1,849.26	Required conference/training related to positions of the staff
		AARMR Conference 2023. Baltimore, MD	08/14/2023	276.00	
		AARMR Enhanced Financial Analysis. New Orleans, LA	09/25/2023	1,370.07	
		NMLS Conference 2023. Phoenix, AZ	04/06/2023	1,157.29	
		Registration fee for A.Clifton to attend 2022 Virtual Reverse Mortgages Training	10/07/2022	199.00	
Aaron Clifton Total				4,851.62	
Abukar Abdirahman	Budget Director	GFOA Annual Conference, Portland, Oregon	06/12/2023	2,292.08	
		AGA National Leadership	06/12/2023	460.80	
Abukar Abdirahman Total				2,752.88	
Agency Team	Agency wide Training	Registration fee for the executive members to attend Inclusion Training	10/27/2022	231.64	
Agency Team Total				231.64	
Angela Guishard	Student Loan Examiner	AARMR Annual Conference. Baltimore, MD	08/07/2023	392.92	
Angela Guishard Total				392.92	
Anu Andrew	Financial Examiner-Captive	2023 NAIC Insurance Summit. Kansas City, MO	09/26/2023	1,833.67	
		Insurance Regulators Education Foundation program (IREF)/Katie School of Insurance Financial Regulators Program.No	09/19/2023	1,023.77	
		National Risk Retention Association Conference. Chicago, IL	11/10/2022	1,093.78	
		Society of Financial Examiner's Career Development Seminar. Louisville, KY	09/20/2023	1,771.03	
		World Captive Forum Conference. Miam, FL	11/10/2022	1,440.15	
Anu Andrew Total				7,162.40	
Arthur Swift	Chief Communications Officer	2023 NASAA Annual Fall Meeting. San Diego	09/21/2023	2,160.92	
		Conference registration foe the individual A. Swift to attend PRSA ICON 2022	11/02/2022	1,595.00	
		Hotel fee for the individual A. Swift to attend the PRSA conference in Texas	11/12/2022	1,495.51	
Arthur Swift Total				5,251.43	
Ayca Ozer	Supervisory Market Examination	NASAA 2023 Broker Dealer Training. Fort Lauderdale, FL	05/14/2023	1,205.10	
		NASAA Annual Conference.San Diego, CA	05/10/2023	2,236.21	
		NASAA2023 Investment Advisor Training. St. Louis, Missouri	05/10/2023	1,717.12	
Ayca Ozer Total				5,158.43	
Bijan Richardson	Insurance Fraud Investigator	2023 NHCAA Boot Camp Training. New Orleans, Louisiana	09/27/2023	1,921.33	
		Enforcement credentials for the individual B.Richardson	10/17/2022	91.27	
Bijan Richardson Total				2,012.60	
bramble,jocelyn	SUPERVISOR TRIAL ATTORNEY	Training for J.Bramble in OGC	11/04/2022	2,250.00	
bramble,jocelyn Total				2,250.00	
Brian Bressman	Director of Fraud	NASAA Fall 2023 Meeting. San Diego, CA	09/29/2023	2,089.52	
Brian Bressman Total				2,089.52	
Brianna Jordan	Public Affairs Specialist	Hotel fee for the individual B. Jordan to attend the PRSA conference in Texas	11/12/2022	848.27	
		PRSA Conference fees for B. Jordan	10/28/2022	1,595.00	
		Public Relations Society of America (PRSA) ICON 2023 International Conference.Nashville, TN	12/08/2022	639.16	
Brianna Jordan Total				3,082.43	
Brittany Walton	Banking Licensing Manager	Association of Appraiser Regulatory Officials Conference and Training. Savannah, GA	05/08/2023	2,751.78	
		Money Transmitter Regulators Association (MTRA) 2023 Annual Conference and Schools. Portland, Oregon	09/21/2023	2,138.24	
Brittany Walton Total				4,890.02	
Bryant,Tanya D	Public-Affairs-Specialist	Hotel fee for the individual T. Bryant to attend the PRSA conference in Texas	11/12/2022	825.00	
		PRSA Conference fees for T. Bryant	10/27/2022	1,595.00	
Bryant,Tanya D Total				2,420.00	
Christhlf,David	Actuary	Conference fees for 2022 Academy Annual meeting for D. Christhlf	10/24/2022	1,195.00	
Christhlf,David Total				1,195.00	
Christine Afolabi	Financial Examiner -Analyst	38th VClA Annual Conference. Burlington, Vermont	08/07/2023	3,006.66	
		Society of Financial Examiner's Career Development Seminar.	11/03/2022	1,031.93	
		Society of Financial Examiner's Career Development Seminar.Louisville, KY	07/15/2023	1,663.59	
Christine Afolabi Total				5,702.18	
Dana Sheppard	Deputy Commissioner for Market Operations	Captive Insurance Conference.Burlington, VT	08/22/2023	1,459.50	
Dana Sheppard Total				1,459.50	
David O'Brien	Attorney Advisor	2023 NASAA Enforcement Training	04/13/2023	979.98	
		B.U. Law Banking Law Fundamentals Training in Boston, MA	04/13/2023	1,920.74	
		DPOB Expense Report for NASAA Enforcement Training. St. Louis	04/13/2023	1,476.05	
		NASAA Advanced Litigation Training	04/13/2023	1,372.97	
		NASAA Annual Meeting. San Diego, CA	09/30/2023	2,387.89	
David O'Brien Total				8,137.63	
Davis,Dionne	Bank Examiner	Registration fee for D. Davis to attend 2022 Virtual Reverse Mortgages Training	10/07/2022	199.00	
Davis,Dionne Total				199.00	
Dennis Ramprashad	Controller	GFOA 117th Annual Conference. Portland, Oregon	06/02/2023	2,241.22	
Dennis Ramprashad Total				2,241.22	

Appendix 3 - FY23 Employee Travel Expenses

Question 9(c)

Employee Name	Position/Title	Invoice Description/Conference Attended	Expense Report Date	Amount	Justification	
DISB staff	DISB staff	HR Training for Admin staff - Working with Difficult People	11/16/2022	599.00	Required conference/training related to positions of the staff	
		Online training course with SkillPath for DISB staff	01/05/2023	897.00		
		Social Discovery on demand- certification training	11/18/2022	1,399.00		
		Training Course- Writing Effective for DISB HR staff	01/17/2023	599.00		
		Rental car services for job duty	03/08/2023	1,338.75		
DISB staff Total				4,832.75		
Eli Fuller	Financial Examiner - RFB	SOFE 2023 Annual Career Development Seminar. Louisville, KY	09/30/2023	25.25		
Eli Fuller Total				25.25		
Erris Gray	SECURITIES REGISTRATION SPECIALIST	NASAA 2023 Corporation Training. New Orleans, LA	12/01/2022	1,248.39		
Erris Gray Total				1,248.39		
Eva Bright	Bank Examiner	AARMR Enhanced Financial Analysis School. New Orleans, LA	09/30/2023	1,584.42		
		NMLS Annual Conference. Phoenix, Arizona	04/13/2023	2,880.07		
		Registration fee for E. Bright to attend 2022 Virtual Reverse Mortgages Training	10/05/2022	199.00		
Eva Bright Total				4,663.49		
Faith Umoeete	Securities Licensing Specialist	2023 NASAA LICENSING & REGISTRATION TRAINING.St. Louis, MO	03/24/2023	1,507.14		
		NASAA Training for F. Umoeete	02/13/2023	225.00		
Faith Umoeete Total				1,732.14		
Fania Jean	Program Analyst	Promises and Limits to Inferring Protected Class Data Conference. Boston, MA	09/27/2023	534.64		
		Flight fee for F.Jean to attend conference. Boston, MA	08/29/2023	312.80		
		Hotel fee for employee Fania Jean to attend conference. Boston, MA	09/09/2023	1,150.58		
Fania Jean Total				1,998.02		
Faye Vaughn-Cooke	SECURITIES REGISTRATION SPECIALIST	2023 NASAA Brooker-Dealer Training. Fort Lauderdale, FL	05/12/2023	1,308.66		
		2023 NASAA Investment Adviser Training. ST Louis, Missouri	06/26/2023	1,833.41		
		NASAA Corporation Finance Training. New Orleans, LA	03/30/2023	1,439.80		
Faye Vaughn-Cooke Total				4,581.87		
Flick, Stephen	Actuary	Registration fees for Stephen Flick to attend the 2022 Academy Annual Meeting	10/24/2022	595.00		
Flick, Stephen Total				595.00		
Gail Nikoi	SECURITIES REGISTRATION SPECIALIST	NASAA Corporation Finance Training. New Orleans, LA	12/12/2022	1,361.78		
Gail Nikoi Total				1,361.78		
Gebrie Mengesha	Financial Manager	GFOA 117th Annual Conference. Portland, Oregon	07/05/2023	2,718.59		
Gebrie Mengesha Total				2,718.59		
Hawi Chibessa	Insurance Licensing Specialist - RFB	2023 NAIC Insurance Summit. Kansas City, MO	09/20/2023	1,871.19		
		VCIA Annual Conference. Burlington, Vermont	09/19/2023	1,221.86		
		World Captive Forum Conference. Miami, FL	05/26/2023	1,609.21		
Hawi Chibessa Total				4,702.26		
James Mcmanus	ASST. DIRECTOR, CORPORATION FINANCE DIVISION	2022 NASAA CORPORATION FINANCE TRAINING.New Orleans, LA	09/30/2023	1,653.34		
James Mcmanus Total				1,653.34		
Jovan Ware	Budget Analyst	GFOA 2023 Annual Conference. Portland, Oregon	05/26/2023	2,615.87		
Jovan Ware Total				2,615.87		
Kamaria Mabry	Program Analyst	2nd Annual Women of Project Management Training. Atlanta, Georgia	09/30/2023	1,160.16		
		Registration fee for K. Mabry to attend NRWC Conference	10/17/2022	595.00		
Kamaria Mabry Total				1,755.16		
Karima Woods	Commissioner	Amtrak ticket for the individual K. Woods to attend conference	10/03/2022	121.00		
		CSBS District I Spring Meeting. Philadelphia, PA	09/27/2023	65.76		
		Hertz Rental Car service - tolls fee for Commissioner Woods travel to conference	04/09/2023	359.12		
		Hotel fees for the Commissioner K. Woods to attend conference	10/06/2022	825.14		
		NAIC Commissioners' Conference. Huntington Beach, CA	09/27/2023	111.13		
		NAIC Commissioners' Roundtable. Colorado Springs, CO	09/29/2023	112.00		
		NASAA Fall Annual meeting. San Diego, CA	09/30/2023	1,577.86		
Flight fee for Commissioner Karima Woods to attend NASAA meeting	08/28/2023	867.80				
Karima Woods Total				4,039.81		
Kevin Smith	Bank Licensing Specialist	American Airlines fair to Phoenix AX for Kevin Smith to attend NMLS conference.	03/27/2023	878.79		
Kevin Smith Total				878.79		
Key, Roderica O	Program-Support-Specialist	Professional development for staff member Roderica Keys.	07/29/2023	399.00		
		Professional development training for the individual R.Keys	07/11/2023	2,812.50		
Key, Roderica O Total				3,211.50		
Lakishia Cooper	Securities Licensing Specialist	NASAA Training for LaKishia Cooper	02/13/2023	225.00		
			03/28/2023	1,523.56		
Lakishia Cooper Total				1,748.56		
LaTasha Davis	Financial Examiner - Analyst	2023 NAIC Insurance Summit. Kansas City, MO	09/28/2023	288.00		
		2023 VCIA Conference. Burlington, Vermont	09/22/2023	2,907.85		
		Society of Financial Examiners 2023 CDS. Louisville, KY	09/28/2023	1,627.76		
LaTasha Davis Total				4,823.61		

Appendix 3 - FY23 Employee Travel Expenses

Question 9(c)

Employee Name	Position/Title	Invoice Description/Conference Attended	Expense Report Date	Amount	Justification
Laura Alexander	Financial Examiner - Analyst	NAIC Insurance Summit. Kansas City, MO	09/10/2023	1,875.85	Required conference/training related to positions of the staff
Laura Alexander Total				1,875.85	
Liliah Blackstone	Deputy General Counsel	2023 NASAA FALL CONFERENCE. San Diego, CA	09/30/2023	2,334.88	
Liliah Blackstone Total				2,334.88	
Lucinda Martin	Assistant Director of Securities	2023 NASAA Licensing and Registration Training. St. Louis, Missouri	03/21/2023	1,591.13	
Lucinda Martin Total		NASAA 2023 Modernizing Investor Protection For the Digital Age. San Diego, CA	07/28/2023	2,480.93	
Maureen Murat	Attorney Advisor	2022 CSBS Summer Regulatory Summit (In-Person). Chicago, IL	02/09/2023	1,424.81	
Maureen Murat Total				1,424.81	
Michelle Hammonds	Director, Office of Financial Empowerment and Education	Training- Professional Development, Innovation and Strategy. Boston, MA	09/22/2023	1,263.79	
Michelle Hammonds Total		Training- Professional Development, Strategies For Leading Successful Change Initiatives: Mastery Session. Boston, MA	08/20/2023	1,711.63	
Miriam Cole	Senior Bank Examiner	Examination of Nuvei US, LLC. Scottsdale, AZ	12/04/2022	2,408.49	
Miriam Cole Total				2,408.49	
Patrick O'Donnell	Director of Financial Examination - RFB	Captive Insurance Companies association Conference. Rancho Mirage, CA	03/05/2023	1,834.78	
Patrick O'Donnell Total		NAIC - Reconciliation and reimbursement for Fall 2022 NAIC. Tampa, FL	02/08/2023	352.39	
Paul Drehoff	Public-Information-Officer	NAIC 2022 Fall National Meeting. Tampa, FL	03/01/2023	1,343.96	
Paul Drehoff Total		NAIC 2023 Summer National Meeting. Seattle, Washington	08/11/2023	2,612.98	
Pedroso, Tamisha S.	Staff-Assistant	Ntional Risk Rentation Conference. Chicago, IL	11/03/2022	928.28	
Pedroso, Tamisha S. Total		SOFE Annual Career Development Seminar. Louisville, Kentucky	07/19/2023	1,537.23	
Peggy Wagner	Bank Examiner	World Captive Forum Conference. Miami, FL	02/01/2023	1,361.11	
Peggy Wagner Total				9,970.73	
Philip Barlow	Associate-Commissioner-For-Ins	Hotel fee for the individual P. Drehoff to attend the PRSA conference in Texas	11/12/2022	825.00	
Philip Barlow Total		PRSA conference for P. Drehoff	10/28/2022	1,595.00	
Pratima Lele	Market Compliance Examinations Manager	PRSA Conference. Grapevine, TX	11/12/2022	839.44	
Pratima Lele Total				3,259.44	
Randal Turner	Supervisory Bank Examiner	Professional development training for the individual T. Pedroso	11/01/2022	979.88	
Randal Turner Total				979.88	
Rebecca Davis	Financial Examiner	AARMR Annual Regulatory Conference. Baltimore, Maryland	08/15/2023	66.07	
Rebecca Davis Total		Registration fee for P. Wagner to attend 2022 Virtual Reverse Mortgages Training	10/05/2022	199.00	
Roland Mcallister	Revenue Accounting Manager			265.07	
Roland Mcallister Total				265.07	
Sainey Sanyang	Securities Licensing Specialist	Conference fees for P. Barlow to attend 2022 Academy Annual Meeting	10/24/2022	595.00	
Sainey Sanyang Total		Conference registration fee for P. Barlow to attend CFA's 2022 Financial Services Conference	12/05/2022	175.00	
Samuel Fuller	Associate Commissioner for Banking	NAIC Fall NAtional Meeting. Tampa, FL	12/12/2022	1,382.31	
Samuel Fuller Total		NAIC Summer National Meeting. Seattle, Washington	03/30/2023	1,316.98	
Samuel Merlo	Financial Examiner - Analyst	Promises and Limits of Inferring Protected-Class Data for Disparate Impact Testing of AI Systems. Boston, MA	08/17/2023	1,500.94	
Samuel Merlo Total		Registration fee for P. Barlow to attend 2022 Virtual Reverse Mortgages Training	10/05/2022	199.00	
Sara Bakker	Financial Examiner for Securities	NAIC Summer National Meeting. Seattle. Washington	08/17/2023	2,875.71	
Sara Bakker Total				8,044.94	
Saxton, Shanta	Fraud-Investigator	NS3 Conference. St. Louis, MO	09/30/2023	1,044.33	
Saxton, Shanta Total				1,044.33	
Sara Bakker	Financial Examiner for Securities	AARMR Annual Conference. Baltimore, MD	08/10/2023	679.50	
Sara Bakker Total		AARMR Enhanced Financial Analysis for Mortgage Examinations Training. New Orleans, LA	09/29/2023	1,773.08	
Saxton, Shanta	Fraud-Investigator	NMLS Conference. Phoenix, AZ	04/02/2023	2,599.93	
Saxton, Shanta Total		Onsite Examination - Dovenmuehle.	04/24/2023	2,743.28	
Saxton, Shanta	Fraud-Investigator	Onsite Examination - Dovenmuehle. Lake Zurich, III	05/01/2023	2,743.28	
Saxton, Shanta Total				10,539.07	
Rebecca Davis	Financial Examiner	Society of Financial Examiner's Career Development Seminar. Louisville, KY	08/03/2023	1,337.78	
Rebecca Davis Total		VCIA Annual Conference. Burlington, Vermont	09/22/2023	2,885.50	
Roland Mcallister	Revenue Accounting Manager			4,223.28	
Roland Mcallister Total				2,279.68	
Sainey Sanyang	Securities Licensing Specialist	NASAA Training for Sainey Sanyang	02/13/2023	225.00	
Sainey Sanyang Total		Training or Conference. ST. Louis, Missouri	03/22/2023	1,510.37	
Samuel Fuller	Associate Commissioner for Banking			1,735.37	
Samuel Fuller Total				1,500.73	
Samuel Merlo	Financial Examiner - Analyst	2023 Fall Regulatory Summit. Denver, Colorado	09/27/2023	1,500.73	
Samuel Merlo Total		CSBS District I Spring Meeting. Philadelphia, PA	03/29/2023	1,116.51	
Sara Bakker	Financial Examiner for Securities	CSBS Symposium. New York, New York	12/08/2022	2,149.86	
Sara Bakker Total				4,767.10	
Saxton, Shanta	Fraud-Investigator	Society of Financial Examiners 2023 CDS. Louisville, KY	07/15/2023	2,371.32	
Saxton, Shanta Total				2,371.32	
Sara Bakker	Financial Examiner for Securities	2023 NASAA Broker Dealer Training. Fort Lauderdale, FL	09/30/2023	1,086.30	
Sara Bakker Total		2023 NASAA Licensing and Registration Training. St. Louis, Missouri	09/28/2023	1,655.05	
Saxton, Shanta	Fraud-Investigator	Hertz rental car for DISB Investigation Division (S. Saxton) and Toll Fare	02/28/2023	128.08	
Saxton, Shanta Total				128.08	

Appendix 3 - FY23 Employee Travel Expenses

Question 9(c)

Employee Name	Position/Title	Invoice Description/Conference Attended	Expense Report Date	Amount	Justification
Saxton,Shanta Total				128.08	Required conference/training related to positions of the staff
Shahidah Williams	PROGRAM MANAGER	SFCCP CONFERENCE. San Francisco, CA	09/30/2023	1,858.44	
Shahidah Williams Total				1,858.44	
Sharon Shipp	Deputy Commissioner- Market Compliance	Promises and Limits of Inferring Protected-Class Data for Disparate Impact Testing of AI Systems. Boston, MA	09/07/2023	256.09	
		Hotel fee for employee S. Shipp to attend conference. Boston, MA	09/08/2023	794.28	
Sharon Shipp Total				1,050.37	
Surayuth Bunyasrie	Financial Analyst Officer - RFB	2022 Analysis Peer Review. Kansas City, MO	10/24/2022	865.80	
		2023 NAIC Insurance Summit. Kansas City, MO	09/14/2023	1,488.34	
		Captive Insurance Companies Association (CICA) Conference. Rancho Mirage, CA	03/05/2023	2,442.52	
		Society of Financial Examiner's Career Development Seminar. Louisville, KY	09/06/2023	1,688.83	
Surayuth Bunyasrie Total				6,485.49	
Tamara Zeidan	Director of Innovation	123rd Annual National Black Business Conference. Atlanta, Georgia	08/23/2023	392.60	
		DeFi Retreat US 2023. Brooklyn, New York	09/30/2023	1,181.91	
		Emerging Technology & Innovation Conference. Cambridge, MD	09/30/2023	229.90	
		FinovateFall 2023. New York, New York	09/11/2023	2,178.43	
		Office of Innovation Hotel Fees	05/08/2023	160.81	
		Flight fee for T. Zeidan to attend 123rd Annual National Black Business Conference. New York	08/09/2023	238.90	
		Hotel fee for T. Zeidan to attend conference. Atlanta, GA	08/09/2023	841.02	
Tamara Zeidan Total				5,223.57	
Tanhehco,Efren L	Supervisory-Health-Actuary	Conference fees for E.Tanhehco to attend the 2022 Academy Annual Meeting(Virtual) Gov. Actuary conference	10/24/2022	395.00	
Tanhehco,Efren L Total				395.00	
Timothy Huber	Bank Examiner	AARMR Annual Conference. Baltimore, MD	08/07/2023	293.60	
		AARMR Enhanced Financial Analysis for Mortgage ExaminationsTraining. New Orleans, LA	09/25/2023	1,414.19	
		NMLS Conference. Phoenix, AZ	04/06/2023	2,516.87	
Timothy Huber Total				4,224.66	
Trey Irwin	Supervisory-Bank-Examiner	MoneyGram 2022 full scope examination. Dallas, TX	10/07/2022	2,337.09	
Trey Irwin Total				2,337.09	
Turner,Dolly	Chief-of-Staff	Flight fee for Dolly Turner-United Airlines split cost	08/09/2023	347.80	
		Preferred seating charge for Dolly Turner	08/09/2023	92.00	
Turner,Dolly Total				439.80	
Wade,Cheryl R	Market-Conduct-Data-Analyst	Insurance Regulatory Fees for DISB employee Cheryl Wade	11/15/2022	85.00	
		Payment for the individual C. Wade to attend Project Management Certification training	10/17/2022	3,900.00	
Wade,Cheryl R Total				3,985.00	
West,Nicole	Policy Advisor	Flight fee for N.West to attend NASAA Fall Annual meeting, San Diego, CA	08/09/2023	427.80	
		Hotel fee for N.West. San Diego, CA	09/09/2023	1,121.40	
West,Nicole Total				1,549.20	
Yohaness Negash	Financial Examiner	NAIC 2023 Summer National Meeting. Seattle, Washington	08/11/2023	2,799.40	
		Society of Financial Examiners 2023 CDS. Louisville, KY	07/25/2023	2,019.39	
Yohaness Negash Total				4,818.79	
Zainab Yusuff	Fraud Investigator	2023 NHCAA Boot Camp Training. New Orleans, Louisiana	08/07/2023	1,859.37	
		HERTZ #0182026 - Rentals Car Services	05/30/2023	100.01	
Zainab Yusuff Total				1,959.38	
Grand Total				212,434.54	

Appendix 4

Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2024 Employee Travel Expenses

Employee Name	Position/Title	Invoice Description/Conference Attended	Expense Report Date	Amount	Justification
Aaron Clifton	Bank Examiner	Carrington Mortgage Services Multi State exam. Anaheim, CA	10/27/2023	1,935.85	Required conference/training related to positions of the staff
Aaron Clifton Total				1,935.85	
Angela Guishard	Student Loan Examiner	Onsite MMC Examination - Carrington. Annaheim, CA	10/22/2023	1,447.12	
		Travel fees for A. Guishard. Los Angeles, CA	10/16/2023	849.01	
Angela Guishard Total				2,296.13	
Arthur Swift	Chief Communications Officer	Hotel booking, Nashville, TN	10/15/2023	996.18	
		Public Relations Society of America Annual Conference. Nashville, TN	10/23/2023	759.27	
Arthur Swift Total				1,755.45	
Brian Bressman	Director of Fruad	2023 National Fraud Directors Conference. St. George, Utah	10/16/2023	1,599.99	
Brian Bressman Total				1,599.99	
Brianna Jordan	Public Affairs Specialist	Hotel booking, Nashville, TN	10/15/2023	617.62	
		Public Relations Society of America ICON 2023 Nashville, TN	10/30/2023	808.64	
		PRSA conference, Airfare for Brianna Jordan, Nashville, TN	10/11/2023	61.79	
Brianna Jordan Total				1,488.05	
Eli Fuller	Financial Examiner	National Risk Retention Association 2023 Conference. Chicago, IL	12/06/2023	998.59	
Eli Fuller Total				998.59	
James Mcmanus	Asst Director, Corporation Finance	2023 NASAA Fall Annual Meeting. San Diego, CA	11/02/2023	2,072.78	
James Mcmanus Total				2,072.78	
KAMARIA MABRY	Program-Analyst	NRWC 2nd Annual Conference. Philadelphia, PA	11/03/2023	1,227.00	
KAMARIA MABRY Total				1,227.00	
Liliah Blackstone	General Counsel	Boston University: Fundamentals of Banking Law. Boston, MA	11/02/2023	1,890.55	
Liliah Blackstone Total				1,890.55	
Miriam Cole	Sr. Bank Examiner	CYBER & IT Supervisory Training- Austin, TX	11/05/2023	2,142.60	
Miriam Cole Total				2,142.60	
Patrick O'Donnell	Director of Financial Examination - RFB	NAIC 2023 Fall National Meeting. Orlando, FL	11/29/2023	1,621.34	
		National Risk Retention Assoc 2023 Conference. Chicago, IL	11/13/2023	1,139.86	
Patrick O'Donnell Total				2,761.20	
Paul Drehoff	Public Information Officer	PRSA ICON 2023 Conference. Nashville, TN	10/14/2023	664.33	
		PRSA training-Hotel cost,Pual Drehoff Nashville, TN	10/18/2023	926.43	
Paul Drehoff Total				1,590.76	
Randal Turner	Supervisory Bank Examiner	Onsite MMC Examination - Carrington. Annaheim, CA	10/27/2023	2,624.32	
Randal Turner Total				2,624.32	
Shahidah Williams	Program Manager	AFCPE 2023 Symposium. New Orleans, LA	12/04/2023	1,568.02	
Shahidah Williams Total				1,568.02	
Kimberly Turner	Attorney Advisor	2023 NELI: Employment Conference	11/03/2023	2,631.24	
Kimberly Turner Total				2,631.24	
David O'Brien	Attorney Advisor	NASAA - 2023 Fall Corporation Finance Training Conf.	11/27/2023	2,175.99	
David O'Brien Total				2,175.99	
Tamara Zeidan	Director of Innovation	Tamara Zeidan Airfare, Atlanta, GA	10/18/2023	143.90	
Tamara Zeidan Total				143.90	
Grand Total				30,902.42	

Appendix 5

Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2023 and 2024 List of Employee Bonuses, Special Award Payments and Quality Step Increases

A) Bonuses**1 - FY 2023**

There are no bonuses paid in FY 2023.

2 - FY 2024

Employee Name	Bonus Paid
Abdullah,IIdriys J	11,992.00
TOTAL	11,992.00

B) Special Award Payments**1 - FY 2023**

There are no special award paid in FY 2023.

2 - FY 2024

There are no special awards paid in FY 2024, to date.

C) Quality Step Increases**1 - FY 2023**

Employee Name	Quality Step Increases
Davis,Rebecca	3,811.00
Andrew,Anu	3,226.00
Afolabi,Christine	3,811.00
Bryant,Tanya D	3,227.00
TOTAL	14,075.00

2 - FY 2024

There are no QSI paid in FY 2024, to date.

Appendix 6

Department of Insurance, Securities and Banking (SR0)

Fiscal Year 2023 and 2024 Overtime and workers' compensation payments to Employees

Overtime

Fiscal Year	Employee Name	Overtime Paid
2023	King,Angela Jenice	9,672.63
	Rielley,John M	8,229.13
	Johnson,Colin B	7,387.51
	Vanhorne,Lashawn M	5,609.26
	Duckett,Alfonzo	4,372.80
	Mccargo,Andrea Nicole	3,377.16
	Branham,Valencia M	3,372.52
	Fludd,NuDasha	907.11
	Herrera,Claudia L.	702.71
	Key,Roderica O	566.23
	Wade,Cheryl R	259.60
	Storr,Tywanda	251.94
	Moore,David	188.04
	Turcios,Cynthia V	72.71
	Guishard,Michael	4.54
2023 Total		44,973.89
2024	Mccargo,Andrea Nicole	332.00
	Duckett,Alfonzo	203.69
	Key,Roderica O	103.21
	Herrera,Claudia L.	47.83
2024 Total		686.72
Grand Total		45,660.61

Workers' compensation

There were no workers' compensation payments made in FY 2023 and FY 2024 to date.

Appendix 7

DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
PCard Report - Overall Spending
FY2023

Transaction Date	Transaction Amount	Account Number	Cardholder Last Name	Cardholder First Name	Merchant Name	CBE	Transaction Notes
10/01/2022	383.35	*****0927	DUCKETT	ALFONZO	THE DISTRICT OF COLUMB	No-Explain in Notes	DC Bar membership fees for John Rielley
10/02/2022	3.25	*****0927	DUCKETT	ALFONZO	HERTZ TOLL 832786706	No-Explain in Notes	Rental car tolls for S. Saxton in Enforcement dept.
10/03/2022	121.00	*****0927	DUCKETT	ALFONZO	AMTRAK .CO27	No-Explain in Notes	Amtrak ticket for the individual K. Woods to attend conference
10/05/2022	199.00	*****0927	DUCKETT	ALFONZO	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Registration fee for P. Barlow to attend 2022 Virtual Reverse Mortgages Training
10/05/2022	199.00	*****0927	DUCKETT	ALFONZO	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Registration fee for P. Wagner to attend 2022 Virtual Reverse Mortgages Training
10/05/2022	199.00	*****0927	DUCKETT	ALFONZO	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Registration fee for E. Bright to attend 2022 Virtual Reverse Mortgages Training
10/05/2022	327.63	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	Offices supplies for the individual D. Turner
10/06/2022	825.14	*****0927	DUCKETT	ALFONZO	DOUBLETREE NY ECOM	No-Explain in Notes	Hotel fees for the Commissioner K. Woods to attend conference
10/07/2022	199.00	*****0927	DUCKETT	ALFONZO	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Registration fee for D. Davis to attend 2022 Virtual Reverse Mortgages Training
10/07/2022	199.00	*****0927	DUCKETT	ALFONZO	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Registration fee for A.Clifton to attend 2022 Virtual Reverse Mortgages Training
10/11/2022	323.94	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	Batteries for the agency
10/12/2022	620.53	*****0927	DUCKETT	ALFONZO	AMZN MKTP US	No-No Available CBE	IT accessories...items from SBE/CBE unavailable
10/12/2022	709.15	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	Postage and mailing materials for the agency
10/13/2022	30.74	*****0927	DUCKETT	ALFONZO	APPLE.COM/US	No-Explain in Notes	IT department fee for apple support on L.Martin's work Iphone replacement
10/14/2022	559.79	*****0193	WADE	ALICIA	NBA OFFICE PRODUCTS, I	Yes	Office supplies for agency
10/15/2022	379.55	*****0927	DUCKETT	ALFONZO	HERTZ #0483503	No-Explain in Notes	Rental car for travel
10/17/2022	595.00	*****0927	DUCKETT	ALFONZO	NATIONAL REENTRY WORKF	No-Explain in Notes	Registration fee for K. Mabry to attend NRWC Conference
10/17/2022	91.27	*****0193	WADE	ALICIA	TOUCAN PRINTING & PROM	Yes	Enforcement credentials for the individual B.Richardson
10/17/2022	3,900.00	*****0927	DUCKETT	ALFONZO	ECORNELL	No-Explain in Notes	Payment for the individual C. Wade to attend Project Management Certification training
10/19/2022	595.00	*****0193	WADE	ALICIA	ATM	No-Explain in Notes	Conference fees for P. Barlow to attend 2022 Academy Annual Meeting
10/19/2022	595.00	*****0193	WADE	ALICIA	ATM	No-Explain in Notes	Conference fees for 2022 Academy Annual meeting for D. Christhilf
10/19/2022	600.00	*****0193	WADE	ALICIA	CAS PROF ONLINE SALES	No-Explain in Notes	Conference fees for D. Christhilf to attend the CAS Interactive Livestream: Annual Full Event Member
10/21/2022	395.00	*****0193	WADE	ALICIA	ATM	No-Explain in Notes	Conference fees for E.Tanhedco to attend the 2022 Academy Annual Meeting(Virtual) Gov. Actuary
09/23/2022	(56.02)	*****0927	DUCKETT	ALFONZO	SQ *WANNAS, LLC	Yes	Refund from vendor due to supplies being out of stock
10/24/2022	595.00	*****0193	WADE	ALICIA	ATM	No-Explain in Notes	Registration fees for Stephen Flick to attend the 2022 Academy Annual Meeting
10/25/2022	178.19	*****0927	DUCKETT	ALFONZO	HERTZ #0181011	No-Explain in Notes	Rental car service for S. Saxton in the Enforcement Bureau
10/26/2022	11.95	*****0927	DUCKETT	ALFONZO	HERTZ TOLL 963691573	No-Explain in Notes	Rental Car Toll
10/26/2022	167.73	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	Postage and mailing fees
10/27/2022	1,595.00	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA Conference fees for T. Bryant
10/27/2022	3,000.00	*****0193	WADE	ALICIA	WWW.INCLUSIONSORE.ORG	No-Explain in Notes	Registration fee for the executive members to attend Inclusion Training
10/28/2022	1,595.00	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA conference for P. Drehoff
10/28/2022	1,595.00	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA Conference fees for B. Jordan
11/01/2022	979.88	*****0193	WADE	ALICIA	SKILLPATH / NATIONAL	No-Explain in Notes	Professional development training for the individual T. Pedroso
11/02/2022	1,595.00	*****0193	WADE	ALICIA	PRSA	No-Explain in Notes	Conference registration fee for the individual A. Swift to attend PRSA ICON 2022
11/03/2022	3,622.45	*****0927	DUCKETT	ALFONZO	ABC SUPPLY	Yes	Technical Support
11/04/2022	2,250.00	*****0193	WADE	ALICIA	GLOBAL ALUMNI	No-Explain in Notes	Training for J.Bramble in OGC
11/07/2022	295.00	*****0927	DUCKETT	ALFONZO	SQ *CENTRAL SAFE AND L	No-Explain in Notes	Locksmith services for DISB new offices
11/08/2022	1,895.82	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	Office Supplies
11/09/2022	2,500.00	*****0927	DUCKETT	ALFONZO	BUSINESS INSURANCE	No-Explain in Notes	Business Insurance
11/09/2022	784.64	*****0927	DUCKETT	ALFONZO	TOTAL OFFICE PRODUCTS,	Yes	General Office Supplies
11/15/2022	85.00	*****0927	DUCKETT	ALFONZO	INSURANCE REGULATORY E	No-Explain in Notes	Insurance Regulatory Fees for DISB employee Cheryl Wade
11/16/2022	599.00	*****0927	DUCKETT	ALFONZO	TRAINHR	No-Explain in Notes	HR Training for Admin staff - Working with Difficult People
11/16/2022	477.00	*****0927	DUCKETT	ALFONZO	SML SERVICES	Yes	white board installation for Chief of Staff - D. Turner
11/12/2022	855.69	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-No Available CBE	Hotel fee for the individual T. Bryant to attend the PRSA conference in Texas
11/12/2022	967.10	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel fee for the individual B. Jordan to attend the PRSA conference in Texas
11/12/2022	855.69	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel fee for the individual P. Drehoff to attend the PRSA conference in Texas
11/12/2022	855.69	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel fee for the individual A. Swift to attend the PRSA conference in Texas

11/18/2022	4,185.00	*****0927	DUCKETT	ALFONZO	IN *X1 DISCOVERY, INC.	No-Explain in Notes	Enforcement Division - 1st year license 12 months Subscription
11/18/2022	51.55	*****0927	DUCKETT	ALFONZO	IN *THE LANGUAGE DOCTO	No-Explain in Notes	DISB document language translation - Spanish
11/18/2022	1,399.00	*****0193	WADE	ALICIA	IN *X1 DISCOVERY, INC.	No-Explain in Notes	Social Discovery on demand- certification training
11/21/2022	(30.69)	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel credit for A. Swift
11/22/2022	(30.69)	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel credit for P.Drehoff
11/22/2022	(118.83)	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel credit for B. Jordan
11/22/2022	(30.69)	*****0193	WADE	ALICIA	GAYLORD TEXAN FRONT DE	No-Explain in Notes	Hotel credit for T. Bryant
11/28/2022	2,799.98	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	Office supplies
11/28/2022	992.71	*****0193	WADE	ALICIA	ABC SUPPLY	Yes	IT Supplies
11/28/2022	2,900.00	*****0193	WADE	ALICIA	CAPTIVE INSURANCE COMP	No-Explain in Notes	Conference fees for the agency to attend the CICA 2023 International Conference
12/01/2022	3,555.00	*****0927	DUCKETT	ALFONZO	IN *URBAN EQUITY CONSU	Yes	Urban Equity Consulting Group consulting services for DISB/OFEE
12/02/2022	375.00	*****0927	DUCKETT	ALFONZO	ATM	No-Explain in Notes	Stephen Flick American Academy of Actuaries membership dues
12/02/2022	375.00	*****0927	DUCKETT	ALFONZO	ATM	No-Explain in Notes	Phil Barlow American Academy of Actuaries membership dues
12/02/2022	375.00	*****0927	DUCKETT	ALFONZO	ATM	No-Explain in Notes	Efren Techecho American Academy of Actuaries membership dues
12/03/2022	710.00	*****0927	DUCKETT	ALFONZO	SOCIETY OF ACTUARIES	No-Explain in Notes	Phil Barlow SOA Membership Dues
12/03/2022	750.00	*****0927	DUCKETT	ALFONZO	SOCIETY OF ACTUARIES	No-Explain in Notes	Stephen Flick SOA Membership Dues
12/03/2022	710.00	*****0927	DUCKETT	ALFONZO	SOCIETY OF ACTUARIES	No-Explain in Notes	Efren Tanhecho SOA membership dues
11/30/2022	229.00	*****0193	WADE	ALICIA	SOCIETYFORHUMANRESOURC	No-Explain in Notes	Professional membership testing materials
12/05/2022	40.00	*****0927	DUCKETT	ALFONZO	ACFE	No-Explain in Notes	Yohannes Negash ACFE Membership Dues
12/05/2022	175.00	*****0193	WADE	ALICIA	CFA	No-Explain in Notes	Conference registration fee for P. Barlow to attend CFA's 2022 Financial Services Conference
12/05/2022	220.00	*****0927	DUCKETT	ALFONZO	ISACA	No-Explain in Notes	Yohannes Negash ISACA membership dues
12/06/2022	1,375.00	*****0927	DUCKETT	ALFONZO	NEAL R. GROSS & CO., I	No-Explain in Notes	DISB Transcription services
12/07/2022	158.65	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	DISB FedEx invoice payment
12/06/2022	600.00	*****0927	DUCKETT	ALFONZO	SOCIETY OF FINANCIAL E	No-Explain in Notes	DISB staff membership fees
12/06/2022	839.76	*****0193	WADE	ALICIA	NBA OFFICE PRODUCTS, I	Yes	Office supplies for the agency
12/12/2022	219.90	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General office Supplies
12/14/2022	800.00	*****0927	DUCKETT	ALFONZO	A360, INC	No-Explain in Notes	360 inc
12/15/2022	4,577.17	*****0193	WADE	ALICIA	CDW GOVT #FQ88271	No-Explain in Notes	IT supplies for the agency
12/18/2022	150.00	*****0193	WADE	ALICIA	SOCIETY OF FINANCIAL E	No-Explain in Notes	SOFE membership dues Y. Negash
12/18/2022	150.00	*****0193	WADE	ALICIA	SOCIETY OF FINANCIAL E	No-Explain in Notes	SOFE membership dues for S.Merlo
12/18/2022	150.00	*****0193	WADE	ALICIA	SOCIETY OF FINANCIAL E	No-Explain in Notes	SOFE membership dues for N. Brown
12/18/2022	110.00	*****0193	WADE	ALICIA	SOCIETY OF FINANCIAL E	No-Explain in Notes	SOFE membership dues for L. Alexander
12/22/2022	1,820.85	*****0927	DUCKETT	ALFONZO	TOTAL OFFICE PRODUCTS,	Yes	General office Supplies
01/02/2023	4,782.24	*****0927	DUCKETT	ALFONZO	CDW GOVT #FW70010	No-Explain in Notes	IT license renewal subscription
01/04/2023	220.97	*****0927	DUCKETT	ALFONZO	WPY*FINANCIAL JOY SCHO	No-Explain in Notes	Joy school legacy cards for DISB OFEE Financial Program
01/04/2023	299.00	*****0927	DUCKETT	ALFONZO	ASSOCIATIO* BANKTALENT	No-Explain in Notes	T.Pedroso professional membership
01/04/2023	75.55	*****0927	DUCKETT	ALFONZO	IN *THE LANGUAGE DOCTO	No-Explain in Notes	Document translation into Spanish for DISB Consumer Protection Division
01/04/2023	814.39	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	DISB office supplies
01/05/2023	367.89	*****0927	DUCKETT	ALFONZO	THE INSTITUTES	No-Explain in Notes	Course training materials for DISB staff - Angela King
01/05/2023	897.00	*****0927	DUCKETT	ALFONZO	SKILLPATH / NATIONAL	No-Explain in Notes	Online training course with SkillPath for DISB staff
01/04/2023	435.00	*****0927	DUCKETT	ALFONZO	SOCIETYFORHUMANRESOURC	No-Explain in Notes	SHIRM membership dues for DISB staff - Alicia Wade
01/04/2023	229.00	*****0927	DUCKETT	ALFONZO	SOCIETYFORHUMANRESOURC	No-Explain in Notes	SHIRM membership dues for DISB staff - Tamisha Pedroso
01/04/2023	413.00	*****0927	DUCKETT	ALFONZO	SOCIETYFORHUMANRESOURC	No-Explain in Notes	SHIRM membership dues
01/06/2023	167.00	*****0927	DUCKETT	ALFONZO	PROMOSOURCECOM	Yes	Office supplies for agency
01/07/2023	119.40	*****0927	DUCKETT	ALFONZO	CANVA* I03658-20149800	No-Explain in Notes	Renewal subscription for OFEE bureau
01/07/2023	995.00	*****0193	WADE	ALICIA	WK*WK FINANCIAL SRVS	No-No Available CBE	No available CBE - IT subscription renewal for securities bureau - Wolters Kluwer
01/09/2023	584.10	*****0927	DUCKETT	ALFONZO	YM CAREERS	No-Explain in Notes	OGC Attorney Advisor job posting with ABA
01/09/2023	620.10	*****0927	DUCKETT	ALFONZO	YM CAREERS	No-Explain in Notes	Job postings for DISB with American Bar Association
01/10/2023	874.53	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	DISB General Office Supplies
01/10/2023	1,855.94	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	office supplies for employees
01/11/2023	299.00	*****0927	DUCKETT	ALFONZO	BLOOMBERG.COM	No-Explain in Notes	Bloomberg Subscription for Brain Bressman

01/10/2023	1,080.00	*****0193	WADE	ALICIA	IN *TECKNOMIC LLC	No-Explain in Notes	IT services - License renewal
01/12/2023	55.00	*****0927	DUCKETT	ALFONZO	GREATER WASHINGTON HIS	No-Explain in Notes	Exhibit booth fee for agency
01/17/2023	599.00	*****0927	DUCKETT	ALFONZO	TRAINHR	No-Explain in Notes	Training Course- Writing Effective for DISB HR staff
01/17/2023	33.48	*****0927	DUCKETT	ALFONZO	DNH*GODADDY.COM	No-Explain in Notes	Renewal of the website for Bank on DC
01/21/2023	105.00	*****0927	DUCKETT	ALFONZO	EXPO CONVENTION CONTRA	No-Explain in Notes	Postage fees to ship DISB materials for the World Captive Forum 2023 conference
01/23/2023	62.95	*****0927	DUCKETT	ALFONZO	IN *THE LANGUAGE DOCTO	No-Explain in Notes	QuickBooks - DISB CAD document translation (Spanish)
01/24/2023	677.16	*****0927	DUCKETT	ALFONZO	EB BUSINESS INSURANCE	No-Explain in Notes	Business insurance 2023 world captive forum conference registration
01/25/2023	741.37	*****0927	DUCKETT	ALFONZO	TOTAL OFFICE PRODUCTS,	Yes	CBE Office Supplies
01/26/2023	2,495.00	*****0193	WADE	ALICIA	SQ *RESTORATION TECHNO	No-Explain in Notes	Office wink walls for DISB staff.
01/26/2023	122.96	*****0193	WADE	ALICIA	APSTYLEBOOK.COM	No-Explain in Notes	Renewal subscription membership for Communications Dept
01/27/2023	5,000.00	*****0193	WADE	ALICIA	SQ *THE AQUILINE GROUP	Yes	Professional, Layout, and Design for the Communications bureau
02/01/2023	1,000.00	*****0927	DUCKETT	ALFONZO	SCHOLASTIC EDUCATION	No-Explain in Notes	Scholastic Financial education books for OFEE
02/02/2023	98.61	*****0927	DUCKETT	ALFONZO	SMARTSIGN	No-Explain in Notes	Security signs for OGC
02/02/2023	1,700.00	*****0927	DUCKETT	ALFONZO	BLOOMBERG.COM	No-Explain in Notes	This transaction is being disputed by the agency. We did not approve this transaction.
02/06/2023	826.80	*****0927	DUCKETT	ALFONZO	IPADE COMMUNITY	No-Explain in Notes	Venue Rental (Black-owned women business) for DISB/OFEE program event
02/06/2023	146.24	*****0927	DUCKETT	ALFONZO	SIGNS BY TOMORROW	No-Explain in Notes	Signs by Tomorrow for DISB restricted area for Enforcement file room
02/08/2023	315.57	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx mail/shipping/delivery services for DISB
02/08/2023	115.00	*****0927	DUCKETT	ALFONZO	INSURANCE REGULATORY E	No-Explain in Notes	Insurance Examiner dues for Angela King
02/13/2023	225.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Training for Sainey Sanyang
02/13/2023	225.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Training for LaKishia Cooper
02/13/2023	225.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Training for F. Umote
02/14/2023	275.00	*****0193	WADE	ALICIA	GALLAUDET UNIVERSITY C	No-No Available CBE	Gallaudet University Job Fair Registration
02/15/2023	3,642.60	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	office supplies (copying Paper)
02/15/2023	60.00	*****0927	DUCKETT	ALFONZO	AICP	No-Explain in Notes	Colin Johnson AICP Membership Dues
02/15/2023	50.00	*****0927	DUCKETT	ALFONZO	AICP	No-Explain in Notes	AICP Membership Dues for John Rielley
02/22/2023	132.50	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx mailing/shipping services for DISB
02/22/2023	124.50	*****0927	DUCKETT	ALFONZO	INSURANCE JOURNAL	No-Explain in Notes	DISB job board posting in the Insurance Journal
02/21/2023	1,775.00	*****0193	WADE	ALICIA	THE BUSINESS JOURNALS	No-Explain in Notes	Washington Business Journal subscription
02/24/2023	392.00	*****0927	DUCKETT	ALFONZO	INNOVATIVE EXPO, INC.	No-Explain in Notes	Shipping materials to conference for Risk Finance division
02/24/2023	479.88	*****0193	WADE	ALICIA	ALM	No-Explain in Notes	American Lawyer Membership for J.Bramble
02/27/2023	224.65	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies
02/26/2023	819.83	*****0193	WADE	ALICIA	TOTAL OFFICE PRODUCTS,	Yes	Total Office Products - general office supplies for DISB
02/27/2023	249.00	*****0193	WADE	ALICIA	SOLARWINDS	No-Explain in Notes	Solarwinds DameWare Remote Support per technician license
02/27/2023	2,374.41	*****0193	WADE	ALICIA	VISUAL CLICK SOFTWARE	No-Explain in Notes	Visual Click IT Software
02/27/2023	3,496.92	*****0193	WADE	ALICIA	ABC SUPPLY	Yes	ABC - IT supplies for DISB
02/28/2023	2,799.98	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	general office supplies
02/28/2023	108.09	*****0927	DUCKETT	ALFONZO	HERTZ #0182026	No-Explain in Notes	Hertz rental car for DISB Investigation Division (S. Saxton)
02/28/2023	2,000.00	*****0193	WADE	ALICIA	FDIC TRAINING CENTER	No-Explain in Notes	FDIC Training (Introduction to Security) for R. Turner and K. McClendon
02/28/2023	90.00	*****0927	DUCKETT	ALFONZO	INNOVATIVE EXPO, INC.	No-Explain in Notes	Innovative expo (Advance Sm Pkg < 40lbs per shipment of conference materials) for Risk Finance
02/28/2023	1,541.66	*****0193	WADE	ALICIA	QUEST SOFTWARE, INC.	No-Explain in Notes	Software renewal for IT
03/02/2023	2,495.00	*****0927	DUCKETT	ALFONZO	SQ *RESTORATION TECHNO	No-Explain in Notes	Restoration technology - Office Wink Walls for DISB offices and conference rooms
03/03/2023	(3.28)	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx shipping/mailling services for DISB
03/05/2023	1,324.13	*****0927	DUCKETT	ALFONZO	TOTAL OFFICE PRODUCTS,	Yes	Office Supplies
03/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership fee for Office of Innovation bureau
03/06/2023	1,485.00	*****0193	WADE	ALICIA	NEAL R. GROSS & CO., I	Yes	Transcription Court Reporting, Transcribing & Word Processing Services for OGC
03/06/2023	443.40	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	Yes	Office Supplies
03/07/2023	114.63	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	office supplies
03/07/2023	1,017.47	*****0193	WADE	ALICIA	LINKEDIN 8827530874	No-No Available CBE	LinkedIn advertising for agency
03/08/2023	218.54	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	Fedex services for DISB -shipping cost
03/08/2023	1,338.75	*****0927	DUCKETT	ALFONZO	ENTERPRISE	No-Explain in Notes	Charge was NOT authorized by DISB. There is an Enterprise Rent-A-Car location at 1301 K Street, NW
03/08/2023	79.00	*****0193	WADE	ALICIA	CENGAGE LEARNING, INC	No-Explain in Notes	University of the District of Columbia fees for Chastity Ball.

03/09/2023	986.50	*****0927	DUCKETT	ALFONZO	FAITH MANAGEMENT CONSU	Yes	Pick-up & transports of surplus items
03/10/2023	3,027.85	*****0927	DUCKETT	ALFONZO	LEXISNEXIS RISK MNGMT	No-Explain in Notes	LexisNexis subscription for OGC
03/13/2023	1,500.00	*****0927	DUCKETT	ALFONZO	IN *THE WALLACE FIRM	No-Explain in Notes	Mediation Transcription services for OGC
03/13/2023	262.18	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies for DISB Staff Recognition
03/13/2023	825.00	*****0193	WADE	ALICIA	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Membership renewal for the Banking Bureau
03/15/2023	39.00	*****0193	WADE	ALICIA	COURSRA9GU69PHIHT1PZI	No-Explain in Notes	Fee for Critical Thinking course for employee C. Ball
03/16/2023	1,240.50	*****0927	DUCKETT	ALFONZO	FAITH MANAGEMENT CONSU	Yes	Office Equipment removal & transport to DC surplus
03/17/2023	375.00	*****0193	WADE	ALICIA	AUCAREERCENTER	No-Explain in Notes	Job fair registration for the agency
03/20/2023	275.00	*****0193	WADE	ALICIA	CSBS/EFSBS ONLINE	No-No Available CBE	CSBS 2023 Conference registration fee for Karima Woods
03/22/2023	329.85	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies-surge protectors for DISB IT Division (computers)
03/22/2023	3,195.00	*****0193	WADE	ALICIA	THISISPEL.COM	No-Explain in Notes	Subscription renewal for Securities bureau
03/22/2023	1,487.00	*****0193	WADE	ALICIA	LAW360	No-Explain in Notes	Law360 Employment Authority subscription membership fee for DISB Commissioner
03/22/2023	1,673.00	*****0193	WADE	ALICIA	LAW360	No-Explain in Notes	Law360 Insurance Authority subscription membership fee for DISB Commissioner
03/23/2023	84.23	*****0193	WADE	ALICIA	LABOR LAW CENTER	No-Explain in Notes	Labor Law poster for DISB human resources
03/24/2023	567.08	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies- FireProof safe for incoming checks
03/27/2023	878.79	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-No Available CBE	American Airlines fair to Phoenix AX for Kevin Smith to attend NMLS conference.
03/28/2023	3,950.00	*****0193	WADE	ALICIA	GWU CPS MARKETPLACE	No-No Available CBE	Local conference for the Director of DISB/Director of OFEE, M. Hammonds
03/30/2023	275.00	*****0927	DUCKETT	ALFONZO	SQ *CENTRAL SAFE AND L	No-Explain in Notes	Locksmith service to unlock agency safe
03/30/2023	343.13	*****0927	DUCKETT	ALFONZO	HERTZ #0181011	No-Explain in Notes	Hertz rental car service for Commissioner Woods
03/29/2023	425.82	*****0193	WADE	ALICIA	SOFITEL HOTEL PHILADEL	No-No Available CBE	Sofitel hotel stay for Commissioner Woods to attend the CSBS Spring meeting in Philadelphia, PA
03/29/2023	57.80	*****0193	WADE	ALICIA	SOFITEL HOTEL PHILADEL	No-Explain in Notes	Travel fees for the Commissioner K. Woods - parking fees for hotel/conference
04/03/2023	615.52	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	general office supplies
04/03/2023	2,500.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-No Available CBE	Agency renewal membership dues for NASAA
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting G.Adu
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Order Spring Meeting F.Umoete
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting Lucinda Martin
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for T. Williams
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Shanta Saxton
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for S.Sangyang
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-No Available CBE	NASAA Spring Meeting for Sara Bakker
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for P.Lele
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Phillip Edmonds
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting For Michael Ross
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for L. Cooper
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Faye Vaugh-Cook
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Erris Gray
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for David O'Brien
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Brian Bressman
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Arthur Swift
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Ayca Ozer
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for G.Nikoip
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting For Mike McManus
04/04/2023	150.00	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Meeting for Faith Umoete
04/06/2023	2,278.18	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	general supplies for the OFEE Summer Youth program
04/06/2023	1,050.00	*****0927	DUCKETT	ALFONZO	THE BUSINESS JOURNALS	No-Explain in Notes	DISB The Business Journal Renewal
04/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-No Available CBE	Pressreader subscription renewal
04/09/2023	15.99	*****0927	DUCKETT	ALFONZO	HERTZ TOLL 169372733	No-Explain in Notes	Hertz Rental Car service - tolls fee for Commissioner Woods travel to conference
04/06/2023	1,097.30	*****0193	WADE	ALICIA	HILTON GARDEN INN PHX	No-Explain in Notes	Travel and training NMLS Conference for the individual Kevin Smith.
04/06/2023	4,825.50	*****0193	WADE	ALICIA	SENODA INC	Yes	Promotional items for the Office of Innovation department engagements
04/10/2023	4,900.00	*****0927	DUCKETT	ALFONZO	IN *AFRICA FINTECH SUM	No-Explain in Notes	Africa Fintech Summit exhibit booth for DISB
04/11/2023	495.00	*****0193	WADE	ALICIA	PAYPAL	No-No Available CBE	Credit Builders Alliance membership renewal for M. Hammonds

04/12/2023	480.00	*****0927	DUCKETT	ALFONZO	OTTER.AI	No-Explain in Notes	Otter for Business annual subscription
04/12/2023	1,665.00	*****0927	DUCKETT	ALFONZO	IN *GEORGETOWN MEDIA G	Yes	Display Ads
04/13/2023	4,800.00	*****0927	DUCKETT	ALFONZO	VCIA CAPTIV INS	No-Explain in Notes	Captive Insurance Conference - DISB Risk Finance Division
04/15/2023	39.00	*****0193	WADE	ALICIA	COURSRA9GU69PIHT1PZI	No-No Available CBE	Coursera subscription renewal for Chistity Ball
04/18/2023	225.00	*****0927	DUCKETT	ALFONZO	ACFE	No-Explain in Notes	ACFE membership dues for Juliana Tengen
04/18/2023	79.00	*****0193	WADE	ALICIA	CRIMEDEX	No-No Available CBE	CrimeDex Law Enforcement Subscription for Juliana Tengen
04/18/2023	1,375.00	*****0193	WADE	ALICIA	NEAL R. GROSS & CO., I	Yes	Transcribe services for Office of Financial Empowerment
04/19/2023	400.00	*****0193	WADE	ALICIA	MARYLAND CHAPTER CERTI	No-Explain in Notes	Virtual online 2023 Maryland Fraud Conference for Juliana Tengen
04/19/2023	950.00	*****0193	WADE	ALICIA	GIV*SHILOH BAPTI	No-Explain in Notes	DISB Life Insurance Forum Facility Usage fee
04/24/2023	2,350.00	*****0193	WADE	ALICIA	EVENTSDC	No-Explain in Notes	Rental fee for forum at the Washington Convention Center
04/28/2023	2,430.00	*****0193	WADE	ALICIA	VARCOMAC	Yes	New outlets installed in April for hoteling space for interns
04/28/2023	576.81	*****0193	WADE	ALICIA	VARCOMAC	Yes	Electrical Outlet - December install in new Director of Innovation's office
05/02/2023	3,792.60	*****0927	DUCKETT	ALFONZO	DJ FAST PAY	No-Explain in Notes	Subscription - DISB Wall Street Journal digital subscription
05/01/2023	1,379.94	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies for summer youth meetings/trainings
04/30/2023	638.31	*****0193	WADE	ALICIA	TOTAL OFFICE PRODUCTS,	Yes	General office supplies
05/02/2023	489.00	*****0927	DUCKETT	ALFONZO	SENODA INC	No-Explain in Notes	Communication flyers
05/04/2023	750.00	*****0927	DUCKETT	ALFONZO	IN *THE WALLACE FIRM	No-Explain in Notes	Banking Mediation for housing foreclosure
05/04/2023	4,998.50	*****0193	WADE	ALICIA	ABC SUPPLY	Yes	Iphone cases for the agency staff
05/06/2023	254.25	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx Billing for DISB mailing/shipping supplies
05/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership subscription for T. Zeiden
05/08/2023	3,500.00	*****0193	WADE	ALICIA	IN *DOT LEMON INC	No-Explain in Notes	Videography for Office of Innovation
05/09/2023	517.28	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies for Admin
05/08/2023	160.81	*****0193	WADE	ALICIA	HYATT REGENCY CHESAPEA	No-No Available CBE	Hotel accommodation for training (DISB Office of Innovation Director Tamara Zeidan).
05/09/2023	150.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-No Available CBE	Local NASAA conference fee for Dolly Turner
05/09/2023	150.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-No Available CBE	NASAA conference fee Theford Collins
05/10/2023	200.00	*****0193	WADE	ALICIA	EB 2023 BANK ON NATIO	No-No Available CBE	Bank on DC Natl. conference fee for Michelle Hammonds and Jazman Hicks
05/15/2023	39.00	*****0193	WADE	ALICIA	COURSRA9GU69PIHT1PZI	No-Explain in Notes	Membership for C.Ball
05/17/2023	57.20	*****0927	DUCKETT	ALFONZO	CUBICLE KEYS	No-Explain in Notes	Office/cubicle keys
05/17/2023	1,393.00	*****0193	WADE	ALICIA	IN *AMERICAN ASSOCIATI	No-No Available CBE	AARMR virtual conference registration fee for banking staff
05/23/2023	1,000.00	*****0193	WADE	ALICIA	SQ *MTRA	No-No Available CBE	MTRA membership for banking staff
05/23/2023	235.32	*****0193	WADE	ALICIA	SP INKWELL PRESS	Yes	Office supplies for Dolly Turner
05/23/2023	280.00	*****0193	WADE	ALICIA	AMERICAN BAR ASSOCIATI	No-No Available CBE	American Bar Association Business Law and Litigation fees Jocelyn Bramble -
05/23/2023	60.00	*****0193	WADE	ALICIA	AMERICAN BAR ASSOCIATI	No-No Available CBE	American Bar Assoc. fees Jocelyn Bramble
05/23/2023	115.00	*****0193	WADE	ALICIA	AMERICAN BAR ASSOCIATI	No-Explain in Notes	State and Local Government and Science & Technology Law access renewal for J.Bramble
05/23/2023	210.00	*****0193	WADE	ALICIA	AMERICAN BAR ASSOCIATI	No-Explain in Notes	Membership renewal for Maureen Murat
05/30/2023	100.01	*****0927	DUCKETT	ALFONZO	HERTZ #0182026	No-Explain in Notes	Rental Car fee for Shanta Saxton (Enforcement)
05/31/2023	796.00	*****0193	WADE	ALICIA	CHAINALYSIS.COM	No-No Available CBE	DISB - Enforcement & Consumer Protection Division staff training registration fees
05/31/2023	1,485.00	*****0193	WADE	ALICIA	NEAL R. GROSS & CO., I	Yes	Transcribing services for Financial Literacy Council Meeting
06/06/2023	3,864.51	*****0927	DUCKETT	ALFONZO	COMCAST	No-Explain in Notes	DISB Annual Comcast Cable Bill
06/06/2023	2,338.54	*****0927	DUCKETT	ALFONZO	ULINE	No-Explain in Notes	Purchase of conf room training chairs
06/04/2023	1,538.54	*****0193	WADE	ALICIA	TOTAL OFFICE PRODUCTS,	Yes	SYEP office supplies
06/06/2023	873.00	*****0927	DUCKETT	ALFONZO	NATIONAL FINANCIAL E	No-Explain in Notes	Renewal for Office of Financial Empowerment membership National Financial Educators Council
06/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership for Office of Innovation Director Tamara Zeiden
06/07/2023	504.88	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General office supplies for Admin/Policy
06/07/2023	(150.00)	*****0927	DUCKETT	ALFONZO	NORTH AMERICAN SECURITIE	No-Explain in Notes	NASAA Spring Conference Fees
06/09/2023	1,650.00	*****0927	DUCKETT	ALFONZO	CAPITAL SERVICES AND S	Yes	Moving Logistics Services for Communications event
06/10/2023	19.99	*****0927	DUCKETT	ALFONZO	HERTZ TOLL 374922682	No-Explain in Notes	Hertz Toll Payment for Shanta Saxton - ECPD Division
06/09/2023	500.00	*****0193	WADE	ALICIA	PAYPAL	No-Explain in Notes	National Black Chamber of Commerce for Office of Innovation
06/10/2023	3,625.00	*****0193	WADE	ALICIA	MEETING SERVICES, INC	No-Explain in Notes	SOFE Conference Fees S. O'Donnell
06/12/2023	1,050.00	*****0927	DUCKETT	ALFONZO	CAPITAL SERVICES AND S	Yes	Moving logistics services for communications event
06/12/2023	1,450.00	*****0193	WADE	ALICIA	MEETING SERVICES, INC	No-Explain in Notes	SOFE Conference fees: L. Davis

06/14/2023	24.00	*****0927	DUCKETT	ALFONZO	SQ *CENTRAL SAFE AND L	No-Explain in Notes	Replacement office keys for DISB office
06/14/2023	1,119.55	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	Yes	SYEP office supplies
06/14/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Fall NASAA Meeting attended by Legal staff for L. Blackstone
06/14/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Fall NASAA Meeting attended by Securities Bureau staff J. McManus
06/14/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Fall NASAA Meeting attended by Risk Management staff member D. O'Brien
06/14/2023	575.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	2023 NASAA Fall Annual Meeting - Securities staff - Lucinda Martin
06/14/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Fall NASAA Meeting attended by Communications Director - A. Swift
06/14/2023	575.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	2023 Fall NASAA for Securities Bureau staff - A.Ozyer
06/15/2023	39.00	*****0193	WADE	ALICIA	COURSRA9GU69PPIHT1PZI	No-Explain in Notes	Tuition fee for Banking Bureau staff - Chasity Ball
06/21/2023	230.50	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx billing receipt for DISB mailing/shipping
06/21/2023	1,695.00	*****0193	WADE	ALICIA	VCIA CAPTIV INS	No-Explain in Notes	2023 VCIA Annual Conference for Risk Management staff - D. Sheppard
06/21/2023	1,280.00	*****0193	WADE	ALICIA	CSBS/EFSBS ONLINE	No-Explain in Notes	Banking Bureau Staff training
06/22/2023	925.00	*****0927	DUCKETT	ALFONZO	MEETING SERVICES, INC	No-Explain in Notes	SOFE Registration fees for Y. Negash
06/30/2023	2,700.00	*****0193	WADE	ALICIA	CDW GOVT #KM24638	No-Explain in Notes	Renewal of IBM software for agency
06/30/2023	327.09	*****0193	WADE	ALICIA	INTERCONTINENTAL SAN D	No-Explain in Notes	Hotel fee for the individual K. Woods to attend NASAA Conference
07/04/2023	238.50	*****0193	WADE	ALICIA	ACAMS	No-Explain in Notes	Membership fee for M.Cole
07/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership fee for T. Zeiden
07/06/2023	2,628.00	*****0193	WADE	ALICIA	TOUCAN PRINTING & PROM	Yes	MBSYEP apparel for the interns OFEE
07/11/2023	750.00	*****0927	DUCKETT	ALFONZO	HUBSPOT INC.	No-Explain in Notes	HubSpot Transactions receipt for DISB Office of Innovation
07/11/2023	4,246.80	*****0193	WADE	ALICIA	HUBSPOT INC.	No-Explain in Notes	Membership fee for T.Zeiden in OOI
07/12/2023	4,687.50	*****0193	WADE	ALICIA	SQ *LIGHTBULB PRESS, I	No-Explain in Notes	Educational guides for Securities
07/11/2023	2,812.50	*****0193	WADE	ALICIA	ECORNELL	No-No Available CBE	Professional development training for the individual R.Keys
07/14/2023	339.28	*****0927	DUCKETT	ALFONZO	THE DISTRICT OF COLUMBIA BAR	No-Explain in Notes	John Rielley DC Bar Receipt
07/15/2023	39.00	*****0193	WADE	ALICIA	COURSRA9GU69PPIHT1PZI	No-No Available CBE	Member subscription fee for training C.Ball
07/17/2023	2,856.00	*****0927	DUCKETT	ALFONZO	AUDACY OPERATIONS, INC	No-Explain in Notes	Radio Advertising for DISB/Communications Division
07/17/2023	4,375.00	*****0193	WADE	ALICIA	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Membership renewal for Banking
07/18/2023	222.00	*****0927	DUCKETT	ALFONZO	CAPITAL CONVENTION CON	No-Explain in Notes	CAPITAL CONVENTION CONTRACTORS_VCIA Exhibitor Services
07/18/2023	4,224.71	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies for Admin
07/19/2023	93.53	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx mailing services for DISB Risk Finance
07/19/2023	3,598.70	*****0193	WADE	ALICIA	THISISPEI.COM	No-Explain in Notes	Online membership renewal for securities
07/19/2023	5,000.00	*****0193	WADE	ALICIA	SQ *THE AQUILINE GROUP	Yes	Promotional items for Communications
07/18/2023	795.00	*****0193	WADE	ALICIA	SENODA INC	Yes	Promotional supplies for Communications
07/19/2023	339.05	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	Yes	Office supplies
07/20/2023	49.00	*****0193	WADE	ALICIA	COURSRA3PBYJARCYNFISI	No-Explain in Notes	Training fee for T.Zeiden
07/20/2023	3,995.00	*****0193	WADE	ALICIA	HARVARD PDPR	No-Explain in Notes	Professional development registration fee for Michelle Hammonds
07/21/2023	3,080.00	*****0927	DUCKETT	ALFONZO	2U GETSMARTER (US) LLC	No-Explain in Notes	Tamara Zeidan Get Smarter registration course
07/21/2023	340.00	*****0193	WADE	ALICIA	ASSN *ORDER	No-Explain in Notes	Member renewal for Sean O'Donnel
07/25/2023	1,520.00	*****0927	DUCKETT	ALFONZO	MOVESPRING FOR GROUP H	No-Explain in Notes	Licenses for DISB events
07/27/2023	1,028.70	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	Office Supplies
07/28/2023	2,750.00	*****0927	DUCKETT	ALFONZO	WWW.WOMENOFPM.COM	No-Explain in Notes	2nd Annual Women of Project Management Conference fees for Kamari Mabry (OFEE)
07/28/2023	2,550.35	*****0927	DUCKETT	ALFONZO	CROWN AWARDS INC	No-Price over 12%	Awards for MBSYEP interns
07/28/2023	764.65	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies
07/27/2023	(675.00)	*****0193	WADE	ALICIA	MEETING SERVICES, INC	No-Explain in Notes	Refund for individual E. Fuller
07/28/2023	2,563.23	*****0193	WADE	ALICIA	ABC SUPPLY	Yes	Renewal for Adobe for IT Dept
07/29/2023	399.00	*****0193	WADE	ALICIA	COURSRAALXIOT357VUY7	No-Explain in Notes	Professional development for staff member Roderica Keys
08/01/2023	220.00	*****0927	DUCKETT	ALFONZO	VERMONT SECRETARY OF S	No-Explain in Notes	Accountancy Application For Mobin Bhatti membership dues
08/02/2023	3,582.50	*****0927	DUCKETT	ALFONZO	PLI*PRCTISNG LAW IN II	No-Explain in Notes	Legal Materials for General Counsel
08/04/2023	(310.47)	*****0927	DUCKETT	ALFONZO	CROWN AWARDS INC	No-Explain in Notes	Refund from the vendor due to an accidental overcharge
08/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Subscription fee for T.Zeidan (Office of Innovation Director)
08/04/2023	56.00	*****0193	WADE	ALICIA	MD DEPT OF LICENSING	No-Explain in Notes	CPA License Renewal for S.O'Donnel
08/06/2023	3,863.76	*****0193	WADE	ALICIA	TOTAL OFFICE PRODUCTS,	Yes	Office supplies

08/07/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Registration fee for Fall NASAA Annual Meeting-B. Bressman
08/07/2023	250.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Registration fee for 2023 Investment Adviser Training-F. Vaughn-Cooke
08/09/2023	159.67	*****0927	DUCKETT	ALFONZO	THE NBL	No-Explain in Notes	Registration fee for 123rd Annual National Black Business Conferene- T. Zeidan
08/09/2023	143.90	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-Explain in Notes	This is an unauthorize charge with American Airlines. Currently under dispute.
08/09/2023	238.90	*****0193	WADE	ALICIA	DELTA	No-Explain in Notes	Flight fee for T. Zeidan to attend 123rd Annual National Black Business Conference
08/09/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Registration fee for Fall NASAA Annual Meeting-D. Turner
08/09/2023	325.00	*****0193	WADE	ALICIA	NORTH AMERICAN SECURITIE	No-Explain in Notes	Registration fee for Fall NASAA Annual Meeting-N.West
08/10/2023	2,080.00	*****0193	WADE	ALICIA	THE DISTRICT OF COLUMBIA BAR	No-Explain in Notes	Event space fee for Returning Citizens Roundtable event (OFEE Sponsored event)
08/09/2023	427.80	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Flight fee for N.West to attend NASAA Fall Annual meeting
08/09/2023	347.80	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Flight fee for Dolly Turner-United Airlines split cost
08/09/2023	46.00	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Preferred seating charge for Dolly Turner
08/09/2023	46.00	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Preferred seating charge for Dolly Turner
08/09/2023	841.02	*****0193	WADE	ALICIA	HILTON ADVPURCH8002367	No-Explain in Notes	Hotel fee for T. Zeidan to attend conference
08/15/2023	39.00	*****0193	WADE	ALICIA	COURSRA9GU69PHIHTIPZI	No-Explain in Notes	Training fee for Chasity Ball (Banking Bureau staff)
08/15/2023	375.00	*****0193	WADE	ALICIA	NATIONAL REENTRY WORKF	No-Explain in Notes	Membership fee-K.Mabry
08/15/2023	650.00	*****0193	WADE	ALICIA	NATIONAL REENTRY WORKF	No-Explain in Notes	Certification/Training for K.Mabry
08/16/2023	248.66	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	DISB FedEx mailing services
08/17/2023	395.65	*****0927	DUCKETT	ALFONZO	THE DISTRICT OF COLUMBIA BAR	No-Explain in Notes	Employee DC Bar Dues for Katrice Purdie
08/16/2023	1,000.00	*****0193	WADE	ALICIA	SQ *MTRA	No-Explain in Notes	Registration fee for B.Walton
08/16/2023	795.00	*****0927	DUCKETT	ALFONZO	SENODA INC	No-Explain in Notes	Communication Marketing Materials
08/17/2023	(795.00)	*****0927	DUCKETT	ALFONZO	SENODA INC	No-Explain in Notes	Refund from Senoda for printing
08/18/2023	3,010.98	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	No-Explain in Notes	General supplies
08/18/2023	575.00	*****0927	DUCKETT	ALFONZO	YOUR MEMBERSHIP CAREER	No-Explain in Notes	General Counsel Job Posting - Attorney Advisor position
08/18/2023	422.80	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-Explain in Notes	Flight fee for S.Shipp to attend conference
08/22/2023	900.00	*****0927	DUCKETT	ALFONZO	NCRC.ORG	No-Explain in Notes	Services for Communications (Tanya Bryant)
08/22/2023	350.00	*****0927	DUCKETT	ALFONZO	SQ *NAEEMAH STAGGS	No-Explain in Notes	DISB/CAD Mental Health workshop
08/22/2023	1,980.00	*****0927	DUCKETT	ALFONZO	FAITH MANAGEMENT CONSU	Yes	Moving logistics project picking up & dropping off surplus chairs & IT materials to surplus (Admin/IT)
08/22/2023	275.00	*****0927	DUCKETT	ALFONZO	CSBS/EFSBS ONLINE	No-Explain in Notes	Fall Meeting Sam Fuller
08/24/2023	198.00	*****0193	WADE	ALICIA	JOHN E. REID & ASSOCIA	No-Explain in Notes	Training fees for S.Saxton
08/28/2023	2,605.50	*****0193	WADE	ALICIA	HARVARD P DPR	No-Explain in Notes	Training fee at Harvard Professional Development-M.Hammonds
08/28/2023	4,982.88	*****0193	WADE	ALICIA	ABC SUPPLY	Yes	IT supplies for the agency
08/28/2023	569.80	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Flight fee for Commissioner Karima Woods to attend NASAA meeting
08/28/2023	149.00	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Flight fee for Commissioner Karima Woods (seating)
08/28/2023	149.00	*****0193	WADE	ALICIA	UNITED AIRLINES	No-Explain in Notes	Returning flight fee Karima Woods
08/29/2023	1,450.00	*****0193	WADE	ALICIA	HSTREETMAIN	No-Explain in Notes	Registration fee for agency to participate in the H Street festival
08/29/2023	312.80	*****0193	WADE	ALICIA	DELTA	No-Explain in Notes	Flight fee for F.Jean to attend conference
08/29/2023	2,438.00	*****0927	DUCKETT	ALFONZO	SENODA INC	No-Explain in Notes	DISB Flood Banner (Tanya Bryant) for Communications Division
08/31/2023	2,000.00	*****0193	WADE	ALICIA	FIESTA DC INC	No-Explain in Notes	Exhibit fee for Fiesta DC for Communications dept.
09/01/2023	267.12	*****0927	DUCKETT	ALFONZO	BITLY.COM	No-Explain in Notes	Subscription fee for Communication dept
09/05/2023	2,419.20	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	DISB Conf room general Supplies
09/06/2023	112.11	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	DISB FedEx mailing services
09/06/2023	95.67	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General IT Supplies
09/06/2023	435.00	*****0927	DUCKETT	ALFONZO	SOCIETYFORHUMANRESOURC	No-Explain in Notes	SHRMCP Certification Exam
09/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership subscription fee
09/08/2023	(143.90)	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-Explain in Notes	Reimbursement from airlines due to an clerical error on their part for the employee S.Shipp
09/05/2023	1,575.00	*****0193	WADE	ALICIA	PAYPAL	No-Explain in Notes	Show set up for podcast with the Communication dept
09/07/2023	2,110.00	*****0193	WADE	ALICIA	PAYPAL	No-Explain in Notes	PRSA membership dues for Communication dept
09/07/2023	750.00	*****0193	WADE	ALICIA	CSBS/EFSBS ONLINE	No-Explain in Notes	Conference fee for Chasity Ball to attend Fundamentals of Cryptocurrency
09/08/2023	4,687.50	*****0927	DUCKETT	ALFONZO	SQ *LIGHTBULB PRESS, I	No-Explain in Notes	DISB OFEE Division financial materials - Financial Education Guides
09/08/2023	371.48	*****0193	WADE	ALICIA	THE GODFREY HOTEL BOST	No-Explain in Notes	Hotel fee for employee S. Shipp to attend conference
09/09/2023	1,150.58	*****0193	WADE	ALICIA	HYATT CENTRIC FANEUIL	No-Explain in Notes	Hotel fee for employee Fania Jean to attend conference

09/11/2023	4,220.00	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	Yes	Chairs for new employees
09/12/2023	1,154.34	*****0193	WADE	ALICIA	INFORMA CONNECT	No-Explain in Notes	Registration fees for T. Zeidan to attend conference
09/12/2023	1,485.00	*****0193	WADE	ALICIA	NEAL R. GROSS & CO., I	Yes	Transcribing & word processing services for Financial Literacy Meeting
09/14/2023	4,657.97	*****0927	DUCKETT	ALFONZO	TOTAL OFFICE PRODUCTS,	Yes	Office Supplies
09/14/2023	1,662.42	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	General Office Supplies
09/09/2023	1,121.40	*****0193	WADE	ALICIA	SPRINGHILL SUITES DTWN	No-Explain in Notes	Hotel fee for N.West
09/13/2023	684.18	*****0193	WADE	ALICIA	INTERCONTINENTAL SAN D	No-Explain in Notes	Hotel fee for the Commissioner to attend the NASAA Fall meeting
09/14/2023	3,094.20	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	Yes	Office supplies for agency
09/15/2023	294.00	*****0927	DUCKETT	ALFONZO	USPS PO BOXES ONLINE	No-Explain in Notes	USPS PO Box payment for DISB Enforcement Division
09/15/2023	3,040.00	*****0193	WADE	ALICIA	IN *AMERICAN ASSOCIATI	No-Explain in Notes	Membership fee for American Association of Residential Mortgage Regulators for Banking bureau.
09/20/2023	4,000.00	*****0927	DUCKETT	ALFONZO	IN *DEE DWYER PHOTOGRA	Yes	Photographer for OFEE
09/20/2023	719.98	*****0193	WADE	ALICIA	SQ *IMPRENTA CORP.	No-Explain in Notes	Printing and marketing for M. Hammonds- Maternal Health Expo
09/20/2023	1,463.00	*****0193	WADE	ALICIA	BUILDING BRIDGES	No-Explain in Notes	Event space fee for M. Hammonds
09/20/2023	2,947.52	*****0193	WADE	ALICIA	TOTAL OFFICE PRODUCTS,	Yes	Office supplies for agency
09/21/2023	5,000.00	*****0193	WADE	ALICIA	OUTFRONT MEDIA	No-Explain in Notes	Printing and marketing for communication dept
09/21/2023	4,405.47	*****0193	WADE	ALICIA	BLUEBAY OFFICE INC	Yes	Office supplies for M. Hammonds
09/22/2023	5,000.00	*****0927	DUCKETT	ALFONZO	SQ *THE AQUILINE GROUP	No-Explain in Notes	Graphic Design for Communications
09/22/2023	4,450.05	*****0927	DUCKETT	ALFONZO	THE CALVIN PRICE GROUP	Yes	Books - Professional Development books for Exec Leadership Retreat
09/23/2023	3,997.50	*****0927	DUCKETT	ALFONZO	ABC SUPPLY	No-No Available CBE	iPhone supplies -- Screenless Edition Case for iPhone 11 for IT (staff issued iPhones)
09/22/2023	500.00	*****0193	WADE	ALICIA	PAYPAL	No-Explain in Notes	Registration fees for S. Williams to attend the Society for Financial & Career Consulting Professionals
12/13/2023							

Appendix 8

DEPARTMENT OF INSURANCE, SECURITIES AND BANKING							
PCard Report							
FY2024 to Date							
Transaction Date	Transaction Amount	Account Number	Cardholder Last Name	Cardholder First Name	Merchant Name	CBE	Transaction Notes
10/06/2023	29.93	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx mailing services
10/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Subscription renewal for T. Zeidan
10/10/2023	1,450.00	*****0927	DUCKETT	ALFONZO	FAITH MANAGEMENT CONSU	Yes	Transport items/materials for OFEE
10/10/2023	980.00	*****0927	DUCKETT	ALFONZO	FAITH MANAGEMENT CONSU	Yes	Transport items/materials for OFEE
10/10/2023	2,605.50	*****0193	WADE	ALICIA	HARVARD P DPR	No-Explain in Notes	Registration for professional development for M. Hammonds
10/10/2023	495.00	*****0193	WADE	ALICIA	NATIONAL REENTRY WORKF	No-Explain in Notes	2023 NRW Conference Registration K. Mabry
10/11/2023	23.00	*****0927	DUCKETT	ALFONZO	PRICELN*AMERICAN AIRLI	No-Explain in Notes	Seat cost for Brianna Jordan to PRSA conference- partial payment of total
10/11/2023	1,345.50	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA Conference Registration fees for Tanva Bryant
10/11/2023	1,345.50	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA Conference Registration fees for Paul Drehoff - PIA Director
10/11/2023	1,345.50	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA Conference Registration fees for B. Jordan - Communications
10/11/2023	1,345.50	*****0927	DUCKETT	ALFONZO	PRSA	No-Explain in Notes	PRSA Conference Registration fees for Art Swift
10/11/2023	487.79	*****0927	DUCKETT	ALFONZO	AMERICAN AIRLINES	No-Explain in Notes	Travel cost - American Airlines for B. Jordan flight to PRSA conference
10/11/2023	61.79	*****0927	DUCKETT	ALFONZO	AMERICAN AIRLINES	No-Explain in Notes	Seat cost for Brianna Jordan to PRSA conference- partial payment of total
10/12/2023	595.00	*****0927	DUCKETT	ALFONZO	AM ACADEMY ACTUARIES W	No-Explain in Notes	Conference registration fee for Stephen Flick
10/12/2023	595.00	*****0927	DUCKETT	ALFONZO	AM ACADEMY ACTUARIES W	No-Explain in Notes	Conference registration fee for Phil Barlow
10/12/2023	595.00	*****0927	DUCKETT	ALFONZO	AM ACADEMY ACTUARIES W	No-Explain in Notes	Conference registration fee for David Christhilf
10/15/2023	996.19	*****0927	DUCKETT	ALFONZO	GAYLORD OPRY RESORT	No-Explain in Notes	Art Swift Gaylord Receipt - hotel accommodations for conference
10/16/2023	575.00	*****0927	DUCKETT	ALFONZO	CAS PROF ONLINE SALES	No-Explain in Notes	CAS Annual Meeting David Christhilf
10/16/2023	1,600.00	*****0193	WADE	ALICIA	SFEPCONF2021	No-Explain in Notes	SFEPD's 15th Annual Financial Literacy Leadership Conference for
10/16/2023	817.81	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-Explain in Notes	Travel fees for A. Guishard
10/16/2023	31.20	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-Explain in Notes	seating fee for the individual A. Guishard - DISB Banking Division
10/17/2023	625.00	*****0927	DUCKETT	ALFONZO	CAS PROF ONLINE SALES	No-Explain in Notes	Member fee for individual D. Christhilf
10/18/2023	143.90	*****0193	WADE	ALICIA	AMERICAN AIRLINES	No-Explain in Notes	This is a dispute rebill. The original purchase was made for the individual CICA 2024 International Conference for Risk Finance
10/16/2023	2,900.00	*****0193	WADE	ALICIA	CAPTIVE INSURANCE COMP	No-Explain in Notes	
10/17/2023	780.00	*****0193	WADE	ALICIA	EVENTSDC	No-Explain in Notes	DISB Returning Citizens Resource OFEE Event
10/15/2023	617.62	*****0927	DUCKETT	ALFONZO	GAYLORD OPRY RESORT	No-Explain in Notes	Brianna Jordan Gaylord Receipt - hotel accommodations for conference
10/17/2023	(0.01)	*****0927	DUCKETT	ALFONZO	GAYLORD OPRY RESORT	No-Explain in Notes	Gaylord (Hotel) credit for A. Swift receipt = \$0.01 from PRSA
10/18/2023	926.43	*****0927	DUCKETT	ALFONZO	GAYLORD OPRY RESORT	No-Explain in Notes	Paul Drehoff Gaylord Receipt - hotel accommodations for conference
10/18/2023	49.99	*****0193	WADE	ALICIA	EVENTBRITE.COM ORG FEE	No-Explain in Notes	Subscription for Open House for agency
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual D.
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual R.
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual L.
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual J.
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual H.
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual C.
10/19/2023	495.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual A.
10/19/2023	475.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for CIC-DC Annual Conference for the individual M.
10/19/2023	475.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for the individual Conference for the individual
10/19/2023	475.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Registration fees for the individual Conference for the individual A.
10/20/2023	24.00	*****0927	DUCKETT	ALFONZO	SQ *CENTRAL SAFE AND L	No-Explain in Notes	Keys made for OFEE garage storage unit
10/23/2023	24.00	*****0927	DUCKETT	ALFONZO	SQ *CENTRAL SAFE AND L	No-Explain in Notes	Keys made for Offices
10/23/2023	467.93	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	Yes	Office supplies for Communications Division
10/19/2023	228.90	*****0193	WADE	ALICIA	DLT SOLUTIONS	No-Explain in Notes	KACE maintenance renewal for IT dept
10/24/2023	(26.49)	*****0193	WADE	ALICIA	THE CALVIN PRICE GROUP	Yes	Refund of taxes from the office supply order
10/26/2023	5,000.00	*****0927	DUCKETT	ALFONZO	EVENTFULLY* (1 OF 1 PA	No-Explain in Notes	DISB Open House coordination/management/printing
10/30/2023	268.18	*****0193	WADE	ALICIA	IN *RESCUE ONE TRAININ	No-Explain in Notes	Batteries to replace AED machines
10/30/2023	3,595.50	*****0193	WADE	ALICIA	HARVARD P DPR	No-Explain in Notes	Tuition fee for the individual M. Hammonds to attend professional
11/02/2023	995.00	*****0193	WADE	ALICIA	CSBS/EFSBS ONLINE	No-Explain in Notes	Membership dues for banking bureau
11/02/2023	3,275.00	*****0193	WADE	ALICIA	SENODA INC	Yes	Promotional items for agency open house
11/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership fee for T. Zeidan
11/07/2023	5,000.00	*****0193	WADE	ALICIA	DCCAPTIVES	No-Explain in Notes	Conference fees for DC Captives for Risk Finance
11/08/2023	1,250.00	*****0193	WADE	ALICIA	IN *STREETZ MEDIA	Yes	Photography services for outreach project with OFEE
11/09/2023	423.34	*****0193	WADE	ALICIA	EB THE AMERICAN FINTE	No-Explain in Notes	Conference fees for N.West
11/13/2023	183.00	*****0927	DUCKETT	ALFONZO	WWW.DRYYDC.COM	No-Explain in Notes	Dry cleaning services for DISB Open House event (Communications)
11/14/2023	4,310.55	*****0927	DUCKETT	ALFONZO	IN *XI DISCOVERY, INC.	No-Explain in Notes	X1-Discovery for Enforcement - Surveillance Software system
11/14/2023	(575.00)	*****0927	DUCKETT	ALFONZO	CAS PROF ONLINE SALES	No-Explain in Notes	CAS annual meeting for David Christhilf
11/16/2023	225.00	*****0927	DUCKETT	ALFONZO	NASAA	No-Explain in Notes	2023 Corporation Finance Training for James McManus

11/16/2023	225.00	*****0927	DUCKETT	ALFONZO	NASAA	No-Explain in Notes	2023 Corporation Finance Training for Gail Nikkio
11/16/2023	225.00	*****0927	DUCKETT	ALFONZO	NASAA	No-Explain in Notes	2023 Corporation Finance Training Erris Gray
11/22/2023	5,000.00	*****0927	DUCKETT	ALFONZO	SQ *THE AQUILINE GROUP	Yes	DISB Open House event coordination/logistics/equipment and
11/28/2023	2,950.00	*****0193	WADE	ALICIA	IN *STREETZ MEDIA	Yes	Supplies and photography services for agency open house
11/28/2023	3,695.00	*****0927	DUCKETT	ALFONZO	SENODA INC	Yes	Communication Tote Bags
11/29/2023	393.31	*****0927	DUCKETT	ALFONZO	FEDEX	No-Explain in Notes	FedEx mailing services
11/29/2023	899.00	*****0193	WADE	ALICIA	AFCPE	No-Explain in Notes	Conference fees for S.Williams
11/29/2023	3,721.80	*****0193	WADE	ALICIA	ABC TECHNICAL SOLUTION	Yes	IT software renewal
12/02/2023	2,174.82	*****0927	DUCKETT	ALFONZO	AMZN MKTP US	No-Explain in Notes	Amazon order - Ergonomic posture support/accommodation chairs for
12/01/2023	119.99	*****0193	WADE	ALICIA	CANVA* I03986-41220917	No-Explain in Notes	Subscription Policy & Admin
12/01/2023	244.00	*****0193	WADE	ALICIA	SOCIETYFORHUMANRESOURC	No-Explain in Notes	Renewal A. Pettigrew
12/04/2023	3,699.00	*****0193	WADE	ALICIA	ECORNELL	No-Explain in Notes	Training fee F.Jean
12/06/2023	29.99	*****0193	WADE	ALICIA	PRESSREADER.COM	No-Explain in Notes	Membership T.Zeidan
12/07/2023	614.27	*****0927	DUCKETT	ALFONZO	ALLIANCE EXPOSITION SE	No-Explain in Notes	Shipment Risk Finance
12/12/2023	380.00	*****0927	DUCKETT	ALFONZO	AM ACADEMY ACTUARIES W	No-Explain in Notes	Membership renewal P.Barlow
12/12/2023	380.00	*****0927	DUCKETT	ALFONZO	AM ACADEMY ACTUARIES W	No-Explain in Notes	Membership renewal S. Flick
12/12/2023	1,855.00	*****0927	DUCKETT	ALFONZO	SOCIETYFORHUMANRESOURC	No-Explain in Notes	Training fee A.Wade

Total 79,588.21

Appendix 9

Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2023 Budget and Actual Expenditures

Cost Center Description	Program	Program Description	Fund Type	Expenditure Category	Approved Budget	Revised Budget	Expenditures	Available Balance
AGENCY FINANCIAL OPERATIONS DEPARTMENT	150002	AGENCY ACCOUNTING SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	551,458.67	551,458.67	580,161.86	(28,703.19)
	150002 Total				551,458.67	551,458.67	580,161.86	(28,703.19)
	150003	AGENCY BUDGETING AND FINANCIAL MANAGEMENT SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	253,262.52	226,963.61	198,833.52	28,130.09
	150003 Total			NON-PERSONNEL SERVICES	22,800.00	16,429.10	21,487.44	(5,058.34)
	150017	AGENCY/CLUSTER SHARED SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	240,889.00	238,516.50	178,741.57	59,774.93
	150017 Total				240,889.00	238,516.50	178,741.57	59,774.93
AGENCY FINANCIAL OPERATIONS DEPARTMENT Total					1,068,410.19	1,033,367.88	979,224.39	54,143.49
BANKING BUREAU	300133	BANKING LICENSING	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,067,888.24	1,067,888.24	1,013,231.87	54,656.37
	300133 Total				1,067,888.24	1,067,888.24	1,013,231.87	54,656.37
	300135	BANKING MARKET OPERATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	814,321.15	814,321.15	996,637.36	(182,316.21)
	300135 Total			NON-PERSONNEL SERVICES	1,478,098.00	1,468,709.30	1,024,002.31	444,706.99
	300137	SSBCI (DC BIZCAP)	SPECIAL PURPOSE REVENUE FUNDS	NON-PERSONNEL SERVICES	2,292,419.15	2,283,030.45	2,020,639.67	262,390.78
	300137 Total				2,000,000.00	-	-	-
BANKING BUREAU Total					5,360,307.39	3,350,918.69	3,033,871.54	317,047.15
COMPLIANCE DEPARTMENT	300139	CONSUMER SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	978,220.44	977,569.51	967,217.13	10,352.38
	300139 Total				978,220.44	977,569.51	967,217.13	10,352.38
	300141	MARKET RESEARCH & ANALYSIS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	975,778.71	960,851.76	677,749.54	283,102.22
	300141 Total			NON-PERSONNEL SERVICES	32,340.00	31,248.55	10,511.10	20,737.45
COMPLIANCE DEPARTMENT Total					1,986,339.15	1,969,669.82	1,655,477.77	314,192.05
ENFORCEMENT BUREAU	300142	ENFORCEMENT	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	123,323.71	123,185.14	120,545.98	2,639.16
	300142 Total			NON-PERSONNEL SERVICES	86,330.00	85,043.44	60,598.79	24,444.65
	300143	INVESTIGATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	209,653.71	208,228.58	181,144.77	27,083.81
	300143 Total				871,980.93	870,354.87	839,393.98	30,960.89
ENFORCEMENT BUREAU Total					1,081,980.93	1,078,583.45	1,020,538.75	58,044.70
INSURANCE BUREAU	300151	HEALTH ACTUARIAL	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	681,569.00	681,569.00	617,006.54	64,562.46
	300151 Total				681,569.00	681,569.00	617,006.54	64,562.46
	300152	INSURANCE FINANCIAL EXAMINATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	3,287,056.17	3,287,056.17	3,106,275.08	180,781.09
	300152 Total			NON-PERSONNEL SERVICES	1,192,000.00	1,192,000.00	1,077,791.45	114,208.55
			FEDERAL GRANT FUND - FPR	NON-PERSONNEL SERVICES	167,864.18	79,940.52	79,940.52	-
INSURANCE BUREAU Total					4,646,920.35	4,558,996.69	4,264,007.05	294,989.64
MARKET EXAMINATION BUREAU	300134	BANKING MARKET EXAMINATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,663,031.87	1,663,031.87	1,491,677.83	171,354.04
	300134 Total				1,663,031.87	1,663,031.87	1,491,677.83	171,354.04
	300160	RISK FINANCE-MARKET EXAMINATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	985,770.89	985,770.89	888,758.41	97,012.48
	300160 Total				985,770.89	985,770.89	888,758.41	97,012.48
	300163	SECURITIES MARKET EXAMINATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	465,096.94	465,096.94	356,255.19	108,841.75
300163 Total			NON-PERSONNEL SERVICES	-	-	(13.42)	13.42	
MARKET EXAMINATION BUREAU Total					465,096.94	465,096.94	356,241.77	108,855.17
OFFICE OF FINANCIAL EMPOWERMENT & EDUCATION	300146	CITY FOR FINANCIAL EMPOWERMENT	LOCAL FUND	PERSONNEL SERVICES	405,043.66	268,167.66	313,553.55	(45,385.89)
	300146		NON-PERSONNEL SERVICES	1,599,887.00	1,523,427.33	1,478,041.44	45,385.89	
	300146	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	155,089.57	155,089.57	201,294.50	(46,204.93)	
	300146 Total		NON-PERSONNEL SERVICES	3,107,800.00	3,042,177.34	2,622,552.39	419,624.95	
OFFICE OF FINANCIAL EMPOWERMENT & EDUCATION Total					5,267,820.23	4,988,861.90	4,615,441.88	373,420.02
	100058	HUMAN RESOURCE SERVICES - GENERAL	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	203,145.67	203,145.67	234,783.36	(31,637.69)
	100058 Total				203,145.67	203,145.67	234,783.36	(31,637.69)
	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,381,128.71	1,343,750.59	1,393,796.95	(50,046.36)
	100071 Total			NON-PERSONNEL SERVICES	3,966,235.24	3,449,469.93	3,286,918.59	162,551.34
					5,347,363.95	4,793,220.52	4,680,715.54	112,504.98

Cost Center Description	Program	Program Description	Fund Type	Expenditure Category	Approved Budget	Revised Budget	Expenditures	Available Balance
OFFICE OF THE COMMISSIONER	100092	LEGAL SERVICES - GENERAL	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,527,893.22	1,382,895.88	1,527,718.74	(144,822.86)
				NON-PERSONNEL SERVICES	168,361.00	166,082.14	46,341.59	119,740.55
	100092 Total				1,696,254.22	1,548,978.02	1,574,060.33	(25,082.31)
	100151	EXECUTIVE ADMINISTRATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,336,093.38	1,322,628.94	1,038,913.38	283,715.56
				NON-PERSONNEL SERVICES	210,000.00	209,326.31	196,526.06	12,800.25
	100151 Total				1,546,093.38	1,531,955.25	1,235,439.44	296,515.81
OFFICE OF THE COMMISSIONER Total	100157	PUBLIC AFFAIRS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	869,256.90	823,133.22	815,067.42	8,065.80
				NON-PERSONNEL SERVICES	934,625.00	887,558.73	786,528.29	101,030.46
	100157 Total				1,803,881.90	1,710,691.95	1,601,595.71	109,096.26
					10,596,739.12	9,787,991.41	9,326,594.38	461,397.05
OFFICE OF INNOVATION	300195	MARKET ANALYSIS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	123,129.72	118,037.45	21,282.24	96,755.21
	300195 Total				123,129.72	118,037.45	21,282.24	96,755.21
	300196	OUTREACH	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	301,882.90	237,073.64	151,198.00	85,875.64
				NON-PERSONNEL SERVICES	195,000.00	151,601.88	108,408.79	43,193.09
	300196 Total				496,882.90	388,675.52	259,606.79	129,068.73
OFFICE OF INNOVATION Total	300197	COMPLIANCE	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	86,397.97	85,539.07	69,211.72	16,327.35
	300197 Total				86,397.97	85,539.07	69,211.72	16,327.35
					706,410.59	592,252.04	350,100.75	242,151.29
RISK FINANCE BUREAU	300157	FINANCIAL ANALYSIS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	354,935.37	354,935.37	191,090.84	163,844.53
	300157 Total				354,935.37	354,935.37	191,090.84	163,844.53
	300158	RISK FINANCE MARKET OPERATION	SPECIAL PURPOSE REVENUE FUNDS	NON-PERSONNEL SERVICES	175,200.00	175,200.00	153,837.90	21,362.10
	300158 Total				175,200.00	175,200.00	153,837.90	21,362.10
	300159	RISK FINANCE-LICENSING AND REGULATORY	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	120,095.58	120,095.58	106,469.82	13,625.76
300159 Total				120,095.58	120,095.58	106,469.82	13,625.76	
RISK FINANCE BUREAU Total					650,230.95	650,230.95	451,398.56	198,832.39
SECURITIES BUREAU	300161	CORPORATE FINANCE	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	967,853.61	967,853.61	786,527.85	181,325.76
				NON-PERSONNEL SERVICES	645,077.74	645,077.74	343,063.84	302,013.90
	300161 Total				1,612,931.35	1,612,931.35	1,129,591.69	483,339.66
	300162	SECURITIES LICENSING	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	624,689.18	624,689.18	526,787.28	97,901.90
300162 Total				624,689.18	624,689.18	526,787.28	97,901.90	
SECURITIES BUREAU Total					2,237,620.53	2,237,620.53	1,656,378.97	581,241.56
Grand Total					37,397,901.84	34,043,962.06	30,706,718.59	3,337,243.49

The \$3.3 million budget surplus was in SPR fund. The agency restricted spending to fulfil existing approved fund balance sweep of \$1.4 million per D.C law 23-0016, the Fiscal Year 2020 budget support act of 2019, additional fund balance sweep of \$482K per the Fiscal Year 2023 Revised Local Budget and \$592K per Fiscal Year 2021 Budget support Act of 2020.

The details for budget surplus are as follows:

- \$1.6 million was surplus in Personnel Service surplus
- \$510K was surplus in other services and charges (travel, membership, maintenance and repair);
- \$1.1 million was surplus in contractual services in SPR (mainly for Banking and Office of Financial Empowerment & Education (OFEE);
- \$269k was surplus in equipment and equipment rental (Mainly for Securities Bureau due to STAR system implementation deferred to FY24)

Appendix 10

**Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2024 Budget and Actual Expenditures (Year-to-Date)**

Cost Center Description	Program	Program Description	Fund Type	Expenditure Category	Approved Budget	Revised Budget	Expenditures	Available Balance
AGENCY FINANCIAL OPERATIONS DEPARTMENT	150002	AGENCY ACCOUNTING SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	580,827.44	580,827.44	113,206.64	467,620.80
	150002 Total				580,827.44	580,827.44	113,206.64	467,620.80
	150003	AGENCY BUDGETING AND FINANCIAL MANAGEMENT SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	274,536.35 22,800.00	274,536.35 22,800.00	52,746.59 (340.00)	221,789.76 23,140.00
	150003 Total				297,336.35	297,336.35	52,406.59	244,929.76
	150017	AGENCY/CLUSTER SHARED SERV	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	190,416.09	190,416.09	38,729.30	151,686.79
	150017 Total				190,416.09	190,416.09	38,729.30	151,686.79
AGENCY FINANCIAL OPERATIONS DEPARTMENT Total					1,068,579.88	1,068,579.88	204,342.53	864,237.35
BANKING BUREAU	300133	BANKING LICENSING	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,043,810.10	1,043,810.10	182,605.36	861,204.74
	300133 Total				1,043,810.10	1,043,810.10	182,605.36	861,204.74
	300135	BANKING MARKET OPERATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	815,870.12 1,475,445.00	815,870.12 1,475,445.00	152,108.60 141,463.03	663,761.52 1,333,981.97
	300135 Total				2,291,315.12	2,291,315.12	293,571.63	1,997,743.49
	300137	SSBCI (DC BIZCAP)	SPECIAL PURPOSE REVENUE FUNDS	NON-PERSONNEL SERVICES	2,000,000.00	2,000,000.00	-	2,000,000.00
	300137 Total				2,000,000.00	2,000,000.00	-	2,000,000.00
BANKING BUREAU Total					5,335,125.22	5,335,125.22	476,176.99	4,858,948.23
COMPLIANCE DEPARTMENT	300139	CONSUMER SERVICES	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	991,578.97	991,578.97	209,664.90	781,914.07
	300139 Total				991,578.97	991,578.97	209,664.90	781,914.07
	300141	MARKET RESEARCH & ANALYSIS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	1,053,234.28 18,440.00	1,053,234.28 18,440.00	182,321.19 475.00	870,913.09 17,965.00
	300141 Total				1,071,674.28	1,071,674.28	182,796.19	888,878.09
COMPLIANCE DEPARTMENT Total					2,063,253.25	2,063,253.25	392,461.09	1,670,792.16
ENFORCEMENT BUREAU	300142	ENFORCEMENT	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	131,056.94 93,880.00	131,056.94 93,880.00	26,134.25 5,910.54	104,922.69 87,969.46
	300142 Total				224,936.94	224,936.94	32,044.79	192,892.15
	300143	INVESTIGATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	903,009.73	903,009.73	179,087.29	723,922.44
	300143 Total				903,009.73	903,009.73	179,087.29	723,922.44
ENFORCEMENT BUREAU Total					1,127,946.67	1,127,946.67	211,132.08	916,814.59
INSURANCE BUREAU	300151	HEALTH ACTUARIAL	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	871,704.70	871,704.70	126,744.07	744,960.63
	300151 Total				871,704.70	871,704.70	126,744.07	744,960.63
	300152	INSURANCE FINANCIAL EXAMINATION	LOCAL FUND	NON-PERSONNEL SERVICES	50,000.00	50,000.00	-	50,000.00
			SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	3,291,512.48 1,343,000.00	3,291,512.48 1,343,000.00	698,251.15 (121,566.65)	2,593,261.33 1,464,566.65
	300152 Total				4,684,512.48	4,684,512.48	576,684.50	4,107,827.98
INSURANCE BUREAU Total					5,556,217.18	5,556,217.18	703,428.57	4,852,788.61
MARKET EXAMINATION BUREAU	300134	BANKING MARKET EXAMINATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,744,954.76	1,744,954.76	299,235.99	1,445,718.77
	300134 Total				1,744,954.76	1,744,954.76	299,235.99	1,445,718.77
	300160	RISK FINANCE-MARKET EXAMINA	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	970,568.40	970,568.40	208,565.18	762,003.22
	300160 Total				970,568.40	970,568.40	208,565.18	762,003.22
	300163	SECURITIES MARKET EXAMINATI	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	486,930.21	486,930.21	104,673.32	382,256.89
	300163 Total				486,930.21	486,930.21	104,673.32	382,256.89
MARKET EXAMINATION BUREAU Total					3,202,453.37	3,202,453.37	612,474.49	2,589,978.88
OFFICE OF FINANCIAL EMPOWERMENT & EDUCATION	300146	CITY FOR FINANCIAL EMPOWERMENT	LOCAL FUND	PERSONNEL SERVICES NON-PERSONNEL SERVICES	500,873.73 1,214,520.27	500,873.73 1,214,520.27	80,097.37 (391,251.58)	420,776.36 1,605,771.85
			SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	597,354.99 3,116,088.00	597,354.99 3,116,088.00	103,613.88 (185,770.46)	493,741.11 3,301,858.46
	300146 Total				5,428,836.99	5,428,836.99	(393,310.79)	5,822,147.78
	OFFICE OF FINANCIAL EMPOWERMENT & EDUCATION Total					5,428,836.99	5,428,836.99	(393,310.79)
OFFICE OF THE COMMISSIONER	100058	HUMAN RESOURCE SERVICES - G	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	327,242.43	327,242.43	70,914.01	256,328.42
	100058 Total				327,242.43	327,242.43	70,914.01	256,328.42
	100071	INFORMATION TECHNOLOGY SER	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES NON-PERSONNEL SERVICES	1,324,526.35 4,461,902.77	1,324,526.35 4,461,902.77	295,985.10 539,001.43	1,028,541.25 3,922,901.34
	100071 Total				5,786,429.12	5,786,429.12	834,986.53	4,951,442.59
	100092	LEGAL SERVICES - GENERAL	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,688,004.38	1,688,004.38	339,999.29	1,348,005.09
				NON-PERSONNEL SERVICES	146,116.00	146,116.00	15,334.93	130,781.07

Cost Center Description	Program	Program Description	Fund Type	Expenditure Category	Approved Budget	Revised Budget	Expenditures	Available Balance
OFFICE OF THE COMMISSIONER	100092 Total				1,834,120.38	1,834,120.38	355,334.22	1,478,786.16
	100151	EXECUTIVE ADMINISTRATION	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,278,036.52	1,278,036.52	240,122.31	1,037,914.21
				NON-PERSONNEL SERVICES	126,625.00	126,625.00	(4,152.57)	130,777.57
	100151 Total				1,404,661.52	1,404,661.52	235,969.74	1,168,691.78
	100157	PUBLIC AFFAIRS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	781,807.85	781,807.85	149,880.94	631,926.91
				NON-PERSONNEL SERVICES	1,096,635.00	1,096,635.00	(31,944.64)	1,128,579.64
100157 Total				1,878,442.85	1,878,442.85	117,936.30	1,760,506.55	
OFFICE OF THE COMMISSIONER Total					11,230,896.30	11,230,896.30	1,615,140.80	9,615,755.50
OFFICE OF INNOVATION	300195	MARKET ANALYSIS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	128,101.21	128,101.21	27,981.37	100,119.84
	300195 Total				128,101.21	128,101.21	27,981.37	100,119.84
	300196	OUTREACH	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	314,071.91	314,071.91	39,473.69	274,598.22
				NON-PERSONNEL SERVICES	268,000.00	268,000.00	(23,789.10)	291,789.10
	300196 Total				582,071.91	582,071.91	15,684.59	566,387.32
	300197	COMPLIANCE	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	89,885.94	89,885.94	18,162.27	71,723.67
300197 Total				89,885.94	89,885.94	18,162.27	71,723.67	
OFFICE OF INNOVATION Total					800,059.06	800,059.06	61,828.23	738,230.83
RISK FINANCE BUREAU	300157	FINANCIAL ANALYSIS	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	369,250.33	369,250.33	-	369,250.33
	300157 Total				369,250.33	369,250.33	-	369,250.33
	300158	RISK FINANCE MARKET OPERATIO	SPECIAL PURPOSE REVENUE FUNDS	NON-PERSONNEL SERVICES	133,200.00	133,200.00	(4,564.12)	137,764.12
	300158 Total				133,200.00	133,200.00	(4,564.12)	137,764.12
	300159	RISK FINANCE-LICENSING AND R	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	110,442.44	110,442.44	23,462.39	86,980.05
	300159 Total				110,442.44	110,442.44	23,462.39	86,980.05
RISK FINANCE BUREAU Total					612,892.77	612,892.77	18,898.27	593,994.50
SECURITIES BUREAU	300161	CORPORATE FINANCE	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	1,050,298.98	1,050,298.98	152,545.67	897,753.31
				NON-PERSONNEL SERVICES	833,067.00	833,067.00	69,594.38	763,472.62
	300161 Total				1,883,365.98	1,883,365.98	222,140.05	1,661,225.93
	300162	SECURITIES LICENSING	SPECIAL PURPOSE REVENUE FUNDS	PERSONNEL SERVICES	611,537.35	611,537.35	123,493.49	488,043.86
300162 Total				611,537.35	611,537.35	123,493.49	488,043.86	
SECURITIES BUREAU Total					2,494,903.33	2,494,903.33	345,633.54	2,149,269.79
Grand Total					38,921,164.02	38,921,164.02	4,248,205.80	34,672,958.22

FY 2024 variance (budget balance) is due to expenditures showing only year-to-date amounts.

Appendix 11

Department of Insurance, Securities and Banking (SR0)
Special Purpose Revenue Funds
FY2023 and FY2024 Revenue and Expenditures

Fund Code	Fund Title	Source of Funding	Description	Purpose of Expenditures	FY2023 Actual Revenue	FY2023 Actual Expenditure	FY2024 Revenue 12/27/2023	FY2024 Actual Expenditure 12/27/2023
1060240	HMO Assessment	Health Insurance Companies	An assessment on health care organizations	Expenditures are for the Agency's day-to-day operations	1,216,012.55	1,236,143.79		239,267.70
1060242	Insurance Assessment	Insurance Companies	An assessment on Insurance Companies	Expenditures are for the Agency's day-to-day operations	9,923,412.08	8,862,654.01	(5,864.12)	1,355,715.77
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	-	-	317,471.96	-
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	18,576,926.02	17,382,614.44	-	2,471,472.50
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	648,475.00	-	10,460.00	-
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	387,789.44	-	3,336,391.54	-
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	3,422,119.57	2,784,075.19	27,370.00	477,767.16
1060253	Banking Trust Fund	Banking Institutions , Mortgage Companies	These are fees collected from banks for applications, licensing, titles and penalties	N/A	-	-	4,890,997.36	-
1060254	Foreclosure Mediation Fund	Banks, Mortgage Companies and Individual Borrowers	Mediation fees collected from banks, mortgage companies and individuals being foreclosed on	N/A	3,950.00	3,700.00	1,200.00	-
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	-	-	-	-
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	35,278.79	-	6,652.28	-
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	68,931.86	-	17,423.19	-
	TOTAL				34,282,895	30,269,187	8,602,102	4,544,223

Appendix 12

Department of Insurance, Securities and Banking (SR0)
List of Inter-Agency Transactions

1) FY 2023 Inter-Agency Transfers from Other Agencies

Project No.	Description	Seller Agency	Buyer Agency	Program Code	Program Code Title	Cost Center	Cost Center Title	Funding Source	LOI Executed	MOU Signature Date	Transferred Date	Amount
400525	Insurers' Assessment Services	Department Of Insurance, Securities and Banking (DISB)	Department of Healthcare Finance (DHCF)	100028	CUSTOMER SERVICE - GENERAL	70274	OFFICE OF THE OMBUDSMAN - HT0	Special Purpose Revenue Funds Federal Medicaid Payments	11/27/2022 11/30/2022	11/30/2022	N/A	44,550.00 36,450.00
400126	Summer Youth Employment Program	Department Of Insurance, Securities and Banking (DISB)	Department of Employment Services (DOES)	500186	MARION BARRY SUMMER YOUTH EMPLOYMENT PROGRAM	50256	OFFICE OF YOUTH PROGRAMS	Local Funds	11/15/2021	5/19/2023	N/A	65,000.00
401449	Housing counseling	Department Of Insurance, Securities and Banking (DISB)	Department of Housing and Community Development(DHCD)	300609	HOUSING COUNSELING	30084	NEIGHBORHOOD BASED ACTIVITIES OFFICE	ARPA - HOMEOWNER ASSISTANCE	N/A	6/24/2022	N/A	225,650.51
Total												371,650.51

2) FY 2023 Inter-Agency Transfers to Other Agencies

Project No.	Description	Buyer Agency	Seller Agency	Program Code	Program Code Title	Cost Center	Cost Center Title	Funding Source	LOI Executed	MOU Signature Date	Transferred Date	Amount
201325	Purchase card	Department Of Insurance, Securities and Banking (DISB)	Office of Contacts and Procurements (OCP)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	399,722.76
400707	Cloud information services sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	53,336.40
400708	DC NET Sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	69,398.42
400709	FileNet sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	12,425.04
400710	Telecommunications	Department Of Insurance, Securities and Banking (DISB)	Office of Finance and Resources Management (OFRM)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	93,051.93
400711	OCTO helps sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	2,377.69
400712	Fleet services for securities	Department Of Insurance, Securities and Banking (DISB)	Department of Public Works (DPW)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	7,126.66
400713	Rent	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	2,274,299.88
400714	Security	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	6,258.99
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	N/A	12/28/2021	N/A	495,000.00
400716	Web services sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	15,326.63
401343	Video Production	Department Of Insurance, Securities and Banking (DISB)	Office of Cable Television, Film, Music and Entertainment(CIO)	100157	PUBLIC AFFAIRS	30186	OFFICE OF PUBLIC AFFAIRS	Special Purpose Revenue Funds	N/A	11/29/2022	N/A	4,910.39
401344	ESLV Edge Service Dual Monitors	Department Of Insurance, Securities and Banking (DISB)	Office of the Inspector General(OIG)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	2/22/2023	N/A	23,379.89
401345	District Leadership Program	Department Of Insurance, Securities and Banking (DISB)	Department of Human Resources (DCHR)	100151	EXECUTIVE ADMINISTRATION	30184	EXECUTIVE OFFICE - SR0	Special Purpose Revenue Funds	N/A	11/21/2022	N/A	216,338.81
401506	Executive learning & development	Department Of Insurance, Securities and Banking (DISB)	Department of Human Resources (DCHR)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	9/30/2022	N/A	13,500.00
401612	RTS NON DCNET	Department Of Insurance, Securities and Banking (DISB)	Office of Finance and Resources Management (OFRM)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	N/A	N/A	960.83
401764	Single Audit	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Financial Officer(OFCFO)	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	OFFICE OF FINANCIAL EMPOWERMENT & EDUC	Special Purpose Revenue Funds	N/A	8/24/2023	N/A	524.00
401795	Upgrade voice services	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	300161	CORPORATE FINANCE	30196	CORPORATE FINANCE DIVISION	Special Purpose Revenue Funds	N/A	8/22/2023	N/A	119,221.00
Total												3,804,154.32

3) FY 2024 Inter-Agency from Other Agencies

Project No.	Description	Seller Agency	Buyer Agency	Program Code	Program Code Title	Cost Center	Cost Center Title	Funding Source	LOI Executed	MOU Signature Date	Transferred Date	Amount
400525	Insurers' Assessment Services	Department Of Insurance, Securities and Banking (DISB)	Department of Healthcare Finance (DHCF)	100028	CUSTOMER SERVICE - GENERAL	70274	OFFICE OF THE OMBUDSMAN - HT0	Special Purpose Revenue Funds Federal Medicaid Payments	11/10/2022	N/A	N/A	44,550.00 36,450.00
400126	Summer Youth Employment Program	Department Of Insurance, Securities and Banking (DISB)	Department of Employment Services (DOES)	500186	MARION BARRY SUMMER YOUTH EMPLOYMENT PROGRAM	50256	OFFICE OF YOUTH PROGRAMS	Local Funds	11/10/2022	N/A	N/A	65,000.00
Total												146,000.00

4) FY 2024 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	LOI Executed	MOU Signature Date	Transferred Date	Amount
201325	Purchase card	Department Of Insurance, Securities and Banking (DISB)	Office of Contacts and Procurements (OCP)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	250,000.00
400706	Data analytics sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	2,580.27
400707	Cloud information services sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	55,848.15
400708	DC NET Sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	55,661.64
400709	FileNet sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	15,490.00
400710	Telecommunications	Department Of Insurance, Securities and Banking (DISB)	Office of Finance and Resources Management (OFRM)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	103,304.20
400712	Fleet Services for Securities	Department Of Insurance, Securities and Banking (DISB)	Department of Public Works (DPW)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	7,112.72
400713	Rent	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	2,293,614.52
400714	Security	Department Of Insurance, Securities and Banking (DISB)	Department of General Services (DGS)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	8,812.85
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	N/A	10/1/2022	N/A	495,000.00
400716	Web Service sweep	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	17,215.42
401611	RTS DCNET	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	N/A	N/A	6,000.00
401612	RTS NON DCNET	Department Of Insurance, Securities and Banking (DISB)	Office of Finance and Resources Management (OFRM)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	N/A	N/A	6,000.00
401674	AIMSR2 IT Assessment	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	900.00
401925	Capital City Fellow Program			100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	11/17/2023	N/A	80,197.50
401934	Occupancy	Department Of Insurance, Securities and Banking (DISB)	Office of the Chief Technology Officer (OCTO)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	Citywide MOU	N/A	39,535.00
401969	Enhanced Cleaning	Department Of Insurance, Securities and Banking (DISB)	Department of General Services	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SR0	Special Purpose Revenue Funds	N/A	11/13/2023	N/A	65,848.32
Total												3,503,120.59

Appendix 13

Department of Insurance, Securities and Banking (SRO)
List of Inter-Agency Planned Transfers

1) FY 2024 Intra-District Planned Transfers from 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
401449	DISB DHCD ARPA HAF MOU	Department of Housing and Community Development (DHCD)	Department Of Insurance, Securities and Banking (DISB)	300069	HOUSING COUNSELING	30084	NEIGHBORHOOD BASED ACTIVITIES OFFICE	ARPA - HOMEOWNER ASSISTANCE	9/22/2022	N/A	175,000.00
Total											175,000.00

2) FY 2024 Intra-District Planned Transfers 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
N/A	Contract Specialist	Department Of Insurance, Securities and Banking (DISB)	Office of Contracting and Procurement (OCP)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SRO	Special Purpose Revenue Funds	N/A	N/A	130,430.00
401343	Video Production	Department Of Insurance, Securities and Banking (DISB)	Office of Cable Television, Film, Music and Entertainment(CIO)	100157	PUBLIC AFFAIRS	30186	OFFICE OF PUBLIC AFFAIRS	Special Purpose Revenue Funds	N/A	N/A	15,000.00
N/A	Suitability check for employment	Department Of Insurance, Securities and Banking (DISB)	Department of Human Resources (DCHR)	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	INFORMATION TECHNOLOGY DIVISION - SRO	Special Purpose Revenue Funds	N/A	N/A	3,368.95
Total											148,798.95

Appendix 14

Department of Insurance, Securities, and Banking
Contracting and Procurement
FY23

Order ID	Supplier Name	Title	Budgeted Amount FY23	Actual Spending	Status	Term	Negotiated/ Competitive	Contract Monitor	Monitoring Activity	Funding Source	CBE
PO695023	SENTINEL SQUARE HANA OW LLC	FY23 RENTAL STORAGE SPACE FEE FOR DISB	\$9,456.00	\$9,456.00	Received	FY23	Negotiated	Gregory Ellis	Services Rendered	O-Type	No
PO694974	COLLABORATIVE COMMUNICATIONS	DISB: FY23 Collaborative Communications(Mod)	\$73,000.00	\$73,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO677655-V2	RADIO ONE INC.	FY23 DISB Radio One - Multimedia Marketing Solutions	\$76,800.00	\$22,300	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO677950-V2	UNITED PLANNING ORGANIZAT	DISB: FY23 Financial Empowerment Center Renewal	\$480,134.00	\$303,650.34	Received	FY23	Competitive	Michelle Hammonds	Services/Ongoing	O-Type	No
PO692918	SENDODA INC	DISB: FY23 Promotional Items	\$67,926.85	\$57,543.58	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO692835	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Dell Dual Monitors BP (8/21/2023 - 9/30/2023)	\$31,042.00	\$31,042.00	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692834	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Securities Printers & Scanners BP (8/21/2023 - 9/30/2023)	\$16,204.40	\$16,204.40	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692827	BillMari Inc	DISB: FY23 Blockchain Summit Sponsorship(Sept 21-23)	\$15,000.00	\$15,000	Received	FY23	Negotiated	Tamara Zeidan	Services Rendered	O-Type	No
PO692830	RANA LABS LLC	DISB: FY23 Videographer Services	\$39,975.00	\$39,975	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO692862	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Microsoft Surface Pro	\$9,998.92	\$9,998.92	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692635	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Dell Laptop(5)	\$9,395.35	\$9,395.35	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692630	MTB ENTERPRISES LLC	DISB: FY23 Interior Design & Soft Renovation-Phase I	\$40,999.50	\$40,999.50	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO692366	TRM Labs, Inc.	DISB: FY23 DISB TRM Forensics Analysis Software	\$93,500.00	\$93,500	Received	FY23	Negotiated	Brian Bressman	Services Rendered	O-Type	No
PO692252	FEILA LLC	DISB: FY23 Reporting, Data Analysis, & Market Engagement (Financially Fit DC)	\$45,000.00	\$45,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO692216	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Lumen's Enterprise Plan	\$13,053.18	\$13,053.18	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692018	Affirm Advisors	DISB: FY23 Financial Education & Literacy Consultant (8/8/2023-9/30/2023)	\$31,600.00	\$31,600.00	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO691997	GLOBAL KNOWLEDGE TRAINING LLC	DISB: FY23 Microsoft Elite Total Access	\$7,497.00	\$7,497.00	Received	FY23	Negotiated	Shankar Vaidynathan	Services Rendered	O-Type	No
PO691749	NATIONAL ASSOCIATION OF INSURA	DISB: FY23 TeamMate Licenses	\$6,510.00	\$6,510.00	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO684509-V2	Nediam Consultants, LLC	DISB: FY23 Event Planning Services for Returning Citizens	\$99,000.00	\$98,994.43	Received	FY23	Competitive	Michelle Hammonds	Services/Ongoing	O-Type	Yes
PO691655	SENDODA INC	DISB: FY23 Promotional Items	\$9,710.00	\$9,710	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO690922	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Adobe Acrobat Pro Enterprise License	\$16,765.50	\$16,765.50	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO690834	AMERICAN CITY BUSINESS JOURNAL	DISB: FY23 WBI Advertising	\$44,804.00	\$5,844	Received	FY23	Negotiated	Art Swift	Services Rendered	O-Type	No
PO690596	SENDODA INC.	DISB: FY23 Investor Education Guides	\$6,775.00	\$6,775.00	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO690576	O'Neil Risk Consulting and Anl	DISB: FY23 Auto Insurance for Unintentional Bias	\$45,000.00	\$44,975.00	Received	FY23	Competitive	Phillip Barlow	Services Rendered	O-Type	No
PO690574	PitchBook Data, Inc.	DISB: FY23 PitchBook Subscription	\$27,000.00	\$6,750	Received	FY23	Negotiated	Tamara Zeidan	Services Rendered	O-Type	No
PO677665-V2	RELIX INC.	DISB: FY23 LexisNexis (Advance/Accurint)	\$69,065.70	\$55,490.59	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO690242	CAPITAL SERVICES AND SUPPLIES	DISB: FY23 Moving Services	\$9,775.00	\$7,500	Received	FY23	Competitive	Art Swift	Services/Ongoing	O-Type	Yes
PO690112	Tech Analysis Inc	DISB: FY23 Virtual Event Platform (Brandlive)	\$219,082.50	\$219,082.50	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO689646	MTB ENTERPRISES LLC	DISB: FY23 Photography & DC BizCap Design Services	\$9,950.00	\$9,950	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO689639	AMERICAN RED CROSS	DISB: FY23 First Aid & CPR Training	\$6,668.00	0	Ordered	FY23	Negotiated	Katrice Purdie	n/a	O-Type	No
PO689594	HUBBARD RADIO WASHINGTON	DISB: FY23 DC Captives Radio Advertising	\$55,000.00	\$55,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO689061	BMI Associates, Inc dba PORTFOL Software	DISB: FY23 Portfolio Quote Loan Management Software	\$11,140.00	\$11,140	Received	FY23	Negotiated	Aaron Fenwick	Services Rendered	O-Type	No
PO688892	RESTAURANT ASSOC OF METRO WASH	DISB: FY23 Rammys Sponsorship	\$20,000.00	\$20,000	Received	FY23	Negotiated	Art Swift	Services Rendered	O-Type	No
PO688750	CAPITAL AREA ASSET BUILDING	DISB: FY23 Park Morton Opportunity Accounts Pilot BP (5/31/2023-9/30/2023)	\$300,000.00	\$104,292.06	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	No
PO688214	GEORGETOWN TECHNOLOGIES LLC	DISB: FY23 Banking Code Modernization	\$105,294.60	\$105,294.60	Received	FY23	Negotiated	Sam Fuller	Services Rendered	O-Type	Yes
PO687939	HOUSING COUNSELING SERVICE	DISB/DBO - FY23 Housing Counseling Foreclosure Prevention- Services Contract	\$737,400.00	\$554,649.00	Received	FY23	Negotiated	Ben Arnold	Monitoring Services/Ongoing	O-Type	No
PO687590	LEWIS & ELLIS INC.	DISB: FY23 Property & Casualty (P&C) Actuary	\$60,000.00	\$59,820	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO687445	NATIONAL ASSOCIATION OF INSURA	DISB: FY23 TeamMate Subscription	\$30,790.00	\$20,790	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO687438	MAS TV/EL PLANETA LLC	DISB: FY23 Spanish Language Advertising	\$10,010.00	\$10,010	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO687435	SENDODA INC.	DISB: FY23 Promotional Items (Communications)	\$9,845.00	\$9,845	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO687434	Digital Asset Institute	DISB: FY23 The DC Blockchain Summit	\$15,000.00	\$15,000	Received	FY23	Competitive	Tamara Zeidan	Services Rendered	O-Type	No
PO687339	MIGUEL D. TARVER DBA/MDT	DISB: FY23 Courier Services	\$10,000.00	\$2,395	Received	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	Yes
PO687203	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Adobe Stock Enterprise Subscription	\$10,638.30	\$10,638.30	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO686390	CAPITAL AREA ASSET BUILDING	DISB: FY23 Opportunity Account Program - ARPA	\$995,000.00	\$995,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	Federal Grant	No
PO686373	Zoominfo MIDCO LLC	DISB: FY23 Zoom Info Software	\$10,000.00	\$10,000	Received	FY23	Negotiated	Tamara Zeidan	Services Rendered	O-Type	No
PO685885	IBG CONSULTING GRP	DISB: FY23 MBS/EP Vendor	\$136,190.50	\$136,190.50	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO685395	DC CHAMBER OF COMMERCE	DISB: FY23 DC Chamber's 2023 Small Business & Economic Development Summit	\$12,500.00	\$12,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO685244	LEWIS & ELLIS INC.	DISB: FY23 ACA Rate Review	\$152,125.00	\$137,178.75	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO685177	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Dell Laptops	\$48,813.00	\$48,813.00	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO684644	DOCUMENT SYSTEMS INC	DISB: FY23 Kodak and Kofak Maintenance Renewal	\$7,841.16	\$7,841.16	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO684516	WASHINGTON DC ECONOMIC PA	DISB: FY23 Washington DC Economic Partnership Business Programs Sponsorship	\$9,500.00	\$9,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO683876	WASHINGTON INFORMER NEWSPAPER	DISB: FY23 Weekly Local Publication (The Washington Informer)	\$36,000.00	\$35,900	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO683871	Reingold LINK, LLC d/b/a LINK Strategic	DISB: FY23 DC Day Event Coordinator	\$9,300.00	\$9,300	Received	FY23	Competitive	Aaron Fenwick	Services Rendered	O-Type	Yes
PO683614	GREATER WASHINGTON HISPANIC Expo(GWHCCI)	DISB: FY23 Greater Washington Hispanic Chamber of Commerce's Business	\$7,500.00	\$7,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO683602	MDC CITY PAPER HOLDINGS LLC	DISB: FY23 Digital Advertising (Washington City Paper)	\$40,125.00	\$30,125	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO683511	CAPITAL AREA ASSET BUILDING	DISB: FY23 Earned Income Tax Campaign (EITC)	\$250,000.00	\$249,926.70	Received	FY23	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO683445	LEGAL FILES SOFTWARE INC	DISB: FY23 OGC Legal Files Project	\$9,540.00	\$9,540.00	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO682303	Audacy Operations, Inc	FY23 DISB: Marketing Partnership with Entercom - Entercom Radio Ads	\$60,000.00	\$59,860.06	Received	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	No
PO682139	CAPITAL COMMUNITY NEWS INC	DISB: FY23 Monthly Advertising - Capital Community News	\$30,096.00	\$30,096	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO682122	PORTFOLIO MEDIA INC.	FY23 Law360 - DISB Annual Subscription	\$8,595.00	\$8,595.00	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO681939	NATIONAL ASSOCIATION OF INSURA	FY23 DISB - Annual NAIC Member Assessment Dues	\$9,647.00	\$9,647.00	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO680445	FORMOST ADVANCED CREATIONS LLC	DISB: FY23 OFEE Promotional Items	\$166,332.50	\$166,332.50	Received	FY23	Competitive	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	Yes
PO679843	SMARTSHEET.COM INC	FY23 DISB-Smartsheet Renewal	\$17,000.00	\$8,712	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	No
PO679832	COLLABORATIVE COMMUNICATIONS	FY23 DISB Student Loan Ombudsman Report Covering FY2022	\$7,112.63	\$7,088.75	Received	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	Yes
PO679831	GEORGE WASHINGTON UNIV DBA	FY23 DISB: The George Washington University -CW100299	\$85,750.00	\$85,750	Received	FY23	Negotiated	Katrice Purdie	Services Rendered	O-Type	No
PO679141	BUNIFU LLC	FY23 DISB-Student Loan Ombudsman Curriculum	\$20,700.00	\$20,700	Received	FY23	Competitive	Sam Fuller	Services Rendered	O-Type	Yes
PO678622	COLLABORATIVE COMMUNICATIONS	FY23 Collaborative Communications Contract CW-95078	\$250,004.48	\$249,985.64	Received	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	Yes
PO678559	FEILA LLC	FY23 DISB: Financially Fit DC Curriculum and Marketing	\$175,000.00	\$175,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO678535	CONFERENCE OF STATE BANK SUPER	FY23 DISB: CSBS Annual Membership Dues	\$20,140.00	\$20,140.00	Received	FY23	Negotiated	Sam Fuller	Services Rendered	O-Type	No
PO678077	Examination Resources, LLC	DISB: FY23 Premium Tax Audit	\$254,407.28	\$140,046.25	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No

PO678056	THE BEACON NEWSPAPERS INC	FY23 DISB: The Beacon Advertising	\$33,744.00	\$33,743.26	Received	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	No
PO677958	PERPETUAL CORP	DISB: FY23 Community Outreach Marketing Strategy	\$81,000.00	\$81,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO677951	CAPITAL AREA ASSET BUILDING	DISB: FY23 Opportunity Accounts	\$995,000.00	\$760,098.35	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	No
PO677217	HOUSING COUNSELING SERVICE	DISB: FY23 Housing Counseling Foreclosure Prevention-Services For FY23	\$491,600.00	\$365,566.00	Received	FY23	Negotiated	Ben Arnold	Monitoring Services/Ongoing	O-Type	No
PO677621	O'Neil Risk Consulting and Aig	FY23 Auto Unintentional Bias	\$90,000.00	\$86,474.10	Received	FY23	Competitive	Phillip Barlow	Services Rendered	O-Type	No
PO677611	STREETZ MEDIA	FY23 DISB:FY23 Videography and Photography	\$9,470.00	\$9,470	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO677604	FELA LLC	DISB: FY23 Financially Fit Retuning Citizen	\$15,000.00	\$15,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO677472	TYLER TECHNOLOGIES INC.	FY23 STAR Maintenance & Hosting Renewal	\$92,507.00	\$92,505	Received	FY23	Negotiated	James McManus	Monitoring Services/Ongoing	O-Type	No
PO677389	XEROX CORPORATION	Copy of FY23 Xerox Annual & Support Maintenance Renewal	\$111,736.08	\$108,736.08	Received	FY23	Negotiated	Shankar Vaidynathan	Services Rendered	O-Type	No
PO676627	FELA LLC	DISB: FY23 Financially Fit DC Server Maintenance	\$52,500.00	\$52,500	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO676575	NEAL R GROSS AND CO INC	DISB: FY23 Transcription Services - OGC	\$10,000.00	\$1,357.50	Received	FY23	Competitive	Lilah Blackstone	Services Rendered	O-Type	Yes
PO676569	PITNEY BOWES	DISB: FY23 Pitney Bowes - GSA 47Q0MA21D08R3 L-TOP SIN 532420LT	\$40,000.00	\$12,692.29	Received	FY23	Negotiated	Gregory Ellis	Services Rendered	O-Type	No
PO676536	EIGHTZERO	DISB: FY23 Design Layout and Production Services	\$85,000.00	\$85,000	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO676530	CCH INCORPORATED	DISB: FY23 CCH Federal Securities Regulation Integrated Library Renewal	\$19,493.50	\$19,493.50	Received	FY23	Negotiated	James McManus	Services Rendered	O-Type	No
PO676528	BRIAR PATCH SHREDDING AND R	DISB: FY23 Agency Shredding and Recycling Services	\$5,244.00	\$4,370.00	Received	FY23	Competitive	Gregory Ellis	Monitoring Services/Ongoing	O-Type	Yes
PO676527	ABC TECHNICAL SOLUTIONS I	Copy of FY23 TEEM Subscription & Support Maintenance Renewal	\$7,710.08	\$7,710.08	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO676516	DOCUMENT SYSTEMS INC	Copy of FY23 IBM FileNet Support Maintenance Renewal	\$31,124.04	\$31,124.04	Received	FY23	Competitive	Shankar Vaidynathan	Monitoring Services/Ongoing	O-Type	Yes
PO676195	MELTWATER NEWS US, INC	DISB: FY23 Meltwater Media Services	\$19,400.00	\$13,300	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO676190	HOUSING COUNSELING SERVICE	DISB: FY23 Foreclosure Prevention Services	\$9,800.00	\$9,800	Received	FY23	Negotiated	Ben Arnold	Services Rendered	O-Type	No
PO676169	DC CHAMBER OF COMMERCE	DISB: FY23DC Chamber Gala/Fall Choice	\$8,000.00	\$8,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO676167	WEST PUBLISHING CORP	DISB: FY23 Westlaw/Thomson Reuters	\$26,848.08	\$24,610.74	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO676002	GREATER WASHINGTON HISPANIC	DISB: FY23 Greater Washington Hispanic Chamber of Commerce	\$6,500.00	\$6,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO675849	WINGSWEPT LLC	Copy of FY23 CMTS Annual Maintenance Support (Wingswept)	\$30,255.65	\$30,255.65	Received	FY23	Negotiated	Michael Ross	Services Rendered	O-Type	No
PO674966	HOUSING COUNSELING SERVICE	FY23 DISB: Housing Counseling Services 2	\$9,800.00	\$9,800	Received	FY23	Negotiated	Ben Arnold	Services Rendered	O-Type	No
PO673600	HOUSING COUNSELING SERVICE	DISB: FY23 Housing Counseling Services	\$9,900.00	\$9,900	Received	FY23	Negotiated	Ben Arnold	Services Rendered	O-Type	No

Appendix 15

Appendix 16

Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2023 and 2024 Federal and Private Grant

Fiscal Year	Type of Grant	Awarded by	Grant Title	Award Date	End Date	Comments	Award Amount
2023	Federal	Department of Health and Human Services	State Flexibility to Stabilize the Market Grant Cycle II	9/15/2021	9/14/2024	Grant period from 09/15/2021 to 09/14/2024	671,456.71
2023 Total							671,456.71
2024	Federal	Department of Health and Human Services	State Flexibility to Stabilize the Market Grant Cycle II	9/15/2021	9/14/2024	Grant period from 09/15/2021 to 09/14/2024	671,456.71
2024	Private	Investor Protection Trust (IPT)	DISB Securities Education Program	8/30/2023	12/31/2024	Grant period from 08/30/2023 to 12/31/2024	56,400.00
2024 Total							727,856.71

For FY 2023 and FY 2024, the Grants pay for Contractual Services and all FTEs are funded by Special Purposed Revenue funds.

Appendix 17

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- DCFinancial@
 - (32346262 from phones)

Below is the final agenda for this meeting. The final agenda will be posted to the Department of Insurance, Securities, and Banking's website at <http://disb.dc.gov>. Please RSVP to Ms. Michelle Hammonds, michelle.hammonds@dc.gov; for additional information call (202) 442-7791 or (202) 967-6740 or e-mail michelle.hammonds@dc.gov or bill.jones@intern.dc.gov

DRAFT AGENDA

1. Call to Order
2. Minutes of the previous meeting
3. Unfinished Business
4. New Business
5. Announcement of Upcoming Events
6. Adjournment

“This meeting is governed by the Open Meetings Act. Please address any questions or complaints arising under this meeting to the Office of Open Government at opengovoffice@dc.gov “

DISTRICT OF COLUMBIA FINANCIAL LITERACY COUNCIL (DCFLC) MEETING MINUTES**Date: January 19, 2023**

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 3:05 p.m. EDT, Jeffrey A. Banks, Chair, presiding.

ROLL CALL:**Council Members Present:**

- Jeffrey A. Banks - Chair
- Michelle Hammonds - DC Government Representative
- Chip Lusk - Member
- Melissa Mazard - Member
- Anthony V. Stevens - Member

ABSENT:

- Allen C. Cheaves - Member
- 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
- Rebecca Rendel - Office of Financial Empowerment & Education

OPENING REMARKS:

Chair Jeffrey Banks called the meeting to order at 3:05 p.m. 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, to assist and advise the Mayor and the D.C. Council to promote financial literacy within communities and public schools, and to 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 and education in the District of Columbia and through collaboration and dissemination of critical information.

Chair Banks called the roll, noting the absence of Members Sybongile Cook and Allen Cheaves, but determined a quorum was present.

MEETING MINUTES:

Chairman Banks called for a motion to approve the previous meeting's minutes, which was made by Member Anthony Stevens, seconded by Member Chip Lusk, and approved by a unanimous voice vote.

UNFINISHED BUSINESS:

Members Chip Lusk, Anthony Stevens, and Melissa Mazard described their employment and the work they are doing within the community to increase financial literacy, along with Ms. Michelle Hammonds and Chair Banks. Ms. Hammonds introduced community members, partners, and stakeholders who were in attendance.

Chair Banks explained that the DCFLC broke up into committees and sought members to chair them. The Resident Committee is charged with identifying the unique needs of residents of the District, and its efforts will focus on providing recommendations to the body through research and understanding of the existing programmatic efforts. The Advisory Committee is tasked with identifying and leveraging the expertise of the DCFLC stakeholders and partners, including but not limited to charitable organizations, federal and local agencies, financial institutions, and educational providers. This committee will give further recommendations to the body. The Student Affairs Committee explores opportunities through research and effective existing programmatic efforts to find ways to spur greater integration of financial capability into all schools, including K-12, higher education, and adult learning. Mr. Albert Pearsall had previously co-chaired the committee alongside Member Cheaves, and the Chair expressed hope they would continue in that capacity. The Impact and Innovation Committee is charged with two major tasks: sharing the impact of the District of Columbia stakeholders, financial institutions, community-based organizations, advocacy groups, federal agencies and residents towards financial self-sufficiency; and secondly, exploring innovation, transmitting financial capabilities and sharing resources. Chair Banks will chair this committee and Member Stevens expressed interest in assisting as co-chair, as well as community member Brian Atkins.

The DCFLC presented recommendations to D.C. Councilmember Bonds and Council Chairman Mendelson, as well as action steps to implement the recommendations through legislation. The DCFLC core recommendations can be found on the DISB website and at DISB@dc.gov. The first recommendation is to integrate financial literacy in D.C. public schools' curriculum at all grade levels. Recommendation 2 is to include a financial literacy course as a high school graduation requirement. Recommendation 3 is to strengthen the implementation of financial literacy programming and resources for returning citizens, a traditionally underserved population of 2,700 - 3,000 individuals coming out of incarceration each year. DCFLC also has a recommendation to support financial capability training and wealth management training in the workplace. The final recommendation is to produce a bi-annual financial capability resource guide. Chair Banks stated that the DCFLC's goal is to have recommendations coming from these committees presented before the D.C. Council and have action steps to implement them into law by mid-October.

NEW BUSINESS:

April is financial literacy month, and the DCFLC has the capability to bring additional resources to the community. There was an event last year during financial literacy month to promote the work of the counsel, and the Committee is interested in doing so again and has identified April 26 as a target date for a community event where individuals would promote financial literacy and share information. Ms. Hammonds solicited ideas from the Committee and the community regarding the event and Chair Banks expressed a desire for Councilmember Bonds to attend and potentially be a presenter or speaker about the Committee's accomplishments in 2022 and its plans for 2023.

The Committee has additionally been tasked with and is able to share a draft of the DCFLC newsletter from Ms. Hammonds' team. In it, the vision of the Council is shared, as well as non-profit events, initiatives, and resources for the benefit of the community. A follow-up email will be sent to collect more financial literacy events, and whether they need any volunteers. Ms. Hammonds anticipates the newsletter will be distributed about every two months. Member Stevens asked if the newsletter topics to be submitted would be volunteered or assigned by the Committee. Ms. Hammonds explained that the first issue will be simple and informational.

ANNOUNCEMENT OF UPCOMING EVENTS:

1. Ms. Hammonds mentioned a vision boarding event happening the evening following the council meeting through the Financially Fit D.C. program, an online financial tool where DCFLC curates' various workshops within the community and individuals can access tools to help with budgeting, managing credit, buying a house, planning for retirement and building wealth. She also announced that on January 23rd, the DCFLC will be working with the mayor's office to promote tax season, which is an opportunity for members of the community to stabilize through various tax credits available to them, as well as through free tax preparation. Additionally, Opportunity Accounts is a 4-to-1 match savings program available for D.C. residents who are income-eligible to save up to \$1,500 and have a match of \$6,000 after 6 to 18 months for a total of \$7,500 for first-time home buyers, home repairs, retirement funding and IRA accounts, as well as to start a small business, and more. There will be a webinar for Financially Fit D.C. for residents on the beauty of budgeting.
2. The Mayor's Black Housing Strike Force produced a report at the end of September and is now implementing its recommendations. DISB is one of the partner agencies supporting the efforts to bring the recommendations to fruition and DCFLC is looking to have a Black Homeownership Series. The committee is in the midst of finalizing the planning and logistics related to it.
3. Member Stevens announced that on Saturday January 21st, there will be a brunch and focus discussion on G Street between 11:00 am and 1:00 pm centered around building action steps that can be taken in the insurance and securities industry to support the

mayor's implementation of the Build Back Better program, in order to shrink the wealth gap.

4. Member Lusk, CEO of Inter-American Development Bank Global Federal Credit Union (IDB), said that IDB provides free webinars to anyone regardless of where they live or their banking affiliation on its website. In the first six months of 2023, IDB is planning to do eight webinars, created in-house. The first is on home equity and lines of credit, what refinancing looks like, and describing the process. In late February there will be one on estate planning, then there will be two webinars on income tax and one on the state of cryptocurrency, one on budgeting, and another on estate planning in March. In April they will look at housing, and finally elder abuse and efficient banking practices in June.
5. Chairman Banks announced that D.C. Water will be changing all the lead pipes in the city between 2023 and 2030, providing a lot of opportunities for small business and access to capital.
6. Member Mazard is involved with the Volunteer Income Tax Assistance Program which has multiple locations around the city for free tax preparation services, which will be available beginning in February 2023.

PUBLIC COMMENTS:

1. Leslie Jones, Consumer Financial Protection Bureau, informed the Committee about four training courses on the Your Money Your Goals resources booklet on February 2nd, 9th, 16th, and 23rd. There are others focusing on people with disabilities, material for Spanish speakers and multi-lingual audiences, and re-entry. In the youth space, there is an activity book on financial literacy for ages 3-8 focused on non-readers to facilitate conversations about earning, saving, protecting, spending, and borrowing.
2. Mr. Lyn Dyson, president of the Multi-Media Training Institute, said they were recently awarded a contract from the D.C. Department of Employment Services to provide trainings on entrepreneurship. One of the certifications at the back end of the training is to have the residents incorporate a business in the city and get a business license. It will be a six month to one year program and is presently recruiting district residents from 20 to 50 years of age. The Multi-Media Training Institute is also producing a play on Shirley Chisholm as a fundraiser at Art for Black History Month.
3. Mr. Brian Atkins, J.P. Morgan Chase, spoke about the Love Yourself Financially events on February 15 and February 22. One session will be centered on money management, budgeting, saving, and goal setting, and the second will be focused on credit. He also hosts events at Ballou and H.D. Woodson high schools and Kramer and Hart middle schools for students and parents. J.P. Morgan Chase is also planning to have an entrepreneurial event in March for low-to-moderate income communities.

ADJOURNMENT:

1. Chairman Banks requested a motion to adjourn the meeting. The motion was made by member Chip Lusk seconded by Member Anthony V. Stevens and approved by a unanimous voice vote at 4:04 p.m.
2. The next meeting of the Council is slated for April 20, 2023, at 3:00PM

INSURANCE, SECURITIES AND BANKING, DEPARTMENT OF (DISB)
DISTRICT OF COLUMBIA FINANCIAL LITERACY COUNCIL MEETING –
APRIL 20, 2023

NOTICE OF VIRTUAL PUBLIC MEETING

The Members of the District of Columbia Financial Literacy Council (DCFLC) will hold a meeting at **3:00 PM, Thursday, April 20th, 2023**. The meeting will be held via WebEx at:

Attendee Registration Link:

<https://dcnet.webex.com/dcnet/j.php?RGID=rc5453a2b7b7c5d064451a5f6c777e557>

Join by phone:

+1-202-860-2110 United States Toll (Washington D.C.)

1-650-479-3208 Call-in number (US/Canada)

Access code: 2307 350 4144

Webinar password: Finance@ (34626231 from phones and video systems)

Below is the final agenda for this meeting. The agenda will be posted to the Department of Insurance, Securities, and Banking's website at <http://disb.dc.gov>. Please RSVP with **Michelle Hammonds** michelle.hammonds@dc.gov. For additional information, call **(202) 442-7791** or **(202) 967-6740** or e-mail michelle.hammonds@dc.gov or rebecca.rendel@dc.gov.

AGENDA

1. Call to Order
2. Minutes of the previous meeting
3. Unfinished Business
4. New Business
 - 4.1.Presentation from DC Planning and Economic Development: Ana López van Balen
 - 4.2.Presentation from DC Public Schools: Constance Parham
 - 4.3.Presentation from TD Bank: Donna Grigsby
5. Announcement of Upcoming Events
6. Adjournment

“This meeting is governed by the Open Meetings Act. Please address any questions or complaints arising under this meeting to the Office of Open Government at opengovoffice@dc.gov “

DISTRICT OF COLUMBIA FINANCIAL LITERACY COUNCIL (DCFLC) MEETING MINUTES**Date: April 20, 2023**

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 3:06 p.m. EDT, Jeffrey A. Banks, Chair, presiding.

ROLL CALL:**Council Members Present:**

- Jeffrey Banks - Chairperson
- Michelle Hammonds - D.C. Government Representative
- Jennifer Burkett - Member
- Allen C. Cheaves - Member
- Benny Richardson - Member
- Chip Lusk - Member
- Melissa Mazard - Member
- Anthony V. Stevens - Member

ABSENT:

- Sybongile Cook - Secretary to Council

SUPPORT STAFF:

- Bill McGill Jones - Office of Financial Empowerment & Education
- Rebecca Rendel – Office of Financial Empowerment & Education
- Lloyd Anderson - DISB-IT, Office of Administration & Policy Division
- Michael Guishard - DISB-IT, Office of Administration & Policy Division

OPENING REMARKS:

Chair Jeffrey Banks opened the meeting by discussing the mission and vision of the Council. The mission is to empower residents to achieve short-term and long-term financial goals, to assist and advise the Mayor and the D.C. Council to promote financial literacy within communities and public schools, and to 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 and education in the District of Columbia and through collaboration and dissemination of critical information.

Chairperson Banks called the roll and determined a quorum was present. The Chair acknowledged the newest members of the Council, Jennifer Burkett and Benny Richardson, and invited them to introduce themselves. Member Burkett works in the Office of Teaching and Learning in the Content and Curriculum Division of D.C. Public Schools and serves as the Director of Math Strategy and Advancement. She has been tasked with developing a five-year plan around financial literacy for DCPS students. Member Richardson is the Associate Treasurer from the D.C. Office of Finance and Treasury. Prior to joining the District in December 2022, he was the Deputy Treasurer for the City of Baltimore.

MEETING MINUTES:

Chairman Banks called for a motion to approve the previous meeting's minutes. There being no changes recommended by the Members, the motion was made by Member Anthony Stevens, seconded by Member Michelle Hammonds, and approved by a unanimous voice vote.

UNFINISHED BUSINESS:

Chairman Banks invited Member Hammonds to discuss the Council's activities for Financial Literacy Month. Member Hammonds remarked that the Council will host the Legacy Wealth Forum on April 24th, 2023, at the D.C. Convention Center from 4:00 p.m. to 8:00 p.m. Chair Banks asked the members and attendees to spread the word. There will be close to 15 third party financial education organizations in attendance.

Chairman Banks next asked the Council's committees to continue developing their core recommendations so they can report back by the end of the year. The Financial Literacy Council needs to be able to report those recommendations to the D.C. Council during their oversight hearing in January of 2024.

NEW BUSINESS:

Chair Banks welcomed the Council's guest presenters and turned the floor over to Ms. Constance Parham from D.C. Public Schools (DCPS). Ms. Parham discussed DCPS's high school redesign strategy and the work that high schools are doing to increase financial literacy and competency among students. Ms. Parham is the Director of the design team at DCPS and has been supporting this high school redesign process over the last four years. She shared a link to a video that described the high school redesign process and remarked that D.C. high schools have begun to step back and think differently about how they are shaping their curriculum, student experiences, extracurricular activities, and interactions between adults and students to better prepare graduates for the realities of the world, both in college and the career field. This strategy is grounded in a desire to be led by the community, so a key focus has been engagement with students, staff, families, and community members. Anacostia and Ballou high schools launched their redesign journeys in 2019, and their work exemplifies the depth of stakeholder engagement which they conducted with various members of the community.

Among the major themes that emerged from engagement with community stakeholders about what they wanted to see in their high school experiences was a desire for more engaging and real-world learning experiences in high school. Both students and families described a disconnect between what they were asked to do in the classroom and what they expected to do in their careers and in support of their families and futures. Stakeholders emphasized the importance of students being exposed to things like how to buy a home, open a line of credit, and understanding all the implications of loans for college and beyond. Stakeholders also emphasized the importance of preparing students with options for both college and career, addressing the social and emotional needs of students, and ensuring that students' experiences were culturally relevant, responsive, rigorous, and met or exceeded grade level expectations. Based on this engagement, Anacostia and Ballou have established core focus areas for their redesign moving forward.

Ballou has engaged in a partnership with Junior Achievement and its subsidiary, 3DE, to focus on themes of entrepreneurship and business using a case study methodology in which students engage with business leaders from such enterprises as Deloitte, MGM, and Arby's. In these case studies the students apply their own educational content to real-world business challenges. At the end of each case study cycle, the students engage in a competition to pitch their solutions back to the businesses who select a winner. These case-studies respond to the need for more engaging real-world learning, and progressively prepare students for both college and career from their freshman through their senior year. Each competency-based case challenge lasts about six weeks, during which students are paired with business coaches, frequently from the companies in which the case challenge is grounded, as they build out their solutions and make interdisciplinary connections.

Junior Achievement is expanding these opportunities to be more broadly available to students in DC Public Schools. They will be opening a new facility in Columbia Heights that will provide an opportunity specifically targeted towards middle school students to develop competencies and understanding in the key areas of financial health and wellness. Last year DCPS launched a partnership with a group called XQ, a national leader and funder of high school redesign. These partnerships expand the opportunity for all DC high schools to engage in a similar redesign process as Anacostia and Ballou. Youth choice and voice and community engagement are key aspects of DCPS's strategy to enhance students' experiences.

One of the schools engaged in the high school redesign process is Cardozo Education Campus, which is currently in the process of building out their redesign vision and will be implementing some of these new practices next year. They developed a bold vision, were selected to participate in this redesign process, and received funding to move forward from XQ. Both Dunbar and Cardozo High Schools were selected for this first cohort of school redesign, and a core component of Cardozo's redesign vision is the value of financial literacy, supporting students with work-based experiences, and promoting themes of entrepreneurship with a vision that all students will graduate as entrepreneurs and could be small business owners.

Ms. Parham turned the floor over to Dr. William Blake, the redesign director for Cardozo High School, who shared details on Cardozo's redesign process and vision. Cardozo envisions a school community and atmosphere that emphasizes entrepreneurship and business ownership among its students and graduates. They also want to prepare students to enter the workforce, college, career, military, or trade school with an entrepreneurial mindset and skillset which may carry them through any walk of life that they choose. After conducting deep student engagement Cardozo found that although students were graduating and entering the workforce, they were not prepared to pursue a career or make important financial decisions right out of high school. Furthermore, Cardozo seeks to disrupt the trend of graduates going into low-paying jobs, instead equipping them to pursue high-paying jobs or self-employment as an entrepreneur.

Dr. Blake laid out three distinct pillars: (1) foundational entrepreneurship beginning in the ninth grade and following students as they matriculate to graduation, (2) student houses to group career and technical education pathways, and (3) equipping students with a trio of advisors -- financial, mental health, and academic -- to truly wrap their arms around students and provide them with access, opportunities, and resources. Dr. Blake went on to describe a set of foundational Entrepreneurship Skills, or E-Skills, with which Cardozo aims to equip every student in order to become well-rounded citizens. Dr. Blake emphasized that the goal and mindset governing Cardozo's redesign is to increase student enrollment, attendance, engagement, and preparedness. Next year Cardozo will introduce Learning Lab Fridays from 9:00 a.m. to 10:30 a.m., bringing in different student programming options from community partners to build students' capacity around financial literacy and entrepreneurship, strengthen their social and emotional learning mindset, and prepare them for colleges and careers. To this end Dr. Blake invited the Council members and community stakeholders to reach out to him if they were interested in participating in Learning Lab Fridays.

Chair Banks opened the floor to comments and questions. Donna Grigsby of TD Bank remarked that Learning Lab Fridays sounded like a great opportunity for TD Bank to engage with it as a partner. She mentioned that community stakeholders can actually request financial education from TD Bank on their website through WOW! Zone. Chair Banks remarked that as a member of United Bank and the executive team of the Metropolitan Washington D.C. Banker's Association, he would send Cardozo's request to their partner financial institutions to garner more support. He applauded Cardozo's initiative to expose students to this kind of education and asked whether DCPS was working with the Career Academy Network of the city's charter schools. Ms. Parham replied that DCPS does not work with DC charter schools. Member Hammonds remarked that the Office of Financial Empowerment and Education can work with the D.C. Financial Literacy Council, DCPS, and the Office of the State Superintendent of Education (OSSE) to coordinate partnerships as well. Dr. Blake replied that he was excited about the Council's enthusiasm and would love to continue this conversation on how to build the financial literacy and entrepreneurship mindset of students at Cardozo.

Next, Chair Banks gave the floor to Donna Grigsby of TD Bank. Ms. Grigsby introduced Christopher Blackmore from TD's Fraud Division who presented information with respect to financial scams on seniors in the District. Mr. Blackmore has been with the bank for 24 years, most of which has been spent in the fraud and retail space, and he now leads the division's education initiative. Along with his manager Charlie McClafferty, Mr. Blackmore put together a program to deliver pertinent fraud-related information directly to seniors. The senior population is the most vulnerable to scams because they do not necessarily have the resources to find out how they work, so TD has taken the initiative to engage with them through a series of in-person sessions. Unfortunately, almost a quarter of participants in these sessions had already become victims of fraud, underscoring the importance of this outreach. The sessions address the questions "What is fraud?", "What are the most popular scams targeting the senior population?" and "What is your role in this situation?" TD also involves their retail partners to discuss basic topics regarding financial institutions and banking terminology.

When presenting to seniors, TD uses an open forum approach to discuss what fraud looks like. Urgency, fear, and emotional manipulation, usually followed by an ask for personal information or money, are key aspects of fraud and scams for seniors to understand so they will know how to stop before they become a victim. Statistics show \$7 billion a year in loss because of cybercrime, imposters, and identity theft. The top scams among seniors include romance scams, investment scams targeting retirees, and impersonation. Another common scam is when perpetrators impersonating an authority figure contact a senior telling them that they have to help their grandson or granddaughter by sending information or money. Lottery and get-rich-quick scams also remain prevalent among seniors. Mr. Blackmore continued to discuss several other types of scams that commonly target seniors, the importance of understanding what a bank will and will not ask you, and other resources for identifying, combating, and reporting fraud. Mr. Blackmore yielded the floor to questions from the members. There being no questions, the Chair thanked Ms. Grigsby, Mr. Blackmore and the TD team and proceeded to the next presentation from Ana Lopez Van Balen.

Ms. Van Balen is the Director of Housing, Policy, and Programs at the Office of the Deputy Mayor for Planning and Economic Development, and one of the staff co-leads for the Black Homeownership Strike Force. She updated the Council on where DMPED is with the Black Homeownership Strike Force and how it connects to the Council's work in the community. The Mayor's charge to the strike Force is threefold: (1) to create a goal for increasing the number of black homeowners in D.C. by 2030; (2) to develop recommendations on how to address problems in financing homeownership, increase the supply of homes, and keep homeowners within the District; and (3) to seek recommendations on how best to utilize the Strike Force's \$10 million budget. The Strike Force met last summer, and in October of 2022 they issued a report with the goal of adding 20,000 net new black homeowners by 2030.

Ms. Van Balen discussed what she called the Strike Force's three buckets of work. The first is to increase the supply of affordable homes using both public and private funds for the development of homeownership projects with a mix of income targets. DMPED is working with a consultant to develop the terms of that partnership and hope to have more information to share in May. DMPED will continue financing the production of homes through existing vehicles such as the Housing Production Trust Fund, the D.C. Housing Finance Agency, and DMPED's own dispositions of land to streamline the permitting of these projects. The Strike Force will pursue a range of acquisition strategies such as the use of vacant land and land that the District owns for the purpose of housing production. Ms. Van Balen mentioned a great deal of interest in leveling the playing field with investors who are buying up affordable homes and holding on to them, thus decreasing the opportunities available to new homeowners. To that end, there is discussion with partners like the Department of Licensing and Consumer Protection around advancing legislation to foster transparency and accountability among investors and "flippers," reducing speculation in the market, and rehabilitating existing homes. There isn't a great deal of affordable financing available for lower income homeowners to rehab their homes, Ms. Van Balen said, and DMPED wants to make a wider variety of affordable financing vehicles available.

The second bucket of work Ms. Van Balen discussed was to increase the number of mortgage-ready black homeowners, or black residents who have credit, who have potential savings, or who need to work to get there. DMPED's strategies to expand that pool of residents include (1) increasing awareness of their financial housing counseling programs to help potential homeowners prepare financially, and (2) collaborating with DISB, the Department of Housing and Community Development, and other private stakeholders to identify private homeownership resources for residents. These strategies involve increasing education, outreach, and community engagement around the District's homeownership portal, Frontdoor.dc.gov, which consolidates the over 50 programs currently available to residents and homeowners in the District. Ms. Van Balen mentioned interest in enhancing and streamlining the District's HPAP program, which provides up to \$202,000 in downpayment assistance to residents to purchase their first home.

Ms. Van Balen described the last bucket of work was to explore ways to support and preserve homeownership in the District. To this end the District wants to increase public awareness of the Frontdoor program and make it easier for homeowners to utilize, to learn about programs they had not been exposed to before and make it easier for them to apply for any of the programs that are listed on the site. DMPED also wants to explore and increase the availability of estate planning. There is no law or regulation that requires a homeowner to make a living will, and with homeowners passing away, many heirs encounter problems obtaining title for that property. The Department of Housing and Community Development is currently preparing to launch an heir's program that seeks to resolve some of the legal challenges in that space and incentivize estate planning before the homeowner passes. Ms. Van Balen discussed the possibility of introducing legislation to reduce the volume of unwanted solicitation and harassment that homeowners, and seniors, get to sell their home.

The District is looking at model legislation that has already been introduced in New York State. DMPED plans to continue foreclosure prevention efforts that provide financial relief to homeowners using federal funds and support homeowners trying to maintain their homes through District programs and other related efforts.

The Strike Force recommended the use of private resources to create an online comprehensive District homeownership platform for District residents that would (1) highlight financial and housing counseling prior to starting the homeownership journey; (2) help potential homeowners prepare financially through credit repair, addressing student loans, increasing savings, and so on; (3) provide rehabilitation counseling for owner-occupant homebuyers; (4) leverage the Frontdoor program, especially post-purchase, to help homeowners maintain and stay in their homes; and (5) list private and public downpayment assistance programs and grants. The objective of this recommendation is to increase awareness of what is needed to become a homeowner, as well as how to stay in your home. The Frontdoor platform is just the beginning of that initiative, as it only lists public resources. Ms. Van Balen said that residents and homeowners need answers to questions on the private side as well, asking, where is the website that points to private resources? Where is the website that helps potential residents think through how to talk to different mortgage providers? What are the questions that they should be asking at the front end? What kinds of products exist for homeowners who want to rehab or refinance their home? Lastly, she asked the Council members, what would it look like to create a resource in this space, inviting them to share their interest in developing the model.

Chair Banks thanked Ms. Van Balen for her presentation and thanked DMPED for their concentration on fraudulent solicitation. In February the Financial Literacy Council held a public engagement at the Martin Luther King Jr. Library where they heard about aggressive, unwanted and fraudulent solicitations to get homeowners to sell their property. He mentioned resources that could help people identify and combat such solicitations.

Member Stevens shared his support of the Housing Strike Force and mentioned that he had recently become a speaker on the HPAP program at the Latino Economic Development Center (LEDC). Using public-private partnerships, LEDC has provided a lot of insights into many of the topics mentioned by Ms. Van Balen, such as access to downpayment and financial resources and information to help homeowners keep their home. He mentioned that the Greater Washington Urban League has also provided insights into those same topics and expressed interest in this public-private conversation developing from a central online location. To that end, a Frontdoor-like website for private offerings would be extremely beneficial. Ms. Van Balen thanked Member Stevens for his comments and his service, noting that LEDC is one of DMPED's housing counselors in the community.

Ms. Donna Grigsby recommended that DMPED present to the Metro Washington Bankers Group and the member banks could provide DMPED with the mortgage products that they have with respect to downpayment assistance.

She mentioned the downpayment credit program available at many banks where they immediately take \$10,000 off of the settlement sheet. Ms. Van Balen replied that DMPED would be interested in talking to the Group because this information isn't available all in one place and it leaves the consumer needing to talk one on one with each individual bank. To increase awareness and trust among the community and get people to move from residents to homeowners, stakeholders have to work together to bridge the gap between public and private resources. Even though banks are competing for business, it would benefit everyone if there was a way to point to all the resources available and all the right information that people should be thinking through.

Chair Banks echoed Ms. Grigsby's comments and applauded the Mayor's leadership with this proposal to increase black homeownership in response to historic housing discrimination and gap in generational wealth. Chair Grigsby quickly remarked that the Metro Bankers Group meets on the third Tuesday of every month, so there might be an opportunity for DMPED to present to them in June and/or July. Member Stevens mentioned that the D.C. Housing Finance Agency (DC HFA) brings together private sector housing specialists with residents to have a Q&A session on the last Wednesday of every month where they talk about different product offerings, first-time homebuyer downpayment and closing cost assistance, and other resources that these housing specialists may want to get out to the public. He recommended that DMPED also present this body.

ANNOUNCEMENT OF UPCOMING EVENTS:

1. The D.C. Metropolitan Bankers Association meeting will take place on May 10th at the Howard University School of Business second floor auditorium.
2. Member Hammonds, Director of the Office of Financial Empowerment and Education at the Department of Insurance, Securities, and Banking (DISB) shared the remaining activities for Financial Literacy Month, which takes place during April.
 - a. On April 22nd, the Department of Insurance, Securities, and Banking will have an event at Shiloh Baptist Church to promote life insurance and how life insurance can help you in your life.
 - b. On April 24th, DISB will host a banking fair in partnership with the United Planning Organization. Also on April 24th, in partnership with the D.C. Financial Literacy Council, DISB will host the Legacy Wealth Forum and Resource Fair at the D.C. Convention Center from 4:00 pm to 8:00 pm.
 - c. On April 25th, in partnership with the Mayor's Office of LGBTQ Affairs, DISB will have an estate planning event for Financially Fit DC at the Reeves Center. DISB will also partner with the Department of Disability Services to provide financial education in a closed session.
 - d. On April 27th, DISB will hold a Financially Fit DC webinar on building generational wealth through real estate.

- e. Lastly, DISB will be participating in a Veterans Affairs roundtable for Military Saves Week, which is the last week of April.
 - f. Member Hammonds mentioned that DISB's Financial Literacy Council has created a financial wellness platform for D.C. Government employees. Financially Fit DC at work program will also host a "Get Smart with Real Estate" event for DC employees.
 - g. All information for Financial Literacy Month can easily be found online at DISB.dc.gov/flm and information on upcoming events in general can also be found on the front page of DISB's website.
-
- 3. Sybongile Cook from the Deputy Mayor for Planning and Economic Development just completed their March Madness event in which DMPED spoke to organizations on how to do business in the District, among other important topics.
 - 4. Member Hammonds invited Council members and community stakeholders in attendance to share their events with DISB so that they can be consolidated and distributed to the community online and in the newsletter on a monthly basis.

PUBLIC COMMENTS:

There were no public comments.

ADJOURNMENT:

On a motion duly seconded, the Council voted unanimously to adjourn the Financial Literacy Council meeting at 4:30 p.m.

INSURANCE, SECURITIES AND BANKING, DEPARTMENT OF (DISB)
DISTRICT OF COLUMBIA FINANCIAL LITERACY COUNCIL MEETING –
JULY 20, 2023

NOTICE OF VIRTUAL PUBLIC MEETING

The Members of the District of Columbia Financial Literacy Council (DCFLC) will hold a meeting at **3:00 PM, Thursday, July 20th, 2023**. The meeting will be held via WebEx at:

Attendee Registration Link:

<https://dcnet.webex.com/dcnet/j.php?RGID=r9f74f769fb19229d0372cf0779a3b5b0>

Join by phone:

+1-202-860-2110 United States Toll (Washington D.C.)

1-650-479-3208 Call-in toll number (US/Canada)

Access Code: 2314 952 2801

Webinar password: @DCFinancial23 (13234626 from phones and video systems)

Below is the final agenda for this meeting. The agenda will be posted to the Department of Insurance, Securities, and Banking's website at <http://disb.dc.gov>. Please RSVP with **Michelle Hammonds** michelle.hammonds@dc.gov. For additional information, call **(202) 442-7791** or **(202) 967-6740** or e-mail michelle.hammonds@dc.gov or rebecca.rendel@dc.gov.

AGENDA

1. Call to Order
2. Minutes of the previous meeting
3. Unfinished Business
4. New Business
5. Announcement of Upcoming Events
6. Adjournment

“This meeting is governed by the Open Meetings Act. Please address any questions or complaints arising under this meeting to the Office of Open Government at opengovoffice@dc.gov “

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes**Date: July 20, 2023**

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 3:18 p.m. EDT, Jeffrey A. Banks, Chair, presiding.

ROLL CALL:**Council Members Present:**

- Jeffrey Banks - Chair
- Sybongile Cook - Secretary to Council
- Michelle Hammonds - D.C. Government Representative
- Melissa Mazard - Member
- Benny Richardson - Member

ABSENT:

- Jennifer Burkett - Member
- Allen C. Cheaves - Member
- Chip Lusk - Member
- Anthony V. Stevens - Member

SUPPORT STAFF:

- Michael Guishard - DISB-IT, Office of Administration & Policy Division

OPENING REMARKS:

Chair Jeffrey Banks called the meeting to order at 3:17 p.m. Chair Banks remarked upon the mission and vision of the Council. The mission is to empower residents to achieve short-term and long-term financial goals, to assist and advise the Mayor and the D.C. Council to promote financial literacy within communities and public schools, and to 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 and education in the District of Columbia and through collaboration and dissemination of critical information.

Chair Banks called the roll and determined a quorum was present.

MEETING MINUTES:

Chair Banks called for a motion to approve the previous meeting's minutes. No changes were recommended by the members, and the motion was made by Chair Banks, seconded by Ms. Sybongile Cook, and approved by Melissa Mazard.

UNFINISHED BUSINESS:

There was no unfinished business.

NEW BUSINESS:

Chair Banks welcomed the Council's guest presenters and turned the floor over to Ms. Simone Garcia, Director of the Office of Industry Engagement at the DC Office of the State Superintendent of Education (OSSE). Ms. Garcia discussed the work of the District of Columbia Career and Technical Education (DCCTE) Network, which was originally founded ten years ago as the DC Career Academy Network. The DCCTE Network seeks to bring together industry partners, educators, and government to support scholars, improving the high school graduation rate and postsecondary success in the District by bridging the gap between academia and the workplace. The Network includes six Local Education Agencies (LEAs): DC Public Schools, Friendship Public Charter School, DC International, Maya Angelou Public Charter School, KIPP Public Charter Schools, and IDEA Public Charter School, and additionally provides support to OSSE's Advanced Technical Center. The Network also works with intermediaries such as Urban Alliance and Genesys Works and industry partners throughout the District. The Network has an Executive and Industry Advisory Board, which Ms. Michelle Hammonds and Chair Banks serve on.

The Network focuses on eight priority industries, including finance, to support students with work-based learning opportunities and internships, both summer and full-year. Currently the Network supports finance students from four schools: KIPP College Prep, Luke C. Moore, Jackson Reed, and H. D. Woodson. This summer, 98 finance students were eligible to participate in 54 paid opportunities from industry partners. Ms. Garcia reported that 42 students were currently working in those opportunities.

This fall, the Office of Industry Engagement will pilot a new program, the Educator Externship Program, to enable educators to enter the workforce in their fields and bring that current experience back to the classrooms. The program is currently focusing on finance, information technology, and health science.

Ms. Garcia highlighted that the Network is seeking additional board members, and is open to volunteers to host career days or internship programs.

Chair Banks opened the floor to comments and questions. He expressed appreciation for the Shark Tank program, and confirmed that 98 students are eligible to participate in this summer's internships. Ms. Melissa Mazard requested examples of the opportunities in finance provided to students. Ms. Garcia highlighted the work with Accenture and noted that there are students working in accounting, business management, and other opportunities. Commissioner Karima Woods sought clarification on the scope of industry partner participation, and Ms. Garcia explained that partners provide information and invite students to job shadowing days and also provide internships for the summer through the Career-Ready Internship Program (CRI) or for the full academic year through the Advanced Internship Program (AIP). Commissioner Woods also asked about the source of funding for internships, and Ms. Garcia replied that industry partners are not expected to pay the interns directly, as payroll and funding for these internships are handled by OSSE. Ms. Garcia further explained that the program provides transportation for eligible interns through DC Yellow Cab and professional coaching through Corporate Alley Cat. Any District school which receives Perkins funding is part of the DCCTE Network.

Next, Chair Banks turned the floor over to Mr. Charles Thornton, former Director of the Office of Returning Citizens Affairs and current Chairman of the Corrections Information Council Board. Mr. Thornton presented information about barriers and opportunities for formerly incarcerated returning citizens seeking to start or get involved in businesses.

Mr. Thornton shared his background and experience growing up in DC public housing and serving time in Lorton Reformatory and the federal prison system. He left the system 33 years ago, and 18 years ago he started his own successful business in real estate development, which manages, builds, and leases out properties.

Mr. Thornton stated that onerous licensing and background check requirements can create barriers for returning citizens. He reported that legislation has been addressing this issue and may continue to improve the situation. Mr. Thornton also explained that starting capital and access to capital in general can be a key barrier for both newly released people and people with criminal histories in their pasts. Bonding, insurance, and credit checks all present obstacles for returning citizens, even when their charges have no obvious bearing on the work sought.

Mr. Thornton commented that businesses run by returning citizens are often more open to hiring other returning citizens, which helps to create a pipeline back into the workforce. He emphasized the importance of mentoring and guidance in learning to navigate the world of business, explaining that being otherwise prepared in documentation and presentation can substantially reduce the burden of a criminal history when seeking to create a business or return to the workforce. Mr. Thornton highlighted the District's plethora of institutions, non-profits, and community-based programs dedicated to providing this type of training and

information, and particularly acknowledged the work of the Mayor's Office of Returning Citizen Affairs (MORCA) in providing in-house business programs and guidance.

Chair Banks opened the floor to comments and questions. Ms. Michelle Hammonds thanked Mr. Thornton for his presentation and reiterated DISB's commitment to supporting returning citizens. She highlighted the Returning Citizens Roundtable, an upcoming DISB program which will discuss financial literacy and empowerment for returning citizens. Ms. Cook thanked Mr. Thornton for his presentation. Commissioner Woods thanked Mr. Thornton for his presentation and asked for more information on how mentorship helped enable his successes. Mr. Thornton explained how he was mentored by an individual he met while incarcerated and encouraged the development of formal programs to provide similar opportunities. Chair Banks thanked Mr. Thornton for his presentation.

ANNOUNCEMENT OF UPCOMING EVENTS:

1. Ms. Cook highlighted several current and upcoming events in the city:
 - a. The US Black Chamber of Commerce National Conference is scheduled from July 19 to 21 at the Waldorf-Astoria.
 - b. The Blackbone Project Summit, presented by Congress Heights Community Training Center at Sycamore & Oak in Anacostia, supports Black women entrepreneurs and will take place on July 22. Ms. Cook, Director Woods, Director Whitfield, and the mayor are involved.
 - c. The Small and Medium Business Growth Fund grant project, which supports experiential retail, closes on July 21.
2. Mr. Benny Richardson and Ms. Hammonds spoke about the recently completed Financially Fit DC at Work event, a partnership of OCFO, DCHR, and DISB. Financially Fit at Work provides monthly sessions on financial topics for employees on the last Friday of each month and hosts workshops for DC residents on the last Thursday of each month.
3. Ms. Hammonds highlighted several recent events:
 - a. The Legacy Wealth Forum was held on April 24.
 - b. The Returning Citizens Roundtable was held on April 28 and continues August 2.
 - c. The Reality Fair and Panel Discussion was held on May 31, and Mr. Anthony Stevens and Mr. Allen Cheaves attended.
 - d. Chair Banks was recently part of the Fathers in Finance event with DPR.
4. Ms. Hammonds also highlighted several current and upcoming events:
 - a. The Marion Barry Summer Youth Employment Program continues through August 4. DISB is specifically hosting the Young Money Manager Program.
 - b. DISB will be participating in the National Association of Returning Citizens (NARC) picnic on July 29.
 - c. The Returning Citizens Roundtable resumes August 2 at the DC Bar.

- d. DC DISCAP continues to provide resources to DC residents. DISB also receives complaints and information through the Consumer Analysis Division.
5. The DCFLC newsletter will continue to highlight a number of events. Ms. Hammonds thanked Ms. Rebecca Rendel and the team for compiling that information.

PUBLIC COMMENTS:

There were no public comments.

ADJOURNMENT:

Chair Banks made a motion to adjourn the meeting. The motion was seconded by Benny Richardson and approved by Melissa Mazard voice vote at 4:14 p.m.

INSURANCE, SECURITIES AND BANKING, DEPARTMENT OF (DISB)
DISTRICT OF COLUMBIA FINANCIAL LITERACY COUNCIL MEETING –
OCTOBER 19TH, 2023

NOTICE OF VIRTUAL PUBLIC MEETING

The Members of the District of Columbia Financial Literacy Council (DCFLC) will hold a meeting at **3:00 PM, Thursday, October 19th, 2023**. The meeting will be held via WebEx:

Attendee Registration Link:

<https://dcnet.webex.com/dcnet/j.php?RGID=r503ff6b7d53f8674391380b409a867fd>

Webinar number (access code): 2315 138 4720

Some mobile devices may ask attendees to enter a numeric password.

Join by phone

+1-202-860-2110 **United States Toll (Washington D.C.)**

1-650-479-3208 **Call-in toll number (US/Canada)**

Webinar password: @DCFinancial23 (13234626 from phones and video systems)

Below is the final agenda for this meeting. The agenda will be posted to the Department of Insurance, Securities, and Banking's website at <http://disb.dc.gov>. Please RSVP with **Michelle Hammonds** michelle.hammonds@dc.gov. For additional information, call **(202) 442-7791** or **(202) 967-6740** or e-mail michelle.hammonds@dc.gov or rebecca.rendel@dc.gov.

AGENDA

1. Call to Order
2. Minutes of the previous meeting
3. Unfinished Business
4. New Business
5. Announcement of Upcoming Events
6. Adjournment

“This meeting is governed by the Open Meetings Act. Please address any questions or complaints arising under this meeting to the Office of Open Government at opengovoffice@dc.gov “

District of Columbia Financial Literacy Council (DCFLC) Meeting Minutes**Date: October 19, 2023**

Location: Webex – D.C. Department of Insurance, Securities, and Banking

MEETING CALL TO ORDER:

The D.C. Financial Literacy Council met via Videoconference at 3:00 p.m. EDT, Jeffrey A. Banks, Chair, presiding.

ROLL CALL:**Council Members Present:**

- Jeffrey Banks - Chair
- Jennifer Kumi Burkett - Member
- Allen C. Cheaves - Member
- Sybongile Cook - Secretary to Council
- Michelle Hammonds - D.C. Government Representative
- Chip Lusk - Member
- Benny Richardson - Member
- Anthony V. Stevens - Member

ABSENT:

- Melissa Mazard - Member

SUPPORT STAFF:

- Lloyd Anderson - DISB-IT, Office of Administration & Policy Division
- Michael Guishard - DISB-IT, Office of Administration & Policy Division
- Rebecca Rendel - Program Support Staff, Office of Financial Empowerment & Education

OPENING REMARKS:

Chair Jeffrey Banks called the meeting to order at 3:06 p.m. Chair Banks noted the Council's mission is to empower residents to achieve short-term and long-term financial goals, to assist and advise the Mayor and the D.C. Council to promote financial literacy within communities and public schools, and to 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 and education in the District of Columbia through collaboration and dissemination of critical information.

Chair Banks called the roll and determined that a quorum was present.

MEETING MINUTES:

Chair Banks called for a motion to approve the previous meeting's minutes. The motion was made by Ms. Michelle Hammonds and seconded by Mr. Allen Cheaves. The minutes were approved by a unanimous voice vote.

UNFINISHED BUSINESS:

Chair Banks reminded DCFLC members that the Financial Literacy Council is scheduled to have a hearing with the Council of the District of Columbia Oversight Committee in January 2024 to discuss proposed recommendations. The Financial Literacy Council has several standing committees tasked with performing the work of drafting and revising recommendations. The Residents Committee is charged with identifying the unique needs of District residents and providing recommendations based on research and a survey of existing resources for D.C. residents, including seniors, veterans, returning citizens/ex-offenders, and the unemployed or underemployed. The DCFLC's Advisory Committee is tasked with identifying and leveraging the expertise of the Financial Literacy Council's strategic partners, such as charitable organizations, federal and local agencies, financial institutions, and education providers. The Student Affairs Committee explores opportunities through research and existing programs to identify ways to foster greater integration of financial capabilities in D.C. schools, including K-12 and adult learning. The Impact and Innovation Committee is charged with communicating the impact of D.C. financial literacy stakeholders on financial self-sufficiency, exploring innovation and trends in financial capability, and sharing resources. Chair Banks expects these committees to meet once before November 15th and reporting back by December 15th in order for the DCFLC to incorporate their work into its preparations for the January meeting with the D.C. Council Oversight Committee.

Chair Banks encouraged new DCFLC members to volunteer for committees they are interested in. Ms. Jennifer Kumi Burkett agreed to join the Student Affairs Committee. Mr. Benny Richardson volunteered for the Residents Committee, noting its relevance to his work on the Child Wealth Building Program. Mr. Cheaves agreed to continue serving on the Student Affairs Committee and volunteered to join the Impact and Innovation Committee. Mr. Anthony Stevens volunteered for the Advisory Committee and the Impact and Innovation Committee.

NEW BUSINESS:

Ms. Hammonds provided an update on recent financial literacy-related activities within the Department of Insurance, Securities, and Banking, particularly in the context of the recommendations in the previous DCFLC report. One recommendation was to integrate financial literacy at all levels of D.C. Public Schools (DCPS). As legislative efforts continue at the city council level to formally incorporate financial literacy into the DCPS curriculum, Ms.

Hammonds' Office of Financial Empowerment and Education (OFFE) has been working with DCPS as part of the DC+XQ initiative. OFFE has also worked to implement financial literacy programs and resource guides for returning citizens and justice-involved residents. The Financially Fit DC at Work program provides wealth-building resources targeted towards D.C. government employees.

Ms. Hammond asked the Financial Literacy Council to begin brainstorming potential activities for the DCFLC to participate in in the next year. As an example, she pointed to the DCFLC's wealth summit at the Convention Center held during Financial Literacy Month last year. Chair Banks supported the idea of convening another summit and recommended including a small business component and representatives of the D.C. Business Capital Program (DC BizCAP) and the Commercial Property Acquisition Fund, and other relevant grant programs. He also encouraged a more robust outreach and communication campaign to increase attendance. Mr. Stevens suggested exploring ways to make portions of the summit a recurring event, in the vein of the Financially Fit DC webinars, as a way to increase interest and impact at the April event. Another template to look to would be the Black Homeownership Strike Force events at the Martin Luther King, Jr. Library. Chair Banks also suggested providing refreshments as part of the summit, which would have to be done out of pocket. Mr. Chip Lusk advised staff to provide stakeholders, such as the Federal Home Loan Bank, enough lead time to gather the resources to fully participate in the summit. Ms. Sybongile Cook volunteered to help assist in the planning of next year's summit.

Mr. Cheaves raised the idea of holding budgeting advice workshops to coincide with the winter holiday season since the gift-giving season often necessitates higher than usual credit usage and other large expenses, as well as abnormal food and beverage spending.

ANNOUNCEMENT OF RECENT ACTIVITIES AND UPCOMING EVENTS:

1. Mr. Stevens discussed a new partnership with Malcolm Etheridge to assist the DC Health Benefits Exchange, DC Health Link, and the Restaurant Association of Metropolitan Washington in enrolling more tipped wage workers in healthcare coverage.
2. Ms. Burkett says DCPS continues to develop financial literacy learning series, and she plans to provide further updates at future meetings. Ms. Hammonds congratulated Ms. Burkett on her new role as Senior Director for STEM at DCPS.
3. Mr. Cheaves discussed the work of his new company, the ABC Group, which is a collaborative that provides personal finance, investment, and IT advice for young tech entrepreneurs.
 - a. Mr. Cheaves' other company, Extra Credit Financial Solutions, also has a new project in San Diego focused on budgeting advice for meal planning.
4. Mr. Richardson updated the Council on the Office of Finance and Treasury's recent employee retreat where his office delivered a presentation on retirement plans

available to D.C. government employees. He volunteered his team to deliver the presentation for other D.C. agencies and departments.

- a. Mr. Richardson expects the Child Wealth Building Program to officially go live in the first quarter of 2024. The program provides \$500-\$1,000 annually to each child born to a low-income family in the District of Columbia until their 18th birthday. These funds can be used on specific categories of expenses, such as education, starting a business, or long-term investment. Financial literacy will be a cornerstone of this program, and these efforts will begin by focusing on the parents until the children get older.
5. Mr. Lusk noted that October is Cybersecurity Awareness Month. IDB Global Federal Credit Union recently held a cybersecurity-focused webinar, which can be viewed [ed](#) on IDB Global's website.
6. Ms. Cook suggested inviting representatives from D.C.'s financial technology (fintech) entrepreneur community to speak at one of DCFLC's upcoming meetings to get a sense of their activities and impact and foster relationships with the Council and DISB.
7. Ms. Hammonds noted that OFFE provides regular Financially Fit DC workshops for D.C. residents and announced that the office will be holding an estate planning webinar on October 26th.
 - a. The Resources to Empower and Develop You (READY) Center will officially launch on October 20th. The center is a collaboration between the D.C. Department of Corrections and several other sister agencies to provide resources [and](#) services to returning citizens. The center is located on Martin Luther King, Jr. Avenue in Southeast, D.C.
8. Chair Banks thanked DISB staff for participating in a recent gathering of the Collective Empowerment Group.
 - a. Chair Banks noted the minority-owned business community's concern about an ongoing Supreme Court case that might result in the Small Business Administration 8(a) program being ruled unconstitutional.

PUBLIC COMMENTS:

Ms. Leslie Jones, Consumer Financial Protection Bureau (CFPB), encouraged the Council to reach out to CFPB for assistance on family-focused financial literacy initiatives.

Ms. Jena Roscoe, Operation HOPE, suggested using the Financial Literacy Month summit to highlight local small businesses and offered Operation HOPE's support in planning the event. Chair Banks raised the possibility of inviting Commercial Property Acquisition Fund grantees to speak about their experiences at the summit.

ADJOURNMENT:

Chair Banks thanked Council members for their participation and moved to adjourn the meeting. The motion was seconded by Mr. Stevens. The Council voted unanimously to adjourn the meeting at 4:02 p.m.

Appendix 18

Department of Insurance, Securities, and Banking
Contracting and Procurement
FY23

Order ID	Supplier Name	Title	Budgeted Amount FY23	Actual Spending	Status	Term	Negotiated/Competitive	Contract Monitor	Monitoring Activity	Funding Source	CBE
PO695023	SENTINEL SQUARE HANA DW LLC	FY23 RENTAL STORAGE SPACE FEE FOR DISB	\$9,456.00	\$9,456.00	Received	FY23	Negotiated	Gregory Ellis	Services Rendered	O-Type	No
PO694974	COLLABORATIVE COMMUNICATIONS	DISB: FY23 Collaborative Communications(Modi)	\$73,000.00	\$73,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO677655-V2	RADIO ONE INC.	FY23 DISB Radio One - Multimedia Marketing Solutions	\$76,800.00	\$22,300	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO67795D-V2	UNITED PLANNING ORGANIZAT	DISB: FY23 Financial Empowerment Center Renewal	\$480,134.00	\$303,650.34	Receiving	FY23	Competitive	Michelle Hammonds	Services/Ongoing	O-Type	No
PO692918	SENDODA INC.	DISB: FY23 Promotional Items	\$67,926.85	\$57,543.58	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO692835	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Dell Dual Monitors BP (8/21/2023 - 9/30/2023)	\$31,042.00	\$31,042.00	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692834	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Securities Printers & Scanners BP (8/21/2023 - 9/30/2023)	\$16,204.40	\$16,204.40	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692827	BillMari Inc	DISB: FY23 Blockchain Summit Sponsorship(Sept 21-23)	\$15,000.00	\$15,000	Received	FY23	Negotiated	Tamara Zeidan	Services Rendered	O-Type	No
PO692830	RANA LABS LLC	DISB: FY23 Videographer Services	\$39,975.00	\$39,975	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO692662	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Microsoft Surface Pro	\$9,998.92	\$9,998.92	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692635	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Dell Laptop(5)	\$9,395.35	\$9,395.35	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692630	MTB ENTERPRISES LLC	DISB: FY23 Interior Design & Soft Renovation-Phase I	\$40,999.50	\$40,999.50	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO692366	TRM Labs, Inc.	DISB: FY23 DISB TRM Forensics Analysis Software	\$93,500.00	\$93,500	Received	FY23	Negotiated	Brian Bressman	Services Rendered	O-Type	No
PO692252	FEI LLC	DISB: FY23 Reporting, Data Analysis, & Market Engagement (Financially Fit DC)	\$45,000.00	\$45,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO692216	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Lumen's Enterprise Plan	\$13,053.18	\$13,053.18	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO692018	Affirm Advisors	DISB: FY23 Financial Education & Literacy Consultant (8/8/2023-9/30/2023)	\$31,600.00	\$31,600.00	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO691997	GLOBAL KNOWLEDGE TRAINING LLC	DISB: FY23 Microsoft Elite Total Access	\$7,497.00	\$7,497.00	Received	FY23	Negotiated	Shankar Vaidynathan	Services Rendered	O-Type	No
PO691749	NATIONAL ASSOCIATION OF INSURA	DISB: FY23 TeamMate Licenses	\$6,510.00	\$6,510.00	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO684509-V2	Nediam Consultants, LLC	DISB: FY23 Event Planning Services for Returning Citizens	\$99,000.00	\$98,994.43	Receiving	FY23	Competitive	Michelle Hammonds	Services/Ongoing	O-Type	Yes
PO691655	SENDODA INC.	DISB: FY23 Promotional Items	\$9,710.00	\$9,710	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO690922	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Adobe Acrobat Pro Enterprise License	\$16,765.50	\$16,765.50	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO690834	AMERICAN CITY BUSINESS JOURNAL	DISB: FY23 WBI Advertising	\$44,804.00	\$5,844	Received	FY23	Negotiated	Art Swift	Services Rendered	O-Type	No
PO690596	SENDODA INC.	DISB: FY23 Investor Education Guides	\$6,775.00	\$6,775.00	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO690576	O'Neil Risk Consulting and Aig	DISB: FY23 Auto Insurance for Unintentional Bias	\$45,000.00	\$44,975.00	Received	FY23	Competitive	Phillip Barlow	Services Rendered	O-Type	No
PO690574	PitchBook Data, Inc.	DISB: FY23 PitchBook Subscription	\$27,000.00	\$6,750	Received	FY23	Negotiated	Tamara Zeidan	Services Rendered	O-Type	No
PO677665-V2	RELX INC.	DISB: FY23 LexisNexis (Advance/Accurint)	\$69,065.70	\$55,490.59	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO690242	CAPITAL SERVICES AND SUPPLIES	DISB: FY23 Moving Services	\$9,775.00	\$7,500	Receiving	FY23	Competitive	Art Swift	Services/Ongoing	O-Type	Yes
PO690112	Tech Analysis Inc	DISB: FY23 Virtual Event Platform (Brandlive)	\$219,082.50	\$219,082.50	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO689646	MTB ENTERPRISES LLC	DISB: FY23 Photography & DC BizCap Design Services	\$9,950.00	\$9,950	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO689639	AMERICAN RED CROSS	DISB: FY23 First Aid & CPR Training	\$6,668.00	0	Ordered	FY23	Negotiated	Katrice Purdie	n/a	O-Type	No
PO689594	HUBBARD RADIO WASHINGTON	DISB: FY23 DC Captives Radio Advertising	\$55,000.00	\$55,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO689061	BMI Associates, Inc dba PORTFOL Software	DISB: FY23 Portfolio Quote Loan Management Software	\$11,140.00	\$11,140	Received	FY23	Negotiated	Aaron Fenwick	Services Rendered	O-Type	No
PO688892	RESTAURANT ASSOC OF METRO WASH	DISB: FY23 Rammys Sponsorship	\$20,000.00	\$20,000	Received	FY23	Negotiated	Art Swift	Services Rendered	O-Type	No
PO688750	CAPITAL AREA ASSET BUILDING	DISB: FY23 Park Morton Opportunity Accounts Pilot BP (5/31/2023-9/30/2023)	\$300,000.00	\$104,292.06	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	No
PO688214	GEORGETOWN TECHNOLOGIES LLC	DISB: FY23 Banking Code Modernization	\$105,294.60	\$105,294.60	Received	FY23	Negotiated	Sam Fuller	Services Rendered	O-Type	Yes
PO687939	HOUSING COUNSELING SERVICE	DISB/DBO - FY23 Housing Counseling Foreclosure Prevention-Services Contract	\$737,400.00	\$554,649.00	Receiving	FY23	Negotiated	Ben Arnold	Monitoring Services/Ongoing	O-Type	No
PO687590	LEWIS & ELLIS INC.	DISB: FY23 Property & Casualty (P&C) Actuary	\$60,000.00	\$59,820	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO687445	NATIONAL ASSOCIATION OF INSURA	DISB: FY23 TeamMate Subscription	\$30,790.00	\$20,790	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO687438	MAS TV/EL PLANETA LLC	DISB: FY23 Spanish Language Advertising	\$10,010.00	\$10,010	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO687435	SENDODA INC.	DISB: FY23 Promotional Items (Communications)	\$9,845.00	\$9,845	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO687434	Digital Asset Institute	DISB: FY23 The DC Blockchain Summit	\$15,000.00	\$15,000	Received	FY23	Competitive	Tamara Zeidan	Services Rendered	O-Type	No
PO687339	MIGUEL D. TARVER DBA/MDT	DISB: FY23 Courier Services	\$10,000.00	\$2,395	Receiving	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	Yes
PO687203	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Adobe Stock Enterprise Subscription	\$10,638.30	\$10,638.30	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO686390	CAPITAL AREA ASSET BUILDING	DISB: FY23 Opportunity Account Program - ARPA	\$995,000.00	\$995,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	Federal Grant	No
PO686373	Zoominfo MIDCO LLC	DISB: FY23 Zoom Info Software	\$10,000.00	\$10,000	Received	FY23	Negotiated	Tamara Zeidan	Services Rendered	O-Type	No
PO685885	IBG CONSULTING GRP	DISB: FY23 M3S/EP Vendor	\$136,190.50	\$136,190.50	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO685395	DC CHAMBER OF COMMERCE	DISB: FY23 DC Chamber's 2023 Small Business & Economic Development Summit	\$12,500.00	\$12,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO685244	LEWIS & ELLIS INC.	DISB: FY23 ACA Rate Review	\$152,125.00	\$137,178.75	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO685177	ABC TECHNICAL SOLUTIONS I	DISB: FY23 Dell Laptops	\$48,813.00	\$48,813.00	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO684644	DOCUMENT SYSTEMS INC	DISB: FY23 Kodak and Kofak Maintenance Renewal	\$7,841.16	\$7,841.16	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO684516	WASHINGTON DC ECONOMIC PA	DISB: FY23 Washington DC Economic Partnership Business Programs Sponsorship	\$9,500.00	\$9,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO683876	WASHINGTON INFORMER NEWSPAPER	DISB: FY23 Weekly Local Publication (The Washington Informer)	\$36,000.00	\$35,900	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO683871	Reingold LINK, LLC s/b/a LINK Strategic	DISB: FY23 DC Day Event Coordinator	\$9,300.00	\$9,300	Received	FY23	Competitive	Aaron Fenwick	Services Rendered	O-Type	Yes
PO683614	GREATER WASHINGTON HISPANIC Expo(GWHCCI)	DISB: FY23 Greater Washington Hispanic Chamber of Commerce's Business Expo(GWHCCI)	\$7,500.00	\$7,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO683602	MDI CITY PAPER HOLDINGS LLC	DISB: FY23 Digital Advertising (Washington City Paper)	\$40,125.00	\$30,125	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO683511	CAPITAL AREA ASSET BUILDING	DISB: FY23 Earned Income Tax Campaign (EITC)	\$250,000.00	\$249,926.70	Receiving	FY23	Negotiated	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	No
PO683445	LEGAL FILES SOFTWARE INC	DISB: FY23 OGC Legal Files Project	\$9,540.00	\$9,540.00	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO682303	Audacy Operations, Inc	FY23 DISB: Marketing Partnership with Entercom - Entercom Radio Ads	\$60,000.00	\$59,860.06	Receiving	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	No
PO682139	CAPITAL COMMUNITY NEWS INC	DISB: FY23 Monthly Advertising - Capital Community News	\$30,096.00	\$30,096	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	Yes
PO682122	PORTFOLIO MEDIA INC.	FY23 Law360 - DISB Annual Subscription	\$8,595.00	\$8,595.00	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO681939	NATIONAL ASSOCIATION OF INSURA	FY23 DISB - Annual NAIC Member Assessment Dues	\$9,647.00	\$9,647.00	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No
PO680445	FORMOST ADVANCED CREATIONS LLC	DISB: FY23 OFEE Promotional Items	\$166,332.50	\$166,332.50	Receiving	FY23	Competitive	Michelle Hammonds	Monitoring Services/Ongoing	O-Type	Yes
PO679843	SMARTSHEET.COM INC	FY23 DISB-Smartsheet Renewal	\$17,000.00	\$8,712	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	No
PO679832	COLLABORATIVE COMMUNICATIONS	FY23 DISB Student Loan Ombudsman Report Covering FY2022	\$7,112.63	\$7,088.75	Receiving	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	Yes
PO679831	GEORGE WASHINGTON UNIV DBA	FY23 DISB: The George Washington University -CW100299	\$85,750.00	\$85,750	Received	FY23	Negotiated	Katrice Purdie	Services Rendered	O-Type	No
PO679141	BUNIFU LLC	FY23 DISB-Student Loan Ombudsman Curriculum	\$20,700.00	\$20,700	Received	FY23	Competitive	Sam Fuller	Services Rendered	O-Type	Yes
PO678622	COLLABORATIVE COMMUNICATIONS	FY23 Collaborative Communications Contract CW-95078	\$250,004.48	\$249,985.64	Receiving	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	Yes
PO678559	FEI LLC	FY23 DISB: Financially Fit DC Curriculum and Marketing	\$175,000.00	\$175,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO678535	CONFERENCE OF STATE BANK SUPER	FY23 DISB: CSBS Annual Membership Dues	\$20,140.00	\$20,140.00	Received	FY23	Negotiated	Sam Fuller	Services Rendered	O-Type	No
PO678077	Examination Resources, LLC	DISB: FY23 Premium Tax Audit	\$254,407.28	\$140,046.25	Received	FY23	Negotiated	Phillip Barlow	Services Rendered	O-Type	No

PO678056	THE BEACON NEWSPAPERS INC	FY23 DISB: The Beacon Advertising	\$33,744.00	\$33,743.26	Received	FY23	Competitive	Art Swift	Monitoring Services/Ongoing	O-Type	No
PO677958	PERPETUAL CORP	DISB: FY23 Community Outreach Marketing Strategy	\$81,000.00	\$81,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO677951	CAPITAL AREA ASSET BUILDING	DISB: FY23 Opportunity Accounts	\$995,000.00	\$760,098.35	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	No
PO677217	HOUSING COUNSELING SERVICE	DISB: FY23 Housing Counseling Foreclosure Prevention-Services For FY23	\$491,600.00	\$365,566.00	Received	FY23	Negotiated	Ben Arnold	Monitoring Services/Ongoing	O-Type	No
PO677621	O'Neil Risk Consulting and Aig	FY23 Auto Unintentional Bias	\$90,000.00	\$86,474.10	Received	FY23	Competitive	Phillip Barlow	Services Rendered	O-Type	No
PO677611	STREETZ MEDIA	FY23 DISB:FY23 Videography and Photography	\$9,470.00	\$9,470	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO677604	FELA LLC	DISB: FY23 Financially Fit Retuning Citizen	\$15,000.00	\$15,000	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO677472	TYLER TECHNOLOGIES INC.	FY23 STAR Maintenance & Hosting Renewal	\$92,507.00	\$92,505	Received	FY23	Negotiated	James McManus	Monitoring Services/Ongoing	O-Type	No
PO677389	XEROX CORPORATION	Copy of FY23 Xerox Annual & Support Maintenance Renewal	\$111,736.08	\$108,736.08	Received	FY23	Negotiated	Shankar Vaidynathan	Services Rendered	O-Type	No
PO676627	FELA LLC	DISB: FY23 Financially Fit DC Server Maintenance	\$52,500.00	\$52,500	Received	FY23	Negotiated	Michelle Hammonds	Services Rendered	O-Type	Yes
PO676575	NEAL R GROSS AND CO INC	DISB: FY23 Transcription Services - OGC	\$10,000.00	\$1,357.50	Received	FY23	Competitive	Lilah Blackstone	Services Rendered	O-Type	Yes
PO676569	PITNEY BOWES	DISB: FY23 Pitney Bowes - GSA 4700MA21D08R3 L-TOP SIN 532420LT	\$40,000.00	\$12,692.29	Received	FY23	Negotiated	Gregory Ellis	Services Rendered	O-Type	No
PO676536	EIGHTZERO	DISB: FY23 Design Layout and Production Services	\$85,000.00	\$85,000	Received	FY23	Competitive	Michelle Hammonds	Services Rendered	O-Type	Yes
PO676530	CCH INCORPORATED	DISB: FY23 CCH Federal Securities Regulation Integrated Library Renewal	\$19,493.50	\$19,493.50	Received	FY23	Negotiated	James McManus	Services Rendered	O-Type	No
PO676528	BRIAR PATCH SHREDDING AND R	DISB: FY23 Agency Shredding and Recycling Services	\$5,244.00	\$4,370.00	Received	FY23	Competitive	Gregory Ellis	Monitoring Services/Ongoing	O-Type	Yes
PO676527	ABC TECHNICAL SOLUTIONS I	Copy of FY23 TEEM Subscription & Support Maintenance Renewal	\$7,710.08	\$7,710.08	Received	FY23	Competitive	Shankar Vaidynathan	Services Rendered	O-Type	Yes
PO676516	DOCUMENT SYSTEMS INC	Copy of FY23 IBM FileNet Support Maintenance Renewal	\$31,124.04	\$31,124.04	Received	FY23	Competitive	Shankar Vaidynathan	Monitoring Services/Ongoing	O-Type	Yes
PO676195	MELTWATER NEWS US, INC	DISB: FY23 Meltwater Media Services	\$19,400.00	\$13,300	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO676190	HOUSING COUNSELING SERVICE	DISB: FY23 Foreclosure Prevention Services	\$9,800.00	\$9,800	Received	FY23	Negotiated	Ben Arnold	Services Rendered	O-Type	No
PO676169	DC CHAMBER OF COMMERCE	DISB: FY23DC Chamber Gala/Fall Choice	\$8,000.00	\$8,000	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO676167	WEST PUBLISHING CORP	DISB: FY23 Westlaw/Thomson Reuters	\$26,848.08	\$24,610.74	Received	FY23	Negotiated	Lilah Blackstone	Services Rendered	O-Type	No
PO676002	GREATER WASHINGTON HISPANIC	DISB: FY23 Greater Washington Hispanic Chamber of Commerce	\$6,500.00	\$6,500	Received	FY23	Competitive	Art Swift	Services Rendered	O-Type	No
PO675849	WINGSWEPT LLC	Copy of FY23 CMTS Annual Maintenance Support (Wingswept)	\$30,255.65	\$30,255.65	Received	FY23	Negotiated	Michael Ross	Services Rendered	O-Type	No
PO674966	HOUSING COUNSELING SERVICE	FY23 DISB: Housing Counseling Services 2	\$9,800.00	\$9,800	Received	FY23	Negotiated	Ben Arnold	Services Rendered	O-Type	No
PO673600	HOUSING COUNSELING SERVICE	DISB: FY23 Housing Counseling Services	\$9,900.00	\$9,900	Received	FY23	Negotiated	Ben Arnold	Services Rendered	O-Type	No

Appendix 19

Appendix 20

Agency Department of Insurance, Securities and Banking

Agency Acronym DISB

Agency Code SRO

Agency Glossary

To edit agency and POC information press your agency name (underlined and in blue above).

Agency Performance POCs Dana Sheppard; Karima Woods; Katrice Purdie; Thedford Collins

Agency Budget POCs Dereje (OCFO) Belay

Fiscal Year 2023

Select Measures to highlight in PAR

FY2023 Agency Accomplishments

Please add up to 3 agency accomplishments to be shared out in your Agency's Performance Accountability Report.

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 DC student loan borrowers with receiving \$1.2M in debt forgiveness in the fiscal year.	Our efforts have led to impactful results for DC residents in the form of debt forgiveness and student loan repayment planning.	The Department and staff were positively impacted by the ability to help save money for District residents.
Closed 769 consumer complaints, maintained a closure rate of 99%, and recovered \$1,721,441.71 for constituents.	DISB assisted in recovering money on behalf of District residents, educated consumers about the issues that were brought to our attention and helped hold financial institutions accountable and compliant with District laws and regulations.	The Department and staff were impacted positively by the ability to provide relief to District residents.
DISB completed its review of the 2024 Affordable Care Act policy form and rate filings.	These policies sold through DC Health Link cover over 100,000 District residents and employees of District-based small employers. The review resulted in overall decreases in rates for over half of the insurers on DC Health Link (CareFirst, CVS/Aetna, United Healthcare and Kaiser) and will result in savings of \$3 million for the individuals and employees.	The Department and its staff were positively impacted by their efforts to provide insurance savings to residents of the District.

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.	16	1	Add Key Performance Indicator
TOT		22	11	

2023 Key Performance Indicators

Measure	Highlight in PAR	Directionality	Frequency of Reporting	FY2019 Actual	FY2020 Actual	FY2021 Actual Report	FY2022 Actual Report	FY 2023 Target Report	FY 2023 Quarter 1	FY 2023 Quarter 2	FY 2023 Quarter 3	FY 2023 Quarter 4	FY 2023 Report	Was 202 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"/>	Up is Better	Quarterly	97%	97.2%	104.4%	103.2%	95%	100%	100%	100%	98.5%	99.6%	Met
Number of cyber fraud enforcement investigations initiated	<input type="checkbox"/>	Up is Better	Quarterly	New in 2022	New in 2022	New in 2022	44	40	13	26	29	16	84	Met
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"/>	Up is Better	Quarterly	New in 2020	6	7	12	4	1	4	4	8	17	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"/>	Up is Better	Annually	New in 2020	16.5%	-13.1%	6.6%	0%	Annual Measure	Annual Measure	Annual Measure	Annual Measure	62.7%	Met

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Measure	Highlight in PAR	Directionality	Frequency of Reporting	FY2019 Actual	FY2020 Actual	FY2021 Actual Report	FY2022 Actual Report	FY 2023 Target Report	FY 2023 Quarter 1	FY 2023 Quarter 2	FY 2023 Quarter 3	FY 2023 Quarter 4	FY 2023 Report	Was 202 KPI 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 Credit Initiative applications processed within 30 days of receipt	<input type="checkbox"/>	Up is Better	Quarterly	100%	100%	100%	100%	100%	100%	100%	100%	100%	No applicable incidents	100%	Met
Number of outreach events for small businesses, financial institutions, or business organizations	<input type="checkbox"/>	Up is Better	Quarterly	21	28	20	52	25	7	11	14	14	46	Met	
5 - Create and maintain a highly efficient, transparent, and responsive District government. (5 Measure records)															
Percent of new hires that are District residents	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	Annual Measure	Annual Measure	Annual Measure	Annual Measure	36.4%	New i 2023	
Percent of new hires that are District resident graduates	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	Annual Measure	Annual Measure	Annual Measure	Annual Measure	25%	New i 2023	
Percent of employees that are District residents	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	Annual Measure	Annual Measure	Annual Measure	Annual Measure	46.3%	New i 2023	
Percent of agency staff who were employed as Management Supervisory Service (MSS) employees prior to 4/1 of the fiscal year that had completed an Advancing Racial Equity (AE204) training facilitated by ORE within the past two years.	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	Annual Measure	Annual Measure	Annual Measure	Annual Measure	Needs Data Update	New i 2023	
Percent of required contractor evaluations submitted to the Office of Contracting and Procurement on time.	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	Annual Measure	Annual Measure	Annual Measure	Annual Measure	10%	New i 2023	

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
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

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Operations Header	Operations Title	Operations Description	Type of Operations	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	Highlight in PAR	Frequency of Reporting	FY2020 Actual	FY2021 Actual	FY2022 Actual	FY 2023 Quarter 1	FY 2023 Quarter 2	FY 2023 Quarter 3	FY 2023 Quarter 4	FY 2023 Report
1 - Complaint Activity (3 Measure records)											
Number of residents who receive in-person fraud abuse prevention, financial literacy training and/or consumer protection information	<input type="checkbox"/>	<input type="checkbox"/>	Quarterly	7,602	13,386	11,284	2,969	4,283	9,500	2,958	19,710
Number of complaints resolved within the quarter	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Quarterly	New in 2023	New in 2023	New in 2023	120	185	199	205	709
Number of complaints received within the quarter	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Quarterly	New in 2023	New in 2023	New in 2023	185	193	213	202	793
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"/>	Quarterly	169	175	160	31	48	43	50	172
1 - Market and Internet surveillance (1 Measure)											
Number of fraud alerts issued	<input type="checkbox"/>	<input type="checkbox"/>	Quarterly	23	21	24	3	5	6	7	21
2 - Legislative and Regulatory Review (1 Measure)											
Number of laws, regulations and policies reviewed	<input type="checkbox"/>	<input type="checkbox"/>	Quarterly	6	7	12	1	4	4	8	17
3 - Bank on DC (2 Measure records)											
Number Financially Fit DC events held	<input type="checkbox"/>	<input type="checkbox"/>	Quarterly	191	166	177	48	62	72	106	288
Number of new bank accounts opened	<input type="checkbox"/>	<input type="checkbox"/>	Quarterly	287	125	375	201	478	681	256	1616
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"/>	Quarterly	19	66	52	7	11	14	14	46

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 programming and form a relationships 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	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

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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
	<p>CDFI zoning areas and very small businesses (VSB) which the treasury defines as companies with 10 or less employees.</p> <p>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.</p>						
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"/>	Add Initiative Update
Financial Services Curriculum, Guides and Alerts and Financial Literacy (1 Strategic Initiative)							
Life Insurance Education	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"/>	
Propose Legislation to Modernize Insurance Code	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"/>	Add Initiative Update
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	<p>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.</p> <p>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.</p>	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Resiliency (1 Strategic Initiative)							
Unintentional Bias Analysis and Report	<p>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.</p> <p>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.</p>	09-30-2023	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Add Initiative Update

2023 Initiative Updates

Add Current Quarter 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 (4 Initiative Update records)						
Consumer Services	"During Q1, the Compliance and Analysis Division (CAD) conducted discussions with stakeholders that included the Consumer Protection Advocate and Legal Counsel for the Elderly to begin planning and design of the senior focused program. CAD prepared material	0-24%	High	Incremental		Q1

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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
	for the Consumer Protection Advocates appearance on WPGC Radio Community Affairs Program covering senior topics and was taped on January 12, 2023. CAD also collaborated internally with the Securities Bureau on their senior focused programming related to investor protection.					
Consumer Services	CAD collaborated internally with the Securities Bureau on their senior focused programming related to investor protection. The Securities Bureau obtained a "Guide to Estate Planning" from Lightbulb Press and CAD will use it to provide educational material. CAD is also exploring the possibility of tailoring the guide to make it more District focused. CAD and Office of Financial Empowerment and Education will hold an estate planning outreach event in Q3 FY 2023 focused on the LGBTQ community.	50-74%	High	Incremental		Q2
Consumer Services	On 4/25/2023, we facilitated a panel regarding the importance of estate planning in collaboration with the Mayor's Office of LGBTQ Affairs. On 5/18/2023, DISB tabled the DAEL Aging Unbound event at Lamond Recreation Center. On 6/15/23, we presented at the World Elder Abuse Awareness Day to discuss online scams and how to protect yourself. On 6/28/2023, we served as a panelist at the Annual Senior Symposium to discuss estate planning and how to effectively plan for transferring assets to the next generation.	75-99%	High	Transformative		Q3
Consumer Services	On 8/25/23, we participated in Terrific, Inc's Annual Angora Market Place bringing materials promoting awareness of financial fraud and estate planning. On 9/19/2023, DISB participated in an AARP (Emery Heights Chapter) event at People's Congregation Church, located at 4704 13th Street, N.W. regarding Mental Health Parity and insurance coverage requirements related to mental health. On 9/27/2023- presented to DHS customers regarding Mental Health Parity requirements and available resources and services.	Complete		Demonstrable		Q4
DC BizCap (SSBCI) (5 Initiative Update records)						
DC BizCap (SSBCI)	<p>The current programming is being modified to fit the new SSBCI guidelines. This includes updates to the DC Rulemaking which were drafted in Q1. The rulemaking changes were reviewed and updated by legal, executed by the Commissioner, and is being submit to OPLA for approval. We also have begun researching CDFIs who have the capacity to deploy the funding while meeting the treasury's leverage requirements.</p> <p>A working group was established to draft the Standard Operating Procedures (SOPs) for DC BizCAP. The group includes staff from Bank Examinations, Bank Licensing and the SSBCI Program Administrator. The group began updates on all program documents, created a procedural folder, updated necessary regulations and reviewed the current policy.</p>	25-49%	High	Transformative		Q1
DC BizCap (SSBCI)	<p>DC BizCAP continues to form relationships with CDFI's to partner with the intentions of deploying SSBCI funding. We have also worked to form relationships with local business centers, nonprofit partners, industry organizations, and technical assistance providers to continue to support the small business community and expand our reach.</p> <p>DC BizCAP has been working with DISB's internal communications team to discuss branding solutions.</p> <p>The working group has updated program documents and created a program folder which houses all of the relevant program materials. A draft of the operating procedures is currently being written.</p>	50-74%	High	Transformative		Q2
DC BizCap (SSBCI)	DC BizCAP has identified four CDFIs that have the capacity and interest in program administration and deployment of funding. The SSBCI application was amended and DISB will be applying for the full \$ 62 million allocation. A transaction check list was developed to assist the program FTE in adhering to the programs rules and regulations, and a final draft of the SOPs will be completed by Q4. DSLBD applied for the program but the application process is not near completion.	75-99%	High	Demonstrable		Q3
DC BizCap (SSBCI)	DC BizCAP has identified four CDFIs that have the capacity and interest in program administration and deployment of funding. The SSBCI application was amended and DISB will be applying for the full \$ 62 million allocation. A transaction check list was developed to assist the program FTE in adhering to the programs rules and regulations, and a final draft of the SOPs will be completed by Q4. DSLBD applied for the program but the application process is not near completion.	75-99%	High	Demonstrable		Q3
DC BizCap (SSBCI)	DC BizCAP has been approved for the full \$62 million allocation of SSBCI funding. The first tranche is expected to be received in the first week of FY24. The procurement process has been initiated to find the participating CDFIs to administer a portion of the funding. Standard Operating Procedures have been drafted and submitted for approval and adoption.	Complete		Transformative		Q4
DC REACH (4 Initiative Update records)						
DC REACH	<p>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.</p> <p>The top 5 barriers per workstream are as followed:</p> <p>Affordable Homeownership:</p> <ul style="list-style-type: none"> •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 <p>Small Business:</p> <ul style="list-style-type: none"> •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 <p>Credit:</p> <ul style="list-style-type: none"> •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 sensitives and the inadequate funding of TA programs 	25-49%	High	Transformative		Q1
DC REACH	Workstreams broke out to smaller sub-committees to address identified barriers based on products, policy, and programs solutions. Workstreams are focusing on private sector opportunities to create products and develop a toolbox/website similar to Front Door, but from the private sector.	50-74%	High	Transformative		Q2

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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
	Due to the performance oversight hearing we had to push out our in-person symposium with the OCC. The new date is June 22nd.					
DC REACH	DISB and the Office of the Comptroller of Current co-hosted the first in-person meeting with all workstream members. The program included an OCC Reach national report on the national workstream and multi-city local initiatives, a status report on DC Reach workstreams, and workstream breakout sessions.	50-74%	High	Incremental		Q3
DC REACH	The Affordable Homeownership workstream recommending local and Federal policy changes to increase minority homeownership opportunities in DC, including developing a website that includes all of the private sector downpayment and mortgage assistance products available in DC. We also have developed recommendations to educate stakeholders of the programs available in DC to assist residents in becoming mortgage ready. The Credit Workstream will recommend a product focused around credit improvement and financial literacy, which will be technology based. We conducted a community listening session to confirm the work stream's findings. The Small Business Workstream will recommend developing a framework for a technical assistance program focused on providing education and supporting around sales/profitability, business management, financial reporting and credit. DISB works closely with Office of the Controller of the Currency on this initiative and the OCC did not submit its input in a timely manner, which resulted in DISB's inability to complete the project by the end of FY 23. DISB will share its findings and recommendations with representatives from the OCC to obtain their feedback, and will prepared an annual report on or before January 31, 2024.	75-99%		Transformative		Q4
Innovation (4 Initiative Update records)						
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
Innovation	The Office of Innovation has prepared a detailed operations plan and is currently developing a marketing plan. The Director of Office Innovation has met with several fintech companies that are interested in doing business in DC. The Director has also met with numerous internal and external stakeholders. Finally, the OOI was a sponsor at the DC Blockchain Summit in March.	50-74%	High	Transformative		Q2
Innovation	The Office of Innovation submitted job descriptions for two positions (Business Analyst & Outreach Specialist) to DCHR. Both positions have been approved. A candidate has been identified for the Outreach Specialist role and the Business Analyst role is currently on the DCHR website. The Office of Innovation has successfully recruited three Fintech and Insurtech businesses to the District including: Shur, Bretton Woods Digital AG and Deuce Payment Processing. All three are currently registering their business in the District. Two of the three companies are led by diverse founders aligning with our intentional efforts to support and attract diverse led Fintechs.	50-74%	High	Transformative		Q3
Innovation	The Office of Innovation has hired an Outreach specialist. We have identified a qualified candidate for the Business Analyst role and HR has extended and offer. The Office of Innovation has been successful in recruiting five Fintech and Insurtech businesses to the District including: Shur, Bretton Woods Digital AG, Deuce Payment Processing, Africa Fintech Summit and Waya Pay. Four of the Five companies are led by diverse founders.	Complete		Transformative		Q4
Life Insurance Education (4 Initiative Update records)						
Life Insurance Education	During Q1, DISB established an internal working group made up of representatives from the Insurance Bureau, Compliance Analysis Division and Office of Financial Empowerment and Education that meets bi-weekly. The Working Group has been working on the program design which will focus on key areas, including income replacement, funeral and burial expenses and wealth transfer. In addition, discussions were held with DC agencies including Office of African Affairs, Office of African American Affairs and the Mayor's Office of Community Relations to obtain feedback on demographics and constituent needs which will be factored into the life insurance program design.	0-24%	High	Incremental		Q1
Life Insurance Education	The first event scheduled to address life insurance will be held on April 22nd at Shiloh Baptist Church. DISB has also developed materials for our website and for other public presentations on life insurance.	50-74%	Medium	Incremental		Q2
Life Insurance Education	On 4/22/2023, the Bureau hosted a Life Insurance Forum. A panel discussion with insurance producers and a budgeting expert provided information regarding the importance, uses, cost and myths of the product. A cost calculator and survey were introduced to attendees. On 5/31/2023, we co-hosted a life insurance presentation in collaboration with the DC Department of Human Services to discuss the importance of the product.	75-99%	High	Incremental		Q3
Life Insurance Education	Hosted a Life Insurance Forum on 4/22/2023. The panel discussion with producers and budgeting expert provided information regarding importance, uses, cost and myths of the product. Cost calculator and survey were introduced to attendees. On 5/31/2023 co-hosted a life insurance presentation in collaboration with the DC Department of Human Services to discuss the importance of the product.	Complete		Transformative		Q4
Propose Legislation to Modernize Insurance Code (4 Initiative Update records)						
Propose Legislation to Modernize Insurance Code	During Q1, DISB's internal General Counsel began developing a plan for the legislative recommendations outlined in the Insurance code Modernization Report, and began drafting the necessary language to update the code. The proposed legislation will initially focus on electronic delivery of notices, and updating provisions for insurance product review and services.	0-24%	High	Incremental		Q1
Propose Legislation to Modernize Insurance Code	The Department has a draft of legislative changes to address the code modernization proposals from our consultant. The draft is currently being reviewed by the Department's Office of General Counsel.	50-74%	Medium	Incremental		Q2
Propose Legislation to Modernize Insurance Code	The Department has a draft of legislative changes to address the code modernization proposals from our consultant. The draft is currently being reviewed by the Department's Office of General Counsel.	75-99%	High	Incremental		Q3
Propose Legislation to Modernize Insurance Code	Insurance Bureau completed its review of the insurance code in FY 23, and identified several provisions that need to be amended to modernize the District's insurance laws. The staff of the Insurance Bureau has been working with the attorneys in DISB's Office of the General Counsel to draft the legislation, but we were unable to complete the process of drafting all of the legislation due to the departure of three attorneys in FY 23.	75-99%		Incremental		Q4
Securities (4 Initiative Update records)						
Securities	In Q1, DISB shared social media post on senior financial scams, drafted a investor alert urging District residents to exercise caution in light of multiple crypto bankruptcies, obtained three investor guides from Lightbulb Press for review and possible purchase and customization, and requested an FTE Investor Education position in DISB's FY24 budget request.	0-24%	High	Incremental		Q1

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Question 39

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
Securities	The Securities Bureau took three key steps during the 2Q of fiscal year 2023 to achieve this initiative. First, we issued an investor alert regarding the risks of investing in crypto currencies and other digital assets in light of recent and significant bankruptcies in the industry. Second, in consultation with the Office of Financial Empowerment and the Compliance Analysis Division and its Consumer Advocate, we purchased four investor guides for DISB customization and branding for community outreach initiatives including an Investor Guide, Guide to Alternative Investments, Guide to Annuities, and Estate Planning Guide that will be available on the DISB's website and handed out at in-person events. Third, the Securities Bureau's DEI committee completed an Investor Alert regarding the particular risks to and impact on minority investors from investing in cryptocurrencies and other digital assets that is in production.	50-74%	High	Incremental		Q2
Securities	The Securities Bureau took four key steps during the Q3 of FY23 to achieve this initiative including 1) the Associate Commissioner participated in an Estate Planning Forum hosted by DISB at the DC LGBTQ Center; 2) the Associate Commissioner spoke on a DISB hosted webinar "What Social Media Doesn't Say" along with the SEC Investor Education Advocate; 3) the Bureau's DEI Committee members hosted a table at the Mayor's Summer Senior Fest; and 4) the Securities Bureau completed and DISB Comms issued a Consumer Alert "Protecting Seniors From Financial Exploitation."	75-99%	High	Demonstrable		Q3
Securities	The Securities Bureau took four key steps during the 4Q of FY23 to achieve this initiative. First, the Securities Bureau completed and DISB Communications issued three consumer alerts regarding Single Stock Exchange Traded Funds, Investment Adviser Scams, and Mobile Investment Platforms. Second, the Bureau purchased additional DC customized investor guides, estate planning guides, alternative investment guides and annuity guides. Third, the Bureau submitted and received approval from the Investor Protection Trust for a \$56,400 grant (subject to required EOM and OCFO approvals) to create animated investor videos and run radio ads regarding investment scams. Fourth, the Bureau prepared and DISB HR submitted to DC HR a job description and position posting for a full time Investor Education and Protection Coordinator to be hired in FY24.	Complete		Transformative		Q4
Unintentional Bias Analysis and Report (4 Initiative Update records)						
Unintentional Bias Analysis and Report	In Q1, DISB issued a request for comment on its draft data call on unintentional bias in automobile insurance. DISB also held a Q&A session for automobile insurance companies to raise questions and hear directly from DISB staff and contracted vendor. Based on feedback from the insurance companies, DISB is modifying its data call and will issue it to automobile insurers in Q2.	25-49%	High	Incremental		Q1
Unintentional Bias Analysis and Report	In Q2, the data call is out with the insurers for completion with a response date of April 30. At that time we will be able to begin the analysis of the data and will complete the analysis in FY23.	50-74%	High	Incremental		Q2
Unintentional Bias Analysis and Report	The data from the data call is currently being analyzed by our consultant. We plan to present preliminary results to Department leadership during the month of July.	50-74%	High	Incremental		Q3
Unintentional Bias Analysis and Report	The analysis of the data took longer than anticipated and the initial findings required additional analysis. A draft report was prepared at the end of FY 23 and DISB's senior staff and our consultant will review the findings with Commissioner Woods and Dr. Hewitt on October 13th.	75-99%		Transformative		Q4

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	Highlight in PAR	ARPA: Required by Treasury	Directionality	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	ARPA Project Name	FY2019 Actual	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual
No Measure records found													

2023 ARP Workload Measures

Measure	Highlight in PAR	ARPA Project Name	New Measure/Benchmark Year	ARPA: Required by Treasury	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	FY2020 Actual	FY2021 Actual	FY2022 Actual	FY 2023 Quarter 1	FY 2023 Quarter 2	FY 2023 Quarter 3	FY 2023 Quarter 4
No Measure records found														

Update Notes

Add Note	Section	Note for Publication	Publish in
No Note records found			

Administrative Information

Record ID# 941

Performance Plan ID 941

Appendix 21

Agency Department of Insurance, Securities and Banking

Agency Acronym DISB

Agency Code SRO

Agency Glossary

To edit agency and POC information press your agency name (underlined and in blue above).

Agency Performance POCs Dana Sheppard; Karima Woods; Katrice Purdie; Thedford Collins

Agency Budget POCs Dereje (OCFO) Belay

Fiscal Year 2024

Add Current Quarter Data

2024 Objectives

Add Strategic Objective

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.	4	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.	5	1	Add Key Performance Indicator
TOT		14	11	

2024 Key Performance Indicators

Measure	New Measure/ Benchmark Year	Directionality	Frequency of Reporting	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual Report	FY2022 Target	FY2022 Actual Report	FY 2023 Target	FY2023 Actual Report	FY 2024 Target	FY 2024 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	95%	97.2%	95%	104.4%	95%	103.2%	95%	99.6%	95%	Needs Update
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	40	44	40	84	40	Needs Update
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	6	4	7	4	12	4	17	3	Needs Update
3 - Provide high quality services to financially empower residents and create pathways to the middle class. (4 Measure records)													
Percent increase in number of Financially Fit DC events	<input type="checkbox"/>	Up is Better	Annually	New in 2020	16.5%	5%	-13.1%	5%	6.6%	0%	62.7%	0%	Annual Measure
Number of outreach events to provide consumer financial education on student loans	<input checked="" type="checkbox"/>	Up is Better	Quarterly	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	30	Needs Update
Number of outreach events to provide consumer financial education on mortgage foreclosure and prevention	<input checked="" type="checkbox"/>	Up is Better	Quarterly	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	50	Needs Update
Number of outreach events to provide financial education on consumer protection strategies	<input checked="" type="checkbox"/>	Up is Better	Quarterly	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	New in 2024	16	Needs Update
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	<input type="checkbox"/>	Up is Better	Quarterly	95%	100%	100%	100%	100%	100%	100%	100%	100%	Needs Update

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Measure	New Measure/ Benchmark Year	Directionality	Frequency of Reporting	FY 2020 Target	FY2020 Actual	FY2021 Target	FY2021 Actual Report	FY2022 Target	FY2022 Actual Report	FY 2023 Target	FY2023 Actual Report	FY 2024 Target	FY 2024 Quarter 1	
applications processed within 30 days of receipt														
Number of outreach events for small businesses, financial institutions, or business organizations	<input type="checkbox"/>	Up is Better	Quarterly	18	28	20	20	20	52	25	46	30	Needs Update	
5 - Create and maintain a highly efficient, transparent, and responsive District government. (5 Measure records)														
Percent of new hires that are District residents	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	36.4%	No Target Set	Annual Measure
Percent of new hires that are District resident graduates	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	25%	No Target Set	Annual Measure
Percent of employees that are District residents	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	46.3%	No Target Set	Annual Measure
Percent of required contractor evaluations submitted to the Office of Contracting and Procurement on time.	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	10%	No Target Set	Annual Measure
Percent of agency staff who were employed as Management Supervisory Service (MSS) employees prior to 4/1 of the fiscal year that had completed an Advancing Racial Equity (AE204) training facilitated by ORE within the past two years.	<input type="checkbox"/>	Neutral	Annually	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	New in 2023	Not Available	No Target Set	Annual Measure

2024 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
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, insurance, and securities 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

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Operations Header	Operations Title	Operations Description	Type of Operations	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 implement 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

2024 Workload Measures

Measure	New Measure/ Benchmark Year	Frequency of Reporting	FY2021 Actual Report_PAR	FY2022 Actual Report	FY2023 Actual Report	FY 2024 Quarter 1
1 - Complaint Activity (3 Measure records)						
Number of residents who receive in-person fraud abuse prevention, financial literacy training and/or consumer protection information	<input type="checkbox"/>	Quarterly	13,386	11,284	19,710	Needs Update
Number of complaints resolved within the quarter	<input type="checkbox"/>	Quarterly	Not Available	Not Available	709	Needs Update
Number of complaints received within the quarter	<input type="checkbox"/>	Quarterly	Not Available	Not Available	793	Needs Update
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	175	160	172	Needs Update
1 - Market and Internet surveillance (1 Measure)						
Number of fraud alerts issued	<input type="checkbox"/>	Quarterly	21	24	21	Needs Update
2 - Legislative and Regulatory Review (1 Measure)						
Number of laws, regulations and policies reviewed	<input type="checkbox"/>	Quarterly	7	12	17	Needs Update
3 - Bank on DC (2 Measure records)						
Number Financially Fit DC events held	<input type="checkbox"/>	Quarterly	166	161	288	Needs Update
Number of new bank accounts opened	<input type="checkbox"/>	Quarterly	125	375	1,616	Needs Update
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	66	52	46	Needs Update

2024 Strategic Initiatives

Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date	Add Initiative Update
Bank on DC (5 Strategic Initiative records)			
Banking	The Banking Bureau will develop a comprehensive road map and guidance surrounding the Student Loan Ombudsman (SLO) curriculum. The curriculum will address the needs of high school students through college matriculation, graduation, and student loan repayment. The SLO webpage navigation will also be updated.	09-30-2024	Add Initiative Update
Banking	The Banking Bureau will conduct outreach to seniors regarding the importance of estate planning as part of the enhanced Foreclosure Prevention Services contract to provide additional free legal assistance to seniors for estate planning, reverse mortgage assistance, and expanded legal assistance. DISB will conduct a workshop series specifically addressing reverse mortgages, estate planning, and aging in place.	09-30-2024	Add Initiative Update
Banking	The Department will complete modernization of the District of Columbia's Banking Code and Regulations. The Department is charged with overseeing and regulating depository, non-depository, and money services businesses (MSB's) entities and creating an environment that cultivates continued growth in this sector. Modernization will revise the District's banking laws and rulemakings, making the District a more attractive jurisdiction for the chartering of banks, international representative offices, and other financial companies (ex: Fintech) while providing appropriate levels of consumer protection.	09-30-2024	Add Initiative Update
Banking	The Office of Financial Empowerment and Education (OFEE) will expand the Financially Fit DC Program with a workshop series for residents including: The Fundamentals of Credit, Credit Scoring Models, and Credit Repair. The series will be tailored to the needs of a diverse community through user-friendly website resources, educational materials, and outreach.	09-30-2024	Add Initiative Update
Banking	The Bank on DC Program will establish The Fundamentals of Banking initiative to meet the needs of underbanked populations. The initiative will emphasize check systems and their impact on establishing and maintaining traditional banking services.	09-30-2024	Add Initiative Update
Complaint Activity (2 Strategic Initiative records)			
Enforcement and Consumer Protection	The Enforcement and Consumer Protection Division (ECPD) will undertake regular proactive monitoring and quarterly onsite inspections of the District's cryptocurrency ATMs, also known as BTMs, to detect scams and violations of the District's regulatory and criminal laws, particularly money transmission licensing requirements. ECPD will collaborate with federal, state and local regulatory and criminal law enforcement authorities in the investigation and prosecution of BTM fraud, as well as other crimes perpetrated using the District's BTMs.	09-30-2024	Add Initiative Update
Compliance and Analysis	The Compliance and Analysis Division (CAD) will design and implement a standardized reporting template that can be used to capture information related to licensing, consumer complaints, investigations, financial empowerment, and administration. CAD will collaborate with IT to explore technology solutions and maximize MS Office tools.	09-30-2024	Add Initiative Update
DC BizCap (1 Strategic Initiative)			

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Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date	Add Initiative Update
Banking	The DC REACH initiative, developed in partnership with DISB and the Office of the Comptroller of Currency, will produce a final report on recommendations to close the wealth gap for District residents. The recommendations will provide education and resources surrounding affordable home ownership, credit counseling and repair, and small businesses growth and access to capital for small and disadvantaged businesses.	12-31-2023	Add Initiative Update
Legislative and Regulatory Review (3 Strategic Initiative records)			
Insurance	The District implemented a new Low Income Housing Tax Credit program. The initial cohort of eligible properties are about to access their credits. The Insurance Bureau will revise the premium tax forms to incorporate a process to apply the credits, and coordinate efforts with the Office of Tax and Revenue to address credits transferred between insurers and non-insurers.	09-30-2024	Add Initiative Update
Securities	The Securities Bureau will further its efforts to scale the Investor Education and Protection Program by hiring a Coordinator who will develop securities-specific community outreach initiatives. Investor education outreach efforts will include the development of user-friendly websites, educational materials, and a variety of programs.	09-30-2024	Add Initiative Update
Office of Innovation	DISB will retain a consulting firm to assist the Office of Innovation (OOI) in designing and launching a comprehensive marketing initiative that includes the development of strategies and stakeholder engagement campaigns that are aligned with the OOI Plan of Operation. OOI will ensure that its marketing strategies and campaigns further the Department's goal of establishing the District as an emerging financial hub for financial technology firms, while ensuring that OOI's activities are aligned with the Department's overall regulatory initiatives and programs.	09-30-2024	Add Initiative Update
Regulatory Initiatives (2 Strategic Initiative records)			
Insurance	As part of the DC Flood Task Force, the Department developed an initiative to conduct outreach to District residents about water damage and the need for flood insurance. DISB will develop and implement its own outreach plan and metrics to measure its success.	09-30-2024	Add Initiative Update
Insurance	The Risk Finance Bureau will review the District's captive insurance code and regulations and modernize them to ensure that the Department's captive insurance program is able to accommodate the needs of the captive insurance industry. The code modernization project will focus on licensing, business plan changes, capital requirements, financial analysis, and corporate structures. Having modern law and regulations will ensure that the Risk Finance Bureau is able to meet the needs of companies and organizations that form captive insurers in the District.	09-30-2024	Add Initiative Update

2024 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
No Initiative Update records found						

2023 Unfinished Initiatives

Title	Description	% Complete from Prior FY	Status Update	Explanation	Anticipated Completion Date	Add Initiative Update
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.	75-99%	The Affordable Homeownership workstream recommending local and Federal policy changes to increase minority homeownership opportunities in DC, including developing a website that includes all of the private sector downpayment and mortgage assistance products available in DC. We also have developed recommendations to educate stakeholders of the programs available in DC to assist residents in becoming mortgage ready. The Credit Workstream will recommend a product focused around credit improvement and financial literacy, which will be technology based. We conducted a community a listening session to confirm the work stream's findings. The Small Business Workstream will recommend developing a framework for a technical assistance program focused on providing education and supporting around sales/profitability, business management, financial reporting and credit. DISB works closely with Office of the Controller of the Currency on this initiative and the OCC did not submit its input in a timely manner, which resulted in DISB's inability to complete the project by the end of FY 23. DISB will share its findings and recommendations with representatives from the OCC to obtain their feedback, and will prepared an annual report on or before January 31, 2024.			Add Initiative Update
Legislative and Regulatory Review (1 Strategic Initiative)						
Propose Legislation to Modernize Insurance Code	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.	75-99%	Insurance Bureau completed its review of the insurance code in FY 23, and identified several provisions that need to be amended to modernize the District's insurance laws. The staff of the Insurance Bureau has been working with the attorneys in DISB's Office of the General Counsel to draft the legislation, but we were unable to complete the process of drafting all of the legislation due to the departure of three attorneys in FY 23.			Add Initiative Update
Resiliency (1 Strategic Initiative)						
Unintentional Bias Analysis and Report	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.	75-99%	The analysis of the data took longer than anticipated and the initial findings required additional analysis. A draft report was prepared at the end of FY 23 and DISB's senior staff and our consultant will review the findings with Commissioner Woods and Dr. Hewitt on October 13th.			Add Initiative Update

2023 Unfinished Initiative Updates

Appendix 21 - FY24 Performance Plan

Question 40

Strategic Initiative Title	Anticipated completion date	New Initiative Created for FY24	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										

2024 ARP Key Performance Indicators

Measure	New Measure/ Benchmark Year	ARPA: Required by Treasury	Directionality	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	ARPA Project Name	FY 2020 Target	FY2020	FY2021 Target	FY2021	FY2022 Target	FY2022
No Measure records found													

2024 ARP Workload Measures

Measure	ARPA Project Name	New Measure/ Benchmark Year	ARPA Expenditure Code	ARPA Initiative	ARPA Sub-Initiative	FY2021 Actual	FY2022 Actual	FY2023 Actual Report	FY 2024 Quarter 1
No Measure records found									

Update Notes

Add Note

Section	Note for Publication	Publish in
No Note records found		

Administrative Information

Record ID# 1052

Performance Plan ID 1052

Created on Jan. 23, 2023 at 3:14 PM (EST). Last updated by [Katz, Lia](#) on Jan. 23, 2023 at 3:18 PM (EST). Owned by [Katz, Lia](#).

Appendix 22

Department of Insurance, Securities and Banking (SR0)

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	00012977	Deputy-Commissioner-for-Market	100151	EXECUTIVE ADMINISTRATION	30184	F	DS	16	0	1.00	197,344.35	43,415.76		
Barlow,Philip A	00036295	Associate-Commissioner-For-Ins	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	16	0	1.00	191,299.33	42,085.85		
Woods,Karima M.	00039088	Commissioner-Ins-Sec-Banking	100151	EXECUTIVE ADMINISTRATION	30184	F	DX	E5	0	1.00	188,944.72	41,567.84		
Bressman,Brian	00075430	DIR-OF-FRAUD	300143	INVESTIGATION	30173	F	DS	16	0	1.00	177,990.33	39,157.87		
O'Donnell,Patrick S.	00035765	Supervisory-Financial-Examiner	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS	15	0	1.00	177,839.76	39,124.75		
Edmonds,Philip	00075393	Director-Compliance-Analysis	300139	CONSUMER SERVICES	30169	F	DS	15	0	1.00	177,839.33	39,124.65		
Zeidan,Tamara	00109369	Director-of-the-Office-of-Inno	300196	OUTREACH	30235	F	DS	15	0	1.00	177,839.00	39,124.58		
Blackstone,Liliah R	00041789	Deputy-General-Counsel	100092	LEGAL SERVICES - GENERAL	30185	F	LX	01	0	1.00	176,098.31	38,741.63		
Shipp,Sharon	00046078	Dep-Commis--for-Market-Compl-	300141	MARKET RESEARCH & ANALYSIS	30171	F	XS	10	0	1.00	172,210.16	37,886.24		
Vaidyanathan,Shankar	00027840	Chief-Information-Officer	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS	15	0	1.00	164,415.09	36,171.32		
Swift,Arthur P	00073628	Chief-Communications-Officer	100157	PUBLIC AFFAIRS	30186	F	DS	15	0	1.00	162,048.81	35,650.74		
Fuller,Samuel V	00034846	Associate-Commis--for-Banking	300133	BANKING LICENSING	30163	F	DS	16	0	1.00	158,320.11	34,830.42		
Christhilf,David	00085202	ACTUARY	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	10	1.00	157,829.00	34,722.38		
Belay,Dereje	00012491	Agency-Fiscal-Officer	150017	AGENCY/CLUSTER SHARED SERVICES	10003	F	DS	15	4	1.00	157,660.00	34,685.20		
Tanhehco,Efren L	00073445	Supervisory-Health-Actuary	300151	HEALTH ACTUARIAL	30177	F	DS	14	0	1.00	155,093.95	34,120.67		
Purdie,Katrice Diana	00034872	Chief-of-Policy-and-Administra	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS	16	0	1.00	155,053.02	34,111.66		
Mcmamus,James M.	00008873	ASST-DIR	300161	CORPORATE FINANCE	30196	F	DS	15	0	1.00	153,319.42	33,730.27		
Brown,Nathaniel Kevin	00009191	Supvy-Ins-Oper-Exam--Auditing-	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	0	1.00	151,060.23	33,233.25		
Turner,Kimberly A	00041786	Attorney-Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA	14	6	1.00	150,262.00	33,057.64		
Turner,Dolly	00041792	Chief-of-Staff	100151	EXECUTIVE ADMINISTRATION	30184	F	DS	15	0	1.00	150,060.00	33,013.20		
Adu,George	00109976	Securities-Financial-Examiner	300163	SECURITIES MARKET EXAMINATION	30197	F	DS	14	8	1.00	149,979.00	32,995.38		
Rouse,Brian A	00075387	Lead-Bank-Licensing-Specialist	300133	BANKING LICENSING	30163	F	DS	14	8	1.00	149,979.00	32,995.38		
Afolabi,Christine	00085212	Financial-Examiner - Analyst	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS	14	7	1.00	146,054.00	32,131.88		
Lele,Pratima	00075431	Market-Compliance-Examinations	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS	14	0	1.00	143,000.00	31,460.00		
Ellis,Gregory	00025123	Administrative-Services-Progra	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS	14	0	1.00	142,701.15	31,394.25		
Bunyasrie,Surayuth	00036363	FINANCIAL-EXAMINER-OFFICER	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS	14	6	1.00	142,129.00	31,268.38		
King,Angela Jenice	00036494	Property-and-Casualty-Policy-A	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	6	1.00	142,129.00	31,268.38	9,672.63	
Merlo,Samuel A	00075076	Financial-Examiner - Analyst	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	6	1.00	142,129.00	31,268.38		
Negash,Yohannes	00036236	Financial-Examiner	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	6	1.00	142,129.00	31,268.38		
Barakat,Omar	00041788	Attorney-Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA	14	4	1.00	141,715.00	31,177.30		
Murat,Maureen L.	00075374	Attorney-Advisor--Finance-	100092	LEGAL SERVICES - GENERAL	30185	F	LA	14	4	1.00	141,715.00	31,177.30		
Arnold,Ben	00074667	Foreclosure-Prevention - Media	300135	BANKING MARKET OPERATION	30168	F	DS	14	10	1.00	141,707.00	31,175.54		
Fenwick,Aaron R	00075396	Program-Analyst	300135	BANKING MARKET OPERATION	30168	F	DS	14	10	1.00	141,707.00	31,175.54		
Bouchard,Stephen	00015183	Associate-Commissioner-of-Secu	300161	CORPORATE FINANCE	30196	F	DS	16	0	1.00	140,958.33	31,010.83		
Davis,Rebecca	00046076	Financial-Examiner - Analyst	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS	14	5	1.00	138,204.00	30,404.88		
Liebers,Howard M	00004205	SUPV-INSURANCE-EXAM-GEN	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	0	1.00	138,028.50	30,366.27		
Bakker,Sara A	00077717	Attorney-Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA	13	8	1.00	134,464.00	29,582.08		
Vanhorne,Lashawn M	00043252	ACCOUNTS-PAYABLE-SUPV	150002	AGENCY ACCOUNTING SERVICES	10002	F	DS	13	10	1.00	133,559.00	29,382.98	5,609.26	
Anderson II,Lloyd J	00035768	Information-Technology-Special	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS	13	10	1.00	133,558.00	29,382.76		
Bryant,Tanya D	00003290	Public-Affairs-Specialist	100157	PUBLIC AFFAIRS	30186	F	DS	13	10	1.00	133,558.00	29,382.76		
Dyson,Monica L	00003501	ACTUARY	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	10	1.00	133,558.00	29,382.76		
Johnson,Colin B	00015197	INSURANCE-EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	10	1.00	133,558.00	29,382.76	7,387.51	
Rielley,John M	00035565	INSURANCE-EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	10	1.00	133,558.00	29,382.76	8,229.13	
Shirley,Darniece L	00073451	ACTUARY	300151	HEALTH ACTUARIAL	30177	F	DS	13	10	1.00	133,558.00	29,382.76		
Tengen,Juliana N	00034870	Investigator-Fraud	300143	INVESTIGATION	30173	F	DS	13	10	1.00	133,558.00	29,382.76		
O'Brien,David Peter	00041787	Attorney-Advisor	100092	LEGAL SERVICES - GENERAL	30185	F	LA	14	2	1.00	133,121.00	29,286.62		
Hammonds,Michelle	00075377	Program-Manager--Financial-Emp	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS	14	0	1.00	132,255.18	29,096.14		
Ross,Michael	00013699	Assistant-Dir-for-Enforcement	300143	INVESTIGATION	30173	F	DS	15	0	1.00	132,255.18	29,096.14		
Nkojo,Robert I	00008351	ACTUARY-MGR	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	0	1.00	131,475.71	28,924.66		
Bright,Eva M	00075386	Senior-Bank-Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS	13	9	1.00	130,235.00	28,651.70		
Mathis,Michelle D.	00075544	Operations-Manager	100092	LEGAL SERVICES - GENERAL	30185	F	DS	13	9	1.00	130,235.00	28,651.70		
Ozer,Ayca	00075391	Supervisory-Market-Examination	300161	CORPORATE FINANCE	30196	F	DS	15	0	1.00	127,030.30	27,946.67		
Irwin,Trey	00075551	Supervisory-Bank-Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS	15	0	1.00	127,028.82	27,946.34		
Guishard,Michael	00015485	Information-Technology-Special	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	F	DS	13	8	1.00	126,912.00	27,920.64	4.54	

Appendix 22 - Employees with Salaries over \$100,000

Question 42

Name	Position Number	Title	Program	Program Description	Cost Center	Vacant Status	Sal Plan	Grade	Step	FTEs	Annual Salary	Fringe Benefits	Overtime Paid	Bonus
Flick, Stephen	00005439	ACTUARY	300151	HEALTH ACTUARIAL	30177	F	DS	13	7	1.00	123,589.00	27,189.58		
Wade, Cheryl R	00075599	Market-Conduct-Data-Analyst	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS	13	7	1.00	123,589.00	27,189.58	259.60	
Drehoff, Paul	00036294	Public-Information-Officer	100157	PUBLIC AFFAIRS	30186	F	DS	14	0	1.00	122,636.62	26,980.06		
Beza, Tegbar D	00001761	BUDGET-OFFICER	150003	AGENCY BUDGETING AND FINANCIAL MANAGEMENT SERV	10001	F	DS	14	1	1.00	122,503.00	26,950.66		
Johnson-Parker, Sheila A	00009105	Insurance-Licensing-Spec-Mgr	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	14	0	1.00	120,441.17	26,497.06		
Cole, Miriam A	00075388	Senior-Bank-Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS	13	6	1.00	120,266.00	26,458.52		
Davis, LaTasha	00078117	FINANCIAL-EXAMINER-INS	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS	13	6	1.00	120,266.00	26,458.52		
Abdullah, Idriys J	00043792	CONSUMER-PROTECTION-ADVOCATE	100157	PUBLIC AFFAIRS	30186	F	DS	13	10	1.00	119,916.00	26,381.52		11,992.00
Collins, Thedford L	00017095	Special-Assistant	100151	EXECUTIVE ADMINISTRATION	30184	F	DS	13	10	1.00	119,916.00	26,381.52		
Martin, Lucinda D	00000483	Assistant-Director-for-Securit	300162	SECURITIES LICENSING	30195	F	DS	14	0	1.00	118,711.40	26,116.51		
Andrew, Anu	00038470	FINANCIAL-EXAMINER--CAPTIVE-	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS	13	5	1.00	116,943.00	25,727.46		
Cooper, Lakshia	00109063	Securities-Licensing-Specialis	300162	SECURITIES LICENSING	30195	F	DS	13	5	1.00	116,943.00	25,727.46		
Wade, Alicia M	00034803	EXECUTIVE-ASST	100151	EXECUTIVE ADMINISTRATION	30184	F	DS	13	9	1.00	116,933.00	25,725.26		
Dickens, Marionnetta	00010013	INSURANCE-OPERATIONS-SPEC	300139	CONSUMER SERVICES	30169	F	DS	12	10	1.00	115,104.00	25,322.88		
Farquharson-Reid, Angela	00075373	BANK-EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS	12	10	1.00	115,104.00	25,322.88		
Guishard, Angela	00018144	Student-Loan-Examiner	300135	BANKING MARKET OPERATION	30168	F	DS	12	10	1.00	115,104.00	25,322.88		
Jordan-Robinson, Lucynthia D	00022192	INSURANCE-LICENSE-SPEC	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	12	10	1.00	115,104.00	25,322.88		
Loproto, Robert B	00020539	FRAUD-INVEST	300143	INVESTIGATION	30173	F	DS	12	10	1.00	115,104.00	25,322.88		
Moore, David	00075087	Consumer-Services-Specialist	300139	CONSUMER SERVICES	30169	F	DS	12	10	1.00	115,104.00	25,322.88		
Slade, Arthur F	00022086	INSURANCE-OPERATIONS-SPEC	300139	CONSUMER SERVICES	30169	F	DS	12	10	1.00	115,104.00	25,322.88		
Stinson, Douglas	00013044	INSURANCE-OPERATIONS-SPEC	300139	CONSUMER SERVICES	30169	F	DS	12	10	1.00	115,104.00	25,322.88		
Branham, Valencia M	00022530	Accounts-Payable-Specialis	150002	AGENCY ACCOUNTING SERVICES	10002	F	DS	12	10	1.00	115,093.00	25,320.46	3,372.52	
Turner, Randal	00034868	Supervisory-Banking-Examiner	300133	BANKING LICENSING	30163	F	DS	14	0	1.00	114,441.25	25,177.08		
Rhodes, Jeysha R.	00038798	Manager-Consumer-Services	300141	MARKET RESEARCH & ANALYSIS	30171	F	DS	14	0	1.00	114,441.00	25,177.02		
Walton, Brittany	00037714	Licensing-Manager	300133	BANKING LICENSING	30163	F	DS	14	0	1.00	114,441.00	25,177.02		
Herrera, Claudia L.	00109068	Outreach-Program-Specialist	300195	MARKET ANALYSIS	30235	F	DS	12	9	1.00	112,310.00	24,708.20		
Hicks, Willie C	00017344	INSURANCE-LICENSE-SPEC	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	12	9	1.00	112,310.00	24,708.20		
Wagner, Peggy A.	00034865	Banking-Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS	12	9	1.00	112,310.00	24,708.20		
West, Nicole	00085506	Policy-Advisor	100151	EXECUTIVE ADMINISTRATION	30184	F	DS	14	1	1.00	109,999.00	24,199.78		
Davis, Dionne	00085204	BANK-EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS	12	8	1.00	109,516.00	24,093.52		
Pendleton, Mark A	00003370	FRAUD-INVEST	300142	ENFORCEMENT	30172	F	DS	12	8	1.00	109,516.00	24,093.52		
Sassa, Makondi Claudine	00075376	Paralegal-Specialist	100092	LEGAL SERVICES - GENERAL	30185	F	DS	12	8	1.00	109,516.00	24,093.52		
Smith, Leonard	00046081	Banking-Examiner	300134	BANKING MARKET EXAMINATION	30164	F	DS	12	8	1.00	109,516.00	24,093.52		
Alexander, Laura	00011195	FINANCIAL-EXAMINER-INS	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	2	1.00	106,974.00	23,534.28		
Benson, RaShaunda	00026346	INSURANCE-EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	2	1.00	106,974.00	23,534.28		
Claros, Victoria	00031831	Financial-Examiner	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	2	1.00	106,974.00	23,534.28		
Hicks, Jazman	00034863	Program-Analyst	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS	13	2	1.00	106,974.00	23,534.28		
Vaughn-Cooke, Faye Elizabeth	00085203	Securities-Financial-Examiner	300163	SECURITIES MARKET EXAMINATION	30197	F	DS	13	2	1.00	106,974.00	23,534.28		
Richardson, Bijan N	00082359	Insurance-Fraud-Investigator	300151	HEALTH ACTUARIAL	30177	F	DS	12	7	1.00	106,722.00	23,478.84		
Williams, Shahidah	00105603	Program-Manager	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS	13	0	1.00	105,023.24	23,105.11		
Jordan, Brianna L	00034860	Public-Affairs-Specialist	100157	PUBLIC AFFAIRS	30186	F	DS	13	5	1.00	105,001.00	23,100.22		
Clifton, Aaron	00085205	BANK-EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS	12	6	1.00	103,928.00	22,864.16		
Joseph, Lester C.	00075389	BANK-EXAMINER	300134	BANKING MARKET EXAMINATION	30164	F	DS	12	6	1.00	103,928.00	22,864.16		
Nurov, Maxim	00109069	Business-Analyst	300196	OUTREACH	30235	F	DS	12	6	1.00	103,928.00	22,864.16		
Saxton, Shanta	00031812	FRAUD-INVEST	300143	INVESTIGATION	30173	F	DS	12	6	1.00	103,928.00	22,864.16		
BHATTI, MOBIN	00012196	FINANCIAL-EXAMINER-INS	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	1	1.00	103,651.00	22,803.22		
Fludd, NuDasha	00078131	INSURANCE-EXAMINER	300152	INSURANCE FINANCIAL EXAMINATION	30180	F	DS	13	1	1.00	103,651.00	22,803.22	907.11	
Fuller, Eli Maurice	00038485	FINANCIAL-EXAMINER-INS	300160	RISK FINANCE-MARKET EXAMINATION	30192	F	DS	13	1	1.00	103,651.00	22,803.22		
MABRY, KAMARIA S	00105600	Program-Analyst	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS	13	1	1.00	103,651.00	22,803.22		
Nikoi, Gail	00039603	Secur-Finan-Exam--Rpt - Discl-	300161	CORPORATE FINANCE	30196	F	DS	13	1	1.00	103,651.00	22,803.22		
Wang, Xuetao	00021395	Securities-Financial-Examiner	300163	SECURITIES MARKET EXAMINATION	30197	F	DS	13	1	1.00	103,651.00	22,803.22		
Brown, Cameron	00015980	Insurance-Operations-Specialis	300139	CONSUMER SERVICES	30169	F	DS	12	5	1.00	101,134.00	22,249.48		
Savoy, Jasmine	00085528	Community-Outreach-Specialist	300146	CITY FOR FINANCIAL EMPOWERMENT	30181	F	DS	12	5	1.00	101,134.00	22,249.48		
Yusuff, Zainab D.	00085206	Fraud-Investigator	300143	INVESTIGATION	30173	F	DS	12	5	1.00	101,134.00	22,249.48		

Appendix 23

Department of Insurance, Securities and Banking (SR0)
Fiscal Year 2023 and 2024: Top 25 Overtime Earners

Fiscal Year	Employee Name	Position Title	Position No.	Program Code	Program Description	Cost Center	Salary	Fringe Benefits	Overtime Paid
2023	King,Angela Jenice	Property and Casualty Policy A	00036494	300152	INSURANCE FINANCIAL EXAMINATION	30180	137,990.00	30,357.80	9,672.63
	Rielley,John M	Insurance Examiner	00035565	300152	INSURANCE FINANCIAL EXAMINATION	30180	129,671.00	28,527.62	8,229.13
	Johnson,Colin B	Insurance Examiner	00015197	300152	INSURANCE FINANCIAL EXAMINATION	30180	129,671.00	28,527.62	7,387.51
	Vanhorne,Lashawn M	ACCOUNTS PAYABLE SUPV	00043252	150002	AGENCY ACCOUNTING SERVICES	10002	129,669.00	28,527.18	5,609.26
	Duckett,Alfonzo	Support Services Specialist	00024853	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	77,397.00	17,027.34	4,372.80
	Mccargo,Andrea Nicole	Program Analyst	00109039	300135	BANKING MARKET OPERATION	30168	87,339.00	19,214.58	3,377.16
	Branham,Valencia M	Accounts Payable Specialis	00022530	150002	AGENCY ACCOUNTING SERVICES	10002	111,741.00	24,583.02	3,372.52
	Fludd,NuDasha	Insurance Examiner	00078131	300152	INSURANCE FINANCIAL EXAMINATION	30180	100,630.00	22,138.60	907.11
	Herrera,Claudia L.	Program Support Specialist	00109068	300195	MARKET ANALYSIS	30235	58,591.00	12,890.02	702.71
	Key,Roderica O	Program Support Specialist	00109044	300197	COMPLIANCE	30235	70,592.00	15,530.24	566.23
	Wade,Cheryl R	Market Conduct Data Analyst	00075599	300141	MARKET RESEARCH & ANALYSIS	30171	119,991.00	26,398.02	259.60
	Storr,Tywanda	Consumer Services Specialist	00075435	300139	CONSUMER SERVICES	30169	90,051.00	19,811.22	251.94
	Moore,David	Consumer Services Specialist	00075087	300139	CONSUMER SERVICES	30169	111,749.00	24,584.78	188.04
	Turcios,Cynthia V	Program Analyst	00001990	100151	EXECUTIVE ADMINISTRATION	30184	88,300.00	19,426.00	72.71
Guishard,Michael	Information Technology Special	00015485	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	123,217.00	27,107.74	4.54	
2023 Total							1,566,599.00	344,651.78	44,973.89
Fiscal Year	Employee Name	Position Title	Position No.	Program Code	Program Description	Cost Center	Salary	Fringe Benefits	Overtime Paid
2024	Mccargo,Andrea Nicole	Program-Analyst	00109039	300135	BANKING MARKET OPERATION	30168	89,958.00	19,790.76	332.00
	Duckett,Alfonzo	Support Services Specialist	00024853	100071	INFORMATION TECHNOLOGY SERVICES - GENERAL	30187	79,719.00	17,538.18	203.69
	Key,Roderica O	Program-Support-Specialist	00109044	300197	COMPLIANCE	30235	75,047.00	16,510.34	103.21
	Herrera,Claudia L.	Outreach-Program-Specialist	00109068	300195	MARKET ANALYSIS	30235	112,310.00	24,708.20	47.83
2024 Total							357,034.00	78,547.48	686.72
Grand Total							1,923,633.00	423,199.26	45,660.61

Appendix 24

**COMPENSATION COLLECTIVE BARGAINING
AGREEMENT**

BETWEEN

THE DISTRICT OF COLUMBIA GOVERNMENT

AND

COMPENSATION UNITS 1 AND 2

EFFECTIVE October 1, 2017 through September 30, 2021

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(July 26, 2010)		

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 2018:**

Effective the first day of the first full pay period beginning on or after October 1, 2017, the FY 2018 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 2019:

Effective the first day of the first full pay period beginning on or after October 1, 2018, the FY 2019 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 2%.

SECTION C: FISCAL YEAR 2020:

Effective the first day of the first full pay period beginning on or after October 1, 2019, the FY 2020 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 D: FISCAL YEAR 2021:

1. Effective the first day of the first full pay period beginning on or after October 1, 2020, the FY 2021 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 3.5%.

2. A portion of the cost of the District's proposal to increase wages for FY 18 – 3%, FY 19 – 2%, FY 20 – 3%, and FY 20 – 3.5% will be paid for from a portion of the funds set aside by the Bowser Administration for Compensation and Classification Reform. As a result, the Union will withdraw its Compensation and Classification Reform grievances in their entirety (both master and individual grievances).

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 fifty (\$50.00) per month for employees who purchase and use such passes to commute to and from work. The metro transit benefit will roll over from month to month for employees who access the benefit. Any benefit not accessed by the end of the calendar year will revert back to the District of Columbia government.

ARTICLE 3: PRE-PAID LEGAL PLAN**SECTION A:**

The Employer shall make a monthly contribution of twelve dollars and fifty cents (\$12.50) in FY 2018 for each bargaining unit member toward a pre-paid legal services plan. The Employer shall make a monthly contribution of fifteen dollars (\$15.00) in FY 2019 for each bargaining unit member toward a pre-paid legal services plan. The Employer shall make a monthly contribution of seventeen dollars and fifty cents (\$17.50) in FY 20 for each bargaining unit member toward a pre-paid legal services plan. For each fiscal year, 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 2018, 2019, 2020, and 2021 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 2018 – FY 2021.

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:

Optional Plan	Additional Coverage	Premium Amount
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 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 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: an individual who is related to the employee by blood, marriage, adoption, or domestic partnership as father, mother, child, husband, wife, sister, brother, aunt, uncle, grandparent, grandchild, or similar familial relationship; an individual for whom the employee is the legal guardian; or fiancé, fiancée, or domestic partner of the employee.
 - 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;
- (k) Christmas Day, December 25th of each year; and
- (l) Inauguration Day, January 20th of each 4th 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 an employees assigned tour of duty 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 forty (40) hour work week. The unscheduled leave rule will not apply when an employee has worked (back-to-back shifts) 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).

2. 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 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 full calendar 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. The Employer will notify the employee of their sick leave incentive day(s) no later than March of each year. 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, 2018, 2019, 2020 and 2021.

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. An employee is on-call when a determination has been made that the work of that position requires the employee to remain accessible and available to the point where his or her time cannot be used effectively for the employee's own personal purposes.

3. 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 regularly scheduled tour of duty, 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 actually 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 shall continue and will identify temporary and term employees whose current term and or temporary appointments extend to September 30, 2021, 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, 2017, and are paid from appropriated funding to the career service prior to the end of the FY 2018 – FY 2021 Compensation Agreement.

SECTION D:

Prior to the end of the FY 2018 – FY 2021 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.

SECTION H:

District agencies will first post vacant career service positions internal to the Agency for bargaining unit term and temporary employees to apply and compete before posting the positions externally. There shall be no direct appointments.

ARTICLE 18: ADMINISTRATIVE CLOSING**SECTION A:**

1. Employees designated as “Essential Employees” are those who work in critical District government operations that cannot be suspended or interrupted, even in the event of declared emergencies. “Essential Employees” must report to work as scheduled even when the government is administratively closed, during emergencies or other government closing. Once an employee has been notified by his/her employing agency that his/her position is designated as “Essential” no further notice is required as long as the employee continues to occupy the position designated “Essential”.

2. Employees designated “Emergency Employees” are those who support certain critical government operations and functions necessary for the continuity of operations, including during declared emergencies. “Emergency Employees” may be required to work when a situation or condition occurs and result in early dismissal for other employees, government closing or during other emergencies. Once an employee has been notified by his/her employing agency that his/her position is designated as “Emergency”, the designation will remain in effect until the designation is terminated in writing.

3. As applicable, employees required to work when all other District Government employees are released for administrative closings, shall be compensated in accordance with the minimum standards established by the Fair Labor Standards Act, (FLSA), 29 U.S.C. § 2011, et seq.

4. As applicable, employees required to work when all other District Government employee are released as a result of an administrative closings shall be compensated, in addition to their regular pay, one hour for each hour worked during the administrative closing.

SECTION B:

The determination as to whether the employee receives overtime or compensatory time will be at the time employee’s election which shall be made before the work is performed. When elected, employees required to work when all other District Government employees are released for administrative closing shall earn compensatory time on an hour for hour basis.

ARTICLE 19: 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 20: DURATION

This Agreement shall remain in full force and effect through September 30, 2021. On this 25th day of February 2018, and as witness the parties hereto have set their signature.

Compensation Units One and Two Collective Bargaining Agreement

On this 26th day of February, 2018, as witness the parties hereto have set their signature.

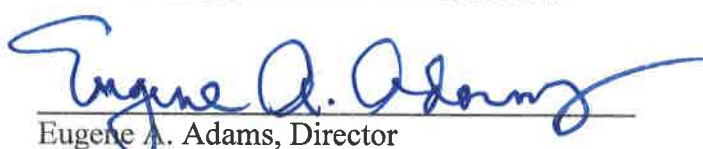
FOR THE DISTRICT OF COLUMBIA GOVERNMENT



Repunzelle Bullock, Interim Director
Office of Labor Relations and Collective Bargaining



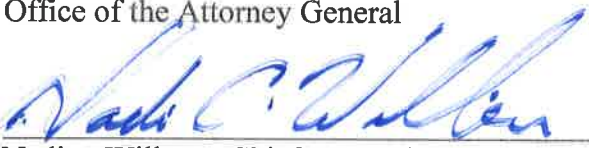
Kathryn Naylor, Supervisory Attorney Advisor
Office of Labor Relations and Collective



Eugene A. Adams, Director
Office of Administrative Hearings
Office



Karl Racine, Attorney General
Office of the Attorney General



Nadine Wilburn, Chief Counsel/Senior Advisor
Office of the Attorney General



Tanya Royster, MD, Director
Department of Behavioral Health



Brendolyn McCarty-Jones, Labor Liaison
Department of Behavioral Health

FOR THE UNIONS



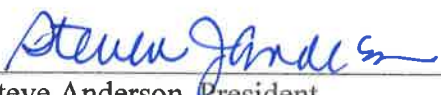
Andrew Washington, Executive Director
AFSCME, District Council 20



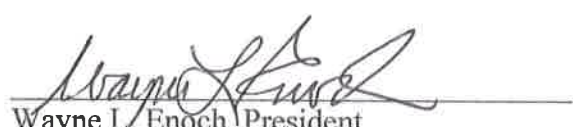
Eric Bunn, Sr. National Vice President
AFGE, District 14



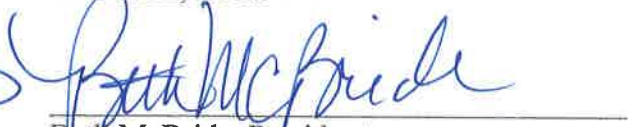
Lee Blackmon, National Representative
NAGE, District of Columbia Regional



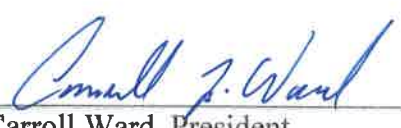
Steve Anderson, President
AFGE, Local 1403



Wayne L. Enoch, President
AFSCME, Local 2401



Beth McBride, President
AFGE, Local 383



Carroll Ward, President
AFGE, Local 2978




Angie M. Gates, Director
D.C. Office of Cable Television, Film, Music and
Entertainment

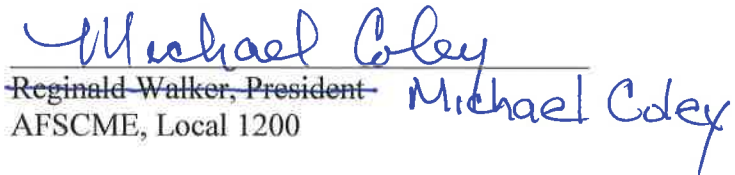



Barry Carey, President
AFSCME, Local 2091

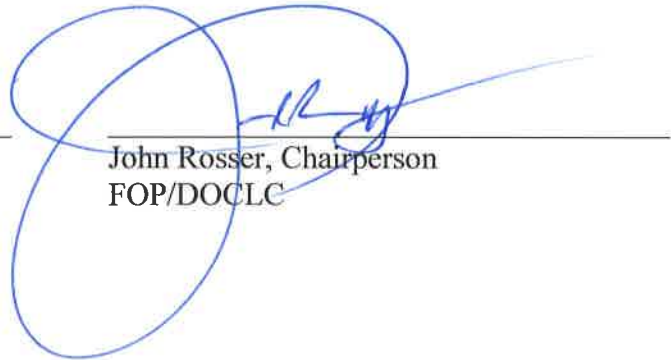
Dr. Steven Johnson, Labor Liaison
D.C. Office of Cable Television, Film,
Music and Entertainment


Wanda Shelton Martin, Area Director
1199 NUHHCE

Roger A. Mitchell, Jr. MD, Chief Medical
Examiner
Office of the Chief Medical Examiner


~~Reginald Walker, President~~
AFSCME, Local 1200
Beverly Fields, Labor Liaison
Office of the Chief Medical Examiner
Miranda Gillis, President
AFGE, Local 2725

Barney Krucoff, Interim Chief Technology
Officer
Office of the Chief Technology Officer

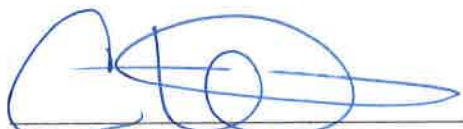


John Rosser, Chairperson
FOP/DOCLC

Pamela Brown, Esq., General Counsel
Office of the Chief Technology Officer

Keith Washington, President
AFSCME, Local 2092


Brenda Donald, Director
Child and Family Services Agency
Lisa Blackwell, Executive President
AFGE, Local 1000



Nina McIntosh-Jones, Labor Liaison
Child and Family Services Agency

Christal Williams

Melinda M. Bolling, Director
Department of Consumer and
Regulatory Affairs



Aretha Lyles, President
AFGE, Local 3721



Gina Walton, President
AFGE, Local 1975

Don Tatum, Labor Liaison
Department of Consumer and
Regulatory Affairs

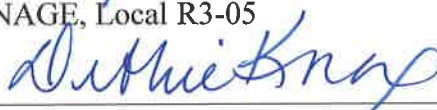
Lisa Wallace, Vice President
1199 SEIU/UHWE



George A. Schutter, Chief Procurement Officer
Office of Contracting and Procurement



Harvey Cannon, President
NAGE, Local R3-05

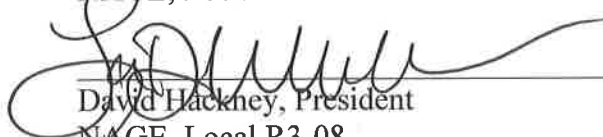


Debbie Knox, President
NAGE, Local R3-07

Gina Toppin, Labor Liaison
Office of Contracting and Procurement



Quincy L. Booth, Director
Department of Corrections



David Hackney, President
NAGE, Local R3-08



Paulette Hutchings-Johnson, Labor Liaison
Department of Corrections



LaToya McDowney, President
NAGE, Local R3-09

Andrew Reese, Director
Department on Disability Services



Barbara Milton, President
AFGE, Local 631

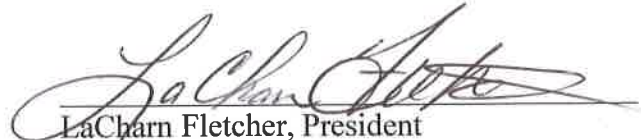


Jessica Gray, Labor Liaison
Department on Disability Services



Barbara Jones, President
AFGE, Local 2741

Odie Donald II, Director
D.C. Department of Employment
Services



LaCharn Fletcher, President
FOP/DC Protective Services-PDLC

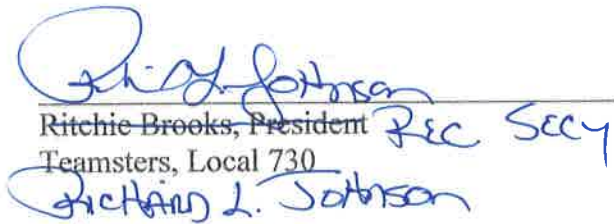
Van Freeman, Deputy Chief of Staff
D.C. Department of Employment
Services

Thomas Ratliff, President
Teamsters, Local 639

Tommy Wells, Director
Department of Energy and the
Environment

Michael Flood, President
AFSCME, Local 2921

Talisha Pitt, Labor Liaison
Department of Energy and the
Environment



Ritchie Brooks, President
Teamsters, Local 730

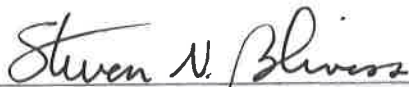
Richard L. Johnson, Rec Secy



Gregory Dean, Chief
Fire and Emergency Medical Services
Department



Felicia Dantzler, President
AFSCME, Local 2743



Steven N. Blivess, Esq., Labor Liaison
Fire and Emergency Medical Services
Department

Corey Upchurch, President
AFSCME, Local 1959

Ernest Chrappah

Ernest Chrappah, Chairman
D.C. Department of For-Hire Vehicles

Debra Walker

Debra Walker, President
AFSCME, Local 709

Tonya Ricks

Tonya Ricks, Labor Liaison
D.C. Department of For-Hire Vehicles

Andre Phillips
~~Andre Phillips~~, Chairperson *ANDRE Phillips*
FOP/DYRSLC

Jenifer Smith, PhD, Director
Department of Forensic Sciences

Robert Hollingsworth
Robert Hollingsworth, President
AFSCME, Local 2776

Rasheed Raj, General Counsel
Department of Forensic Sciences

Antoinette White-Richardson
Antoinette White-Richardson, President
AFSCME, Local 1808

Greer Johnson Gillis, Director
Department of General Services

Darrin Roach
Darrin Roach, President
AFSCME, Local 877

Brittney A. Wright

Brittney A. Wright, Labor Liaison
Department of General Services

LaVerne Gooding-Jones
LaVerne Gooding-Jones, President
AFSCME, Local 2087


LaQuandra S. Nesbitt
LaQuandra S. Nesbitt, MD, MPH, Director
Department of Health

Larry Doggett, Business Manager
Public Service Employees, Local 572

Kathleen C. Ognibene
Kathleen Ognibene, Labor Liaison
Department of Health

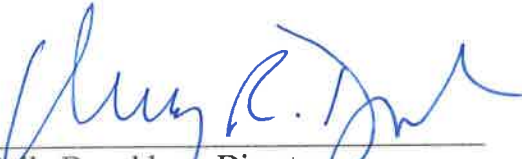
Perlsha Gales, President
Alliance of Independent Workers Union

Christopher Rodriguez, Director
Homeland Security and Emergency
Management Agency



George Barksdale, President
AFGE, Local 3444

Anthony Crispino, Labor Liaison
Homeland Security and Emergency
Management Agency




Pelly Donaldson, Director
Department of Housing and
Community Development

Drew Hubbard, Labor Liaison
Department of Housing and
Community Development



Monica Palacio, Director
D.C. Office of Human Rights

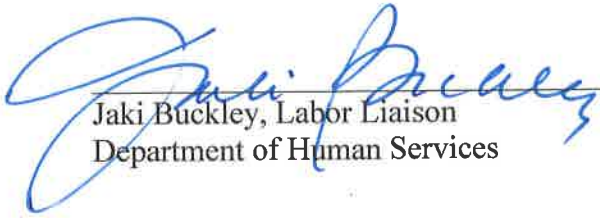


Ayanna Lee

Ayanna Lee, Labor Liaison
D.C. Office of Human Rights



Laura Zeilinger, Director
Department of Human Services



Jaki Buckley, Labor Liaison
Department of Human Services

Stephen C. Taylor, Commissioner
Department of Insurance, Securities
And Banking

Katrice Purdie, Labor Liaison
Department of Insurance, Securities
And Banking

Lucinda Babers, Director
Department of Motor Vehicles

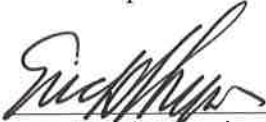
Odessa Nance, Labor Liaison
Department of Motor Vehicles

Peter Newsham, Chief
D.C. Metropolitan Police Department

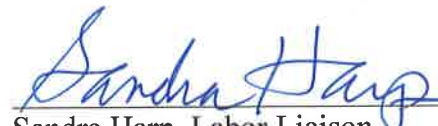
Mark Viehmeyer, Labor Liaison
D.C. Metropolitan Police Department

Keith A. Anderson, Director
D.C. Department of Parks and Recreation

Kwelli Sneed, MBA, CPM, Labor Liaison
D. C. Department of Parks and Recreation




Eric D. Shaw, Director
D.C. Office of Planning



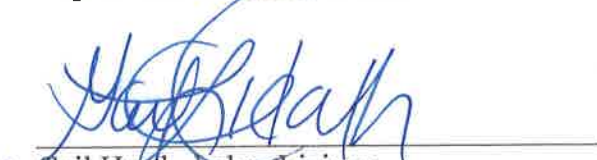
Sandra Harp, Labor Liaison
D.C. Office of Planning

Antwan Wilson, Chancellor
D.C. Public Schools

Kaitlyn Girard, Director
Labor Management and Employee Relations
D.C. Public Schools



For Christopher Shorter, Director
Department of Public Works



Gail Heath, Labor Liaison
Department of Public Works



Jed Ross, Chief Risk Officer
Office of Risk Management

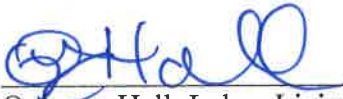


~~Eric Glover, Esq.~~, Labor Liaison
Office of Risk Management

MARCO
CARLOS



Hanseul Kang, Superintendent
Office of the State Superintendent
Of Education




Quiyana Hall, Labor Liaison
Office of the State Superintendent
Of Education

Jeff Marootian, Director
District Department of Transportation


Nana Bailey, Labor Liaison
District Department of Transportation

Karima Holmes, Director
Office of Unified Communications

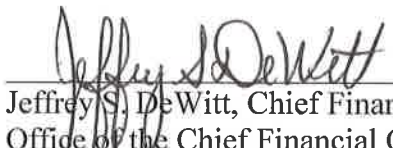
Yvonne McManus, Labor Liaison
Office of Unified Communications



Clinton Lacey, Director
Department of Youth Rehabilitation Services




Trey Stanback, Labor Liaison
Department of Youth Rehabilitation Services



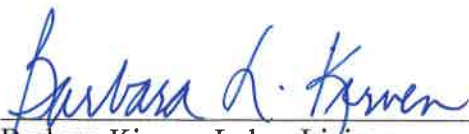
Jeffrey S. DeWitt, Chief Financial Officer
Office of the Chief Financial Officer



LaSharn Moreland, ~~Labor Liaison~~ *EXECUTIVE DIRECTOR, HUMAN RESOURCES*
Office of the Chief Financial Officer



Richard Reyes-Gavilan, Executive Director
D.C. Public Libraries



Barbara Kirven, Labor Liaison
D.C. Public Libraries

Veronica Ahern, Executive Director
D.C. Public Service Commission

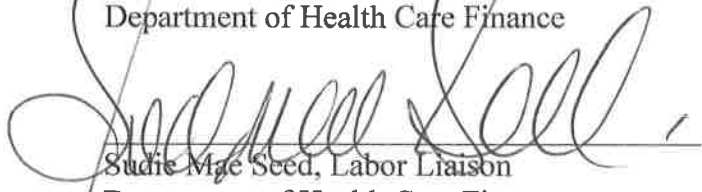
Richard Beverly, General Counsel
D.C. Public Service Commission

Ronald Mason, Jr., J.D., President
University of the District of Columbia

Patricia Cornwell Johnson, Vice President
Human Resources
University of the District of Columbia



Wayne Turnage, M.P.A., Director
Department of Health Care Finance



Stodie Mae Seed, Labor Liaison
Department of Health Care Finance

APPROVAL

This collective bargaining agreement between the District of Columbia and Compensation Units 1 and 2, dated Jan 23, 2018, has been reviewed in accordance with Section 1-617.15 of the District of Columbia Official Code and is hereby approved on this 24th day of February, 2018.



Muriel Bowser
Mayor

APPENDIX 1

Management's Proposal

7/26/10

INSERT DATE

Firstname Lastname

Position/Title

Department/Division

RE: On-Call Notification

Dear Mr./Ms. Lastname:

You are hereby notified that you shall be placed in an "on-call" status effective **On-Call Dates** between the hours of **Start AM/PM** and **End AM/PM**. During the aforementioned hours, you are required to be available to report for work within **a reasonable time (not to exceed two hours)**. You are expected to be available by phone for the duration of the "on-call" period. You are expected to answer when called or return a call from INSERT AGENCY management within a reasonable amount of time (not to exceed **30 minutes**).

Sincerely,

SUPERVISOR/MANAGER NAME

SUPERVISOR POSITION/TITLE



COUNCIL OF THE DISTRICT OF COLUMBIA
 THE JOHN A. WILSON BUILDING
 1350 PENNSYLVANIA AVENUE, N.W.
 WASHINGTON, D.C. 20004

February 23, 2018

The Honorable Muriel E. Bowser
 Mayor of the District of Columbia
 1350 Pennsylvania Avenue, N.W., 3rd Floor
 Washington, D.C. 20004

Dear Mayor Bowser:

This is to inform you of the status of a proposed resolution transmitted to the Council in accordance with D.C. Official Code § 1-617.17(j). The below proposed resolution has been deemed approved by virtue of the Council having taken no action to disapprove it.

<u>Proposed Resolution</u>	<u>Title</u>	<u>Date of Approval</u>
PR 22-738	Compensation Collective Bargaining Agreement between the District of Columbia Government and Compensation Units 1 and 2, FY 2018 - FY 2021, Approval Resolution of 2018	February 23, 2018

If you have any questions please contact me at 202-724-8032.

Sincerely,

A handwritten signature in black ink, appearing to read "Phil Mendelson".

Phil Mendelson
 Chairman of the Council

cc: Committee on Labor and Workforce Development



District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)

Service Code Definition: Professional and Scientific

Fiscal Year: 2018

Effective Date: October 1, 2017

Series:

Union/Nonunion: Union

Affected CBU/Service Code(s):

Pay Plan/Schedule: CS

Peoplesoft Schedule: DS0077

X01

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
9 \$	52,570 \$	54,249 \$	55,928 \$	57,607 \$	59,286 \$	60,965 \$	62,644 \$	64,323 \$	66,002 \$	67,681 \$	1,679
10 \$	57,670 \$	59,519 \$	61,368 \$	63,217 \$	65,066 \$	66,915 \$	68,764 \$	70,613 \$	72,462 \$	74,311 \$	1,849
11 \$	63,337 \$	65,372 \$	67,407 \$	69,442 \$	71,477 \$	73,512 \$	75,547 \$	77,582 \$	79,617 \$	81,652 \$	2,035
12 \$	78,364 \$	80,797 \$	83,230 \$	85,663 \$	88,096 \$	90,529 \$	92,962 \$	95,395 \$	97,828 \$	100,261 \$	2,433
13 \$	90,288 \$	93,183 \$	96,078 \$	98,973 \$	101,868 \$	104,763 \$	107,658 \$	110,553 \$	113,448 \$	116,343 \$	2,895
14 \$	106,715 \$	110,133 \$	113,551 \$	116,969 \$	120,387 \$	123,805 \$	127,223 \$	130,641 \$	134,059 \$	137,477 \$	3,418

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2018 **Service Code Definition:** Technical and Paraprofessional

Effective Date: October 1, 2017 **Series:**

Union/Nonunion: Union **Affected CBU/Service Code(s):**

Pay Plan/Schedule: CS
Peoplesoft Schedule: DS0078
 X02
% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps	
	1	2	3	4	5	6	7	8	9	10		
5 \$	35,445	\$ 36,679	\$ 37,913	\$ 39,147	\$ 40,381	\$ 41,615	\$ 42,849	\$ 44,083	\$ 45,317	\$ 46,551	\$ 47,785	1,234
6 \$	39,271	\$ 40,640	\$ 42,009	\$ 43,378	\$ 44,747	\$ 46,116	\$ 47,485	\$ 48,854	\$ 50,223	\$ 51,592	\$ 52,961	1,369
7 \$	43,518	\$ 45,030	\$ 46,542	\$ 48,054	\$ 49,566	\$ 51,078	\$ 52,590	\$ 54,102	\$ 55,614	\$ 57,126	\$ 58,638	1,512
8 \$	47,792	\$ 49,314	\$ 50,836	\$ 52,358	\$ 53,880	\$ 55,402	\$ 56,924	\$ 58,446	\$ 59,968	\$ 61,490	\$ 63,012	1,522
9 \$	52,570	\$ 54,249	\$ 55,928	\$ 57,607	\$ 59,286	\$ 60,965	\$ 62,644	\$ 64,323	\$ 66,002	\$ 67,681	\$ 69,360	1,679
10 \$	57,670	\$ 59,519	\$ 61,368	\$ 63,217	\$ 65,066	\$ 66,915	\$ 68,764	\$ 70,613	\$ 72,462	\$ 74,311	\$ 76,160	1,849
11 \$	63,337	\$ 65,372	\$ 67,407	\$ 69,442	\$ 71,477	\$ 73,512	\$ 75,547	\$ 77,582	\$ 79,617	\$ 81,652	\$ 83,687	2,035

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2018 Service Code Definition: Clerical and Administrative Support

Effective Date: October 1, 2017 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0079
 X03

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
2 \$	28,676 \$	29,679 \$	30,682 \$	31,685 \$	32,688 \$	33,691 \$	34,694 \$	35,697 \$	36,700 \$	37,703 \$	1,003 \$
3 \$	31,251 \$	32,335 \$	33,419 \$	34,503 \$	35,587 \$	36,671 \$	37,755 \$	38,839 \$	39,923 \$	41,007 \$	1,084 \$
4 \$	32,776 \$	33,889 \$	35,002 \$	36,115 \$	37,228 \$	38,341 \$	39,454 \$	40,567 \$	41,680 \$	42,793 \$	1,113 \$
5 \$	35,445 \$	36,679 \$	37,913 \$	39,147 \$	40,381 \$	41,615 \$	42,849 \$	44,083 \$	45,317 \$	46,551 \$	1,234 \$
6 \$	39,271 \$	40,640 \$	42,009 \$	43,378 \$	44,747 \$	46,116 \$	47,485 \$	48,854 \$	50,223 \$	51,592 \$	1,369 \$
7 \$	43,518 \$	45,030 \$	46,542 \$	48,054 \$	49,566 \$	51,078 \$	52,590 \$	54,102 \$	55,614 \$	57,126 \$	1,512 \$
8 \$	47,792 \$	49,314 \$	50,836 \$	52,358 \$	53,880 \$	55,402 \$	56,924 \$	58,446 \$	59,968 \$	61,490 \$	1,522 \$
9 \$	52,570 \$	54,249 \$	55,928 \$	57,607 \$	59,286 \$	60,965 \$	62,644 \$	64,323 \$	66,002 \$	67,681 \$	1,679 \$

District of Columbia Government Salary Schedule: Comp Unit 1 & 2

Service Code Definition: Corrections and Other Occupation Groups

Fiscal Year: 2018

Effective Date: October 1, 2017

Union/Nonunion: Union

Job Series:

- 0006 Correctional Program Specialist
- 0081 Fire Protection Specialist
- 0101 Correctional Treatment Specialist
- 0390 Telecommunications Equipment Operator
- 1802 Cellblock Technician (Cellblock Only)
- 1811 Criminal Investigator
- 2151 Dispatcher (OUC Only)

Pay Plan/Schedule: CS
Peoplesoft Schedule: DS0067
X04

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps
4 \$	38,024	\$ 39,080	\$ 40,136	\$ 41,192	\$ 42,248	\$ 43,304	\$ 44,360	\$ 45,416	\$ 46,472	\$ 47,528	\$ 1,056
5 \$	43,731	\$ 44,912	\$ 46,093	\$ 47,274	\$ 48,455	\$ 49,636	\$ 50,817	\$ 51,998	\$ 53,179	\$ 54,360	\$ 1,181
6 \$	46,094	\$ 47,413	\$ 48,732	\$ 50,051	\$ 51,370	\$ 52,689	\$ 54,008	\$ 55,327	\$ 56,646	\$ 57,965	\$ 1,319
7 \$	49,751	\$ 51,216	\$ 52,681	\$ 54,146	\$ 55,611	\$ 57,076	\$ 58,541	\$ 60,006	\$ 61,471	\$ 62,936	\$ 1,465
8 \$	51,851	\$ 53,477	\$ 55,103	\$ 56,729	\$ 58,355	\$ 59,981	\$ 61,607	\$ 63,233	\$ 64,859	\$ 66,485	\$ 1,626
9 \$	55,496	\$ 57,289	\$ 59,082	\$ 60,875	\$ 62,668	\$ 64,461	\$ 66,254	\$ 68,047	\$ 69,840	\$ 71,633	\$ 1,793
10 \$	61,116	\$ 63,091	\$ 65,066	\$ 67,041	\$ 69,016	\$ 70,991	\$ 72,966	\$ 74,941	\$ 76,916	\$ 78,891	\$ 1,975
11 \$	65,004	\$ 67,166	\$ 69,328	\$ 71,490	\$ 73,652	\$ 75,814	\$ 77,976	\$ 80,138	\$ 82,300	\$ 84,462	\$ 2,162
12 \$	77,891	\$ 80,488	\$ 83,085	\$ 85,682	\$ 88,279	\$ 90,876	\$ 93,473	\$ 96,070	\$ 98,667	\$ 101,264	\$ 2,597
13 \$	92,619	\$ 95,708	\$ 98,797	\$ 101,886	\$ 104,975	\$ 108,064	\$ 111,153	\$ 114,242	\$ 117,331	\$ 120,420	\$ 3,089
14 \$	109,467	\$ 113,112	\$ 116,757	\$ 120,402	\$ 124,047	\$ 127,692	\$ 131,337	\$ 134,982	\$ 138,627	\$ 142,272	\$ 3,645

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2018 Service Code Definition: Social Worker & Student Trainee

Effective Date: October 1, 2017

Union/Nonunion: Union Affected CBU/Service Code(s): A22

Pay Plan/Schedule: CS Series: 0185 Social Worker
 Peoplesoft Schedule: DS0080 X05 0186 Social Worker (Associate)

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
5 \$	51,851	53,213	54,575	55,937	57,299	58,661	60,023	61,385	62,747	64,109	1,362
7 \$	56,226	57,740	59,254	60,768	62,282	63,796	65,310	66,824	68,338	69,852	1,514
9 \$	60,966	62,649	64,332	66,015	67,698	69,381	71,064	72,747	74,430	76,113	1,683
11 \$	69,439	71,474	73,509	75,544	77,579	79,614	81,649	83,684	85,719	87,754	2,035
12 \$	78,364	80,797	83,230	85,663	88,096	90,529	92,962	95,395	97,828	100,261	2,433
13 \$	86,993	89,691	92,389	95,087	97,785	100,483	103,181	105,879	108,577	111,275	2,698



District of Columbia Government Salary Schedule: Comp Unit 1 & 2

Fiscal Year: 2018

Effective Date: October 1, 2017

Union/Nonunion: Union

Service Code Definition: Health Care Occupations

Service Codes: A15, A39

Pay Plan/Schedule: CS

Job Series:

 0603 Physicians Assistant
 0620 Licensed Practical Nurse
 0625 Autopsy Assistant Mortuary
 0638 Recreation Therapist
 0644 Medical Technologist
 0645 Medical Technician
 0647 Diagnostic Radiologic Technician
 0649 Medical Instrument Technician
 0681 Dental Assistant
 0682 Dental Hygienist
 0688 Sanitarian

Peoplesoft Schedule: DS0069
X06

% Increase: 3.0%

Resolution Number:
Date of Resolution:

Grade	Step											
	1	2	3	4	5	6	7	8	9	10	Between	Steps
5	\$ 40,980	\$ 42,093	\$ 43,206	\$ 44,319	\$ 45,432	\$ 46,545	\$ 47,658	\$ 48,771	\$ 49,884	\$ 50,997	\$	1,113
6	\$ 45,422	\$ 46,655	\$ 47,888	\$ 49,121	\$ 50,354	\$ 51,587	\$ 52,820	\$ 54,053	\$ 55,286	\$ 56,519	\$	1,233
7	\$ 48,842	\$ 50,223	\$ 51,604	\$ 52,985	\$ 54,366	\$ 55,747	\$ 57,128	\$ 58,509	\$ 59,890	\$ 61,271	\$	1,381
8	\$ 53,878	\$ 55,399	\$ 56,920	\$ 58,441	\$ 59,962	\$ 61,483	\$ 63,004	\$ 64,525	\$ 66,046	\$ 67,567	\$	1,521
9	\$ 59,283	\$ 60,966	\$ 62,649	\$ 64,332	\$ 66,015	\$ 67,698	\$ 69,381	\$ 71,064	\$ 72,747	\$ 74,430	\$	1,683
10	\$ 65,076	\$ 66,920	\$ 68,764	\$ 70,608	\$ 72,452	\$ 74,296	\$ 76,140	\$ 77,984	\$ 79,828	\$ 81,672	\$	1,844
11	\$ 71,483	\$ 73,515	\$ 75,547	\$ 77,579	\$ 79,611	\$ 81,643	\$ 83,675	\$ 85,707	\$ 87,739	\$ 89,771	\$	2,032
12	\$ 85,661	\$ 88,095	\$ 90,529	\$ 92,963	\$ 95,397	\$ 97,831	\$ 100,265	\$ 102,699	\$ 105,133	\$ 107,567	\$	2,434

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year:		Service Code Definition:										Maintenance, Trades, & Labor	
2018													
Effective Date:	October 1, 2017	Step										Between Steps	
Union/Nonunion:	Union	Affected CBU/Service Code(s):										B01 Regular B02 Leader	
Pay Plan/Schedule:	RW	L- Leader											
Peoplesoft Schedule:	WS0029												
	WS0034- X07 (Leaders previously X08)												
% Increase:	3.0%												
Resolution Number:													
Date of Resolution:													
Grade	1	2	3	4	5	6	7	8	9	10	Between Steps		
02	\$ 16.10	\$ 16.66	\$ 17.22	\$ 17.78	\$ 18.34	\$ 18.90	\$ 19.46	\$ 20.02	\$ 20.58	\$ 21.14	\$	0.56	
02L	\$ 17.56	\$ 18.17	\$ 18.78	\$ 19.39	\$ 20.00	\$ 20.61	\$ 21.22	\$ 21.83	\$ 22.44	\$ 23.05	\$	0.61	
03	\$ 17.37	\$ 17.96	\$ 18.55	\$ 19.14	\$ 19.73	\$ 20.32	\$ 20.91	\$ 21.50	\$ 22.09	\$ 22.68	\$	0.59	
03L	\$ 18.98	\$ 19.64	\$ 20.30	\$ 20.96	\$ 21.62	\$ 22.28	\$ 22.94	\$ 23.60	\$ 24.26	\$ 24.92	\$	0.66	
04	\$ 18.60	\$ 19.24	\$ 19.88	\$ 20.52	\$ 21.16	\$ 21.80	\$ 22.44	\$ 23.08	\$ 23.72	\$ 24.36	\$	0.64	
04L	\$ 20.34	\$ 21.05	\$ 21.76	\$ 22.47	\$ 23.18	\$ 23.89	\$ 24.60	\$ 25.31	\$ 26.02	\$ 26.73	\$	0.71	
05	\$ 19.85	\$ 20.53	\$ 21.21	\$ 21.89	\$ 22.57	\$ 23.25	\$ 23.93	\$ 24.61	\$ 25.29	\$ 25.97	\$	0.68	
05L	\$ 21.62	\$ 22.38	\$ 23.14	\$ 23.90	\$ 24.66	\$ 25.42	\$ 26.18	\$ 26.94	\$ 27.70	\$ 28.46	\$	0.76	
06	\$ 21.03	\$ 21.76	\$ 22.49	\$ 23.22	\$ 23.95	\$ 24.68	\$ 25.41	\$ 26.14	\$ 26.87	\$ 27.60	\$	0.73	
06L	\$ 23.09	\$ 23.88	\$ 24.67	\$ 25.46	\$ 26.25	\$ 27.04	\$ 27.83	\$ 28.62	\$ 29.41	\$ 30.20	\$	0.79	
07	\$ 22.42	\$ 23.19	\$ 23.96	\$ 24.73	\$ 25.50	\$ 26.27	\$ 27.04	\$ 27.81	\$ 28.58	\$ 29.35	\$	0.77	
07L	\$ 24.49	\$ 25.34	\$ 26.19	\$ 27.04	\$ 27.89	\$ 28.74	\$ 29.59	\$ 30.44	\$ 31.29	\$ 32.14	\$	0.85	
08	\$ 23.69	\$ 24.50	\$ 25.31	\$ 26.12	\$ 26.93	\$ 27.74	\$ 28.55	\$ 29.36	\$ 30.17	\$ 30.98	\$	0.81	
08L	\$ 25.89	\$ 26.81	\$ 27.73	\$ 28.65	\$ 29.57	\$ 30.49	\$ 31.41	\$ 32.33	\$ 33.25	\$ 34.17	\$	0.92	
09	\$ 24.85	\$ 25.71	\$ 26.57	\$ 27.43	\$ 28.29	\$ 29.15	\$ 30.01	\$ 30.87	\$ 31.73	\$ 32.59	\$	0.86	
09L	\$ 27.26	\$ 28.20	\$ 29.14	\$ 30.08	\$ 31.02	\$ 31.96	\$ 32.90	\$ 33.84	\$ 34.78	\$ 35.72	\$	0.94	
10	\$ 26.11	\$ 27.02	\$ 27.93	\$ 28.84	\$ 29.75	\$ 30.66	\$ 31.57	\$ 32.48	\$ 33.39	\$ 34.30	\$	0.91	
10L	\$ 28.66	\$ 29.65	\$ 30.64	\$ 31.63	\$ 32.62	\$ 33.61	\$ 34.60	\$ 35.59	\$ 36.58	\$ 37.57	\$	0.99	
11	\$ 27.38	\$ 28.34	\$ 29.30	\$ 30.26	\$ 31.22	\$ 32.18	\$ 33.14	\$ 34.10	\$ 35.06	\$ 36.02	\$	0.96	
11L	\$ 30.05	\$ 31.09	\$ 32.13	\$ 33.17	\$ 34.21	\$ 35.25	\$ 36.29	\$ 37.33	\$ 38.37	\$ 39.41	\$	1.04	
12	\$ 28.66	\$ 29.65	\$ 30.64	\$ 31.63	\$ 32.62	\$ 33.61	\$ 34.60	\$ 35.59	\$ 36.58	\$ 37.57	\$	0.99	
12L	\$ 31.40	\$ 32.48	\$ 33.56	\$ 34.64	\$ 35.72	\$ 36.80	\$ 37.88	\$ 38.96	\$ 40.04	\$ 41.12	\$	1.08	
13	\$ 29.86	\$ 30.90	\$ 31.94	\$ 32.98	\$ 34.02	\$ 35.06	\$ 36.10	\$ 37.14	\$ 38.18	\$ 39.22	\$	1.04	
13L	\$ 32.64	\$ 33.82	\$ 35.00	\$ 36.18	\$ 37.36	\$ 38.54	\$ 39.72	\$ 40.90	\$ 42.08	\$ 43.26	\$	1.18	

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2018 **Service Code Definition:** Correctional Officers & EMS

Effective Date: October 1, 2017

Union/Nonunion: Union **Affected CBU/Service Code(s):** A01, A03, A20, A21

Pay Plan/Schedule: CS **Series:** 0007 Correctional Officer
Peoplesoft Schedule: DS0070 0083 Special Police Officer
 X10 0699 EMT/Paramedic

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
5 \$	43,218 \$	44,328 \$	45,438 \$	46,548 \$	47,658 \$	48,768 \$	49,878 \$	50,988 \$	52,098 \$	53,208 \$	1,110 \$
6 \$	46,643 \$	47,880 \$	49,117 \$	50,354 \$	51,591 \$	52,828 \$	54,065 \$	55,302 \$	56,539 \$	57,776 \$	1,237 \$
7 \$	49,695 \$	51,096 \$	52,497 \$	53,898 \$	55,299 \$	56,700 \$	58,101 \$	59,502 \$	60,903 \$	62,304 \$	1,401 \$
8 \$	54,790 \$	56,341 \$	57,892 \$	59,443 \$	60,994 \$	62,545 \$	64,096 \$	65,647 \$	67,198 \$	68,749 \$	1,551 \$
9 \$	60,310 \$	62,022 \$	63,734 \$	65,446 \$	67,158 \$	68,870 \$	70,582 \$	72,294 \$	74,006 \$	75,718 \$	1,712 \$
10 \$	66,179 \$	68,061 \$	69,943 \$	71,825 \$	73,707 \$	75,589 \$	77,471 \$	79,353 \$	81,235 \$	83,117 \$	1,882 \$

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)

Service Code Definition: Professional and Scientific

Fiscal Year: 2019

Effective Date: October 14, 2018

Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS

Peoplesoft Schedule: DS0077

X01

2.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
9 \$	53,620 \$	55,333 \$	57,046 \$	58,759 \$	60,472 \$	62,185 \$	63,898 \$	65,611 \$	67,324 \$	69,037 \$	1,713
10 \$	58,823 \$	60,709 \$	62,595 \$	64,481 \$	66,367 \$	68,253 \$	70,139 \$	72,025 \$	73,911 \$	75,797 \$	1,886
11 \$	64,603 \$	66,679 \$	68,755 \$	70,831 \$	72,907 \$	74,983 \$	77,059 \$	79,135 \$	81,211 \$	83,287 \$	2,076
12 \$	79,930 \$	82,412 \$	84,894 \$	87,376 \$	89,858 \$	92,340 \$	94,822 \$	97,304 \$	99,786 \$	102,268 \$	2,482
13 \$	92,093 \$	95,046 \$	97,999 \$	100,952 \$	103,905 \$	106,858 \$	109,811 \$	112,764 \$	115,717 \$	118,670 \$	2,953
14 \$	108,847 \$	112,334 \$	115,821 \$	119,308 \$	122,795 \$	126,282 \$	129,769 \$	133,256 \$	136,743 \$	140,230 \$	3,487

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2019 Service Code Definition: Technical and Paraprofessional

Effective Date: October 14, 2018 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0078
 X02

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps	
	1	2	3	4	5	6	7	8	9	10		
5	\$ 36,153	\$ 37,412	\$ 38,671	\$ 39,930	\$ 41,189	\$ 42,448	\$ 43,707	\$ 44,966	\$ 46,225	\$ 47,484	\$ 47,484	\$ 1,259,000
6	\$ 40,058	\$ 41,454	\$ 42,850	\$ 44,246	\$ 45,642	\$ 47,038	\$ 48,434	\$ 49,830	\$ 51,226	\$ 52,622	\$ 52,622	\$ 1,396,000
7	\$ 44,389	\$ 45,931	\$ 47,473	\$ 49,015	\$ 50,557	\$ 52,099	\$ 53,641	\$ 55,183	\$ 56,725	\$ 58,267	\$ 58,267	\$ 1,542,000
8	\$ 48,746	\$ 50,299	\$ 51,852	\$ 53,405	\$ 54,958	\$ 56,511	\$ 58,064	\$ 59,617	\$ 61,170	\$ 62,723	\$ 62,723	\$ 1,553,000
9	\$ 53,620	\$ 55,333	\$ 57,046	\$ 58,759	\$ 60,472	\$ 62,185	\$ 63,898	\$ 65,611	\$ 67,324	\$ 69,037	\$ 69,037	\$ 1,713,000
10	\$ 58,823	\$ 60,709	\$ 62,595	\$ 64,481	\$ 66,367	\$ 68,253	\$ 70,139	\$ 72,025	\$ 73,911	\$ 75,797	\$ 75,797	\$ 1,886,000
11	\$ 64,603	\$ 66,679	\$ 68,755	\$ 70,831	\$ 72,907	\$ 74,983	\$ 77,059	\$ 79,135	\$ 81,211	\$ 83,287	\$ 83,287	\$ 2,076,000

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)

Fiscal Year: 2019 Service Code Definition: Clerical and Administrative Support

Effective Date: October 14, 2018 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
Peoplesoft Schedule: DS0079
X03

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
2 \$	29,250 \$	30,273 \$	31,296 \$	32,319 \$	33,342 \$	34,365 \$	35,388 \$	36,411 \$	37,434 \$	38,457 \$	1,023 \$
3 \$	31,875 \$	32,981 \$	34,087 \$	35,193 \$	36,299 \$	37,405 \$	38,511 \$	39,617 \$	40,723 \$	41,829 \$	1,106 \$
4 \$	33,429 \$	34,565 \$	35,701 \$	36,837 \$	37,973 \$	39,109 \$	40,245 \$	41,381 \$	42,517 \$	43,653 \$	1,136 \$
5 \$	36,153 \$	37,412 \$	38,671 \$	39,930 \$	41,189 \$	42,448 \$	43,707 \$	44,966 \$	46,225 \$	47,484 \$	1,259 \$
6 \$	40,058 \$	41,454 \$	42,850 \$	44,246 \$	45,642 \$	47,038 \$	48,434 \$	49,830 \$	51,226 \$	52,622 \$	1,396 \$
7 \$	44,389 \$	45,931 \$	47,473 \$	49,015 \$	50,557 \$	52,099 \$	53,641 \$	55,183 \$	56,725 \$	58,267 \$	1,542 \$
8 \$	48,746 \$	50,299 \$	51,852 \$	53,405 \$	54,958 \$	56,511 \$	58,064 \$	59,617 \$	61,170 \$	62,723 \$	1,553 \$
9 \$	53,620 \$	55,333 \$	57,046 \$	58,759 \$	60,472 \$	62,185 \$	63,898 \$	65,611 \$	67,324 \$	69,037 \$	1,713 \$

District of Columbia Government Salary Schedule: Comp Unit 1 & 2



Service Code Definition: Corrections and Other Occupation Groups

Fiscal Year: 2019

Effective Date: October 14, 2018

Union/Nonunion: Union

Job Series:

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0067
 X04

- 0006 Correctional Program Specialist
- 0081 Fire Protection Specialist
- 0101 Correctional Treatment Specialist
- 0390 Telecommunications Equipment Operator
- 1802 Cellblock Technician (Cellblock Only)
- 1811 Criminal Investigator
- 2151 Dispatcher (OUC Only)

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	Step 5	6	7	8	9	10	Between Steps
4	\$ 38,785	\$ 39,862	\$ 40,939	\$ 42,016	\$ 43,093	\$ 44,170	\$ 45,247	\$ 46,324	\$ 47,401	\$ 48,478	\$ 1,077
5	\$ 44,604	\$ 45,809	\$ 47,014	\$ 48,219	\$ 49,424	\$ 50,629	\$ 51,834	\$ 53,039	\$ 54,244	\$ 55,449	\$ 1,205
6	\$ 47,017	\$ 48,362	\$ 49,707	\$ 51,052	\$ 52,397	\$ 53,742	\$ 55,087	\$ 56,432	\$ 57,777	\$ 59,122	\$ 1,345
7	\$ 50,747	\$ 52,241	\$ 53,735	\$ 55,229	\$ 56,723	\$ 58,217	\$ 59,711	\$ 61,205	\$ 62,699	\$ 64,193	\$ 1,494
8	\$ 52,890	\$ 54,548	\$ 56,206	\$ 57,864	\$ 59,522	\$ 61,180	\$ 62,838	\$ 64,496	\$ 66,154	\$ 67,812	\$ 1,658
9	\$ 56,609	\$ 58,437	\$ 60,265	\$ 62,093	\$ 63,921	\$ 65,749	\$ 67,577	\$ 69,405	\$ 71,233	\$ 73,061	\$ 1,828
10	\$ 62,340	\$ 64,354	\$ 66,368	\$ 68,382	\$ 70,396	\$ 72,410	\$ 74,424	\$ 76,438	\$ 78,452	\$ 80,466	\$ 2,014
11	\$ 66,305	\$ 68,510	\$ 70,715	\$ 72,920	\$ 75,125	\$ 77,330	\$ 79,535	\$ 81,740	\$ 83,945	\$ 86,150	\$ 2,205
12	\$ 79,449	\$ 82,098	\$ 84,747	\$ 87,396	\$ 90,045	\$ 92,694	\$ 95,343	\$ 97,992	\$ 100,641	\$ 103,290	\$ 2,649
13	\$ 94,471	\$ 97,622	\$ 100,773	\$ 103,924	\$ 107,075	\$ 110,226	\$ 113,377	\$ 116,528	\$ 119,679	\$ 122,830	\$ 3,151
14	\$ 111,656	\$ 115,374	\$ 119,092	\$ 122,810	\$ 126,528	\$ 130,246	\$ 133,964	\$ 137,682	\$ 141,400	\$ 145,118	\$ 3,718

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2019 Service Code Definition: Social Worker & Student Trainee

Effective Date: October 14, 2018

Union/Nonunion: Union Affected CBU/Service Code(s): A22

Pay Plan/Schedule: CS Series: 0185 Social Worker
 Peoplesoft Schedule: DS0080 0186 Social Worker (Associate)
 X05

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps
5	\$ 52,889	\$ 54,278	\$ 55,667	\$ 57,056	\$ 58,445	\$ 59,834	\$ 61,223	\$ 62,612	\$ 64,001	\$ 65,390	\$ 1,389
7	\$ 57,348	\$ 58,893	\$ 60,438	\$ 61,983	\$ 63,528	\$ 65,073	\$ 66,618	\$ 68,163	\$ 69,708	\$ 71,253	\$ 1,545
9	\$ 62,184	\$ 63,901	\$ 65,618	\$ 67,335	\$ 69,052	\$ 70,769	\$ 72,486	\$ 74,203	\$ 75,920	\$ 77,637	\$ 1,717
11	\$ 70,827	\$ 72,903	\$ 74,979	\$ 77,055	\$ 79,131	\$ 81,207	\$ 83,283	\$ 85,359	\$ 87,435	\$ 89,511	\$ 2,076
12	\$ 79,930	\$ 82,412	\$ 84,894	\$ 87,376	\$ 89,858	\$ 92,340	\$ 94,822	\$ 97,304	\$ 99,786	\$ 102,268	\$ 2,482
13	\$ 88,733	\$ 91,485	\$ 94,237	\$ 96,989	\$ 99,741	\$ 102,493	\$ 105,245	\$ 107,997	\$ 110,749	\$ 113,501	\$ 2,752

District of Columbia Government Salary Schedule: Comp Unit 1 & 2

Fiscal Year: 2019 Service Code Definition: Health Care Occupations

Effective Date: October 14, 2018 Service Codes: A15, A39

Union/Nonunion: Union Job Series:

- 0603 Physicians Assistant
- 0620 Licensed Practical Nurse
- 0625 Autopsy Assistant Mortuary
- 0638 Recreation Therapist
- 0644 Medical Technologist
- 0645 Medical Technician
- 0647 Diagnostic Radiologic Technician
- 0649 Medical Instrument Technician
- 0681 Dental Assistant
- 0682 Dental Hygienist
- 0688 Sanitarian

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0069
 X06

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	Step											
	1	2	3	4	5	6	7	8	9	10	Between Steps	
5	\$ 41,797	\$ 42,933	\$ 44,069	\$ 45,205	\$ 46,341	\$ 47,477	\$ 48,613	\$ 49,749	\$ 50,885	\$ 52,021	\$ 1,136	
6	\$ 46,329	\$ 47,587	\$ 48,845	\$ 50,103	\$ 51,361	\$ 52,619	\$ 53,877	\$ 55,135	\$ 56,393	\$ 57,651	\$ 1,258	
7	\$ 49,821	\$ 51,229	\$ 52,637	\$ 54,045	\$ 55,453	\$ 56,861	\$ 58,269	\$ 59,677	\$ 61,085	\$ 62,493	\$ 1,408	
8	\$ 54,957	\$ 56,508	\$ 58,059	\$ 59,610	\$ 61,161	\$ 62,712	\$ 64,263	\$ 65,814	\$ 67,365	\$ 68,916	\$ 1,551	
9	\$ 60,471	\$ 62,187	\$ 63,903	\$ 65,619	\$ 67,335	\$ 69,051	\$ 70,767	\$ 72,483	\$ 74,199	\$ 75,915	\$ 1,716	
10	\$ 66,377	\$ 68,258	\$ 70,139	\$ 72,020	\$ 73,901	\$ 75,782	\$ 77,663	\$ 79,544	\$ 81,425	\$ 83,306	\$ 1,881	
11	\$ 72,915	\$ 74,987	\$ 77,059	\$ 79,131	\$ 81,203	\$ 83,275	\$ 85,347	\$ 87,419	\$ 89,491	\$ 91,563	\$ 2,072	
12	\$ 87,373	\$ 89,856	\$ 92,339	\$ 94,822	\$ 97,305	\$ 99,788	\$ 102,271	\$ 104,754	\$ 107,237	\$ 109,720	\$ 2,483	

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2019 Service Code Definition: Maintenance, Trades, & Labor

Effective Date: October 14, 2018

L- Leader

Union/Nonunion: Union Affected CBU/Service Code(s): B01 Regular
B02 Leader

Pay Plan/Schedule: RW
Peoplesoft Schedule: WS0029
WS0034- Leaders
X07 (Leaders previously X08)

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	Step										Between Steps
	1	2	3	4	5	6	7	8	9	10	
02 \$	16.43	\$ 17.00	\$ 17.57	\$ 18.14	\$ 18.71	\$ 19.28	\$ 19.85	\$ 20.42	\$ 20.99	\$ 21.56	\$ 0.57
02L \$	17.92	\$ 18.54	\$ 19.16	\$ 19.78	\$ 20.40	\$ 21.02	\$ 21.64	\$ 22.26	\$ 22.88	\$ 23.50	\$ 0.62
03 \$	17.72	\$ 18.32	\$ 18.92	\$ 19.52	\$ 20.12	\$ 20.72	\$ 21.32	\$ 21.92	\$ 22.52	\$ 23.12	\$ 0.60
03L \$	19.37	\$ 20.04	\$ 20.71	\$ 21.38	\$ 22.05	\$ 22.72	\$ 23.39	\$ 24.06	\$ 24.73	\$ 25.40	\$ 0.67
04 \$	18.98	\$ 19.63	\$ 20.28	\$ 20.93	\$ 21.58	\$ 22.23	\$ 22.88	\$ 23.53	\$ 24.18	\$ 24.83	\$ 0.65
04L \$	20.76	\$ 21.48	\$ 22.20	\$ 22.92	\$ 23.64	\$ 24.36	\$ 25.08	\$ 25.80	\$ 26.52	\$ 27.24	\$ 0.72
05 \$	20.26	\$ 20.95	\$ 21.64	\$ 22.33	\$ 23.02	\$ 23.71	\$ 24.40	\$ 25.09	\$ 25.78	\$ 26.47	\$ 0.69
05L \$	22.04	\$ 22.82	\$ 23.60	\$ 24.38	\$ 25.15	\$ 25.93	\$ 26.71	\$ 27.49	\$ 28.27	\$ 29.05	\$ 0.78
06 \$	21.43	\$ 22.18	\$ 22.93	\$ 23.68	\$ 24.43	\$ 25.18	\$ 25.93	\$ 26.68	\$ 27.43	\$ 28.18	\$ 0.75
06L \$	23.54	\$ 24.35	\$ 25.16	\$ 25.97	\$ 26.78	\$ 27.59	\$ 28.40	\$ 29.21	\$ 30.02	\$ 30.83	\$ 0.81
07 \$	22.85	\$ 23.64	\$ 24.43	\$ 25.22	\$ 26.01	\$ 26.80	\$ 27.59	\$ 28.38	\$ 29.17	\$ 29.96	\$ 0.79
07L \$	24.97	\$ 25.84	\$ 26.71	\$ 27.58	\$ 28.45	\$ 29.32	\$ 30.19	\$ 31.06	\$ 31.93	\$ 32.80	\$ 0.87
08 \$	24.15	\$ 24.98	\$ 25.81	\$ 26.64	\$ 27.47	\$ 28.30	\$ 29.13	\$ 29.96	\$ 30.79	\$ 31.62	\$ 0.83
08L \$	26.40	\$ 27.34	\$ 28.28	\$ 29.22	\$ 30.16	\$ 31.10	\$ 32.04	\$ 32.98	\$ 33.92	\$ 34.86	\$ 0.94
09 \$	25.34	\$ 26.22	\$ 27.10	\$ 27.98	\$ 28.86	\$ 29.74	\$ 30.62	\$ 31.50	\$ 32.38	\$ 33.26	\$ 0.88
09L \$	27.80	\$ 28.76	\$ 29.72	\$ 30.68	\$ 31.64	\$ 32.60	\$ 33.56	\$ 34.52	\$ 35.48	\$ 36.44	\$ 0.96
10 \$	26.63	\$ 27.56	\$ 28.49	\$ 29.42	\$ 30.35	\$ 31.28	\$ 32.21	\$ 33.14	\$ 34.07	\$ 35.00	\$ 0.93
10L \$	29.23	\$ 30.24	\$ 31.25	\$ 32.26	\$ 33.27	\$ 34.28	\$ 35.29	\$ 36.30	\$ 37.31	\$ 38.32	\$ 1.01
11 \$	27.96	\$ 28.93	\$ 29.90	\$ 30.87	\$ 31.84	\$ 32.81	\$ 33.78	\$ 34.75	\$ 35.72	\$ 36.69	\$ 0.97
11L \$	30.65	\$ 31.71	\$ 32.77	\$ 33.83	\$ 34.89	\$ 35.95	\$ 37.01	\$ 38.07	\$ 39.13	\$ 40.19	\$ 1.06
12 \$	29.23	\$ 30.24	\$ 31.25	\$ 32.26	\$ 33.27	\$ 34.28	\$ 35.29	\$ 36.30	\$ 37.31	\$ 38.32	\$ 1.01
12L \$	32.03	\$ 33.13	\$ 34.23	\$ 35.33	\$ 36.43	\$ 37.53	\$ 38.63	\$ 39.73	\$ 40.83	\$ 41.93	\$ 1.10
13 \$	30.46	\$ 31.52	\$ 32.58	\$ 33.64	\$ 34.70	\$ 35.76	\$ 36.82	\$ 37.88	\$ 38.94	\$ 40.00	\$ 1.06
13L \$	33.27	\$ 34.48	\$ 35.69	\$ 36.90	\$ 38.11	\$ 39.32	\$ 40.53	\$ 41.74	\$ 42.95	\$ 44.16	\$ 1.21

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2019 Service Code Definition: Correctional Officers & EMS

Effective Date: October 14, 2018

Union/Nonunion: Union Affected CBU/Service Code(s): A01, A03, A20, A21

Pay Plan/Schedule: CS Series: 0007 Correctional Officer
 Peoplesoft Schedule: DS0070 0083 Special Police Officer
 X10 0699 EMT/Paramedic

% Increase: 2.0%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps
5	\$ 44,083	\$ 45,215	\$ 46,347	\$ 47,479	\$ 48,611	\$ 49,743	\$ 50,875	\$ 52,007	\$ 53,139	\$ 54,271	\$ 1,132
6	\$ 47,575	\$ 48,837	\$ 50,099	\$ 51,361	\$ 52,623	\$ 53,885	\$ 55,147	\$ 56,409	\$ 57,671	\$ 58,933	\$ 1,262
7	\$ 50,689	\$ 52,118	\$ 53,547	\$ 54,976	\$ 56,405	\$ 57,834	\$ 59,263	\$ 60,692	\$ 62,121	\$ 63,550	\$ 1,429
8	\$ 55,886	\$ 57,468	\$ 59,050	\$ 60,632	\$ 62,214	\$ 63,796	\$ 65,378	\$ 66,960	\$ 68,542	\$ 70,124	\$ 1,582
9	\$ 61,517	\$ 63,263	\$ 65,009	\$ 66,755	\$ 68,501	\$ 70,247	\$ 71,993	\$ 73,739	\$ 75,485	\$ 77,231	\$ 1,746
10	\$ 67,505	\$ 69,424	\$ 71,343	\$ 73,262	\$ 75,181	\$ 77,100	\$ 79,019	\$ 80,938	\$ 82,857	\$ 84,776	\$ 1,919

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)

Fiscal Year: 2020 Service Code Definition: Professional and Scientific

Effective Date: October 13, 2019 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS

Peoplesoft Schedule: DS0077

X01

3.0%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps	
9 \$	55,230	56,994	58,758	60,522	62,286	64,050	65,814	67,578	69,342	71,106	\$	1,764
10 \$	60,586	62,529	64,472	66,415	68,358	70,301	72,244	74,187	76,130	78,073	\$	1,943
11 \$	66,542	68,680	70,818	72,956	75,094	77,232	79,370	81,508	83,646	85,784	\$	2,138
12 \$	82,326	84,883	87,440	89,997	92,554	95,111	97,668	100,225	102,782	105,339	\$	2,557
13 \$	94,858	97,899	100,940	103,981	107,022	110,063	113,104	116,145	119,186	122,227	\$	3,041
14 \$	112,111	115,703	119,295	122,887	126,479	130,071	133,663	137,255	140,847	144,439	\$	3,592

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2020 Service Code Definition: Technical and Paraprofessional

Effective Date: October 13, 2019 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
Peoplesoft Schedule: DS0078
X02

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps	
	1	2	3	4	5	6	7	8	9	10		
5 \$	37,237	\$ 38,534	\$ 39,831	\$ 41,128	\$ 42,425	\$ 43,722	\$ 45,019	\$ 46,316	\$ 47,613	\$ 48,910	\$ 50,207	\$ 51,504
6 \$	41,259	\$ 42,697	\$ 44,135	\$ 45,573	\$ 47,011	\$ 48,449	\$ 49,887	\$ 51,325	\$ 52,763	\$ 54,201	\$ 55,639	\$ 57,077
7 \$	45,718	\$ 47,307	\$ 48,896	\$ 50,485	\$ 52,074	\$ 53,663	\$ 55,252	\$ 56,841	\$ 58,430	\$ 60,019	\$ 61,607	\$ 63,196
8 \$	50,207	\$ 51,807	\$ 53,407	\$ 55,007	\$ 56,607	\$ 58,207	\$ 59,807	\$ 61,407	\$ 63,007	\$ 64,607	\$ 66,207	\$ 67,807
9 \$	55,230	\$ 56,994	\$ 58,758	\$ 60,522	\$ 62,286	\$ 64,050	\$ 65,814	\$ 67,578	\$ 69,342	\$ 71,106	\$ 72,870	\$ 74,634
10 \$	60,586	\$ 62,529	\$ 64,472	\$ 66,415	\$ 68,358	\$ 70,301	\$ 72,244	\$ 74,187	\$ 76,130	\$ 78,073	\$ 80,016	\$ 81,959
11 \$	66,542	\$ 68,680	\$ 70,818	\$ 72,956	\$ 75,094	\$ 77,232	\$ 79,370	\$ 81,508	\$ 83,646	\$ 85,784	\$ 87,922	\$ 90,060

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)

Fiscal Year: 2020 Service Code Definition: Clerical and Administrative Support

Effective Date: October 13, 2019 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0079
 X03

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
2 \$	30,130	\$ 31,183	\$ 32,236	\$ 33,289	\$ 34,342	\$ 35,395	\$ 36,448	\$ 37,501	\$ 38,554	\$ 39,607	\$ 1,053
3 \$	32,832	\$ 33,971	\$ 35,110	\$ 36,249	\$ 37,388	\$ 38,527	\$ 39,666	\$ 40,805	\$ 41,944	\$ 43,083	\$ 1,139
4 \$	34,432	\$ 35,602	\$ 36,772	\$ 37,942	\$ 39,112	\$ 40,282	\$ 41,452	\$ 42,622	\$ 43,792	\$ 44,962	\$ 1,170
5 \$	37,237	\$ 38,534	\$ 39,831	\$ 41,128	\$ 42,425	\$ 43,722	\$ 45,019	\$ 46,316	\$ 47,613	\$ 48,910	\$ 1,297
6 \$	41,259	\$ 42,697	\$ 44,135	\$ 45,573	\$ 47,011	\$ 48,449	\$ 49,887	\$ 51,325	\$ 52,763	\$ 54,201	\$ 1,438
7 \$	45,718	\$ 47,307	\$ 48,896	\$ 50,485	\$ 52,074	\$ 53,663	\$ 55,252	\$ 56,841	\$ 58,430	\$ 60,019	\$ 1,589
8 \$	50,207	\$ 51,807	\$ 53,407	\$ 55,007	\$ 56,607	\$ 58,207	\$ 59,807	\$ 61,407	\$ 63,007	\$ 64,607	\$ 1,600
9 \$	55,230	\$ 56,994	\$ 58,758	\$ 60,522	\$ 62,286	\$ 64,050	\$ 65,814	\$ 67,578	\$ 69,342	\$ 71,106	\$ 1,764

District of Columbia Government Salary Schedule: Comp Unit 1 & 2



Service Code Definition: Corrections and Other Occupation Groups

Fiscal Year: 2020

Effective Date: October 13, 2019

Union/Nonunion: Union

Job Series:
 0006 Correctional Program Specialist
 0081 Fire Protection Specialist
 0101 Correctional Treatment Specialist
 0390 Telecommunications Equipment Operator
 1802 Cellblock Technician (Cellblock Only)
 1811 Criminal Investigator
 2151 Dispatcher (OUC Only)

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0067
 X04

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Step										Between Steps	
	1	2	3	4	5	6	7	8	9	10		
4	\$ 39,946	\$ 41,056	\$ 42,166	\$ 43,276	\$ 44,386	\$ 45,496	\$ 46,606	\$ 47,716	\$ 48,826	\$ 49,936	\$ 51,046	\$ 1,110
5	\$ 45,943	\$ 47,184	\$ 48,425	\$ 49,666	\$ 50,907	\$ 52,148	\$ 53,389	\$ 54,630	\$ 55,871	\$ 57,112	\$ 58,353	\$ 1,241
6	\$ 48,429	\$ 49,814	\$ 51,199	\$ 52,584	\$ 53,969	\$ 55,354	\$ 56,739	\$ 58,124	\$ 59,509	\$ 60,894	\$ 62,279	\$ 1,385
7	\$ 52,269	\$ 53,808	\$ 55,347	\$ 56,886	\$ 58,425	\$ 59,964	\$ 61,503	\$ 63,042	\$ 64,581	\$ 66,120	\$ 67,659	\$ 1,539
8	\$ 54,476	\$ 56,184	\$ 57,892	\$ 59,600	\$ 61,308	\$ 63,016	\$ 64,724	\$ 66,432	\$ 68,140	\$ 69,848	\$ 71,556	\$ 1,708
9	\$ 58,307	\$ 60,190	\$ 62,073	\$ 63,956	\$ 65,839	\$ 67,722	\$ 69,605	\$ 71,488	\$ 73,371	\$ 75,254	\$ 77,137	\$ 1,883
10	\$ 64,208	\$ 66,283	\$ 68,358	\$ 70,433	\$ 72,508	\$ 74,583	\$ 76,658	\$ 78,733	\$ 80,808	\$ 82,883	\$ 84,958	\$ 2,075
11	\$ 68,295	\$ 70,566	\$ 72,837	\$ 75,108	\$ 77,379	\$ 79,650	\$ 81,921	\$ 84,192	\$ 86,463	\$ 88,734	\$ 91,005	\$ 2,271
12	\$ 81,834	\$ 84,562	\$ 87,290	\$ 90,018	\$ 92,746	\$ 95,474	\$ 98,202	\$ 100,930	\$ 103,658	\$ 106,386	\$ 109,114	\$ 2,728
13	\$ 97,307	\$ 100,552	\$ 103,797	\$ 107,042	\$ 110,287	\$ 113,532	\$ 116,777	\$ 120,022	\$ 123,267	\$ 126,512	\$ 129,757	\$ 3,245
14	\$ 115,004	\$ 118,834	\$ 122,664	\$ 126,494	\$ 130,324	\$ 134,154	\$ 137,984	\$ 141,814	\$ 145,644	\$ 149,474	\$ 153,304	\$ 3,830

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2020 **Service Code Definition:** Social Worker & Student Trainee

Effective Date: October 13, 2019

Union/Nonunion: Union **Affected CBU/Service Code(s):** A22

Pay Plan/Schedule: CS **Series:** 0185 Social Worker
Peoplesoft Schedule: DS0080 0186 Social Worker (Associate)
 X05

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
5 \$	54,478	55,908	57,338	58,768	60,198	61,628	63,058	64,488	65,918	67,348	1,430
7 \$	59,066	60,658	62,250	63,842	65,434	67,026	68,618	70,210	71,802	73,394	1,592
9 \$	64,048	65,817	67,586	69,355	71,124	72,893	74,662	76,431	78,200	79,969	1,769
11 \$	72,953	75,091	77,229	79,367	81,505	83,643	85,781	87,919	90,057	92,195	2,138
12 \$	82,326	84,883	87,440	89,997	92,554	95,111	97,668	100,225	102,782	105,339	2,557
13 \$	91,397	94,231	97,065	99,899	102,733	105,567	108,401	111,235	114,069	116,903	2,834

District of Columbia Government Salary Schedule: Comp Unit 1 & 2



Fiscal Year: 2020 **Service Code Definition:** Health Care Occupations

Effective Date: October 13, 2019 **Service Codes:** A15, A39

Union/Nonunion: Union **Job Series:** 0603 Physicians Assistant
 0620 Licensed Practical Nurse
 0625 Autopsy Assistant Mortuary
 0638 Recreation Therapist
 0644 Medical Technologist
 0645 Medical Technician
 0647 Diagnostic Radiologic Technician
 0649 Medical Instrument Technician
 0681 Dental Assistant
 0682 Dental Hygienist
 0688 Sanitarian

Pay Plan/Schedule: CS
Peoplesoft Schedule: DS0069
 X06

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Step												Between Steps																																																																																																																																																																																																																																																																																																																																																																																		
	1	2	3	4	5	6	7	8	9	10																																																																																																																																																																																																																																																																																																																																																																																					
5	\$ 43,051	\$ 44,221	\$ 45,391	\$ 46,561	\$ 47,731	\$ 48,901	\$ 50,071	\$ 51,241	\$ 52,411	\$ 53,581	\$ 54,751	\$ 55,921	\$ 57,091	\$ 58,261	\$ 59,431	\$ 60,601	\$ 61,771	\$ 62,941	\$ 64,111	\$ 65,281	\$ 66,451	\$ 67,621	\$ 68,791	\$ 69,961	\$ 71,131	\$ 72,301	\$ 73,471	\$ 74,641	\$ 75,811	\$ 76,981	\$ 78,151	\$ 79,321	\$ 80,491	\$ 81,661	\$ 82,831	\$ 84,001	\$ 85,171	\$ 86,341	\$ 87,511	\$ 88,681	\$ 89,851	\$ 91,021	\$ 92,191	\$ 93,361	\$ 94,531	\$ 95,701	\$ 96,871	\$ 98,041	\$ 99,211	\$ 100,381	\$ 101,551	\$ 102,721	\$ 103,891	\$ 105,061	\$ 106,231	\$ 107,401	\$ 108,571	\$ 109,741	\$ 110,911	\$ 112,081	\$ 113,251	\$ 114,421	\$ 115,591	\$ 116,761	\$ 117,931	\$ 119,101	\$ 120,271	\$ 121,441	\$ 122,611	\$ 123,781	\$ 124,951	\$ 126,121	\$ 127,291	\$ 128,461	\$ 129,631	\$ 130,801	\$ 131,971	\$ 133,141	\$ 134,311	\$ 135,481	\$ 136,651	\$ 137,821	\$ 138,991	\$ 140,161	\$ 141,331	\$ 142,501	\$ 143,671	\$ 144,841	\$ 146,011	\$ 147,181	\$ 148,351	\$ 149,521	\$ 150,691	\$ 151,861	\$ 153,031	\$ 154,201	\$ 155,371	\$ 156,541	\$ 157,711	\$ 158,881	\$ 160,051	\$ 161,221	\$ 162,391	\$ 163,561	\$ 164,731	\$ 165,901	\$ 167,071	\$ 168,241	\$ 169,411	\$ 170,581	\$ 171,751	\$ 172,921	\$ 174,091	\$ 175,261	\$ 176,431	\$ 177,601	\$ 178,771	\$ 179,941	\$ 181,111	\$ 182,281	\$ 183,451	\$ 184,621	\$ 185,791	\$ 186,961	\$ 188,131	\$ 189,301	\$ 190,471	\$ 191,641	\$ 192,811	\$ 193,981	\$ 195,151	\$ 196,321	\$ 197,491	\$ 198,661	\$ 199,831	\$ 201,001	\$ 202,171	\$ 203,341	\$ 204,511	\$ 205,681	\$ 206,851	\$ 208,021	\$ 209,191	\$ 210,361	\$ 211,531	\$ 212,701	\$ 213,871	\$ 215,041	\$ 216,211	\$ 217,381	\$ 218,551	\$ 219,721	\$ 220,891	\$ 222,061	\$ 223,231	\$ 224,401	\$ 225,571	\$ 226,741	\$ 227,911	\$ 229,081	\$ 230,251	\$ 231,421	\$ 232,591	\$ 233,761	\$ 234,931	\$ 236,101	\$ 237,271	\$ 238,441	\$ 239,611	\$ 240,781	\$ 241,951	\$ 243,121	\$ 244,291	\$ 245,461	\$ 246,631	\$ 247,801	\$ 248,971	\$ 250,141	\$ 251,311	\$ 252,481	\$ 253,651	\$ 254,821	\$ 255,991	\$ 257,161	\$ 258,331	\$ 259,501	\$ 260,671	\$ 261,841	\$ 263,011	\$ 264,181	\$ 265,351	\$ 266,521	\$ 267,691	\$ 268,861	\$ 270,031	\$ 271,201	\$ 272,371	\$ 273,541	\$ 274,711	\$ 275,881	\$ 277,051	\$ 278,221	\$ 279,391	\$ 280,561	\$ 281,731	\$ 282,901	\$ 284,071	\$ 285,241	\$ 286,411	\$ 287,581	\$ 288,751	\$ 289,921	\$ 291,091	\$ 292,261	\$ 293,431	\$ 294,601	\$ 295,771	\$ 296,941	\$ 298,111	\$ 299,281	\$ 300,451	\$ 301,621	\$ 302,791	\$ 303,961	\$ 305,131	\$ 306,301	\$ 307,471	\$ 308,641	\$ 309,811	\$ 310,981	\$ 312,151	\$ 313,321	\$ 314,491	\$ 315,661	\$ 316,831	\$ 318,001	\$ 319,171	\$ 320,341	\$ 321,511	\$ 322,681	\$ 323,851	\$ 325,021	\$ 326,191	\$ 327,361	\$ 328,531	\$ 329,701	\$ 330,871	\$ 332,041	\$ 333,211	\$ 334,381	\$ 335,551	\$ 336,721	\$ 337,891	\$ 339,061	\$ 340,231	\$ 341,401	\$ 342,571	\$ 343,741	\$ 344,911	\$ 346,081	\$ 347,251	\$ 348,421	\$ 349,591	\$ 350,761	\$ 351,931	\$ 353,101	\$ 354,271	\$ 355,441	\$ 356,611	\$ 357,781	\$ 358,951	\$ 360,121	\$ 361,291	\$ 362,461	\$ 363,631	\$ 364,801	\$ 365,971	\$ 367,141	\$ 368,311	\$ 369,481	\$ 370,651	\$ 371,821	\$ 372,991	\$ 374,161	\$ 375,331	\$ 376,501	\$ 377,671	\$ 378,841	\$ 380,011	\$ 381,181	\$ 382,351	\$ 383,521	\$ 384,691	\$ 385,861	\$ 387,031	\$ 388,201	\$ 389,371	\$ 390,541	\$ 391,711	\$ 392,881	\$ 394,051	\$ 395,221	\$ 396,391	\$ 397,561	\$ 398,731	\$ 399,901	\$ 401,071	\$ 402,241	\$ 403,411	\$ 404,581	\$ 405,751	\$ 406,921	\$ 408,091	\$ 409,261	\$ 410,431	\$ 411,601	\$ 412,771	\$ 413,941	\$ 415,111	\$ 416,281	\$ 417,451	\$ 418,621	\$ 419,791	\$ 420,961	\$ 422,131	\$ 423,301	\$ 424,471	\$ 425,641	\$ 426,811	\$ 427,981	\$ 429,151	\$ 430,321	\$ 431,491	\$ 432,661	\$ 433,831	\$ 435,001	\$ 436,171	\$ 437,341	\$ 438,511	\$ 439,681	\$ 440,851	\$ 442,021	\$ 443,191	\$ 444,361	\$ 445,531	\$ 446,701	\$ 447,871	\$ 449,041	\$ 450,211	\$ 451,381	\$ 452,551	\$ 453,721	\$ 454,891	\$ 456,061	\$ 457,231	\$ 458,401	\$ 459,571	\$ 460,741	\$ 461,911	\$ 463,081	\$ 464,251	\$ 465,421	\$ 466,591	\$ 467,761	\$ 468,931	\$ 470,101	\$ 471,271	\$ 472,441	\$ 473,611	\$ 474,781	\$ 475,951	\$ 477,121	\$ 478,291	\$ 479,461	\$ 480,631	\$ 481,801	\$ 482,971	\$ 484,141	\$ 485,311	\$ 486,481	\$ 487,651	\$ 488,821	\$ 490,000

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2020 Service Code Definition: Maintenance, Trades, & Labor

Effective Date: October 13, 2019 L- Leader

Union/Nonunion: Union Affected CBU/Service Code(s): B01 Regular
B02 Leader

Pay Plan/Schedule: RW
Peoplesoft Schedule: WS0029
WS0034- Leaders
X07 (Leaders previously X08)

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	Step										Between Steps	
	1	2	3	4	5	6	7	8	9	10		
02 \$	16.91	17.50	18.09	18.68	19.27	19.86	20.45	21.04	21.63	22.22	\$	0.59
02L \$	18.45	19.09	19.73	20.37	21.01	21.65	22.29	22.93	23.57	24.21	\$	0.64
03 \$	18.28	18.89	19.50	20.11	20.72	21.33	21.94	22.55	23.16	23.77	\$	0.61
03L \$	19.95	20.64	21.33	22.02	22.71	23.40	24.09	24.78	25.47	26.16	\$	0.69
04 \$	19.55	20.22	20.89	21.56	22.23	22.90	23.57	24.24	24.91	25.58	\$	0.67
04L \$	21.39	22.13	22.87	23.61	24.35	25.09	25.83	26.57	27.31	28.05	\$	0.74
05 \$	20.87	21.58	22.29	23.00	23.71	24.42	25.13	25.84	26.55	27.26	\$	0.71
05L \$	22.74	23.53	24.32	25.11	25.90	26.69	27.48	28.27	29.06	29.85	\$	0.79
06 \$	22.08	22.85	23.62	24.39	25.16	25.93	26.70	27.47	28.24	29.01	\$	0.77
06L \$	24.26	25.09	25.92	26.75	27.58	28.41	29.24	30.07	30.90	31.73	\$	0.83
07 \$	23.55	24.36	25.17	25.98	26.79	27.60	28.41	29.22	30.03	30.84	\$	0.81
07L \$	25.74	26.63	27.52	28.41	29.30	30.19	31.08	31.97	32.86	33.75	\$	0.89
08 \$	24.89	25.74	26.59	27.44	28.29	29.14	29.99	30.84	31.69	32.54	\$	0.85
08L \$	27.22	28.18	29.14	30.10	31.06	32.02	32.98	33.94	34.90	35.86	\$	0.96
09 \$	26.09	27.00	27.91	28.82	29.73	30.64	31.55	32.46	33.37	34.28	\$	0.91
09L \$	28.63	29.62	30.61	31.60	32.59	33.58	34.57	35.56	36.55	37.54	\$	0.99
10 \$	27.42	28.38	29.34	30.30	31.26	32.22	33.18	34.14	35.10	36.06	\$	0.96
10L \$	30.11	31.15	32.19	33.23	34.27	35.31	36.35	37.39	38.43	39.47	\$	1.04
11 \$	28.80	29.80	30.80	31.80	32.80	33.80	34.80	35.80	36.80	37.80	\$	1.00
11L \$	31.54	32.64	33.74	34.84	35.94	37.04	38.14	39.24	40.34	41.44	\$	1.10
12 \$	30.11	31.15	32.19	33.23	34.27	35.31	36.35	37.39	38.43	39.47	\$	1.04
12L \$	33.00	34.13	35.26	36.39	37.52	38.65	39.78	40.91	42.04	43.17	\$	1.13
13 \$	31.38	32.47	33.56	34.65	35.74	36.83	37.92	39.01	40.10	41.19	\$	1.09
13L \$	34.26	35.51	36.76	38.01	39.25	40.50	41.75	43.00	44.25	45.50	\$	1.25

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2020 Service Code Definition: Correctional Officers & EMS

Effective Date: October 13, 2019

Union/Nonunion: Union Affected CBU/Service Code(s): A01, A03, A20, A21

Pay Plan/Schedule: CS Series: 0007 Correctional Officer
 Peoplesoft Schedule: DS0070 0083 Special Police Officer
 X10 0699 EMT/Paramedic

% Increase: 3.0%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps
5	\$ 45,405	\$ 46,571	\$ 47,737	\$ 48,903	\$ 50,069	\$ 51,235	\$ 52,401	\$ 53,567	\$ 54,733	\$ 55,899	\$ 1,166
6	\$ 49,002	\$ 50,302	\$ 51,602	\$ 52,902	\$ 54,202	\$ 55,502	\$ 56,802	\$ 58,102	\$ 59,402	\$ 60,702	\$ 1,300
7	\$ 52,209	\$ 53,681	\$ 55,153	\$ 56,625	\$ 58,097	\$ 59,569	\$ 61,041	\$ 62,513	\$ 63,985	\$ 65,457	\$ 1,472
8	\$ 57,564	\$ 59,193	\$ 60,822	\$ 62,451	\$ 64,080	\$ 65,709	\$ 67,338	\$ 68,967	\$ 70,596	\$ 72,225	\$ 1,629
9	\$ 63,364	\$ 65,162	\$ 66,960	\$ 68,758	\$ 70,556	\$ 72,354	\$ 74,152	\$ 75,950	\$ 77,748	\$ 79,546	\$ 1,798
10	\$ 69,532	\$ 71,508	\$ 73,484	\$ 75,460	\$ 77,436	\$ 79,412	\$ 81,388	\$ 83,364	\$ 85,340	\$ 87,316	\$ 1,976

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)

Fiscal Year: 2021 Service Code Definition: Professional and Scientific

Effective Date: October 11, 2020 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0077
 X01
 % Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
9 \$	57,162	58,988	60,814	62,640	64,466	66,292	68,118	69,944	71,770	73,596	1,826
10 \$	62,707	64,718	66,729	68,740	70,751	72,762	74,773	76,784	78,795	80,806	2,011
11 \$	68,870	71,083	73,296	75,509	77,722	79,935	82,148	84,361	86,574	88,787	2,213
12 \$	85,209	87,855	90,501	93,147	95,793	98,439	101,085	103,731	106,377	109,023	2,646
13 \$	98,176	101,324	104,472	107,620	110,768	113,916	117,064	120,212	123,360	126,508	3,148
14 \$	116,034	119,752	123,470	127,188	130,906	134,624	138,342	142,060	145,778	149,496	3,718

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2021 **Service Code Definition:** Technical and Paraprofessional

Effective Date: October 11, 2020 **Series:**

Union/Nonunion: Union **Affected CBU/Service Code(s):**

Pay Plan/Schedule: CS
Peoplesoft Schedule: DS0078
 X02

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
5 \$	38,538 \$	39,881 \$	41,224 \$	42,567 \$	43,910 \$	45,253 \$	46,596 \$	47,939 \$	49,282 \$	50,625 \$	1,343
6 \$	42,704 \$	44,192 \$	45,680 \$	47,168 \$	48,656 \$	50,144 \$	51,632 \$	53,120 \$	54,608 \$	56,096 \$	1,488
7 \$	47,317 \$	48,962 \$	50,607 \$	52,252 \$	53,897 \$	55,542 \$	57,187 \$	58,832 \$	60,477 \$	62,122 \$	1,645
8 \$	51,964 \$	53,620 \$	55,276 \$	56,932 \$	58,588 \$	60,244 \$	61,900 \$	63,556 \$	65,212 \$	66,868 \$	1,656
9 \$	57,162 \$	58,988 \$	60,814 \$	62,640 \$	64,466 \$	66,292 \$	68,118 \$	69,944 \$	71,770 \$	73,596 \$	1,826
10 \$	62,707 \$	64,718 \$	66,729 \$	68,740 \$	70,751 \$	72,762 \$	74,773 \$	76,784 \$	78,795 \$	80,806 \$	2,011
11 \$	68,870 \$	71,083 \$	73,296 \$	75,509 \$	77,722 \$	79,935 \$	82,148 \$	84,361 \$	86,574 \$	88,787 \$	2,213

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2021 Service Code Definition: Clerical and Administrative Support

Effective Date: October 11, 2020 Series:

Union/Nonunion: Union Affected CBU/Service Code(s):

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0079
 X03

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
2 \$	31,184 \$	32,274 \$	33,364 \$	34,454 \$	35,544 \$	36,634 \$	37,724 \$	38,814 \$	39,904 \$	40,994 \$	1,090 \$
3 \$	33,981 \$	35,160 \$	36,339 \$	37,518 \$	38,697 \$	39,876 \$	41,055 \$	42,234 \$	43,413 \$	44,592 \$	1,179 \$
4 \$	35,637 \$	36,848 \$	38,059 \$	39,270 \$	40,481 \$	41,692 \$	42,903 \$	44,114 \$	45,325 \$	46,536 \$	1,211 \$
5 \$	38,538 \$	39,881 \$	41,224 \$	42,567 \$	43,910 \$	45,253 \$	46,596 \$	47,939 \$	49,282 \$	50,625 \$	1,343 \$
6 \$	42,704 \$	44,192 \$	45,680 \$	47,168 \$	48,656 \$	50,144 \$	51,632 \$	53,120 \$	54,608 \$	56,096 \$	1,488 \$
7 \$	47,317 \$	48,962 \$	50,607 \$	52,252 \$	53,897 \$	55,542 \$	57,187 \$	58,832 \$	60,477 \$	62,122 \$	1,645 \$
8 \$	51,964 \$	53,620 \$	55,276 \$	56,932 \$	58,588 \$	60,244 \$	61,900 \$	63,556 \$	65,212 \$	66,868 \$	1,656 \$
9 \$	57,162 \$	58,988 \$	60,814 \$	62,640 \$	64,466 \$	66,292 \$	68,118 \$	69,944 \$	71,770 \$	73,596 \$	1,826 \$

District of Columbia Government Salary Schedule: Comp Unit 1 & 2



Service Code Definition: Corrections and Other Occupation Groups

Fiscal Year: 2021

Effective Date: October 11, 2020

Union/Nonunion: Union

Job Series:

- 0006 Correctional Program Specialist
- 0081 Fire Protection Specialist
- 0101 Correctional Treatment Specialist
- 0390 Telecommunications Equipment Operator
- 1802 Cellblock Technician (Cellblock Only)
- 1811 Criminal Investigator
- 2151 Dispatcher (OUC Only)

Pay Plan/Schedule: CS

Peoplesoft Schedule: DS0067

X04

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	Step														Between Steps																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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4	\$ 41,344	\$ 42,493	\$ 43,642	\$ 44,791	\$ 45,940	\$ 47,089	\$ 48,238	\$ 49,387	\$ 50,536	\$ 51,685	\$ 52,834	\$ 53,983	\$ 55,132	\$ 56,281	\$ 57,430	\$ 58,579	\$ 59,728	\$ 60,877	\$ 62,026	\$ 63,175	\$ 64,324	\$ 65,473	\$ 66,622	\$ 67,771	\$ 68,920	\$ 70,069	\$ 71,218	\$ 72,367	\$ 73,516	\$ 74,665	\$ 75,814	\$ 76,963	\$ 78,112	\$ 79,261	\$ 80,410	\$ 81,559	\$ 82,708	\$ 83,857	\$ 85,006	\$ 86,155	\$ 87,304	\$ 88,453	\$ 89,602	\$ 90,751	\$ 91,900	\$ 93,049	\$ 94,198	\$ 95,347	\$ 96,496	\$ 97,645	\$ 98,794	\$ 99,943	\$ 101,092	\$ 102,241	\$ 103,390	\$ 104,539	\$ 105,688	\$ 106,837	\$ 107,986	\$ 109,135	\$ 110,284	\$ 111,433	\$ 112,582	\$ 113,731	\$ 114,880	\$ 116,029	\$ 117,178	\$ 118,327	\$ 119,476	\$ 120,625	\$ 121,774	\$ 122,923	\$ 124,072	\$ 125,221	\$ 126,370	\$ 127,519	\$ 128,668	\$ 129,817	\$ 130,966	\$ 132,115	\$ 133,264	\$ 134,413	\$ 135,562	\$ 136,711	\$ 137,860	\$ 139,009	\$ 140,158	\$ 141,307	\$ 142,456	\$ 143,605	\$ 144,754	\$ 145,903	\$ 147,052	\$ 148,201	\$ 149,350	\$ 150,499	\$ 151,648	\$ 152,797	\$ 153,946	\$ 155,095	\$ 156,244	\$ 157,393	\$ 158,542	\$ 159,691	\$ 160,840	\$ 161,989	\$ 163,138	\$ 164,287	\$ 165,436	\$ 166,585	\$ 167,734	\$ 168,883	\$ 170,032	\$ 171,181	\$ 172,330	\$ 173,479	\$ 174,628	\$ 175,777	\$ 176,926	\$ 178,075	\$ 179,224	\$ 180,373	\$ 181,522	\$ 182,671	\$ 183,820	\$ 184,969	\$ 186,118	\$ 187,267	\$ 188,416	\$ 189,565	\$ 190,714	\$ 191,863	\$ 193,012	\$ 194,161	\$ 195,310	\$ 196,459	\$ 197,608	\$ 198,757	\$ 199,906	\$ 201,055	\$ 202,204	\$ 203,353	\$ 204,502	\$ 205,651	\$ 206,800	\$ 207,949	\$ 209,098	\$ 210,247	\$ 211,396	\$ 212,545	\$ 213,694	\$ 214,843	\$ 215,992	\$ 217,141	\$ 218,290	\$ 219,439	\$ 220,588	\$ 221,737	\$ 222,886	\$ 224,035	\$ 225,184	\$ 226,333	\$ 227,482	\$ 228,631	\$ 229,780	\$ 230,929	\$ 232,078	\$ 233,227	\$ 234,376	\$ 235,525	\$ 236,674	\$ 237,823	\$ 238,972	\$ 240,121	\$ 241,270	\$ 242,419	\$ 243,568	\$ 244,717	\$ 245,866	\$ 247,015	\$ 248,164	\$ 249,313	\$ 250,462	\$ 251,611	\$ 252,760	\$ 253,909	\$ 255,058	\$ 256,207	\$ 257,356	\$ 258,505	\$ 259,654	\$ 260,803	\$ 261,952	\$ 263,101	\$ 264,250	\$ 265,399	\$ 266,548	\$ 267,697	\$ 268,846	\$ 270,000	\$ 271,150	\$ 272,300	\$ 273,450	\$ 274,600	\$ 275,750	\$ 276,900	\$ 278,050	\$ 279,200	\$ 280,350	\$ 281,500	\$ 282,650	\$ 283,800	\$ 284,950	\$ 286,100	\$ 287,250	\$ 288,400	\$ 289,550	\$ 290,700	\$ 291,850	\$ 293,000	\$ 294,150	\$ 295,300	\$ 296,450	\$ 297,600	\$ 298,750	\$ 299,900	\$ 301,050	\$ 302,200	\$ 303,350	\$ 304,500	\$ 305,650	\$ 306,800	\$ 307,950	\$ 309,100	\$ 310,250	\$ 311,400	\$ 312,550	\$ 313,700	\$ 314,850	\$ 316,000	\$ 317,150	\$ 318,300	\$ 319,450	\$ 320,600	\$ 321,750	\$ 322,900	\$ 324,050	\$ 325,200	\$ 326,350	\$ 327,500	\$ 328,650	\$ 329,800	\$ 330,950	\$ 332,100	\$ 333,250	\$ 334,400	\$ 335,550	\$ 336,700	\$ 337,850	\$ 339,000	\$ 340,150	\$ 341,300	\$ 342,450	\$ 343,600	\$ 344,750	\$ 345,900	\$ 347,050	\$ 348,200	\$ 349,350	\$ 350,500	\$ 351,650	\$ 352,800	\$ 353,950	\$ 355,100	\$ 356,250	\$ 357,400	\$ 358,550	\$ 359,700	\$ 360,850	\$ 362,000	\$ 363,150	\$ 364,300	\$ 365,450	\$ 366,600	\$ 367,750	\$ 368,900	\$ 370,050	\$ 371,200	\$ 372,350	\$ 373,500	\$ 374,650	\$ 375,800	\$ 376,950	\$ 378,100	\$ 379,250	\$ 380,400	\$ 381,550	\$ 382,700	\$ 383,850	\$ 385,000	\$ 386,150	\$ 387,300	\$ 388,450	\$ 389,600	\$ 390,750	\$ 391,900	\$ 393,050	\$ 394,200	\$ 395,350	\$ 396,500	\$ 397,650	\$ 398,800	\$ 399,950	\$ 401,100	\$ 402,250	\$ 403,400	\$ 404,550	\$ 405,700	\$ 406,850	\$ 408,000	\$ 409,150	\$ 410,300	\$ 411,450	\$ 412,600	\$ 413,750	\$ 414,900	\$ 416,050	\$ 417,200	\$ 418,350	\$ 419,500	\$ 420,650	\$ 421,800	\$ 422,950	\$ 424,100	\$ 425,250	\$ 426,400	\$ 427,550	\$ 428,700	\$ 429,850	\$ 431,000	\$ 432,150	\$ 433,300	\$ 434,450	\$ 435,600	\$ 436,750	\$ 437,900	\$ 439,050	\$ 440,200	\$ 441,350	\$ 442,500	\$ 443,650	\$ 444,800	\$ 445,950	\$ 447,100	\$ 448,250	\$ 449,400	\$ 450,550	\$ 451,700	\$ 452,850	\$ 454,000	\$ 455,150	\$ 456,300	\$ 457,450	\$ 458,600	\$ 459,750	\$ 460,900	\$ 462,050	\$ 463,200	\$ 464,350	\$ 465,500	\$ 466,650	\$ 467,800	\$ 468,950	\$ 470,100	\$ 471,250	\$ 472,400	\$ 473,550	\$ 474,700	\$ 475,850	\$ 477,000	\$ 478,150	\$ 479,300	\$ 480,450	\$ 481,600	\$ 482,750	\$ 483,900	\$ 485,050	\$ 486,200	\$ 487,350	\$ 488,500	\$ 489,650	\$ 490,800	\$ 491,950	\$ 493,100	\$ 494,250	\$ 495,400	\$ 496,550	\$ 497,700	\$ 498,850	\$ 500,000	\$ 501,150	\$ 502,300	\$ 503,450	\$ 504,600	\$ 505,750	\$ 506,900	\$ 508,050	\$ 509,200	\$ 510,350	\$ 511,500	\$ 512,650	\$ 513,800	\$ 514,950	\$ 516,100	\$ 517,250	\$ 518,400	\$ 519,550	\$ 520,700	\$ 521,850	\$ 523,000	\$ 524,150	\$ 525,300	\$ 526,450	\$ 527,600	\$ 528,750	\$ 529,900	\$ 531,050	\$ 532,200	\$ 533,350	\$ 534,500	\$ 535,650	\$ 536,800	\$ 537,950	\$ 539,100	\$ 540,250	\$ 541,400	\$ 542,550	\$ 543,700	\$ 544,850	\$ 546,000	\$ 547,150	\$ 548,300	\$ 549,450	\$ 550,600	\$ 551,750	\$ 552,900	\$ 554,050	\$ 555,200	\$ 556,350	\$ 557,500	\$ 558,650	\$ 559,800	\$ 560,950	\$ 562,100	\$ 563,250	\$ 564,400	\$ 565,550	\$ 566,700	\$ 567,850	\$ 569,000	\$ 570,150	\$ 571,300	\$ 572,450	\$ 573,600	\$ 574,750	\$ 575,900	\$ 577,050	\$ 578,200	\$ 579,350	\$ 580,500	\$ 581,650	\$ 582,800	\$ 583,950	\$ 585,100	\$ 586,250	\$ 587,400	\$ 588,550	\$ 589,700	\$ 590,850	\$ 592,000	\$ 593,150	\$ 594,300	\$ 595,450	\$ 596,600	\$ 597,750	\$ 598,900	\$ 600,050	\$ 601,200	\$ 602,350	\$ 603,500	\$ 604,650	\$ 605,800	\$ 606,950	\$ 608,100	\$ 609,250	\$ 610,400	\$ 611,550	\$ 612,700	\$ 613,850	\$ 615,000	\$ 616,150	\$ 617,300	\$ 618,450	\$ 619,600	\$ 620,750	\$ 621,900	\$ 623,050	\$ 624,200	\$ 625,350	\$ 626,500	\$ 627,650	\$ 628,800	\$ 629,950	\$ 631,100	\$ 632,250	\$ 633,400	\$ 634,550	\$ 635,700	\$ 636,850	\$ 638,000	\$ 639,150	\$ 640,300	\$ 641,450	\$ 642,600	\$ 643,750	\$ 644,900	\$ 646,050	\$ 647,200	\$ 648,350	\$ 649,500	\$ 650,650	\$ 651,800	\$ 652,950	\$ 654,100	\$ 655,250	\$ 656,400	\$ 657,550	\$ 658,700	\$ 659,850	\$ 661,000	\$ 662,150	\$ 663,300	\$ 664,450	\$ 665,600	\$ 666,750	\$ 667,900	\$ 669,050	\$ 670,200	\$ 671,350	\$ 672,500	\$ 673,650	\$ 674,800	\$ 675,950	\$ 677,100	\$ 678,250	\$ 679,400	\$ 680,550	\$ 681,700	\$ 682,850	\$ 684,000	\$ 685,150	\$ 686,300	\$ 687,450	\$ 688,600	\$ 689,750	\$ 690,900	\$ 692,050	\$ 693,200	\$ 694,350	\$ 695,500	\$ 696,650	\$ 697,800	\$ 698,950	\$ 700,100	\$ 701,250	\$ 702,400	\$ 703,550	\$ 704,700	\$ 705,850	\$ 707,000	\$ 708,150	\$ 709,300	\$ 710,450	\$ 711,600	\$ 712,750	\$ 713,900	\$ 715,050	\$ 716,200	\$ 717,350	\$ 718,500	\$ 719,650	\$ 720,800	\$ 721,950	\$ 723,100	\$ 724,250	\$ 725,400	\$ 726,550	\$ 727,700	\$ 728,850	\$ 730,000	\$ 731,150	\$ 732,300	\$ 733,450	\$ 734,600	\$ 735,750	\$ 736,900	\$ 738,050	\$ 739,200	\$ 740,350	\$ 741,500	\$ 742,650	\$ 743,800	\$ 744,950	\$ 746,100	\$ 747,250	\$ 748,400	\$ 749,550	\$ 750,700	\$ 751,850	\$ 753,000	\$ 754,150	\$ 755,300	\$ 756,450	\$ 757,600	\$ 758,750	\$ 759,900	\$ 761,050	\$ 762,200	\$ 763,350	\$ 764,500	\$ 765,650	\$ 766,800	\$ 767,950	\$ 769,100	\$ 770,250	\$ 771,400	\$ 772,550	\$ 773,700	\$ 774,850	\$ 776,000	\$ 777,150	\$ 778,300	\$ 779,450	\$ 780,600	\$ 781,750	\$ 782,900	\$ 784,050	\$ 785,200	\$ 786,350	\$ 787,500	\$ 788,650	\$ 789,800	\$ 790,950	\$ 792,100	\$ 793,250	\$ 794,400	\$ 795,550	\$ 796,700	\$ 797,850	\$ 799,000	\$ 800,150	\$ 801,300	\$ 802,450	\$ 803,600	\$ 804,750	\$ 805,900	\$ 807,050	\$ 808,200	\$ 809,350	\$ 810,500	\$ 811,650	\$ 812,800	\$ 813,950	\$ 815,100	\$ 816,250	\$ 817,400	\$ 818,550	\$ 819,700	\$ 820,850	\$ 822,000	\$ 823,150	\$ 824,300	\$ 825,450	\$ 826,600	\$ 827,750	\$ 828,900	\$ 830,050	\$ 831,200	\$ 832,350	\$ 833,500	\$ 834,650	\$ 835,800	\$ 836,950	\$ 838,100	\$ 839,250	\$ 840,400	\$ 841,550	\$ 842,700	\$ 843,850	\$ 845,000	\$ 846,150	\$ 847,300	\$ 848,450	\$ 849,600	\$ 850,750	\$ 851,900	\$ 853,050	\$ 854,200	\$ 855,350	\$ 856,500	\$ 857,650	\$ 858,800	\$ 859,950	\$ 861,100	\$ 862,250	\$ 863,400	\$ 864,550	\$ 865,700	\$ 866,850	\$ 868,000	\$ 869,150	\$ 870,300	\$ 871,450	\$ 872,600	\$ 873,750	\$ 874,900	\$ 876,050	\$ 877,200	\$ 878,350	\$ 879,500	\$ 880,650	\$ 881,800	\$ 882,950	\$ 884,100	\$ 885,250	\$ 886,400	\$ 887,550	\$ 888,700	\$ 889,850	\$ 891,000	\$ 892,150	\$ 893,300	\$ 894,450	\$ 895,600	\$ 896,750	\$ 897,900	\$ 899,050	\$ 900,200	\$ 901,350	\$ 902,500	\$ 903,650	\$ 904,800	\$ 905,950	\$ 907,100	\$ 908,250	\$ 909,400	\$ 910,550	\$ 911,700	\$ 912,850	\$ 914,000	\$ 915,150	\$ 916,300	\$ 917,450	\$ 918,600	\$ 919,750	\$ 920,900	\$ 922,050	\$ 923,200	\$ 924,350	\$ 925,500	\$ 926,650	\$ 927,800	\$ 928,950	\$ 930,100	\$ 931,250	\$ 932,400	\$ 933,550	\$ 934,700	\$ 935,850	\$ 937,000	\$ 938,150	\$ 939,300	\$ 940,450	\$ 941,600	\$ 942,750	\$ 943,900	\$ 945,050	\$ 946,200	\$ 947,350	\$ 948,500	\$ 949,650	\$ 950,800	\$ 951,950	\$ 953,100	\$ 954,250	\$ 955,400	\$ 956,550	\$ 957,700	\$ 958,850	\$ 960,000	\$ 961,150	\$ 962,300	\$ 963,450	\$ 964,600	\$ 965,750	\$ 966,900	\$ 968,050	\$ 969,200	\$ 970,350	\$ 971,500	\$ 972,650	\$ 973,800	\$ 974,950	\$ 976,100	\$ 977,250	\$ 978,400	\$ 979,550	\$ 980,700

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2021 Service Code Definition: Social Worker & Student Trainee

Effective Date: October 11, 2020

Union/Nonunion: Union Affected CBU/Service Code(s): A22

Pay Plan/Schedule: CS Series: 0185 Social Worker
 Peoplesoft Schedule: DS0080 X05 0186 Social Worker (Associate)

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	Steps										Between Steps
	1	2	3	4	5	6	7	8	9	10	
5	\$ 56,385	\$ 57,865	\$ 59,345	\$ 60,825	\$ 62,305	\$ 63,785	\$ 65,265	\$ 66,745	\$ 68,225	\$ 69,705	\$ 71,185
7	\$ 61,132	\$ 62,780	\$ 64,428	\$ 66,076	\$ 67,724	\$ 69,372	\$ 71,020	\$ 72,668	\$ 74,316	\$ 75,964	\$ 77,612
9	\$ 66,289	\$ 68,120	\$ 69,951	\$ 71,782	\$ 73,613	\$ 75,444	\$ 77,275	\$ 79,106	\$ 80,937	\$ 82,768	\$ 84,599
11	\$ 75,506	\$ 77,719	\$ 79,932	\$ 82,145	\$ 84,358	\$ 86,571	\$ 88,784	\$ 90,997	\$ 93,210	\$ 95,423	\$ 97,636
12	\$ 85,209	\$ 87,855	\$ 90,501	\$ 93,147	\$ 95,793	\$ 98,439	\$ 101,085	\$ 103,731	\$ 106,377	\$ 109,023	\$ 111,669
13	\$ 94,593	\$ 97,527	\$ 100,461	\$ 103,395	\$ 106,329	\$ 109,263	\$ 112,197	\$ 115,131	\$ 118,065	\$ 120,999	\$ 123,933

District of Columbia Government Salary Schedule: Comp Unit 1 & 2

Fiscal Year: 2021 Service Code Definition: Health Care Occupations

Effective Date: October 11, 2020 Service Codes: A15, A39

Union/Nonunion: Union Job Series:
 0603 Physicians Assistant
 0620 Licensed Practical Nurse
 0625 Autopsy Assistant Mortuary
 0638 Recreation Therapist
 0644 Medical Technologist
 0645 Medical Technician
 0647 Diagnostic Radiologic Technician
 0649 Medical Instrument Technician
 0681 Dental Assistant
 0682 Dental Hygienist
 0688 Sanitarian

Pay Plan/Schedule: CS
 Peoplesoft Schedule: DS0069
 X06

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps
5	\$ 44,558	\$ 45,769	\$ 46,980	\$ 48,191	\$ 49,402	\$ 50,613	\$ 51,824	\$ 53,035	\$ 54,246	\$ 55,457	\$ 1,216
6	\$ 49,386	\$ 50,728	\$ 52,070	\$ 53,412	\$ 54,754	\$ 56,096	\$ 57,438	\$ 58,780	\$ 60,122	\$ 61,464	\$ 1,342
7	\$ 53,108	\$ 54,610	\$ 56,112	\$ 57,614	\$ 59,116	\$ 60,618	\$ 62,120	\$ 63,622	\$ 65,124	\$ 66,626	\$ 1,502
8	\$ 58,585	\$ 60,239	\$ 61,893	\$ 63,547	\$ 65,201	\$ 66,855	\$ 68,509	\$ 70,163	\$ 71,817	\$ 73,471	\$ 1,654
9	\$ 64,470	\$ 66,298	\$ 68,126	\$ 69,954	\$ 71,782	\$ 73,610	\$ 75,438	\$ 77,266	\$ 79,094	\$ 80,922	\$ 1,828
10	\$ 70,762	\$ 72,767	\$ 74,772	\$ 76,777	\$ 78,782	\$ 80,787	\$ 82,792	\$ 84,797	\$ 86,802	\$ 88,807	\$ 2,005
11	\$ 77,734	\$ 79,942	\$ 82,150	\$ 84,358	\$ 86,566	\$ 88,774	\$ 90,982	\$ 93,190	\$ 95,398	\$ 97,606	\$ 2,208
12	\$ 93,144	\$ 95,791	\$ 98,438	\$ 101,085	\$ 103,732	\$ 106,379	\$ 109,026	\$ 111,673	\$ 114,320	\$ 116,967	\$ 2,647

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2021
Service Code Definition: Maintenance, Trades, & Labor

Effective Date: October 11, 2020
L- Leader

Union/Nonunion: Union
 Affected CBU/Service Code(s): B01 Regular
 B02 Leader

Pay Plan/Schedule: RW
Peoplesoft Schedule: WS0029
 WS0034- Leaders
 X07 (Leaders previously X08)

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	Step										Between Steps	
	1	2	3	4	5	6	7	8	9	10		
02 \$	17.50	18.11	18.72	19.33	19.94	20.55	21.16	21.77	22.38	22.99	\$	0.61
02L \$	19.07	19.74	20.41	21.08	21.75	22.42	23.09	23.76	24.43	25.10	\$	0.67
03 \$	18.89	19.53	20.17	20.81	21.45	22.09	22.73	23.37	24.01	24.65	\$	0.64
03L \$	20.66	21.37	22.08	22.79	23.50	24.21	24.92	25.63	26.34	27.05	\$	0.71
04 \$	20.21	20.91	21.61	22.31	23.01	23.71	24.41	25.11	25.81	26.51	\$	0.70
04L \$	22.16	22.92	23.68	24.44	25.20	25.96	26.72	27.48	28.24	29.00	\$	0.76
05 \$	21.62	22.35	23.08	23.81	24.54	25.27	26.00	26.73	27.46	28.19	\$	0.73
05L \$	23.53	24.35	25.17	25.99	26.81	27.63	28.45	29.27	30.09	30.91	\$	0.82
06 \$	22.84	23.64	24.44	25.24	26.04	26.84	27.64	28.44	29.24	30.04	\$	0.80
06L \$	25.11	25.97	26.83	27.69	28.55	29.41	30.27	31.13	31.99	32.85	\$	0.86
07 \$	24.37	25.21	26.05	26.89	27.73	28.57	29.41	30.25	31.09	31.93	\$	0.84
07L \$	26.61	27.54	28.47	29.40	30.33	31.26	32.19	33.12	34.05	34.98	\$	0.93
08 \$	25.76	26.64	27.52	28.40	29.28	30.16	31.04	31.92	32.80	33.68	\$	0.88
08L \$	28.15	29.15	30.15	31.15	32.15	33.15	34.15	35.15	36.15	37.15	\$	1.00
09 \$	27.01	27.95	28.89	29.83	30.77	31.71	32.65	33.59	34.53	35.47	\$	0.94
09L \$	29.65	30.67	31.69	32.71	33.73	34.75	35.77	36.79	37.81	38.83	\$	1.02
10 \$	28.39	29.38	30.37	31.36	32.35	33.34	34.33	35.32	36.31	37.30	\$	0.99
10L \$	31.15	32.23	33.31	34.39	35.47	36.55	37.63	38.71	39.79	40.87	\$	1.08
11 \$	29.79	30.83	31.87	32.91	33.95	34.99	36.03	37.07	38.11	39.15	\$	1.04
11L \$	32.64	33.78	34.92	36.06	37.20	38.34	39.48	40.62	41.76	42.90	\$	1.14
12 \$	31.15	32.23	33.31	34.39	35.47	36.55	37.63	38.71	39.79	40.87	\$	1.08
12L \$	34.15	35.32	36.49	37.66	38.83	40.00	41.17	42.34	43.51	44.68	\$	1.17
13 \$	32.47	33.60	34.73	35.86	36.99	38.12	39.25	40.38	41.51	42.64	\$	1.13
13L \$	35.50	36.78	38.06	39.34	40.62	41.90	43.18	44.46	45.74	47.02	\$	1.28

District of Columbia Government Salary Schedule: Comp Unit 1 & 2 (Union)



Fiscal Year: 2021 Service Code Definition: Correctional Officers & EMS

Effective Date: October 11, 2020

Union/Nonunion: Union Affected CBU/Service Code(s): A01, A03, A20, A21

Pay Plan/Schedule: CS Series: 0007 Correctional Officer
 Peoplesoft Schedule: DS0070 0083 Special Police Officer
 X10 0699 EMT/Paramedic

% Increase: 3.5%

Resolution Number:

Date of Resolution:

Grade	1	2	3	4	5	6	7	8	9	10	Between Steps
5	\$ 46,997	\$ 48,203	\$ 49,409	\$ 50,615	\$ 51,821	\$ 53,027	\$ 54,233	\$ 55,439	\$ 56,645	\$ 57,851	\$ 1,206
6	\$ 50,719	\$ 52,064	\$ 53,409	\$ 54,754	\$ 56,099	\$ 57,444	\$ 58,789	\$ 60,134	\$ 61,479	\$ 62,824	\$ 1,345
7	\$ 54,038	\$ 55,561	\$ 57,084	\$ 58,607	\$ 60,130	\$ 61,653	\$ 63,176	\$ 64,699	\$ 66,222	\$ 67,745	\$ 1,523
8	\$ 59,579	\$ 61,265	\$ 62,951	\$ 64,637	\$ 66,323	\$ 68,009	\$ 69,695	\$ 71,381	\$ 73,067	\$ 74,753	\$ 1,686
9	\$ 65,585	\$ 67,445	\$ 69,305	\$ 71,165	\$ 73,025	\$ 74,885	\$ 76,745	\$ 78,605	\$ 80,465	\$ 82,325	\$ 1,860
10	\$ 71,966	\$ 74,011	\$ 76,056	\$ 78,101	\$ 80,146	\$ 82,191	\$ 84,236	\$ 86,281	\$ 88,326	\$ 90,371	\$ 2,045

Appendix 25

COMPENSATION AGREEMENT

BETWEEN

THE DISTRICT OF COLUMBIA

AND

THE OFFICE OF THE ATTORNEY GENERAL

AND

THE AMERICAN FEDERATION OF GOVERNMENT

EMPLOYEES, LOCAL 1403,

AFL-CIO

EFFECTIVE OCTOBER 1, 2020 THROUGH SEPTEMBER 30, 2023

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PREAMBLE

This Compensation Agreement (Agreement or Compensation Agreement) is entered into between the District of Columbia and the American Federation of Government Employees, Local 1403, the sole and exclusive collective bargaining representative of unit employees comprising Compensation Unit 33, as certified by the Public Employee Relations Board (PERB). The District of Columbia and the Union are herein after jointly referred to as the parties.

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

SECTION A – FY 2021:

The A-35 salary schedule for all bargaining unit employees will be increased by two percent (2%) effective the first day of the first full pay period commencing on or after October 1, 2020.

SECTION B -- FY 2022:

The A-35 salary schedule for all bargaining unit employees will be increased by two percent (2%) effective the first day of the first full pay period commencing on or after October 1, 2021.

SECTION C -- FY 2023:

The A-35 salary schedule for all bargaining unit employees will be increased by two percent (2%) effective the first day of the first full pay period commencing on or after October 1, 2022.

SECTION D – Parity with Non-Union Legal Service Schedule

Effective the first day of the first full pay period commencing on or after October 1, 2021, the A-35 pay schedule for FY 2022 shall receive an increase of 2.6% in addition to the increase in Section B above, to account for pay parity with the Non-Union Legal Services Schedule.

Consistent with DC law, bargaining unit employees actively on the payroll as of the date of approval of this Compensation Agreement by the D.C. Council shall receive the respective retroactive pay as a result of the wage increases in the salary schedules above. Any employees who retired during the period beginning on the effective date of the increase and ending on the date of approval by the Council on the increase shall also receive the retroactive pay.

The parties agree that no adjustments coming from the District's Classification and Compensation initiative shall apply for the term of this Agreement.

ARTICLE 2A
PAY FOR PERFORMANCE BONUSES

SECTION A – FY 2021:

Each employee who receives an “Excellent” or substantially similar rating or higher rating for the evaluation period ending August 31, 2020, shall receive a two percent (2%) bonus. Upon approval of this agreement by the D.C. Council, bonus payments shall be paid to each qualified employee within as soon as possible but no later than ninety (90) days after Council's approval. If Employer has not conducted a performance review for an employee by December 31, 2020, the employee shall be entitled to the bonus amount for FY 2021, established by the rating in the most recent annual performance evaluation, if any.

Consistent with DC law, bargaining unit employees actively on the payroll as of the date of approval of this Compensation Agreement by the D.C. Council shall receive the bonus for FY 2021 under this section. Any employees who received an Excellent or substantially similar rating or higher rating for the evaluation period ending August 31, 2020, who subsequently retired on or before the date of approval by the Council on the increase shall also receive the bonus.

SECTION B -- FY 2022:

Each employee who receives an “Excellent” or substantially similar rating or higher rating for the evaluation period ending August 31, 2021, 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, 2021, and in no event later than March 31, 2022. If Employer has not conducted a performance review for an employee by December 31, 2021, the employee shall be entitled to the bonus amount for FY 2022, established by the rating in the most recent annual performance evaluation, if any.

SECTION C -- FY 2023:

Each employee who receives an “Excellent” or substantially similar rating or higher rating for the evaluation period ending August 31, 2022, 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, 2022, and in no event later than March 31, 2023. If Employer has not conducted a performance review for an employee by December 31, 2022, the employee shall be entitled to the bonus amount for FY 2023, established by the rating in the most recent annual performance evaluation, if any.

ARTICLE 2B
SATURDAY, SUNDAY AND HOLIDAY PAY

Attorneys who are required to work on any Saturday or holiday to provide court coverage will receive time and a half pay for all hours worked on any Saturday and double time pay on any Sunday or holiday. Disbursements for Saturday, Sunday and holiday pay will not exceed \$100,000.00 for any fiscal year of this Agreement. After disbursements reach \$100,000.00 in any one fiscal year, attorneys who are required to work on Saturdays, Sundays or holidays to provide court coverage for the remainder of that fiscal year will receive compensatory time for the number of hours actually worked at the applicable rate stated in this Article.

ARTICLE 3
BENEFITS COMMITTEE

SECTION A – General:

The parties herein agree to establish a Benefits Committee for the purpose of addressing the benefits of bargaining unit employees represented by the Union. The Union shall select two representatives to serve on the committee. The District of Columbia Human Resources office shall appoint at least one committee representative with authority to make benefits decisions. Within thirty (30) business days following the Council of the District of Columbia's approval of this Agreement, the Union shall contact DCHR's Associate Director of the Benefits and Retirement Administration to establish the Benefits Committee and meet to hold an initial meeting to review current benefits. Subsequently, the Benefits Committee shall meet at least twice during the 6-month period immediately prior to the expiration of any of the District of Columbia contracts for benefits implicated herein that is prior to the formal solicitation of bids from providers for such contracts as provided for in Section C3 below.

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.

SECTION C – Responsibilities:

The members of the Benefits Committee are authorized to consider all matters that concern the benefits of employees represented by the Committee. The Benefits Committee shall:

1. Monitor the quality and level of services provided to bargaining unit 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 D.C. Official Code, Chapter 6, Subchapter XXI.
3. DCHR will review with the Committee in advance the technical requirements in preparation for the formal solicitation of bids from providers in order for the Committee to provide any comments and recommendations on the criteria for bids and preparation of solicitations for requests for proposals for DCHR's consideration. DCHR will highlight any changes or enhancements to existing benefit plans or programs reflected in the technical requirements. After DCHR has reviewed and considered the Union's comments and recommendations, the Committee shall meet in order for DCHR to inform the Union how or if DCHR will incorporate the Union's comments and recommendations in the final solicitation for bids.
4. Explore issues concerning the workers' compensation system that affect bargaining unit employees consistent with D.C. Official Code, Chapter 6, Subchapter XXIII (Public Sector Workers' Compensation).
5. DCHR shall notify the Committee by email after the award to providers but prior to implementation of any significant 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 bargaining unit employees.

SECTION D – Maintenance of Benefits:

Nothing herein shall be construed to reduce, modify or eliminate any benefits available to the bargaining unit employees 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 2018 – FY 2021.

(Compensation Units 1 & 2 Agreement): 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 Service Retirement System; Defined Contribution; Deferred Compensation; Metro Pass/Monthly Transit Subsidy; Holidays; at least equal to the level of benefits provided to their general membership as the applicable benefits for bargaining unit members covered by this Agreement. To the extent that any successor Compensation Units 1 & 2 Agreement provides for higher levels of benefits than what is provided for under this Agreement with respect to any of the specific or substantively related benefits listed above in this paragraph, the Parties agree to reopen negotiations for the sole purpose of renegotiating those specific benefits. In no event will the benefits stated in this Agreement be reduced through this process.

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.

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.

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. Life insurance benefits for employees hired on or after October 1, 1987 shall be set at the following minimum level of benefits: 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.

3. 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 that is equal in coverage and level of benefits to other similarly situated District of Columbia bargaining unit employees.

4. 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 that is at least equal in coverage and level of benefits 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 insurance providers for employees employed after September 1, 1987, provided that additional insurance providers do not reduce the current level of benefits provided to employees. If the Employer decides to expand or reduce the list of eligible insurance providers, the Employer shall give Union representatives notice of the additions or reductions after the award but prior to implementation.

(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 that is at least equal in coverage and level of benefits to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement. 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 insurance providers, provided that additional insurance providers do not reduce the current level of benefits provided to employees. Should the District Government decide to expand or reduce the list of eligible insurance providers, the District shall give Union representatives notice of the additions or reductions after the award but prior to implementation.

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 additional insurance providers do not reduce or substantively modify the current level of benefits provided to employees. If the District decides to expand or reduce the list of eligible disability insurance providers, the District shall give the Union notice of the additions or reductions after the award but prior to implementation.

SECTION E – Indemnity Benefits:

Employer shall provide access to the 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 (2014 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) Seek medical attention and/or recover from illness or injury;

(b) Provide care for a family member who is incapacitated as a result of physical or mental illness, injury, pregnancy, or childbirth;

(c) Provide care for a family member as a result of medical, dental, or optical examination or treatment;

(d) Provide care for a foster child or a prospective or newly adopted child in the employee's care; or

(e) Make any other use allowed by law, including to obtain social, medical or legal services if the employee or the employee's family member is a victim of stalking,

domestic violence or sexual abuse as provided for under D.C. Official Code § 32-131.02(b)(4) (2014 Repl.).

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)(2014 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) (2014 Repl.).

3. **Funeral Leave:**

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 accordance with Funeral and Memorial Service Leave Amendment Act, D.C. Law 20-83, § 2(a), 61 DCR 176, effective February 22, 2014. 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" is an individual who is related to an employee by blood, marriage, adoption, or domestic partnership as father, mother, child, husband, wife, sister, brother, aunt, uncle, grandparent, grandchild or similar familial relationship; or an individual for whom the recipient employee is the legal guardian; or a fiancé, fiancée or domestic partner of an employee, as defined in D.C. Official Code §32-701 (2014 Repl.) and related laws. 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.

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.

6. Family Leave – Within any 12-month period, an employee is entitled to up to eight weeks of paid family leave for the birth or adoption of a child or to care for a family member (a person related by blood, legal custody, domestic partnership or marriage) with a serious health condition.

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 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) Juneteenth Independence Day, June 19th of each year;
- (g) Independence Day, July 4th of each year;
- (h) Labor Day, the 1st Monday in September of each year;
- (i) Indigenous People's Day, the 2nd Monday in October of each year;
- (j) Veterans Day, November 11th of each year;
- (k) Thanksgiving Day, the 4th Thursday in November of each year; and
- (l) 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

SECTION A:

A lawyer who is required to work one or more hours outside his or her normal work hours may, whenever possible, request an equal amount of compensatory time from his or her supervisor before the work is performed. The decision to grant an employee compensatory time is at the discretion of management but shall not be unreasonably denied. The denial of a request shall be in writing and shall state the reason for the denial.

SECTION B:

Compensatory time may be approved for work that exceeds an employee's regular tour of duty, including:

- Extraordinary assignments
- Scheduled or special events

- Travel time outside normal work hours

SECTION C:

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. However, accrued compensatory time off must be used by the end of the 26th pay period after the pay period during which it was earned. 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 METRO PASS/MONTHLY TRANSIT SUBSIDY

The District of Columbia Government shall subsidize the cost of monthly Washington Metropolitan Area Transit Authority (WMATA) transit passes or farecards, that can be used to pay for MARC and VRE, for personal use by employees by fifty dollars (\$50.00) per month for actual transportation expenses incurred by employees who use such passes or farecards to commute to and from work (Metro Transit Benefit); provided, however, that any unused portion of the monthly Metro Transit Benefit will roll over from month to month for employees who access the benefit. Any accumulated Metro Transit Benefit not accessed by the end of the calendar year will revert back to the District of Columbia Government; provided, however, given the interruptions in the use of this transit subsidy due to the Covid-19 public health emergency, that no such unused monthly benefits that were provided and accumulated in calendar year 2021 shall revert back to the District prior to January 1, 2023, and Council approval occurs prior to November 15, 2021.

ARTICLE 7 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:

Management shall not require an employee to use his/her personal vehicle for government purposes. 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 or Online Vehicle Expenses:

Employees who must travel by taxicab or online vehicle (e.g. Uber or Zipcar) for official government business to a destination that is not reasonably 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 to the extent available. Employees may use the vehicle for official government business at no charge to the Employee.

**ARTICLE 8
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 9
ANNUAL LEAVE BUY-OUT****SECTION A – Payment for Annual Leave:**

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 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 10
BACK PAY**

Arbitration awards or settlement agreements in cases involving an individual employee shall be paid within a reasonable time 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 11
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 12

GRIEVANCE AND ARBITRATION PROCEDURES

Grievance procedures shall be determined by the terms and conditions of Article 28 in the Non-Compensation Agreement.

ARTICLE 13

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 14

DURATION AND FINALITY

SECTION A -- 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), (2016 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 (2016 Repl.)) and shall remain in full force and effect until September 30, 2023, 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) (2016 Repl.).

SECTION B – Finality:

This 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 that were or could have been negotiated.

**ARTICLE 15
INCORPORATION OF NON-COMPENSATION AGREEMENT**

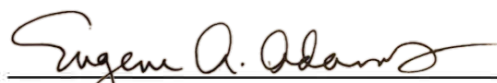
The terms and conditions of the Non-Compensation Agreement between the District of Columbia and the American Federation of Government Employees, Local 1403, AFL-CIO, effective through September 30, 2023 (Non-Compensation Agreement), are incorporated herein by reference into this Agreement. The provisions of this Compensation Agreement shall control to the extent of any inconsistency.

On this 27 day of October, 2021 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



**Eugene Adams, Director
Mayor’s Office of Legal Counsel**



Aaron Finkhousen (Oct 29, 2021 10:42 EDT)
**Aaron Finkhousen, President
AFGE, Local 1403**



Karl Racine (Nov 1, 2021 18:14 EDT)
**Karl A. Racine, Attorney General
Office of the Attorney General**

On this 27th day of October, 2021 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



**E. Lindsey Maxwell II, Esq., Director
Office of Labor Relations & Collective
Bargaining**

Rebecca Barnes

**Rebecca Barnes, Vice President
AFGE, Local 1403**

Vanessa Natale ^{RPN 10/27/21}

**Vanessa Natale, Deputy Director
Mayor's Office of Legal Counsel**

Maureen Murat

**Maureen Murat, Vice President
AFGE, Local 1403**

Nadine Wilburn

**Nadine Wilburn, Chief
Personnel, Labor & Employment Division
Office of the Attorney General**

Anne Hollander

**Anne Hollander
AFGE, Local 1403**

Rachel Noteware

**Rachel Noteware, Associate Director
Mayor's Office of Legal Counsel**



**Kathryn Naylor, Supervisory Attorney Advisor
Office of Labor Relations & Collective Bargaining**

APPROVAL

This compensation collective bargaining agreement between the District of Columbia and Compensation Unit 33 represented by AFGE, Local 1403, dated _____, has been reviewed in accordance with Section 1-617.17 of the District of Columbia Official Code (2016 Repl.) and is hereby approved on this _____ day of _____, 2021.

Muriel E. Bowser, Mayor











NEW Comp CBA with MOLC signatures for AFGE and OAG.102921


Final Audit Report

2021-11-01


Created:	2021-10-29
By:	Anne Hollander (anne.hollander@dc.gov)
Status:	Signed
Transaction ID:	CBJCHBCAABAAh8ApHgUeUv937g_k3JjBN7GBQ3nTye0c


"NEW Comp CBA with MOLC signatures for AFGE and OAG.102921" History


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 Appendix 25 - AFGE Collective Bargaining Agreement
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 Document e-signed by Karl Racine (karl.racine@dc.gov)
Signature Date: 2021-11-01 - 10:14:39 PM GMT - Time Source: server- IP address: 108.31.124.240

 Agreement completed.
2021-11-01 - 10:14:39 PM GMT

Appendix 26



DISB, Office of Innovation 2023 Year in Review



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Introduction

As we mark the one-year anniversary of the establishment of the Office of Innovation within the Department of Insurance, Securities and Banking (DISB), it is with great enthusiasm that I present this overview of our accomplishments and progress in 2023. Over the past year, the Office of Innovation has been dedicated to its mission of promoting innovation and economic growth in the financial services sector while fostering financial inclusion in the District of Columbia. In this report, we will take a closer look at the milestones achieved, and the path forward as we continue to nurture innovation, collaboration, and economic growth in the District. We believe that the progress made over the last year serves as a strong foundation for our ongoing commitment to supporting the financial services sector and District residents.

Office of Innovation an Overview

Mission

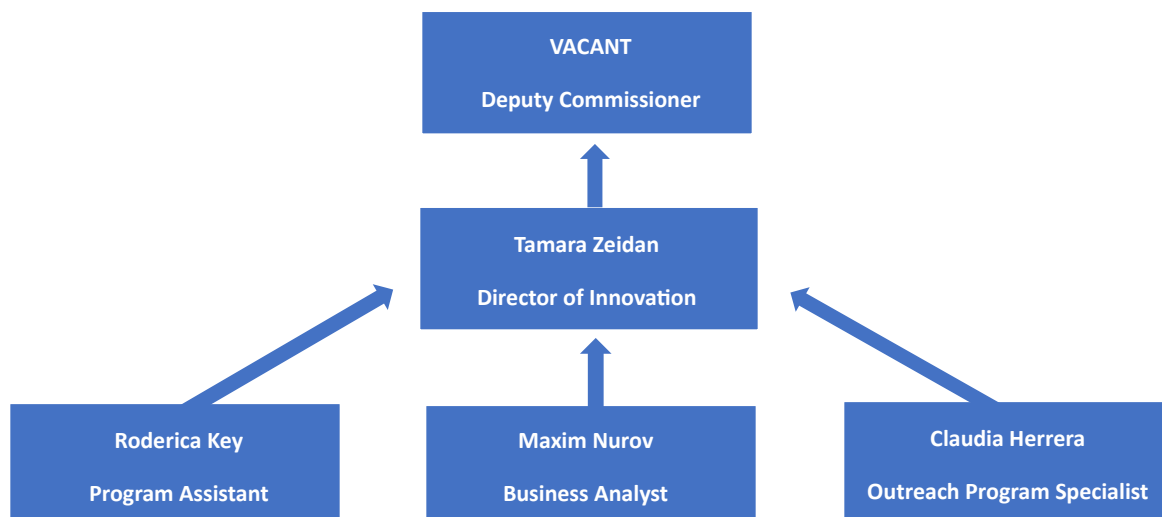
Fostering innovation and economic growth within the financial services sector while simultaneously promoting financial inclusion in the District of Columbia.

Key Goals

- Promote regulatory clarity and consistency for FinTech companies.
- Foster collaboration and partnerships among stakeholders.
- Promote financial inclusion.
- Foster a supportive environment for FinTech companies.

Organizational Structure

We have successfully filled two vacant positions in our OOI team this year, welcoming Maxim Nurov as a Business Analyst and Claudia Herrera as the Outreach Program Specialist.



Stakeholder Engagement and Community Impact

Sponsored Events

Over the past year, stakeholder engagement and community impact have been at the forefront of our efforts at the DISB Office of Innovation (OOI). We recognize that innovation and progress are most meaningful when they benefit the community at large. As part of our commitment to fostering collaboration and promoting innovation, we have actively engaged with a wide range of stakeholders.

One significant aspect of our engagement strategy has been our participation in and sponsorship of key community/industry events. These events have provided valuable platforms for knowledge-sharing, networking, and visibility for the DISB, OOI.

As we reflect on our first year, these engagements have not only expanded our network but have also deepened our understanding of the diverse needs and opportunities within the financial technology ecosystem. We are proud of the progress we have made in building bridges between the public and private sectors, entrepreneurs, and established institutions, all with the aim of driving positive change and fostering a culture of innovation in the District of Columbia.

Below is the list of the four events we tabled this year. For each event we have created a post event report to highlight our participation and capture our impact:

- [The DC Blockchain Summit](#) - March 2023
- [Africa FinTech Summit](#) - April 2023
- [Black Blockchain Summit](#) - September 2023
- [Disability Tech Summit](#) – October 2023

In efforts to highlight our participation and sponsorship at the Africa FinTech Summit, we hired a local business and CBE videographer who created [this short video](#).

Conferences and Trainings Attended

In our inaugural year, the DISB Office of Innovation (OOI) was committed to gaining knowledge, fostering connections, and representing the District's interests in various sector-related events and conferences. Our participation in these events not only allowed us to expand our understanding of critical topics but also served as a platform to showcase the OOI's presence. and bring awareness to the new DISB, Office of Innovation. Here is a summary of the conferences and events we attended in 2023:

# of Attendees	Conference/Training	Subject of Training
1	CyberScoop's Zero Trust Summit	Cybersecurity
1	Fintech: Innovation, Inclusion, and Risks Conference 2023	Fintech, AI and Policy
1	2023 Black Innovation and Entrepreneurship	Financial Inclusion
1	The Place of the Insurer in Ecosystems	InsurTech
1	Blockchain Lawyers Forum Meeting	Blockchain Policy
1	Building an Entrepreneur-Centric Impact Ecosystem	Entrepreneurship & Inclusion
6	2023 Blockchain Summit	Blockchain and Policy
2	2023 World Bank Spring Meetings	Policy
3	African FinTech Summit	FinTech
1	Mastercard Center for Inclusive Growth Summit	Financial Inclusion
1	Women and Wealth: Moving Forward on Financial Inclusion for US Women	Financial Inclusion
1	ACT-IAC Emerging Tech & Innovation Conference	Innovation & Technology
1	Small Business Summit	Resources for Small Businesses
1	Peer to Peer – Challenging Risk & Creditworthiness to Support Entrepreneurs of Color	Diversity, Equity and Inclusion
1	Investing in America with EDA's Reginal Tech Hubs	Technology and Innovation
1	Global Blockchain Association: Future of Money, Governance, & Law Conference	Blockchain and Policy
1	ChallengeHER - Federal Contracting	Resources for Small Businesses
1	Mastercard & DC Working Group Session	Financial Inclusion
1	National Black Business Conference	Resources for Black Businesses
1	DeFi Retreat	Decentralized Finance
1	7th Annual FinTech Conference	FinTech
1	FinnovateFall 2023	FinTech
1	National Security & Digital Assets Seminar	FinTech and Cybersecurity
3	Black Blockchain Summit	Blockchain

1	The Architects of Crypto Law by Chamber of Digital Commerce	Fintech, law
1	The Rise of AI, GBA Conference	AI
1	FinTech and ACCESS: Future Possibilities for Enhancing Financial Inclusion Through the use of Technology	FinTech & Financial Inclusion
1	2023 Hispanic Innovation & Entrepreneurship Program	Innovation and Tech
2	2023 Disability Tech Summit	Inclusion in Tech
3	DC FinTech Week	Fintech, AI, Policy
1	GBBC Tech for Impact Day	Technology and Social Impact
1	Blockchain Association Policy Summit	Policy and Blockchain

As a reference we have created reports and presentations to recap our participation in the following conferences below:

- [Zero Trust Summit](#) - February 2023
- [World Bank / International Monetary Fund Spring Meetings](#) – April 2023
- [Government Blockchain Association \(GBA\) The Future of Money Governance and the Law](#) - May 2023
- [DeFi Retreat](#) - June 2023
- [Finnovate Fall](#) - July 2023
- [Annual National Black Business Conference](#) – September 2023

Office of Innovation Meet and Greet

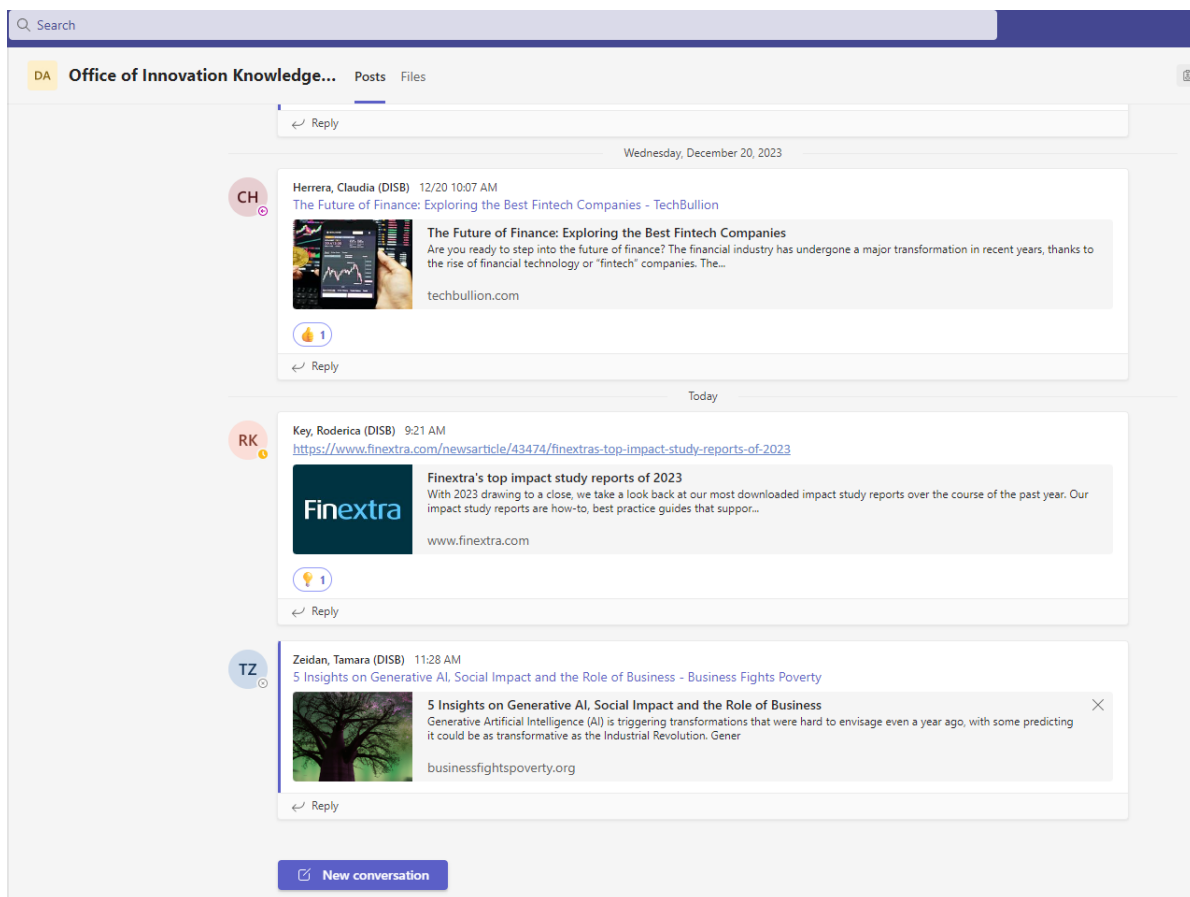
DISB's Office of Innovation (OOI) hosted a Meet & Greet to introduce our sister agencies to the office. Sister agencies invited included representatives from DMPED, DSLBD, DLCP, and The Washington DC Economic Partnerships Office. Commissioner Woods welcomed guests and the Director of Innovation, Tamara Zeidan presented a PowerPoint presentation on the OOI's mission and goals. The meeting was successful and provided our partners an opportunity to meet the team and learn more about the work that we are leading in the District while identifying opportunities to collaborate and partner.

Internal Initiatives

OOI Knowledge Hub Channel

As part of our ongoing commitment to knowledge sharing and resource dissemination in the topics of innovation, fintech, regtech and insurtech, the Office of Innovation (OOI) has established an internal channel on teams accessible to all DISB personnel known as the "Office of Innovation Knowledge Hub". The OOI Knowledge Hub serves as a valuable platform where the OOI team can share news articles, reports, sector events, recorded training and much more in the innovation and tech sector. Our goal is to facilitate the dissemination of knowledge and resources that we encounter and acquire, thus fostering a culture of continuous learning and advancement throughout the DISB organization.

You can access the channel [HERE](#) and learn more about the resources shared with all DISB staff.




Search

DA Office of Innovation Knowledge... Posts Files

Reply

Wednesday, December 20, 2023

CH Herrera, Claudia (DISB) 12/20 10:07 AM
The Future of Finance: Exploring the Best Fintech Companies - TechBullion


 **The Future of Finance: Exploring the Best Fintech Companies**
Are you ready to step into the future of finance? The financial industry has undergone a major transformation in recent years, thanks to the rise of financial technology or "fintech" companies. The...
techbullion.com

1

Reply

Today


RK Key, Roderica (DISB) 9:21 AM
<https://www.finextra.com/newsarticle/43474/finextras-top-impact-study-reports-of-2023>

 **Finextra's top impact study reports of 2023**
With 2023 drawing to a close, we take a look back at our most downloaded impact study reports over the course of the past year. Our impact study reports are how-to, best practice guides that suppor...
www.finextra.com

1

Reply

TZ Zeidan, Tamara (DISB) 11:28 AM
5 Insights on Generative AI, Social Impact and the Role of Business - Business Fights Poverty

 **5 Insights on Generative AI, Social Impact and the Role of Business**
Generative Artificial Intelligence (AI) is triggering transformations that were hard to envisage even a year ago, with some predicting it could be as transformative as the Industrial Revolution. Gener...
businessfightspoverty.org

1

Reply

New conversation

1. Office of Innovation Memberships

This year, the Office of Innovation (OOI) proactively identified and joined various trade associations relevant to our mission, such as fintech, regtech, and insurtech organizations. By becoming members of these associations, we aim to bolster our engagement within these industries, stay abreast of the latest trends and developments, and foster valuable partnerships with like-minded entities. This strategic move enables us to leverage the collective knowledge and resources of these associations, ultimately enhancing our ability to support innovation, economic growth, and financial inclusion in the District of Columbia

1. **Chamber of Digital Commerce:** Is a leading resource for digital asset and blockchain technology education in Washington, DC and beyond. The Chamber addresses regulatory and political headwinds our industry now faces. The Chamber plays a vital role to ensure our innovative industry and our individual members are fairly and favorably perceived among policymakers, the media, and the public, while doing the crucial work of shaping the much-needed policies to encourage our industry's dynamic innovation and growth, and investor protection and trust. (Washington, DC based)
2. **Blockchain Lawyers Forum:** A community of legal experts from blockchain hubs around the world who exchange practical know-how and insight about the rapidly shifting legal landscape. The BLF encourages cross-jurisdictional thinking on key industry topics, aims to be a global educational forum and help shape the new regulatory standards worldwide. (Washington, DC based)
3. **National Black Chamber of Commerce:**"The National Black Chamber of Commerce® is dedicated to economically empowering and sustaining African American communities through entrepreneurship and capitalistic activity within the United States and via interaction with the Black Diaspora. (Washington, DC based)
4. **Blockchain Alliance:** The Blockchain Alliance is a public-private forum created by the blockchain community. We are a broad coalition of companies and organizations who have come together with a common goal – to make the blockchain ecosystem more secure and to promote further development of this transformative technology.
5. **Government Blockchain Association (GBA):** The GBA a business league to promote the business interests of our members while driving support in the development of ethical and sustainable blockchain solutions and leaders through education, certifications, and developing best practices and standards.
6. **Global Blockchain Business Council (GBBC):** is the largest leading industry association for the blockchain technology and digital assets community. Launched in 2017, GBBC is a non-profit, with more than 500 institutional members, and 231 Ambassadors across 109 jurisdictions and disciplines. The organization is dedicated to furthering adoption of blockchain technology by convening regulators, business leaders, and global changemakers to foster collaboration and advance dialogue to create more secure, equitable, and functional societies.

OOI Software

In the past year, the Office of Innovation (OOI) placed a high priority on acquiring essential tools and software to support our efforts in fostering innovation, supporting economic growth, and promoting financial inclusion. Among these critical resources are [HubSpot](#), [PitchBook](#), [Zoominfo](#), and [PressReader](#). HubSpot serves as a comprehensive customer relationship management (CRM) platform, allowing us to efficiently manage and streamline our interactions with stakeholders, including local fintechs and partners. PitchBook provides invaluable insights and data on venture capital, private equity, and emerging tech companies, enabling us to identify potential investors, funding opportunities, and market trends. ZoomInfo enhances our ability to connect with key industry players and potential partners by providing comprehensive contact and company information. Finally, PressReader grants us access to an extensive database of global publications, enriching our knowledge base and helping us stay informed about the latest industry news, regulatory changes, and innovations in the fintech and regtech sectors. These tools collectively empower the OOI to make informed decisions, foster collaboration, and remain at the forefront of innovation in the District of Columbia.



FinTech's Attracted to the District

1. **Bretton Woods Digital**: was founded in May 2022 by Norbert Schmidt, Prof. Dr. Martin Užík, and Jürgen Schmidt in Zug, Switzerland. The Bretton Woods Digital Gold Token (BWG) combines new age blockchain technology with one of the oldest currencies, the precious metal gold. The fungible BWG token is 100% backed by physical gold, which is stored in a Swiss bonded warehouse. This direct link to the gold market price makes the BWG price-stable and reliable. (Additional Information attached separately)
2. **DUCE** : Black women founded fintech by [Dr. Moniquw O. Ositelu](#) that promotes quick and cost-effective payment processing for creators. Their mission is to facilitate an ecosystem of collaboration by processing digital payments for collaborating creators including social media influencers, musicians, and artists. Their mission is to fill in the gap within the booming creator economy for collaborating creators, enterprises, and brands by streamlining the digital payment experience. (Additional Information attached separately)
3. **Wayapay**: Kenyan-American fintech, that makes opening a bank account easy, reducing all the hustle that comes with traditional banking. Built to serve minorities, immigrants, and underserved communities in the United States Wayapay offer's banking and money transfer services to people who are unbanked, underbanked, or frequently bypassed by conventional banking systems. The founders have been introduced to Sam and his team to explore being chartered in DC. (Additional Information attached separately)
4. **Shur** – Black founded insur-tech company serving younger Americans that are struggling to create wealth. Shur's financial tools give Student Loan Borrowers a clear path to wealth building. Their Student Loan Repayment Interruption Insurance prevents missed payments and defaults — a credit score and wealth killer. Shur's apps, tech, and coaching minimize early financial mistakes and encourage savvy use of prime credit products — leading to higher credit scores. With Student Borrowers, we develop an achievable financial plan to build toward a lifetime of financial security and wealth creation. (Additional Information attached separately)
5. **Africa Fintech Summit**: The Africa Fintech Summit was founded in 2017 with the mission of bringing the issues, trends, and changemakers impacting Africa's financial technology ecosystem together. AFTS is the largest bi-annual gathering of financial technology stakeholders on the African continent: welcoming over 4,000 stakeholders from across over 100 countries since our first summit in early 2018. Stakeholders gather to form partnerships, mobilize investments, showcase innovations, collectively address and solve industry challenges, identify trends, and shape policies toward the vision of a thriving African fintech ecosystem built on the spirit of collaboration. With the help of the DISB, Office of Innovation AFTS in now a registered DC company

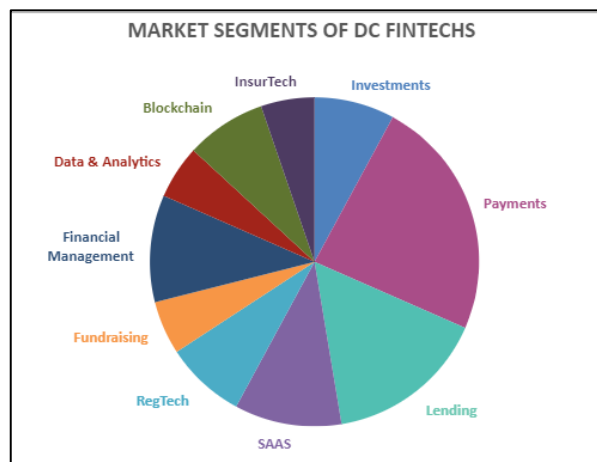
Research | FinTech Listening Tour

The DISB, Office of Innovation launched a transformative initiative aimed at deepening our understanding of the FinTech landscape in the District of Columbia. Recognizing the rapid growth and evolving challenges in the FinTech sector, this initiative is designed to directly engage with local FinTech companies, gathering insights and feedback to better shape the office's policies and support mechanisms.

Over a period of two months, the Office of Innovation conducted a series of concise, yet comprehensive interviews with leaders and employees from 38 DC based FinTech's. These interviews were strategically planned to be brief (15 to 30 minutes each) to accommodate the busy schedules of the participants, while still extracting valuable insights. Conducted through Microsoft Teams and phone calls, this approach ensured a broad representation of views and experiences within the FinTech community.

The initiative's primary goal was to identify the unique needs, challenges, and opportunities faced by these companies. By engaging with a diverse group of participants, including company heads, partners, and employees, the Office of Innovation sought to gain a holistic understanding of the sector's dynamics. The insights garnered from these discussions were instrumental in informing the office's future strategies and initiatives, ensuring they are well-aligned with the actual needs of the local FinTech ecosystem. This effort not only demonstrates the office's commitment to fostering innovation and collaboration but also emphasizes its dedication to being a responsive and informed regulator in the rapidly evolving world of financial technology. As a result, we will create a report with our learnings that will demonstrate key findings, insights, and recommendations from the interviews we conducted. -> Coming in January 2024

Market Segment	Companies	Percentage
Investments	3	8%
Payments	9	24%
Lending	6	16%
SAAS	4	11%
RegTech	3	8%
Fundraising	2	5%
Financial Management	4	11%
Data & Analytics	2	5%
Blockchain	3	8%
InsurTech	2	5%
Total	38	100%



Research | Financial Innovation Office Listening Tour

State regulators monitor, review, and oversee how the insurance, securities and banking industry conducts business in their states. Their duties include protecting consumers, conducting criminal investigations, and enforcing legal actions. State regulators play a critical role in the nation's economy by ensuring financial services providers operate in a safe and sound manner and effectively serve state and local credit markets.

The rapid development of technologies has provided significant new opportunities in terms of affordability, convenience, and effectiveness of financial products. Innovation offices strive to help financial technology innovators better understand financial market rules and processes. The Financial Innovation Listening Tour is a strategic initiative led by the DISB Office of Innovation this year, aimed at fostering connections and learning from other financial innovation offices. The tour was not just about building relationships; it's a proactive effort to gain insights into the effective practices, challenges, and lessons learned by these offices. Report coming -> January 2024.

Offices that will be included in the report:

- New York State Innovation Office: [DFS Engagement Program: DFS Exchange.](#)
- Washington State [DFI's Center for FinTech Information | Washington State Department of Financial Institutions.](#)
- Illinois: [State of Illinois | Department of Financial & Professional Regulation.](#)
- Hawaii: The Financial Institutions of Hawaii (DFI) [Financial Institutions | About \(hawaii.gov\).](#)
- California: [Office of Financial Technology Innovation | The Department of Financial Protection and Innovation \(ca.gov\).](#)
- Oregon [Division of Financial Regulation : Oregon's Innovation Hub : Oregon's Innovation Hub for insurance and financial services : State of Oregon.](#)
- Florida [Department of Financial Services.](#)
- Idaho [Financial Innovation Lab.](#)

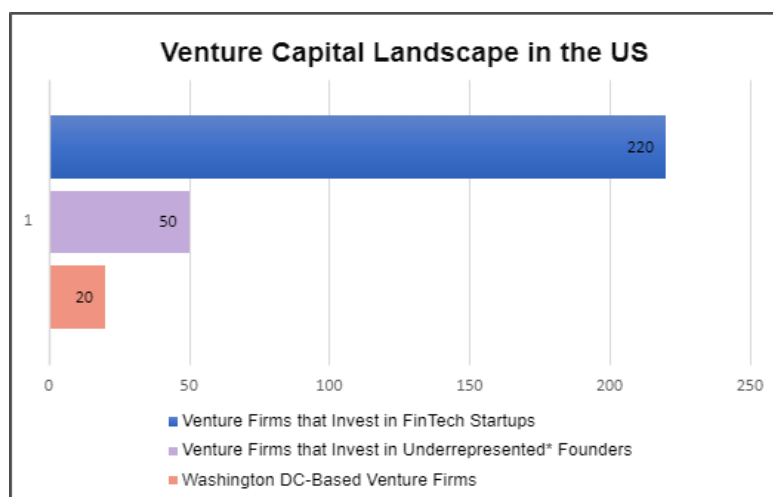
Federal Regulators | Innovation Offices

- The U.S Securities and Exchange Commission (SEC) [Financial Innovation Office](#)
- FDITECH is the [Financial Technology Innovation Office of the Federal Deposit Insurance Corporation.](#)
- The Office of the Comptroller of the Currency (OCC) [Innovation Office](#)
- [The Office of Competition and Innovation is the Innovation Office](#) of the Consumer Financial Protection Bureau (CFPB)
- Federal Housing Finance Agency (FHFA) [FHFA's Office of Financial Technology](#)

- Bureau of Fiscal Service [The Office of Financial Innovation & Transformation \(FIT\)](#)
- Federal Reserve Bank (FRB) [Federal Reserve Board](#)
- [Federal Reserve Bank of San Francisco](#) FinTech
- Federal Reserve Bank Atlanta [Center for Financial Innovation and Stability](#)
- Federal Reserve Bank Boston [Payments Innovation](#)
- Federal Reserve Bank Kansas City [Fintech and Innovation](#)
- Federal Reserve Bank New York City [Innovation Center](#)
- National Credit Union Administration [Office of Innovation](#)

Research | DC Venture Capital

Conducting in-depth research into venture capital (VC) firms that actively fund FinTech startups is vital for the DISB Office of Innovation (OOI). This initiative serves multiple strategic purposes. Firstly, it allows us to identify VCs that provide financial support to FinTech ventures on a broader scale, thus gaining insights into the overall landscape of FinTech funding. Secondly, we aim to pinpoint VC firms that have specific initiatives designed to support BIPOC-led FinTech startups, promoting diversity and inclusion in the industry—an essential component of our mission. Lastly, as we are based in the vibrant ecosystem of Washington, D.C., we seek to identify local VC firms. By comprehensively understanding the funding cycles, investment criteria, and strategic focus areas of these VC entities, we can create pathways for meaningful introductions between these firms and the flourishing community of DC-based FinTech startups. This proactive approach aligns with our commitment to fostering innovation, financial inclusion, and economic growth within the District of Columbia.



Looking Ahead Future Initiatives

Looking ahead, the DISB Office of Innovation (OOI) is committed to embarking on a journey of continuous growth and evolution. As we move forward, we are dedicated to expanding our outreach, forging strategic partnerships, and further solidifying our role as a catalyst for innovation in the financial services sector. Our future initiatives will focus on providing guidance and regulatory for Fintech, Regtech, and Insurtech in the District of Columbia, ensuring that it remains conducive to innovation and consumer protection. Additionally, we aim to intensify our efforts in supporting and amplifying BIPOC-led FinTech startups, fostering a more diverse and inclusive ecosystem and attracting impact driven FinTech's to the district providing valuable services to both residents and businesses. As we navigate the ever-evolving landscape of financial technology, the OOI is determined to remain at the forefront of advancements, positioning the District as a hub for innovation, economic growth, and financial inclusion in the years to come. Our priorities next year include:

Enhancing Visibility and Brand Awareness via:

1. Marketing Campaign

Launching a marketing campaign to educate FinTech companies outside of DC about the benefits of operating in the District is of paramount importance for several reasons. Firstly, Washington, DC offers a strategic location in the heart of the United States, facilitating access to federal agencies and policymakers. This proximity is invaluable for FinTech firms aiming to navigate the complex regulatory landscape and engage in advocacy efforts. Secondly, the District provides a unique ecosystem for FinTech innovation, with a growing pool of talent, a concentration of financial institutions, and a commitment to fostering a supportive environment for tech-driven financial solutions. By creating awareness about these advantages, we not only attract innovative FinTech companies but also strengthen our position as a hub for financial technology in the nation. Lastly, educating FinTech firms about the opportunities in DC aligns with our broader mission of promoting economic growth, financial inclusion, and collaboration within the FinTech sector. It's an important step in building a vibrant and diverse FinTech community that benefits both businesses and the residents of the District.

2. OOI LinkedIn Page

Establishing a LinkedIn presence for the Office of Innovation (OOI) is a strategic move for the office. It serves as a powerful platform to engage with both DC-based FinTech companies and those outside the District that we aim to attract, fostering a sense of community and collaboration within the FinTech ecosystem. This platform enables us to actively share insights, highlight success stories of local FinTech's, and mention OOI-sponsored events and initiatives, from FinTech conferences that we sponsor to encourage the professional audience to visit our booth to conferences that we attend. LinkedIn will



also provide the OOI a platform to share valuable resources, including information about grants available via sister government agencies, upcoming sector-related events in DC, and pertinent articles and press releases regarding relevant DC news ([EXAMPLE HERE](#)). Positioning the DISB, OOI as a valuable source of knowledge and support for anyone interested in the DC FinTech and small business ecosystem. The OOI's LinkedIn page will amplify our efforts to promote economic growth, financial inclusion, and innovation in the District, leveraging technology to extend our reach to potential partners and FinTech enthusiasts beyond our geographical boundaries.

3. DC Fintech Community - OOI Monthly Newsletter

The introduction of a monthly or bimonthly newsletter tailored to the 38 FinTech companies headquartered in DC is a strategic move that addresses a pressing need within our local FinTech ecosystem. By curating and disseminating information about both social and professional FinTech events happening in the District, this newsletter aims to bridge a critical information gap voiced repeatedly during our FinTech listening tour. DC-based FinTech's have expressed a strong desire to stay well-informed about relevant local events and foster deeper connections within the FinTech community. This initiative serves as a powerful tool to not only keep FinTech's updated but also foster a stronger sense of belonging, collaboration, and engagement among them. By facilitating better communication and highlighting opportunities for interaction, the newsletter supports our overarching mission of promoting economic growth, financial inclusion, and innovation in the District while enhancing the cohesion and vitality of our local FinTech sector.

FinTech Resource Library

The creation of a FinTech Resource Library aligns with our broader vision of making the District of Columbia a hub of innovation and a welcoming destination for FinTech companies from all corners of the globe. This resource repository will serve as a one-stop-shop for vital information, guides, and one-pagers that streamline the process of establishing and growing FinTech businesses in the District. It represents our commitment to provide comprehensive support, not only to local FinTech's but also to national and international FinTech's looking to set up operations in the District.

The library will include resources on how to register a business in the District, offering clear and concise steps that demystify the administrative procedures. We will also feature an up-to-date list of DC-based venture capital firms, complete with contact information, to facilitate connections between FinTech's and potential investors.

In alignment with our commitment to intentionally support and attract diverse-led Fintech's we

will curate a section specifically tailored to BIPOC (Black, Indigenous, People of Color) led FinTech's. This section will offer resources, guidance, and opportunities tailored to the unique challenges and needs of BIPOC-led businesses in the FinTech space and resources that speak to these needs.

By centralizing this valuable information, our FinTech Resource Library reinforces our commitment to supporting FinTech innovation, promoting economic growth, and fostering an environment of inclusion and collaboration in the District of Columbia.

Policy and Regulation Research

Similar to the research that we completed this year (FinTech Listening Tour, Financial Innovation Office Listening Tour, VC Landscape Research) In the new year we will embark on a comprehensive Policy and Regulation Research Initiative. Our goal is to assess the regulatory landscape in Washington, D.C. in comparison to other states. By conducting this research, we aim to determine whether existing policies and regulations in the District are clear and conducive for FinTech innovation. Our findings will be compiled into an internal report, allowing us to identify areas where D.C. regulations may need improvement, propose potential policy enhancements, and continue to provide clarity and guidance in the regulatory space. This effort aligns with our broader vision of positioning Washington, D.C. as a leader in fostering innovation, economic growth, and inclusivity within the financial technology sector.

Conclusion

As we conclude our inaugural year, the Office of Innovation (OOI) at DISB reflects on a year marked by significant accomplishments and exciting prospects. In our mission to foster innovation, drive economic growth, and promote financial inclusion in the District of Columbia, we have successfully launched key initiatives, expanded our network of partners, and facilitated critical engagements within the FinTech sector. Looking forward, we are poised to build upon these achievements and embark on new initiatives that will further strengthen our position as a leader in DC FinTech ecosystem. The year ahead holds great promise, and we eagerly anticipate continuing our journey toward a more vibrant and inclusive financial services landscape for the District. With unwavering dedication and an unwavering commitment to our mission, the OOI is ready to embrace the opportunities and challenges that lie ahead in 2024.

Appendix 27

The
Georgetown
Firm

Banking Regulation Modernization

An examination of the District of Columbia Banking Code and
incorporation of Fintech Legislation

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Executive Summary

The Department of Insurance, Securities and Banking (DISB) embarked on an effort to modernize the District of Columbia's (D.C. or the District) Banking Code and Regulations. DISB is charged with both overseeing these entities and creating an environment that cultivates continued growth in this sector. Modernization is intended to revise D.C.'s banking laws and rulemakings making the District a more attractive jurisdiction for the chartering of banks, international representative offices, and other financials (ex: Fintech) while providing appropriate levels of consumer protection.

The D.C. Banking Code ("Banking Code" or "Code") refers to D.C. Official Code §§26-101—1401.31 and has been amended multiple times with the comprehensive changes to the Code made in 2001. The District of Columbia Municipal Regulations refers to Subtitle C of Title 26 of the District of Columbia Municipal Regulations. Collectively these are the focus of this effort.

Certain areas of emphasis were cited by DISB. These include:

a. Sections of the Code and regulations that need to be revised to be consistent with Dodd-Frank and codify and preserve the District's "visitorial powers" over national banks consistent with the U.S. Supreme Court's opinion in *Cuomo v. Clearing House Association*, 129 S. Ct. 2710 (2009) and the power to examine subsidiaries of national banks.

b. Sections of the Code and regulations that need to be revised to comply with best practices for consumer protection, incorporating rules and guidance issued

by the Consumer Financial Protection Bureau, as well as: i. ensure the continued solvency, safety, soundness and prudent conduct of the providers of financial products and services; ii. ensure fair, timely and equitable fulfillment of the financial obligations of such providers; iii. encourage high standards of honesty, transparency, fair business practices and public responsibility; iv. eliminate financial fraud, other criminal abuse and unethical conduct in the industry; and

c. Sections of the Code and regulations that need to be revised to improve the viability of District-chartered banks and trusts and further the District's competitive banking position by ensuring that it is an increasingly appealing destination for domestic and international financial institutions.

d. Sections of the Code and regulations that need to be amended to restore the District of Columbia's authority to charter and supervise credit unions.

e. Sections of the Code and regulations that need to be revised to ensure that the District has the most attractive law for non-depository trust companies.

f. Any other changes to Title 26 of the District's Code that are consistent with the goals and mission of the modernization project.

Further, DISB identified states, some of which recently completed modernization efforts to serve as a basis for its effort. These include North Carolina, New York, Massachusetts, Pennsylvania, South Dakota, and California, with a greater emphasis on North Carolina and New York. In addition, DISB requested consideration of Washington State. Through the course of our efforts, banking provisions from additional states were added to address key areas of regulation. These are summarized by topic in the respective section.

During the course of this effort, DISB expanded its focus to consider the impact of the explosion of Fintech and opportunities to address this exponentially growing marketplace.

This report is designed to provide a written analysis and recommendation of the current Code and rules. The effort is designed to assist the Department in revising the Banking Code and its related regulations by (1) reviewing the Banking Code and related rulemaking, (2) meeting with and coordinating with DISB staff and other outside interested

parties, and (3) providing written recommendations for changes to the Banking Code and its related rulemakings.

The Department intends to recommend to the Mayor changes to the law pursuant to the Department's authority in D.C. Official Code § 26-551.05 (17).

[DISB's Regulatory Landscape](#)

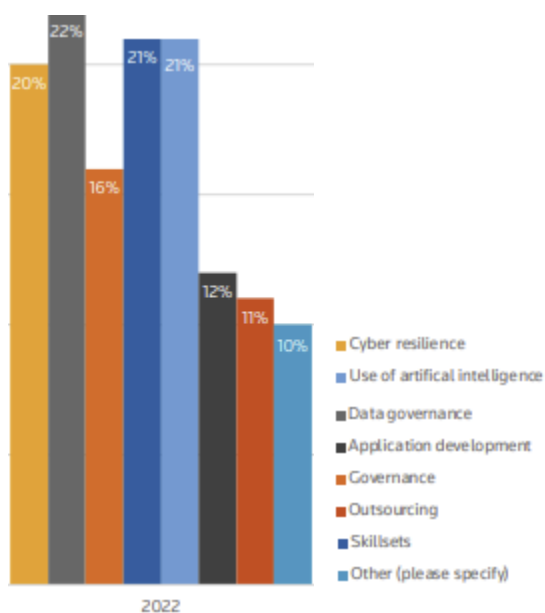
The banking and applicable regulatory landscape in the United States is a complex myriad of Federal and state regulations primarily overseen by the Federal (OCC, FDIC, FRB, NCUA, and CFPB) and each state's respective banking regulators.

Currently, there are two District-charter banks, two national banks (domiciled), 31 banks with 205 branches, no District-chartered credit unions, and approximately 10,800 financial services entities (of which 10,311 are mortgage lenders/brokers and loan originators) within DC. The banking legislation enacted has been developed and passed on an as-needed basis and provides a rugged terrain of regulation. DISB is seeking to modernize and level-set the regulatory landscape.

In the absence of Fintech-specific legislation, the District of Columbia finds itself in a place of responsive actions. While current laws enable prosecution

(for example, DC OAG's \$4M settlement for alleged violations of the District of Columbia Consumer Protection Procedures Act (CPPA) by a fintech), DISB seeks to include legislation that would assist the developing fintech market in a positive contribution to the local economy. A 2023 survey by Thomson Reuters found the fintech industry seeking regulation. Excluding G-SIFIs, the chart below provides a snapshot of industry's desired regulation.

"In what areas is additional regulation/guidance needed?"



Approach

The modernization effort has been a multi-year engagement that involved each division of DISB's banking bureau, engaged District banks, and CSBS. Stakeholder input was gathered through meetings and queries with Licensing, Non-Depository Institutions, Depository

Institutions, and the Ombudsman of Student Loans.

Findings

Revisions required to update and streamline the District's legislation and regulation are categorized into foundational and key topics. The foundational revisions are overarching changes that impact underlying deficiencies or required modifications impacting several areas of the regulations. Key topics refer to typically segregated items addressing subcategories of the financial landscape.

Foundational

DISB relies upon laws, regulations (referring to the D.C. Code), and policy (ex: S.O.P.s, Manuals) to guide its oversight and enforcement. However, the current laws and regs have varying levels of depth and include language more suited for policy in laws and fail to include language in laws enabling policy enforcement. *Therefore, we recommend clear delineation between the three categories, approved by legal and consistently applied.*

Like many state-bank regulators for DISB, a natural tension exists between the need to protect the public and attract new financials. However, federal regulators are resting more responsibility for enforcement on state regulators. For example, the CFPB issued an interpretive rule stating that state regulators and attorneys general have enforcement authority concerning all

provisions of the Consumer Financial Protection Act (CFPA) based on its interpretation of Section 1042 of the CFPA. 1042 provides a broad reach as it covers "any entity otherwise authorized to do business under State law"; however, the remedies defer to each state's laws (regarding enforcement). *We recommend an enforcement mechanism for all laws and regulations codified. We advise re-balancing fees and fines to reflect flexibility at the Commissioner level (consistent with N.Y.) and consideration of a percentage-based approach.*

Legislation and Regulation for which DISB's Banking Bureau was initially intended to be within Title 26 of the DCMR, however, in practice, guidance lies in many different sections. This differs from many of DISB's counterparts, creating confusion for potential licensees. *Accordingly, we recommend all of DISB's banking regulations be recategorized in one section, preferably Title 26.*

The pandemic has led many banks and financials to reevaluate interaction with their clients moving away from the traditional brick and mortar as well as exploring different products. Cloud and fintech partnerships are becoming more prevalent. The District does not have Fintech regulation as it relates to banking, and current third-party oversight is limited. *We recommend laws and regulations specifically addressing*

the retainage of responsibility upon outsourcing.

Within the current Code, there are outdated references to Federal laws that are no longer applicable, contradictory requirements with other District laws (ex: domestic partnership), and an overlapping or gap between current Federal regulations. *Therefore, we recommend references to topics where Federal Laws currently exist and a policy document containing current applicable detailed references to allow for supremacy clause compliance without requiring additional changes to the District's legislation or DCMR.*

Financial definitions have changed over time as the industry has evolved. However, definitions within the Code have not changed. Current definitions within the DCMR that are substantially banking-related should be revisited and revised to be more consistent with current industry practices. *We recommend making these revisions with the current modernization effort.*

Licensing practices within the District appear to have lagged the industry's evolution. Additionally, limited flexibility exists to streamline and modify as the industry changes. With the emergence and arguably the coming of Web3, opportunities exist to change the District's financial landscape. The modernization effort could attract new financials as it addresses licensing of payment aggregators, cryptocurrency, and digital lending in addition to the

regulation of the corresponding data. *We recommend legislation related to licensing be written broad enough to allow for the incorporation of new products coming and enable DCMR code to address requirements while pointing to policy for implementation, which would allow flexibility for streamlining.*

The current laws and regulations do not optimize the opportunity for regulated entities to reuse reporting documents. Establishing standards and leveraging Federal formats (ex: NMLS) will enable reuse and minimize the cost associated with compliance. *We recommend legislation refer to broad concepts, DCMR refers to industry data, and policy provides examples of 'acceptable' reports leveraging industry norms.*

Key Topics

DISB's modernization, CSBS pending certification, and growing sophistication oblige a need to address specific deficiencies through this effort.

- ❖ *A.T.M. Security Statues - We recommend DISB revise the laws and regulations concerning A.T.M.s defining the standard of liability to be substantial compliance.*
- ❖ *Breach Notification - We recommend Title 26 include a reference to breach notification. Of note, the FDIC, FRB, and OCC require notification to regulators as soon as realized but no later than 36 hours. Note the majority of states are consistent with the District relying on separate*
- regulations rather than just within the banking-related regs, however, exceptions include N.Y., VT, NH, PR.*
- ❖ *Biometric Data - We recommend DISB include biometrics in the coming draft unless D.C. is currently following N.Y.'s example with a more expansive law (N.Y.C. Admin. Code §§ 22-1201) which restricts the use and sale of biometric data.*
- ❖ *Credit Unions – We recommend DISB establish incentives to facilitate credit union charters in the District (external to rules and regulation efforts) and revise current legislative language to reflect this.*
- ❖ *Elder Financial Fraud Abuse - We recommend DISB revise the laws and regulations to permit holds with language similar to V.A.'s Code and implementation to be coupled with notification and consumer regulatory resolution access.*
- ❖ *Reverse Mortgage Rules & Regulations – We recommend DISB establish Reverse Mortgage Rules & Regulations within the legislation and the DCMR. This inclusion should reference rules and regulations set by the Federal Housing Administration (F.H.A.) but enable DISB enforcement at the local level.*
- ❖ *Sanctions – We recommend DISB address sanctions, both the ability to*

levy and state enforcement fees with Federal violations.

- ❖ Unfair, deceptive, or abusive acts & practices – *While DC currently references prohibited practices within Title 26 and addresses other aspects outside the banking code, many states explicitly address this within their laws and regulations. Accordingly, we recommend DISB do as well.*



- ❖ Regulatory Sandbox Repeal – D.C. has elected to withdraw legislation creating a regulatory sandbox. Sandboxes exist in North Carolina, Arizona, Florida, Hawaii, Kentucky, Nevada, Utah, Vermont, West Virginia, California, and Wyoming. There are currently 47 jurisdictions with pending legislation. CFPB has moved toward a competitive innovation model in place of a sandbox approach. *We recommend DISB include legislation designed to incentivize small business innovation in the Fintech industry in*

coordination with the OAG to draw responsible Fintech businesses to the District.

- ❖ Money Service Businesses (M.S.B.) Model Law - CSBS has established a multi-state agreement between twenty-three states to standardize key elements of the licensing process for M.S.B.s. This initiative attempts to modernize state regulation of nonbanks, including FinTech firms, to have state regulators nationwide adopt an integrated licensing and supervisory system. *We are evaluating the inclusion of key provisions within the proposed legislation.*
- ❖ Digital Financial Assets Licensing Legislation – Many states (C.A., CT, KY, NH, NJ, MS, OH, SC, WV) are grappling with the licensing and regulation of digital financial assets. A few states have laws in place (N.E., LA). Other states opt for recognition without licensing (ex: N.C. treats digital currency as a cash equivalent by definition). *We recommend that DISB include digital asset licensing language within the current modernization effort. The recommended language will allow for licensing, recognize other jurisdictions, and enable regulation and oversight (similar to H.I.) but postpone detailed regulations deferring to pending Federal requirements in general, enabling*

D.C. to track but not actively oversee until Federal Law becomes more mature.

The outlook for banking in 2024 is a continued decline being widely reported by analysts across the globe. While the District has experienced growth in recent years of 12% - 20%+ in financials under DISB's charge, this is largely attributable to the cyclical change in the real estate market and unusually low-interest rates driving the lending market. Fintech firms and products are now becoming mainstream and are expected to continue growing. The current landscape presents an attractive opportunity for the District to expand the presence of financials while continuing to protect the consumer. Legislation and regulation can facilitate the District's evolution into a financial hub.

Legislation Approach/Redlining Efforts

- ❖ Consideration was given to revising current law and Code or a complete repeal and replace. However, within the current legislation, erroneous references, outdated and repeal language, differing 'voices' and differing 'formats' exist, and an imbalance across sections. Accordingly, with DISB concurrence, a repeal and replace approach to the modernization effort has been adopted, as was done in North Carolina.

- ❖ Draft legislation is modeled after B20-0802/ L20-0172 - NMLS Conformity Act of 2014; B24-0464/ L24-0067 - Department of Insurance, Securities and Banking Emergency Powers Temporary Amendment Act of 2021 and B24-0225/ - Insurer Corporate Governance Annual Report Act of 2021 in style and format.
- ❖ Sections of the current Code are evaluated against three identified goals: (1) Regulation is transparent breeding trust, (2) DISB's oversight will be respected (penalties will be scaled so as not to be meaningless nor excessively punitive to small entities), and (3) Regulation will be sized appropriately, reliant rather than redundant upon Federal Regulators and cannot create costly enforcement beyond DISB's resources.
- ❖ Evaluation of the current Code additionally considers D.C.'s current positions and strives to modernize in alignment with the District's current priorities.

Expected Protocols for Approval

- ✔ DISB Internal Approval/DISB Legal Approval
- ✔ Commissioner Karima M. Woods' Approval
- ✔ Submission to Executive Office of the Mayor/Office of City Administrator

- ✔ Approval by Office of Attorney
General/Legal Sufficiency Review
- ✔ Submission to the Council (Chairman
Phil Mendelson or Councilmember
Kenyan R. McDuffie)
- ✔ Referral Committee on Business and
Economic Development/Committee
of the Whole
- ✔ Congressional Review

Background

Modernization Project

DISB embarked on a Banking Code Modernization Project to modernize the District's banking code and enable rulemaking. The stated goal is to revise the banking laws and rulemaking to make the District a more attractive jurisdiction for the chartering of banks and international representative offices.

The D.C. Banking Code ("Banking Code" or "Code") refers to D.C. Official Code §§26-101—1401.31 and has been amended multiple times with the comprehensive changes to the Code made in 2001. The District of Columbia Municipal Regulations refers to Subtitle C of Title 26 of the District of Columbia Municipal Regulations. Collectively these are the focus of this effort.

Certain areas of emphasis were cited by DISB. These include:

- a. Sections of the Code and regulations that need to be revised to be consistent with Dodd-Frank and codify and preserve the District's "visitorial powers" over national banks consistent with the U.S. Supreme Court's opinion in *Cuomo v. Clearing House Association*, 129 S. Ct. 2710 (2009) and the power to examine subsidiaries of national banks.
- b. Sections of the code and regulations that need to be revised to comply with

best practices for consumer protection, incorporating rules and guidance issued by the Consumer Financial Protection Bureau, as well as: i. ensure the continued solvency, safety, soundness and prudent conduct of the providers of financial products and services; ii. ensure fair, timely and equitable fulfillment of the financial obligations of such providers; iii. encourage high standards of honesty, transparency, fair business practices and public responsibility; iv. eliminate financial fraud, other criminal abuse and unethical conduct in the industry; and

- c. Sections of the code and regulations that need to be revised to improve the viability of District-chartered banks and trusts and further the District's competitive banking position by ensuring that it is an increasingly appealing destination for domestic and international financial institutions.
- d. Sections of the code and regulations that need to be amended to restore the District of Columbia's authority to charter and supervise credit unions.
- e. Sections of the code and regulations that need to be revised to ensure that the District has the most attractive law for non-depository trust companies.
- f. Any other changes to Title 26 of the District's code that are consistent with

the goals and mission of the modernization project.

Further, DISB identified states, some of which recently completed modernization efforts to serve as a basis for its own effort. These include North Carolina, New York, Massachusetts, Pennsylvania, South Dakota, and California, with a greater emphasis on North Carolina and New York. In addition, DISB requested consideration of Washington State. Through the course of our efforts, banking provisions from additional states were added to address key areas of regulation. These are summarized by topic in the respective section.

This report is designed to provide a written analysis and recommendation of the current code and rules. The effort is designed to assist the Department in revising the Banking Code and its related regulations by (1) reviewing the Banking Code and related rulemaking, (2) meeting with and coordinating with DISB staff and other outside interested parties, and (3) providing written recommendations for changes to the Banking Code and its related rulemakings.

The Department intends to recommend to the Mayor changes to the law pursuant to the Department's authority in D.C. Official Code § 26-551.05 (17).

DISB subsequently requested the inclusion of fintech proposed laws and regulations. Fintech legislation is

evolving nationwide, both at the federal and state levels. Therefore, we considered Federal regulatory status (ex: FRB whitepaper), regulator support organizations (ex: CSBS Vision 2020 alignment), and current state pending and evolving legislation.

[Report Limitations/Disclaimer](#)

The information provided in this report does not, and is not intended to, constitute legal advice; instead, all information, content, and materials available in this report are provided in response to DISB's request for consulting services and were prepared at the direction of DISB. The information included herein may not constitute the most up-to-date legal or other information. The content in this report relies on research primarily gathered from third-parties, believed to be reliable; however, The Georgetown Firm has not conducted an independent examination/verification of data provided in this document and makes no representations or warranties with regard to such information.

DISB should not act nor refrain from acting on the basis of information included herein without first seeking legal advice from counsel.

DISB's Regulatory Landscape

The banking and applicable regulatory landscape in the United States is a complex myriad of Federal and state regulations primarily overseen by several federal regulatory agencies. These agencies include the Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Board of Governors (FRB), National Credit Union Administration (NCUA), and Consumer Financial Protection Bureau (CFPB) as well as each state's respective banking regulators, with the district's being DISB. The OCC charters, regulates, and supervises nationally chartered banks. The FDIC, the FRB, and state banking authorities regulate state-chartered banks. The FRB also regulates bank holding companies and financial services holding companies, which own or have a controlling interest in one or more banks."¹ The NCUA charters and regulates federal credit unions. The CFPB supervises banks, thrifts, and credit unions with assets over \$10 billion and nonbank mortgage originators, servicers, payday lenders, and private student lenders.²

DISB regulates District of Columbia chartered banks, mortgage lenders and brokers, mortgage loan originators, check cashers, money transmitters,

consumer sales finance companies, money lenders, appraisal management companies, student loan servicers, and consumer credit service organizations. Within DC, there are currently two District-charter banks, two national banks (domiciled), 31 banks with 205 branches, no District-chartered credit unions, and approximately 10,800 financial services entities (of which 10,311 are mortgage lenders/brokers and loan originators) under its purview. DISB is charged with overseeing these entities and creating an environment that cultivates continued growth in this sector.

The explosion of Fintech brings new challenges to DISB. The regulatory landscape of Fintech is continually evolving, with federal and state regulators balancing the desire to attract financial innovation centers with consumer protection goals. Across the financial regulatory sector, presently, fintech regulation primarily resides with state and local governments. With the repeal of the True Lender Rule (June 2021), Congress moved to continue to place fintech-related consumer protection laws in the realm of states. The District of Columbia currently relies on historical regulations developed before the fintech industry's financial products and services explosion. Early

1

<https://www.federalreserveeducation.org/about-the-fed/structure-and-functions/banking-supervision#:~:text=Several%20federal%20and>

[%20state%20authorities,states%20also%20regulate%20financial%20institutions.](#)

² There are no D.C. Dis currently under CFPB supervision.

adopters are beginning to revise targeted legislation to regulate these financial products (ex: NY's BitLicence reg), while other jurisdictions have begun to enact more comprehensive legislation (ex: Nebraska's Financial Innovation Act).

DISB faces a quandary. District banking laws do not address fintech directly and were not designed with this industry in mind; however, proposed legislation addressing the industry has not been without controversy.

In 2021, the District of Columbia Financial Services Innovation and Regulatory Sandbox Creation Act of 2021, Bill 24-227, was introduced to provide for the creation of a regulatory sandbox program for innovative financial services businesses; and to provide authority for the Commissioner of DISB to administer and manage the regulatory sandbox program.

In March of 2022, the Office of Attorney General (OAG) testified against the passage of the legislation citing concerns with sandboxes generally, a failure to involve the OAG, the powers granted to the Commissioner, and the scope and size of its limits³. Subsequently, the bill was withdrawn by the Mayor's Office.

With the District's OAG actively engaged in ongoing investigations of fintech companies interacting with District residents, draft proposed legislation may benefit from coordination.

³ <https://oag.dc.gov/release/oag-testimony-bill-24-0227-financial-services>

Approach

This effort began with an initial read and evaluation of the DC Banking Code and Regulations. DISB documentation was requested to consider any prior work and findings that had arisen. DISB provided the DISB Banking Bureau draft legislation and the money transmitter model law from CSBS.

Stakeholder input was gathered through several meetings with DISB's Banking Bureau divisions. These included: Licensing, Non-Depository Institutions, Depository Institutions, and the Ombudsman of Student Loans. Through these meetings, key topics for revision were identified. In addition, stakeholders informed questions to be asked of other state banking regulatory agencies to modernize the current regulations and code incorporating lessons learned by other regulators.

The Georgetown Firm began researching banking laws across the country. We initially began with banking codes from North Carolina (NC), New York, Massachusetts (MA), South Dakota (SD), and California (CA).

NC was the most applicable due to the size and scale and served as a model for the approach. However, NC's legislation, § 53C, is updated on an iterative basis, with its last comprehensive modernization occurring on October 1, 2012. Similar to DISB's effort, NC

required an overhaul of definitions to enhance the clarity and meaning of the legislation. NC, too, sought to streamline definitions more consistent with those used in Federal regulations. Accordingly, we followed a similar approach, referring to Title 12 of the Code of Federal Regulations (CFR).

NY was of consideration due to its laws' sophistication and general recognition of neutrality. However, in practice, NY proved to be best a benchmark rather than a model as the size and scale of NY's financial sector dwarfs the District's, making much of the legislation unwieldy.

MA's modernization, Chapter 482 of the Acts of 2014, was signed into law on January 7, 2015, effective 90 days later. It provided significant regulatory relief, reducing the burden on its Commissioner of Banks and its regulated entities. We found MA useful as a model deferring to Federal regulation; however, the District typically offers a more consumer-protective environment.

The scrutiny SD's legislation, 51-A, has received in recent years suggests caution when using it as a model. Nevertheless, we consider SD for key areas benchmarking language as relevant.

The 2018 California Code's Financial Code offers a progressive approach to many of the key areas identified as necessary to DISB, and in some instances, language has been borrowed from CA.

After reviewing each DISB identified state's banking laws, we adjusted the approach to focus on the key areas DISB directed. In addition, stakeholders within DISB sought to include newer areas of legislation for which other states not included in this list have been at the forefront. We, therefore, moved to these states to provide a model for specific provisions of the legislation.

A literature survey was performed to acquire state regulatory model in place of a data survey. Accordingly, DISB requested we meet with the Conference of State Bank Supervisors (CSBS) to obtain access to their database and expertise. CSBS provided their expertise and access to publicly available information. CSBS offers model law language that will be incorporated within our recommended legislation.

In drafting the proposed legislation, we discovered potential hurdles that should be addressed as the agency moves forward with the legislation. The Georgetown Firm highly recommends coordinating with the OAG's office to ensure that any model language does not hinder or impede active or pending investigations and litigation.

In coordination with DISB's Office of General Counsel, a legal review of draft legislation is ongoing, and once complete adjustments will be made to the report, the proposed legislation and regulations.

DISB & Stakeholder Input

Input from DISB was obtained through a series of meetings with DISB's Banking Bureau divisions, including Licensing, Non-Depository Institutions, Depository Institutions, and the Ombudsman of Student Loans. In addition, briefings were held with DISB's executive team, other Associate Directors, and DISB's General Counsel's Office. Input informing this effort:

- ❖ Different requests are made for different types of licensees (ex.: bond requirements, capital requirements, documentation requests, thresholds).
- ❖ Certain legislation has no corresponding code (ex: retail seller/consumer finance, check cashing law).
- ❖ Draft bills have been put forward, but no action has been taken.
- ❖ NMLS is underused for licensing, and the allowance of paper documentation submission reduces enforcement capabilities.
- ❖ Good moral character can be challenging to regulate.
- ❖ DISB's authority is unclear; Subpoena power is needed.
- ❖ The code needs to be simplified (ex: merchant bank).
- ❖ There is no OREO provision.
- ❖ Regulation should make DC more of a financial hub.
- ❖ Department needs authority to act on anything that is deemed unsafe and unsound, similar to OCC.
- ❖ Since all FDIC banks are covered by regulation, DISB doesn't need to layer in District specific requirements.
- ❖ CDP requirements are not needed nor enforced – delete
- ❖ DISB laws should match FDIC and OCC rather than create state requirements
- ❖ A lot of DISB's regs are predicated on OCC's guidance and supervision, which doesn't apply (ex: legal lending limit and Founders)

- ❖ No regulation exists for banks partnering with Fintech companies.
- ❖ Enhancements are needed to enforcement actions (ex: inability to act or inconsistencies issues).
- ❖ Enforcement should be consistent, predictable, and transparent.
- ❖ Neobank-specific regulation is needed.
- ❖ Violations demonstrate a lack of competence, and therefore repeat offender actions are required in the code.
- ❖ Enforceability powers of consumer protection laws are lacking.
- ❖ Department needs authority to act on anything that is deemed unsafe and unsound, similar to OCC.
- ❖ Since all FDIC banks are covered by regulation, DISB doesn't need to layer in District specific requirements.
- ❖ Mediation has a definitional issue.
- ❖ Consideration needs to be given to the political implications with respect to legislation and enforcement.
- ❖ Small entities are held to the same standards as large entities, inappropriately disadvantaging Wards 7 & 8.
- ❖ A student bill of rights is needed.
- ❖ ADA protections are lacking.
- ❖ Consider embedding DEI data collection.
- ❖ Consider requiring language access - DC requires six languages.
- ❖ PII could be better regulated.
- ❖ Banks want elder abuse regulations and currently lack the authority to prevent the withdrawal of funds with suspected elder abuse.
- ❖ A bridge is needed to Federal regulation.
- ❖ Fees lack flexibility and are inconsistent.

Findings

Overarching/Foundational

DISB's modernization need stems from laws created long before the banking industry went through an evolution. In addition, current laws suffer from many revisions made by differing authors over decades, creating overarching and foundational challenges.

The modernized legislation should allow for a consolidation of the banking laws under DISB's purview within once section of the DCMR; consistency in application and requirements across the regulations; enforcement mechanisms where lacking while enabling flexibility to facilitate equity; a provision for additional licensing types as banks and financials evolve; and Supremacy Clause compliance throughout the legislation.

Consolidation/Consistency

Addressing Consolidation, legislation, and regulation for which DISB's Banking Bureau was initially intended to be within Title 26-C of the DCMR, however, in practice, guidance lies in many different sections. As DISB has decided upon a complete repeal and replace of the current banking laws, the recommended legislation will encompass all areas currently located in other sections of the code and be reissued, even if unchanged, in the new legislation which falls under DISB's

authority. This is a common practice across the state banking community. Further, it is consistent with the intended scope of Title 26-C as defined in 101.1-101.4.

Regarding consistency, DISB's Banking Bureau relies on three categories for guidance. Historically, these have varied in depth and specificity. With the modernization effort, we recommend clear delineation by definition as detailed below.

- 1) Law – Refers to legislation passed by the Council and signed by the Mayor (when required) in bill form. Upon enactment, bills are assigned a law number. Laws are then generally codified in the D.C. Code, whereas they are referred to as Acts. Laws are intended to provide the overarching idea and authority.
- 2) Regulation – Refers to the District of Columbia Municipal Regulations, 'the DCMR' or 'Regs,' and is, by definition, the official compilation of the permanent rules, statements, and legal documents circulated by DC government executive agencies and departments, the Council of the District of Columbia, and independent entities. Regulation

- interprets the law and outlines requirements for compliance and enforcement. It provides for the duration and effort. Examples may include: not greater than, no lesser than, up to, or as deemed necessary by the department.
- 3) Policy – Policy is established by DISB and is consistent with the regulation but more specific, enabling consistency in application.

Consistent with these categories, modernized legislation should also provide consistency across reporting, enforcement, and penalties. Current laws and regulations, as written, are inconsistent in requirements and penalties and reflect laws and regulations developed independently. While not unusual, this modernization effort brings an opportunity to apply consistency across the laws and regulations. Therefore, with the modernization effort, we recommend adjusting three areas to address the inconsistencies wholistically:

- 1) Reporting Requirements – Drafting law that creates a reporting requirement in each category of regulated financial entity, however, relying on the regulations and policy to define these. The regulations will define the category of information and potential interval, leaving policy to determine the format.

- 2) Enforcement – Currently, the laws and regulations lack sufficient enforcement mechanisms. Many states define enforcement but permit flexibility. For example, NY’s law provides: “The superintendent may compromise, modify, or remit any penalty which he or she may assess or have already assessed under this section.”
- 3) Penalties – DC’s population of financials has a wide disparity of assets and serves disparate communities. The penalties within DC’s laws and regulations are typically defined by whole dollar, giving large profitable entities incentives to disregard them and smaller entities an imbalanced or outsized impact. Other state regulations allow for more flexibility in application. For example, in NC, language typically refers to ‘up to’ or ‘not more than.’ NC 53-C-8-18 states, “delinquent bank shall be subject to a penalty of up to one thousand dollars.”

Enforcement

Enforcement mechanisms within the DC banking legislation and regulation vary in depth and flexibility. Additionally, multiple agencies may have jurisdiction over enforcement. As noted by the CFPB, state banking laws are often jointly enforced by state attorneys general and state regulators.

In the modernized version of the legislation, we recommend an enforcement section as a stand-alone section within the DCMR, similar to NC's 53C-8-12 and VT's § 11601.

Flexibility

Currently, the regulation does not allow for flexibility in enforcement and in fee amounts. In the modernized version of the legislation, we recommend a penalties section that enables the Commissioner discretion in application. This is done in NY.

Licensing Types

The continual innovation and intersection of finance and technology present new challenges for DISB. Nonbank consumer lending has historically been licensed at the state level, and as noted by CSBS, licensing laws historically are activities-based as opposed to entity-based. DC's current legislation is broadly written and has been utilized to hold bad actors accountable under the 'true lender' interpretation in specific instances. However, as cryptocurrency products become more prevalent, these are less clearly defined.

States are addressing cryptocurrency diversely. NY passed legislation targeting cryptocurrency activities, 'New York BitLicense,' which has not been well received. Wyoming enacted a series of regulations that attempted to exempt

'Utility Tokens' (i.e., bitcoin and alike) from state securities regulation and virtual currencies from state money transmission laws. This approach, however, may be short-lived. The SEC's Commissioner reaffirmed his position that the "vast majority" of cryptocurrency tokens are securities.

Hawaii adopted the Uniform Law Commission's Regulation of Virtual-Currency Business Act, which creates a tailored cryptocurrency licensing framework. This, too, has faced some controversy. CT adopted House Bill 7141, requiring any entity engaged in a financial services industry to be licensed by the state. Other states have chosen to treat cryptocurrency activities as money transmission or to expressly not regulate cryptocurrency under their money transmitter laws or virtual currency-specific laws.

Supremacy Clause Compliance

Supremacy Clause compliance is required. With a dynamic regulatory environment, a disparity can arise and go unnoticed. Accordingly, we recommend related Federal law be identified in the DCMR by section and acknowledgment of the SCC requirement in the legislation.

Automated Teller Machines

In the District of Columbia, banking regulations with respect to ATMs affect the person imposing or receiving a fee

from the customer using the ATM terminal instead of the financial institution itself. While procedures are established to assess the safety of an ATM, substantial compliance is not required, and ATMs are not under any requirement to relocate in the presence of any particular event. Lighting requirements are at a reasonable distance and candlefoot power and are similar to many other states. No preemption exists regarding other regulations, codes, or statutes, and unlike other states, there is no required notice for ATM operation, specifically with regard to safe use by a customer.

In Maryland, any financial institution that operates an ATM is affected under Maryland law. No substantial compliance is required, as any liability standard is not specified. Regarding exemptions, any person responsible for the exchange or transfer of EFT data or any ATMs in an area not under ATM operator control or inside a building is exempt. Like many other states, reasonable lighting requirements are established regarding the ATM and its immediate environment. ATM law grants preemption and supersedes all rules. Under Maryland law, any issuer of an ATM terminal must notify customers of safety precautions and maintain a video camera to record all non-banking activity.

Virginia law allows any state bank or out-of-state bank to establish an ATM terminal without a required application

or approval from the Commission, provided compliance with federal laws is present. As it is operated and established by the bank, the establishing bank is the affected institution under Virginia law. As Virginia requires all ATMs to follow federal laws such as the Federal Electronic Funds Transfer Act and Bank Protection Act, lighting requirements and video recording are incorporated into all ATM terminals, similar to other states also in compliance. No notice requirement of recommended safety measures to be taken by customers is necessary by Virginia law.

North Carolina banks are allowed to establish ATMs as manned or unmanned terminals and are the affected institution. Unlike other states, North Carolina has no standard for substantial compliance or notice requirements regarding ATM operation and customer safety. Federal laws require certain lighting requirements to be met in addition to video surveillance from the face of the ATM.

The District of Columbia currently has minimal provisions for notice requirements and substantial compliance. If the District incorporated a substantial compliance standard for reasonable customer safety, it would provide a similar standard to other states (i.e.: CA, IL, LA) with substantial compliance and allow for a rebuttable presumption that ATM operators provide sufficient safety measures.

Breach Notification Statues

According to the District of Columbia law, the definition of personal information is consistent with many other states, including Connecticut, Hawaii, and Georgia, when including data such as social security number, driver's license number, or credit card number. Unlike Delaware or North Carolina, the District presently does not recognize data such as medical history, insurance policy numbers, genetic tests, or biometric information as personal information for the purposes of banking. If a breach occurs, the District is required to make a report without a reasonable delay, which is common practice in many other states. Some states require a set timeframe for breach reporting, such as Delaware (60 days) and Indiana (30 days). The District of Columbia is required to report all breaches affecting 1,000 people or more to all consumer reporting agencies, as required under the Fair Credit Reporting Act, without an unreasonable delay. While some states do not have this reporting requirement (i.e., Alaska, Arizona), it is common to see required reporting to the state's Attorney General or consumer reporting agencies, or both, when 500 or 1,000 people are affected in a breach. Regarding exemptions, it is common practice to demonstrate regulatory compliance if a bank has an established procedure to address breach incidence – the District enforces a procedure under the Gramm-Leach-Bliley Act.

Maryland law is similar to the District of Columbia law in many ways. Maryland also defines personal information as social security, driver's license, and financial account numbers. While the District has a relative timeframe required for reporting incidents, Maryland requires all breach incidents to be reported within 45 days but does make an exception for HIPAA information breaches, which must be reported within 60 days. Like the District, Maryland also required that all consumer reporting agencies be notified regarding all breaches of 1,000 people or more; all breaches are initially reported to the attorney general before all other reporting. Maryland also demonstrates compliance with the Gramm-Leach-Bliley Act regarding exemptions.

North Carolina has a broad definition of personal information, including social security numbers, driver's licenses, and account numbers. The law also includes electronic mail names, internet identification names, legal surnames, and biometric data. While broad, North Carolina does not include data such as email addresses or internet account numbers. Similar to the District of Columbia, North Carolina requires a notification without an unreasonable delay for all types of breaches. The same standard applies to notifying authorities, as the Attorney General must be notified of all breaches, and consumer protection agencies must be notified of breaches affecting 1,000 people or more. While

other states use the Gramm-leach-Bliley Act to demonstrate compliance, North Carolina requires compliance in accordance with the Federal Interagency Guidance Response Programs for Unauthorized Access to Consumer Information and Customer Notice.

Virginia law surrounding information breaches is very similar to the District of Columbia. Virginia defines personal information to include first and last names, social security, driver's license, account numbers, and any corresponding passwords. Notification of any breaches is required without an unreasonable delay, and any breaches must be reported to the Attorney General and all affected persons. In the event of a breach affecting 1,000 people or more, all consumer reporting agencies must be notified. Like the District, Virginia demonstrates compliance in accordance with the Gramm-Leach-Bliley Act regarding any exemptions.

The District would benefit from a broader definition of personal information for breach reporting purposes. At a minimum, biometric data such as fingerprints and facial recognition should be referenced within Title 26. The District should weigh the feasibility of offering people the option of including more information, such as email addresses and internet names, as the growing Fintech industry relies heavily on a developed online profile

and is widely used by District of Columbia citizens.

Rhode Island requires notification of the Attorney General and consumer reporting agencies when breaches affect 500 or more people (Rhode Island has a population of ~1 million compared with the District's population of ~650,000); we recommend the District evaluate the benefit of adopting a similar policy.

Biometric Use Data

Washington, DC, presently does not have laws surrounding biometric data in the banking industry.

Virginia presently does not have any laws surrounding biometric data in the banking industry.

North Carolina presently does not have laws surrounding biometric data in the banking industry.

Maryland is presently drafting legislation to address the rise of biometrics in banking and the fintech industry. If enacted into law, all biometric data must be deleted within one calendar year after the customer's last interaction with the institute with laws around biometric data. If the customer requests that their information be deleted, the institution has 30 days to delete the information from the date of request. Under this legislation, a retention policy is required, and any institution is obligated to notify customers in writing that biometric data is being collected. Under the proposed legislation, any institution collecting

biometric information is prohibited from selling it under any circumstances. The penalty for a violation is a fine in the order of \$1,000 for a negligent violation and \$5,000 for an intentional violation.

Should Washington, DC, adopt laws surrounding the use of biometric data in the financial industry, several elements should be considered. The definition of biometric data should address the variety of information presently available and what could become available, including fingerprints, retina, and iris scans, palm prints, voice recognition, facial recognition, finger and palm vein identification, blood type, and possibly other types of biometrics such as DNA recognition and gait recognition. In the event an implantable RFID chip or similar technology becomes widely adopted, the District should weigh the applicability of current regulations to the increased operational bandwidth and verification mechanisms chip technology would grant the workforce (i.e., identity verification by blood type and glucose levels). While a small minority of firms have tested RFID chips as a method of contactless purchasing, terminal log-on, etc., this type of technology could become broadly accessible in the future.

A clear written consent process should be considered for any regulation to allow all customers to be informed and educated on the topic. Like Maryland and several other states (MA, MO, NY, and more), the sale of all biometric information could be strictly prohibited.

Any financial institution should comply within 30 business days if customers want their information deleted, and if applicable, financial institutions should make full disclosures if their account has been linked with other accounts, given the increased connectivity fintech requires. If a financial institution does not receive a request for information to be deleted, any biometric data should be deleted automatically within one calendar year, assuming no contact with the customer has been made.

Credit Unions

All credit unions' franchises, reserves, capital, and income are tax-exempt in the District of Columbia, provided that the credit union was organized under District of Columbia law. Like many other states, real property and personal property are taxed at a similar rate as other similar properties in the District. While the District does allow for credit unions to receive powers comparable to federally chartered credit unions with authorization from the Commissioner, it is substantially less accommodating than other states.

Like the District, Maryland credit unions are not subject to income, franchise, or sales tax but do pay a tax on real property. Regarding wild card provisions, any credit union in Maryland is permitted to engage in any activity, service, or practice credit unions are permitted to engage in under federal law.

Virginia regulation is very similar to the District, as any credit union in Virginia does not pay any income, franchise, or sales tax. Real property and personal property tax are taxed at levels of similar properties. The credit union commission in Virginia may allow all state-chartered credit unions to have powers similar to federally chartered credit unions. A public hearing may be held as it allows all interested parties to provide input and evidence should the commission exercise this power.

North Carolina credit union regulations differ significantly from Virginia, Maryland, and the District of Columbia. Credit unions do not pay any income, franchise, or sales taxes. Credit unions do not pay any tax on real or personal property. Like other states (NJ, NM, MT, NV), credit unions possess the ability to serve as a fiscal agents and accept deposits from the federal or state government, in addition to any government agency. Credit unions operating in North Carolina are permitted to operate as federally chartered credit unions, provided that action is beneficial to the state of North Carolina; it enables the protection and welfare of credit unions, and the Administrator of Credit Unions has allowed it.

As the Credit Union legislation was recently passed, no recommendations are being made at this time.

Elder Financial Fraud Abuse

The District of Columbia presently does not incorporate elder financial fraud abuse provisions into any banking regulations.

Virginia provides regulation against elder financial fraud abuse. Under Virginia law, any financial institution staff has the right to decline to complete any transaction if they assume that an adult is being exploited by it. If a transaction is put on hold, it is effective for 30 days from the transaction request date, like in other states (SC, RI). However, the timeframe varies significantly by state. If a staff member refuses to complete a transaction on the grounds that they suspect abuse may be taking place, they are immune from all civil or criminal liability as a result. Presently, Virginia does not have any regulations surrounding the judicial process for elder financial fraud abuse, and there is no training for identifying when it is taking place.

North Carolina does not have specific provisions for elder financial fraud abuse with respect to banking but has enacted the Protection of the Abused, Neglected, or Exploited Disabled Adult Act. Under this law, any person that has a reasonable belief that a disabled adult needs protective services is obligated to report this to the director, either in writing or orally. The person reporting this information must include the name and address of the disabled adult and their caretaker, the type and extent of

the disabled adult's condition resulting from abuse or neglect, and any other information the person deems appropriate. The person responsible for making this report is immune from any civil or criminal liability unless the person reporting had malicious intent.

Maryland requires training to recognize the occurrence of elder financial fraud abuse through the Maryland Money Transmission Act. Under this Act, licensees are required to distribute training materials to each agent working in the money transmission business on recognizing financial exploitation and responding appropriately. All licensees are required to distribute this information within one month after the agent has been appointed to their position. Any licensee is permitted to disqualify a suspected individual from sending or receiving money transmissions in Maryland if necessary, which expires on January 1st of the year after the disqualification was issued. If the disqualification is extended, it is extended until January 1st of the following year unless terminated by written notice.

The modernized legislation should include protective language modeled after Virginia's existing laws to establish a standard for addressing elder financial fraud abuse. The District should consider how much training to identify elder abuse benefits its financial institutions. If identified as a reasonable part of elder financial fraud abuse law, the District

should incorporate training guidelines based on recognizing the occurrence and identification mechanisms different entities require and correct reporting mechanisms.

Remote Notarization

As of 2022, The District of Columbia authorizes remote notarization online using secure electronic records and paper documents signed in ink, notarized, and delivered to the respective parties. Under this law, the notary must identify the location via personal information or a highly regarded witness and two forms of government-issued identification. During the remote notarization process, the remote individual must sign under penalty of perjury that the document has not been altered. While notaries are able to determine that they are signing the same form as the remote person during the process, some fears are based on the idea that a document may be altered after it has been signed despite the written statement by the remote individual.

Maryland allows remote notarization if the notary and the spouse of the notary do not have beneficial interests in the matter at hand and as long as the matter at hand is not a will. To keep a high standard for authorization, the identity of the notary must be completed by an objective and reputable third party. The notary must demonstrate satisfactory knowledge of their requirements to

operate remotely. This includes answering five questions in two minutes about the person's history as taken from public or private sources with at least 80% correct answers. If the person is unable to pass the test, they are given another chance within 24 hours, with 40% of the original questions replaced with new questions.

Virginia permits remote notarization if the notary and their spouse do not have any direct beneficial interests in any document of interest. The notary also cannot be named in the document of interest and is unable to be a signatory if their own notarization is required.

Virginia has undertaken the development of electronic standards for remote notarization and evaluation of the appropriate equipment and security requirements.

North Carolina started allowing remote notarization under the Electronic Notary Act in 2005, which allowed notaries to complete training and testing to register as an electronic notary. In 2022, North Carolina adopted House Bill 776 into law and codified remote online notarization permanently, which enabled all regular and electronic notaries to perform electronic video notarization (EVN). North Carolina also added the remote electronic notary as a separate but permanent notary category, which allows a notary to perform all notary acts without being physically present. North Carolina requires that all communications platforms are secure,

capable of recording and providing location and licensed by the North Carolina Secretary of State. Remote Online Notarization (RON) is not allowed for self-proved wills.

Consideration of standards regarding the verification process notaries and customers take when using communication platforms should be given.

Reverse Mortgage

Reverse mortgages are currently addressed in the District with respect to foreclosure prevention. More and more states are following TN's and MA's approach and requiring licenses for reverse mortgage activities. NMLS is set up for such licensing. We recommend the legislation include licensing for reverse mortgage activities.

Specific Fintech Topics

Blockchain Technology

Many states, such as Massachusetts, Michigan, and Hawaii, have chosen to establish specific commissions or task forces to investigate blockchain technology and cryptocurrency. These commissions primarily aim to identify economic and regulatory opportunities for policy recommendations. While some states are in the “information-gathering” stage, several states have already drafted legislation around the role of blockchain technology in business.

Wyoming is one of the early adopters of legislation allowing the use of blockchain technology with the goal of attracting technology companies to diversify economic growth. HB 101 allows blockchain technology to be used for the purpose of storing records and updates previous legislation to be consistent with that decision.

Minnesota has enacted similar legislation, allowing blockchain networks to be used for the purpose of recording stock ownership. Minnesota has taken additional steps to amend all statutes to reflect this change in policy.

Colorado has taken action to inform the agricultural sector of its economy about blockchain technology. In 2022, the Commissioner of Agriculture was tasked with developing, deploying, and publicizing educational materials specifically for agricultural producers in

the state about blockchain technology. This suggests that with the increasing economic footprint blockchain technology is making, significant steps will be taken to spur economic growth through digital tokens and ledgers in targeted sections of states economies. *At this juncture, there doesn't appear to be an appetite to pursue public private partnerships in the District's financial regulatory development (i.e. sandboxes).*

Computing Technology

While minimal legislation has been drafted surrounding computing technology in Fintech with banking application, Kentucky has adopted policies that appear to create an economic incentive to businesses in the technology industry. In 2022, through SB 340, Kentucky created tax incentives for the purchase of computing system nodes, allowed applications to be expedited for approval, and permitted preliminary and final approval to be issued at one meeting instead of several. We recommend DISB continue to monitor state regulation regarding financial computing technology in the Fintech arena but forgo developing financial technology legislation at this time.

Cryptocurrency Regulation

With the explosion of cryptocurrency as a viable asset class, states have largely adopted policies aimed at classifying, registering, and recording transactions when it is involved. As the number of

business models centered around virtual currency has progressively increased, policies directed at licensure and consumer protections have also increased.

As of 2022, Arizona includes cryptocurrency in the definition of liquid assets. Connecticut has taken steps to classify cryptocurrency, providing the categories of Digital Consumer Assets, Digital Security, and Virtual Currency as options. Mississippi has classified digital assets to be property according to the uniform commercial code, authorizes security interests in digital assets, and allows banks to choose to serve as a custodian when digital asset property is involved. Similar to Mississippi, New Hampshire has also specified that digital assets are property according to the uniform commercial code. New Hampshire has also authorized security interests in digital assets, allows banks to choose to provide custodial services, and has enacted subsequent regulations for those services.

Pennsylvania appears to be the only state that has specifically classified virtual currency in the definition of cash.

Wyoming has set a definition for “utility tokens”, as well as set standards when these tokens are exempted from state security regulations. The standards include:

- Not being marketed as investments by issuers

- Able to be redeemed for a product or service
- Issuers of utility tokens do not support the secondary market for utility tokens

As of 2022, Tennessee has prohibited the payment, compensation, or conversion of funds to cryptocurrency for local government entities. Compensation through virtual currency is allowed with written approval from the state treasurer. Similarly, West Virginia has classified virtual currency as unauthorized currency.

Regarding registration, Hawaii has established a program to register digital currency companies as legitimate businesses and provide the necessary regulatory oversight. Hawaii has additionally enacted policies to prohibit any encumbrance on the right to own digital currency.

Louisiana has enabled financial institutions to serve as digital asset custodians. In addition, the state has requested that issues regarding accepting political campaign contributions in the form of cryptocurrency be thoroughly investigated and recommended legislation be drafted in 2023.

New York, Oklahoma, and Illinois have specifically addressed cryptocurrency mining. Illinois has included data centers engaged in cryptocurrency mining in the definition of a “qualifying data center” and has specified timeframes of

operation. New York has established a task force to specifically investigate the economic benefit of mining cryptocurrency within specific portions of New York as well as a separate study on mining cryptocurrency with renewable energy. Additionally, New York has adopted policies to ensure that greenhouse gas emissions are not adversely affected by any cryptocurrency mining. All cryptocurrency mining in New York is only permitted after a full environmental impact investigation is made. Oklahoma has classified cryptocurrency mining locations as manufacturing facilities for tax and revenue purposes.

New York has classified unclaimed virtual currency as abandoned property and has required that all unclaimed property be reported in the event of the death of the owner.

Electronic Records

Kentucky recently established a new Article – “Controllable Electronic Records,” which provides guidance relating to cryptocurrency, providing established definitions, purchaser and debtor rights and obligations, and control requirements for electronic records, including governing those records involving intangible money. New sections specifying security interest governance were created for intangible money as well.

Enforcement

As virtual currency transactions have increased, the mechanisms of enforcement have also had to adapt. A handful of states have addressed this issue largely by expanding existing definitions and regulations related to financial transactions to include virtual currency offenses.

Missouri has redefined the offense of money laundering to specify a financial transaction when previously the definition included a currency transaction. Missouri has also added a definition of cryptocurrency to include a verified transaction and maintenance of that record by a decentralized cryptography-based system. The definition of “currency” was replaced with “monetary instruments” and specifies a “financial transaction” to include blockchain as a means to transfer funds. This also includes using a financial institution as defined according to federal law. Missouri has also enacted penalties specific to Automated Teller Machines (ATMs) and specified the difference between ATMs and Interactive Teller Machines (ITMs) to include personally owned devices by which financial services are accessed. Specifically, any action by which a teller machine is rendered inoperable is considered a class D felony or a class C felony if the crime was to defraud or obtain property in excess of \$750. Relating to money laundering, Missouri has replaced the definition of “currency”

with the definition of “monetary instruments,” which includes cryptocurrency.

New York has established regulations surrounding the offenses of virtual token fraud, private key fraud, and fraudulent failure to disclose any interest in virtual tokens.

Per discussion with DISB, BTMs will be addressed within the modernized legislation, requiring registration and explicitly subject to money transmission regulation.

Virtual Currency, Generally

Several states have moved to establish offices, institutions, and business categories specific to virtual currency. Similar to other aspects of cryptocurrency, states have expanded the legal definition of terms surrounding virtual currency to allow existing laws to maintain their applicability.

As of late 2022, New York is weighing the option of developing the Office of Financial Resilience as an addition to the state’s financial system. This office has the express purpose of developing new programs to support local economies and promote resilient financial models. As it relates to virtual currency, this office would explore blockchain-backed solutions to support local growth and connect businesses with any required resources. The office would additionally provide educational resources through workshops and act as an advocate for blockchain startups in local economies.

New York has taken steps to expand legal definitions within financial institutions to account for licensed virtual currency businesses.

Ohio has historically tried to establish the state as a destination for digital assets and has taken steps to ensure its regulatory environment is favorable to institutions and business development. Ohio has broadly allowed the use of Distributed Ledger Technology (DLT) by government institutions in any way the institution sees fit. Ohio is presently in the process of regulating Decentralized Autonomous Organizations (DAO) as a separate institution that caters to blockchain technology. As of 2022, Ohio has proposed codifying the legal status of DAOs in Ohio. DAOs would be required to file articles of organization and could use smart contract technology, provided the contract is able to be updated or modified. Additionally, DAOs in Ohio would not be able to internally define what constitutes a quorum, which critics have been skeptical of, while proponents have argued that it allows for corporate governance. Ohio has allowed digital assets to be used for payment in several government offices and has contracted with third parties through the Division of Finance to accept digital tokens in place of dollars.

Virginia has allowed commonwealth banks to provide custody services for virtual currency at the discretion of the bank. The bank must establish risk

management plan specific to digital assets and should be able to manage virtual currency effectively prior to accepting any digital assets into its portfolio. The bank may choose to provide custody services in a fiduciary or non-fiduciary manner. If acting as a fiduciary, the bank must have trust powers and approval from the State Corporation Commission prior to providing custody services. Illinois has also taken steps to regulate custodial services for digital assets. By amending the Blockchain Business Development Act, Illinois authorized the Department of Financial and Professional Regulation to adopt rules, opinions, or interpretive letters relating to custodial services for digital assets.

Wyoming has required a custodial tax that any institution providing any custodial services of digital assets. Wyoming has also addressed DAOs through regulating the obligations of members and disassociated members, DAO dissolution, and amending any relevant definitions.

[Fintech Commissions](#)

A handful of states have created working groups to examine the application of blockchain technology in business development. While these groups typically focus on information collection, some states have established pipelines where early-stage blockchain businesses can accelerate their entrance to the market by partnering with established firms.

Created in 2018, the California Blockchain Working Group is tasked with investigating use cases, legal implications, and optimal practices of blockchain technology. This group sourced members from various industries such as cybersecurity, education, policy, information technology, and social advocates. This group developed a series of recommendations regarding laws that would be affected by widespread blockchain technology adoption and the best manner to incorporate it.

Delaware started examining the role of blockchain technology in the financial sector in 2016 through the creation of the Delaware Blockchain Initiative. This group specifically examined using blockchain technology as a method of record-keeping for stock transactions using a distributed ledger instead of a traditional ledger. The group proposed that using a distributed ledger would lead to a streamlined financial system regarding record keeping and storage.

Since 2010, New York has operated the Fintech Innovation Lab. This has allowed fintech companies to test their business model with the support and backing of financial services firms in the state. This allows the fintech company to refine its value proposition and explore partnerships within industry.

Nevada has proposed an Emerging Technologies Task Force to examine blockchain technology, robotics and automation, and artificial intelligence as

industries for business development. Additionally, Nevada seeks to identify any regulations that would create barriers to entry for firms looking to do business in Nevada. This Task Force is responsible for generating best practices, regulations surrounding business development, and recommendations for the state on how to achieve its overall goals with emerging technology.

Recent Legislation

While many states have addressed blockchain technology by incorporating regulations into other pieces of legislation, some states have opted to draft legislation specific to digital assets. These pieces generally deal with business operations surrounding transactions, specifying types of business entities and providing updated definitions when necessary.

Enacted in 2019, the Colorado Digital Tokens Act addresses several aspects of business development regarding blockchain technology. It allows businesses to use digital currencies and decentralized ledgers to conduct business and provides an exemption for these transactions from securities registration. Despite being exempt, filing with the Colorado Securities Commissioner is required before a sale is executed. Definitions are provided for “digital tokens” and allow licensing exemption for the issuer if they are able to meet certain requirements.

Vermont enacted An Act Related to Blockchain Business Development into law in 2018. This is unique as it creates two new business entities:

- Blockchain-Based Limited Liability Company (BBLLC)
- Personal information Protection Company (PIPC)

BBLLCs are allowed to design their governance structure, use any algorithm in business operations within reason, and adopt any blockchain technology it sees fit. PIPCs are established specifically to provide personal information protection services to consumers.

Licensing

A small handful of states have opted to regulate blockchain-based companies through licensing. These strategies typically create a separate licensing pathway in addition to amending existing laws to enhance regulation.

Hawaii established a licensing scheme for digital currency companies regulated through the Department of Commerce and Consumer Affairs Division of Financial Institutions. This allows Hawaii to efficiently study use cases involving blockchain technology and appropriate funds as needed.

New York created the “Bitlicense” program in 2015, requiring all virtual currency companies to be licensed to operate in New York. Through this program, New York was able to manage requirements for capital, personnel,

operations, systems, and more. Upon requiring a license, several firms voiced concerns that it put excessive regulations on the virtual currency industry and opted to leave New York.

In 2022, Vermont amended several banking laws regarding data security, specifically regarding remote access units or kiosks. As these operated as locations where virtual currency transactions could be completed, Vermont required all licensees to register their remote access units with the state.

Per discussion with DISB, kiosks or BTMs will be addressed within the modernized legislation, requiring registration and explicitly subject to money transmission regulation.

Money Transmission

Many states have adopted the use of virtual currency as appropriate for any transactions. Because of this, money transmission laws for relevant states have had to be amended to include the usage of virtual currency.

Alaska has accepted virtual currency and includes virtual currencies as legal tender upon licensing with the state. Accordingly, the state has amended its laws to account for business registration, record retention requirements, permissible investments, money transmission law enforcement, exemptions, currency exchange licenses, and more. Arizona also authorizes the Department of Commerce, Community,

and Economic Development to cooperate with other states to regulate money transmission.

Similar to Alaska, Arizona has adopted the use of virtual currency and recognizes Bitcoin as legal tender. As of 2023, any state department may use virtual currency as a method of payment for employees if requested.

California has allowed people to engage in digital financial asset business activities upon licensure from the Department of Financial Protection and Innovation. California has also authorized government agencies in the state to accept cryptocurrency as a method of payment, as well as all private or public entities. This will become effective on Jan 1, 2024, through the Digital Financial Assets Law. In addition to requiring licensure to engage in money transmission activities, the bill defines “digital financial assets” and includes specifications for legal tender. Included in the bill are disclosure requirements for digital assets, penalties for violations of the law, and requirements for informational security.

Colorado has allowed virtual currency as a method of state capital financing managed by the state treasurer. This allows digital tokens to be used as collateral for such financing and specifies legislation surrounding it.

Florida has adopted the use of virtual currency and specifies its inclusion in the existing money transmission law. Florida

additionally specifies requirements for receiving virtual currency, exclusion of virtual currency as investments in certain circumstances, record-keeping requirements, and liability standards.

Hawaii has allowed the Director of Finance to authorize state agencies to use virtual currency as payment at their discretion. Hawaii has excluded the electronic transfer of virtual currency through virtual companies from the existing Money Transmitters Act.

Idaho and Illinois both have clarified existing laws to account for the inclusion of cryptocurrency in existing regulations. Indiana has authorized the attorney general to adopt and make rules surrounding virtual currency, controllable electronic records, and digital assets.

Louisiana has allowed political candidates the option to receive campaign contributions in the form of cryptocurrency and requires the Department of Revenue to accept virtual currency as a method of payment. Louisiana has designated virtual currency as legal tender and has worked to facilitate its widespread use.

Mississippi has authorized banks to provide custodial services for digital assets and has exempted persons who develop or sell digital currency from certain securities and money transmission laws. The state has established requirements for exemption

and enacted a definition of virtual currency.

New Jersey has prohibited public officials from accepting virtual currency as gifts, and New York has established that state agencies are allowed to accept cryptocurrencies as payment. Similar to other states, North Carolina has included digital currency as a cash equivalent.

Oklahoma has set general standards for virtual currency, including definitions, requirements for digital wallets, limitations on use, and fees. Oklahoma has prohibited using virtual currency as an investment and has set regulations surrounding taxation and other requirements for validating transactions. Oklahoma has allowed local governments to accept cryptocurrency as payment and specifies the ability to pay tolls through cryptocurrency. Pennsylvania also allows for toll collection through cryptocurrency.

Washington and South Dakota both authorize the use of cryptocurrency but have modified the existing money transmission laws to specify the requirement for a license to transmit virtual currency. The only state to exempt virtual currency from money transmission laws is Wyoming.

Tax Exemption

Several states have exempted virtual currencies from taxation, typically to increase business development in the state. In some cases, the exemption

relates to the classification of virtual currency as legal tender.

Arizona has exempted virtual currency from taxation but has specified that the value of a virtual currency can be different than the value represented by a dollar. Missouri has also exempted virtual currencies from taxation as their value is a digital representation of value and intangible by nature. Wyoming has exempted digital currencies from property taxation to attract businesses to the state. Wyoming has also exempted activities relating to cryptocurrency mining from property taxes.

Georgia has established that the electricity used in mining cryptocurrency is exempt from sales tax, and Kentucky has exempted computing system nodes from sales tax as of 2021. Likewise, Oklahoma has provided a sales tax exemption for certain equipment used in mining under the Commercial Digital Asset Mining Act.

Appendix

Automated Teller Machine Security Statutes

ATM security statutes are not prevalent across the state bank regulatory community; however, 12 states have enacted security standards. The District of Columbia's is consistent with those that do. We considered the District's statutes against the following state: California (CA FIN §§ 13000 -13070), Florida (§§655.960- 655.965), Maryland (MD FIN INST §§ 1- 401 – 1-406), Nevada (660.115 – 660.235) and New York (NY Bank §§75-b – 75-o). The DCMR is more encompassing than other codes with respect to financial institutions affected, the standard of liability, and less flexible with exemptions and penalties. For example, DC applicability: A person who imposes the fee on, or receives the fee from, a customer using the automated teller machine or point-of-sale terminal. NY applicability: All banking organizations and entities responsible for maintaining or controlling an ATM. MD applicability: Financial institution or other person that operates an automated teller machine.

We recommend DISB consider revising the laws and regulations with respect to ATMs defining the standard of liability to be substantial compliance.

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
CA	CA FIN §§ 13000 - 13070	Any bank, savings association, credit union, industrial loan company or other business entity or any person who operates an ATM. Cal.Fin.Code § 13020(i).	Substantial compliance with objective standards regarding customer safety. Cal.Fin.Code § 13000.	ATMs located in any area which is not controlled by the ATM operator and ATMs located inside a building are exempt (1) unless a building exists for the sole purpose of providing an enclosure for the ATM or (2) unless a transaction can be conducted from the outside of a building. Cal.Fin.Code § 13060.	From the face of the ATM and extending in an unobstructed direction outward 5 feet: 10 candlefoot power minimum. From within 50 feet from all unobstructed directions from the face of the ATM: 2 candlefoot power minimum. Within 10 feet of the corner of a building and generally accessible from an adjacent side: 2 candlefoot power minimum along the first 40 unobstructed feet of the adjacent side of a building. From the parking area within 60 feet of the ATM: 2 candlefoot power minimum. Cal.Fin.Code §§ 13040, 13041.	Supersedes and preempts all rules, regulations, codes, statutes, or ordinances of all cities, counties, cities and counties, municipalities, and local agencies regarding customer safety at ATMs. Cal.Fin.Code § 13070	Issuers of access devices shall be required a minimum of one time to issue to customer addresses by mail or personal delivery notice of basic safety precautions. Cal.Fin.Code § 13050.
DC	DC ST § 26-131.05	A person who imposes the	An operator of, or person	Shall not impose a duty to relocate or modify an	A minimum of 10 candlefoot power at the face of the	None	None

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
		<p>fee on, or receives the fee from, a customer using the automated teller machine or point-of-sale terminal.</p>	<p>controlling, an automated teller machine shall adopt procedures for evaluating the safety of an automated teller machine.</p>	<p>automated teller machine upon the occurrence of a particular event or circumstance.</p>	<p>automated teller machine extending unobstructed outward 5 feet. A minimum of 2 candlefoot power within 50 feet in all unobstructed directions from the face of the automated teller machine. If the automated teller machine is located within 10 feet of the corner of a building and the automated teller machine is generally accessible from the adjacent side of the building, there shall be a minimum of 2 candlefoot power along the first 40 unobstructed feet of the adjacent side of the building. There shall be a minimum of 2 candlefoot power in the portion of the defined parking area within 60 feet of the automated teller machine. § 26-131.06.</p>		
FL	§§655.960-655.965	<p>Any financial institution, other business entity, or any person who controls the use or operation by a customer or</p>	<p>Violation does not constitute negligence per se. §655.961(2).</p>	<p>1. Any person or entity which is not a financial institution, if the primary function of such person or entity is to provide data processing services for ATM transactions or to provide for the exchange, transfer, or dissemination of EFT</p>	<p>From the face of the ATM and extending in an unobstructed direction outward 5 feet: 10 candlefoot power minimum. From within 50 feet from all unobstructed directions from the face of the ATM: 2 candlefoot power minimum. Within 10 feet of the corner of a building and</p>	<p>Provisions supersede and preempt all rules, regulations, codes or ordinances of any city, county, municipality, or</p>	<p>Issuers of access devices shall be required a minimum of one time to issue to customer addresses by mail or personal delivery notice of basic safety precautions. § 655.963.</p>

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
		other member of the general public of an ATM. § 655.960(10).		data. §§ 655.960(10), 655.964.	generally accessible from an adjacent side: 2 candlefoot power minimum along the	other political subdivision of Florida and of any local agency regarding customer safety at ATMs in Florida.	
				2. ATMs located in any area which is not controlled by the ATM operator and ATMs located inside a building are exempt (1) unless a building exists for the sole purpose of providing an enclosure for the ATM or (2) unless a transaction can be conducted from the outside of a building. §655.964.	1. first 40 unobstructed feet of the adjacent side of a building. From the parking area within 60 feet of the ATM: 2 candlefoot power minimum. §§655.962(2). Reflective mirrors or surfaces at ATMs to provide customer with rear view while using ATM. §655.962(3). The height of any landscaping, vegetation or other physical obstructions in the area required to be lighted may not exceed 3 feet. § 655.962(4).	§ 655.965(1).	
GA	§§ 7-8-1 - 7- 8-8	Any bank, savings association, credit union, savings bank or other business entity or any person who	Violation of provisions will not constitute negligence per se. § 7-8-2(b).	Any person or entity whose primary function is to provide for the exchange, transfer, or dissemination of EFT data. § 7-8-7. 2. ATMs located in any area which is not controlled by the ATM operator and	From the face of the ATM and extending in an unobstructed direction outward 5 feet: 10 candlefoot power minimum. From within 50 feet from all unobstructed directions from the face of the ATM: 2 candlefoot power minimum.	Supersedes and preempts all rules, regulations, codes, statutes, or ordinances of all cities, counties, cities	Issuers of access devices shall berequired a minimum of one time to issue to customer addresses by mail or personal delivery notice of basic safety precautions. §7- 8-4.

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
		operates a remote service terminal. § 7-8-1(9).		ATMs located inside a building are exempt (a) unless a building exists for the sole purpose of providing an enclosure for the ATM or (b) unless a transaction can be conducted from the outside of a building. § 7-8-5.	Within 10 feet of the corner of a building and generally accessible from an adjacent side: 2 candlefoot power minimum along the first 40 unobstructed feet of the adjacent side of a building. From the parking area within 60 feet of the ATM: 2 candlefoot power minimum. § 7-8-3(c).	and counties, municipalities, and local agencies regarding customer safety at ATMs. § 7-8-8.	
IL	205 ILCS 695/5 – 695/99	State and federal banks, savings and loans, savings banks and credit unions. Applies as well to businesses and persons operating ATMs. 205 ILCS 695/5	Substantial compliance constitutes prima facie evidence that ATM owner/operator provided adequate and reasonable customer safety. 205 ILCS 695/10	ATMs located in any area which is not controlled by the ATM operator and ATMs located inside a building are exempt (1) unless a building exists for the sole purpose of providing an enclosure for the ATM or (2) unless a transaction can be conducted from the outside of a building. Any person or entity whose primary function is to provide for the exchange, transfer, or dissemination of EFT data. 205 ILCS 695/25	(1) There shall be a minimum of 10 candlefoot power at the face of the automated teller machine and extending outward 5 feet. There shall be a minimum of 2 candlefoot power within 50 feet from all unobstructed directions from the face of the automated teller machine. In the event the automated teller machine is located within 10 feet of the corner of the building and the automated teller machine is generally accessible from the adjacent side, there shall be a minimum of 2 candlefoot power along the first 40 unobstructed feet of the adjacent side of the building. (3) There shall be a minimum of 2	Pre-empts home- rule units from enacting conflicting or stricter ordinances. 205 ILCS 695/40	As of 7/1/97, issuers of access devices must at a minimum of one time provide a notice of basic safety precautions at or before the time the customer is furnished an access device. 205 ILCS 695/15

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
					candlefoot power in that portion of the defined parking area within 60 feet of the automated teller machine. 205 ILCS 695/10		
LA	6§§ 1361 - 1367	All businesses entities that control ATMs and access areas. 6 § 1363	Substantial compliance fulfills duty to protect against harm to any ATM user and bars any claim for damages arising from the use of the ATM and access area. 6 § 1364	None	During hours of darkness: Minimum 10 footcandles at the face of the ATM and extending in an unobstructed direction outward 5 feet. Average of 2 footcandles within access area. 6 § 1365	None	ATM operators must provide its customers a minimum of one time notice of basic safety precautions but do not have a duty to provide such information to non-customers. 6 § 1367.
MD	MD FIN INST §§ 1- 401 – 1-406	Financial institution or other person that operates an automated teller machine. MD FIN INST § 1- 401	Standard of liability is unspecified.	Persons whose primary function is to provide for the exchange, transfer or dissemination of EFT data. ATMs located in any area which is not controlled by the ATM operator and ATMs located inside a building are exempt (a) unless a building exists for the sole purpose of providing an enclosure for the ATM or (b) unless a	From the face of the ATM and extending in an unobstructed direction outward 5 feet: 10 candlefoot power minimum. From within 50 feet from all unobstructed directions from the face of the ATM: 2 candlefoot power minimum. Within 10 feet of the corner of a building and generally accessible from an adjacent side: 2 candlefoot power minimum along the first 40 unobstructed feet of the adjacent	Supersedes and preempts all rules. §1-406	Issuers of access devices shall be required a minimum of one time to issue to customer addresses by mail or personal delivery notice of basic safety precautions. Requires each operator of an ATM to install and maintain a video camera that views and records and activities of users of the ATM,

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
				transaction can be conducted from the outside of a building. MD FIN INST § 1- 402	side of a building. From the parking area within 60 feet of the ATM: 2 candlefoot power minimum. MD FIN INST § 1-402		requires the operator to preserve the recordings for at least 45 days, and provides that the video camera need not record banking transactions themselves made at the ATM. MD FIN INST § 1-402
NJ	17:16K-8 – 17:16K-18	Any state or federally chartered bank, savings bank, savings and loan association, credit union or other entity which operates an ATM. N.J.S.A. 17:16K-16	Nothing contained in the act shall be construed to exempt or relieve any operator, owner or other person responsible from complying with all relevant provisions of Provision violations must be corrected within 5 days of finding. Failure to correct violation will be subject to a civil penalty of not	Does not apply to any ATM located in any building, structure or space that has the primary purposes or function which is: unrelated to the provision of financial services to the general public including but not limited to office buildings, supermarkets, airports and school buildings; to provide ATM services to persons employed in such building; or installed for a temporary purpose for a period of not more than 30 days. N.J.S.A. 17:16K-14	From the face of an ATM outward 5 feet: 10 candlefoot power minimum. From within 50 feet in all unobstructed directions: 2 candlefoot minimum. Within 10 feet of the corner of a building and generally accessible from the adjacent side: 2 candlefoot power minimum along the first 40 unobstructed feet of the adjacent side of the building. From the parking area within 60 feet of the ATM: 2 candlefoot power. Interior of ATM facility must have sufficient lighting to permit all persons located in the area to be seen. N.J.S.A. 17:16K-10	This act supersedes and preempts all rules, regulations, codes, or ordinances of any county or municipality with regard to customer safety at ATMs or ATM facilities. N.J.S.A. 17:16K-15	Notices shall advise customers to: be alert to their surroundings and to defer transactions if circumstances cause them to be apprehensive for their safety; to close the entry door of any ATM facility equipped with a door; to place withdrawn cash securely upon the person before exiting any ATM facility; to direct complaints concerning ATM security to appropriate department of the operator or to the Department of Banking; and the telephone number of the operator and the Department of Banking. Operators shall maintain a

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
			more than \$250. N.J.S.A. 17:16K-13				clearly visible sign containing the preceding information in the vicinity of the ATM facility. N.J.S.A. 17:16K-11
NV	660.115 – 660.235	Financial institution or other person who operates an ATM. N.R.S. 660.185	Substantial compliance is conclusive evidence that operator has provided adequate measures for customer safety. Sec. N.R.S. 660.235	ATMs located in any area which is not controlled by the ATM operator and ATMs located inside a building are exempt (1) unless a building exists for the sole purpose of providing an enclosure for the ATM or (2) unless a transaction can be conducted from the outside of a building. N.R.S. 660.225	From the face of the ATM and extending in an unobstructed direction outward 5 feet: 10 candlefoot power minimum. From within 50 feet from all unobstructed directions from the face of the ATM: 2 candlefoot power minimum. Within 10 feet of the corner of a building and generally accessible from an adjacent side: 2 candlefoot power minimum along the first 40 unobstructed feet of the adjacent side of a building. From the parking area within 60 feet of the ATM: 2 candlefoot power minimum. N.R.S. 660.205	Supersedes and preempts all rules, regulations, codes, statutes, or ordinances of all cities, counties, cities and counties, municipalities, and local agencies regarding customer safety at ATMs. N.R.S. 660.235	Notices shall advise customers to be aware of his surroundings, particularly later than a half hour after sunset; consider having someone accompany him when the automated teller is used later than a half hour after sunset; refrain from displaying his cash, pocket the cash as soon as the transaction is completed and count the cash later in the safety of his car or home; consider using another automated teller, or coming back later, if he notices anything suspicious; consider canceling the transaction, pocketing the device for access and leaving if he notices anything suspicious while transacting business at the automated teller;

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
							and report all crimes to the operator of the automated teller and to local law enforcement official immediately. N.R.S. 660.215
NY	NY BANK § § 75-b – 75-o	All banking organizations and entities responsible for the maintaining and/or controlling of an ATM. NY BANK §75-b	By the 15 th day of January and July of each year, financial institutions must submit a written compliance report to the department, certifying that such ATM is in compliance with the provisions of this article. NY BANK § 75-g	Except in cities having a population of one million or more, and in accordance with the guidelines set forth in this article, the superintendent, pursuant to rules and regulations promulgated by the superintendent, and upon written request of a banking institution, may approve variances which provide substitute security measures that are substantially as safe as the requirements of any of the security measures contained in this article, or exemptions from such measures, with respect to an automated teller machine facility or facilities operated by such banking institution. NY BANK § 75-m	For an open and operating automated teller machine facility open to the outdoor air, and any defined parking area. From 5 feet outward of the ATM: 5 footcandles power minimum; From 30 feet in all unobstructed directions of the ATM 2 footcandles; From 60 feet in all unobstructed directions of the ATM 1 footcandle. Applies at all hours of darkness (30 minutes prior to sunset and ending at sunrise) when ATM facility is open and operating. NY BANK § 75-b	Except as provided in subdivision two of this section, this article shall supersede and preempt all rules, regulations, codes, statutes or ordinances of all cities, counties, municipalities, and local agencies regarding customer safety at automated teller machine facilities. NY BANK § 75-l	(1) A clearly visible sign which, at a minimum, provides the following information: the activity of the ATM is being recorded by a surveillance camera customers should close the entry door completely upon entering and exiting; customers should not permit any unknown persons to enter after regular banking hours; customers should place withdrawn cash securely upon their person before exiting the ATM complaints concerning security in the ATM should be directed to the security department, together with telephone numbers for such

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
							complaints, and to call the police if emergency assistance is needed. NY BANK § 75-c
OR	714.280 – 714.315	Any financial institution or other business institution who operates an ATM. O.R.S. § 714.210	Compliance creates rebuttable presumption that operator of ATM provided adequate measures for customer safety. O.R.S. § 714.315	ATMs located inside of a building, unless it is a freestanding enclosure, or located in any area that is not controlled by the operator. O.R.S. § 714.305	(1) There shall be a minimum of 10 candlefoot power at the face of the ATM or night deposit facility and extending in an unobstructed direction outward five feet. (2) There shall be a minimum of two candlefoot power within 50 feet in all unobstructed directions from the face of the ATM or night deposit facility. In the event the ATM or night deposit facility is located within 10 feet of the corner of the building and the ATM or night deposit facility is generally accessible from the adjacent side, there shall be minimum of two candlefoot power along the first 40 unobstructed feet of the adjacent side of the building. (3) There shall be a minimum of two candlefoot power in that portion of the defined parking area within 60 feet of the ATM or night deposit facility. O.R.S. § 714.295	Compliance creates rebuttable presumption that operator of ATM provided adequate measures for customer safety. O.R.S. § 714.310	Upon the original issuance or reissuance of an automated teller machine facility access device, the issuing banking institution shall provide its customers with written information concerning safety precautions to be employed while using an automated teller machine facility. O.R.S. § 714.300

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
TX	TX FIN § 59.301 – 59.310	The person primarily responsible for the operation of an unmanned teller machine. TX FIN § 59.301	Substantial compliance is prima facie evidence that adequate safety protection measures have been provided. Violation does not constitute negligence per se. TX FIN § 59.304	A customer of a financial institution can authorize and effect the electronic transfer of money from the customer's account at the financial institution to a merchant's account at a financial institution in the county or municipality in which the terminal is located to obtain cash or to purchase, rent, or pay for goods or services; and (B) the merchant can ascertain that the transaction has been completed and the money has been/will be transferred to the merchant's account at the merchant's financial institution in the county or municipality in which the terminal is located; or located: (A) inside a building: (i) unless the building is a freestanding installation; or (ii) except to the extent a transaction can be conducted from outside the building; or (B) in an area not controlled by the	10 candlefoot power at the face of the unmanned teller machine and extending in an unobstructed direction outward five feet; Two candlefoot power within 50 feet from any unobstructed direction from the face of the machine If the machine is located within 10 feet of the corner of a building and is generally accessible from the adjacent side, two candlefoot power along the first 40 unobstructed feet of the adjacent side of the building; and two candlefoot power in the part of the defined parking area within 60 feet of the unmanned teller machine. TX FIN § 59.307	None	An issuer of an access device shall give the customer a notice of basic safety precautions that the customer should follow while using an unmanned teller machine. The issuer shall personally deliver or mail the notice to each customer whose mailing address is in this state according to records for the account to which the access device relates. If the issuer furnishes an access device to more than one customer on the same account, the issuer is required to furnish a notice to only one of the customers. The issuer may furnish information under this section with other disclosures, including an initial or periodic disclosure statement furnished under the Electronic Fund Transfer Act. TX FIN § 59.309

State	Statute	Financial Institutions Affected	Standard Of Liability	Exemptions	Lighting Requirements	Preemption	Notice Requirements
				owner or operator of the machine. TX FIN § 59.302			
WA	RCWA 19.174.020 – 19.174.090	State or federally chartered bank, trust company, savings bank, savings and loan association and credit union. WA ST 19.174.020	Compliance is prima facie evidence that ATM operator provided adequate measures for customer safety. WA ST 19.174.090	ATMs located in any area which is not controlled by the ATM operator and ATMs located inside a building are exempt (1) unless a building exists for the sole purpose of providing an enclosure for the ATM or (2) unless a transaction can be conducted from the outside of a building. WA ST 19.174.070	From the face of the ATM and extending in an unobstructed direction outward 5 feet: 10 candlefoot power minimum. From within 50 feet from all unobstructed directions from the face of the ATM: 2 candlefoot power minimum. Within 10 feet of the corner of a building and generally accessible from an adjacent side: 2 candlefoot power minimum along the first 40 unobstructed feet of the adjacent side of a building. From the parking area within 50 feet of the ATM: 2 candlefoot power minimum. WA ST 19.174.050	Supersedes and preempts all rules, regulations, codes, statutes, or ordinances of all cities, counties, cities and counties, municipalities, and local agencies regarding customer safety at ATMs. WA ST 19.174.080	Issuers of access devices shall be required a minimum of one time to issue to customer addresses by mail or personal delivery notice of basic safety precautions. WA ST 19.174.060

Breach Notification Statues

All fifty states and the District of Columbia require that companies notify consumers when they experience a breach of their customers’ personal information. The District’s is the Consumer Security Breach Notification Act, D.C. Code § 28–3851. Like the majority of other states there is an exemption for banks and in the District, banks are deemed to be in compliance with state breach notification law if they are in compliance with corresponding federal law and regulations. In May of 2022, federal banking regulators, Federal Deposit Insurance Corp., Federal Reserve Board and Office of the Comptroller of the Currency, began requiring banks to report cybersecurity incidents within 36 hours. This is likely to stay inplace until the Cybersecurity and Infrastructure Security Administration issues its proposed rule, anticipated shortly before March of 2024.

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
AL	Ala. Code § 8-38-1 et seq.	<p>An Alabama resident's first name or first initial and last name in combination with one or more of the following with respect to the same Alabama resident:</p> <ol style="list-style-type: none"> 1. A non-truncated Social Security number or tax identification number. 2. A non-truncated driver's license number, state-issued identification card number, passport number, military identification number, or other unique identification number issued on a government document used to verify the identity of a specific individual. 3. A financial account number, including a bank account number, credit card number, or debit card number, in combination with any security code, access code, password, expiration date, or PIN, that is necessary to access the financial account or to conduct a transaction that will credit or debit the financial account. 4. Any information regarding an individual's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional. 5. An individual's health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the 	45 days.	<p>Attorney General: If the number of individuals a covered entity is required to notify exceeds 1,000, the entity shall provide written notice of the breach to the Attorney General as expeditiously as possible and without unreasonable delay (45 days).</p> <p>Consumer Reporting Agencies: If a covered entity discovers circumstances requiring notice of more than 1,000 individuals at a single time, the entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in the Fair Credit Reporting Act, 15 U.S.C. 1681a, of the timing, distribution, and content of the notices.</p>	<p>An entity subject to or regulated by federal laws, rules, regulations, procedures, or guidance on data breach notification established or enforced by the federal government is exempt from this act as long as the entity does all of the following:</p> <ol style="list-style-type: none"> (1) Maintains procedures pursuant to those laws, rules, regulations, procedures, or guidance. (2) Provides notice to affected individuals pursuant to those laws, rules, regulations, procedures, or guidance. (3) Timely

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
		individual. 6. A user name or email address, in combination with a password or security question and answer that would permit access to an online account affiliated with the covered entity that is reasonably likely to contain or is used to obtain sensitive personally identifying information.			provides a copy of the notice to the Attorney General when the number of individuals the entity notified exceeds 1,000.
AK	Alaska Stat. § 45.48.010 et seq.	Information in any form on an individual that is not encrypted or redacted, or is encrypted and the encryption key has been accessed or acquired, and that consists of a combination of (A) an individual's name; in this subparagraph, "individual's name" means a combination of an individual's (i) first name or first initial; and (ii) last name; and (B) one or more of the following information elements: (i) the individual's social security number; (ii) the individual's driver's license number or state identification card number; (iii) except as provided in (iv) of this subparagraph, the individual's account number, credit card number, or debit card number; (iv) if an account can only be accessed with a personal code, the number in (iii) of this subparagraph and the personal code; in this sub-subparagraph, "personal code" means a security code, an access code, a personal identification number, or a password; (v) passwords, personal identification numbers, or other access codes for financial accounts.	Without unreasonable delay	Attorney General: only if not disclosing? "disclosure is not required if, after an appropriate investigation and after written notification to the attorney general of this state, the covered person determines that there is not a reasonable likelihood that harm to the consumers whose personal information has been acquired has resulted or will result from the breach. The determination shall be documented in writing, and the documentation shall be maintained for five years." 45.48.010(c) Consumer Reporting Agencies: If an information collector is required to notify more than 1,000 state residents of a breach, the information collector shall also notify without unreasonable delay all consumer credit reporting agencies that compile and maintain files on consumers on a nationwide basis and provide the agencies with the timing, distribution, and content of the notices to state residents.	Section 45.48.040, which requires notification to consumer credit reporting agencies when more than 1,000 state residents are subject to a breach, does not apply to entities subject to the Gramm-Leach-Bliley Financial Modernization Act.

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
AZ	Ariz. Rev. Stat. § 44-7501	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the data element is not encrypted, redacted or secured by any other method rendering the element unreadable or unusable: <ul style="list-style-type: none"> (i) The individual's social security number. (ii) The individual's number on a driver license issued pursuant to section 28-3166 or number on a nonoperating identification license issued pursuant to section 28-3165. (iii) The individual's financial account number or credit or debit card number in combination with any required security code, access code or password that would permit access to the individual's financial account. 	Without unreasonable delay	No	This section does not apply to a person subject to title V of the Gramm-Leach-Bliley act of 1999 (P.L. 106-102; 113 Stat. 1338; 15 United States Code sections 6801 through 6809).
AR	Ark. Code § 4-110- 103	An individual's first name or first initial and his or her last name in combination with any one (1) or more of the following data elements when either the name or the data element is not encrypted or redacted: <ul style="list-style-type: none"> (A) Social security number; (B) Driver's license number or Arkansas identification card number; (C) Account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account; and (D) Medical information (any individually identifiable information, in electronic or physical form, regarding the individual's medical history or medical treatment or diagnosis by a health care professional). 	Without unreasonable delay	No	The provisions of this chapter do not apply to a person or business that is regulated by a state or federal law that provides greater protection to personal information and at least as thorough disclosure requirements for breaches of the security of personal information than that provided by this chapter. Compliance with the state or federal law shall be deemed compliance with this chapter with

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
					regard to the subjects covered by this chapter. (A.C.A. § 4-110-106).
CA	Cal. Civ. Code § 1798.82	<p>Either an individual’s first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted:</p> <p>A) Social security number.</p> <p>(B) Driver’s license number or California identification card number.</p> <p>(C) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual’s financial account.</p> <p>(D) Medical information (any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional).</p> <p>(E) Health insurance information (an individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records).</p> <p>(F) Information or data collected through the use or operation of an automated license plate recognition system, as defined in Section 1798.90.5.</p> <p>OR A user name or email address, in combination with a password or security question and answer that would permit access to an online account.</p>	Without unreasonable delay (except for the disclosure of PHI by a clinic, health facility, home health agency, or hospice licensed by the California Department of Public Health (“CDPH”), which has a 15 Business day deadline)	Attorney General: A person or business that is required to issue a security breach notification pursuant to this section to more than 500 California residents as a result of a single breach of the security system shall electronically submit a single sample copy of that security breach notification, excluding any personally identifiable information, to the Attorney General.	A person or business that maintains its own notification procedures as part of an information security policy for the treatment of personal information and is otherwise consistent with the timing requirements of this part, shall be deemed to be in compliance with the notification requirements of this section if the person or business notifies subject persons in accordance with its policies in the event of a breach of security of the system.

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CO	Colo. Rev. Stat. § 6-1-716	<p>(A) A Colorado resident's first name or first initial and last name in combination with any one or more of the following data elements that relate to the resident, when the data elements are not encrypted, redacted, or secured by any other method rendering the name or the element unreadable or unusable: Social security number; Student, military, or passport identification number; Driver's license number or identification card number; Medical information; Health Insurance Identification number; or Biometric data;</p> <p>(B) Username or e-mail address, in combination with a password or security questions and answers, that would permit access to an online account; or</p> <p>(C) Account number or credit or debit card number in combination with any required security code, access code, or password that would permit access to that account.</p>	30 Days	<p>Attorney General: The covered entity that must notify Colorado residents of a data breach pursuant to this section shall provide notice of any security breach to the Colorado Attorney General in the most expedient time possible and without unreasonable delay, but not later than thirty days after the date of determination that a security breach occurred, if the security breach is reasonably believed to have affected five hundred Colorado residents or more, unless the investigation determines that the misuse of information about a Colorado resident has not occurred and is not likely to occur.</p> <p>Consumer Reporting Agencies: If a covered entity is required to notify more than one thousand Colorado residents of a security breach pursuant to this section, the covered entity shall also notify, in the most expedient time possible and without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by the federal "Fair Credit Reporting Act", 15 U.S.C. sec. 1681a(p), of the anticipated date of the notification to the residents and the</p>	The provision requiring notice to credit reporting agencies shall not apply to a person who is subject to Title V of the federal "Gramm-Leach-Bliley Act", 15 U.S.C. sec. 6801 et seq. A covered entity that is regulated by state or federal law and that maintains procedures for a security breach pursuant to the laws, rules, regulations, guidances, or guidelines established by its state or federal regulator is in compliance with this section; except that notice to the Attorney General is still required pursuant to subsection (2)(f) of this section. In the case of a conflict between the time period for notice to individuals that is required pursuant to this subsection (3) and the applicable state or federal law or regulation, the law or

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				approximate number of residents who are to be notified.	regulation with the shortest time frame for notice to the individual controls.
CT	Conn. Gen Stat. 36a-701(b)	An individual's first name or first initial and last name in combination with any one, or more, of the following data: (1) Social Security number; (2) driver's license number or state identification card number; or (3) account number, credit or debit card number, in combination with any required security code, access code or password that would permit access to an individual's financial account.	90 Calendar Days (60 days for PHI/HIPAA incidents)	Attorney General: If notice of a breach of security is required, the breached entity shall not later than the time when notice is provided to the resident also provide notice of the breach of security to the Attorney General.	Any person that maintains such a security breach procedure pursuant to the rules, regulations, procedures or guidelines established by the primary or functional regulator, as defined in 15 USC 6809(2), shall be deemed to be in compliance with the security breach notification requirements of this section, provided (1) such person notifies, as applicable, such residents of this state, owners, and licensees required to be notified under and in accordance with the policies or the rules, regulations, procedures or guidelines established by the primary or functional regulator in the event of

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					<p>a breach of security, and (2) if notice is given to a resident of this state in accordance with subdivision (1) of this subsection regarding a breach of security, such person also notifies the Attorney General not later than the time when notice is provided to the resident.</p>
DC	D.C. Code § 28-3851 et seq.	<p>An individual's first name or first initial and last name, or phone number, or address, and any one or more of the following data elements:</p> <ul style="list-style-type: none"> (i) Social security number; (ii) Driver's license number or District of Columbia Identification Card number; or (iii) Credit card number or debit card number; or <p>Any other number or code or combination of numbers or codes, such as account number, security code, access code, or password, that allows access to or use of an individual's financial or credit account.</p>	Without unreasonable delay	<p>Consumer Reporting Agencies: If any person or entity is required by subsection (a) or (b) of this section to notify more than 1,000 persons of a breach of security pursuant to this subsection, the person shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by section 603(p) of the Fair Credit Reporting Act, approved October 26, 1970 (84 Stat. 1128; 15 U.S.C. § 1681a(p)), of the timing, distribution and content of the notices. Nothing in this subsection shall be construed to require the person to provide to the consumer reporting agency the names or other personal identifying information of breach notice recipients.</p>	<p>A person or entity who maintains procedures for a breach notification system under Title V of the Gramm-Leach-Bliley Act, approved November 12, 1999 (113 Stat. 1436; 15 U.S.C. § 6801 et seq.) ("Act"), and provides notice in accordance with the Act, and any rules, regulations, guidance and guidelines thereto, to each affected resident in the event of a breach, shall be deemed to be in compliance with this section.</p>

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				This subsection shall not apply to a person or entity who is required to notify consumer reporting agencies of a breach pursuant to Title V of the Gramm-Leach-Bliley Act, approved November 12, 1999 (113 Stat. 1436; 15 U.S.C. § 6801 et seq[.]).	
DE	Del. Code tit. 6, § 12B-101(4)	<p>A Delaware resident's first name or first initial and last name in combination with any 1 or more of the following data elements that relate to the resident, when either the name or the data elements are not encrypted:</p> <ol style="list-style-type: none"> 1. Social Security number. 2. Driver's license number or state or federal identification card number. 3. Account number, credit card number, or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial account. 4. Passport number. 5. A username or email address in combination with a password or security question and answer that would permit access to an online account. 6. Medical history, medical treatment by a healthcare professional, diagnosis of mental or physical condition by a health care professional, or deoxyribonucleic acid profile. 7. Health insurance policy number, subscriber identification number, or any other unique identifier used by a health insurer to identify the person. 8. Unique biometric data generated from measurements or analysis of human body 	60 Calendar Days (effective 4/14/18)	Attorney General: If the affected number of Delaware residents to be notified exceeds 500 residents, the person required to provide notice shall, not later than the time when notice is provided to the resident, also provide notice of the breach of security to the Attorney General.	Under this chapter, an individual or a commercial entity that is regulated by state or federal law, including the Health Insurance Portability and Accountability Act of 1996 (P.L. 104-191, as amended) and the Gramm Leach Bliley Act (15 U.S.C. § 6801 et seq., as amended) and that maintains procedures for a breach of security pursuant to the laws, rules, regulations, guidance, or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with this chapter if the person notifies affected

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		characteristics for authentication purposes. 9. An individual taxpayer identification number.			Delaware residents in accordance with the maintained procedures when a breach of security occurs.
FL	Fla. Stat. § 501.171	a. An individual’s first name or first initial and last name in combination with any one or more of the following data elements for that individual: (i) A social security number; (ii) A driver license or identification card number, passport number, military identification number, or other similar number issued on a government document used to verify identity; (iii) A financial account number or credit or debit card number, in combination with any required security code, access code, or password that is necessary to permit access to an individual’s financial account; (IV) Any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; or (V) An individual’s health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the individual. b. A user name or e-mail address, in combination with a password or security question and answer that would permit access to an online account.	30 Calendar Days	Department of Legal Affairs: Written notice within 30 days if 500 or more people in Florida are impacted; Consumer Reporting Agencies: If a covered entity discovers circumstances requiring notice pursuant to this section of more than 1,000 individuals at a single time, the covered entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in the Fair Credit Reporting Act, 15 U.S.C. s. 1681a(p), of the timing, distribution, and content of the notices.	Notice provided pursuant to rules, regulations, procedures, or guidelines established by the covered entity’s primary or functional federal regulator is deemed to be in compliance with the notice requirement in this subsection if the covered entity notifies affected individuals in accordance with the rules, regulations, procedures, or guidelines established by the primary or functional federal regulator in the event of a breach of security. Under this paragraph, a covered entity that timely provides a copy of such notice to the department is deemed to be in compliance with

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					the notice requirement in subsection (3).
GA	Ga. Code § 10-1-911	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted:</p> <ul style="list-style-type: none"> (A) Social security number; (B) Driver's license number or state identification card number; (C) Account number, credit card number, or debit card number, if circumstances exist wherein such a number could be used without additional identifying information, access codes, or passwords; (D) Account passwords or personal identification numbers or other access codes; or (E) Any of the items contained in subparagraphs (A) through (D) of this paragraph when not in connection with the individual's first name or first initial and last name, if the information compromised would be sufficient to perform or attempt to perform identity theft against the person whose information was compromised. 	Without unreasonable delay	Consumer Reporting Agencies: In the event that an information broker or data collector discovers circumstances requiring notification pursuant to this Code section of more than 10,000 residents of this state at one time, the information broker or data collector shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nation-wide basis, as defined by 15 U.S.C. Section 1681a, of the timing, distribution, and content of the notices.	None
HI	Haw. Rev. § 487N-2	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted:</p> <ul style="list-style-type: none"> (1) Social security number; (2) Driver's license number or Hawaii identification card number; or (3) Account number, credit or debit card number, access code, or password that would permit access to an individual's financial account. 	Without unreasonable delay	Office of Consumer Protection & Consumer Reporting Agencies: In the event a business provides notice to more than one thousand persons at one time pursuant to this section, the business shall notify in writing, without unreasonable delay, the State of Hawaii's office of consumer protection and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as	A financial institution that is subject to the federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice published in the Federal Register on March 29, 2005, by the Board of

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				defined in 15 U.S.C. section 1681a(p), of the timing, distribution, and content of the notice.	Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, or subject to 12 C.F.R. Part 748, and any revisions, additions, or substitutions relating to the interagency guidance
ID	Idaho Stat. § 28-51-104 to 28-51-107	<p>An Idaho resident’s first name or first initial and last name in combination with any one (1) or more of the following data elements that relate to the resident, when either the name or the data elements are not encrypted:</p> <ul style="list-style-type: none"> (a) Social security number; (b) Driver’s license number or Idaho identification card number; or (c) Account number, or credit or debit card number, in combination with any required security code, access code, or password that would permit access to a resident’s financial account. 	Without unreasonable delay	No- only state agencies req. to notify Attorney General.	An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for a breach of the security of the system pursuant to the laws, rules, regulations, guidances, or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with section 28-51-105, Idaho Code, if the individual or the commercial entity complies with the

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					maintained procedures when a breach of the security of the system occurs.
IL	815 ILCS 530/1 et seq.	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted or are encrypted or redacted but the keys to unencrypt or unredact or otherwise read the name or data elements have been acquired without authorization through the breach of security:</p> <ul style="list-style-type: none"> (A) Social Security number. (B) Driver's license number or State identification card number. (C) Account number or credit or debit card number, or an account number or credit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account. (D) Medical information. (E) Health insurance information. (F) Unique biometric data generated from measurements or technical analysis of human body characteristics used by the owner or licensee to authenticate an individual, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data. <p>(2) User name or email address, in combination with a password or security question and answer that would permit access to an online account, when</p>	Without unreasonable delay	No	Notwithstanding any other subsection in this Section, a data collector that maintains its own notification procedures as part of an information security policy for the treatment of personal information and is otherwise consistent with the timing requirements of this Act, shall be deemed in compliance with the notification requirements of this Section if the data collector notifies subject persons in accordance with its policies in the event of a breach of the security of the system data.

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		<p>either the user name or email address or password or security question and answer are not encrypted or redacted or are encrypted or redacted but the keys to unencrypt or unredact or otherwise read the data elements have been obtained through the breach of security.</p>			
IN	Ind. Code § 24-4.9 et seq	<p>"Personal information" means:</p> <ul style="list-style-type: none"> (1) a Social Security number that is not encrypted or redacted; or (2) an individual's first and last names, or first initial and last name, and one (1) or more of the following data elements that are not encrypted or redacted: <ul style="list-style-type: none"> (A) A driver's license number. (B) A state identification card number. (C) A credit card number. (D) A financial account number or debit card number in combination with a security code, password, or access code that would permit access to the person's account. 	<p>AG will open an investigation if not notified within 30 days.</p>	<p>Consumer Reporting Agencies & Attorney General: A data base owner required to make a disclosure under subsection (a) to more than one thousand (1,000) consumers shall also disclose to each consumer reporting agency (as defined in 15 U.S.C. 1681a(p)) information necessary to assist the consumer reporting agency in preventing fraud, including personal information of an Indiana resident affected by the breach of the security of a system. If a data base owner makes a disclosure described in subsection (a), the data base owner shall also disclose the breach to the attorney general.</p>	<p>A financial institution that complies with the disclosure requirements prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice or the Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice, as applicable, is not required to make a disclosure under this chapter</p>

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IA	Iowa Code § § 715C.1, 715C.2	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements that relate to the individual if any of the data elements are not encrypted, redacted, or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable or are encrypted, redacted, or otherwise altered by any method or technology but the keys to unencrypt, unredact, or otherwise read the data elements have been obtained through the breach of security:</p> <ol style="list-style-type: none"> (1) Social security number. (2) Driver's license number or other unique identification number created or collected by a government body. (3) Financial account number, credit card number, or debit card number in combination with any required expiration date, security code, access code, or password that would permit access to an individual's financial account. (4) Unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual's financial account. (5) Unique biometric data, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data. 	Without unreasonable delay.	Attorney General: Written notice to director of the consumer protection division of the office of the <i>attorney general</i> w/in 5 days of notifying consumers if more than 500 residents impacted	This section does not apply to: A person who is subject to and complies with regulations promulgated pursuant to Tit. V of the Gramm-Leach-Bliley Act of 1999, 15 U.S.C. § 6801 – 6809.
KS	Kan. Stat. § 50-7a01 et seq.	<p>A consumer's first name or first initial and last name linked to any one or more of the following data elements that relate to the consumer, when the data elements are neither encrypted nor redacted:</p> <ol style="list-style-type: none"> (1) Social security number; (2) driver's license number or state identification card 	Without unreasonable delay	Consumer Reporting Agencies: In the event that a person discovers circumstances requiring notification pursuant to this section of more than 1,000 consumers at one time, the	An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for

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		<p>number; or (3) financial account number, or credit or debit card number, alone or in combination with any required security code, access code or password that would permit access to a consumer's financial account. The term "personal information" does not include publicly available information that is lawfully made available to the general public from federal, state or local government records.</p>		<p>person shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. § 1681a(p), of the timing, distribution and content of the notices.</p>	<p>a breach of the security of the system pursuant to the laws, rules, regulations, guidances or guidelines established by its primary or functional state or federal regulator is deemed to be in compliance with this section. This section does not relieve an individual or a commercial entity from a duty to comply with other requirements of state and federal law regarding the protection and privacy of personal information.</p>
KY	KRS § 365.732	<p>An individual's first name or first initial and last name in combination with any one (1) or more of the following data elements, when the name or data element is not redacted:</p> <ol style="list-style-type: none"> 1. Social Security number; 2. Driver's license number; or 3. Account number or credit or debit card number, in combination with any required security code, access code, or password to permit access to an individual's financial account. 	Without unreasonable delay	<p>Consumer Reporting Agencies: If a person discovers circumstances requiring notification pursuant to this section of more than one thousand (1,000) persons at one (1) time, the person shall also notify, without unreasonable delay, all consumer reporting agencies and credit bureaus that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. sec. 1681a, of the timing, distribution, and content of the notices.</p>	<p>The provisions of this section and the requirements for nonaffiliated third parties in KRS Chapter 61 shall not apply to any person who is subject to the provisions of Title V of the Gramm-Leach-Bliley Act of 1999, Pub. L. No. 106-102, as amended.</p>

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LA	La. Rev. Stat. § § 51:3071 et seq.	<p>The first name or first initial and last name of an individual resident of this state in combination with any one or more of the following data elements, when the name or the data element is not encrypted or redacted:</p> <ul style="list-style-type: none"> (i) Social security number. (ii) Driver's license number or state identification card number. (iii) Account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account. (iv) Passport number. (v) Biometric data. "Biometric data" means data generated by automatic measurements of an individual's biological characteristics, such as fingerprints, voice print, eye retina or iris, or other unique biological characteristic that is used by the owner or licensee to uniquely authenticate an individual's identity when the individual accesses a system or account. 	60 days.	<p>Attorney General: When notification is delayed [beyond 60 days], the person or agency shall provide the attorney general the reasons for the delay in writing within the sixty day notification period provided in this Subsection. Upon receipt of the written reasons, the attorney general shall allow a reasonable extension of time to provide the notification required in Subsections C and D of this Section.</p>	<p>A financial institution that is subject to and in compliance with the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, issued on March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the office of the comptroller of the currency and the office of thrift supervision, and any revisions, additions, or substitutions relating to said interagency guidance, shall be deemed to be in compliance with this Chapter.</p>

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ME	Me. Rev. Stat. tit. 10 § 1347 et seq.	<p>An individual's first name, or first initial, and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted:</p> <ul style="list-style-type: none"> A. Social security number; B. Driver's license number or state identification card number; C. Account number, credit card number or debit card number, if circumstances exist wherein such a number could be used without additional identifying information, access codes or passwords; D. Account passwords or personal identification numbers or other access codes; or E. Any of the data elements contained in paragraphs A to D when not in connection with the individual's first name, or first initial, and last name, if the information if compromised would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised. 	Without unreasonable delay	<p>State Regulator/ Attorney General: When notice of a breach of the security of the system is required under subsection 1, the person shall notify the appropriate state regulators within the Department of Professional and Financial Regulation, or if the person is not regulated by the department, the Attorney General.</p> <p>Consumer Reporting Agencies: If a person discovers a breach of the security of the system that requires notification to more than 1,000 persons at a single time, the person shall also notify, without unreasonable delay, consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 United States Code, Section 1681a(p). Notification must include the date of the breach, an estimate of the number of persons affected by the breach, if known, and the actual or anticipated date that persons were or will be notified of the breach.</p>	A person that complies with the security breach notification requirements of rules, regulations, procedures or guidelines established pursuant to federal law or the law of this State is deemed to be in compliance with the requirements of section 1348 as long as the law, rules, regulations or guidelines provide for notification procedures at least as protective as the notification requirements of section 1348.
MD	Md. Code, Com. Law § 14-3501 et seq.	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the name or the data elements are not encrypted, redacted, or otherwise protected by another method that renders the information unreadable or unusable:	45 Calendar Days (60 days for PHI/HIPAA incidents)	Attorney General & Consumer Reporting Agencies: Prior to giving the notification required [for consumers] and subject to [allowances for delay], a business shall provide notice of a breach of the	A business [or affiliate] that is subject to and in compliance with § 501(b) of the federal Gramm–Leach–Bliley Act, 15 U.S.C. § 6801, §

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		(i) A Social Security number; (ii) A driver’s license number; (iii) A financial account number, including a credit card number or debit card number, that in combination with any required security code, access code, or password, would permit access to an individual’s financial account; or (iv) An Individual Taxpayer Identification Number.		security of a system to the Office of the Attorney General. If a business is required under § 14–3504 of this subtitle to give notice of a breach of the security of a system to 1,000 or more individuals, the business also shall notify, without unreasonable delay, each consumer reporting agency that compiles and maintains files on consumers on a nationwide basis, as defined by 15 U.S.C. § 1681a(p), of the timing, distribution, and content of the notices.	216 of the federal Fair and Accurate Credit Transactions Act, 15 U.S.C. § 1681w, the federal Interagency Guidelines Establishing Information Security Standards, and the federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, and any revisions, additions, or substitutions, shall be deemed to be in compliance with this subtitle. § 14–3507.
MA	Mass. Gen. Laws § 93H-1 et seq.	A resident's first name and last name or first initial and last name in combination with any 1 or more of the following data elements that relate to such resident: (a) Social Security number; (b) driver's license number or state-issued identification card number; or (c) financial account number, or credit or debit card number, with or without any required security code, access code, personal identification number or password, that would permit access to a resident's financial account	Without unreasonable delay.	Attorney General & Director of Consumer Affairs: A person or agency that owns or licenses data that includes personal information about a resident of the commonwealth, shall provide notice, as soon as practicable and without unreasonable delay, when such person or agency (1) knows or has reason to know of a breach of security or (2) when the person or agency knows or has reason to know that the personal	A person who maintains procedures for responding to a breach of security pursuant to federal laws, rules, regulations, guidance, or guidelines, is deemed to be in compliance with this chapter if the person notifies affected Massachusetts residents in accordance with the

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				<p>information of such resident was acquired or used by an unauthorized person or used for an unauthorized purpose, to the attorney general, the director of consumer affairs and business regulation and to such resident, in accordance with this chapter. The notice to be provided to the attorney general and said director, and consumer reporting agencies or state agencies if any, shall include, but not be limited to, the nature of the breach of security or unauthorized acquisition or use, the number of residents of the commonwealth affected by such incident at the time of notification, and any steps the person or agency has taken or plans to take relating to the incident.</p>	<p>maintained or required procedures when a breach occurs; provided further that the person also notifies the attorney general and the director of the office of consumer affairs and business regulation of the breach as soon as practicable and without unreasonable delay following the breach. The notice to be provided to the attorney general and the director of the office of consumer affairs and business regulation shall consist of, but not be limited to, any steps the person or agency has taken or plans to take relating to the breach pursuant to the applicable federal law, rule, regulation, guidance or guidelines; provided further that if said person or agency does not comply with applicable federal laws,</p>

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					rules, regulations, guidance or guidelines, then it shall be subject to the provisions of this chapter.
MI	Mich. Comp. Laws § 445.63,	<p>The first name or first initial and last name linked to 1 or more of the following data elements of a resident of this state:</p> <ul style="list-style-type: none"> (i) Social security number. (ii) Driver license number or state personal identification card number. (iii) Demand deposit or other financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to any of the resident's financial accounts. 	Without unreasonable delay	<p>Consumer Reporting Agencies: After a person or agency provides a notice [to over 1,000 residents], the person or agency shall notify each consumer reporting agency that compiles and maintains files on consumers on a nationwide basis, as defined in 15 USC 1681a(p), of the security breach without unreasonable delay. A notification under this subsection shall include the number of notices that the person or agency provided to residents of this state and the timing of those notices. This subsection does not apply to a person or agency subject to 15 USC 6801 to 6809.</p>	A financial institution that is subject to, and has notification procedures in place that are subject to examination by the financial institution's appropriate regulator for compliance with, the interagency guidance on response programs for unauthorized access to customer information and customer notice prescribed by the board of governors of the federal reserve system and the other federal bank and thrift regulatory agencies, or similar guidance

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					prescribed and adopted by the national credit union administration, and its affiliates, is considered to be in compliance with this section.
MN	Minn. Stat. § § 325E.61,	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the data element is not secured by encryption or another method of technology that makes electronic data unreadable or unusable, or was secured and the encryption key, password, or other means necessary for reading or using the data was also acquired: <ul style="list-style-type: none"> (1) Social Security number; (2) driver's license number or Minnesota identification card number; or (3) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account. 	Without unreasonable delay	Consumer Reporting Agencies: If a person discovers circumstances requiring notification under this section and section 13.055, subdivision 6, of more than 500 persons at one time, the person shall also notify, within 48 hours, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by United States Code, title 15, section 1681a, of the timing, distribution, and content of the notices.	This section and section 13.055, subdivision 6, do not apply to any "financial institution" as defined by United States Code, title 15, section 6809(3).
MS	Miss. Code § 75-24- 29	An individual's first name or first initial and last name in combination with any one or more of the following data elements: <ul style="list-style-type: none"> (i) Social security number; (ii) Driver's license number or state identification card number; or (iii) An account number or credit or debit card number in combination with any required security code, access code or password that would permit access to an individual's financial account. 	Without unreasonable delay	No	Any person who conducts business in this state that maintains its own security breach procedures as part of an information security policy for the treatment of personal information, and otherwise complies with the timing

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					<p>requirements of this section, shall be deemed to be in compliance with the security breach notification requirements of this section if the person notifies affected individuals in accordance with the person's policies in the event of a breach of security. Any person that maintains such a security breach procedure pursuant to the rules, regulations, procedures or guidelines established by the primary or federal functional regulator, as defined in 15 USCS 6809(2), shall be deemed to be in compliance with the security breach notification requirements of this section, provided the person notifies affected individuals in accordance with the policies or the rules, regulations,</p>

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					<p>procedures or guidelines established by the primary or federal functional regulator in the event of a breach of security of the system.</p>
MO	Mo. Rev. Stat. § 407.1500	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements that relate to the individual if any of the data elements are not encrypted, redacted, or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable or unusable:</p> <ul style="list-style-type: none"> (a) Social Security number; (b) Driver's license number or other unique identification number created or collected by a government body; (c) Financial account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account; (d) Unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual's financial account; (e) Medical information; or (f) Health insurance information. 	Without unreasonable delay	<p>Attorney General & Consumer Reporting Agencies: In the event a person provides notice to more than one thousand consumers at one time pursuant to this section, the person shall notify, without unreasonable delay, the attorney general's office and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. Section 1681a(p), of the timing, distribution, and content of the notice.</p>	<p>A financial institution that is:</p> <ul style="list-style-type: none"> (a) Subject to and in compliance with the Federal Interagency Guidance Response Programs for Unauthorized Access to Customer Information and Customer Notice, issued on March 29, 2005, by the board of governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, and any revisions, additions, or

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					substitutions relating to said interagency guidance; or (b) Subject to and in compliance with the National Credit Union Administration regulations in 12 CFR Part 748; or (c) Subject to and in compliance with the provisions of Title V of the Gramm-Leach-Bliley Financial Modernization Act of 1999, 15 U.S.C. Sections 6801 to 6809; shall be deemed to be in compliance with this section.
MT	Mont. Code § 30-14-1701 et seq.	An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted: (A) social security number; (B) driver's license number, state identification card number, or tribal identification card number; (C) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account; (D) medical record information as defined in 33-19-104;	Without unreasonable delay	Attorney General & Consumer Reporting Agencies: If a business discloses a security breach to any individual pursuant to this section and gives a notice to the individual that suggests, indicates, or implies to the individual that the individual may obtain a copy of the file on the individual from a consumer credit reporting agency, the business shall coordinate with the consumer reporting agency as to the timing, content, and distribution of the notice	Notwithstanding subsection (5), a person or business that maintains its own notification procedures as part of an information security policy for the treatment of personal information and that does not unreasonably delay notice is considered to be in compliance with the

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		<p>(E) a taxpayer identification number; or</p> <p>(F) an identity protection personal identification number issued by the United States internal revenue service.</p>		<p>to the individual. The coordination may not unreasonably delay the notice to the affected individuals. Any person or business that is required to issue a notification pursuant to this section shall simultaneously submit an electronic copy of the notification and a statement providing the date and method of distribution of the notification to the attorney general's consumer protection office, excluding any information that personally identifies any individual who is entitled to receive notification. If a notification is made to more than one individual, a single copy of the notification must be submitted that indicates the number of individuals in the state who received notification.</p>	<p>notification requirements of this section if the person or business notifies subject persons in accordance with its policies in the event of a breach of security of the data system.</p>
NE	Neb. Rev. Stat. § § 87-801, to 807	<p>(a) A Nebraska resident's first name or first initial and last name in combination with any one or more of the following data elements that relate to the resident if either the name or the data elements are not encrypted, redacted, or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable:</p> <p>(i) Social security number;</p> <p>(ii) Motor vehicle operator's license number or state identification card number;</p> <p>(iii) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access</p>	As soon as possible	<p>Attorney General:</p> <p>If notice of a breach of security of the system is required by subsection (1) of this section, the individual or commercial entity shall also, not later than the time when notice is provided to the Nebraska resident, provide notice of the breach of security of the system to the Attorney General.</p>	<p>An individual or a commercial entity that is regulated by state or federal law and that maintains procedures for a breach of the security of the system pursuant to the laws, rules, regulations, guidances, or guidelines established by its primary or functional state or federal regulator is</p>

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		to a resident's financial account; (iv) Unique electronic identification number or routing code, in combination with any required security code, access code, or password; or (v) Unique biometric data, such as a fingerprint, voice print, or retina or iris image, or other unique physical representation; or (b) A user name or email address, in combination with a password or security question and answer, that would permit access to an online account.			deemed to be in compliance with section 87-803 if the individual or commercial entity notifies affected Nebraska residents and the Attorney General in accordance with the maintained procedures in the event of a breach of the security of the system.
NV	Nev. Rev. Stat. § § 603A.010 et seq.	A natural person's first name or first initial and last name in combination with any one or more of the following data elements, when the name and data elements are not encrypted: (a) Social security number. (b) Driver's license number, driver authorization card number or identification card number. (c) Account number, credit card number or debit card number, in combination with any required security code, access code or password that would permit access to the person's financial account. (d) A medical identification number or a health insurance identification number. (e) A user name, unique identifier or electronic mail address in combination with a password, access code or security question and answer that would permit access to an online account.	Without unreasonable delay	Consumer Reporting Agencies: If a data collector determines that notification is required to be given pursuant to the provisions of this section to more than 1,000 persons at any one time, the data collector shall also notify, without unreasonable delay, any consumer reporting agency, as that term is defined in 15 U.S.C. § 1681a(p), that compiles and maintains files on consumers on a nationwide basis, of the time the notification is distributed and the content of the notification.	A data collector which is subject to and complies with the privacy and security provisions of the Gramm-Leach-Bliley Act, 15 U.S.C. § § 6801 et seq., shall be deemed to be in compliance with the notification requirements of this section.

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NH	N.H. Rev. Stat. § § 359-C:19, -C:20, -C:21	<p>An individual's first name or initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted:</p> <ul style="list-style-type: none"> (1) Social security number. (2) Driver's license number or other government identification number. (3) Account number, credit card number, or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account. 	As soon as possible	<p>Attorney General: Any person engaged in trade or commerce that is subject to RSA 358-A:3, I shall also notify the regulator which has primary regulatory authority over such trade or commerce. All other persons shall notify the New Hampshire attorney general's office.</p> <p>Consumer Reporting Agencies: (a) If a person is required to notify more than 1,000 consumers of a breach of security pursuant to this section, the person shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. section 1681a(p), of the anticipated date of the notification to the consumers, the approximate number of consumers who will be notified, and the content of the notice. Nothing in this paragraph shall be construed to require the person to provide to any consumer reporting agency the names of the consumers entitled to receive the notice or any personal information relating to them.</p> <p>(b) Subparagraph (a) shall not apply to a person who is subject to Title V of the Gramm, Leach-Bliley Act, 15 U.S.C. section 6801 et seq.</p>	Any person engaged in trade or commerce that is subject to RSA 358-A:3, I which maintains procedures for security breach notification pursuant to the laws, rules, regulations, guidances, or guidelines issued by a state or federal regulator shall be deemed to be in compliance with this subdivision if it acts in accordance with such laws, rules, regulations, guidances, or guidelines.

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NJ	N.J. Stat. § 56:8-161, -163	An individual's first name or first initial and last name linked with any one or more of the following data elements: (1) Social Security number; (2) driver's license number or State identification card number; or (3) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account. Dissociated data that, if linked, would constitute personal information is personal information if the means to link the dissociated data were accessed in connection with access to the dissociated data.	Without unreasonable delay	<p>State Police: Any business or public entity required under this section to disclose a breach of security of a customer's personal information shall, in advance of the disclosure to the customer, report the breach of security and any information pertaining to the breach to the Division of State Police in the Department of Law and Public Safety for investigation or handling, which may include dissemination or referral to other appropriate law enforcement entities.</p> <p>Consumer Reporting Agencies: In the event that a business or public entity discovers circumstances requiring notification pursuant to this section of more than 1,000 persons at one time, the business or public entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile or maintain files on consumers on a nationwide basis, as defined by subsection (p) of section 603 of the federal "Fair Credit Reporting Act" (15 U.S.C. s.1681a), of the timing, distribution and content of the notices.</p>	A business or public entity that maintains its own notification procedures as part of an information security policy for the treatment of personal information, and is otherwise consistent with the requirements of this section, shall be deemed to be in compliance with the notification requirements of this section if the business or public entity notifies subject customers in accordance with its policies in the event of a breach of security of the system.
NM	N.M. Stat. § 57-12C-1	An individual's first name or first initial and last name in combination with one or more of the following data elements that relate to the individual, when the data elements are not protected through encryption or redaction or otherwise rendered unreadable or	45 Calendar Days	<p>Attorney General & Consumer Reporting Agencies: A person that is required to issue notification of a security breach pursuant to the Data Breach</p>	The provisions of the Data Breach Notification Act shall not apply to a person subject to the federal

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		unusable: (a) social security number; (b) driver's license number; (c) government-issued identification number; (d) account number, credit card number or debit card number in combination with any required security code, access code or password that would permit access to a person's financial account; or (e) biometric data;		Notification Act to more than one thousand New Mexico residents as a result of a single security breach shall notify the office of the attorney general and major consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. Section 1681a(p), of the security breach in the most expedient time possible, and no later than forty-five calendar days, except as provided in Section 9 of the Data Breach Notification Act. A person required to notify the attorney general and consumer reporting agencies pursuant to this section shall notify the attorney general of the number of New Mexico residents that received notification pursuant to Section 6 of that act and shall provide a copy of the notification that was sent to affected residents within forty-five calendar days following discovery of the security breach, except as provided in Section 9 of the Data Breach Notification Act.	Gramm-Leach-Bliley Act.

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NY	N.Y. Gen. Bus. Law § 899-aa,	Personal information consisting of any information in combination with any one or more of the following data elements, when either the personal information or the data element is not encrypted, or encrypted with an encryption key that has also been acquired: (1) social security number; (2) driver's license number or non- driver identification card number; or (3) account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.	Without unreasonable delay	Attorney General & State Police: In the event that any New York residents are to be notified, the person or business shall notify the state attorney general, the department of state and the division of state police as to the timing, content and distribution of the notices and approximate number of affected persons. Such notice shall be made without delaying notice to affected New York residents. Consumer Reporting Agencies: In the event that more than five thousand New York residents are to be notified at one time, the person or business shall also notify consumer reporting agencies as to the timing, content and distribution of the notices and approximate number of affected persons. Such notice shall be made without delaying notice to affected New York residents.	None.
NC	N.C. Gen. Stat § § 75-65	A person's first name or first initial and last name in combination with identifying information as defined in G.S. 14-113.20(b): (1) Social security or employer taxpayer identification numbers. (2) Drivers license, State identification card, or passport numbers. (3) Checking account numbers. (4) Savings account numbers. (5) Credit card numbers. (6) Debit card numbers.	Without unreasonable delay	Attorney General: In the event a business provides notice to an affected person pursuant to this section, the business shall notify without unreasonable delay the Consumer Protection Division of the Attorney General's Office of the nature of the breach, the number of consumers affected by the breach, steps taken to investigate the breach,	A financial institution that is subject to and in compliance with the Federal Interagency Guidance Response Programs for Unauthorized Access to Consumer Information and Customer Notice, issued on March 7, 2005,

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		<p>(7) Personal Identification (PIN) Code as defined in G.S. 14-113.8(6).</p> <p>(8) Electronic identification numbers, electronic mail names or addresses, Internet account numbers, or Internet identification names.</p> <p>(9) Digital signatures.</p> <p>(10) Any other numbers or information that can be used to access a person's financial resources.</p> <p>(11) Biometric data.</p> <p>(12) Fingerprints.</p> <p>(13) Passwords.</p> <p>(14) Parent's legal surname prior to marriage.</p> <p>For the purposes of this section, personal information shall not include electronic identification numbers, electronic mail names or addresses, Internet account numbers, Internet identification names, parent's legal surname prior to marriage, or a password unless this information would permit access to a person's financial account or resources.</p>		<p>steps taken to prevent a similar breach in the future, and information regarding the timing, distribution, and content of the notice.</p> <p>Consumer Reporting Agencies: In the event a business provides notice to more than 1,000 persons at one time pursuant to this section, the business shall notify, without unreasonable delay, the Consumer Protection Division of the Attorney General's Office and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. § 1681a(p), of the timing, distribution, and content of the notice.</p>	<p>by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision; or a credit union that is subject to and in compliance with the Final Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice, issued on April 14, 2005, by the National Credit Union Administration; and any revisions, additions, or substitutions relating to any of the said interagency guidance, shall be deemed to be in compliance with this section.</p>

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ND	N.D. Cent. Code § 51-30-01 et seq.,	<p>An individual's first name or first initial and last name in combination with any of the following data elements, when the name and the data elements are not encrypted:</p> <ul style="list-style-type: none"> (1) The individual's social security number; (2) The operator's license number assigned to an individual by the department of transportation under section 39-06-14; (3) A nondriver color photo identification card number assigned to the individual by the department of transportation under section 39-06-03.1; (4) The individual's financial institution account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial accounts; (5) The individual's date of birth; (6) The maiden name of the individual's mother; (7) Medical information; (8) Health insurance information; (9) An identification number assigned to the individual by the individual's employer in combination with any required security code, access code, or password; or (10) The individual's digitized or other electronic signature. 	Without unreasonable delay	<p>Attorney General: Any person that experiences a breach of the security system as provided in this section shall disclose to the attorney general by mail or electronic mail any breach of the security system which exceeds two hundred fifty individuals.</p>	<p>A financial institution, trust company, or credit union that is subject to, examined for, and in compliance with the federal interagency guidance on response programs for unauthorized access to customer information and customer notice is in compliance with this chapter.</p>

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OH	Ohio Rev. Code § 1349.19	<p>An individual's name, consisting of the individual's first name or first initial and last name, in combination with and linked to any one or more of the following data elements, when the data elements are not encrypted, redacted, or altered by any method or technology in such a manner that the data elements are unreadable:</p> <ul style="list-style-type: none"> (i) Social security number; (ii) Driver's license number or state identification card number; (iii) Account number or credit or debit card number, in combination with and linked to any required security code, access code, or password that would permit access to an individual's financial account. 	45 Calendar Days	<p>Consumer Reporting Agencies: If a person discovers circumstances that require disclosure under this section to more than one thousand residents of this state involved in a single occurrence of a breach of the security of the system, the person shall notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis of the timing, distribution, and content of the disclosure given by the person to the residents of this state. In no case shall a person that is required to make a notification required by this division delay any disclosure or notification required by division (B) or (C) of this section in order to make the notification required by this division.</p>	<p>A financial institution, trust company, or credit union or any affiliate of a financial institution, trust company, or credit union that is required by federal law, including, but not limited to, any federal statute, regulation, regulatory guidance, or other regulatory action, to notify its customers of an information security breach with respect to information about those customers and that is subject to examination by its functional government regulatory agency for compliance with the applicable federal law, is exempt from the requirements of this section.</p>
OK	Okla. Stat. § 24-161 to -166	<p>The first name or first initial and last name in combination with and linked to any one or more of the following data elements that relate to a resident of this state, when the data elements are neither encrypted nor redacted: a. social security number, b. driver license number or state identification card number issued in lieu of a driver license, or</p>	Without unreasonable delay	No	<p>A financial institution that complies with the notification requirements prescribed by the Federal Interagency Guidance on Response Programs</p>

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		c.financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to the financial accounts of a resident.			for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with the provisions of this act. An entity that complies with the notification requirements or procedures pursuant to the rules, regulation, procedures, or guidelines established by the primary or functional federal regulator of the entity shall be deemed to be in compliance with the provisions of this act.
OR	Oregon Rev. Stat. § 646A.600 to .628,	A consumer’s first name or first initial and last name in combination with any one or more of the following data elements, if encryption, redaction or other methods have not rendered the data elements unusable or if the data elements are encrypted and the encryption key has been acquired: (A) A consumer’s Social Security number; (B) A consumer’s driver license number or state identification card number issued by the Department of Transportation; (C) A consumer’s passport number or other identification number issued by the United States; (D) A consumer’s financial account number, credit card	45 days.	Attorney General: The Attorney General, either in writing or electronically, if the number of consumers to whom the person must send the notice described in paragraph (a) of this subsection exceeds 250. The person shall disclose the breach of security to the Attorney General in the manner described in paragraph (a) of this subsection. Consumer Reporting Agencies: If a person discovers a breach of security that affects more than 1,000	This section does not apply to a person that is subject to and complies with regulations promulgated pursuant to Title V of the Gramm-Leach-Bliley Act of 1999 (15 U.S.C. 6801 to 6809) as that Act existed on January 1, 2016.

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		<p>number or debit card number, in combination with any required security code, access code or password that would permit access to a consumer’s financial account;</p> <p>(E) Data from automatic measurements of a consumer’s physical characteristics, such as an image of a fingerprint, retina or iris, that are used to authenticate the consumer’s identity in the course of a financial transaction or other transaction;</p> <p>(F) A consumer’s health insurance policy number or health insurance subscriber identification number in combination with any other unique identifier that a health insurer uses to identify the consumer; or</p> <p>(G) Any information about a consumer’s medical history or mental or physical condition or about a health care professional’s medical diagnosis or treatment of the consumer.</p> <p>(b) Any of the data elements or any combination of the data elements described in paragraph (a) of this subsection without the consumer’s first name or first initial and last name if:</p> <p>(i) Encryption, redaction or other methods have not rendered the data element or combination of data elements unusable; and</p> <p>(ii) The data element or combination of data elements would enable a person to commit identity theft against a consumer.</p>		<p>consumers, the person shall notify, without unreasonable delay, all consumer reporting agencies that compile and maintain reports on consumers on a nationwide basis of the timing, distribution and content of the notice the person gave to affected consumers and shall include in the notice any police report number assigned to the breach of security. A person may not delay notifying affected consumers of a breach of security in order to notify consumer reporting agencies.</p>	

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PA	73 Pa. Stat. § 2301 et seq.	<p>An individual's first name or first initial and last name in combination with and linked to any one or more of the following data elements when the data elements are not encrypted or redacted:</p> <ul style="list-style-type: none"> (i) Social Security number. (ii) Driver's license number or a State identification card number issued in lieu of a driver's license. (iii) Financial account number, credit or debit card number, in combination with any required security code, access code or password that would permit access to an individual's financial account. 	Without unreasonable delay	<p>Consumer Reporting Agencies: When an entity provides notification under this act to more than 1,000 persons at one time, the entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in section 603 of the Fair Credit Reporting Act (Public Law 91-508, 15 U.S.C. § 1681a), of the timing, distribution and number of notices.</p>	<p>(1) A financial institution that complies with the notification requirements prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with this act.</p> <p>(2) An entity that complies with the notification requirements or procedures pursuant to the rules, regulations, procedures or guidelines established by the entity's primary or functional Federal regulator shall be in compliance with this act.</p>
RI	R.I. Gen. Laws § 11-49.3-1 et seq.	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when the name and the data elements are not encrypted or are in hard copy, paper format:</p> <ul style="list-style-type: none"> (i) Social security number; (ii) Driver's license number, Rhode Island identification card number, or tribal identification number; 	45 Calendar Days	<p>Attorney General & Consumer Reporting Agencies: In the event that more than five hundred (500) Rhode Island residents are to be notified, the municipal agency, state agency, or person shall notify the attorney general and the</p>	<p>A financial institution, trust company, credit union, or its affiliates that is subject to and examined for, and found in compliance with, the Federal Interagency</p>

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		<p>(iii) Account number, credit, or debit card number, in combination with any required security code, access code, password, or personal identification number, that would permit access to an individual's financial account;</p> <p>(iv) Medical or health insurance information; or</p> <p>(v) E-mail address with any required security code, access code, or password that would permit access to an individual's personal, medical, insurance, or financial account.</p>		<p>major credit reporting agencies as to the timing, content, and distribution of the notices and the approximate number of affected individuals. Notification to the attorney general and the major credit reporting agencies shall be made without delaying notice to affected Rhode Island residents.</p>	<p>Guidelines on Response Programs for Unauthorized Access to Customer Information and Customer Notice shall be deemed in compliance with this chapter.</p>
SC	S.C. Code § 39-1- 90, 2013 H.B. 3248	<p>The first name or first initial and last name in combination with and linked to any one or more of the following data elements that relate to a resident of this State, when the data elements are neither encrypted nor redacted:</p> <p>(a) social security number;</p> <p>(b) driver's license number or state identification card number issued instead of a driver's license;</p> <p>(c) financial account number, or credit card or debit card number in combination with any required security code, access code, or password that would permit access to a resident's financial account; or</p> <p>(d) other numbers or information which may be used to access a person's financial accounts or numbers or information issued by a governmental or regulatory entity that uniquely will identify an individual.</p>	Without unreasonable delay	<p>Dept. of Consumer Affairs & Consumer Reporting Agencies: If a business provides notice to more than one thousand persons at one time pursuant to this section, the business shall notify, without unreasonable delay, the Consumer Protection Division of the Department of Consumer Affairs and all consumer reporting agencies that compile and maintain files on a nationwide basis, as defined in 15 USC Section 1681a(p), of the timing, distribution, and content of the notice.</p>	<p>This section does not apply to a bank or financial institution that is subject to and in compliance with the privacy and security provision of the Gramm-Leach-Bliley Act. A financial institution that is subject to and in compliance with the federal Interagency Guidance Response Programs for Unauthorized Access to Customer Information and Customer Notice, issued March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance</p>

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
					<p>Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, as amended, is considered to be in compliance with this section.</p>
SD	SD Code L §§ 22-40-19 to 22-40-26	<p>"Personal information," a person's first name or first initial and last name, in combination with any one or more of the following data elements:</p> <ul style="list-style-type: none"> (a) Social security number; (b) Driver license number or other unique identification number created or collected by a government body; (c) Account, credit card, or debit card number, in combination with any required security code, access code, password, routing number, PIN, or any additional information that would permit access to a person's financial account; (d) Health information as defined in 45 CFR 160.103; or (e) An identification number assigned to a person by the person's employer in combination with any required security code, access code, password, or biometric data generated from measurements or analysis of human body characteristics for authentication purposes. <p>"Protected information," includes:</p> <ul style="list-style-type: none"> (a) A user name or email address, in combination with a password, security question answer, or other information that permits access to an online account; and 	60 Days	<p>Attorney General: Any information holder that experiences a breach of system security under this section shall disclose to the attorney general by mail or electronic mail any breach of system security that exceeds two hundred fifty residents of this state.</p> <p>Consumer Reporting Agencies: If an information holder discovers circumstances that require notification pursuant to section 2 of this Act the information holder shall also notify, without unreasonable delay, all consumer reporting agencies, as defined under 15 U.S.C. § 1681a in effect as of January 1, 2018, and any other credit bureau or agency that compiles and maintains files on consumers on a nationwide basis, of the timing, distribution, and content of the notice.</p>	<p>Notwithstanding any other provisions in this Act, any information holder that is regulated by federal law or regulation, including the Health Insurance Portability and Accountability Act of 1996 (P.L. 104-191, as amended) or the Gramm Leach Bliley Act (15 U.S.C. § 6801 et seq., as amended) and that maintains procedures for a breach of system security pursuant to the laws, rules, regulations, guidance, or guidelines established by its primary or functional federal regulator is deemed to be in compliance with this chapter if the</p>

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
		(b) Account number or credit or debit card number, in combination with any required security code, access code, or password that permits access to a person's financial account			information holder notifies affected South Dakota residents in accordance with the provisions of the applicable federal law or regulation.
TN	Tenn. Code § 47-18-2107	<p>"Personal information" means an individual's first name or first initial and last name, in combination with any one (1) or more of the following data elements, when either the name or the data elements are not encrypted:</p> <ul style="list-style-type: none"> (i) Social security number; (ii) Driver license number; or (iii) Account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account 	45 Calendar Days (60 days for PHI/HIPAA incidents)	<p>Consumer Reporting Agencies: In the event that a person discovers circumstances requiring notification pursuant to this section of more than one thousand (1,000) persons at one time, the person shall also notify, without unreasonable delay, all consumer reporting agencies and credit bureaus that compile and maintain files on consumers on a nationwide basis, as defined by 15 U.S.C. § 1681a, of the timing, distribution and content of the notices.</p>	This section shall not apply to any person who is subject to Title V of the Gramm-Leach-Bliley Act of 1999, Pub. L. No. 106-102.
TX	Tex. Bus. & Com. Code § § 521.002, 521.053	<p>An individual's first name or first initial and last name in combination with any one or more of the following items, if the name and the items are not encrypted:</p> <ul style="list-style-type: none"> (i) social security number; (ii) driver's license number or government-issued identification number; or (iii) account number or credit or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account; or (B) information that identifies an individual and relates 	As soon as possible	<p>Consumer Reporting Agencies: If a person is required by this section to notify at one time more than 10,000 persons of a breach of system security, the person shall also notify each consumer reporting agency, as defined by 15 U.S.C. Section 1681a, that maintains files on consumers on a nationwide basis, of the timing, distribution, and content of the notices. The person shall provide the notice</p>	A person who maintains the person's own notification procedures as part of an information security policy for the treatment of sensitive personal information that complies with the timing requirements for notice under this section complies with this

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
		to: (i) the physical or mental health or condition of the individual; (ii) the provision of health care to the individual; or (iii) payment for the provision of health care to the individual.		required by this subsection without unreasonable delay.	section if the person notifies affected persons in accordance with that policy.
UT	Utah Code § § 13-44-101 et seq.	A person's first name or first initial and last name, combined with any one or more of the following data elements relating to that person when either the name or date element is unencrypted or not protected by another method that renders the data unreadable or unusable: (i) Social Security number; (ii) (A) financial account number, or credit or debit card number; and (B) any required security code, access code, or password that would permit access to the person's account; or (iii) driver license number or state identification card number.	Without unreasonable delay	No	A person who is regulated by state or federal law and maintains procedures for a breach of system security under applicable law established by the primary state or federal regulator is considered to be in compliance with this part if the person notifies each affected Utah resident in accordance with the other applicable law in the event of a breach.

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
VT	Vt. Stat. tit. 9 § 2430,	<p>An individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted or protected by another method that renders them unreadable or unusable by unauthorized persons:</p> <ul style="list-style-type: none"> (i) Social Security number; (ii) motor vehicle operator's license number or nondriver identification card number; (iii) financial account number or credit or debit card number, if circumstances exist in which the number could be used without additional identifying information, access codes, or passwords; (iv) account passwords or personal identification numbers or other access codes for a financial account. 	45 Calendar Days (Preliminary AG notification within 14 Business Days)	<p>Attorney General: A data collector or other entity regulated by the Department of Financial Regulation under Title 8 or this title shall provide notice of a breach to the Department. All other data collectors or other entities subject to this subchapter shall provide notice of a breach to the Attorney General (within 14 business days).</p>	<p>(6) Except as provided in subdivision (3) of this subsection (f), a financial institution that is subject to the following guidances, and any revisions, additions, or substitutions relating to an interagency guidance shall be exempt from this section:</p> <ul style="list-style-type: none"> (1) The Federal Interagency Guidance Response Programs for Unauthorized Access to Consumer Information and Customer Notice, issued on March 7, 2005, by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision. (2) Final Guidance on Response Programs for Unauthorized Access to Member Information

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
					<p>and Member Notice, issued on April 14, 2005, by the National Credit Union Administration.</p> <p>⁽³⁾ A financial institution regulated by the Department of Financial Regulation that is subject to subdivision (1) or (2) of this subsection (f) shall notify the Department as soon as possible after it becomes aware of an incident involving unauthorized access to or use of personally identifiable information.</p>
VA	Va. Code § 18.2- 186.6	<p>The first name or first initial and last name in combination with and linked to any one or more of the following data elements that relate to a resident of the Commonwealth, when the data elements are neither encrypted nor redacted:</p> <ol style="list-style-type: none"> 1. Social security number; 2. Driver's license number or state identification card number issued in lieu of a driver's license number; or 3. Financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial accounts. 	Without unreasonable delay	<p>Attorney General & Consumer Reporting Agencies:</p> <p>An individual or entity that owns or licenses computerized data that includes personal information shall disclose any breach of the security of the system following discovery or notification of the breach of the security of the system to the Office of the Attorney General and any affected resident of the Commonwealth without unreasonable delay. In the event an</p>	<p>An entity that is subject to Title V of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and maintains procedures for notification of a breach of the security of the system in accordance with the provision of that Act and any rules, regulations, or</p>

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
				individual or entity provides notice to more than 1,000 persons at one time pursuant to this section, the individual or entity shall notify, without unreasonable delay, the Office of the Attorney General and all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 U.S.C. § 1681a (p), of the timing, distribution, and content of the notice.	guidelines promulgated thereto shall be deemed to be in compliance with this section. A violation of this section by a state-chartered or licensed financial institution shall be enforceable exclusively by the financial institution's primary state regulator.
WA	Wash. Rev. Code § 19.255.010	An individual's first name or first initial and last name in combination with any one or more of the following data elements: (a) Social security number; (b) Driver's license number or Washington identification card number; or (c) Account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.	45 Calendar Days (60 days for PHI/HIPAA incidents)	Attorney General: The [financial institution] shall notify the attorney general pursuant to subsection (15) of this section in addition to providing notice to its primary federal regulator. Any person or business that is required to issue a notification pursuant to this section to more than five hundred Washington residents as a result of a single breach shall, by the time notice is provided to affected consumers, electronically submit a single sample copy of that security breach notification, excluding any personally identifiable information, to the attorney general. The person or business shall also provide to the attorney general the number of Washington consumers affected by the breach, or an estimate if the exact number is not known.	A financial institution under the authority of the office of the comptroller of the currency, the federal deposit insurance corporation, the national credit union administration, or the federal reserve system is deemed to have complied with the requirements of this section with respect to "sensitive customer information" as defined in the interagency guidelines establishing information security standards, 12 C.F.R. Part 30, Appendix B, 12

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
					<p>C.F.R. Part 208, Appendix D-2, 12 C.F.R. Part 225, Appendix F, and 12 C.F.R. Part 364, Appendix B, and 12 C.F.R. Part 748, Appendices A and B, as they existed on July 24, 2015, if the financial institution provides notice to affected consumers pursuant to the interagency guidelines and the notice complies with the customer notice provisions of the interagency guidelines establishing information security standards and the interagency guidance on response programs for unauthorized access to customer information and customer notice under 12 C.F.R. Part 364 as it existed on July 24, 2015. The entity shall notify the attorney general pursuant to subsection (15) of this section in</p>

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
					addition to providing notice to its primary federal regulator.
WV	W.V. Code § § 46A-2A-101 et seq.	<p>The first name or first initial and last name linked to any one or more of the following data elements that relate to a resident of this state, when the data elements are neither encrypted nor redacted:</p> <ul style="list-style-type: none"> (A) Social security number; (B) Driver's license number or state identification card number issued in lieu of a driver's license; or (C) Financial account number, or credit card, or debit card number in combination with any required security code, access code or password that would permit access to a resident's financial accounts. 	Without unreasonable delay	<p>Consumer Reporting Agencies: If an entity is required to notify more than one thousand persons of a breach of security pursuant to this article, the entity shall also notify, without unreasonable delay, all consumer reporting agencies that compile and maintain files on a nationwide basis, as defined by 15 U.S.C. § 1681a (p), of the timing, distribution and content of the notices. Nothing in this subsection shall be construed to require the entity to provide to the consumer reporting agency the names or other personal identifying information of breach notice recipients. This subsection shall not apply to an entity who is subject to Title V of the Gramm Leach Bliley Act, 15 U.S.C. 6801, et seq.</p>	<p>A financial institution that responds in accordance with the notification guidelines prescribed by the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice is deemed to be in compliance with this article. A violation of this article by a licensed financial institution shall be enforceable exclusively by the financial institution's primary functional regulator.</p>
WI	Wis. Stat. § 134.98	<p>An individual's last name and the individual's first name or first initial, in combination with and linked to any of the following elements, if the element is not publicly available information and is not encrypted, redacted, or altered in a manner that renders the element unreadable:</p> <ol style="list-style-type: none"> 1. The individual's social security number. 2. The individual's driver's license number or state 	45 Calendar Days (60 days for PHI/HIPAA incidents)	<p>Consumer Reporting Agencies: If, as the result of a single incident, an entity is required under par. (a) or (b) to notify 1,000 or more individuals that personal information pertaining to the individuals has been acquired, the entity shall without unreasonable delay notify all consumer reporting agencies</p>	<p>This section does not apply to an entity that is subject to, and in compliance with, the privacy and security requirements of 15 USC 6801 to 6827, or a person that has a</p>

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
		identification number. 3. The number of the individual's financial account number, including a credit or debit card account number, or any security code, access code, or password that would permit access to the individual's financial account. 4. The individual's deoxyribonucleic acid profile, as defined in s. 939.74 (2d) (a). 5. The individual's unique biometric data, including fingerprint, voice print, retina or iris image, or any other unique physical representation.		that compile and maintain files on consumers on a nationwide basis, as defined in 15 USC 1681a(p), of the timing, distribution, and content of the notices sent to the individuals.	contractual obligation to such an entity, if the entity or person has in effect a policy concerning breaches of information security.
WY	Wyo. Stat. § 40-12-501 et seq.	The first name or first initial and last name of a person in combination with one (1) or more of the data elements specified in W.S. 6-3-901(b)(iii) through (xiv), when the data elements are not redacted. [(iii) Social security number; (iv) Driver's license number; (v) Account number, credit card number or debit card number in combination with any security code, access code or password that would allow access to a financial account of the person; (vi) Tribal identification card; (vii) Federal or state government issued identification card; (viii) Shared secrets or security tokens that are known to be used for data based authentication; (ix) A username or email address, in combination with a password or security question and answer that would permit access to an online account; (x) A birth or marriage certificate; (xi) Medical information, meaning a person s medical history, mental or physical condition, or medical treatment or diagnosis by a health care	Without unreasonable delay	No	Any financial institution as defined in 15 U.S.C. 6809 or federal credit union as defined by 12 U.S.C. 1752 that maintains notification procedures subject to the requirements of 15 U.S.C. 6801(b)(3) and 12 C.F.R. Part 364 Appendix B or Part 748 Appendix B, is deemed to be in compliance with this section if the financial institution notifies affected Wyoming customers in compliance with the requirements of 15 U.S.C. 6801 through 6809 and 12 C.F.R. Part 364 Appendix B or Part

State	Citation	Personal Information Definition	Notification Deadline	State Notification Req.	Bank Exemptions
		professional; (xii) Health insurance information, meaning a person's health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the person or information related to a person's application and claims history; (xiii) Unique biometric data, meaning data generated from measurements or analysis of human body characteristics for authentication purposes; (xiv) An individual taxpayer identification number.]			748 Appendix B.

Biometric Data Use

Regulation regarding the use of biometric data continues to lag industry. As of March 2022, seven states have introduced laws (California, Kentucky, Maine, Maryland, Massachusetts, Missouri, and New York), and three have enacted laws (Illinois, Texas, and Washington). Biometric information in banking is currently used for physical security protocols and authentication for account access, and its usage is expanding. Currently, there is some protection with requirements under the Gramm-Leach-Bliley Act (GLBA) and CFPB's Regulation P; however, both GLBA and Regulation P were designed to protect consumer data in general instead address the more sensitive and higher-risk nature of biometric data. Accordingly, many regulators are presumably addressing on a state level until Federal legislation 'catches up.' Regulation in biometrics protects both consumers and financials. *Therefore, we recommend DISB include biometrics in the proposed legislation unless other legislation is pending, following NY's example with a more expansive, all-encompassing law (N.Y.C. Admin. Code §§ 22-1201) which restricts the use and sale of biometric data irrespective of industry.*

State	Statute	Summary
IL	Illinois Biometric Information Privacy Act, 740 ILCS 14*	BIPA requires that before collecting and storing any biometric identifier, defined as "a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry," the subject of collection be informed in writing: 1. that the information is being collected and/or stored, 2. of the specific purpose for collecting and length of time the identifier will be stored, and 3. that the subject of the collection execute a written release before any biometric information is captured. The Act provides for a private right of action. The Act does not apply to financial institutions or their affiliates subject to Title V of Gramm Leach Bliley.
TX	Tex. Bus. & Com. Code Ann. § 503.001	The Texas statute defines biometric identifiers as "a retina or iris scan, fingerprint, voiceprint, or record of hand or face geometry." The Texas statute requires that businesses inform and receive consent from individuals before collecting any such information, but does not identify the form the notice and consent must take. The statute provides for enforcement by the attorney general, with civil penalties of up to \$25,000 for each violation.
WA	Wash. Rev. Code § 19.35	The Washington statute defines biometric identifiers is defined as "a fingerprint, voiceprint, eye retinas, irises, or other unique biological patterns or characteristics that is used to identify a specific individual." The statute requires that businesses provide notice, obtain consent, or provide a mechanism to prevent the subsequent use of this data. The statute may be enforced solely by the attorney general. Financial institutions and their affiliates are exempt from the Act, as they are subject to Title V of Gramm Leach Bliley.

*Illinois has recently included "unique biometric data" within the meaning of "personal information" in its Personal Information Protection Act (which is separate from the Illinois BIPA law).

Legislation in progress for ket states is summarized in the table below. It is anticipated more states will act as studies have been performed on biometrics in banking, finding that the current statutory language is not broad enough to encompass technological developments.

State	Pending Bill	Deletion of Biometric Infomation	Retention Policy Required	Prior Written Notification and Release for Collection	Prohibition of sale	Available Remedies
CA	SB 1189	Yes, the earlier of (1) date on which the initial purpose for collecting is satisfied or (2) one year after the individual's last intentional interaction with the private entity.	No	Yes	Yes	The greater of (1) statutory damages not less than one hundred dollars (\$100) and not greater than one thousand dollars (\$1,000) per violation per day; (2) actual damages; or (3) punitive damages.
KY	HB 626	Yes, within one year, but may be maintained for a period longer than the one year if required by law. Once it is no longer required by law, it must be deleted within one year.	Yes	PY notification and release required but not in writing	Yes	Remedies provided by Kentucky's Consumer Protection Act.
ME	HB 1945	Yes, the earlier of (1) the date on which the initial purpose has been satisfied or (2) one year after the individual's last intentional interaction with the private entity.	Yes	Yes	Yes	Against a private entity that negligently violates a provision of this article, liquidated damages of \$1,000 or actual damages, whichever is greater, or against a private entity that intentionally or recklessly violates a provision of this article, liquidated damages of \$5,000 or actual damages, whichever is higher.
MD	HB 259	Yes, within one year after the individual's last interaction with the private entity in possession of the biometric identifiers or within 30 days after a request from the individual.	Yes	Yes	Yes	Against a private entity that negligently violated a provision (\$1,000) or against a private entity that intentionally or recklessly violated this title (\$5,000).

State	Pending Bill	Deletion of Biometric Information	Retention Policy Required	Prior Written Notification and Release for Collection	Prohibition of sale	Available Remedies
MA	SB 2697	Yes, the earlier of (1) the date on which the initial purpose has been satisfied or (2) one year after the individual's last intentional interaction with the private entity.	Yes	Yes	Yes	Damages shall be no less than \$5,000 per violation or actual damages suffered, whichever is greater, or up to three but not less than two times such amount if the court finds that the violation was a willful or knowing act.
MO	HB716	Yes, when the initial purpose for collecting or obtaining such identifiers or information has been satisfied or within three years of the individual's last interaction, whichever comes first.	Yes	Yes	Yes	For each violation (1) liquidated of \$1,000 or actual damages or (2) liquidated damages of \$5,000 or actual damages, for intentional or reckless violations.
NY	A 27	Yes, the earlier of (1) date on which the initial purpose for collecting is satisfied or (2) within three years after the individual's last intentional interaction with the private entity.	Yes	Yes	Yes	Against a private entity that negligently violates a provision of this article, liquidated damages of \$1,000 or actual damages, whichever is greater, or against a private entity that intentionally or recklessly violates a provision of this article, liquidated damages of \$5,000 or actual damages, whichever is higher.

Credit Union State Taxation Statutes

Under the District of Columbia, Credit Union Act of 2020, Section K, §26–511.01 provides for Credit Union tax exemption. Specifically,

(a) Credit unions organized under District law, their property, their franchises, capital, reserves, surpluses, and other funds, and their income shall be exempt from all taxation imposed by the District; except, that real property and tangible personal property of a District credit union shall be subject to District taxation to the same extent as other similar property is taxed.

(b) The participation by a District credit union in any government program providing unemployment, social security, old age pension, or other benefits shall not be deemed a waiver of the taxation exemption granted under this section.

Creating a mechanism for local charter for Credit Unions was a tool to further promote equity in the District of Columbia. Despite the Act's passage, no charters have been made to date. Benchmarking against other states, D.C. is among the majority regarding taxation, with 37 States requiring credit unions to pay real property taxes but no income tax. Of note, VA's credit union legislation, which is home to many of the more significant credit unions in our area, is similar to DC's Credit Union Act with respect to taxation.

State	Income Tax	Franchise Tax	Sales/Use Tax	Real Property Tax	Personal Property Tax	Other
Alabama	No	Yes §5-17-24	No	Yes §5-17-24	No	Annual Operating Fee §5-17-7; Excise Tax
Alaska	No	No	No	Yes §06.45.230	Yes §06.45.230	
Arizona	No	No	Yes	Yes § 6-517	Yes § 6-517	Moneys and credits tax
Arkansas	No	No	No	Yes §23-35-103	No	
California	No	No	Yes CA REV & TAX § 23701y	Yes CA REV & TAX § 23701y	No	Local utility user taxes state energy resources surcharges, state emergency telephone users surcharges, motor vehicle and other vehicle registration license fees, and any other tax or license fee imposed by the state upon vehicles, motor vehicles.
Colorado	No	No	No	Yes §11-30-123	No	

State	Income Tax	Franchise Tax	Sales/Use Tax	Real Property Tax	Personal Property Tax	Other
Connecticut	Yes*	Yes (Sec 36a-472a; Corp. Bus. Tax under Ch. 208)	No §12-412 (121)	No	No	§12-218b *Apportionment of net income for a credit union organized under the laws of any state the loan assets of which exceed fifty million dollars as of the first day of its income year;
Florida	No	No	No	Yes FL ST § 213.12(2)	Yes FL ST § 213.12(2)	Semi-annual fee
Georgia	No	No	No	Yes GA ST 7-1-662	No	Regulation Fee charges are the same as for commercial banks; All ad valorem taxes against credit unions shall be assessed upon the value of their shares, including surplus and undivided profits.
Hawaii	No	No	No	Yes §412:10-122	Yes §412:10-122	
Idaho	No	No	No	Yes §26-2138	No	
Illinois	No 86§100.9710	No	No	No	No	
Indiana	Yes §6-5.5-1-2	No	No	No	No	
Iowa	No § 533.329	No	No § 533.329	No	No	The moneys and credits tax on state credit unions is imposed at a rate of one-half cent on each dollar of the legal and special reserves that are required to be maintained by the state credit union under section 533.303, and shall be levied by the board of supervisors and placed upon the tax list and collected by the county treasurer. However, an exemption shall be given to each state credit union in the amount of forty thousand dollars. §533.329a

State	Income Tax	Franchise Tax	Sales/Use Tax	Real Property Tax	Personal Property Tax	Other
Kansas	No	No	No	No	Yes § 79-3602	
Kentucky	No	No	No	Yes § 286.6-115	No	
Louisiana	No	No	No	Yes §662	No	
Maine	No	Yes 36: §5206.	No 36 § 1760	No	No	
Maryland	No	No	No	Yes Fin. Insts. Sec. 6-203		Exempt from capital stock thereof
Mass.	No	No	No	Yes G.L. c. 59, § 5, cl. 15	No	
Michigan	No	No	No	Yes §490.105	No	
Minnesota	No	No	No	Yes § 272.01;02	No	
Mississippi	No	No	No	Yes § 81-13-63	Yes § 81-13-63	Examination Fee
Missouri	No	Yes §148.620	Yes §148.620	Yes §148.620	No	Contributions paid pursuant to the unemployment compensation law of Missouri, social security tax. §148.620
Montana	No	No	No	Yes 32-3-901	Yes 32-3-901	
Nebraska	No	Yes § 77-3802	No	Yes § 21-17,113	Yes § 21-17,113	
Nevada	No	No	No	Yes §678.540	Yes §678.540	
New Hampshire	No	No	No	Yes § 383-E:4-411	Yes § 383-E:4-411	
New Jersey	No	No	No	Yes J. Rev. Stat. § 17:13-90.	Yes Stat. § 17:13- 90.	
New Mexico	No	No	No	Yes § 58-11-61	Yes § 58-11-61	

State	Income Tax	Franchise Tax	Sales/Use Tax	Real Property Tax	Personal Property Tax	Other
New York	No	No	No	No	No § 479	
North Carolina	No	No	No	No	No	
North Dakota	No	No	Yes §6-06-29	Yes §6-06-29	Yes §6-06-29	
Ohio	No	No	No	Yes §1761.02	No	
Oklahoma	Yes* Privilege Tax) 68 § 2370	No	No	Yes 68 § 2370	Yes 68 § 2370	
Oregon	No	No	No	No	No § 723.752	
Pennsylvania	No	No	No	Yes 17 Pa.C.S.A. § 517	No	
Rhode Island	No	No	No	Yes § 19-5-22	No	40 cent tax on each \$100 Deposits §19-5-22
South Carolina	No	No	No	Yes §34-26-1340(3)	Yes §34-26-1340(3)	
South Dakota	No	No	No	No	No	
Tennessee	No	No	No	Yes § 45-4-803	No	
Texas	No	No § 122.106.	No	Yes § 122.106	No	
Utah	No	No	Yes § 7-9-34	Yes § 7-9-34	Yes § 7-9-34	
Vermont	No	No	No	Yes § 30901.	Yes § 30901.	
Virginia	No	No § 6.2-1304	No	Yes § 6.2-1342.	Yes § 6.2-1342.	
Washington	No	No	No	Yes §31.12.860	Yes §31.12.860	
West Virginia	No	No	No	Yes § 31C-2-8	Yes § 31C-2-8	
Wisconsin	No	No	No	No	No	

State	Income Tax	Franchise Tax	Sales/Use Tax	Real Property Tax	Personal Property Tax	Other
Wyoming	No	No	No	No	No	

Credit Unions Permitted to Act as Depositories for State Funds

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Arizona	§ 6-516	(10)In addition to the powers prescribed elsewhere in this chapter and except as prohibited by law, a credit union may act as fiscal agent for and receive payments on share and deposit accounts from a governmental unit.	§35-321.5	“Eligible depository” means any: (b) Credit union that is insured by the national credit union administration or its successor.
California	Cal. Fin. Code §14851	(A)Every credit union may issue shares (2) to an officer, employee, or agent of nonmember units of federal, Indian tribal, state, or local governments, and political subdivisions thereof when acting in his or her official capacity;	Cal. Gov. Code §53601.8 and §53635.2	Notwithstanding Section 53601 or any other provision of this code, a local agency that has the authority under law to invest funds, at its discretion, may invest a portion of its surplus funds in deposits at a commercial bank, savings bank, savings and loan association, or credit union that uses a private sector entity that assists in the placement of deposits (includes conditions and is in effect until 1/1/21); As far as possible, all money belonging to, or in the custody of, a local agency, including money paid to the treasurer or other official to pay the principal, interest, or penalties of bonds, shall be deposited for safekeeping in state or national banks, savings associations, federal associations, credit unions, or federally insured industrial loan companies in this state selected by the treasurer or other official having legal custody of the money;
Colorado	§11-30-104	A credit union has the following powers to: (p) Act as fiscal agent for and receive payments on shares and deposits from nonmember units of the federal government or the state of Colorado	N/A	N/A

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
		or any agency or political subdivision thereof;		
Connecticut	§36a-455a.	A Connecticut credit union may (8) Act as fiscal agent for the federal government, this state or any agency or political subdivision thereof;	§36a-330	"Qualified public depository" or "depository" means a bank, Connecticut credit union, federal credit union or an out-of-state bank that maintains in this state a branch, as defined in section 36a-410, which receives or holds public deposits and, to the extent applicable,
Hawaii	§412:10-200	(a) Except as expressly prohibited or limited by this chapter, a credit union shall have the power to issue shares, solicit, accept and hold deposits, and engage in any activities which are usual or incidental to the business of a credit union. In addition to the powers mentioned elsewhere in this article, a credit union may (12) Act as fiscal agent for and receive payments on share and deposit accounts from a governmental unit;	§38-1 and §38-2	Depository includes any federally insured national or state bank, savings and loan association, or financial services loan company; or federal or state credit union insured by the national credit union administration authorized to do business in this State; All moneys in the state treasury may be deposited by the director to the credit of the State in any depository which the director, with the approval of the governor, may select, pursuant to this section, and any sums so deposited shall be deemed to be in the state treasury; provided that the depository in which the money is deposited furnish security as hereinafter provided. In selecting a depository the class of security offered shall be considered as the basis of selection and due regard shall be given to a depository doing business in the State.
Idaho	§26-2154 and §26-2155	Notwithstanding any other provision of this chapter, any state credit union or federal credit union located within this state may become a state depository by making application for that purpose to the state treasurer and may accept such funds as nonmember deposits; The state treasurer shall designate credit unions qualified	§57-110	"Designated depository" is any national bank, state bank, trust company, federal savings and loan association, state savings and loan association, federal credit union or state credit union, located in the state and designated as a depository by the supervising board.

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
		under this chapter as a state depository or depositories. Such designation shall be determined by competitive bidding or by other means generally accepted as standard business practice.		
Illinois	205 ILCS §305/13	A credit union may (16) Act as fiscal agent for and receive deposits from the federal government, this state or any agency or political subdivision thereof.	15 ILCS §520/1	The State Treasurer shall deposit all moneys received by him on account of the State within five days after receiving the same in such banks, savings and loan associations or credit unions of the State as may be authorized to receive such deposits under the terms of this Act. The money so deposited shall be placed to the account of the State Treasurer.
Indiana	§28-7-1-9	(a) A credit union has the following powers: (23) To act as a fiscal agent of the United States and to receive deposits from nonmember units of the federal, state, or county governments, from political subdivisions, and from other credit unions upon which the credit union may pay varying interest rates at varying maturities subject to terms, rates, and conditions that are established by the board of directors. However, the total amount of public funds received from units of state and county governments and political subdivisions that a credit union may have on deposit may not exceed twenty percent (20%) of the total assets of that credit union, excluding those public funds.	§5-13-4-8 §5-13-4-10 §5-13-8-1	"Depository" refers to a financial institution designated as a depository of public funds under this article; (6) "Financial institution" means any of the following: A state chartered credit union in Indiana that is federally insured or privately insured and that has assets of three million dollars (\$3,000,000) or more; (a) A political subdivision may deposit public funds in a financial institution only if the financial institution: (1) is a depository eligible to receive state funds; and (2) has a principal office or branch that qualifies under section 9 of this chapter to receive public funds of the political subdivision.

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Iowa	§533.301	<p>A state credit union shall have the power to do all of the following:</p> <p>1. Receive payments for ownership shares, for other shares, or as deposits from any or all of the following: d. Federal, state, county, and city governments;</p> <p>23. a. (1) Act as agent of the federal government when requested by the secretary of the United States department of treasury.</p> <p>24. Receive public funds pursuant to chapter 12C and pledge its assets to secure the deposit of public funds.</p>	§12.C.1	<p>All funds held by the following officers or institutions shall be deposited in one or more depositories first approved by the appropriate governing body as indicated:</p> <p>. "Depository" means a bank or a credit union in which public funds are deposited under this chapter.</p> <p>d. "Financial institution" means a bank or a credit union.</p> <p>e. "Public funds" and "public deposits" mean any of the following:</p> <p>(1) The moneys of the state or a political subdivision or instrumentality of the state including a county, school corporation, special district, drainage district, unincorporated town or township, municipality, or municipal corporation or any agency, board, or commission of the state or a political subdivision. Moneys of the state include moneys which are transmitted to a depository</p>
Kentucky	§286.6-075 (11) and (12)	<p>(11) Engage in activities and programs as requested by the federal government or by this state or any agency or political subdivision thereof, when approved by the commissioner and not inconsistent with this subtitle; and</p> <p>(12) Act as fiscal agent for and receive payments on shares and deposits from the federal government, this state, or any agency or political subdivision thereof.</p>	N/A	N/A

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Louisiana	§6:644	B. Among others, and except as otherwise limited by the provisions of this Chapter, every credit union shall have the following powers: (12) To receive from any officer, employee, or agent of those nonmember units of the United States, the state of Louisiana, any parish, or municipality, and political subdivision thereof, payments on shares, share certificates and share deposits.	§33:2955	A.(1) All municipalities, parishes, school boards, and any other political subdivisions of the state are hereby authorized and directed to invest such monies in any general fund or special fund of the political subdivision, and any other funds under the control of the political subdivision which they, in their discretion, may determine to be available for investment in any of the following obligations: (d)(i) Time certificates of deposit of any bank domiciled or having a branch office in the state of Louisiana, savings accounts or shares of savings and loan associations and savings banks, as defined by R.S. 6:703(16) or (17), or share accounts and share certificate accounts of federally or state-chartered credit unions issuing time certificates of deposit. For those funds made available for investment in time certificates of deposit, the rate of interest paid by the banks shall be established by contract between the bank and the political subdivision; however, the interest rate at the time of investment shall be a rate not less than fifty basis points below the prevailing market interest rate on direct obligations of the United States Treasury with a similar length of maturity.
Maine	9-B §827	A credit union may act as fiscal agent for and receive payments on shares and deposits from the Federal Government, this State or any agency or political subdivision or another federally insured credit union.	30-A §5706	As directed by the municipal officers, the treasurer shall invest all municipal funds, including reserve funds and trust funds, to the extent that the terms of the instrument, order or article creating the fund do not prohibit the investment, as follows: 1. Financial institutions. In accounts or deposits of institutions insured by the Federal Deposit Insurance Corporation, the National Credit Union Share Insurance Fund or the successors to these federal agencies.

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Michigan	§490.401	A domestic credit union has all of the following powers: (dd) To receive payments on shares or deposits from or make loans to the United States or an agency or instrumentality of the United States; (ee) To act as a fiscal agent and maintain treasury tax and loan accounts of the United States; (ff) To receive payments on shares or deposits from a state, a territory of the United States, or from an agency, political subdivision, or instrumentality of a state or territory of the United States. A domestic credit union may act as fiscal agent for, maintain tax and loan accounts of, and make loans to, an entity that the domestic credit union has authority to receive payments from under this subdivision.	§129.12 §129.16	(1) The governing body of a local public entity shall adopt a resolution designating 1 or more financial institutions or types of financial institutions that meet the requirements under subsection (2) as depositories of public money of the local public entity, including, but not limited to, tax money, in the proportion and manner as may be provided in the resolution. Before adopting a resolution under this subsection, the governing body of the local public entity shall consider any recommendation submitted by the treasurer of the local public entity; Depositories for Public Moneys: As used in this act: (a) "Deposit" includes the purchase of or investment in shares of a credit union. (b) "Financial institution" means a state or nationally chartered bank or a state or federally chartered savings and loan association, savings bank, or credit union whose deposits are insured by an agency of the United States government. (d) "Local public entity" means a county, city, village, township, school district, district, authority, municipal corporation, or any other political subdivision organized under the laws of this state.

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Minnesota	§52.04 (18)	A credit union has the following powers: notwithstanding the provisions of section 52.05, to accept deposits of public funds in an amount secured by insurance or other means pursuant to chapter 118A or section 9.031 or other applicable law and to receive deposits of trust funds provided that either the provider or the beneficial owner of the funds is a member of the credit union accepting the deposit.	§118A.01 and §118A.02	(3) "Financial Institution" means a savings association, commercial bank, trust company, credit union or industrial loan and thrift company; (a) The governing body of each government entity shall designate, as a depository of its funds, one or more financial institutions. (b) The governing body may authorize the treasurer or chief financial officer to: (1) designate depositories of the funds; (2) make investments of funds under sections 118A.01 to 118A.06 or other applicable law; or (3) both designate depositories and make investments as provided in this subdivision.
Missouri	§370.071	A credit union may have the following additional powers: (4) To act as the fiscal or transfer agent of the United States, of any state, municipality, or political subdivision and in such capacity to receive and disburse money, to transfer, register and countersign certificates of stock, bonds and other evidences of indebtedness;	§95.530	In all cities not within a county, the mayor, the comptroller and the treasurer shall constitute the funds committee, and the treasurer, by virtue of his office, shall serve as chairman of such committee. The committee shall annually select a bank or banks, or trust company or trust companies, or credit union or credit unions, savings and loan or savings and loans, which has its principal place of business in Missouri referred to hereafter as "listed institutions", for the current deposit of the city's funds, which in their opinion will be most commensurate with the safety thereof.
Montana	§ 32-3-401	A credit union may: (23) act as fiscal agent for and receive deposits from the federal government, this state, or any agency or political subdivision of the federal government or this state.	§ 17-6-101	(1) Under the direction of the board of investments, the state treasurer shall deposit public money in the treasurer's possession and under the treasurer's control in solvent banks, building and loan associations, savings and loan associations, and credit unions located in the state, except as otherwise provided by law, subject to national supervision or state examination;

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Nevada	§678.470(2) §678.490(3)	A credit union may, subject to the regulations or approval of the Commissioner: Receive deposits from the State Treasurer which are payable on demand pursuant to the provisions of chapter 356 of NRS; Act as fiscal agent for and receive deposits from the Federal Government, the State of Nevada or an agency or political subdivision thereof, including, without limitation, a city, county or school district;	§ 356.005, 007	In addition to any public money deposited pursuant to subsection 1 and unless otherwise limited by law, a local government, a political subdivision or an agency of either is authorized to deposit public money in any state or national bank, credit union, savings and loan association or savings bank if: <p>(a) The public money is initially deposited in an insured depository institution in this State as selected by the depositing governmental entity;</p> <p>(b) The selected depository institution arranges for the redeposit of the public money into insured deposit accounts in one or more state or national banks, credit unions, savings and loan associations or savings banks; and</p> <p>(c) The full amount of the redeposited public money and any accrued interest is fully insured; Preference for bank, credit union, savings and loan association or savings bank within specially benefited zone;</p>
New Jersey	§ 17:13-89	A credit union's powers shall include, but not be limited to, the power to: (k) Act as fiscal agent for and receive payment on shares or deposits, or both, from the federal government, this State, or any agency or political subdivision thereof;	§17:9-41	"Public depository" means a State or federally chartered bank, savings bank, credit union, or an association located in this State or a state or federally chartered bank, savings bank, credit union, or an association located in another state with a branch office in this State, the deposits of which are insured by the Federal Deposit Insurance Corporation or the National Credit Union Share Insurance Fund and which receives or holds public funds on deposit;

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
New Mexico	§ 58-11-18	In addition to the powers authorized elsewhere in the Credit Union Act [58-11-1 NMSA 1978], a credit union may: K. act as fiscal agent and receive payments on deposit accounts from a governmental unit;	§ 6-10-10	<p>A. Upon the certification or designation of a bank, savings and loan association or credit union whose deposits are insured by an agency of the United States to receive public money on deposit, the state treasurer and county or municipal treasurers who have on hand any public money by virtue of their offices shall make deposit of that money in banks and savings and loan associations and may make deposit of that money in credit unions whose deposits are insured by an agency of the United States, designated by the authority authorized by law to so designate to receive the deposits of all money thereafter received or collected by the treasurers.</p> <p>B. County or municipal treasurers may deposit money in one or more accounts with any such bank, savings and loan association or credit union located in their respective counties, subject to limitation on credit union accounts.</p> <p>C. The state treasurer may deposit money in one or more accounts with any such bank, savings and loan association or credit union, subject to the limitation on credit union accounts.</p>
North Carolina	§54-109.21	(18) A credit union may act as fiscal agent for and receive deposits from the federal government, this State, or any agency or political subdivision thereof;	N/A	N/A

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
North Dakota	N/A	N/A	§ 21-04-01 § 21-04-03	Public funds belonging to or in the custody of any public corporation must be deposited in the Bank of North Dakota or in financial institutions which have been duly designated as depositories in the manner prescribed in this chapter. "Financial institutions" includes state and national banks insured by the federal deposit insurance corporation, state- chartered or federally chartered savings and loans insured by the federal savings and loan insurance corporation, and state-chartered or federally chartered credit unions insured by the national credit union administration.
Ohio	§1733.24	(A) A credit union is authorized to receive funds for deposit in share accounts, share draft accounts, and share certificates from its members, from other credit unions, and from an officer, employee, or agent of the federal, state, or local governments, or political subdivisions of the state, in accordance with such terms, rates, and conditions as may be established by its board of directors, and for purposes of the agricultural linked deposit program created under sections 135.71 to 135.76 of the Revised Code and the business linked deposit program created under sections 135.77 to 135.774 of the Revised Code.	N/A	. N/A
Oklahoma	6, §2017	Each credit union organized under this act when requested by the Treasurer of the State of Oklahoma, shall act as fiscal agent of the State of Oklahoma, and shall perform such services as the Treasurer may require in connection with the collection of taxes and other obligations of the State of Oklahoma and the lending, borrowing, and repayment of money by the State of Oklahoma.	62 §517.2	1. "Financial institution" means any bank, savings bank, savings and loan association or credit union; A. All public deposits made by a treasurer of a public entity in financial institutions shall be secured as provided for in the Security for Local Public Deposits Act. As used in this section, "public deposits" means all forms of demand deposits or time deposits, but shall not include other investments authorized by statute which are made by a treasurer of a public entity.

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Oregon	§723.152	In addition to the powers conferred by the general corporation law a credit union may, subject to the restrictions and limitations contained in this chapter and the credit union's bylaws: (19) Receive deposits from the federal government or this state, or any agency or political subdivision thereof.	§295.001 §295.008	<p>“Credit union depository” means a credit union as defined in ORS 723.006 or a federal credit union if:</p> <p>(a) The shares and deposits of the credit union or federal credit union are insured by the National Credit Union Share Insurance Fund;</p> <p>(b) The credit union or federal credit union maintains a head office or branch in this state in the capacity of a credit union or federal credit union; and</p> <p>(c) The credit union or federal credit union complies with ORS 295.008;</p> <p>(1)(a) An insured institution, trust company or credit union may not be a custodian under ORS 295.001 to 295.108 unless the insured institution, trust company or credit union certifies in writing to the State Treasurer that the insured institution, trust company or credit union will furnish the reports required under ORS 714.075 to the Director of the Department of Consumer and Business Services.</p> <p>(b) The State Treasurer may approve one or more insured institutions, trust companies or credit unions to serve as custodians.</p>
Pennsylvania	§501	(15) To receive payments on shares which may be issued at varying dividend rates, share certificates which may be issued at varying dividend rates and maturities and share draft accounts from members or nonmember units of Federal, state or local governments, including any officer, employee or agent of the United States, any state or any political subdivision thereof, or any territory or possession of the United States having official custody of public funds and lawfully investing such funds in a credit union.	§5611	Authorized types of investments for authority funds shall be: (d) (3) Deposits in savings accounts or time deposits or share accounts of institutions insured by the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation or the National Credit Union Share Insurance Fund to the extent that such accounts are so insured and for any amounts above the insured maximum if the approved collateral as provided by law shall be pledged by the depository.

State	Statute	Permitting Credit Unions to Accept Public Deposits	Statute	Permitting Public Entities to Deposit Funds in Credit Unions
Rhode Island	§ 19-5-15	(3) Every credit union shall have the power to exercise, by its board of directors or duly authorized officers or agents, all incidental powers necessary to carry on the business of a credit union including, but not limited to, the power: (ii) To act as a depository of public money or a financial agent.	35-10.1-2	(2) "Depository institution" shall mean any state chartered bank or trust company, state chartered loan and investment company or building loan company, national banking association, state chartered savings bank, or federally chartered savings bank insured by the federal deposit insurance corporation or a federally or state chartered credit union insured by the national credit union administration.
South Carolina	§34-26-410	In addition to the powers mentioned elsewhere in this chapter, a credit union may: (9) act as fiscal agent for and receive payments on share and deposit accounts from a governmental unit.	N/A	N/A
Texas	Tex. Loc. Gov. Code §105.001	"Depository" means the bank, credit union, or savings association selected by the municipality to provide depository services.	Tex. Fin. Code §123.204	A credit union may act as agent or depository of and accept for deposit the money of: (1) the United States or an agent or instrumentality of the United States; (2) this or another state; or (3) a political subdivision of this or another state, including: (A) a municipality; (B) a county; (C) a school district; or (D) another taxing authority.
Utah	§7-9-5	A credit union has the following powers: (7) It may receive United States department of the treasury tax and loan accounts, and pledge collateral to secure treasury tax and loan funds.	N/A	N/A

Credit Union 'Wild Card' Provisions

Credit Union 'Wild Card' provisions authorize state-chartered banking organizations to exercise powers available to corresponding federally-chartered institutions but not authorized by the Banking Law. Most states include 'wild card' provisions in the authorities granted to state-chartered credit unions. The District of Columbia, Credit Union Act of 2020, Section K, §26–503.03 provides for Parity with authorization; however, its language is more restrictive than the majority with the inclusion of the underlined statement:

Sec. 303. Parity.

The Commissioner may authorize District credit unions to exercise, and the Commissioner may establish conditions or limitations for the exercise of, any of the powers conferred upon federal credit unions and upon foreign credit unions operating in the District.

State	Statute	Wild Card Provision
Alabama	Section 5-17-4	(11) In addition to any and all other powers heretofore granted to credit unions, any credit union shall have the power to engage in any activity in which the credit union could engage were the credit union operating as a federally chartered credit union, including but not by way of limitation because of enumeration, the power to do any act and own, possess, and carry as assets property of that character including stocks, bonds, or other debentures which, at the time, are authorized under federal laws or regulations for transactions by federal credit unions, notwithstanding any restrictions elsewhere contained in the statutes of the State of Alabama. No credit union can exercise any power which it claims only by virtue of the power being possessed by a federal credit union if the administrator issues a written order prohibiting a credit union from exercising that power.
Alaska	§06.01.020	Notwithstanding other provisions of this title, the department may by order authorize state financial institutions, except licensees subject to AS 06.20, AS 06.40, or AS 06.50, to exercise any of the powers conferred upon, or to be subject to any of the limitations imposed upon, a federally chartered financial institution doing business in this state with deposits insured by an agency of the federal government if the department finds that the exercise of the power or imposition of the limitation both (1) serves the public convenience and advantage; and (2) equalizes and maintains the quality of competition between state financial institutions and federally chartered financial institutions.
Arizona	§ 6-517	(16) In addition to all other rights, powers and privileges, a credit union organized under the laws of this state whose accounts are insured by an insuring organization has all of the rights, powers and privileges and is entitled to the same exemptions and immunities as any credit union chartered under the laws of the United States.

State	Statute	Wild Card Provision
Arkansas	§23-35-202	State Credit Union Supervisor may, irrespective of any limitations in this chapter and subject to other Arkansas law, make reasonable rules authorizing a credit union to exercise any of the powers conferred upon a federally chartered credit union doing business in this state which is subject to the regulations of the National Credit Union Administration, if the supervisor finds that the exercise of power.
California	FIN §14202	The commissioner may by regulation authorize credit unions organized under the provisions of this division to engage in any activity authorized by law or regulation for credit unions organized under the laws of the United States.
Colorado	§ 11-30-104	(j) A credit union has the powers to upon the written approval of the commissioner, engage in any activity in which such credit union could engage were it operating under a federal charter at the time, provided such activity is not prohibited by the laws of this state.
Connecticut	§ 36a-455a	With the approval of the commissioner, engage in any activity that a federal credit union or out-of-state credit union may be authorized to engage in under state or federal law.
Florida	§ 655.061	Subject to the prior approval of the office pursuant to commission rule or office order of general application, state financial institutions subject to the financial institutions codes may make any loan or investment or exercise any power which they could make or exercise if incorporated or operating in this state as a federally chartered or regulated financial institution of the same type and are entitled to all privileges and protections granted federally chartered or regulated financial institutions of the same type under federal statutes and regulations. The provisions of this section take precedence over, and must be given effect over, any other general or specific provisions of the financial institutions codes to the contrary. In issuing an order or rule under this section, the office or commission shall consider the importance of maintaining a competitive dual system of financial institutions and whether such an order or rule is in the public interest.
Georgia	§ 7-1-650 (6)	Undertake, with the approval of the department, other activities which are not inconsistent with this chapter or regulations adopted pursuant thereto; provided, however, that no such approval shall be granted unless the commissioner determines the activities do not present undue safety and soundness risks to the credit union involved.
Hawaii	§ 412:10-201	In this section "federal power" means any activity, right, privilege, or immunity granted to a federal credit union under any federal statute, rule, regulation, interpretation or court decision. Any credit union desiring to acquire any federal power, shall file an application with the commissioner. The application shall indicate the applicable federal statute rule, regulation, interpretation or court decision, the extent of the federal power desired, the reasons for the application, and any other information requested by the commissioner.
Idaho	§ 26-2145	Notwithstanding any other provision of law, but subject to the limitations provided for in this section, a credit union may engage in any activity in which it could engage, exercise any power it could exercise, or make any loan or investment which it could make if it were operating as a federal credit union, or a credit union chartered by another state.
Illinois	205 ILCS 305/65	Any credit union incorporated under the laws of this State shall have all of the rights, privileges and benefits which may be exercised by a federal credit union; provided, however, that the exercise of such rights, privileges and benefits may not violate any provision of this Act. In order to give effect to this provision, the Director shall, where necessary, promulgate rules and regulations in substantial conformity with those promulgated by the NCUA under the Federal Credit Union Act.

State	Statute	Wild Card Provision
Indiana	§28-7-1-9	A credit union may exercise any rights and privileges that are: granted to federal Credit Union but not authorized for credit unions under the Indiana Code (except for this section) or any rule adopted under the Indiana Code.
Iowa	§ 533.301	(25) Engage in any activity authorized by the superintendent which would be permitted if the credit union were federally chartered and which is consistent with state law.
Kansas	§ 17-2244	In addition to any and all other powers granted to the credit union administrator, the administrator shall have the power to authorize any credit union to engage in any activity in which such credit union could engage were they operating as a federally insured credit union at the time such authority is granted, including but not by way of limitation because of enumeration, the power to do any act, and own, possess and carry as assets, property of such character including stocks, bonds or other debentures which, at the time such authority is granted, are authorized under applicable laws and regulations for transactions by federally insured credit unions notwithstanding any restrictions elsewhere contained in the statutes of the state of Kansas. Upon receipt of a written request from any state chartered credit union, the administrator shall exercise such power by the issuance of a special order therefor if the administrator deems it reasonably required to preserve and protect the welfare of such an institution and promote the general economy of this state.
Kentucky	§ 286.6-095	Notwithstanding any other provision of law, the commissioner may make reasonable rules authorizing credit unions to exercise any of the powers conferred upon federal credit unions if the commissioner deems it reasonably necessary for the well-being of such credit unions.
Louisiana	§6:644	Credit unions organized under the laws of this state and the members thereof shall possess all of the rights, powers, privileges, benefits, immunities, and exemptions that are now granted or hereafter may be granted by this state, its agencies and subdivisions, by virtue of federal law, including the Federal Credit Union Act as amended, to federal credit unions and the members thereof.
Maine	9-B M.R.S.A. § 828	Notwithstanding any other provisions of law, a credit union has the power to engage in any activity that a credit union chartered by or otherwise subject to the jurisdiction of the Federal Government may be authorized to engage in by federal legislation or regulations issued pursuant to such legislation.
Maryland	§ 6-313	Notwithstanding any other provision of the laws or regulations of the State, on approval of the Commissioner, a credit union may engage in any additional activity, service, or other practice in which, under federal law or regulation, federal credit unions may engage.
Massachusetts	171 § 6A	Notwithstanding other provisions of this chapter, a credit union organized under the provisions of this chapter and insured by the National Credit Union Share Insurance Fund may exercise any power and engage in any activity that is permissible for a credit union organized under the provisions of the Federal Credit Union Act in accordance with regulations promulgated by the commissioner pursuant to this section; provided, however, that any such activity is not otherwise prohibited. In determining whether or not to authorize any such activity, the commissioner shall also determine whether or not competition among credit unions will be unreasonably affected and whether public convenience and advantage will be promoted.

State	Statute	Wild Card Provision
Michigan	§ 490.208	In acting under subsection (1), the commissioner shall consider the ability of the domestic credit unions to exercise the additional power in a safe and sound manner, the authority of the domestic credit unions under state or federal law or regulation, the powers of other competing entities providing financial services, and any specific limitations on domestic credit union powers contained in this act or in any rules or other law of this state.
Minnesota	§ 52.04(3)	Notwithstanding any other provision of law, and in addition to all powers and activities, express, implied, or incidental, that a credit union has under the laws of this state, a credit union may exercise the powers and activities of, or take any action permitted for, a federal credit union, upon approval of the commissioner. The commissioner must approve or deny a request under this subdivision within 60 days after submission of the request by a credit union. The commissioner may not authorize state credit unions subject to this chapter to engage in credit union activity prohibited by the laws of this state.
Mississippi	§ 81-13-12	Notwithstanding any other law to the contrary, the Commissioner of Banking and Consumer Finance by rule may authorize a credit union doing business under this chapter to engage in any activity in which it could engage, exercise any power it could exercise, or make any loan or investment it could make, if it were operating as a federal credit union.
Missouri	§ 370.071(2)	A credit union may have the following additional powers to exercise such additional powers, with the approval of the director, as federally chartered credit unions may be authorized under federal statutes; however, this section shall not apply to field of membership provisions within this chapter.
Montana	§ 32-3-206	Upon written application to the department of administration, a credit union may engage in any activity in which a credit union could engage if it were operating as a federal chartered credit union at the time the authority is granted. The activities include but are not limited to the power to do any act and to own, possess, and carry as assets property including stocks, bonds, or other debentures that, at the time the authority is granted, are authorized under federal laws and regulations for transactions by federal credit unions and are not subject to any restrictions contained elsewhere in Montana law. However, the department may not charter a credit union not having a common bond of membership as defined in 32-3-304. The department shall approve an activity if it finds that the activity fosters competitive equality between state and federal credit unions and prevents adverse effects on members of state-chartered credit unions.
Nebraska	§ 21-17,115	Notwithstanding any of the other provisions of the Credit Union Act or any other Nebraska statute, any credit union incorporated under the laws of the State of Nebraska and organized under the provisions of the act shall have all the rights, powers, privileges, benefits, and immunities which may be exercised as of January 1, 2017, by a federal credit union doing business in Nebraska on the condition that such rights, powers, privileges, benefits, and immunities shall not relieve such credit union from payment of state taxes assessed under any applicable laws of this state.
Nevada	§ 678.460.	May exercise any authority and perform all acts that a federal credit union may exercise or perform, with the consent and written approval of the Commissioner. The Commissioner may, by regulation, waive or modify a requirement of Nevada law if the corresponding requirement for federal credit unions has been or is eliminated or modified.

State	Statute	Wild Card Provision
New Hampshire	§ 383-E:4-411	A credit union shall have and may exercise any power, right, benefit or privilege, now or hereafter authorized for federal credit unions by federal legislation, regulation or ruling, provided that, if federal law requires a federal credit union to apply to the National Credit Union Administration before exercising a power, the credit union shall make the same application to the commissioner for permission to exercise such power.
New Jersey	17 § 13-90	Exercise any powers or privileges conferred upon a federal corporate credit union, subject to the approval of the commissioner.
New Mexico	§ 58-11-20	In addition to other powers provided for the director and for credit unions organized under or subject to the Credit Union Act and notwithstanding any law to the contrary, the director may adopt such rules and regulations as he deems necessary and proper, granting to state credit unions any of the powers and authority that federal credit unions are or may hereafter be authorized, empowered, permitted or otherwise allowed to exercise under federal statutes, rules or regulations.
New York	BNK § 12-a	Pursuant to this section and notwithstanding any other provision of law, except as otherwise provided in its charter, a state-chartered banking institution may exercise any federally permitted power of its counterpart federally chartered banking institution as herein set forth: a credit union may exercise any federally permitted power of a federal credit union.
North Carolina	§ 54-109.21(25)	Notwithstanding any other provision of this Chapter, the Administrator of Credit Unions, subject to the advice and consent of the Credit Union Commission, and upon a finding that action is necessary to preserve and protect the welfare of credit unions and to promote the general economy of the State, may adopt rules allowing State-chartered credit unions to engage in any activity in which they could engage if they were federally chartered credit unions.
North Dakota	§ 6-06-06.(11)	Subject to authorization by the state credit union board, acting by order or rule, a state credit union has the same powers as a federal credit union and may engage in any activity in which a credit union could engage if the credit union were federally chartered.
Ohio	§ 1733.412	Notwithstanding any provision in Chapter 1733. of the Revised Code, if a credit union operating in this state that is organized or chartered under this chapter or the laws of the United States possesses any right, power, privilege, or benefit by virtue of a statute, rule, policy, regulation, interpretation, or judicial decision , the superintendent of credit unions shall adopt a rule under section 111.15 of the Revised Code granting any credit union doing business under authority granted by the superintendent authority to exercise the respective right, power, privilege, or benefit.
Oklahoma	§6-2023	A credit union chartered under the laws of the State of Oklahoma, the member accounts of which are insured under Title II of the Federal Credit Union Act, may exercise any of the powers of a federally chartered credit union doing business in this state, until otherwise provided by the Legislature; and provided that the State Credit Union Board may by rule prohibit the exercise of any such power if the Board finds that the exercise thereof will not serve the public convenience and advantage and will not equalize and maintain the quality of competition between state and federal credit unions.

State	Statute	Wild Card Provision
Oregon	§ 723.156	<p>(1) Notwithstanding any other provision of law, in addition to the powers and authorities provided under the laws of this state, a credit union may exercise any of the powers that were available to a federal credit union as of January 1, 2013. At least 45 days before exercising a power under this subsection, a credit union shall provide to the Director of the Department of Consumer and Business Services written notice of the credit union's intent to exercise the power.</p> <p>(2) Notwithstanding any other provision of law, in addition to the powers and authorities provided under the laws of this state, a credit union may, after obtaining approval from the director and subject to any limitations the director prescribes, exercise any of the powers conferred after January 1, 2013, upon a federal credit union that does business in this state and that is subject to the regulations of the administrator of the National Credit Union Administration or the successor or successors of the administrator, or any of the powers conferred on a credit union that is chartered under the laws of another state and does business in this state, if the director finds that exercising the powers.</p>
Penn.	§ 501	<p>(e) Notwithstanding any other provisions of this title or any other law, in addition to any other powers as authorized by this title or other law, a credit union shall have the power: To engage in any activity permissible for a Federal credit union as authorized by the Federal Credit Union Act (48 Stat. 1216, 12 U.S.C. § 1751 et seq.) and the rules and regulations of the National Credit Union Administration, subject to reasonable conditions, limitations and restrictions as may be imposed by the department, including, but not limited to, conditions, limitations and restrictions based upon safety and soundness. (3) To control, hold an interest in or participate in a credit union service organization that engages in any activity permissible for a Federal credit union to conduct through a credit union service organization, provided that any activity permissible for a credit union service organization shall be subject to reasonable conditions, limitations and restrictions as may be imposed by the department, including, but not limited to, conditions, limitations and restrictions based upon safety and soundness.</p>
Rhode Island	§ 19-5-25	A credit union may engage in any activity authorized by law or regulation for federal credit unions which, in the opinion of the director or the director's designee, is not unsafe and unsound for the credit union.
South Carolina	§ 34-26-210(5); § 34-26-420	By issuing operational instructions, the board may authorize state credit unions to engage in activities approved for federally-chartered credit unions; A credit union may exercise incidental powers to enable it to carry out its purposes. However, the powers granted by state law or regulation to a state-chartered credit union shall not exceed those provided by federal law to a federally chartered credit union.
Tennessee	§ 45-4-501(9)	It may exercise any power or engage in any activity that it could exercise or engage in if it were a federally chartered credit union, subject to the regulation by the commissioner of financial institutions for the purpose of maintaining the credit union's safety and soundness.
Texas	§ 123.003	A credit union may engage in any activity in which it could engage, exercise any power it could exercise, or make any loan or investment it could make, if it were operating as a federal credit union.
Utah	§ 7-1-301 (3)	The commissioner may authorize a state chartered depository institution to engage in any activity it could engage in, and to grant to that institution all additional rights, powers, privileges, benefits, or immunities it would possess, if it were chartered under the laws of the United States

State	Statute	Wild Card Provision
Vermont	§ 32103	Subject to the requirements of this section, in addition to all other powers permitted under these statutes, a credit union may exercise any of the powers or engage in any activity conferred upon a federal credit union chartered under the laws of the United States of America. (b) Prior to engaging in such power or activity, the credit union shall notify the Commissioner of its intent to engage in the activity or power conferred upon a federal credit union. The notification shall identify the power or activity, shall identify the specific federal law or regulation that permits such power or activity, shall identify any Vermont law or regulation that may prohibit or restrict such power or activity, and shall provide such additional information as the Commissioner may request. (c) If the Commissioner determines that such power or activity is permitted by federal law or regulation, that such power or activity would not adversely affect the safety or soundness of such credit union, and that such power or activity is not prohibited or restricted by any other applicable Vermont law or regulation, the Commissioner shall issue a written letter of nonobjection to the credit union's engaging in such power or activity. A credit union shall not engage in such power or activity without first obtaining a written letter of nonobjection from the Commissioner
Virginia	§ 6.2-1303	In addition to the powers specifically granted to state chartered credit unions by the provisions of this chapter, the Commission may adopt such regulations as may be necessary to permit state chartered credit unions to have powers at least comparable with those of federally chartered credit unions or to effect the purposes of this chapter, regardless of any then existing statute, regulation or court decision limiting or denying such powers to state chartered credit unions. The requirement of a public hearing shall not automatically apply to regulations adopted under this subsection, but the Commission may hold such hearings as it deems appropriate. Before adopting any regulation under this chapter, the Commission shall give reasonable notice of its content and shall afford interested parties an opportunity to present evidence and be heard, in accordance with the Commission's Rules.
Washington	§ 31.12.404	Notwithstanding any other provision of law, and in addition to all powers and authorities, express or implied, that a credit union has under the laws of this state, a credit union has the powers and authorities that a federal credit union had on December 31, 1993, or a subsequent date not later than July 23, 2017. (2) Notwithstanding any other provision of law, and in addition to the powers and authorities, express or implied, that a credit union has under subsection (1) of this section, a credit union has the powers and authorities that a federal credit union has, and an out-of-state credit union operating a branch in Washington has, subsequent to July 23, 2017, if the director finds that the exercise of the power and authority serves the convenience and advantage of members of credit unions, and maintains the fairness of competition and parity between credit unions and federal or out-of-state credit unions.
West Virginia	§ 31C-3-3	Unless exercise of a power is specifically denied, the commissioner may prescribe rules authorizing credit unions to exercise any of the powers conferred upon federal credit unions if the commissioner deems it appropriate for the purposes of credit unions in this state and a benefit to their members

State	Statute	Wild Card Provision
Wisconsin	§ 186.115	Subject to any regulatory approval required by law and subject to sub. (2), a credit union directly or through a subsidiary, may undertake any activity, exercise any power or offer any financially related product or service in this state that any other provider of financial products or services may undertake, exercise or provide or that the office of credit unions finds to be financially related.

Elder Financial Fraud Abuse

Regulation empowering banks to take proactive action when elder financial fraud abuse is suspected is currently absent from the District of Columbia's banking regulations. Citing an increase in elder financial exploitation, the Financial Crimes Enforcement Network (FinCEN) issued FIN-2022-A002, an Advisory on Elder Financial Exploitation, on June 15, 2022. While H.R. 2922, the Elder Abuse Protection Act of 2021, may address this, as of July 2022, the bill has not been taken up by the Senate. More than 16 states expressly authorize financial institutions to hold transactions under the suspicion of financial exploitation of an elder. We understand the legislation in this arena is currently of interest to DC's OAG. We recommend a coordinated approach and consider language at least as protective as VA's. In summary:

- In DE, MI, MS and TX, financial institutions can hold transactions for 10 business days and 30 days upon request
- KY, LA, MN, MT, OR, RI and UT allow financial institutions to hold transactions for 15 business days
- TN, VA and WA allow financial institutions to hold transactions for 5+ business days (VA up to 30 days)
- NE and SC allow financial institutions to hold transactions for 30 business days

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
DE	Del. Code §31: 3910	7/23/2018	A financial institution shall be empowered to place a hold on a transaction under the suspicion of financial exploitation.	10 business days following the filing of the report. The proposed transaction can be held another 30 business days at the request of an investigating federal or state agency.	Any person or entity holding or not holding a transaction shall have immunity from any liability, civil, administrative, or criminal.	The financial institution may seek injunctive relief from a court of competent jurisdiction.	None	
KY	Ky. Rev. Stat. §365.245	7/14/2018	A qualified person may place a temporary hold	Any delay will expire when the earliest of circumstances	A qualified person placing a temporary hold shall be immune from any	A court of competent jurisdiction may	None	"Qualified person" means a: 1. Broker-dealer; 2. Investment

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			on a transaction on or a disbursement from an account of a specified adult.	occur: 1) determination that the transaction will not result in exploitation 2) 15 business days pass.	administrative or civil liability that might result.	terminate or extend a temporary hold.		adviser 3. Financial institution.
LA	LA Rev Stat §6:1374	10/1/2018	A covered financial institution may delay completion or execution of a financial transaction involving an account of an eligible adult, an account on which an eligible adult is a beneficiary, or an account of a person suspected of perpetuating financial exploitation.	Any delay will expire when the earliest of circumstances occur: 1) determination that the transaction will not result in exploitation 2) 15 business days pass. The delay may be extended upon receiving a request from any covered agency, up to 25 business days.	A covered financial institution and its directors, officers, employees, attorneys, accountants, agents, and other representatives are immune from all criminal, civil, and administrative liability, except in cases of gross negligence.	A court of competent jurisdiction may enter an order extending or shortening a delay, or providing other relief.	A covered financial institution shall make an effort, at least annually, to notify all employees of their ability to report potential financial exploitation of an eligible adult to personnel within the institution.	
MI	MI ST 487.2087	9/26/2021	If a financial institution suspects or detects covered	10 business days or the delay may be extended by	A financial institution and any of its employees, officers, directors, or affiliates	There is no private right of action against a financial institution, or any of	Employee training should include: (i)	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			financial exploitation of a member or customer, the financial institution may delay the related transaction for further investigation or examination of available facts.	law enforcement or adult protection agency.	are immune from any liability or penalty under law or regulation of this state or a local unit of government for an action, determination, omission, or process under this act or under a policy governed by this act.	its employees, officers, directors, or affiliates, either in law or in equity, for an action, determination, omission, or practice under this act or under a policy governed by this act.	Common types of covered financial exploitation. (ii) Signs of potential covered financial exploitation. (iii) Relevant federal advisory opinions or guidance on elder financial exploitation. (iv) Internal procedures (v) Reporting procedures	
MN	M.S.A. § 45A.06	8/1/2020	A financial services provider shall delay a disbursement from or place a hold on a transaction involving an account of an eligible adult or an account on	A delay of a disbursement or hold on a transaction as authorized by this section expires upon the sooner of: (1) the financial services provider	A financial services provider or an employee of a financial services provider who, in good faith, makes a disclosure of information, cooperates with a civil or criminal investigation of financial exploitation	Provided that a financial services provider's internal review of the suspected or attempted financial exploitation of the eligible adult supports the financial services provider's reasonable belief	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			which an eligible adult is a beneficiary if the commissioner of commerce, law enforcement agency, or prosecuting attorney's office provides information to the financial services provider demonstrating that it is reasonable to believe that financial exploitation of an eligible adult may have occurred, may have been attempted, or is being attempted.	reasonably believes that the disbursement or transaction will not result in financial exploitation of the eligible adult; (2) a determination by a law enforcement agency; (3) 15 business days after the date, or 25 business days, if extended at the court's request.	of an eligible adult, or testifies about alleged financial exploitation of an eligible adult in a judicial or administrative proceeding is immune from administrative, civil, or criminal liability.	that financial exploitation of the eligible adult has occurred, has been attempted, or is being attempted, the temporary delay or hold may be extended by financial services provider for no longer than ten business days following the date.		
MS	§81-5-107	7/1/2020	Allows financial institutions to delay a transaction if the institution	The transaction may be delayed for 10 days or	A financial institution and its officers, directors, employees, agents and representatives shall	The Department of Human Services, any law enforcement authority or any interested person	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			believes that it may result in exploitation of an eligible person.	until it is determined it will not result in exploitation unless there is an extension.	be immune from any administrative, civil, or criminal liability that might otherwise arise for taking action or not taking action pursuant to this section and for making any disclosure or delaying any transaction permitted by this section.	may petition a court of competent jurisdiction to enter an order extending or terminating the delay of a transaction.		
MT	§ 32-1-1503	10/1/2019	Allows a covered financial institution to delay transactions involving an account of an older person or a person with a developmental disability.	Any delay of a transaction expires when the earliest of circumstances occur: (a) the covered financial institution determines that the transaction will not result in financial exploitation; or 15 business days pass.	A covered financial institution and its directors, officers, employees, attorneys, accountants, agents, and other representatives are immune from all criminal, civil, and administrative liability.	A court of competent jurisdiction may enter an order extending or shortening a delay, or providing other relief.	A covered financial institution shall make a reasonable effort, at least annually, to notify the appropriate employees of their ability to report financial exploitation.	
NE	Neb.Rev.St. § 8-2903	3/18/2021	vulnerable adult's or senior adult's account; (d)	30 business days or when the financial institutions is	A financial institution and its bank holding company, if any, and any employees,	None	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			<p>Prevent a transfer of funds from the vulnerable adult's or senior adult's account to an account owned wholly or partially by another person; (e) Refuse to comply with instructions given to the financial institution by an agent or a person acting for or with an agent under a power of attorney signed or purported to have been signed by the vulnerable adult or senior adult; or (f) Prevent the designation or change the designation of</p>	<p>satisfied that the transaction will not result in financial exploitation of the vulnerable adult.</p>	<p>agents, officers, and directors of the financial institution and its bank holding company, if any, shall be immune from any civil, criminal, or administrative liability that may otherwise exist (a) for delaying or refusing to execute a transaction, withdrawal, or disbursement, or for not delaying or refusing to execute such transaction, withdrawal, or disbursement.</p>			

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			beneficiaries to receive any property, benefit, or contract rights for a vulnerable adult or senior adult at death.					
ND	ND ST §6-08.5-02	08/1/19 – 08/31/22	A financial service provider may refuse a financial transaction or hold a financial transaction on an account: a. Belonging to the eligible adult; On which the eligible adult is a beneficiary, including a trust, guardianship, or conservatorship account; or Belonging to a person suspected of perpetrating financial exploitation.	N/A	A financial service provider, or an employee, officer, or director of a financial service provider, is immune from all criminal, civil, and administrative liability.	None	None	A financial service provider may offer to an eligible adult the opportunity to submit and update periodically a list of individuals the eligible adult authorizes the financial service.

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
OR	O.R.S. § 708A.675	10/1/2017	(1) When a financial institution reasonably believes, or has received information from the Department of Human Services, a law enforcement agency, or a district attorney's office that financial exploitation is occurring, the financial institution, the department, the law enforcement agency or the district attorney's office, the financial institution may but is not required to: (a) Refuse a transaction	The authority granted to a financial institution under subsection (1) of this section will expire upon the sooner of: (a) Fifteen business days after the date on which the financial institution first acted under subsection (1) of this section; (b) When the financial institution is satisfied that the transaction or act will not result in financial exploitation of a vulnerable person; or (c)	A financial institution and all employees of a financial institution are immune from criminal, civil and administrative liability for actions taken under subsections (1) and (5) of this section if the actions were taken in good faith.	None	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			with or involving the vulnerable person; (b) Refuse to permit the withdrawal or disbursement of funds contained in a vulnerable person's account; (c) Prevent a change in ownership of a vulnerable person's account; (d) Prevent a transfer of funds from a vulnerable person's account to an account owned wholly or partially by another person; or (e) Refuse to comply with instructions given to the	Upon termination by an order of a court of competent jurisdiction.				

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			financial institution by an agent or attorney-in-fact under a power of attorney signed or purported to have been signed by the vulnerable person.					
SC	SC ST § 43-35-87	5/18/2021	If a financial institution reasonably believes that the financial exploitation of a vulnerable adult has occurred or may occur, then the financial institution may, but is not required to, decline or place on hold any transaction involving: (1) the account of the vulnerable adult; (2) an	Any decline or hold of a disbursement or transaction as authorized by this section will expire upon the sooner of: (1) a determination by the financial institution that allowing the transaction will not result in the financial exploitation of a	If the determinations and actions of a financial institution or an employee of a financial institution are made in good faith, then the financial institution or employee shall be immune from criminal, civil, or administrative liability for declining transactions to disburse monies pursuant to this section.	None	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			account in which the vulnerable adult is a beneficiary, including a trust or guardianship account; or (3) the account of a person who is suspected of engaging in the financial exploitation of the vulnerable adult.	vulnerable adult; (2) 30 business days after the hold was place.				
RI	RI ST §19-34-4	6/23/2021	If an institutions submits a report of suspected activity, the institution may place a temporary hold on any transaction that: (i) Involves an account of the elder adult; and (ii) The regulated	15 business days, or 30 due to an extension by a state or federal agency.	A regulated institution that in good faith and with the exercise of reasonable care places or does not place a hold on any transaction pursuant to §19-34-4 shall be immune from any civil or criminal liability or disciplinary action resulting from that action or failure to act.		Commencing no later than 45 days following passage of the Act, regulated institutions shall provide training concerning the financial exploitation of elder adults to employees of regulated	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			institution has reasonable cause to believe that financial exploitation of an elder adult has occurred, is occurring, has been attempted, or will be attempted.				institutions as defined in § 19- 34-1, and shall provide this training to new employees within the first three (3) months of their employment.	
TN	Tenn. Code. Ann. §45-2-1203(d)	Repealed effective June 30, 2022	The financial service provider may refuse a financial transaction or delay a financial transaction on an account: (1) Of the elderly or vulnerable adult; (2) On which the elderly or vulnerable adult is a beneficiary (3) Of a person suspected of perpetrating financial exploitation.	Any refusal to conduct or hold of a financial transaction, expires upon the earlier of: 1) 10 business days when involving the sale of a security 2) 5 business days 3) The time when the provider believes financial exploitation will not occur. 4) The time	A financial service provider, or an employee of a financial service provider, is immune from all criminal, civil, and administrative liability for holding a transaction.	A court of competent jurisdiction may enter an order extending the time that a financial service provider must refuse a financial transaction or hold a financial transaction.	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
				when the customer has been advised of the potential risk and requests to continue with the transaction.				
TX	Tex. Fin. Code Ann. §280.004, §280.005	9/1/2017	A financial institution may place a hold on any transaction that involves an account of a vulnerable adult and the institution has cause to believe financial exploitation is taking place.	Expires 10 business days after the hold was placed. The financial institution may extend the hold for no more than 30 business days if requested by a state of federal agency.	A financial institution is immune from any civil or criminal liability or disciplinary action resulting from placing or not placing a transaction hold.	A court may enter an order extending or shortening a hold or providing other relief.	None	Each financial institution shall adopt internal policies, programs, plans, or procedures for placing a hold on a transaction involving an account of a vulnerable adult under this section.
UT	UT ST §7-26-302	5/12/2020	A covered financial institution may delay international transactions, or domestic over \$10,000, if a qualified individual	The delay of a wire transfer described in Subsection (2) expires when the earlier of the following occurs: (a) the covered financial	A covered financial institution or a director, officer, employee, attorney, accountant, agent, or other representative of the covered financial institution: is immune from all criminal, civil, and	If a covered financial institution receives a request from a law enforcement agency to extend the delay of a transaction beyond the expiration date established in Subsection (3)(a),		Under this measure, "qualified individual" means a branch manager of a covered financial institution or a director, officer, employee, agent, or another representative that a

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
			reasonably believes that an individual initiating a wire transfer will result in financial exploitation.	institution reasonably determines that the wire transfer is not financial exploitation; or (b) 15 business days pass after the day on which the covered financial institution first initiated the delay of the wire transfer	administrative liability for not taking a permissive action under this chapter.	the covered financial institution may extend the delay no more than 25 business days (A) after the day on which the covered financial institution first initiated the delay. A court of competent jurisdiction may enter an order: extending or shortening the delay of a transaction; or providing relief based on the petition of the covered financial institution, law enforcement agency, or an interested part		covered financial institution designates.
VA	Va. Code Ann. §63.2-1606(L)	7/1/2019	Financial institution staff may refuse/delay execution of a transaction, if the financial institution staff believes financial exploitation of an adult is taking place.	No longer than 30 business days after the transaction was requested.	Absent gross negligence or willful misconduct, the financial institution and its staff shall be immune from civil or criminal liability for refusing to execute a transaction.	None	None	

State	Statute	Effective Date	Transaction Holds	Hold Times	Liability Protection	Judicial Process	Training	Notes
WA	Wash. Rev. Code §74.34.215	6/10/2010	If a financial institution reasonably believes that financial exploitation of a vulnerable adult is being attempted, the financial institution may refuse a transaction requiring disbursement of funds contained in the account.	Any refusal to conduct or hold of a financial transaction, expires upon the earlier of: 1) 10 business days when involving the sale of a security 2) 5 business days 3) The time when the provider believes financial exploitation will not occur.	A financial institution or an employee of a financial institution is immune from criminal, civil, and administrative liability for refusing to disburse funds or disbursing funds.	A court of competent jurisdiction may extend the refusal by the financial institution to disburse funds. A court of competent jurisdiction may also order other protective relief.	A financial institution shall provide training concerning the financial exploitation of vulnerable adults to its employees and must provide training to new hires within three months of employment.	

Remote Notarization

DC Act 24-529 was passed on July 27, 2022 and submitted to Congress amending the Revised Uniform Law on Notarial Acts Act of 2018, to the Revised Uniform Law on Notarial Acts Amendment Act of 2022 and has recently become law consistent with many other states electing to adopt the Uniform Law Commission’s language. As introduced DC Act 24-457 authorizes remote online notarization both by use of secure electronic records and by use of paper documents signed in ink, notarized, and delivered to the parties.

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
AZ	SB 1030	Signed 4/10/19; This measure will be effective 90 days after the legislature adjourns sine die.	N/A	On or before December 31, 2019, the Secretary of State shall adopt rules to facilitate remote online notarizations. The rules shall include sufficient forms of notarial certificates for remote online notarizations and standards for communication technology, credential analysis, identity proofing and retention of the audio and visual recording created under section 41-375.	A notary public may perform remote online notarizations if authorized by the Secretary of State. In order to be authorized, a notary public must register with the Secretary of State and identify the technology that the notary public intends to use for remote online notarizations and receive written authorization from the Secretary of State. The term of a notary public's authorization to perform remote online notarizations begins on the authorization date set by the Secretary of State and continues as long as the notary public's commission remains valid. The renewal of a notary public's commission constitutes the renewal of the notary public's authorization to perform remote online notarizations. The Secretary of State may require that a notary attend a notary training course as an alternative to suspending the	The notarial certificate for a remote online notarization must indicate that the notarial act was a remote online notarization performed by means of communication technology.

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
					license. A notary public record each remote online notarial act performed by the notary public in a journal. The journal may be kept in a permanent, tamper-evident electronic format that complies with the rules adopted by the Secretary of State. If a notary keeps only one journal, then that journal is presumed to be a public record. in performing a remote online notarization, a notary public shall attach or logically associate the notary's electronic signature and electronic seal to the notarial certificate in a tamper-evident format.	
CT	Executive Order	3/30/2020 - 06/23/2020 (Executive Order Issued during Covid-19 State of Emergency)	All relevant state laws and regulations are hereby modified to permit any notarial act that is required under Connecticut law to be performed using an electronic device or process that allows a notary public commissioned by the Connecticut	Effective immediately and through June 23, 2020, unless modified, extended or terminated by me, Section 3 of my prior Executive Order 7K concerning remote notarizations is hereby superseded and replaced in its entirety by this Executive Order.	N/A	N/A

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			Secretary of the State pursuant to section 3-94b of the Connecticut General Statutes ("Notary Public") or a Commissioner of the Superior Court as defined by section 51-85 of the			
FL	HB 409	1/1/2020	Authorizes the use of an electronic will; An online notary public may perform any of the functions authorized under part I of this chapter as an online notarization by complying with the requirements of this part and any rules adopted by the Department of State pursuant to s. 117.295, excluding solemnizing the rites of matrimony.		Providing evidence satisfactory to the Department of State that the registrant acting in his or her capacity as an online notary public is covered by an errors and omissions insurance policy from an insurer authorized to transact business in this state, in the minimum amount of \$25,000 and on such terms as are specified by rule by the Department of State as reasonably necessary to protect the public.	That the document was signed, witnessed, or notarized electronically, and that the document was notarized by an online notary public outside the physical presence of the signer through audio-video communication technology, as defined in s.117.201, or that witnessing may have been done outside the physical presence of the notary public or principal through such audio-visual communication

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
IA	SF 475	7/1/2020	For a remotely located individual located outside the United States, all of the following applies: (1) The record complies with any of the following: (a) Is to be filed with or relates to a matter before a public official or court, governmental entity, or other entity subject to the jurisdiction of the United States. (b) Involves property located in the territorial jurisdiction of the United States or involves a transaction substantially connected with the United States. (2) The act of making the statement or	The secretary of state shall prepare a notice of intended action for the adoption of rules necessary to administer this Act as provided in section 9B.27. The notice of intended action shall be submitted to the administrative rules coordinator and the administrative code editor as soon as possible after July 1, 2020.	Before a notary public performs the notary public's initial notarial act under this section, the notary public must notify the secretary of state that the notary public will be performing notarial acts with respect to remotely located individuals and identify the technologies the notary public intends to use. If the secretary of state has established standards under subsection 8 and section 9B.27 for approval of communication technology or identity proofing, the communication technology and identity proofing must conform to the standards.	Contains a statement substantially as follows: "This notarial act involved the use of communication technology".

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			signing the record is not prohibited by the foreign state in which the remotely located individual is located.			
ID	SB 1111	1/1/2020		N/A	Before adopting, amending, or repealing a rule governing performance of a notarial act with respect to a remotely located individual, the secretary of state shall consider: (a) The most recent standards regarding the performance of a notarial act with respect to a remotely located individual promulgated by national standard-setting organizations and the national association of secretaries of state; (b) Standards, practices, and customs of other jurisdictions that have laws substantially similar to this section; and (c) The views of the governmental officials and entities and other interested persons.	If the notarial act is performed on behalf of a remotely located individual and utilizing communication technology under section 51-114A, Idaho code, the certificates in this section shall include a statement substantially as follows: "This notarial act involved the use of communication technology."
IN	HB 1487	7/1/2019	1. Authorizes the following notarial acts to be performed as remote notarial acts: (a)	N/A	A notary public may perform a remote notarial act only after registering as a remote notary public with the secretary of state. (b) A notary public is eligible to register under subsection (a) if the notary	1. Requires an electronic certificate of a remote notarial act to (a) specify that the notarial act is a remote notarial act; (b) include a space in which a

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>acknowledgments; (b) oaths and affirmations; (c) verifications on oath or affirmation; (d) signature witnessings; and (e) copy certifications.</p>		<p>public: (1) holds a current commission as a notary public in Indiana; (2) complies with the continuing education requirements described in IC33-42-12-2, and prescribed under IC33-42- 16-2; (3) is able to competently: (A) operate audiovisual communication technology; and (B) use identity proofing and credential analysis technology; and (4) pays a registration fee in the amount of five dollars (\$5); and (5) passes a remote notarial act examination administered by the secretary of state; Permits the Secretary of State to approve a technology for remote notarizations only if the vendor of the technology (a) uses a traditional or cloud- based backup strategy that is acceptable to the Secretary for use as a record keeper for any record that is related to a remote notarial act and (b) signs an agreement with the owner of the backup strategy that, in the event that the vendor ceases business operations, the owner is required to release to the Secretary any record that is related to a remote notarial act. Permits a</p>	<p>remote Notary may indicate whether the principal in the remote notarial act appeared before the remote Notary physically or by means of audiovisual communication technology; and (c) specify the city and county in Indiana in which the remote Notary is physically located when performing the remote notarization and the city, county, state or province, and country in which the principal is physically located when the principal signs the document.</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
					remote Notary to select 1 or more technologies approved by the Secretary of State to perform remote notarial acts; and clarifies that the remote Notary may not be required to use a particular technology not previously selected by the remote Notary.	
KY	SB 114	1/1/2020	An online notary public has the same powers and duties as a traditional notary public	The task force shall meet at least four times during both the 2019 and the 2020 legislative interims, and shall submit its findings and recommendations to the Legislative Research Commission no later than December 1, 2020	The Legislative Research Commission shall create a task force on issues regarding the implemmentation of electroinic recording, fees or functions of the county clerk; the task force shall investigate the electronic recording process in the Commonwealth to streamline the process of recording and notarizing documents, increasing efficiency;	If a notarial act involves a statement made in or a signature executed on an electronic record by an individual by means of communication technology, the certificate of notarial act required by Section of this Act shall indicate that the individual making the statement or signing the record appeared before the online notary public by means of communication technology.
MD	SB 678	10/1/2020	A notarial officer may not perform a motarial act with respect to a record to which the notarial officer or the spouse of the	N/A	A regulation adopted by the secretary of state may supersede a requirement of this section if the regulation references this section and specifies the requirement to be superseded. (b) identity proofing and credential analysis shall be	Contains a statement substantially as follows: "This notarial act involved a remotely located individual and the use of communication technology."

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>notarial officer has a direct beneficial interest; Except for a notarial act being performed with respect to a will, as defined in § 1–101 of the Estates and Trusts article, or a trust instrument, as defined in § 14.5-103 of the Estates and Trusts Article, a notary public located in this state may perform a notarial act using communication technology for a remotely located individual; 18- 226 This subtitle modifies, limits, and supersedes the electronic signatures in global and national commerce act, 15 U.S.C. section 7001</p>		<p>performed by a reputable third party who has provided evidence to the notary public of the ability to satisfy the requirements of this section. (c) identity proofing shall be performed through a dynamic knowledge-based authentication that meets the following requirements: (1) each remotely located individual must answer a quiz consisting of a minimum of five questions related to the individual’s personal history or identity, formulated from public or private data sources; (2) each question must have a minimum of five possible answer choices; (3) at least 80% of the questions must be answered correctly; (4) all questions must be answered within 2 minutes; (5) if the remotely located individual fails the first attempt, the individual may retake the quiz one time within 24 hours; (6) during a retake of the quiz, a minimum of 40% of the prior questions must be replaced; (7) if the remotely located individual fails the second attempt, the individual is not allowed to retry with the same notary public within 24</p>	

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>et seq., but does not modify, limit, or supersede section 101(c) of that act, 15 U.S.C. section 7001(c), or authorize electronic delivery of any of the notices described in section 103(b) of that act, 15 U.S.C. 7003(b): The provisions of section 7001 of this title shall not apply to—</p> <p>(1) court orders or notices, or official court documents (including briefs, pleadings, and other writings) required to be executed in connection with court proceedings;</p> <p>(2) any notice of—</p> <p>(A) the cancellation or</p>		<p>hours of the second failed attempt; and (8) the notary public must not be able to see or record the questions or answers. (d) credential analysis must use public or private data sources to confirm the validity of an identification credential presented by a remotely located individual and shall, at a minimum:</p> <p>(1) use automated software processes to aid the notary public in verifying the identity of each remotely located</p>	

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			termination of utility services (including water, heat, and power); (B) default, acceleration, repossession, foreclosure, or eviction, or the right to cure, under a credit agreement secured by, or a rental agreement for, a primary residence of an individual; (C) the cancellation or termination of health insurance or benefits or life insurance benefits (excluding annuities); or			
MI	SB 664; HB 5811	9/30/18 but approval of technology providers began 3/30/19	N/A	By March 30, 2019, the secretary and the department of technology, management, and	Before a notary public performs the notary public's initial notarial act electronically, the notary public shall notify the secretary that the notary public will be performing notarial	A notary public must state: whether the notarial act was performed using an electronic notarization system under section 26a or

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
				budget shall review and approve at least 1 electronic notarization system for the performance of electronic notarizations in this state.	acts electronically and identify the electronic notarization system the notary public intends to use for electronic notarizations. If the secretary and the department of technology, management, and budget have approved the use of 1 or more electronic notarization systems under section 26a, the notary public must select the system he or she intends to use from the approved electronic notarization systems. The secretary may disallow the use of an electronic notarization system if the electronic notarization system does not satisfy the criteria described in section 26a.	performed using a remote electronic notarization platform under section 26b.
MN	SF 893	01/01/19	N/A	N/A	The Secretary of State shall maintain a list of entities that regularly offer a course of study for a remote online notary public in this state. The course must cover the law, rules, procedures, and ethics relevant to notarial acts performed under this section.	The Electronic notarial certificate for a remote online notarization must include a notation that the notarization is a remote online notarization
MT	HB 370	10/1/2019	A marriage may be solemnized by a judge of a court of record, by a public official whose	N/A	A notarial officer may select one or more electronic notarization systems to perform notarial acts with respect to electronic records. An electronic notarization system provider shall	This record was (acknowledged) (signed) (signed and sworn to or affirmed) before me by use of communication

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>powers include solemnization of marriages, by a mayor, city judge, or justice of the peace, by a notary public authorized pursuant to [section 20], by a tribal judge, or in accordance with any mode of solemnization recognized by any religious denomination, Indian nation or tribe, or native group.</p> <p>Either the person solemnizing the marriage or, if no individual acting alone solemnized the marriage, a party to the marriage shall complete the marriage certificate form and forward it</p>		<p>take reasonable steps to ensure that a notary public opting to use the provider's system has the knowledge to use it to perform electronic notarial acts in compliance with this part. If the secretary of State has established by the rule the standards for the system or technology, the system or technology must comply with those standards. If the technology gcomplies with thte standards the Secretary of State shall approve the use of the system or technology. Before a notary public performs the notary public's initial notorial act using communication technology, a notary public should complete a course of instruction approved by the Secretary of State and pass an examination based on the course. The course must cover notarial rules, procedures, and ethical obligations pertaining to remote or electronic notarization under this part or pursuant to any other law or official guideline of this state.</p>	<p>technology on (date) by (name of principal(s)), who declared that (he) (she) (they) (is) (are) located in (place where principal(s) was/were physically located at the time of notarial act) and that this record is part of or pertains to a matter that is to be filed with or is before a court, governmental entity, or other entity located in the United States or involves property located in, or a transaction substantially connected with, the United States.</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			to the clerk of the district court.			
ND	HB 1110	8/1/2019	<p>A notary public located in this state may perform a notarial act using communication technology for a remotely located individual if: (1) The record:</p> <p>(a) Is to be filed with or relates to a matter before a public official or court, governmental entity, or other entity subject to the jurisdiction of the United States; or</p> <p>(b) Involves property located in the territorial jurisdiction of the United States or</p>	N/A	<p>Before a notary public performs the notary public's initial notarial act under this section, the notary public must notify the secretary of state that the notary public will be performing notarial acts with respect to remotely located individuals and identify the technologies the notary public intends to use. If the secretary of state has established standards for approval of communication technology or identity proofing, the communication technology and identity proofing must conform to the standards.</p>	<p>If a notarial act is performed under this section, the certificate of notarial act required by section 44 - 06.1 - 14 and the short-form certificate provided in section 44 - 06.1 - 19 must indicate the notarial act was performed using communication technology</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>involves a transaction substantially connected with the United States; and (2) The act of making the statement or signing the record is not prohibited by the foreign state in which the remotely located individual is located.</p>			
NE	LB 186	7/1/2020	<p>The following types of online notarial acts may be performed by an online notary public: (1) Acknowledgements; (2) Jurats; (3) Verifications or proofs; and (4) Oaths or affirmations</p>	<p>Before registering as an online notary public, a notary public must take a course of instruction and pass an examination that has been approved by the Secretary of State. The Secretary of State must approve the examination by January 31, 2020; On or before July 5, 2019, or as soon thereafter as possible, the State Treasurer shall</p>	<p>Sec. 7. (1) The Secretary of State shall adopt and promulgate rules and regulations: (a) Creating standards for online notarial acts in accordance with the Online Notary Public Act, including standards for credential analysis, identity proofing, and communication technology used for online notarial acts; (2) The Secretary of State may adopt and promulgate rules and regulations to facilitate the utilization of online notarial acts.</p>	<p>The online notarial certificate for an online notarial act must include a notation that the notarial act is an online notarial act.</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
				<p>transfer eighty-two thousand one hundred sixty8 seven dollars from the Treasury Management Cash Fund to the Administration Cash Fund. On or before July 1, 2020, the State Treasurer shall transfer twenty-seven thousand six hundred eighty-two dollars from the Treasury Management Cash Fund to the Administration Cash Fund.</p>		
NV	AB 65	7/1/2019	N/A	N/A	<p>Except as otherwise provided in subsection 5, each person registering as an electronic notary public must: Submit to the Secretary of State with the registration proof satisfactory to the Secretary of State that the registrant has:</p> <ul style="list-style-type: none"> (1) Successfully completed any required course of study on electronic notarization provided pursuant to NRS 240.195; and (2) Complied with the requirements 	N/A

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
					pertaining to taking an oath and filing a bond set forth in NRS 240.030 and 240.033.	
OH	HB 166	N/A	N/A	N/A	N/A	A county auditor, engineer, and recorder shall accept a printed document that was executed electronically for purposes of approval, transfer, and recording if that document contains an attached certificate
OH	SB 263	9/19/2019		N/A	The office of information technology in the department of administrative services shall provide assistance to the secretary of state relating to the equipment, security, and technological aspects of the standards established under this section.	The secretary of state shall include in rules adopted under section 147.62 of the Revised Code modified forms of notarial certificates for any notarial act that is an online notarization. The secretary of state shall maintain standards for The modification of forms of notarial certificates for any notarial act that is an online notarization;

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
OK	SB 915	1/1/2020	Nothing in this act shall permit a notary to take testimony, certify transcripts, or otherwise exercise any authority of a certified or licensed shorthand reporter, as provided in Sections 1501 through 1513 of Title 20 of the Oklahoma Statutes.	N/A	The Secretary of State shall promulgate rules to implement and ensure the effective administration of the provisions of Sections 1 through 15 of this act and Sections 1 through 12 of Title 49 of the Oklahoma Statutes In promulgating, amending, supplementing and repealing rules under this section, the Secretary of State may consider standards adopted by national standard- setting bodies such as the National Association of Secretaries of State and the Mortgage Industry Standards and Maintenance Organization, the standards and practices of other jurisdictions that have laws substantially similar to the provisions of Title 49 of the Oklahoma Statutes, and the views of government officials and other interested persons.	The certificate of notarial act for a remote online notarization shall indicate that the notarial act was a remote online notarial act performed by means of communication technology.
SD	HB 1272	7/1/2019	A person who is personally interested directly or indirectly, or as a stockholder, officer, agent, attorney, or employee of any other person or	N/A	N/A	Indicates in the notarial certificate tha remote location of the person executing the document; (4) Indicates in the notarial certificate that the notarial act involved a statement made or a signature

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>party to a transaction concerning which the person is performing the function of a notary public, may make any certificate, take any acknowledgement, administer any oath, or do any other official act as a notary public with the same legal force and effect as if the person had no interest, provided the instrument or document does not show upon its face that the person is a principal party to the instrument or document.</p>			<p>executed by a person not in the physical presence of the notarial officer but appearing by the means of communication technology.</p>
TN	SB 1758	7/1/2019	<p>An online notary perform an online notarization, without regard to the physical</p>	N/A	<p>To apply to be an online notary, you must first have a contract with a company that will provide you with the technological support needed to perform online notarizations.</p>	<p>The acknowledging officer must designate in the acknowledgment form whether the principal personally appeared before</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>location of the principal, if the notary is physically located in this state and the online electronic notarization relates to:</p> <p>(A) A document involving real estate located in this state;</p> <p>(B) An agreement performable wholly or partly in this state;</p> <p>(C) An agreement or instrument creating a debt that is payable at a location in this state;</p> <p>(D) An agreement that specifically requires the application of the laws of this state;</p> <p>(E) A document, including an affidavit, that is intended to be filed</p>		<p>Rulemaking. The secretary of state shall promulgate rules necessary to implement this part, including rules to facilitate online notarizations. Rules must be promulgated in accordance with the Uniform Administrative Procedures Act, compiled in title 4 chapter 5. 8-16-305. Standards for online notarization.</p> <p>(a) The secretary of state shall promulgate by rule standards for online notarization in accordance with this part, including standards for credential analysis and identity proofing.</p> <p>(b) The secretary of state may confer with other appropriate agencies on matters relating to equipment, security, and technological aspects of the online notarization standards.</p>	<p>the officer or appeared by an interactive two-way audio and video communication. If the person appears by an interactive two-way audio and video communication, the appearance shall be deemed compliant with this chapter if the acknowledging officer amends the acknowledgment forms set forth in §§ 66-22-107, 66-22-108, and 66-22-114, to read "remotely appeared" or "remotely appeared before me" rather than "personally appeared" or "appeared before me".</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			or used in a court located in this state; or (F) An acknowledgment or affirmation made by a person while the person is located in this state.			
TX	HB 1217	7/1/2019	An online notary public has the same powers and duties as a traditional notary public and has the authority to perform any of the functions authorized as an online notarization.	N/A	N/A	Requires the electronic notarial certificate for an online notarization to include a space to indicate the type of appearance – physical or by means of audio- video communication – by which an individual appeared before a Notary and requires the certificate for an online notarization to include a notation that the notarization is an online notarization.
UT	HB 52	11/1/2019	N/A	N/A	The measure specifies that for remote notarization only, satisfactory evidence of identity requirements may be met by a third party's affirmation of an individual's identity by means of: (A) dynamic knowledge-based authentication, which may include	A notaorial certificate on an electronic message is considered complete without the notary's official seal if the following information appears electronically within the message or document: a)

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
					<p>requiring the individual to answer questions about the individual's personal information obtained from public or proprietary data sources; or</p> <p>(b) analysis of the individual's biometric data, which may include facial recognition, voiceprint analysis, or fingerprint analysis. The measure charges the director of elections in the Lieutenant Governor's office with making rules regarding standards for an types of:</p> <p>(a) electronic software and hardware that a remote notary may use to:</p> <p>(i) perform a remote notarization; and</p> <p>(ii) keep an electronic journal under Section 46-1-13;</p> <p>(b) public and proprietary data sources that a remote notary may use to establish satisfactory evidence of identity under Subsection 46-1-2(17)(b);</p> <p>(c) dynamic knowledge-based authentication or biometric data analysis that a remote notary may use to establish satisfactory</p>	<p>the notary's name and commission number appearing exactly as indicated on the notary's commission; and (b) the words "notary public," "state of Utah," and "my commission expires on (date)"; If used for a remote notarization, a description of the dynamic knowledge-based authentication or biometric data analysis that was used to provide satisfactory evidence of identity under Subsection 46-1-2(17)(a)(ii); A remote notary shall ensure that the notarial certificate described in this section that is used for a remote notarization includes a statement that the remote notary performed the notarization remotely.</p>

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
					evidence of identity under Subsection 46-1- 2(17)(a)(ii); and ^(d) electronic seals a remote notary may use to complete an electronic notarial certificate. The measure requires the notary to file a \$5,000 bond with the lieutenant governor prior to the remote notary certification	
VA	HB 529	7/1/2012	No notary shall perform any notarial act with respect to any document, writing, or electronic document to which the notary or his spouse is a party, or in which either of them has a direct beneficial interest, or where the notary is a signatory or is named in the document to be notarized, except that a notary named in a document for the purpose of	N/A	The Secretary of the Commonwealth shall develop standards for electronic notarization and the Virginia Information Technologies Agency shall provide assistance to the Secretary of the Commonwealth relating to the equipment, security, and technological aspects of the electronic notarization standards.	To verify this Certificate of Authority for an Electronic Notarial Act, I have included herewith my electronic signature.

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			<p>receiving notices, or named in a document as executor, trustee, or other fiduciary, shall not, for that reason alone, be precluded from performing notarial acts with respect to such document. Any notary who violates the provisions of this section shall be guilty of official misconduct. A notarial act performed in violation of this section shall not automatically be void for such reason, but shall be voidable in the discretion of any court of competent jurisdiction upon the motion of any person injured</p>			

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
			thereby.			
VT	HB 526	7/1/2019 (Vermont law prohibits remote online notarization and electronic notarization until the Secretary of State has adopted rules and prescribed standards for these practices. 26 V.S.A. Sec. 5323. The Secretary of State has not yet adopted such rules. In turn, remote online notarization and electronic notarization are not yet permitted in	A notary public shall not perform a notarial act with respect to a record to which the notary public or the notary public's spouse is a party, or in which either of them has a direct beneficial interest. A notarial act performed in violation of this subsection is voidable.	N/A	The Office of Professional Regulation will prescribe standards for remote online notarization, including standards for credential analysis, the process through which a third person affirms the identity of an individual, the methods for communicating through a secure communication link, the means by which the remote notarization is certified, and the form of notice to be appended disclosing the fact that the notarization was completed remotely on any document acknowledged through remote online notarization. the most recent standards regarding electronic records and remote online notarization promulgated by national bodies, such as the National Association of Secretaries of State;	

State	Statue/Bill	Effective Date	Transaction Type	Time Frame	Authorization	Adjustments to Remote Notarial Certificate
		the State of Vermont.				
WA	SB 5641	10/1/2020	(1) A notarial officer may perform a notarial act authorized by 24 this chapter or by law of this state other than this chapter. (2)(a) A notarial officer may not perform a notarial act with respect to a record to which the officer or the officer's spouse or domestic partner is a party, or in which any of the above have a direct beneficial interest. (b) A notarial officer may not notarize the notarial officer's own signature.	N/A	Authorizes the Department of Licensing to adopt additional rules governing standards for communication technologies and identity proofing.	Is in the form provided by RCW 42.45.140 and contains a statement substantially as follows: "This notarial act involved the use of communication technology."

Appendix 28

DC DEPARTMENT
OF INSURANCE,
SECURITIES AND
BANKING

FINANCIAL EMPOWERMENT RESOURCES FOR DC SENIORS

Learn how to prevent fraud, choose the right insurance
and take advantage of DISB programs and services.



EMPOWER · PROTECT · ADVANCE

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WHAT YOU SHOULD KNOW ABOUT DISB

It is the goal of the Department of Insurance, Securities and Banking (DISB) to protect the interests of DC consumers from unfair and abusive practices while providing an equitable business arena for the regulated entities operating in Washington, DC.

DISB’s mission is three-fold:

1

Cultivate a regulatory environment that protects consumers and attracts and retains financial services firms to the District

2

Empower and educate residents on financial matters

3

Provide financing for District small businesses

WHAT WE DO

The Department oversees DC financial service providers, including insurance companies, insurance agents, investment advisers, broker-dealers, District chartered banks, mortgage lenders, brokers and servicers, check cashers, money transmitters, money lenders, consumer service contract organizations, appraisal management companies and student loan servicers.

Contact us at 202.727.8000 or visit us online at **DISB.dc.gov** to access our programs and services.

File a Complaint

If you believe you have been treated improperly or unfairly by a financial institution, you can file a consumer complaint with DISB. We will investigate your complaint to see if any District laws, rules or regulations were violated, or contract provisions breached. If your complaint involves an entity that we do not regulate, DISB will refer the complaint to the appropriate regulator for you and work with our contacts to help resolve the problem.

Prevent Foreclosure

DISB provides resources to help DC consumers avoid foreclosure.

The resources include foreclosure mediation, housing counseling and legal aid for homeowners. DISB encourages residents to call the District’s Foreclosure Prevention Hotline at 202.265.CALL (2255) to access these resources.

Access Financial Education

DISB has an array of financial education resources for consumers and small business owners. Take advantage of programs such as Financially Fit DC, Bank on DC, Opportunity Accounts, DC BizCAP and our Financial Empowerment Center.

Request a Speaker

DISB has a team of experts who can speak on a broad range of financial and insurance issues. Invite a DISB financial services professional to speak at your neighborhood meetings, panel discussions and events.



PROTECTING SENIORS FROM FRAUD

DISB provides tips on how you can protect yourself and your family from fraud. Senior citizens especially should be aware of financial fraud scams, which come in different forms such as in-person, by telephone or through unsolicited letters and emails.

Why Should Seniors Be Concerned?

The Department has learned that older residents may be targeted for fraud for several reasons:

- 1 Older residents are most likely to have nest eggs, own their homes or have excellent credit, all of which scammers will try to leverage to their benefit.
- 2 Individuals who grew up in the 1930s to 1950s are generally polite and trusting. The scammers will exploit these traits knowing that it is difficult for seniors to say “no” or just hang up the phone.
- 3 Older residents are less likely to report fraud because they don’t know whom to report it to, are too ashamed, do not know they are victims or worry that relatives will think they no longer have the mental capacity to take care of their affairs.
- 4 When elderly victims report crime, they often make poor witnesses. The scammer knows the effects of age on memory and count on the fact that victims will not be able to supply detailed information to investigators.
- 5 Older residents may be very interested in products that promise increased cognitive function, virility and similar performance enhancing capability that could make them more susceptible to unproven and unapproved health-related items and sales pitches of dubious value.

Common Scams Targeted at Seniors

Medicare Fraud

Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products, and by scammers offering “free” genetic cancer testing in exchange for their Medicare numbers. Since a physician must sign a form certifying the need for the equipment or testing, con artists fake signatures or bribe corrupt doctors to sign the forms. Medical equipment and genetic testing fraudsters target seniors through telemarketing calls, booths at public events, health fairs and door-to-door solicitations.

Once a signature is in place, the manufacturers bill Medicare for merchandise or services that were not needed or ordered. Before you give the salesperson your Medicare numbers, confirm with your doctor that you need the medical equipment. Also, ask your doctor to provide a detailed account of the services needed. Review any account statements carefully and report errors immediately.

Home Improvement Fraud

Example: A contractor calls or knocks on your door and offers to install a new roof or make other improvements at a reasonable price. You tell him you’re interested but can’t afford it. The contractor says, “no problem” and indicates that they can arrange financing through a lender. You agree to the project and the contractor begins work.

At some point after the contractor begins work, you are asked to sign papers. The papers may be blank, or you are rushed to sign before thoroughly reviewing them. The contractor may threaten to stop the work if you do not sign the papers. You sign the papers and realize later that the papers you signed



are for a home equity loan. The interest rate, points and fees seem very high. To make matters worse, the work on your home isn't done right or hasn't been completed, and the contractor, who may have been paid by the lender, has little interest in completing the work to your satisfaction. Don't allow the contractor or lender to rush you into a decision. Check out the contractor's license with the DC Department of Buildings at 202.671.3500 and report the lender's activities to DISB at 202.727.8000.

Sweepstakes and Lottery Scams

The elderly are among the most targeted population when it comes to sweepstakes and lottery scams. This is often how it works: You receive a phone call or a notice in the mail saying you won \$50,000 and then you are pressured to send in \$500 for the taxes on your prize money. Beware! This is a scam. Don't send any money or give your personal information to these callers. DISB is advising you to be skeptical of calls saying you won a sweepstakes or lottery that you may not have even entered.

Internet Fraud

As more senior citizens use the internet there are increased chances for them to become victims of fraud. Emails are sent to individuals with the purpose of capturing confidential personal and financial information such as passwords, checking and credit card account numbers and Social Security numbers. The scammers use the information to steal your identity to commit other types of fraud (e.g., to create counterfeit bank accounts and credit cards). Do not respond to unsolicited email offers. It is best to just delete them. If your identity is stolen, report the crime to your financial services provider and to the three credit bureaus: Equifax: **equifax.com** or 1.800.525.6285; Experian: **experian.com** or 1.888.397.3742; and TransUnion: **transunion.com** or 1.800.680.7289.

Call DISB and Report Suspicious Activity

Reports of fraudulent activity that are made to DISB are kept confidential. If you suspect fraud or a financial crime, please call us at 202.727.8000, email **disb@dc.gov** or visit us at **DISB.dc.gov** to file a secure complaint online.



Affinity Fraud: Scams Targeting the Faithful

Affinity fraud is an investment scam that preys upon members of identifiable groups, which can include social, ethnic, religious, political or professional associations. The problem with affinity fraud is that people may let their guards down when offered an investment opportunity by a fellow member of a church, social club or someone they know. DISB warns consumers about affinity fraud and encourages you to properly research any investment opportunity.

How Do They Do It?

The perpetrators of affinity fraud commonly are—or pretend to be—members of the group they are trying to scam. They develop a sense of trust by being from the same community or sharing a common heritage. They overcome others' natural skepticism by preying on the belief that persons from the same affinity group can be trusted because they share the same background and interests. Affinity fraud exploits the faith, love, trust and friendships that exist in groups of people who have something in common.

Affinity fraud is often associated with "Ponzi" or pyramid schemes. These schemes give a false illusion that the investment is successful by raising money from new investors to make payments to earlier investors. The con artists want you, the investor, to believe your investment is safe so you will reinvest or encourage others to invest.



Ways to Avoid Being a Victim

- ▶ Make a budget.
- ▶ Beware of investment opportunities that promise great returns quickly.
- ▶ Beware of investment opportunities that are based on or challenge a person's faith or obligation to give because of religious beliefs or interest in advancing a group.
- ▶ Beware of testimonials or endorsements from other group members. Scam artists frequently pay out high returns to early investors using money from later arrivals.
- ▶ Check out everything before you invest. Never make an investment decision that is based solely on the recommendation of a leader or member of an organization or group to which you belong. You should investigate offers thoroughly.
- ▶ Do not fall for investments that promise spectacular profits or "guaranteed" returns. If an investment seems too good to be true, then it probably is. Generally, the greater the potential return the investment offers, the greater the risk of losing money.
- ▶ Be skeptical of any investment that is not fully documented in writing. Avoid an investment if you are told there is insufficient time to put the details or terms in writing. Also, you should be suspicious if you are told to keep the investment opportunity to yourself.

- ▶ Don't be pressured or rushed into an investment before you have a chance to think about it and investigate it. Watch out for investments that are pitched as "once-in-a-lifetime" opportunities, especially when the promoter bases the recommendation on "inside" or "confidential" information.
- ▶ Seek professional advice by asking a neutral outside expert not in your group—attorney, accountant, banker, stockbroker or financial planner—to evaluate the investment.

Questions to Ask Before Investing

- ▶ Is the seller licensed? Is the investment registered in the District of Columbia? To find out, call DISB at 202.727.8000. Note: According to District of Columbia law, securities to raise funds for any nonprofit organization must be filed with DISB. This measure provides an opportunity for DISB to review offerings for appropriate disclosures.
- ▶ Has the seller given you written information that fully explains the investment and the risks of investing? Be sure to review prospectus or offering circular before you buy.
- ▶ Are claims made about the investment realistic?
- ▶ Does the investment meet your personal investment goals? Investments should match your own long- or short-term investment goals.





BEWARE OF ROMANCE SCAMS

Millions of people every year use dating apps or social media platforms (Facebook, Instagram, TikTok, Snapchat, and many others) to make a connection and find love. But sometimes, they end up instead with a broken heart and an empty wallet. Romance scams, also known as online dating scams, are among the most common scams on the internet.

Scammers create online profiles with attractive photographs taken randomly from the web. Sometimes, they assume the identities of real people.

How to Recognize Online Romance Scams

- ▶ Beware of individuals who make excuses about why they can't meet in person or refuse to speak via video chat.
- ▶ Beware of unknown people who request that you send or wire them money or cryptocurrency or ask you to purchase gift cards and provide them with the numbers online.
- ▶ Be skeptical of a person who professes their love and/or strong feelings in a short time period. If requested, never send or forward money to someone you haven't met in person and don't act on their investment advice.
- ▶ Beware of a person whose online dating profile does not match their conversation with you.
- ▶ Beware of a person who requests that you start communicating by text, phone or personal email instead of via the original website or platform.

Protect Yourself

If you suspect that you are an unwitting victim of a romance scam, do the following immediately:

- 1 Talk to family members or trusted friends about a new love interest to get additional feedback.
- 2 Deliberately slow down all activities with the scammer.
- 3 Stop and discontinue all communications with the romance scammer - including online chats, texting and telephone calls.
- 4 Do not be pressured or intimidated into doing anything that makes you feel uncomfortable, including sending money or anything of value to the romance scammer.
- 5 Do not be threatened directly or indirectly into making financial decisions.
- 6 Do not attempt to provoke, challenge or threaten the romance scammer.

INSURANCE TIPS FOR HOMEOWNERS AND RENTERS

Whether you're a homeowner or renter, insurance coverage is vital to protecting your property and financial assets. A homeowner's insurance policy typically provides coverage for loss or damage to your home's physical structure, detached structures (e.g., tool shed or garage), and personal property (e.g., TVs or furniture). Additionally, personal liability coverage is provided in case others are injured on your property or by your actions (e.g., your dog bites a guest) and loss of use (additional costs you might incur for reasonable housing and living expenses if a covered event makes your living quarters temporarily uninhabitable).

As a renter, your insurance policy varies slightly from a homeowner's insurance policy. A renter's policy covers loss or damage to your personal property and protects you against personal liability and loss of use. A renter's policy does not insure structures you do not own.

You have the option to insure your property for the replacement cost or actual cash value. Actual cash value is the amount it would take to repair your home or replace damaged possessions after factoring in depreciation. Replacement cost value is the amount of money it would take to replace your damaged or destroyed home with the exact same or similar home in today's market.

It is a good idea to make an inventory of all your personal belongings and save receipts for major items, along with a photograph or video of each room. Store copies of the documentation in a safe deposit box or another off-site secure location in case your home is destroyed. You can download the free National Association of Insurance Commissioners Home Inventory app from the App Store and Google Play or visit [DISB.dc.gov](https://www.dishb.dc.gov) to get started.

Navigate over 50 District resources to help you thrive as a DC homeowner at [frontdoor.dc.gov](https://www.frontdoor.dc.gov).



Review your policy regularly and tailor your coverage to recognize high-value items.

Important Considerations

Here are a few helpful tips regarding your homeowner's and renter's insurance:

- ▶ Review your policy regularly and tailor your coverage to recognize high-value items, significant changes in need, and increases in risks or exposures.
- ▶ Expensive valuables—such as jewelry, antiques or art—may require an additional endorsement or rider to a basic insurance policy, as these items are unique and subject to separate coverage limitations.
- ▶ Unrelated roommates each need their own individual renter's policy.
- ▶ A swing set, pool or trampoline increases liability exposures and may need a separate endorsement and/or increased liability coverage.
- ▶ Inquire about eligible premium discounts. Taking certain actions, fitting specific devices, or installing recognized systems could qualify you for premium discounts.
- ▶ Be sure to assume direct responsibility for your homeowner's insurance premium payments as soon as your mortgage is paid off so that your policy doesn't lapse.
- ▶ Damage to your home or belongings caused by flooding is not typically included in a homeowner's policy. If you live in an area prone to flooding, inquire about flood insurance through the federal government's National Flood Insurance Program. Your insurance agent can help you obtain flood insurance. [See page 24 for more information on flood and water damage.]

Homeowner's insurance coverage for seniors is not much different from coverage for other age groups. Seniors who have modified their home by installing stairlifts or wheelchair ramps should discuss these additions with their insurance agent to determine if additional coverage is needed.

Seniors may also want to consider higher limits on personal property, guest medical payments and personal liability coverage.

Before you sign an application for insurance, take a few minutes to call DISB and confirm that the company is legitimate and authorized to sell insurance in the District of Columbia. You can reach us at 202.727.8000 or online at [DISB.dc.gov](https://www.dishb.dc.gov).

Portions of this excerpt is provided as a courtesy of the National Association of Insurance Commissioners.

FORECLOSURE PREVENTION PROGRAM

DC homeowners can access free foreclosure prevention counseling to get help if they're worried about paying their mortgage, are behind on their mortgage payments, or are in the process of foreclosure. A counselor will help you assess your financial situation, consider alternatives to foreclosure, and apply for assistance. Counselors may also connect you to legal assistance if your lender has already started the foreclosure process or if they identify loan fraud or predatory lending—lending that is unfair or abusive. You may qualify for up to five hours of free legal assistance.

This program is called the Foreclosure Prevention Program and is offered by DISB in partnership with Housing Counseling Services, a local nonprofit that provides counseling, training, advocacy, technical assistance, and housing opportunities for homebuyers, homeowners and tenants.

What is foreclosure?

Foreclosure is the legal process that takes place when a mortgage lender takes ownership of a property because a homeowner misses several payments on their mortgage or otherwise breaks their mortgage contract. Foreclosure can be avoided when the homeowner and lender agree to a path forward, sometimes with support from a housing counselor or other legal mechanisms.

Do all eligible applicants receive free counseling?

Yes.

What do I do first to get help?

The first step is signing up to attend a foreclosure prevention clinic for homeowners who are concerned about foreclosure. Clinics are held weekly by Housing Counseling Services.

How do I sign up?

Call the DC Foreclosure Prevention Hotline at 202.265.2255, Monday through Friday from 9 a.m. to 5 p.m., to register for

a foreclosure prevention clinic. You can also sign up on the Housing Counseling Services website or visit housingetc.org.

Are there additional requirements I should know about?

No, there are no additional requirements.

What happens after I go to a foreclosure prevention clinic?

If you still have issues after attending the clinic, you may meet with a free housing counselor for more help. The housing counselor may ask you to gather documents to help them understand your financial situation and the current status of your mortgage. They'll let you know what they need. Be ready to talk about why you are having trouble making your payments, what you're doing to resolve the issue, and details about your financial situation.

The help you get will depend on your situation. The housing counselor may evaluate your situation, review your budget and finances, suggest possible actions you can take to improve your finances, connect you up to five hours of free legal assistance, or help you apply for financial assistance.

I think I've been scammed. What do I do?

If someone asks you for money to help avoid foreclosure, it may be a scam. You can get free, expert assistance from a housing counselor.

If you suspect a scam, request help from DISB to investigate the problem and/or report it to the Federal Trade Commission at 877.382.4357.

My lender has filed a court case against me. How can I prepare and what can I expect when I go to court?

A housing counselor can help you prepare for the court appearance and can connect you with a lawyer. You can also ask them to come to court with you to help you make decisions. There are also free counselors and lawyers available who can help. Reach out for help as soon as you receive notice that your lender has filed a court case.

My lender sent me a notice to participate in mediation. Can someone help me understand the mediation process?

If your lender decides to pursue mediation, this may give you an opportunity to find options to prevent foreclosure. A housing counselor can help you complete the forms and prepare for mediation.

I still have questions. What do I do?

Please reach out to Housing Counseling Services at 202.265.2255, Monday through Friday, 9:00 a.m. to 5:00 p.m. If you would like to talk to someone in DC government about the program, please reach out to DISB at 202.442.7765, Monday through Friday, 8:15 a.m. to 4:45 p.m., or email us at disb@dc.gov using the subject line "foreclosure."

THINGS YOU DON'T KNOW ABOUT REVERSE MORTGAGES

Frequently Asked Questions about Reverse Mortgages

DISB often fields questions on reverse mortgages. Below are some frequently asked questions to help District residents better understand how reverse mortgages work. Before getting a reverse mortgage, consider these tips and feel free to reach out to DISB to make sure that you are dealing with an authorized, licensed mortgage lender.



A reverse mortgage is a loan that allows homeowners age 62 and older to borrow against the equity in their homes.

What is a reverse mortgage?

A reverse mortgage is a loan that allows homeowners age 62 and older to borrow against the equity in their homes. Homeowners can take out a loan without having to sell the home. Reverse mortgages can help some seniors stay in their homes while getting income in retirement.

How do I receive the money from a reverse mortgage loan?

This depends on the type of loan, the lender you choose, and the payment option that you select. Most reverse mortgages today are insured by the Federal Housing Administration (FHA) as part of its Home Equity Conversion Mortgage (HECM) Program. With an HECM loan, you can receive your money in one of three ways: as a line of credit, in monthly installments, or a lump sum. You can also receive a combination of monthly installments and a line of credit.

What are the requirements to be eligible for a reverse mortgage?

To be eligible for a reverse mortgage, you must:

- ▶ Be a homeowner 62 years of age or older;
- ▶ Own your home outright or have a low mortgage balance that can be paid off at closing with proceeds from the reverse loan;
- ▶ Have the financial resources to pay ongoing property charges including taxes and insurance; and
- ▶ Live in the home.

You are also required to receive consumer information free or at very low cost from an HECM counselor prior to obtaining the loan. You can find an HECM counselor online or by calling 1.800.569.4287.

Can I apply for an HECM even if I did not buy my present house with FHA mortgage insurance?

Yes. You may apply for an HECM regardless of whether or not you purchased your home with an FHA-insured mortgage.

What types of homes are eligible?

To be eligible for the FHA HECM, your home must be a single-family home or a two- to four-unit home with one unit occupied by the borrower. HUD-approved condominiums and manufactured homes that meet FHA requirements are also eligible.

What are the differences between a reverse mortgage and a home equity loan?

With a second mortgage, or a home equity line of credit, borrowers must make monthly payments on the principal and interest. A reverse mortgage is different, because it pays you; there are no monthly principal and interest payments. With a reverse mortgage, you are still required to pay real estate taxes, utilities, and hazard and flood insurance premiums.



Will we have an estate that we can leave to our heirs?

When the home is sold or no longer used as a primary residence, the cash, interest and other HECM finance charges must be repaid. All proceeds beyond the amount owed belong to your spouse or estate. This means any remaining equity can be transferred to heirs. No debt is passed along to the estate or heirs.

How much money can I get from my home?

The amount varies by borrower and depends on:

- ▶ Age of the youngest borrower or eligible non-borrowing spouse;
- ▶ Current interest rate; and
- ▶ Lesser of appraised value or the HECM FHA mortgage limit of \$625,500 or the sale price.

If there is more than one borrower and no eligible non-borrowing spouse, the age of the youngest borrower is used to determine the amount you can borrow.

Should I use an estate-planning service to find a reverse mortgage lender?

FHA does NOT recommend using any service that charges a fee for referring a borrower to an FHA-approved lender. You can locate an FHA-approved lender by searching online at hud.gov or by contacting an HECM counselor for a listing. Services rendered by HECM counselors are free or low cost. To locate an HECM counselor, search online or call 1.800.569.4287 toll-free for the name and location of a HUD-approved housing counseling agency near you.

How do I receive my payments?

For adjustable interest rate mortgages, you can select one of the following payment plans:

- ▶ **Tenure:** equal monthly payments if at least one borrower lives and continues to occupy the property as a principal residence.
- ▶ **Term:** equal monthly payments for a fixed period of months selected.
- ▶ **Line of Credit:** unscheduled payments or in installments, at times and in an amount of your choosing until the line of credit is exhausted.

- ▶ **Modified Tenure:** combination of line of credit and scheduled monthly payments for as long as you remain in the home.
- ▶ **Modified Term:** combination of line of credit plus monthly payments for a fixed period of months selected by the borrower.
- ▶ For fixed interest rate mortgages, you will receive the Single Disbursement Lump Sum payment plan.
- ▶ **Single Disbursement Lump Sum:** a single lump sum disbursement at mortgage closing.

How does a reverse mortgage affect my other benefits?

A reverse mortgage may change your monthly income. So, if you receive Social Security, Medicare and Medicaid, you should consult your financial advisor and the appropriate government agencies for the impact on taxes or government benefits.

What if I change my mind and no longer want the loan after I go to closing? How do I do this?

By law, you have three calendar days to change your mind and cancel the loan. This is called a three-day right of rescission. The process of canceling the loan should be explained at loan closing. Be sure to ask the lender for instructions on this process. Mortgage lenders differ in the process of canceling a loan. You should ask for the names of the appropriate people, phone numbers, fax numbers, addresses, or written instructions on whatever process the company has in place. In most cases, the right of rescission will not be applicable to HECM for purchase transactions.

When do we pay off the loan?

The reverse mortgage loan is paid off at closing.

This information is provided courtesy of the U.S. Department of Housing and Urban Development and the Consumer Financial Protection Bureau.

WHAT YOU NEED TO KNOW ABOUT INSURANCE, FLOODS AND WATER DAMAGE

DISB is part of the DC Flood Task Force that develops policies and projects to bolster flood readiness and protect residents from the damage that floods can cause.

Is flooding covered by standard insurance?

Nether a standard homeowner's insurance policy nor a water backup and sump pump overflow coverage endorsement provide protection against flood loss. You must purchase a separate flood insurance policy or, if available, secure a flood insurance endorsement through your homeowner's insurance policy. A Backup of Sewer, Drain & Sump Pump Endorsement may help you repair or replace property that is damaged because of sewage or sump pump backups.

A renter's insurance flood policy or water backup endorsement provides coverage for only your personal belongings. Remember, your landlord's policy does not provide coverage for loss or damage to your personal property.

A commercial flood policy provides business owners with up to \$500,000 in coverage for damage to the building structure and \$500,000 in contents coverage caused by a flood. Coverage for the building you own could include damage to floors, walls, ceilings, plumbing, electrical and HVAC systems. Content coverage could include inventory, merchandise, machinery, tools, equipment, fixtures and other contents within your business location.

National Flood Insurance Program

Flood insurance is available for homeowners, renters and business owners through the National Flood Insurance Program (NFIP) and can be purchased through an insurance agent or private insurer. The NFIP may be contacted via email at floodsmart@fema.dhs.gov. You may also contact the FEMA Mapping and Insurance eXchange Center at 877.336.2627.



Important Tips

During a flood, please stay safe, follow District government procedures, and contact DISB for additional assistance at 202.727.8000. Join ReadyDC to be aware, make a plan, build a kit, and stay informed—learn more at ready.dc.gov.

There are several steps you can take to protect yourself from a flood. They include:

- ▶ Ensuring that your property grade allows water to run away from the foundation of your home;
- ▶ Installing flood vents;
- ▶ Installing a water alarm or sensor that lets you know if water is accumulating in your basement;
- ▶ Developing an emergency plan;
- ▶ Cleaning debris from drains, gutters and spouts;
- ▶ Using the United States Geological Survey Water Alert System at dashboard.waterdata.usgs.gov to receive text messages when a stream in your area is rising to flood levels; and
- ▶ Checking with your insurance agent or company to review your coverage and available options (regardless of whether you rent or own).

Contact Us

View tips for filing claims and a list of property insurers at [DISB.dc.gov/claims](https://disb.dc.gov/claims). If you are concerned that you are being treated unfairly by your insurer, reach out to DISB with questions, concerns or complaints. Email us at floodcomplaints@dc.gov, call 202.442.7828 or visit [DISB.dc.gov/node/448352](https://disb.dc.gov/node/448352).

FINANCIALLY FIT DC

The Financially Fit DC Program provides an online tool that helps District residents assess and enhance their financial well-being.

Financially Fit DC is a District government initiative aimed at strengthening financial stability for individuals, families and the District community. It offers financial education tools and resources to connect you to resources personalized for your financial situation. The program helps you take control of everyday finances. You can identify short-term needs and set plans to reach long-term goals through a personalized roadmap that will help you create financial freedom.

Topics include:

- ▶ Making a budget
- ▶ Building wealth through savings
- ▶ Understanding and managing your credit profile
- ▶ Preparing to buy a home
- ▶ Planning for retirement
- ▶ Helping the next generation plan for their financial future

Are you ready to get started on the pathway to a Financially Fit DC? Start by testing your financial wellness at **financiallyfitdc.com**.

Financially Fit DC is sponsored by DISB and the Mayor's Office on African American Affairs.

Department of Insurance, Securities and Banking

Karima Woods, Commissioner
1050 First Street NE, Suite 801
Washington, DC 20002
202.727.8000

disb.communications@dc.gov

@DCDISB | FACEBOOK.COM/DISBDC | DISB.DC.GOV

Connect With Us

1050 First Street NE, Suite 801, Washington, DC 20002
Phone: 202.727.8000 • Email: disb@dc.gov



Appendix 29

STUDENT LOAN OMBUDSMAN

FISCAL YEAR
2022



ANNUAL
REPORT



Student Loan
Ombudsman Services

 **WE ARE
WASHINGTON**
GOVERNMENT OF THE
DISTRICT OF COLUMBIA
DC MURIEL BOWSER, MAYOR



As a result of our direct support and efforts, District of Columbia residents had more than \$1M in federal student loan debt forgiven during fiscal year 2022.

Karima M. Woods

LETTER FROM THE COMMISSIONER

On February 18, 2017, the Bowser Administration and the District of Columbia Council enacted legislation that established the Student Loan Ombudsman in the Department of Insurance, Securities and Banking (DISB). As the program has continued to grow since its inception, we have been able to increase our impact thanks to our dedicated and talented staff, as well as a number of strategic policy changes made by the Biden Administration at the Department of Education.

Over the past year we have seen our work translate into real dollars for District residents, including a 398% increase in student loan debt discharge through the Public Service Loan Forgiveness (PSLF) Program from fiscal year 2021 to fiscal year 2022 distributed across six wards compared to one ward in 2021. We had a 38% increase in complaints driven by public interest in the PSLF waiver program. We similarly had a 195% increase in outreach participation over the last fiscal year.

On October 6, 2021, the Department of Education announced several one-time-limited changes to the PSLF that allowed borrowers to receive credit for past periods of repayment that would otherwise not qualify for PSLF ("Limited PSLF Waiver"). From the start of the Limited PSLF Waiver, through its conclusion on October 31, 2022, DISB led the effort in the District to spread information about the Limited PSLF Waiver to the many first responders, teachers, civil servants, and other non-profit employees who live in the District of Columbia or are employed with the District Government.



We leveraged our relationships with the Department of Education and other District Government agencies, as well as with outside advocacy groups, to guide District residents and District Government employees through the Limited PSLF Waiver process. DISB hosted live webinars, published consumer alerts and FAQs, conducted one-on-one virtual consultations, and responded to phone calls and email inquiries regarding the Limited PSLF Waiver. More than 1,500 people attended the webinars related to the PSLF waiver program and other topics and the online video links were streamed thousands of times more.

As a result of our direct support and efforts, District residents had more than \$1 million in federal student loan debt forgiven in fiscal year 2022. In alignment with the realities of the student loan debt crisis and our effort to address historic racial inequity, 53% of those persons we successfully supported were people of color including 40% African American and 13% Asian American or Pacific Islander. Also, 66% of those who achieved loan forgiveness with the assistance of the student loan ombudsman were women.

In addition to PSLF waiver outreach and support, the Student Loan Ombudsman continues to develop and promote college readiness and finance outreach programming. In July 2022, we returned to in-person engagement with DISB's Third Annual Summer Higher Education Series. The three-part series of events aimed at helping prospective college students and their families prepare for and successfully navigate college. Topics included assistance with applying for financial aid, deciphering financial aid awards, and determining family financial contribution along with strategies and resources to be a successful student. Students and families were able to receive one-on-one assistance regarding several aspects of the financial aid process in English and Spanish from qualified financial aid counselors and through student loan debt management counseling provided by the Consumer Financial Protection Bureau (CFPB).

We know that the student loan debt crisis disproportionately impacts the District more than any jurisdiction in the United States. Accordingly, the Department remains committed to support residents with student loan debt and accessing debt relief, while also educating the next generation of prospective and current college students about student loan debt through financial literacy education and outreach.

Sincerely,

Karima M. Woods, Commissioner

ROLE OF OMBUDSMAN: A POSITION CREATED BY STATUTE

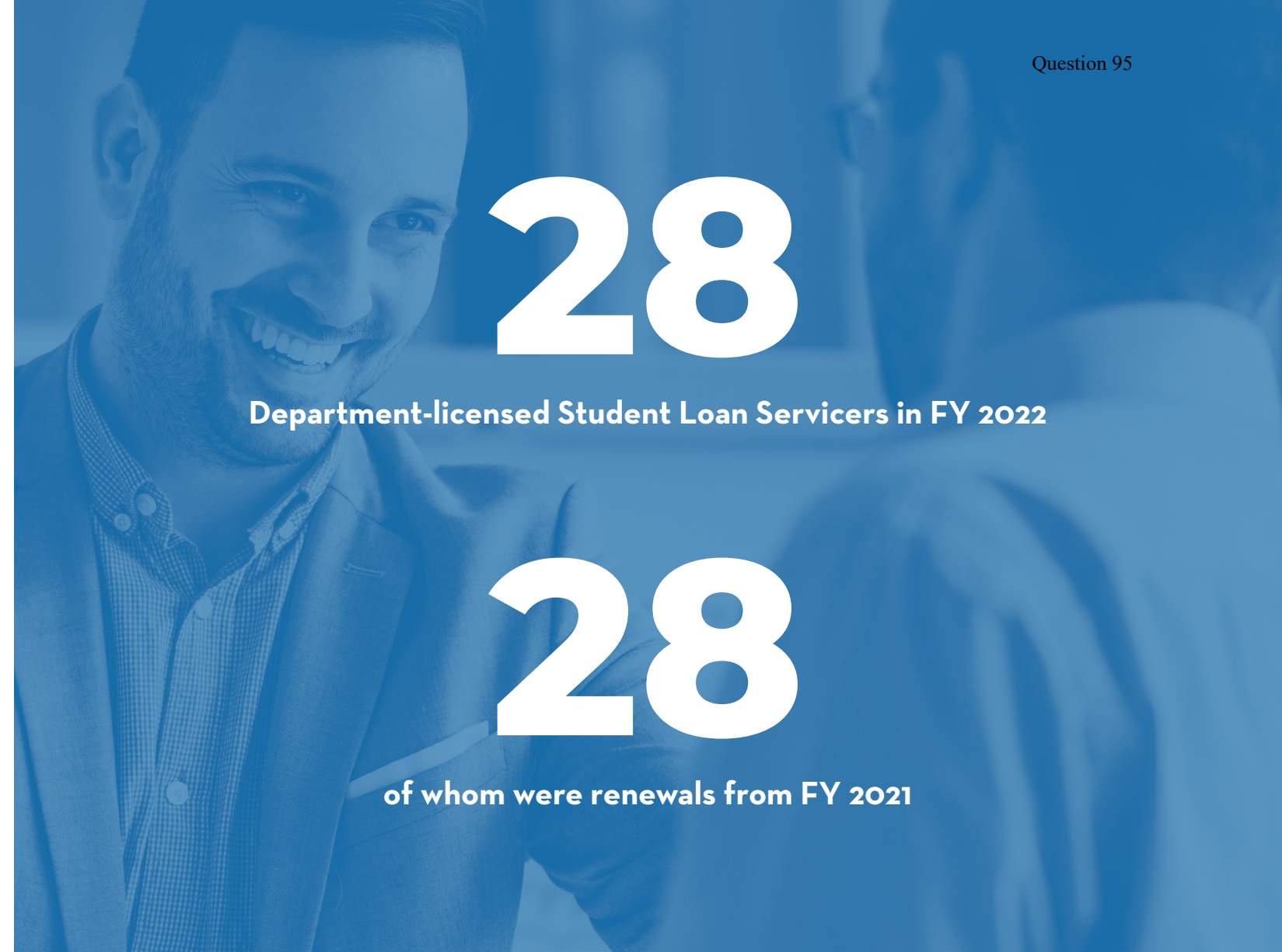
The Student Loan Ombudsman Establishment and Servicing Regulation Amendment Act of 2016 established the position of the Student Loan Ombudsman within the Department of Insurance, Securities, and Banking (DISB). The primary responsibilities of the Ombudsman are to:

- ▶ Assist in the regulation of student loan servicers;
- ▶ Provide student loan education;
- ▶ Conduct outreach activities to assist District residents who are preparing for college or have student loan debt; and
- ▶ Work with District borrowers to resolve complaints regarding their student loan servicer.

The Ombudsman is an unbiased and confidential resource who reviews the concerns of District borrowers and student loan servicers to promote collaborative solutions. The Ombudsman may not represent borrowers or make decisions about specific loan forgiveness or repayment plans. The Ombudsman may provide information and guidance on issues related to student debt that include:

- ▶ Sources of college funding;
- ▶ Student loan repayment programs;
- ▶ Public Service Loan Forgiveness (PSLF) Program;
- ▶ Alternative funding sources and financing;
- ▶ Resolution of complaints regarding student loan servicers;
- ▶ Student loan consolidation; and
- ▶ Student loan default prevention and rehabilitation.

The Act also requires an annual report to the Mayor and the Council. This is the report for FY2022.



28

Department-licensed Student Loan Servicers in FY 2022

28

of whom were renewals from FY 2021

STUDENT LOAN COMPLAINTS

The Department investigates complaints submitted against student loan servicers by District borrowers and provides timely resolutions to issues raised. During FY 2022, the Ombudsman met with 72 District residents to resolve their student loan complaints and issues.

TYPE OF COMPLAINT	NUMBER OF COMPLAINTS (DC Residents)	NUMBER OF COMPLAINTS (Non DC Resident Employees)
Public Service Loan Forgiveness	71	51
Repayment Modification	1	0
Total and Permanent Disability Discharge	0	0
Fraud	0	0
Borrower Defense to Repayment	0	0
Total Complaints	72	51
AGGREGATE TOTAL		123

Mayor Bowser Announces \$1 Million in Public Service Loans Forgiven with Support from the DC Student Loan Ombudsman, Encourages More Washingtonians to Apply for Loan Forgiveness
District Services Available to Navigate Process for Student Loan Debt Relief

(WASHINGTON, DC) – Today, Mayor Bowser announced that the Student Loan Ombudsman at the Department of Insurance, Securities and Banking (DISB) has already helped DC residents eliminate more than \$1 million in federal student loan debt through the Public Service Loan Forgiveness (PSLF) program. She encouraged more residents to apply for loan forgiveness under this program before the October 31, 2022 deadline, and apply before December 31, 2023 to a U.S. Department of Education (ED) program that forgives up to \$20,000 in student debt.

“This Public Service Loan Forgiveness temporary waiver program has been an important lifeline for public servants,” said Mayor Bowser. “Thanks to the Biden Administration and through the execution of the DC Student Loan Ombudsman, hard working public servants are finally getting a fair shot.”

The Student Loan Ombudsman helps borrowers navigate the PSLF temporary waiver program, which is for public service employees who work in federal, state, and local governments, along with Active-Duty military, and non-profit workers.

The PSLF program has existed since 2007, and public servants who enrolled in the program that year were eligible to have all their loans forgiven by 2017. Yet the number of borrowers approved for forgiveness after working in the public sector for a decade was abysmally low until President Biden began fixing the program in 2021. The PSLF waiver program was created on October 6, 2021 with the hopes of drawing more workers into the PSLF program and streamlining the existing flawed process. The temporary waiver is a time-limited change to PSLF program rules that allows borrowers to receive credit for past periods of repayment that would otherwise not qualify for PSLF.

Prior to Fiscal Year 2022, only one person who contacted the Student Loan Ombudsman had received Public Service Loan Forgiveness in the District, with that borrower having more than \$211,000 in federal student loans forgiven. This past year, awareness for the program and waiver expanded dramatically, resulting in 15 residents who averaged \$70,000 in federal student loan forgiveness each.

“This is a testament to the incredible work of Student Loan Ombudsman Ricardo Jefferson and his team at DISB,” said DISB Commissioner Karima Woods. “Ombudsman Jefferson enlisted everyone not only across DISB, but also through all DC agencies to spread the word about this unique and temporary waiver program. We look forward to continuing to advise the public about what to look for in all aspects of the student loan process – from taking loans out, to applying for college scholarships and financial aid, to understanding the positives and pitfalls of financing higher education.”

The PSLF temporary waiver program is ending on October 31, 2022, and District residents who have completed 10 years of public service are encouraged to submit their applications immediately to be able to have their federal student loans forgiven.

The PSLF temporary waiver program is part of a series of actions by the Biden administration to help working and middle-class borrowers reduce student loan debt. Another program will forgive up to \$20,000 in student debt for income-qualified borrowers (Pell and non-Pell grants). The ED estimates 8 million borrowers may be automatically eligible based upon its own income data records, and on October 17, opened up an application portal to capture borrowers whose income data it doesn't have. Borrowers are advised to apply by mid-November in order to receive relief before this payment pause expires on December 31, 2022.



LINDSEY APPIAH

Deputy Mayor for Public Safety and Justice Lindsey Appiah has been committed to higher education throughout her adult life. Appiah, who has been working in public service since 2009 and in DC government for more than a decade, found that her degrees from Brown University and Georgetown Law cost a lot of money.

“I had about \$120,000 in student debt,” Deputy Mayor Appiah said.

She consolidated her debt after law school and began the arduous process of repaying the federal student loans. This was long before the Public Service Loan Forgiveness (PSLF) program began. Once Appiah learned about the PSLF program, she was excited by the possibility of having her student loan debt forgiven. But she was also skeptical that, once her 10 years of service were complete, she would never achieve true loan forgiveness.

The deputy mayor believed she was at a dead end with the PSLF program and considered paying the debt down more aggressively. She had \$60,000 in student loan debt at that point, with no forgiveness in sight.

Then Mayor Bowser held a Cabinet meeting and Appiah heard about Ricardo Jefferson, the DC Student Loan Ombudsman. She hoped Jefferson would be able to sort out whether she could obtain student loan forgiveness.

“I met with Mr. Jefferson, and he was great, right from the beginning. He’s like, ‘Okay, let me figure out what’s going on. We’ll figure this out.’”

Jefferson was able to investigate Appiah’s situation and apply the PSLF waiver to her situation. After consulting with Jefferson, Appiah waited.

“I think it was July, I got the letter stating, essentially, ‘your loans are zero,’” Appiah beamed. “So, you know, it’s big. It’s such a big deal to go from \$60,000 to zero. It changes your entire picture of things in a day.”

Appiah said that her life has noticeably improved since Jefferson guided her to public service loan forgiveness.

“I just sort of resigned myself to the fact that those loans were going to be with me because I’ve chosen local government, and that’s a choice that I’ve made,” Appiah said. “Because \$60,000 means no house, no nothing. It’s like, oh, now I can save for house, or I have the resources to help my family or whatever the case may be. And I’m not so constrained by the fact that I have had significant debt since 2004, when I graduated law school.”

Lastly, the deputy mayor had a message for those who might be concerned about student loan debt and are in DC.

“I don’t think a lot of people know about the student loan ombudsman,” Appiah noted. “There are all these resources that are actually available to help those of us who choose to work particularly in local government, that people just don’t know about. I’m a highly educated individual and I found it deeply confusing and very disconcerting, because it’s like, what if I missed the window (for the waiver)? And then I know a lot of people who just choose not to even try because they think it’s just too difficult. You should feel like you have choices, no matter what your financial situation or background is. That is important.”



SUSAN LEIGH

"I would encourage DC residents to take advantage of the programs and services offered by this agency. This program was free and if you don't know what is available to you, there may be many valuable opportunities that are missed. These opportunities are designed to help us be in a better position to thrive economically. Education debt should not hold people back."

RENE T

"Being able to think and plan for other life events, like marriage, choosing another career, or saving more for retirement...these are things I wouldn't have been able to even think about had I had student loan debt looming over me."



KATIE COESTER

"I graduated from graduate school in 2009 and have worked in public service the entire time since. However, I was never on the right student loan payment plan for forgiveness. Despite paying nearly the full amount of the loan in payments in that time period, my principal had barely budged. It felt like something that would be with me forever. Both my loans and my husband's loans were forgiven within months of each other, lifting a huge financial burden off our shoulders and ensuring that we could stay in public service for the foreseeable future."

LINDA CHAPMAN

"I'm so thankful to Mr. Jefferson for guiding me through the PSLF and TEPSLF programs. I hope that more DC residents who work in the public sector are able to take advantage of these programs and have someone as compassionate, understanding, and professional as Mr. Jefferson to help them through the process."



MIA OLSEN

"A big thank you to DISB. I really encourage any resident who has student loans to reach out to utilize the services that you all offer. You are a tremendous asset to the city. And really, you know, cannot thank you all enough for the services that you provide."

DISTRICT OF COLUMBIA PUBLIC SERVICE LOAN FORGIVENESS

\$211,000

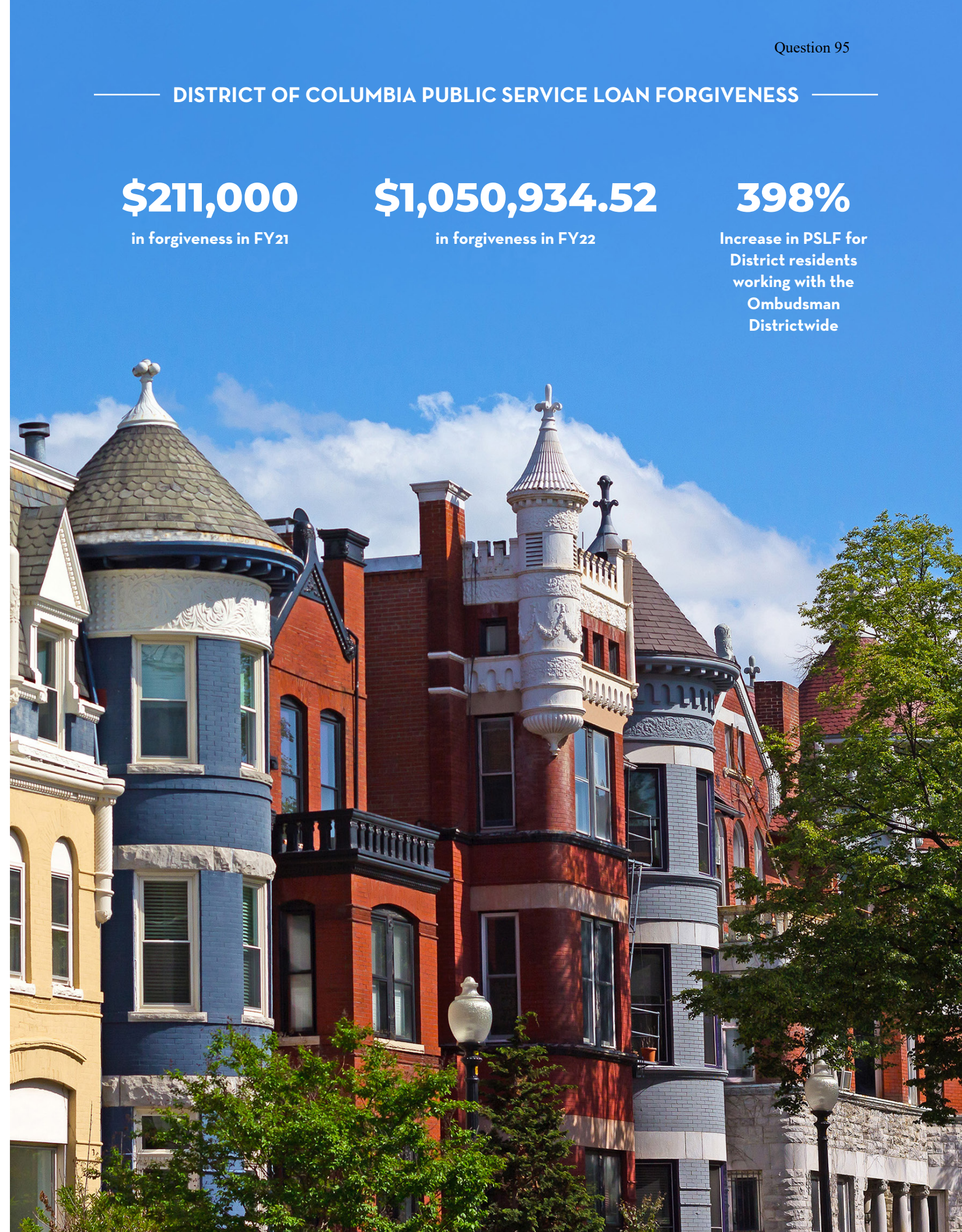
in forgiveness in FY21

\$1,050,934.52

in forgiveness in FY22

398%

Increase in PSLF for District residents working with the Ombudsman Districtwide





PUBLIC SERVICE LOAN FORGIVENESS: A WORK IN PROGRESS

Public Service Loan Forgiveness (PSLF) is a program that forgives the remaining balance of a direct loan after the borrower makes 120 on-time monthly payments. The payments must be made under a qualifying repayment plan while the borrower is working full time for a qualifying employer.

Qualifying employers include:

- ▶ Government organizations at any level (federal, state, local, or tribal);
- ▶ Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC); and
- ▶ Other types of not-for-profit organizations that are not tax-exempt under IRC Section 501(c)(3) if their primary purpose is to provide certain types of qualifying public services.

As part of the complaint resolution process, the Ombudsman confirms the borrower has met the eligibility criteria to participate in the PSLF Program, and that PSLF payments are properly credited. If the borrower does not meet the eligibility criteria or is out of compliance with the requirements of the PSLF Program, the Ombudsman can help. The Ombudsman assists the borrower by engaging the loan servicer or employer and facilitating the steps to come into compliance.

OMBUDSMAN: WORKING FOR DC

The services and resources provided by the Student Loan Ombudsman to District residents are more important than ever. Student loan debt has dramatically increased in recent years because of increased borrowing, and at higher loan amounts. This debt increase is due, in large part, to rising tuition costs and declines in student aid. The increased demand for college education, which jumped by 27%—from 13.2 million undergraduates in 2000 to 16.8 million undergraduates in 2017—has also contributed to the problem.¹ Today, 45 million Americans have student loan debt, making it the second largest class of consumer debt behind mortgages.²



Ricardo Jefferson

Student Loan Ombudsman
Mortgage Foreclosure and
Mediation Program Manager
Banking Bureau

District of Columbia Department of
Insurance, Securities and Banking

¹ nces.ed.gov/programs/coe/indicator_cha.asp (May 2019)

² Board of Governors of the Federal Reserve System (U.S.)

SOURCES AND STRATEGIES FOR COLLEGE FUNDING

In addition to helping District borrowers address existing student loan debt, the Ombudsman is committed to reducing reliance on student loans among District residents planning to attend college. The Ombudsman engages in outreach activities in partnership with agencies, community groups, and schools to provide students and families with an array of strategies and resources they may use to plan for college. The Ombudsman encourages students and families to begin planning for college long before the 11th and 12th grade years to secure the funding necessary to avoid or minimize student loans.

Ombudsman outreach activities help aspiring students and families plan for college:

- 1 The Ombudsman provides an overview of ways to pay for college and provides:
 - Assistance completing the Free Application for Federal Student Aid (FAFSA);
 - Guidance in understanding the types of aid available through FAFSA, including Pell Grant, the Federal Work-Study Program and the William D. Ford Federal Direct Loan Program;
 - Help decoding financial aid award letters;
 - Estimates of expected family contribution and costs of attendance;
 - Information about institutional, state, and third party scholarship awards and grants and their prospects for renewal; and
 - Guidance as to how these factors may influence final college selection.
- 2 The Ombudsman provides information on savings plans for college including:
 - 529 Plans;
 - Uniform Transfers to Minors Act (UGMA) and Uniform Gifts to Minors Act (UTMA) savings plans;
 - Coverdell Education Savings Account;
 - Lifetime Learning Credit; and
 - Ways that families can use savings plans to reduce tax liability while taking affirmative steps to avoid future student loan debt.
- 3 The Ombudsman helps students and families navigate the financial aspects of the college admissions process. This support includes recommendations for maximizing college credit in high school through Advanced Placement testing, the College-Level Examination Program, and International Baccalaureate Program.
- 4 The Ombudsman also supports adult learners returning to college by guiding them through the process of converting life experience into college credit and transferring credits to avoid paying for additional classes.

STUDENT LOAN TAX DEDUCTIONS

Understanding ever changing student loan tax laws can be difficult for a non-accountant. The Internal Revenue Code (IRC) provides tax benefits for education. The tax benefit may be used to recover a percentage of tuition cost and/or loan interest when filing an income tax return. The IRC provides the following tax credits to help offset the cost of a college or career school (e.g., tuition, books, fees, supplies, and equipment) by reducing the amount of taxable income.

- ▶ Subject to income limits, the American Opportunity Credit allows families to claim up to \$2,500 per student per year for the first four years of school as the student works toward a degree or similar credential.
- ▶ The Lifetime Learning Credit, also subject to income limits, allows families to claim up to \$2,000 per student per year for any college or career school tuition and fees, as well as for books, supplies, and equipment that were required for a course and had to be purchased from the school.

29
Events hosted by Student Loan
Ombudsman Office

2,335
People participated in these events

72
Complaints representing \$2,016,917.69
in debt burdening District residents

ADDITIONAL TAX BENEFITS FOR EDUCATION

- ▶ The Coverdell Education Savings Account allows up to \$2,000 a year to be put aside for a student's education expenses (elementary, secondary, or college);
- ▶ The District of Columbia Qualified Tuition 529 Plan allows families to withdraw money without paying any tax on accumulated gains if the money is spent on college costs;
- ▶ DC taxpayers receive a tax deduction for money deposited in the plan, up to \$8,000 per year for married couples who are filing jointly; and
- ▶ Student loan interest can be deducted for student loans taken for an individual, spouse or dependent. This benefit applies to all loans (not just federal student loans) used to pay for higher education expenses.

PARTNERSHIPS ACROSS THE DISTRICT

Public Service Loan Forgiveness (PSLF) is a program that forgives the remaining balance of a direct loan after the Ombudsman collaborates with District agencies, non-profits, colleges, and universities including:

- ▶ College Bound
- ▶ Consumer Financial Protection Bureau
- ▶ DC College Savings Plan
- ▶ Department of Behavioral Health
- ▶ Department of Buildings
- ▶ Department of Licensing and Consumer Protection
- ▶ Department of General Services
- ▶ Department of Human Resources
- ▶ Department of Youth Rehabilitation Services
- ▶ District of Columbia Housing Authority
- ▶ District of Columbia Public Schools
- ▶ Mayor's Office of Community Relations and Services
- ▶ Mayor's Office on Latino Affairs
- ▶ Metropolitan Police Department
- ▶ Office of the Attorney General for the District of Columbia
- ▶ Office of the Deputy Mayor for Education
- ▶ Office of the Inspector General
- ▶ Office of the State Superintendent of Education
- ▶ The Thurgood Marshall College Fund
- ▶ United Negro College Fund
- ▶ University of the District of Columbia

To schedule an appointment, contact the Student Loan Ombudsman at 202.727.8000 or DCLoanHelp@dc.gov.

TIPS TO UNDERSTAND AND MAKE BEST USE OF STUDENT LOANS

- ▶ Sign up for auto-debit, which will lower the interest rate and provide significant savings over the lifetime of the loan;
- ▶ Create a budget that includes the student loan payment and stick to it;
- ▶ Take advantage of tax deductions on interest paid for the tax year;
- ▶ Seek student loan forgiveness and repayment options;
- ▶ Avoid taking on additional major debt while paying down student loans;
- ▶ Monitor proposed changes in legislation and the law that may impact loans;
- ▶ Research loans by checking the National Student Loan Data System (NSLDS) to find your federal student loan history;
- ▶ Review your credit report to identify private loans and make sure there are no errors on your report; and
- ▶ Research income-based repayment plans and decide if one is best for your situation.

TOOLS FOR PROSPECTIVE STUDENTS

- ▶ For information on available scholarships, visit [DISB.dc.gov/page/college-planning-and-funding](https://disb.dc.gov/page/college-planning-and-funding); and
- ▶ Access important tools when planning for college at [DISB.dc.gov/page/tools-aspiring-college-students-and-families](https://disb.dc.gov/page/tools-aspiring-college-students-and-families).



WEBINARS

Student Loan Ombudsman educational webinars are available for review on the following topics:

- ▶ Sources of college funding;
- ▶ Student loan repayment programs;
- ▶ Public Service Loan Forgiveness (PSLF) Program;
- ▶ Resolution of complaints with student loan servicers;
- ▶ Student loan consolidation; and
- ▶ Student loan default prevention.

Visit the Student Loan Ombudsman webinar page at: [DISB.dc.gov/page/student-loan-ombudsman-webinars](https://disb.dc.gov/page/student-loan-ombudsman-webinars)

INFORMATION ON STUDENT LOAN DEBT

Federal student loan debt information

Student loan debt information can be found at StudentAid.gov.

Student Loan Ombudsman Office

Department of Insurance, Securities
and Banking
1050 First Street NE, Suite 801
Washington, DC 20002
202.727.8000
DCLoanHelp@dc.gov
DISB.dc.gov/studentloanhelp

U.S. Department of Education

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20011-0084
800.4.FED.AID (800.433.3243)
(TTY: 800.730.8913)
StudentAid.gov

U.S. Consumer Financial Protection Bureau

P.O. Box 4503
Iowa City, IA 52244
855.411.CFPB (2372)
ConsumerFinance.gov

Submit a student loan complaint to the CFPB at: consumerfinance.gov/complaint/#student-loan.

If you have a complaint with your lender or servicer that you are not able to resolve, contact the DISB Student Loan Ombudsman at DISB.complaints@dc.gov. You may also contact the Federal Student Aid Ombudsman at 1.877.557.2575 or studentaid.gov/repay-loans/disputes/prepare.

For a list of meetings and events held in FY22 or to schedule a presentation, contact the Student Loan Ombudsman.

DISB MISSION

The mission of the Department of Insurance, Securities, and Banking is three-fold:

(1) cultivate a regulatory environment that protects consumers and attracts and retains financial services firms to the District; (2) empower and educate residents on financial matters; and (3) provide financing for District small businesses.



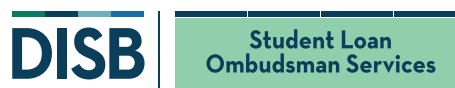
**CONNECT
WITH US**

1050 First Street NE
Suite 801
Washington, DC 20002

Phone: 202.727.8000
Fax: 202.535.1194
Email: DCLoanHelp@dc.gov



DISB.dc.gov



WE ARE WASHINGTON GOVERNMENT OF THE DISTRICT OF COLUMBIA
DC MURIEL BOWSER, MAYOR

Appendix 30

Company Name	CoCode	State of Domicile	Filing Type	Date Submitted	SERFF Tracking #	TOI	Disposition Date	Disposition Status	Overall % Rate Impact
Independence American Insurance Company	31194	CT	Rate/Rule	10/30/2020	TRVD-132587130	17.0 Other Liability-Occ/Claims Made	11/10/2020	APPROVED	15.00%
Firstline Insurance Company	32506	IN	Rate/Rule	12/16/2020	FCCS-132650696	16.0 Workers Compensation	2/17/2021	APPROVED	15.90%
Old Republic Insurance Company	10178	FL	Rate/Rule	12/16/2020	FCCS-132650696	16.0 Workers Compensation	2/17/2021	APPROVED	13.80%
Firstline Insurance Company	18058	PA	Rate/Rule	10/16/2020	PHLX-132570214	17.1 Other Liability-Occ Only	3/8/2021	APPROVED	15.30%
Old Republic Insurance Company	24074	NH	Rate/Rule	12/07/2020	LBRC-132634600	17.0 Other Liability-Occ/Claims Made	4/13/2021	APPROVED	13.70%
Lyndon Southern Insurance Company	24066	NH	Rate/Rule	12/07/2020	LBRC-132634600	17.0 Other Liability-Occ/Claims Made	4/13/2021	APPROVED	13.10%
Selective Way Insurance Company	44393	IN	Rate/Rule	12/07/2020	LBRC-132634600	17.0 Other Liability-Occ/Claims Made	4/13/2021	APPROVED	10.80%
Ohio Security Insurance Company	11206	VT	Rate/Rule	04/13/2021	HAPP-132791280	17.0 Other Liability-Occ/Claims Made	5/18/2021	APPROVED	14.80%
Selective Insurance Company of the Southeast	37885	DE	Rate/Rule	04/20/2021	XLAM-132808653	09.0 Inland Marine	6/25/2021	APPROVED	10.65%
Nationwide Agribusiness Insurance Company	19917	IL	Rate/Rule	05/18/2021	PERR-132815587	11.0 Med Mal-Claims Made and Occurrence	9/10/2021	APPROVED	12.00%
Imperium Insurance Company	32450	MT	Rate/Rule	06/06/2021	WESA-132863762	17.0 Other Liability-Occ/Claims Made	9/23/2021	APPROVED	20.60%
Allstate Indemnity Company	38245	OH	Rate/Rule	05/05/2021	BCSF-132818897	05.0 CMP Liability and Non-Liability	9/28/2021	APPROVED	101.20%
Insurance Company of Greater New York	41424	PA	Rate/Rule	09/30/2021	STLR-132996829	20.0 Commercial Auto	10/14/2021	APPROVED	17.90%
Hartford Fire Insurance Company	42390	NE	Rate/Rule	08/17/2021	AMGD-132945711	17.0 Other Liability-Occ/Claims Made	11/2/2021	APPROVED	16.46%
CMFG Life Insurance Company	29874	MO	Rate/Rule	09/14/2021	SWRE-132982131	17.2 Other Liability-Claims Made Only	11/10/2021	APPROVED	22.40%
Transportation Insurance Company	40045	IA	Rate/Rule	08/12/2021	BNIC-132943497	17.0 Other Liability-Occ/Claims Made	11/17/2021	APPROVED	25.00%
Valley Forge Insurance Company	29580	IA	Rate/Rule	08/12/2021	BNIC-132943497	17.0 Other Liability-Occ/Claims Made	11/17/2021	APPROVED	25.00%
Continental Casualty Company	38911	IA	Rate/Rule	08/12/2021	BNIC-132943497	17.0 Other Liability-Occ/Claims Made	11/17/2021	APPROVED	25.00%
The Cincinnati Indemnity Company	40045	IA	Rate/Rule	08/21/2021	BNIC-132952822	17.0 Other Liability-Occ/Claims Made	11/17/2021	APPROVED	25.00%

The Cincinnati Insurance Company	38911	IA	Rate/Rule	08/21/2021	BNIC-132952822	17.0 Other Liability-Occ/Claims Made	11/17/2021	APPROVED	25.00%
United States Fire Insurance Company	29580	IA	Rate/Rule	08/21/2021	BNIC-132952822	17.0 Other Liability-Occ/Claims Made	11/17/2021	APPROVED	25.00%
Independence American Insurance Company	11843	IN	Rate/Rule	08/23/2021	MDPC-132897359	11.0 Med Mal-Claims Made and Occurrence	11/23/2021	APPROVED	15.00%
The Ohio Casualty Insurance Company	13714	IA	Rate/Rule	11/30/2021	PHAR-132944406	20.0 Commercial Auto	12/9/2021	APPROVED	14.20%
Nationwide Affinity Insurance Company of America	22306	NH	Rate/Rule	09/29/2021	HNVR-132967972	17.0 Other Liability-Occ/Claims Made	12/15/2021	APPROVED	12.20%
The Doctors Company, an Interinsurance Exchange	15756	NE	Rate/Rule	12/07/2021	USLI-132831610	17.0 Other Liability-Occ/Claims Made	1/7/2022	APPROVED	21.20%
National Casualty Company	21113	DE	Rate/Rule	10/14/2020	CRUM-132530244	09.0 Inland Marine	1/14/2022	APPROVED	12.40%
Great American Alliance Insurance Company	25224	ND	Rate/Rule	08/12/2021	MNLM-132946094	11.1 Med Mal-Occurrence Only	1/20/2022	APPROVED	19.50%
U.S. Specialty Insurance Company	18058	PA	Rate/Rule	12/03/2021	PHLX-133071792	20.0 Commercial Auto	1/20/2022	APPROVED	15.90%
Selective Insurance Company of the Southeast	26344	OH	Rate/Rule	11/18/2021	GACX-133057712	17.0 Other Liability-Occ/Claims Made	1/20/2022	APPROVED	10.80%
Great Midwest Insurance Company	19682	CT	Rate/Rule	08/27/2021	HART-132960051	05.1 CMP Non-Liability Portion Only	1/24/2022	APPROVED	21.10%
Trumbull Insurance Company	14354	WI	Rate/Rule	09/30/2021	JMIC-132992641	05.0 CMP Liability and Non-Liability	1/25/2022	APPROVED	16.13%
Nationwide Insurance Company of Florida	20699	PA	Rate/Rule	06/14/2021	ACEH-132866963	05.0 CMP Liability and Non-Liability	1/25/2022	APPROVED	12.00%
Sun Life Assurance Company of Canada	20702	PA	Rate/Rule	06/14/2021	ACEH-132866963	05.0 CMP Liability and Non-Liability	1/25/2022	APPROVED	10.30%
Church Mutual Insurance Company, S.I.	10948	OH	Rate/Rule	03/16/2021	NWPP-132763195	20.0 Commercial Auto	1/26/2022	APPROVED	25.90%
State Farm Mutual Automobile Insurance Company	11991	OH	Rate/Rule	02/18/2021	NWPP-132726765	09.0 Inland Marine	2/25/2022	APPROVED	10.40%
Essentia Insurance Company	37885	DE	Rate/Rule	07/20/2021	XLAM-132917381	09.0 Inland Marine	3/10/2022	APPROVED	20.00%
Protective Insurance Company	31348	DE	Rate/Rule	01/14/2022	CRUM-133113695	20.0 Commercial Auto	3/28/2022	APPROVED	47.30%
United States Fire Insurance Company	25453	OH	Rate/Rule	03/04/2022	NWPP-133177933	20.0 Commercial Auto	3/28/2022	APPROVED	23.00%
United States Fire Insurance Company	10127	OH	Rate/Rule	03/04/2022	NWPP-133177933	20.0 Commercial Auto	3/28/2022	APPROVED	23.00%
The North River Insurance Company	37877	OH	Rate/Rule	03/04/2022	NWPP-133177933	20.0 Commercial Auto	3/28/2022	APPROVED	23.00%

CUMIS Insurance Society, Inc.	23787	OH	Rate/Rule	03/04/2022	NWPP-133177933	20.0 Commercial Auto	3/28/2022	APPROVED	23.00%
Great Midwest Insurance Company	23760	OH	Rate/Rule	02/08/2022	NWPP-133141609	01.0 Property	3/28/2022	APPROVED	20.50%
Government Employees Insurance Company	25453	OH	Rate/Rule	02/09/2022	NWPP-133137149	01.0 Property	3/28/2022	APPROVED	19.30%
Greater New York Mutual Insurance Company	23787	OH	Rate/Rule	02/09/2022	NWPP-133137149	01.0 Property	3/28/2022	APPROVED	18.00%
Strathmore Insurance Company	31194	CT	Rate/Rule	01/24/2022	TRVD-133117947	17.0 Other Liability-Occ/Claims Made	3/28/2022	APPROVED	17.60%
The Ohio Casualty Insurance Company	15032	IA	Rate/Rule	02/18/2022	GDEA-133152616	20.0 Commercial Auto	3/28/2022	APPROVED	14.70%
BITCO National Insurance Company	20109	IA	Rate/Rule	02/01/2022	LDDX-133127094	20.0 Commercial Auto	3/28/2022	APPROVED	13.80%
BITCO General Insurance Corporation	20095	IA	Rate/Rule	02/01/2022	LDDX-133127094	20.0 Commercial Auto	3/28/2022	APPROVED	13.80%
Selective Way Insurance Company	15032	IA	Rate/Rule	02/18/2022	GDEA-133144410	01.0 Property	3/28/2022	APPROVED	10.90%
American Bankers Insurance Company of Florida	31194	CT	Rate/Rule	02/21/2022	TRVD-133154465	05.0 CMP Liability and Non-Liability	3/29/2022	APPROVED	62.60%
National Fire Insurance Company of Hartford	13056	IL	Rate/Rule	01/11/2022	RLSC-133108501	05.0 CMP Liability and Non-Liability	3/29/2022	APPROVED	25.00%
Nationwide General Insurance Company	25674	CT	Rate/Rule	02/21/2022	TRVD-133154465	05.0 CMP Liability and Non-Liability	3/29/2022	APPROVED	12.40%
Selective Insurance Company of America	20427	PA	Rate/Rule	01/28/2022	CNAC-133129305	11.0 Med Mal-Claims Made and Occurrence	3/29/2022	APPROVED	10.70%
Nationwide General Insurance Company	29157	WI	Rate/Rule	01/13/2022	ACCD-G133103443	20.0 Commercial Auto	5/3/2022	APPROVED	12.40%
Nationwide Assurance Company	19615	AZ	Rate/Rule	09/13/2021	PENN-132975376	09.0 Inland Marine	5/3/2022	APPROVED	12.40%
American Family Connect Property and Casualty Insurance Company	22667	PA	Rate/Rule	12/21/2020	ACEH-132656702	09.0 Inland Marine	5/3/2022	APPROVED	11.30%
Midvale Indemnity Company	18961	OH	Rate/Rule	04/26/2022	NWPP-133239826	20.0 Commercial Auto	5/18/2022	APPROVED	12.70%
Ascot Insurance Company	28223	IA	Rate/Rule	04/26/2022	NWPP-133239826	20.0 Commercial Auto	5/18/2022	APPROVED	11.30%
Builders Premier Insurance Company	22063	NE	Rate/Rule	04/11/2022	GECC-133221391	17.0 Other Liability-Occ/Claims Made	5/26/2022	APPROVED	39.80%
Great American Insurance Company of New York	10127	OH	Rate/Rule	04/08/2022	NWPP-133219209	17.0 Other Liability-Occ/Claims Made	5/26/2022	APPROVED	19.80%
Greater New York Mutual Insurance Company	23434	WI	Rate/Rule	04/22/2022	SEPX-133235516	17.1 Other Liability-Occ Only	5/26/2022	APPROVED	16.70%

AmFed Casualty Insurance Company	27855	IL	Rate/Rule	03/23/2022	ZURC-133185356	05.0 CMP Liability and Non-Liability	5/26/2022	APPROVED	11.40%
Midvale Indemnity Company	40142	IL	Rate/Rule	06/22/2022	ZURC-133307959	20.0 Commercial Auto	7/6/2022	APPROVED	12.90%
National Casualty Company	26247	NY	Rate/Rule	06/22/2022	ZURC-133307959	20.0 Commercial Auto	7/6/2022	APPROVED	12.20%
Nationwide Mutual Insurance Company	27855	IL	Rate/Rule	06/22/2022	ZURC-133307959	20.0 Commercial Auto	7/6/2022	APPROVED	11.90%
Selective Insurance Company of America	16535	NY	Rate/Rule	06/22/2022	ZURC-133307959	20.0 Commercial Auto	7/6/2022	APPROVED	10.80%
Lemonade Insurance Company	12262	PA	Rate/Rule	05/05/2022	STLR-133252004	20.0 Commercial Auto	7/25/2022	APPROVED	13.30%
U.S. Specialty Insurance Company	41424	PA	Rate/Rule	05/05/2022	STLR-133252004	20.0 Commercial Auto	7/25/2022	APPROVED	11.40%
Wellpoint Life and Health Insurance Company	31194	CT	Rate/Rule	07/21/2022	TRVD-133338935	05.0 CMP Liability and Non-Liability	8/24/2022	APPROVED	62.60%
Nationwide Assurance Company	25674	CT	Rate/Rule	07/21/2022	TRVD-133338935	05.0 CMP Liability and Non-Liability	8/24/2022	APPROVED	12.40%
Atlantic Specialty Insurance Company	22608	TX	Rate/Rule	05/03/2022	STNA-133076009	17.2 Other Liability-Claims Made Only	8/26/2022	APPROVED	36.60%
The North River Insurance Company	42376	DE	Rate/Rule	05/09/2022	UNKP-133255639	17.2 Other Liability-Claims Made Only	8/26/2022	APPROVED	24.00%
Midvale Indemnity Company	20303	IN	Rate/Rule	02/08/2022	ACEH-133123612	04.0 Homeowners	9/27/2022	APPROVED	12.60%
Manufacturers Alliance Insurance Company	17230	IL	Rate/Rule	02/25/2022	ALSE-133146724	19.0 Personal Auto	9/27/2022	APPROVED	10.10%
Selective Insurance Company of the Southeast	42390	NE	Rate/Rule	08/23/2022	AMGD-133353649	17.2 Other Liability-Claims Made Only	10/4/2022	APPROVED	11.03%
Obsidian Insurance Company	27855	IL	Rate/Rule	08/12/2022	ZURC-133365457	05.0 CMP Liability and Non-Liability	10/14/2022	APPROVED	11.40%
Cimarron Insurance Company, Inc.	14138	NE	Rate/Rule	06/02/2022	GECC-133282495	19.0 Personal Auto	11/15/2022	APPROVED	25.20%
Crum & Forster Indemnity Company	14139	NE	Rate/Rule	06/02/2022	GECC-133282495	19.0 Personal Auto	11/15/2022	APPROVED	23.70%
Sompo America Fire & Marine Insurance Company	35882	NE	Rate/Rule	06/02/2022	GECC-133282495	19.0 Personal Auto	11/15/2022	APPROVED	10.30%
Sompo America Insurance Company	22063	NE	Rate/Rule	06/02/2022	GECC-133282495	19.0 Personal Auto	11/15/2022	APPROVED	10.30%
AXIS Insurance Company	12572	NJ	Rate/Rule	11/17/2022	SELC-133457310	26.0 Burglary and Theft	12/28/2022	APPROVED	49.90%
Continental American Insurance Company	29874	MO	Rate/Rule	11/03/2022	SWRE-133408212	17.2 Other Liability-Claims Made Only	12/28/2022	APPROVED	27.30%

United States Fire Insurance Company	22292	NH	Rate/Rule	07/13/2022	HNVR-G133326063	17.2 Other Liability-Claims Made Only	12/28/2022	APPROVED	24.80%
Metropolitan Life Insurance Company	10844	NC	Rate/Rule	09/15/2022	BDMT-133387080	20.0 Commercial Auto	12/28/2022	APPROVED	13.00%
Nationwide Assurance Company	18058	PA	Rate/Rule	10/21/2022	PHLX-133438259	17.2 Other Liability-Claims Made Only	12/28/2022	APPROVED	12.00%
Atlantic Specialty Insurance Company	10677	OH	Rate/Rule	08/17/2022	CNNA-133313198	17.0 Other Liability-Occ/Claims Made	1/3/2023	APPROVED	35.66%
Imperium Insurance Company	28665	OH	Rate/Rule	08/17/2022	CNNA-133313198	17.0 Other Liability-Occ/Claims Made	1/3/2023	APPROVED	20.02%
Great American Assurance Company	23280	OH	Rate/Rule	08/17/2022	CNNA-133313198	17.0 Other Liability-Occ/Claims Made	1/3/2023	APPROVED	19.88%
Technology Insurance Company, Inc.	24988	WI	Rate/Rule	12/15/2022	SEPX-133494738	17.0 Other Liability-Occ/Claims Made	1/30/2023	APPROVED	25.60%
Harford Mutual Insurance Co.	14974	PA	Rate/Rule	10/17/2022	PNSY-133422148	17.0 Other Liability-Occ/Claims Made	1/30/2023	APPROVED	15.42%
Harford Mutual Insurance Co.	22357	CT	Rate/Rule	11/10/2022	HART-133456376	04.0 Homeowners	1/30/2023	APPROVED	15.40%
The Hanover Insurance Company	19682	CT	Rate/Rule	11/10/2022	HART-133456376	04.0 Homeowners	1/30/2023	APPROVED	15.10%
Liberty Mutual Personal Insurance Company	29424	IN	Rate/Rule	11/10/2022	HART-133456376	04.0 Homeowners	1/30/2023	APPROVED	14.90%
Liberty Mutual Fire Insurance Company	27120	CT	Rate/Rule	11/10/2022	HART-133456376	04.0 Homeowners	1/30/2023	APPROVED	14.80%
Allstate Property and Casualty Insurance Company	38970	IL	Rate/Rule	12/28/2022	MRKB-133496064	17.0 Other Liability-Occ/Claims Made	1/31/2023	APPROVED	120.10%
Harford Mutual Insurance Co.	11452	CT	Rate/Rule	12/15/2022	HSTB-133414847	17.0 Other Liability-Occ/Claims Made	1/31/2023	APPROVED	15.60%
State Farm Mutual Automobile Insurance Company	22292	NH	Rate/Rule	07/20/2022	HNVR-G133335063	17.0 Other Liability-Occ/Claims Made	1/31/2023	APPROVED	10.10%
SureTec Insurance Company	27855	IL	Rate/Rule	09/19/2022	ZURC-133400816	05.0 CMP Liability and Non-Liability	2/3/2023	APPROVED	11.40%
Great Midwest Insurance Company	16023	NY	Rate/Rule	05/13/2022	LEMO-133261735	09.0 Inland Marine	2/23/2023	APPROVED	20.24%
Lemonade Insurance Company	23035	WI	Rate/Rule	08/09/2022	LBPM-133357204	04.0 Homeowners	2/24/2023	APPROVED	13.47%
RLI Insurance Company	29068	WI	Rate/Rule	07/08/2022	PRCA-133325002	19.0 Personal Auto	2/24/2023	APPROVED	11.20%
Firstline Insurance Company	11024	NY	Rate/Rule	08/24/2022	GNYM-133377929	01.0 Property	3/1/2023	APPROVED	15.60%
Firstline Insurance Company	22187	NY	Rate/Rule	08/24/2022	GNYM-133377929	01.0 Property	3/1/2023	APPROVED	15.40%

NOVA Casualty Company	12262	PA	Rate/Rule	06/28/2022	STLR-133315352	01.0 Property	3/1/2023	APPROVED	15.10%
The Hanover Insurance Company	36897	PA	Rate/Rule	06/28/2022	STLR-133315352	01.0 Property	3/1/2023	APPROVED	15.10%
Liberty Mutual Insurance Company	22195	NY	Rate/Rule	08/24/2022	GNYM-133377929	01.0 Property	3/1/2023	APPROVED	14.70%
Markel Insurance Company	12572	NJ	Rate/Rule	08/16/2022	SELC-133367540	01.0 Property	3/1/2023	APPROVED	12.90%
Everspan Insurance Company	14354	WI	Rate/Rule	09/06/2022	JMIC-133390564	05.0 CMP Liability and Non-Liability	3/2/2023	APPROVED	27.97%
American Casualty Company of Reading, Pennsylvania	16098	MD	Rate/Rule	01/05/2023	MRTN-133504306	05.0 CMP Liability and Non-Liability	3/2/2023	APPROVED	25.19%
Great Divide Insurance Company	14137	NE	Rate/Rule	06/03/2022	GECC-133286890	19.0 Personal Auto	3/3/2023	APPROVED	28.50%
American Bankers Insurance Company of Florida	10638	NE	Rate/Rule	01/26/2023	PERR-133392325	11.0 Med Mal-Claims Made and Occurrence	3/9/2023	APPROVED	52.00%
Independence American Insurance Company	19917	IL	Rate/Rule	01/31/2023	PERR-133525027	11.0 Med Mal-Claims Made and Occurrence	3/9/2023	APPROVED	15.00%
Middlesex Insurance Company	21113	DE	Rate/Rule	11/21/2022	USAI-133463395	09.0 Inland Marine	3/9/2023	APPROVED	10.40%
Strathmore Insurance Company	43575	PA	Rate/Rule	01/11/2021	ACEH-132675145	09.0 Inland Marine	3/15/2023	APPROVED	17.40%
Lemonade Insurance Company	23469	OH	Rate/Rule	03/03/2022	AMMH-133174768	09.0 Inland Marine	3/17/2023	APPROVED	13.19%
Brotherhood Mutual Insurance Company	22748	PA	Rate/Rule	02/27/2023	ACEH-133577259	05.0 CMP Liability and Non-Liability	4/6/2023	APPROVED	30.40%
Church Mutual Insurance Company, S.I.	20699	PA	Rate/Rule	02/27/2023	ACEH-133577259	05.0 CMP Liability and Non-Liability	4/6/2023	APPROVED	25.60%
American Family Home Insurance Company	37540	CT	Rate/Rule	02/22/2023	BEAZ-133530845	17.2 Other Liability-Claims Made Only	4/26/2023	APPROVED	80.50%
Lemonade Insurance Company	22241	VT	Rate/Rule	02/02/2023	MMCI-133356586	17.2 Other Liability-Claims Made Only	4/26/2023	APPROVED	13.30%
Nationwide Mutual Insurance Company	11150	MO	Rate/Rule	03/02/2023	AICO-133581992	20.0 Commercial Auto	4/26/2023	APPROVED	11.99%
Selective Insurance Company of the Southeast	24066	NH	Rate/Rule	04/07/2023	LBRC-133628286	20.0 Commercial Auto	4/26/2023	APPROVED	11.10%
Sentry Insurance Company	24082	NH	Rate/Rule	04/07/2023	LBRC-133628286	20.0 Commercial Auto	4/26/2023	APPROVED	10.60%
AXIS Insurance Company	27154	NY	Rate/Rule	02/17/2023	BEAC-133509931	20.0 Commercial Auto	5/10/2023	APPROVED	49.50%
Federal Life Insurance Company	26263	PA	Rate/Rule	10/05/2022	ERAP-133421921	19.0 Personal Auto	6/1/2023	APPROVED	19.90%

American Fire and Casualty Company	26271	PA	Rate/Rule	10/05/2022	ERAP-133421921	19.0 Personal Auto	6/1/2023	APPROVED	14.50%
Allstate Property and Casualty Insurance Company	22195	NY	Rate/Rule	06/09/2022	GNYM-133259672	17.0 Other Liability-Occ/Claims Made	6/6/2023	APPROVED	87.50%
Great American Insurance Company	22187	NY	Rate/Rule	06/09/2022	GNYM-133259672	17.0 Other Liability-Occ/Claims Made	6/6/2023	APPROVED	19.50%
American Builders Insurance Company	40517	UT	Rate/Rule	04/25/2023	ADWC-133640429	16.0 Workers Compensation	6/14/2023	APPROVED	11.30%
American National Property And Casualty Company	10200	IL	Rate/Rule	04/17/2023	HISC-133618522	17.0 Other Liability-Occ/Claims Made	6/23/2023	APPROVED	69.60%
Old Republic Insurance Company	10677	OH	Rate/Rule	05/01/2023	CNNA-133654036	26.0 Burglary and Theft	6/23/2023	APPROVED	13.90%
Middlesex Insurance Company	20427	PA	Rate/Rule	11/14/2022	CNAC-133461990	11.0 Med Mal-Claims Made and Occurrence	6/27/2023	APPROVED	10.40%
Builders Mutual Insurance Company	18058	PA	Rate/Rule	05/19/2023	PHLX-133681747	17.1 Other Liability-Occ Only	7/21/2023	APPROVED	39.00%
Nationwide Mutual Insurance Company	25615	CT	Rate/Rule	06/07/2023	TRVD-133696072	17.0 Other Liability-Occ/Claims Made	7/21/2023	APPROVED	12.45%
United States Fire Insurance Company	25682	CT	Rate/Rule	06/07/2023	TRVD-133696072	17.0 Other Liability-Occ/Claims Made	7/21/2023	APPROVED	11.76%
Progressive Casualty Insurance Company	25674	CT	Rate/Rule	06/07/2023	TRVD-133696072	17.0 Other Liability-Occ/Claims Made	7/21/2023	APPROVED	11.26%
Atlantic Specialty Insurance Company	20427	PA	Rate/Rule	05/10/2023	CNAB-133669631	05.0 CMP Liability and Non-Liability	7/25/2023	APPROVED	35.00%
Selective Way Insurance Company	10723	OH	Rate/Rule	05/26/2023	NWPP-133685669	05.0 CMP Liability and Non-Liability	7/25/2023	APPROVED	11.10%
Selective Insurance Company of the Southeast	23760	OH	Rate/Rule	05/26/2023	NWPP-133685669	05.0 CMP Liability and Non-Liability	7/25/2023	APPROVED	10.90%
Atlantic Specialty Insurance Company	21113	DE	Rate/Rule	07/07/2023	USAI-133734340	09.0 Inland Marine	7/26/2023	APPROVED	33.70%
Church Mutual Insurance Company, S.I.	11991	OH	Rate/Rule	07/28/2021	NWPP-132925597	09.0 Inland Marine	7/26/2023	APPROVED	25.60%
Erie Insurance Company	12190	NY	Rate/Rule	08/31/2021	APII-132937940	09.0 Inland Marine	7/26/2023	APPROVED	20.00%
Erie Insurance Company	15032	IA	Rate/Rule	06/01/2023	GDEA-133693384	05.0 CMP Liability and Non-Liability	7/26/2023	APPROVED	20.00%
FCCI Insurance Company	11991	OH	Rate/Rule	02/22/2021	NWPP-132727411	09.0 Inland Marine	7/26/2023	APPROVED	19.90%
Federal Life Insurance Company	29068	WI	Rate/Rule	05/31/2023	PRCA-133692597	19.0 Personal Auto	7/26/2023	APPROVED	19.90%
Harleysville Insurance Company	20346	WI	Rate/Rule	06/16/2023	ACEH-133705506	19.0 Personal Auto	7/26/2023	APPROVED	12.50%

RLI Insurance Company	20303	IN	Rate/Rule	06/16/2023	ACEH-133705506	19.0 Personal Auto	7/26/2023	APPROVED	11.20%
Selective Insurance Company of America	20281	IN	Rate/Rule	06/16/2023	ACEH-133705506	19.0 Personal Auto	7/26/2023	APPROVED	10.90%
SiriusPoint America Insurance Company	39608	CT	Rate/Rule	07/12/2023	HART-133741027	20.0 Commercial Auto	8/24/2023	APPROVED	12.80%
Nationwide Assurance Company	23434	WI	Rate/Rule	07/17/2023	SEPX-133747119	05.0 CMP Liability and Non-Liability	8/24/2023	APPROVED	12.10%
Nationwide General Insurance Company	24988	WI	Rate/Rule	07/17/2023	SEPX-133747119	05.0 CMP Liability and Non-Liability	8/24/2023	APPROVED	12.10%
Atlantic Specialty Insurance Company	24791	CT	Rate/Rule	08/16/2023	TRVD-133781726	05.0 CMP Liability and Non-Liability	9/6/2023	APPROVED	35.46%
Great Divide Insurance Company	41483	CT	Rate/Rule	08/16/2023	TRVD-133781726	05.0 CMP Liability and Non-Liability	9/6/2023	APPROVED	28.97%
California Casualty Indemnity Exchange	12190	NY	Rate/Rule	08/01/2023	APII-133732719	09.0 Inland Marine	9/6/2023	WITHDRAWL	26.40%
Monroe Guaranty Insurance Company	13528	IN	Rate/Rule	08/02/2023	BRTH-133747435	01.0 Property	9/6/2023	APPROVED	19.93%
GEICO Choice Insurance Company	24775	CT	Rate/Rule	08/16/2023	TRVD-133781726	05.0 CMP Liability and Non-Liability	9/6/2023	APPROVED	18.10%
Nutmeg Insurance Company	24767	CT	Rate/Rule	08/16/2023	TRVD-133781726	05.0 CMP Liability and Non-Liability	9/6/2023	APPROVED	16.22%
QBE Insurance Corporation	42390	NE	Rate/Rule	08/03/2023	AMGD-133748975	20.0 Commercial Auto	9/6/2023	APPROVED	11.23%
Humana Insurance Company	19402	IL	Rate/Rule	01/23/2023	APCG-133418125	04.0 Homeowners	9/11/2023	APPROVED	15.00%
American Bankers Insurance Company of Florida	26581	DE	Rate/Rule	03/24/2021	IADC-132777025	09.0 Inland Marine	9/13/2023	APPROVED	58.80%
Humana Insurance Company	21113	DE	Rate/Rule	09/29/2021	CRUM-132957617	09.0 Inland Marine	9/19/2023	APPROVED	15.00%
Protective Insurance Company	39950	RI	Rate/Rule	04/10/2023	META-133594699	09.0 Inland Marine	9/21/2023	APPROVED	44.00%
Mitsui Sumitomo Insurance USA Inc.	26271	PA	Rate/Rule	08/30/2023	ERGP-133800437	17.0 Other Liability-Occ/Claims Made	9/28/2023	APPROVED	12.70%
The Hartford Steam Boiler Inspection and Insurance Company	22063	NE	Rate/Rule	06/06/2023	GECC-133697041	17.0 Other Liability-Occ/Claims Made	10/5/2023	APPROVED	15.00%
GEICO Advantage Insurance Company	42617	GA	Rate	09/08/2023	MAGM-133807923	16.0 Workers Compensation	10/6/2023	APPROVED	18.80%
Harleysville Preferred Insurance Company	42579	IA	Rate	09/11/2023	NWPP-133810332	16.0 Workers Compensation	10/6/2023	APPROVED	12.50%
Erie Insurance Exchange	22667	PA	Rate/Rule	08/11/2023	ACEH-133777450	09.0 Inland Marine	10/12/2023	APPROVED	20.00%

Campmed Casualty & Indemnity Company, Inc.	20281	IN	Rate/Rule	08/15/2023	ACEH-133777098	17.1 Other Liability-Occ Only	10/12/2023	APPROVED	15.00%
Liberty Insurance Corporation	22357	CT	Rate/Rule	09/20/2023	HART-133823006	20.0 Commercial Auto	10/19/2023	APPROVED	14.70%
Liberty Mutual Insurance Company	11000	CT	Rate/Rule	09/20/2023	HART-133822977	20.0 Commercial Auto	10/19/2023	APPROVED	14.30%
Liberty Mutual Fire Insurance Company	23787	OH	Rate/Rule	07/25/2023	NWPP-133753580	19.0 Personal Auto	11/7/2023	APPROVED	14.20%
Allstate Insurance Company	10111	FL	Rate/Rule	10/19/2023	ASPX-133821982	24.0 Surety	11/29/2023	APPROVED	91.10%
Brotherhood Mutual Insurance Company	24147	PA	Rate/Rule	10/18/2023	LDDX-133857750	20.0 Commercial Auto	11/29/2023	APPROVED	29.90%
GEICO Secure Insurance Company	24732	NH	Rate	10/19/2023	LBRC-133858030	17.1 Other Liability-Occ Only	11/29/2023	APPROVED	19.40%
Strathmore Insurance Company	33600	IL	Rate	09/14/2023	LBPM-133814679	19.0 Personal Auto	12/11/2023	APPROVED	17.90%
Greater Midwestern Indemnity Company	36447	IL	Rate	09/14/2023	LBPM-133814679	19.0 Personal Auto	12/11/2023	APPROVED	17.40%
Greater Mid-Atlantic Indemnity Company	12484	NH	Rate	09/15/2023	LBPM-133814749	19.0 Personal Auto	12/11/2023	APPROVED	17.00%
Greater Midwestern Indemnity Company	33588	IL	Rate	09/14/2023	LBPM-133815017	19.0 Personal Auto	12/11/2023	APPROVED	17.00%
Strathmore Insurance Company	23035	WI	Rate	09/14/2023	LBPM-133815017	19.0 Personal Auto	12/11/2023	APPROVED	17.00%
The Hanover Insurance Company	42404	IL	Rate	09/14/2023	LBPM-133815017	19.0 Personal Auto	12/11/2023	APPROVED	15.10%
BITCO General Insurance Corporation	33600	IL	Rate	09/14/2023	LBPM-133814667	04.0 Homeowners	12/11/2023	APPROVED	14.10%
Old Republic Insurance Company	42404	IL	Rate	09/14/2023	LBPM-133814667	04.0 Homeowners	12/11/2023	APPROVED	13.80%
Old Republic Insurance Company	23035	WI	Rate	09/14/2023	LBPM-133814763	04.0 Homeowners	12/11/2023	APPROVED	13.60%
Crestbrook Insurance Company	23043	MA	Rate	09/14/2023	LBPM-133814667	04.0 Homeowners	12/11/2023	APPROVED	12.00%
Intrepid Insurance Company	25976	NY	Rate/Rule	09/29/2023	UTCX-133834257	17.0 Other Liability-Occ/Claims Made	12/15/2023	APPROVED	32.00%
StarNet Insurance Company	12475	OH	Rate/Rule	09/29/2023	UTCX-133834257	17.0 Other Liability-Occ/Claims Made	12/15/2023	APPROVED	32.00%
General Security National Insurance Company	11843	IN	Rate/Rule	10/04/2023	MDPC-133831212	11.0 Med Mal-Claims Made and Occurrence	12/20/2023	APPROVED	11.60%
Key Risk Insurance Company	18767	WI	Rate/Rule	10/17/2023	CHMU-133833758	01.0 Property	1/4/2024	APPROVED	28.28%

Greater New York Mutual Insurance Company	25895	NE	Rate/Rule	10/31/2023	USLI-133870159	05.0 CMP Liability and Non-Liability	1/24/2024	APPROVED	17.78%
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Appendix 31




DC DEPARTMENT OF
INSURANCE, SECURITIES
AND BANKING



Returning Citizens Toolkit

Helping Establish
Financial Security

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Introduction

DC Department of Insurance, Securities and Banking (DISB)

The DISB Office of Financial Empowerment and Education (OFEE) was created in 2020 to empower District residents with resources and actionable information on ways to manage expenses, increase generational wealth and maximize income. OFEE partners with community stakeholders, financial institutions, government agencies and non-profit organizations to provide innovative financial education initiatives that safeguard the financial future of Washingtonians. OFEE promotes inclusiveness and resilience through financial education.

Returning Citizens Toolkit

Reintegrating into society can be complex, from renting an apartment, turning on utilities, or buying a car. This toolkit is designed to help you start your journey toward financial security.

But what does financial security mean, and why is that important? There are plenty of statistics that indicate financial hardship as one of the reasons citizens may end up back in prison. But rest assured that, while each person's circumstances are different, financial security is obtainable. This toolkit will be a helpful reference as you engage in a series of workshops that are designed to help you map out your money goals, avoid mistakes and build skills to manage debt.

The goal is to improve your financial security. Financial security provides you with peace of mind—knowing that you have control over your financial situation and have enough money to cover your expenses.



How to Talk Money

Depending on where you are in your financial journey, some words used to talk about money may be familiar and some may be new. The goal of this section is to make sure you understand

the financial language that will be used throughout the toolkit. You can refer to this section as needed and use it as your go-to resource.

Let's get started!

Budget

This toolkit is designed to help you start your journey toward financial security.

A budget is a financial plan that estimates income and expenses over a specified period of time, typically a month or a year. It serves as a roadmap for your spending, saving, and investing, helping you allocate your money towards your needs and wants.

A budget is crucial as it helps you live within your means, preventing overspending that could lead to debt. It also promotes discipline and good financial habits, as it encourages you to prioritize needs over wants, such as setting aside money for emergencies, retirement, or other long-term goals, thus paving the way towards financial security.

Setting clear financial goals enhances budgetary security. Goals guide your budget, making it easier to cut unnecessary costs and stay motivated. Habits like saving for a house or retirement directly influence your budget, promoting financial discipline and stability.



Bank Accounts

A bank account is created by the deposit of money, or its equivalent, such as a check. Once money is deposited, it can be withdrawn or spent through a debit card.

Collateral

Collateral is something promised for payment, i.e., a car or house. If you cannot pay back a loan, you agree to forfeit the item that is promised.

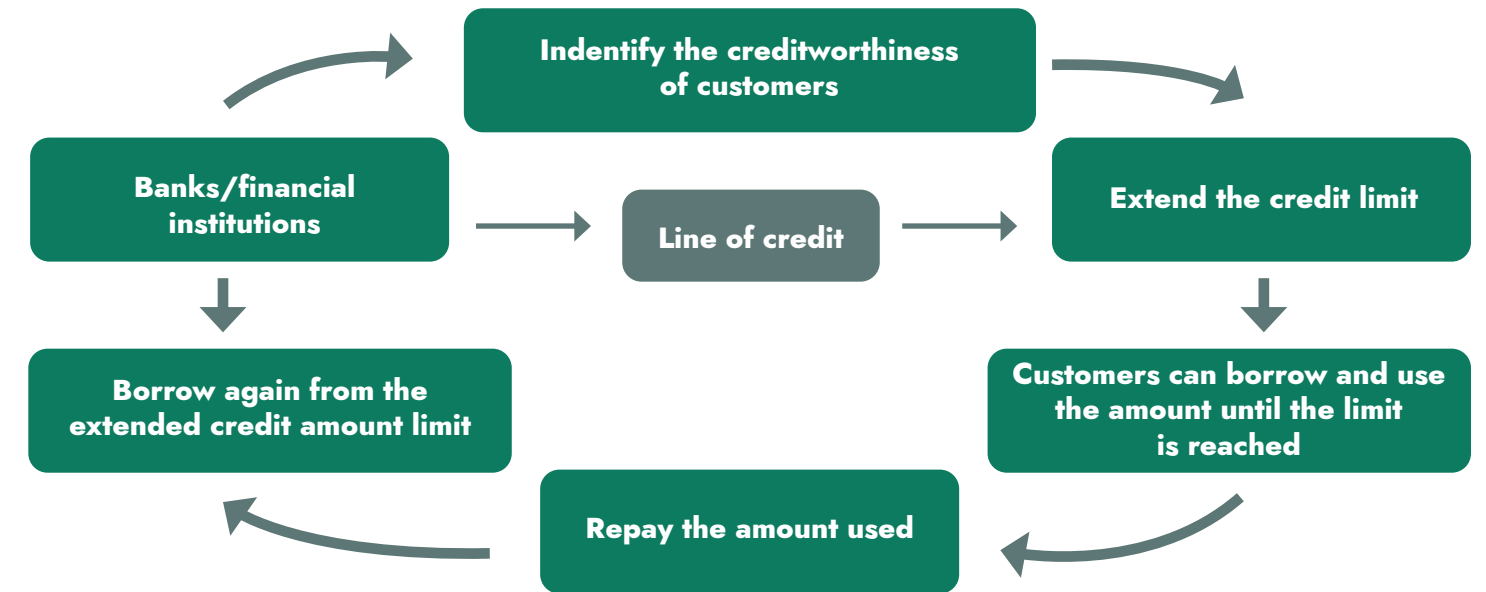
Credit

Credit is a term used quite often, but essentially credit just means borrowed money. There are different lines of credit.

A line of credit (LOC)

A line of credit is borrowed money that comes with rules. Lines of credit impact your credit score.

How does a Line of Credit (LOC) work?



Types of Bank Accounts

- Checking Account
- Savings Account
- Money Market Account
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)
- Brokerage Account

Types of Lines of Credit

- Revolving Line of Credit
- Secured Credit Cards
- Unsecured Credit Cards
- Personal Line of Credit
- Home Equity Line of Credit (HELOC)

Open-end Credit/ Revolving Credit

Open-end credit or revolving credit is a line of credit that allow you to continually borrow money as you make payments.

Credit cards are an example of revolving credit. If the credit card account is open, you will have access to use funds over time from this source. Credit cards are unsecured because they include limitations, such as a balance or interest rates.

Closed-end Credit or Installment Loan

Closed-end credit or an installment loan is a set amount of money borrowed at once and, if paid off, is closed and no longer available.

This is how these types of loans work: you agree on the amount of the loan upfront, and the funds from the loan become available to you all at once. You would pay back the loan in installments or payments, along with applicable interest. Once the loan is paid off, the account is closed.

Secured Credit

Secured credit means an asset is used as collateral for borrowed money. You are guaranteeing that you will pay back a loan. The lender can take the collateral as payment if you do not pay back the loan.

An example of secured credit would be a mortgage. In this case, you would be borrowing money to buy the asset (the house), and if you do not make payments that meet the agreement with the lender, the lender can seize the house as collateral.

Unsecured Credit

With unsecured credit, you do not have to use your own assets or funds to borrow the money you need. The limit is determined by the bank/company and will be based on your credit score.

Point-of-Sale Loans (Buy Now, Pay Later)

With point-of-sale loans, you can make a purchase at a retailer and initially make a small payment upfront. You pay off the remaining balance of the purchased item through installments to a third party, or directly to the retailer.

Layaway

Layaway is a type of “buy now, pay later” loan. Unlike a point-of-sale loan, layaway is an agreement with the retailer to put an item on hold until you complete the necessary payments to receive the item.

Credit Score

A credit score is a way to represent how credit-worthy you are as an individual. It shows whether you are a trustworthy and responsible borrower.

A credit score is a three-digit number, usually on a scale of 300 to 850, that estimates how likely you are to repay borrowed money and pay bills.

Financial Market/Stock Market

A financial market or stock market is a system for buying and selling shares in the ownership of a company.

Mortgage

A mortgage is a type of loan used to purchase a home.

Taxes

Taxes are monies collected by the government for different reasons. There are different types of taxes, such as income tax and property tax.



Expenses

- Rent or Mortgage Payments
- Car Payment
- Car insurance
- Work Clothes/Uniform
- Gas
- Phone Bill
- Subscriptions
- Utilities (Gas, Electric, Water, Etc.)
- Child Support
- Groceries
- Extracurricular Activities

Starting with a Plan: Your Budget

Planning helps establish goals, maintain control, and minimize uncertainties. A budget is your money plan and will help you determine ways to accomplish your financial goals, such as building your savings or paying off debt. A budget will put you in a better position to develop piece of mind and financial security.

How to Create a Budget

On the next page is a quick worksheet that can help you track the money you earn (income) and the money you spend (expenses) during a particular time frame. Most budgets are based on

a monthly time frame. However, when developing financial goals, you can create a yearly or half-year budget to help determine the best path forward.

Tracking your expenses can be more challenging than tracking your income when developing a budget. It does take time to gather materials such as check stubs or documents that provide expense amounts. But taking the time to gather this information will help you track your spending patterns and manage your debt. On the next page are common expenses and income to consider when developing a budget.

MONTHLY INCOME AND EXPENSE WORKSHEET

My Income	My Expenses
	Fixed Expenses
Wages \$ _____	Rent/Mortgage \$ _____
Public assistance \$ _____	Property taxes/ Insurance \$ _____
Child support/ Alimony \$ _____	Trash collection \$ _____
Interest/Dividends \$ _____	Cable \$ _____
Social Security \$ _____	Car payment \$ _____
Advanced Earned Income Credit _____	Car insurance \$ _____
Other \$ _____	Other loan payments \$ _____
	Health insurance \$ _____
	Day care/Elder care \$ _____
	Flexible Expenses
	Savings \$ _____
	Gas/Oil \$ _____
	Electricity \$ _____
	Water \$ _____
	Telephone/Cell phone \$ _____
	Food \$ _____
	Transportation/Gas \$ _____
	Car maintenance \$ _____
	Education \$ _____
	Personal expenses \$ _____
	Charity/Donations \$ _____
	_____ \$
	_____ \$
	_____ \$
Total Income \$ _____	Total Expenses \$ _____

Money Matters
FDIC Money Smart – Financial Education Curriculum
Handout

Income

- Job / Paychecks
- SNAP Benefits
- TANF
- Tax Refund
- Disability Benefits
- Social Security Benefits
- Child Support
- Other Government Programs

Income and Expenses

Account	Date	Description	Category	Income	Expense	Overall Balance
Total						

Your Financial Goals & Money Habits

Creating a budget is more than just tracking your income and expenses. It helps you understand how you are spending your money. Everyone’s income and spending are different and may require adjustments, such as looking at ways to increase income or ways to decrease spending. You should divide your expenses into three areas:

Your Needs—Expenses that you cannot avoid paying. These are the essentials and commonly include rent, utilities, transportation, loan payments and basic groceries.

Your Wants—Expenses that are nice to have but not essential. These types of items include things such as fast food, clothes, shopping, gym memberships and subscriptions.

Your Savings—Savings could include putting away money for emergency funds or paying down outstanding debt.



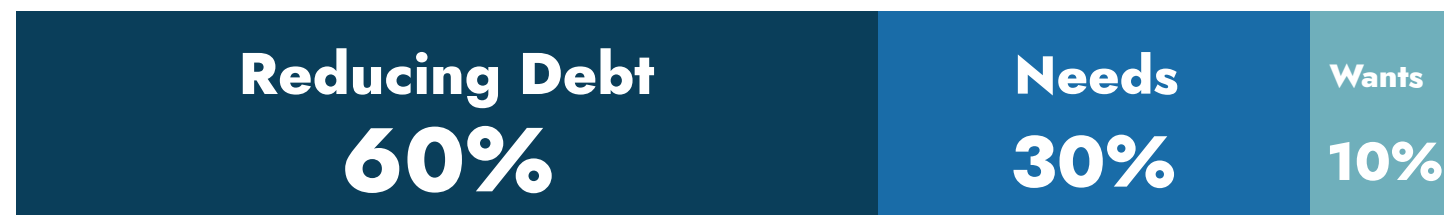
Budget

Dividing your budget into needs, wants, and savings categories helps make it easy for you to track your spending without getting bogged down with details. The goal is to keep it simple to achieve financial security. Below are some budget tips or rules that can help you balance the three focus areas effectively, if appropriately applied. After completing your budget worksheet, look at the sample rules below and see which would be ideal for you.

50/30/20 rule—50% of your budget should be for needs, 30% for wants, and 20% for paying off debt or building your savings.



60/30/10 rule—60% of your budget should be for reducing debt, 30% for needs, and 10% for wants.



70/20/10 rule—70% of your budget should be for needs, 20% for saving, and 10% for wants.



Use the budget worksheet and test the rules to determine which one works best for you. These rules can be used to help you think about your values and choices around money. Ask yourself the following questions to understand your current financial issues and focus on the tools that will help you improve your situation.

Questions to Consider

- Do I have money left over at the end of the month?
- Could I handle a major unexpected expense?
- Would giving a gift for a wedding, birthday, or other occasion put a strain on my finances for the month?

Budget Sheet Sample

Income and Spending		All Earning Categories			Individual Account Balances		
		Category	Total	Monthly	Account	Two Month Prior	Last Month
Projected Yearly Net Income	\$64,920.00						
Projected Monthly Net Income	\$5,410.00	Job/work 1	\$74,925.00	\$3,121.88	Mortgage	\$112,000.00	\$110,000.00
Average Montly Net Income	\$5,728.00	Job/work 2	\$61,800.00	\$2,575.00	Student Loan	\$3,500.00	\$3,000.00
Projected Monthly Expenses	\$3,199.00	Family	\$600.00	\$25.00	Car Loan	\$6,000.00	\$5,900.00
Average Monthly Expenses	\$2,487.00	Bank Interest	\$153.73	\$6.49	Checking Acct.	\$2,600.00	\$2,400
Difference	\$712.00	Friends	\$0.00	\$0.00	Savings Acct.	\$10,000.00	\$13,000
Income This Month	\$1,909.00	Other	\$0.00	\$0.00	H.S.A.	\$2,600.00	\$2,700.00
Spending This Month	\$2,630.00						
Difference	\$722.00						

Breaking Down Debt: Paying Bills



The goal for every budget is to spend less than you make. Using a budget for tracking your spending is not only a good way to plan for bills, but also a great way to understand outstanding debt. This is especially true if it has been a while since you have thought about how much you owe to another person or business. Debt is any money you owe, whether it is a loan or bill.

Types of Debt

- Auto Loan
- Back Child Support
- Credit Card Debt
- Justice System Involved Debt (fees & fines)
- Friends & Family
- Medical Debt
- Past Due Mortgage or Rent
- Loans (payday, personal, student)
- Collections

What is the difference between debt and expenses?

Debt	Expenses
Money due that must be paid back whether monthly or as a lump sum.	Money spent on something, also known as spending.

Understanding debt can help eliminate what feels like a barrier between your money and financial goals. There are tools that can help you manage and reduce your debt. The first step is identifying your debt.

Sample Expense Sheet

Name	Balance	APR	%	Amount	Minimum Payment			
					Monthly	# of Months	Last Date	Total Interest
Credit Card 1	\$3,200	18%	2.25%	\$60	\$72	74	1-1-23	\$2,128.00
Credit Card 2	\$4,000	18%	2.00%	\$60	\$80	94	1-9-24	\$3,520.00
Credit Card 3	\$1,500	17%	2.75%	\$60	\$41.25	52	1-3-21	\$645.00
Credit Card 4	\$700	20%	2.00%	\$60	\$14.00	109	1-12-25	\$826.00
Personal Loan	\$5,000	21%	2.00%	\$60	\$100.00	120	1-11-26	\$7,000.00

Reducing Debt while Maintaining Expenses

Checklist for Reducing Debt

- Determine the importance of each type of debt by the consequence if the debt is not paid. Types of consequences include:
 - Reincarceration
 - Repossession
 - Loss of housing
 - Loss of driver’s license
 - Loss of service
 - Lawsuit
 - Negative Credit
 - Debt Collection

- Look into organizations or programs that help reduce debt.
 - Avoid programs that charge a fee for assistance with debt.
 - Watch out for programs that promise to eliminate your debt or tell you not to communicate with creditors.
- Call the creditor directly and negotiate a payment plan that fits your budget.
- Determine if debt consolidation is an option.
- Know your rights for collection agencies.

Notes

Bank Accounts

In 2021, 5.4% of American households did not have any type of bank account. This number may seem insignificant, but not having a bank account is a challenge when trying to obtain financial security.

Did you know that bank accounts help you generate creditworthiness? Yes, not having a bank account makes it difficult to access the credit needed to pay for unexpected expenses.

Bank Account Myths

Myths about bank accounts can cause individuals not to open an account. Here are a few that we debunk.



The Myth

Bank accounts are inconvenient.

The Fact

With the evolution of banking, online banking with mobile apps provides many features available 24/7.

Most checking accounts make it easier and cheaper to pay bills using online features.

I do not own the money once I put it in the bank.

Once the bank accepts your deposit, it agrees to refund the same amount, or any part thereof, on demand.

In addition, if the bank is an FDIC (Federal Deposit Insurance Corporation) member, the money you deposit is protected in case an insured bank fails.

Banks charge unavoidable fees.

Banks charge two main fees: maintenance fees, if you go outside of account requirements, and fees for out-of-network ATM use.

You can avoid these fees when you meet at least one account requirement. It is also recommended that you use an ATM within your bank's network or find a bank that reimburses a specific dollar amount of out-of-network ATM use per month.

Opening a bank account is just too much work.

You do not have to go into a bank to open an account. You can apply for an account and submit all documentation for verification online.

Mobile/online banking puts your information at risk.

Federal laws and regulations are in place to keep your customer information secure and confidential.

"Big" banks are safer than smaller banks or credit unions.

Big banks, small banks and credit unions offer equal protection for your money and are checked by federal government insurance (FDIC) and the National Credit Union Administration.

I cannot join a credit union.

Membership requirements for credit unions vary. Some requirements are as simple as being a resident of a particular area.

Types of Financial Institutions

Believe it or not, every country, including the United States, has a central bank for its banking system. Granted, the U.S. may not call it the central bank of the U.S., but the Federal Reserve Bank is the U.S.'s central bank.

A bank is a financial institution that can legally accept checking and savings deposits and make loans under the state or federal government. There are various bank types, but the most common type of bank is a retail bank, which can be broken into additional categories.

Consumer/commercial banks are for-profit banks that offer services to the public and companies. These would be considered your Chase Bank, Wells Fargo, and Citizens.

Credit unions are non-profit financial institutions owned by members. Services are identical to commercial banks, although the services are available to members only.

Membership requirements vary per credit union. Both financial institutions provide similar services, such as checking accounts, savings accounts, mortgages, debit cards, credit cards and personal loans.

Banking has changed over time, and online banking has been one of the major drivers. Prior to online banking, people had to go into banks (in-person) to manage their accounts. Today, you can manage your bank accounts with a computer or mobile device.

Plenty of banks with physical locations offer some online features with their services. Some banks only provide banking services online, called neobanks or online-only banks. Neobanks do not have physical locations.

Understanding how the different types of banks compare can make it easier to decide where to keep your money. Each bank is different in various ways and provides multiple levels of customer service.

Financial Services Companies That Are Not Banks

As of May 2022, there are more than 60 neobanks/online-only banks within the United States; there are even more globally. While the number of neobanks grows, there is also the growth of digital platforms that mimic a bank; however, they are not technically banks.

Cash App is a financial services platform. Although the app provides a debit card for users, the platform is not a bank.

Western Union is not a bank. It is a company that allows you to send money to individuals. No bank account is needed for the sender or receiver; however, there is the option to connect bank accounts to the transfer service.

PayPal is a financial technology company, not a bank. Like Cash App, PayPal offers various services, including a physical card; however, their banking services are provided by a third-party commercial bank, Synchrony Bank.

Why Get a Bank Account?

Some people may feel that there is no reason to open a bank account. It is possible to survive without one. However, having a bank account is an important step in gaining financial security, and has its advantages.

Advantage One: Credit Building

Opening a bank account is one of the most important things you can do to ensure financial security. Not only will it help you build creditworthiness, but it can also save you money in the long run.

Advantage Two: Save on Processing Fees

Using convenience stores, grocery stores, and similar establishments for simple things such as cashing a check can be more expensive. Most bank accounts do not charge fees for cashing checks. And, in today's digital age, you can deposit a check using your mobile device.



Saving Money

Saving money is vital for financial security. When you save money, you allow yourself space to meet unexpected financial obligations and build wealth.

It is never too late to start saving. The goal is to start saving, even the smallest amount.

Ways to Save

Reduce Debt

Reducing your debt is one of the major ways to save money. Debt cuts into your income. In earlier sections, we covered the different types of debt. The most popular way to reduce debt is the snowball payoff process. The snowball process involves adding a little more to the standard debt payment due each month until the debt is fully paid. It could mean adding as little as \$5 to the bill payment for the first month, then increasing it to \$10 extra, and so on. This will allow you to pay off the debt sooner than expected.

Cut Back on Certain Spending

Look at your budget, prioritize essential expenses, and cut back on unnecessary spending. This spending could include eating out, grabbing coffee, and streaming subscriptions. Consider cancelling subscriptions that automatically renew. If you do not want to cancel or cut off these expenses entirely, try pausing or freezing the accounts for a month at a time. You may also want to cut back on impulse spending. Instead of immediately

buying something, give it some thought for a few hours or 24 hours. Avoid buy-now tactics.

Compare Rates

If you have monthly payments like auto or renter's insurance, shop around for the cheapest rates that fit your needs. You are not locked in to using the same insurance carrier or plan each year. Before renewing your policy, research other options to ensure that you are not paying too much. You may also want to ask the insurance provider about available discounts.

Save your Taxes

Try using your tax refund to either pay off debt or put the lump sum into a savings account. You also have the option of placing a portion into a savings account rather than the total amount. The goal is to start saving, no matter how much or when.

Set Savings Goals

Savings goals include short-term and long-term goals.

Common Saving Goals

Short-term

- Emergency fund (three to nine months of living expenses)
- Vacation
- Down payment for a car

Long-term

- Down payment on a home
- School tuition
- Retirement

One of the easiest ways to start saving is by setting a goal for what you want to save, whether it is a set amount to buy something or pay off debt. When you think about what you might want to save for, have both a short-term and long-term goal. Short-term goals are things you want to save for that may take one to three years, while long-term goals could take four or more years to reach. After you determine what you are saving to buy, you can estimate how much money you will need to save.

Types of Savings Accounts

Different types of savings accounts are designed to meet your savings goals. For short-term goals, you will need a savings account that you can access quickly. All savings accounts should be with FDIC-insured banks.

Accounts Great for Short-Term Goals

Traditional Savings Accounts are accounts that hold your money and earn interest based on an average monthly balance. The minimum balance required varies, and some banks have no minimum balance requirements.

Typically, you can set up as many transfers to the account as you like; however, there may be a limit to the number of withdrawals that you can make.

A Certificate of Deposit (CD) is a savings account that earns interest on a fixed amount of money for a fixed period, such as six months, one year or five years. Typically, you will cash the entire CD, and the issuing bank pays you the interest; you will receive the money you initially deposited plus the interest.

Money Market Accounts are like traditional savings accounts. Still, they typically earn more than standard savings accounts because of the minimum balance required. Also, they offer additional services that are like checking accounts, such as the ability to access your funds through checks and ATMs.

Accounts Great for Long-Term Goals

A Retirement Plan through your employer or Individual Retirement Account (IRA) allows you to set aside money to save for retirement with tax-free growth or on a tax-deferred basis.

A 529 Plan is like an IRA; however, the funds set aside must be used toward education expenses.

When setting up your account, you may consider turning on your automatic transfers feature so that a portion of your paycheck goes directly into your savings account. You will be able to set the transfer amount and date, which helps make saving money automatic and effortless.

How Interest Works

The way that interest is accrued in a savings account works differently than the way it is accrued for a credit card or loan. Interest for saving accounts is the amount earned on money that is deposited with a bank. The interest rate on a savings account is typically noted annually and is known as the annual percentage yield (APY). The APY is the rate earned on the funds within the account over a year and includes compound interest.

Savings accounts can have either variable or fixed APYs. Variable means the APY changes based on the financial market and bank. This change can happen at any time. Saving accounts that provide a fixed APY are typically CDs.

The interest rates will vary from bank to bank. It is best practice to compare banks and accounts to make sure you earn as much as possible. The higher the interest rate, the more you will earn.



Loans

What is a loan? A loan is considered a debt. Any money you borrow from a bank or credit union is viewed as a loan. As a borrower, you are agreeing to pay back the amount borrowed in addition to the interest accumulated during the time frame that the money is borrowed. You must apply for a loan through a bank or credit union, which would be considered the lender. The application process varies depending on the type of lender and type of loan. It is recommended to compare lenders, pre-requirements, and overall loan offers. Every loan offer will be composed of the following:

Principal is the original amount of money you want to borrow.

Interest is the percentage of the money borrowed that the lender charges you in addition to the principal. There are fixed and variable interest rates.

Term is the amount of time you will pay back the loan. Terms vary based on the type of loan.

Monthly Payment is the amount you promise to pay the lender each month and includes both the principal and interest.

Types of Loans

Why get a loan? There are multiple reasons people get loans—to buy a house, attend school or pay down debt. No matter the reason, you must determine the purpose of the loan before selecting the loan. There are different types of loans that serve different types of purposes.

Secured loans involve some type of collateral that the lender may take back if you fail to make payment. Unsecured loans do not require collateral. Among these two, there are four common purposes for loans:

Personal loans can be both secured and unsecured. These funds can be used for various needs, from paying for a wedding to paying off debt. An unsecured personal loan is a type of loan that does not require any type of collateral. A secured personal loan is a loan backed by collateral—financial assets you own, like a home or car—that can be used as payment to the lender if you don't pay back the loan.

Student loans are unsecured loans used to cover educational expenses such as tuition and room and board.

Auto loans are secured loans to purchase a new or used car.

Home loans are secured loans to purchase a home, also called mortgages.

Unsecured Loans		Secured Loans		
Personal	Student	Personal	Auto	Home
<ul style="list-style-type: none"> • Credit Building • Debt Consolidation • Payday • Credit Cards 	<ul style="list-style-type: none"> • For you • For your Child(ren) 	<ul style="list-style-type: none"> • Pawn shop • Car Title • Home Equity 		



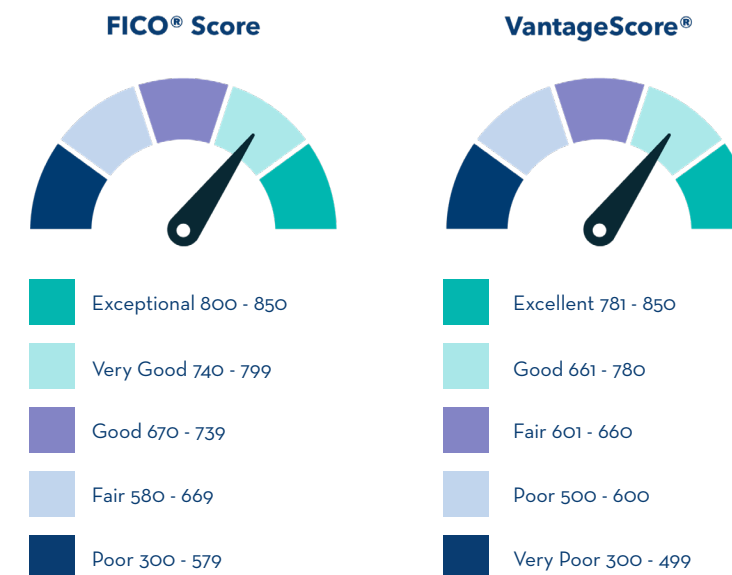
Credit Scores

A credit score is a three-digit number that lenders use to help them predict how likely you are to repay a loan on time. Mortgages, credit cards, and other lines of credit that use interest rates rely on credit scores to determine the terms (such as interest rate, amount, etc.) of the financial service you seek.

Two standard scoring models, FICO and VantageScore, range between 300 and 850. The higher your credit score, the higher your creditworthiness. The overall score is built on a scoring model that uses math to factor information from your credit report to establish your score.

The FICO and Vantage credit scores have minor differences. If you have a good score with one service, you are most likely to have a similar score with the other.

The factors interact differently and can change your overall score. The goal is to prove you are a responsible borrower by making sure you pay your bills on time and have as little debt as possible.



Source: OneMain Financial

Some factors that make up a typical credit score include:

- Bill Payment History
- The Amount of Current Unpaid Debt
- The Type of Loan Accounts
- How Long the Loans Have Been Open
- Percentage of Available Credit Used
- New Applications for Credit
- Debt Collection
- Bankruptcy

Building Credit

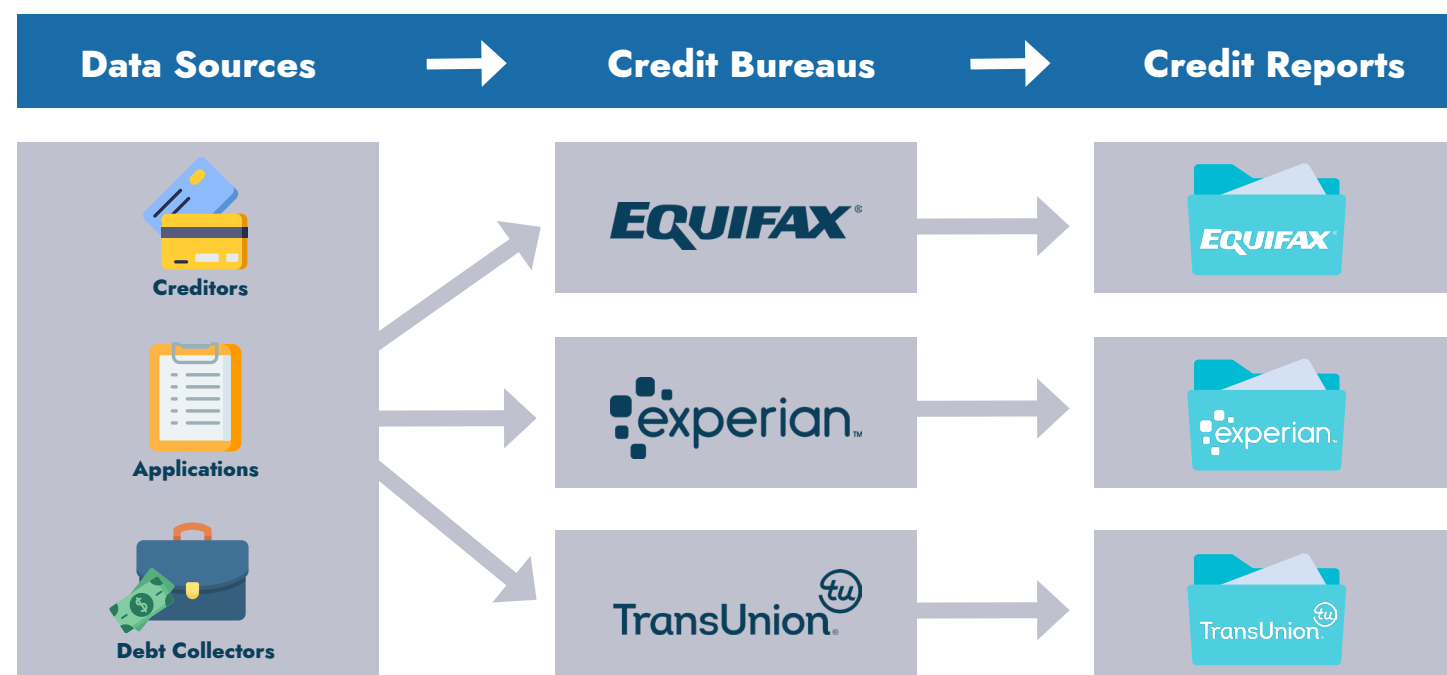
Establishing good credit is an important step toward financial security. Having good credit can provide you with lower interest rates on credit cards and loans—saving you money in the long run. You will also qualify for products and services depending on your creditworthiness.



Credit Report

Any company that does credit monitoring or reporting is considered a credit bureau. There are many credit reporting companies; however, three are significant when considering your credit score—Equifax, Experian and TransUnion. Each credit agency produces a credit report with information about your credit activity, including current and past history. Each agency creates its own report based on the information they collect from lenders. Your credit report will vary depending on the information the credit agency has on file for you. Lenders can choose to send your information to one agency and not the other.

In addition to collecting the data, credit agencies sell this data to lenders that want to check your credit score to see how responsible you are with money. The score that the credit agency provides the banks or financial institutions helps them determine whether and how they want to do business with you. Sometimes, the information reported is wrong. Each credit agency allows you the opportunity to dispute errors on your credit report directly.



Ways to Build Credit

If you have a low credit score or no credit history, applying for specific lines of credit such as a loan or credit card can be challenging.

Get a Secured Credit Card

A secured card will help you establish credit because it is backed by a cash deposit you make upfront. Your credit limit is the deposit amount, so initially, you are borrowing against yourself vs. a bank or financial institution. There are a variety of secured credit cards, so be sure to compare card fees.

Use a Cosigner

Having a cosigner with good to excellent credit can help you get a loan; however, this does put the cosigner at risk of paying your loan if you default. Because of this risk, most people will not be as willing to cosign for individuals whom they feel are not financially responsible.

Rent or Bill Reporting

Some services allow you to apply a bill you have already paid to your credit report. This could help build a positive payment history, especially for those new to building credit. However, not every credit score or agency takes these payments into account.

Credit-Builder Loan

A credit-builder loan involves borrowing money for the sole purpose of building credit. This type of loan is treated slightly differently than other loans. Instead of borrowing money, you agree to pay the lender a certain amount each month. Once you reach the agreed total amount, the loan is released to you. It is also a unique way of saving money.

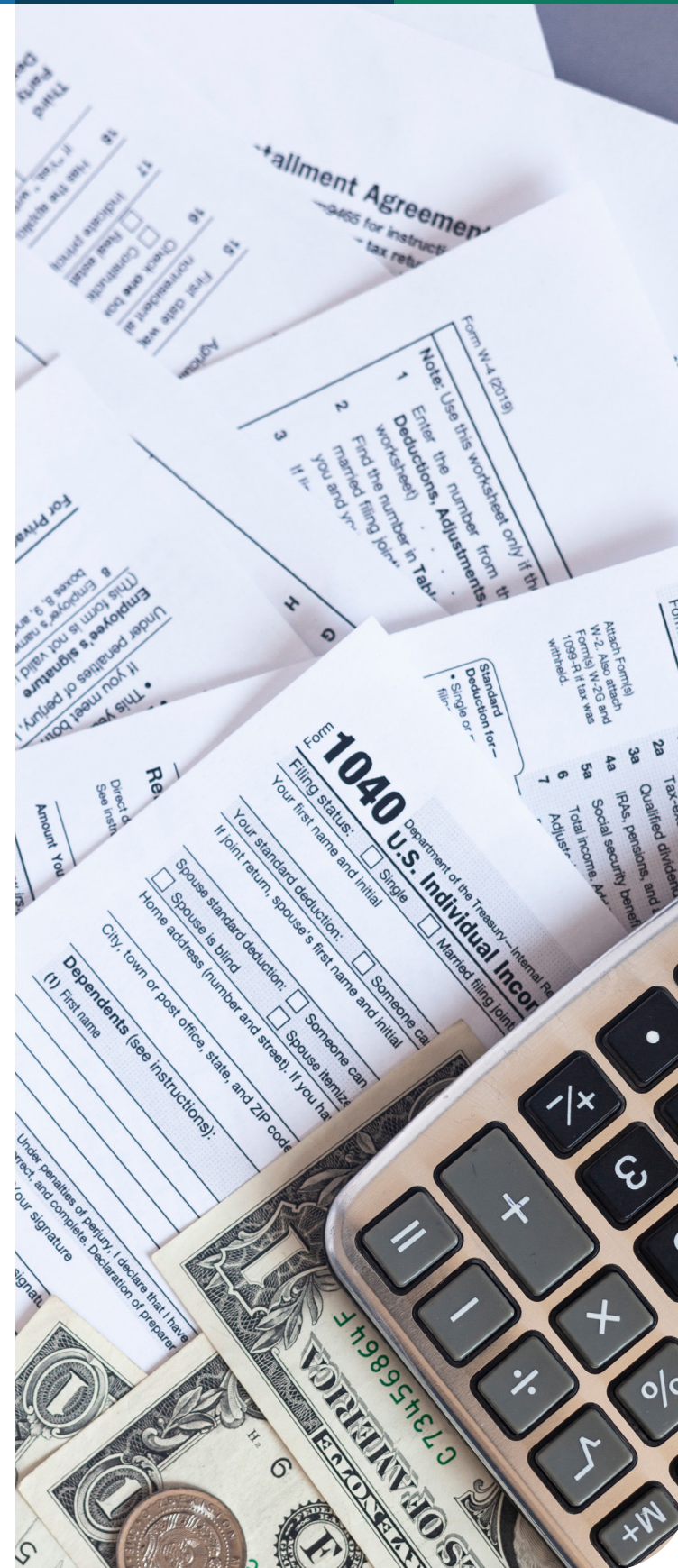
Taxes

Taxes and other deductions reduce your overall pay in every paycheck. In the District of Columbia (DC), local and federal income tax is taken from your pay before you receive your paycheck. The amount of taxes that is taken from your pay varies based on the W-4 form you completed on the first day of the job.

The W-4 form tells your employer how much federal income tax they should deduct from your pay. The amount is determined based on the number of dependents you would like to claim and whether you would like to increase or decrease the amount based on a second job. The W-4 form has five simple steps.

Example Form W-4

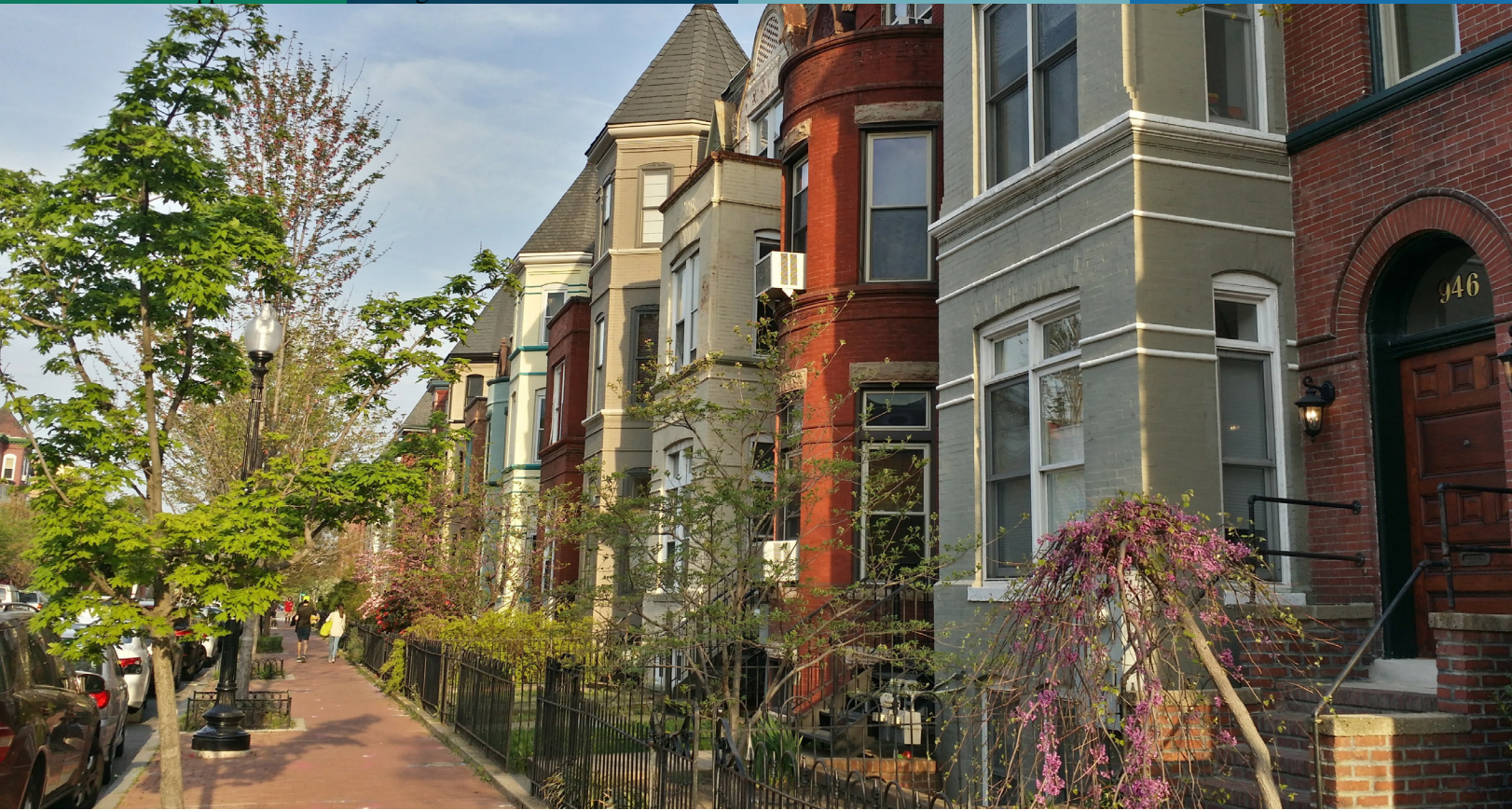
Form W-4 Department of the Treasury Internal Revenue Service		Employee's Withholding Certificate Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.		OMB No. 1545-0074 2023
Step 1: Enter Personal Information	(a) First name and middle initial	Last name	(b) Social security number	
	Address		Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov .	
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			
Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, other details, and privacy.				
Step 2: Multiple Jobs or Spouse Works	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do only one of the following. (a) Reserved for future use. (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/>			



Why File

Proper tax planning determines whether you will receive a tax refund or owe money. This will be useful during your pathway to financial security. When you think about your taxes in advance, you can create a financial plan and budget. You can determine the realistic nature of your budget and the ability to build your personal finances for saving.

The requirements for filing can change every year. It is recommended to visit the DC Office of Tax and Revenue and the Internal Revenue Service (IRS), by phone or online, to check the current filing requirements. The filing requirements vary based on your filing status, age and gross income. It is important to know if you owe money. If you receive a large tax refund, you may also want to adjust your W-4 form so that less is deducted from your pay each pay period.



Housing

When there is a limited amount of affordable housing available, it is considered a crisis. In 2019, there was a shortage of seven million affordable homes for renters with low income. The rise in interest rates, inflation and various periods of financial recessions have not made it easier to fix the gap in housing.

Types of Housing

There are different options for obtaining a place to live. The most common are renting and owning. Renting is the action of using a property in exchange for funds. You may rent various types of dwellings, from an entire house to a single room.

Rental Applications

The first step in most housing processes, whether renting or purchasing, is completing an application. Landlords use rental applications to screen prospective tenants and determine which ones they would like to rent their property. Under DC law 42, chapter 35B, you do not have to disclose criminal acts that you have committed in the past—and it is illegal for landlords to ask about your criminal history. Some applications may require an application fee that will be used to pay a credit or consumer reporting agency for your credit report. By DC law, the application fee should not exceed \$50. You can request a copy of the report, and you should receive an itemized receipt. By law, you can request a refund if the landlord does not perform the screening. Unfortunately, most application fees in DC are nonrefundable, even if your application is denied. There are services available if you feel you are facing discrimination in your housing application process; please reference the legal assistance section of the toolkit for more information.

Leases

The official contract for housing is a lease. A lease is a legal contract between you and your landlord that will list terms and can range from three months to two years. Rental agreements are also housing contracts; however, they typically cover a shorter period, such as 30 days. Landlords may use different terms for the contract, but they initially mean the same thing. Both will list the rules, rental price and length of tenancy.

Types of Leases

Most leases include the total cost to rent the property, which includes property tax and maintenance fees. It is important to know what utilities you will be responsible for before signing the lease. There are various types of leases.

Fixed-Term leases are the most common types of leases because the contract is for a fixed amount of time. There is a clear start and end date, and fixed-term leases typically have strict guidelines about breaking the contract before the end date. Because fixed-term leases do not allow landlords to increase the rent during the terms, it is easy to budget for this expense throughout the year. Some fixed-term leases automatically renew each year for another year, or transfer to a month-to-month lease. Some fixed-term leases require you to sign a new lease for each fixed term. Read the renewal section to see what your lease states and note your end date and the requirements to end the lease without penalty.

Month-to-Month leases are agreements that last 30 days and automatically renew each month. For these types of contracts, both the tenant and landlord must inform either party in advance of the 30-day deadline of changes to the agreement. Changes can include ending the agreement and an increase in rent.

Joint leases are contracts with other individuals you plan to share the property with, such as roommates. Everyone would be responsible for following the rental rules and paying for rent as a whole. This means you could risk eviction if one person breaks the rules or does not pay their portion of the rent. Joint leases can also be fixed-term or month-to-month leases.

Subleases are contracts between you and the tenants, not the landlords. By law, the landlord must approve subleases. Each landlord will handle subleases differently. It is best to confirm with the landlord that you have permission to sublet the property.

Renting Rights

DC has more tenant-friendly laws than other states. Research housing laws if you feel you are facing housing barriers. DC law defines whether a landlord can end the lease before the expiration date. It also explains how future rent increases should be structured. DC also provides rights for elderly and disabled renters.

Renting vs. Buying a Home

Renting		Buying	
Benefits	Disadvantages	Benefits	Disadvantages
No maintenance costs or repair bills	Uncertainty of rental prices	Tax deductions	Maintenance costs or repair bills
No real estate taxes	Having to deal with a landlord	Privacy - You are the landlord	Real estate taxes
No down payment	No equity	Creating equity	Up-front costs

Ways to Buy a Home

There are many ways to purchase a home. The most common process is through a loan called a mortgage.

A **Mortgage** is a loan from a financial institution that is used to purchase a home. There are different types of mortgages, and they vary based on down payments. Government-backed mortgages are favorable for lenders because the government backs them. This means that if the borrower can no longer pay, the government steps in and protects the lender. Unlike government-backed loans, conventional loans do not have that protection for lenders. Conventional loans can have a fixed rate or adjustable rate.

Rent to Own is an agreement that allows you to buy a home after a certain number of years. The rent within this agreement will include portions of your down payment on the purchase of the home that will be used at the end of the lease.

Owner Finance is a loan agreement with the owner/seller of the property. The owner makes the terms of the contract, and the terms can vary.

Cash is when you do not set up a loan agreement. You will wire the funds to the seller during closing.

Process to Buy a Home

No matter how you purchase a home, the process can be time-consuming. Depending on how you plan on buying your home, the process may be slightly different. When looking at the standard method, a mortgage loan, several steps must occur to purchase a home.

1. You must assess your financial stability. This requires the following:
 - a. Proof of Income
 - b. A Decent Credit Score--most loans require a minimum credit score of 620; however, some programs will allow loans for individuals with lower credit scores.
 - c. Proof of Savings--this is connected to your debt-to-income (DTI) ratio. DTI compares your monthly income to your monthly debt. The higher your DTI, the less financially stable you look to a lender. That means most of your income is going to paying bills.
 - d. Proof of Rental History
2. Calculate how much you can afford to spend on a mortgage using the 28%/36% rule. Your mortgage and other house monthly fees should not exceed 28% of your income. Like the DTI, all your debt (including the mortgage) should not exceed 37% of your income. Some online calculators can assist with this portion.



3. Compare banks and financial institutions for mortgage types and rates to find a lender and mortgage that fits your needs. DC also offers many first-time home buyer programs and a Home Purchase Assistance Program (HPAP).
4. Find a real estate agent who understands your wants and budget.
5. Once you have found a home you are interested in purchasing, work with the real estate agent to make an offer.
6. If selected, the next step is conducting a home inspection and appraisal. Some lenders provide a home inspector; however, you have the right to choose the home inspection company. No one can select the appraiser, not even the lender.
7. Once the appraisal is done, you will have to get a quote for homeowner insurance and provide that to the lender.
8. The last step in purchasing a house is closing. This step involves every party, the buyers, sellers, lender, real estate agent and title company. A title company makes sure there is no issue with the title of the house that you plan on purchasing. They will conduct research and issue insurance on the title of the house. You can select the title company. On closing day, you will sign all the paperwork required by the state, such as the deed and loan agreement.

Investing

It is crucial to make sure you feel secure within your finances before you start investing. This financial security will allow you the needed space to explore the unpredictable world of investments.

Financial Market

Just like a food market is a place where people can buy and sell food, a financial market is a place where people can buy and sell financial products such as stocks, bonds and items with monetary value (like precious metals). There are six types of financial markets:

- **Currency** market is where you can buy and sell different types of foreign currencies.
- **Money Market** is buying and selling short-term debts, such as treasury funds or commercial paper.
- **Stock** market is where you can buy and sell shares of ownership in public companies. This is also known as a capital market.
- **Bond** market is where you can buy loans (called bonds) from a company or government.
- **Commodities** market is where you can buy and sell natural resources or commodities such as corn, oil, meat and gold.
- **Derivative** market is when you buy and sell assets in advance.
- **Cryptocurrency** market is where you can buy and sell digital currencies.



Risk and Return

Risk and return are different in each market. When you think about risk within an investment, it is looking at how much you could potentially lose. With the same thought process, when you look at return, you look at how much you can gain from the investment. Risk and return in the financial market are related to each other.

Usually, the higher the risk, the higher the return.

Beginner Investments

You may not realize this, but saving accounts are considered investments. They may not be extremely risky, but they are worth the time and effort, especially if you start investing early and make deposits often.





Resource Directory

Amazing Gospel Souls, INC

251 Valley Avenue SE Washington, DC 20032 | (202) 580-1475

amazinggsouls.com | @amazinggsouls

Education, Employment, Health, Housing

Amazing Gospel Souls' mission is to provide a safe and nurturing housing environment, workforce development training, and comprehensive case management, in the effort to help returning citizens restore themselves after incarceration and become assets to their communities

Bank on DC – Department of Insurance, Securities & Banking Office of Financial Empowerment and Education

1050 1st Street NE, Suite 801, Washington, DC 20002 | (202) 727-8000

bankondc.org

Banking

Bank on DC is a collaborative effort between the District of Columbia Department of Insurance, Securities and Banking, financial institutions and nonprofits to provide access to safe and affordable financial services and products to unbanked and under-banked households in the District of Columbia.

Broken Chains Inc

1639 Fort Davis Place SE, Washington, DC 20020 | (202) 372-6548

brokenchainsdc@gmail.com

Education, Empowerment

Mission is to increase community support and access to information to educate and empower Returning Citizens in DC. It is also our mission to help reduce the rate of recidivism and increase the rate of success stories of returning citizens.

Capital Area Asset Builders (CAAB)

1100 15th Street NW, 4th Floor, Washington, DC 20005 | (202) 419-1440

caab.org

Matched Savings Program, EITC, Financial Education

CAAB is working to ensure that all low- and moderate-income Black and Brown families in the Washington, DC metropolitan region have access to education, resources and tools so that all have an opportunity to achieve financial stability and long-term asset building and prosperity.

Catholic Charities

924 G Street NW Washington, DC 20001 | (202) 772-4300 ext. 040

catholiccharitiesdc.org | @ccadw

Employment

Provides mentoring to men and women returning to their communities after incarceration. The goal is to help prevent returning citizens from falling back to previous mistakes by helping them find and follow a path to a new career. We do this by creating a support network centered on volunteer mentors who work closely with returning citizens. Together, Catholic Charities helps overcome big and small obstacles on route to finding a job, a safe place to live, and a community of support.

Changing Perceptions

200 Massachusetts Avenue, NW, 8th Floor Washington, DC 20001

changingdcperceptions.org | FB: @changingperceptionsdc |

X: @ChangingDC | IG: @changingperceptionsd

Education, Employment

Changing Perceptions enables returning citizens to reach their full potential, personally and professionally by delivering personal and business development opportunities that pave the way for career paths and entry into the middle class.

Clemency Board of the District of Columbia

1350 Pennsylvania Avenue, NW, Suite 300, Washington, DC 20004 | (202) 724-7681

clemency.dc.gov

Legal

The Clemency Board Establishment Act of 2018 established the District of Columbia's Clemency Board within the Executive Office of the Mayor to review the applications of people convicted of D.C. Code offenses, and determine which applicants to recommend to the President of the United States for clemency. Given that D.C. Statehood has yet to be achieved, the Mayor (unlike governors) cannot grant clemency. The Clemency Board will review applications of individuals who have been convicted of D.C. Code offenses and may issue letters of recommendation that will be sent to the President for consideration when granting clemency and a copy to the U.S. Department of Justice, Office of the Pardon Attorney (DOJ-Pardon). It is important to note that applications to the Clemency Board are not applications for clemency. To be granted clemency you must file an application with DOJ-Pardon.

Collaborative Solutions for Communities

3333 14th Street NW Washington, DC 20010 | (202) 518-6737

wearecsc.org

Education, Employment, Housing

Collaborative Solutions for Communities' (CSC) mission is to be the leading solution focus resource in building strong, sustainable families and communities through family support services, innovative training, community capacity building, economic development and social enterprise.

Community Connections, Inc

801 Pennsylvania Avenue SE Washington, DC 20003 | (202) 546-1512

communityconnectionsdc.org | FB: @comcondc |

X: @CommunityConnDC | IG: @communityconnections_dc

Education, Employment, Health, Housing

Community Connections' mission is to provide behavioral health, residential services, and primary health care coordination for marginalized and disenfranchised women, men, youth, and children living in the District of Columbia, many of whom are coping with challenges including mental illness, addiction, and the aftermath of trauma and abuse.

Community Family Life Services

305 E Street NW Washington, DC 20001 | (202) 347-0511

cflsdc.org | FB, IG & X: @cflsdc

Education, Employment, Family and Friends Reunification, Housing, Transitional Supports

Founded in 1969, Community Family Life Services, Inc. (CFLS) is a women-focused reentry organization providing wraparound services to help families move into self-sufficiency. CFLS achieves its mission by providing short-term crisis assistance and working within the DC Jail, Bureau of Prisons, women's halfway house, and with community partners to establish connections with justice-involved women prior to their release.

Community Mediation DC

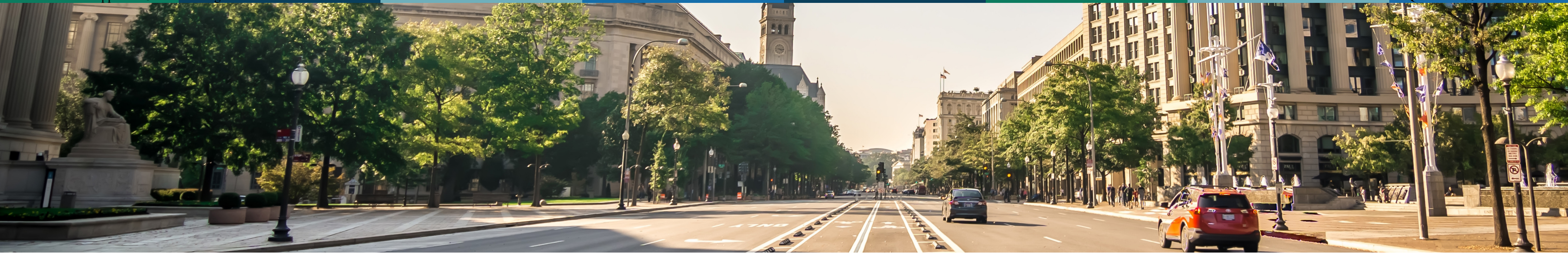
641 S Street NW, Ste 432, Washington DC 20001 | (240) 766-5311

communitymediationdc.org | FB & IG: @communitymediationDC |

X: @mediationDC

Conflict Resolution

CMDC works to make Washington, DC a city in which mediation is used to build strong and peaceful communities, and every DC resident has access to high-quality, collaborative conflict resolution skills.



Community Services Agency of the Metropolitan Washington Council, AFL-CIO, Building Futures Program Community Services Agency

815 Black Lives Matter Plaza NW, Suite 1100, Washington, DC 20006 | (202) 974-8226

Education, Employment

Building Futures has been serving returning citizens interested in construction careers since 2007. The program offers occupational training with industry-recognized certifications, construction math and blueprint reading, job placement and wraparound services to ensure retention.

Community Tax Aid, Inc.

1012 14th Street NW, Washington, DC 20005 | (202) 547-777

communitytaxaiddc.org

Tax Services

We offer low-income taxpayers in the Washington DC metro area access to high quality, free tax preparation to promote financial stability.

Criminal Justice Coordinating Council

441 4th Street NW, Suite 715 North, Washington, DC 20001 | (202) 442-9283

cjcc.dc.gov

Housing

Provides a housing directory that is a compilation of available housing options for citizens returning to the District of Columbia from incarceration.

Criminon New Life DC

1921 Florida Avenue NW, #53101, Washington, DC 20009 | (202) 556-3446

CriminonNewLifeDC.org

Education, Health

Criminon New Life DC delivers a unique evidence-based program providing individuals with life skills they can use to improve their decision-making and reverse negative life habits. This puts them in a condition to be able to successfully navigate their reentry into their families and communities and helps to avoid future recidivism.

DC Corrections Information Council (CIC)

1400 I Street NW, Suite 400, Washington DC 20005 | (202) 478-9211

cic.dc.gov

Confinement Information

The CIC is an independent DC government agency mandated to inspect, monitor, and report on the conditions of confinement where DC adults in custody are housed. The CIC serves as a resource for information about conditions of confinement, which is shared with the incarcerated population, family members, community members, and constituents.

DC Project Connect

9103 Woodmore Centre Drive #278, Lanham, Maryland 20706 | (240) 832-9794
dcprojectconnect.com | X: @DCPCConnect

The mission of DC Project Connect is to provide crisis intervention and information resources to families affected by incarceration; we support reentry initiatives that strengthen families.

Department of Housing and Community Development (DHCD)

1800 Martin Luther King Jr. Avenue SE, Washington, DC 20020 | (202) 442-7200
dhcd.dc.gov

Housing

The mission of the Department of Housing and Community Development (DHCD) is to produce and preserve opportunities for affordable housing and economic development and to revitalize underserved communities in the District of Columbia. DHCD focuses on three strategic objectives:

- producing and preserving the supply of quality affordable housing;
- increasing homeownership opportunities; and
- revitalizing neighborhoods, promoting community development, and providing economic opportunities.

Department of Insurance, Securities and Banking (DISB), Office of Financial Empowerment and Education (OFEE)

1050 1st Street NE, Suite 800, Washington, DC 20002 (202) 727-8000
disb.dc.gov

DISB's mission is to cultivate a regulatory environment that protects consumers and attracts and retains financial services firms to the District; empower and educate residents on financial matters; and provide financing for District small businesses. Within DISB, the Office of Financial Empowerment & Education (OFEE) empowers District residents with resources and actionable information on ways to manage expenses, increase generational wealth and maximize income. OFEE partners with community stakeholders, financial institutions, government agencies and non-profit organizations to provide innovative financial education initiatives that safeguard the financial future of Washingtonians by promoting

inclusiveness and resilience through financial education. Part of the department's communications strategy is to educate these audiences through outreach to DC residents and making presentations at events throughout the city in all of the eight wards.

Department of Small and Local Business Development (DSLBD)

441 4th Street NW, #850, Washington, DC 20001 | (202) 727-3900
dslbd.dc.gov

DSLBD operates annual programming grants and provides direct support to returning citizen-led small businesses and entrepreneurs. Aspire to Entrepreneurship started in 2016 at the request of Mayor Bowser as a pilot incubator program and has grown to be an annual grant process to build the entrepreneurship ecosystem supporting justice-involved residents who are pursuing wealth-building through small business creation and growth. Residents re-entering from incarceration face unique challenges to employment; launching their own business can be empowering and liberating. Support for your business idea. Once a year, DSLBD runs a particular program to meet the needs of returning citizens.

Disability Rights DC at University Legal Services

220 I Street NE, Suite 130, Washington, DC 20002 | (202) 547-0198 x135
uls-dc.org

Disability Rights DC at University Legal Services advocates for the human, civil and legal rights of people with disabilities in the District of Columbia. The Jail and Prison Advocacy Project provides evidence-based, client-centered reentry advocacy and support to DC residents diagnosed with serious mental illness and intellectual disabilities who are leaving incarceration.

Financial Empowerment Center (FEC)

United Planning Organization - Petey Green Location 2907 Martin Luther King Jr. Boulevard SE, Washington, DC 20032 | (202) 562-3800

Financial Education & Coaching

Offers professional, one-on-one financial counseling as a free public service to enable residents to address their financial challenges and needs as well as plan for their futures.

Free Minds Book Club & Writing Workshop

1816 12th Street NW, Washington, DC 20009 | (202) 758-0829

freemindsbookclub.org | FB: @freemindsbookclub |

IG: @freemindsbookclub | X: @FreeMindsDC

Free Minds Book Club & Writing Workshop uses the literary arts, workforce development, and violence prevention to connect incarcerated and formerly incarcerated youths and adults to their voices, their purpose, and the wider community.

Hope Foundation

P.O. Box 31304, Washington DC 20032 | (202) 423-5430

hopereentrynetworkdc.org | FB: @hopereentrynetwork |

X: @hfoundation2013

Education, Employment, Family and Friends Reunification, Transitional Supports
The Hope Foundation provides free pre-and-post release services to men and women returning to the Washington, DC community.

House of Ruth

5 Thomas Circle NW, Washington, DC 20005 | (202) 667-7001 ext. 240

houseofruth.org | FB: @HouseOfRuthDC | IG: @houseofruthdc |

X: @thehouseofruth

Counseling, Housing

House of Ruth empowers women, children and families to rebuild their lives and heal from trauma, abuse and homelessness.

Jubilee Housing

1631 Euclid Street NW, P-5, Washington, DC 20009 | (202) 299-1240

jubileehousing.org | X: @jubileehousing | FB: @jubileehousingdc

Education, Housing

Jubilee Housing's mission is to build diverse, compassionate communities that create opportunities for everyone to thrive. Jubilee Housing envisions a city and a world where access to basic resources and opportunities are available to all people and where people live out these opportunities in the context of supportive community.

Legal Aid DC

1331 H Street NW, Suite 350, Washington, DC 20005 | (202) 628-1161

legalaiddc.org

Legal

Legal Aid provides direct representation to clients in four practice areas as well as our Reentry Justice and Immigrants' Rights Legal Services Projects. We also handle appeals on a broad range of poverty law issues through its nationally-recognized Barbara McDowell Appellate Advocacy Project and advocate for policies that will benefit our client community through our policy advocacy program.

Martha's Table

2375 Elvans Road SE, Washington, DC 20020 | (202) 328-6608

info@marthastable.org

Education, Health & Wellness, Family Engagement

Martha's Table supports strong children, strong families, and strong communities by increasing access to quality education, health and wellness, and family resources. We believe that every Washingtonian deserves the opportunity to thrive.

Mayor's Office on Returning Citizen Affairs

2100 Martin Luther King Jr Avenue SE, Suite 100 Washington, DC 20020 | (202) 715-7670

communityaffairs.dc.gov/morca

MORCA serves as the District of Columbia's coordinating and advisory agency for reentry and seeks to remove barriers to reentry and empowers residents to break the cycle of recidivism.

National Association for the Advancement of Returning Citizens (NAARC)

902 Division Avenue NE, Washington, DC 20019 | (202) 904-9961

naarc.org | Email: naarc@gmail.com | X: @naarc

To educate, organize, and mobilize returning citizens.

National Housing Law Project

1025 Vermont Avenue NW #606, Washington, DC 20005 | (415) 546-7000
nhlp@nhlp.org

Housing

The National Housing Law Project's mission is to advance housing justice for poor people and communities. We achieve this by strengthening and enforcing the rights of tenants and low-income homeowners, increasing housing opportunities for underserved communities, and preserving and expanding the nation's supply of safe and affordable homes.

National Reentry Network for Returning Citizens

1200 U Street NW, Washington, DC 20009 | (202) 584-1400
info@thereentrynetwork.org

Education, Employment, Family and Friends Reunification

The National Reentry Network for Returning Citizen's (NRNRC) mission is to build a strong, national network comprised of individuals returning from incarceration who support each other's successful reintegration. NRNRC uses a client-centered approach to identify basic needs and to create a continuum of care that can address barriers to reentry, promote restorative practices, and reduce recidivism.

Office of Human Rights

441 4th Street NW, Suite 570 North, Washington, DC 20001 | (202) 727-4559
ohr.dc.gov

Legal

The District of Columbia Office of Human Rights (OHR) was established to eradicate discrimination, increase equal opportunity and protect human rights for persons who live in or visit the District of Columbia. The agency enforces local and federal human rights laws, including the DC Human Rights Act, by providing a legal process to those who believe they have been discriminated against. The primary function of the agency is to enforce the District of Columbia Human Rights Act, the District of Columbia Family and Medical Leave Act, the District of Columbia Parental Leave Act and the District of Columbia Language Access Act and District of Columbia Bullying Prevention Act of 2012. OHR is also the advocate for the practice of good human relations and mutual understanding among the various racial, ethnic and religious groups in the District of Columbia.

Open City Advocates

4202 Benning Road NE, #2, Washington, DC 20019 | (202) 678-9001
opencityadvocates.org | FB: @opencityadvocates | X: @opencityadv |
 IN: [linkedin.com/company/open-city-advocates](https://www.linkedin.com/company/open-city-advocates)

Open City Advocates works with children and young adults trapped in the juvenile justice system to elevate their voices and realize their full potential. Through zealous representation, holistic mentoring, and systemic reform, we assist our clients to reintegrate into their family and community while fighting for a fair and compassionate justice system, both in DC and nationwide.

Public Defender Service for the District of Columbia

633 Indiana Avenue NW, Washington, DC 20004 | (202) 628-1200
pdsdc.org

Legal Assistance

Provide and promote quality legal representation to indigent adults and children facing a loss of liberty in the District of Columbia, thereby protecting society's interest in the fair administration of justice.

Project New Opportunity

1220 L Street NW, Washington, DC 20005 | (773) 726-8123
projectnewopportunity.org

PNO's mission is to ensure the successful return of men and women from the Federal Bureau of Prisons.

The READY Center

3640 Martin Luther King Jr. Avenue SE, Washington, DC 20032 | (202) 698-4932
doc.dc.gov/service/ready-center | doc@dc.gov

Pre- and Post-release General Services

The Resources to Empower and Develop You (READY) Center is a consolidated location where formerly incarcerated District of Columbia residents can access services from Community Based Organizations (CBOs), the Department of Corrections (DOC), Department of Motor Vehicles (DMV), Department of Employment Services (DOES), Department of Human Services (DHS), Department of Behavioral Health (DBH), and The Mayor's Office on Returning Citizen Affairs (MORCA), to ensure successful reintegration into the community.

Reentry Action Network (RAN)

4411 First Place NE #37, Washington, DC 20011

dc-ran.org | info@dc-ran.org

RAN is a coalition of nonprofit organizations that provide direct reentry services to justice-involved DC residents and strives to ensure that all justice-involved people in DC have access to high-quality reentry services to support their successful reintegration back into the community and promotes community-based alternatives to end DC's over-reliance on the criminal justice system.

Reentry Success DC

reentrysuccessdc.com/nc.community | (561) 893-0101

Reentry Success DC started in 2018 as a collaboration between the GEO Group and the National Federation of Federal Employees (an affiliate of the International Association of Machinists and Aerospace Workers). The program enhances the GEP Group pre- and post-release services by connecting returning citizens to gainful employment. Reentry Success DC is available to every continuum of care participant that completed a sentence at the Rivers Correctional Facility in North Carolina and is returning to Washington, DC.

SOME, Inc. (So Others Might Eat)

71 O Street NW, Washington, DC 20001 | (202) 797-8806

some.org | @SOME_DC

Counseling, Employment, Education

SOME (So Others Might Eat) is an interfaith, community-based organization that exists to help the poor and homeless of our nation's capital. We meet the immediate daily needs of the people we serve with food, clothing, and healthcare. We help break the cycle of homelessness by offering services, such as affordable housing, job training, addiction treatment, and counseling, to the poor, the elderly, and individuals with mental illness. Each day, SOME is restoring hope and dignity one person at a time.

Southeast Ministry

212 East Capitol Street NE Washington, DC 20003 | (202) 562-2636

southeastministrydc.org | FB: @southeastministrydc | X: @SEMDC

Education, Employment, Transitional Supports

Southeast Ministry is a grassroots social justice ministry of the Lutheran Church of the Reformation that listens to the needs of the community and develops culturally sensitive education programs that address the root causes of social problems such as poverty, illiteracy, and violence.

The National Reentry Network for Returning Citizens

3227 Dubois Place SE, Washington DC 20019 | (202) 584-1000

thenationalreentrynetwork.org | X: @ReentryNetwork |

IG: @NationalReentryNetwork | FB: @nationalreentrynetwork

Our mission is to build a strong, national network comprised of individuals returning from incarceration who support each other's successful reintegration. We use a client-centered approach to identify basic needs and to create a continuum of care that can address barriers to reentry, promote restorative practices, and reduce recidivism.

Thrive DC

1525 Newton Street NW, G1, Washington, DC 20010 | (202) 737-9311

thrivedc.org

Counseling, Employment, Education

At Thrive DC, our goal is to lower recidivism rates among returning citizens and help them have a successful transition home. Our New Directions program equips individuals with life skills education, employment assistance, and counseling - all without restrictions on sobriety, without time limits, and without judgment over their conviction. We also offer C.H.A.N.G.E., an eight-week program led by a returning citizen designed to bring awareness to and support individuals addicted to a criminal lifestyle. We aim to foster a safe space learning environment geared around healthy dialogue and peer to peer support.

Tzedek DC

Headquarters

UDC David A. Clarke School of Law, 4340 Connecticut Avenue NW, Suite 319,
Washington, DC 20008 | (202) 274-7386

tzedekdc.org

Ward 8 Office

1100 New Jersey Avenue SE, Suite 710 Washington, DC 20003 (202) 274-7386
(Please note: meetings at this office are by appointment only. Please call to make an appointment) Legal Tzedek DC's mission is to safeguard the legal rights and financial health of DC residents with low incomes dealing with the often devastating consequences of abusive debt collection practices and other consumer related issues. At Tzedek DC, we carry out that mission with the goal of addressing racial gaps in wealth and equality. We are likewise committed to actively countering bias, prejudice, and racism, and to creating and supporting diversity, equity, and inclusion within our own organization.

Voices for a Second Chance

1422 Massachusetts Avenue SE, Washington, DC 20003 | (202) 544-2131

vscdc.org | @voicesforasecondchance

Education, Family and Friends Reunification, Health, Legal, Transitional Supports
Voices for a Second Chance (VSC) empowers justice-involved individuals with the opportunity to reengage in their communities and ultimately build better futures for themselves and their loved ones.

Washington Lawyers Committee for Civil Rights and Urban Affairs

700 14th Street NW, Suite 400, Washington, DC 20005 | (202) 361-8361 Main |
(202) 319-1000 x8001 Spanish

washlaw.org

Legal

The Washington Lawyers' Committee for Civil Rights and Urban Affairs works to create legal, economic and social equity through litigation, client and public education and public policy advocacy. While we fight discrimination against all people, we recognize the central role that current and historic race discrimination plays in sustaining inequity and recognize the critical importance of identifying, exposing, combating and dismantling the systems that sustain racial oppression. We partner with individuals and communities facing discrimination and with the legal community to achieve justice.



DC DEPARTMENT OF
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