

# **The PROES Business Group**

## **Personnel Handbook**

**This handbook encompasses the following companies and business entities and applies to all persons on payroll regardless of a particular compensation structure.**

**PROES, Inc.  
Insurance Center Group, Inc.  
The PROES Group, Inc. and Associated Companies  
The PROS Source, Inc.  
Dream Builders Bloomington, LLC**

**All companies and entities are referred to in the handbook as  
The PROES Business Group abbreviated as TPBG.**

*The policies outlined herein are reviewed frequently and revised when necessary to meet new conditions and to provide for the changing needs of the individuals within our organization. Therefore, the company reserves the right, at its sole discretion, to modify, supplement, or invalidate any of the terms and conditions of the policies and procedures contained within this handbook at any time, without advance notice. Latest and revised version located on agency portal at [Insurancecentergroup.com/agent](http://Insurancecentergroup.com/agent).*

It is with great pleasure that **The PROES Business Group** introduces this handbook to you.

One important message embodied in this handbook is that to succeed, we must respect the laws, regulations, and policies that govern our personal actions, our business and Employer.

This handbook contains many of TPBG's internal policies. It is impossible for us to have a policy to address every conceivable issue that may occur at work. If an issue is not addressed in this handbook, please bring this issue to the attention of the Director of Operations. We want to help.

Finally, all great teams are built on respect for the organization they represent and their teammates. TPBG is built on that same respect. By respecting what each person brings to TPBG, we can achieve great things together.

### **About this Handbook**

This employee handbook is meant to accomplish several goals.

It describes your relationship with us, your employer.

It tells you whom to contact if you have questions or concerns.

It contains our policies and procedures regarding your responsibilities.

It replaces our previous handbook.

Finally, we hope it can answer many of the questions you may have.

### **Handbook Limitations**

Please note there are also some things that this does not do.

First, this handbook does not create a contract of employment between you and TPBG. You are an at-will employee. That means that you are free to end your employment at your will at any time and TPBG is free to do the same. Nothing in this handbook is meant to alter that relationship in any manner.

Additionally, this handbook cannot address every circumstance that may occur while you are performing your duties. It cannot list every act you are permitted or not permitted to do while employed or answer every question you may have.

Consequently, we ask that you inquire with your direct supervisor before acting on matters that are in question or that this handbook does not address. If something is not addressed in this handbook TPBG will act in its discretion as the law permits.

TPBG also reserves the right to modify, supplement, or rescind any provision of this handbook without notice.

### **Questions About This Handbook and Policies**

If you have questions, suggestions or concerns, you should direct them to the Director of Operations.

If you feel uncomfortable discussing your questions, suggestions or concerns about this notice with the person listed above, you can direct them to the President of the company.

## **Background Checks**

TPBG reserves the right to perform background checks and / or investigative consumer reports at any time, on anyone employed in any capacity.

All legal requirements to perform background checks or consumer reports will be followed. A summary of Your Rights Under the Fair Credit Reporting Act is included at the end of this handbook.

Refusal to authorize background checks or consumer reports may be ground for termination.

## **At-Will Employment**

TPBG does not offer tenured or guaranteed employment. Either the TPBG or the employee can terminate the employment relationship at any time, with or without cause, with or without notice.

This employment at will relationship exists regardless of any other written statements or policies contained in this Handbook or any other TPBG documents or any verbal statement to the contrary.

## **Progressive Discipline and Employment at Will**

While TPBG may elect to follow progressive discipline procedure, TPBG is in no way obligated to do so. Using progressive discipline is at the sole discretion of TPBG in an employment at will workplace.

## **Equal Employment Opportunity Policy**

TPBG pledges itself to continue its commitment to the achievement of equal opportunity within the company and throughout American society as a whole. In this regard, TPBG will recruit, hire, promote, educate, and provide services to persons based upon their individual qualifications. TPBG prohibits discrimination based on arbitrary considerations of such characteristics as age, color, disability, ethnicity, gender, gender identity, marital status, national origin, race, religion, sexual orientation, or veteran status.

## **Probationary Period**

- All employees will go through a 90-day probationary period starting their first day of employment
- Sick days or time off during probationary period may be a detriment to your continued employment
- This period of time will be used to evaluate your ability to perform the duties of your designated position
- All employees will have a review on or near their 91<sup>st</sup> day

## **Days Off**

(Unless otherwise noted you must work a minimum of 30 hours and be employed for 1 year to be eligible for a paid time off)

### **Vacation (Hourly)**

#### Years

< 1	Allowed 1 unpaid week off in the first year of employment (after 3 months from start date)
1 and 2	1- week
3+	2- weeks

### **Vacation (Salaried/Full Time)**

#### Years

<1	Allowed 1 unpaid week off in the first year of employment (after 3 months from start date)
1	1 week
2	2 weeks
3+	3 weeks

- All employees must submit a vacation request to direct Supervisor (with notice to Cindy), and have the time approved, at least 30 days prior to desired time off. No more than 1 staff member per office will be allowed to take vacation at the same time.
- There will be no carry over of vacation time into the next year. All days not taken by end of calendar year will be forfeited without compensation.
- Allowance of vacations, not scheduled 30 days prior, will be subject to availability of personnel to cover your normal duties.
- Vacations scheduled in the last two weeks of the year will be limited to 3 days total, unless you personally arrange for your duties to be covered by someone.
- Vacation days will not be paid if employee does not work one full week after vacation ends. (unless doctor's orders showing inability to work).
- Unused vacation days are forfeited upon termination of employment.

## **Holidays**

- You must be employed at least 91 days and work a minimum of 30 hours to be eligible for paid holidays.

- Holidays will be posted on the agents portal.
- Unless vacation days are used, you must work the day before and after holidays or holiday days will not be paid.

### **Sick Days**

- You must be sick (Doctor's excuse at request of management)
- Paid sick days accrue at 1 sick day per quarter after probation period
- Maximum accumulation of 3 paid sick days can be carried over into the next year
- If hospitalized, you will be allowed up to 5 sick days. (Each work day hospitalized = 1 paid sick day – maximum of 5 days)
- Sick days taken in the last two weeks of the year will not be paid without doctor's excuse.

### **Jury Duty**

- Applies to salaried or hourly paid employees
- Time off without pay granted for jury selection portion (or use vacation time)
- When serving on jury:
  1. Employee may select time off without pay or use vacation days
  2. After 3 days (on a single jury), employees choosing to take time off without regular pay will be reimbursed \$20 per day of jury duty up to 10 days per year.

### **Bereavement Days**

- Applies to salaried or hourly paid employees
- Up to 3 days paid time off due to death of immediate family member ie, Child, Mother, Father, Sister, Brother, & Grandparents.

### **Work Hours**

- All personnel are expected to be at their workstation and working at their start time.
- Non work-related visiting and chatting doubles the time spent (cost) as two are involved. Please keep to a minimum.
- All personnel are expected to work assigned work hours. Working additional hours must be approved by management.
- All personnel are required to fill out an electronic time sheet (on the Agents Portal) recording hours worked. Completion of time sheet is considered both submission and verification of time worked.
- If you leave your office location to perform work at another location, do work related errands, or attend work related functions, this information should be noted on your time sheet.

- Falsification of work hours documentation is grounds for immediate termination of employment.
- Variation of assigned work hours are allowable up to 15 minutes per day, but no more than one time per week. Example: You are 10 minutes late for work. You may make up this time by shortening your lunch hour or staying late. Missed work hours must be made up on the same day.
- All requests for, and variances from, your regular work hours should be communicated to your immediate supervisor, Cindy, and the Director of Operations. Approval is ultimately subject to Director of Operations.
- Absence from normal work hours should be posted on the Agents Portal as far as possible beforehand or upon occurrence. An email to everyone impacted by your absence is requested and appreciated.
- When absences occur, please make changes (notification of, and instructions on who to contact in your absence) to email and phone message as may be appropriate for the situation.
- Excessive use of work hour variations will be grounds for a written reprimand in personnel file.
- Vacation and sick days can be taken in a minimum of one-half day of assigned time.

### **Inclement Weather**

- All personnel should use common sense and good judgement to determine if they can safely travel to work. No one should ever feel obligated or pressured to travel outside of personal comfort level.
- Missed time/days due to inclement weather will be counted as any other missed time off work with no pay. Vacation days may be taken; or see Director of Operations to discuss making up time if you prefer/desire.

### **Salaried Personnel**

- All salaried positions are based on a 40 hour work week.

### **Breaks/Lunch**

- Lunch will be at office manager's direction. –1 Hour (unpaid)
  - Lunch is for lunch and other personal errands
  - Please do not take your hour for lunch then eat afterwards at your desk
  - You may return early and eat if you like.
  - No employees may forfeit their lunch break to leave early. Lunch break is yours to use if you wish to eat, clear your mind, and other personal needs.

### **Smoking**

- Smoking is only allowed based on State Law.

## **Workplace Environment**

- Everyone is responsible for their offices and designates work areas.
- The office-cleaning director will assign everyone additional areas as needed.
- Friday afternoon's are designated as our weekly cleaning time
  - We all are responsible at all times to assure that the inside and outside grounds of our company are free of liter, dirt, etc. Please feel free to take time to clean at any time you feel it necessary.
- Our working environment is a source of pride for all of us and is subject to unscheduled and unannounced tours by our clients at anytime. Therefore, it is very important that we follow a few basic housekeeping practices at all times.
  - Do not place any trash by the back door. If you cannot take it out immediately (due to snow, rain, etc) it should be placed outside in a closed plastic bag until you are able to take it to the trash receptacle.
  - If you cook or prepare any food in the kitchen, you should do the following:
    - a. Turn on exhaust fan in bathroom to remove odors.
    - b. Clean up any mess in the microwave, on counter top, etc.
    - c. Do not rinse any food particles of any size into the sink. There is no garbage disposal and the drain is easily clogged. All food debris should be wiped off into the trash and dishes / utensils placed in dishwasher.
- After any meeting in the conference room, please push chairs up to table, turn off lights and let someone know if the room or table needs cleaning or attention.
- Please pickup any trash, leaves, sticks, etc. around the building as you come or go. A broom is available if the front porch or steps need swept.
- It is sometimes difficult to block out 1 – 2 hours to do a thorough cleaning, but 15 – 20 minutes daily will do the job.

## **Paychecks**

- 26 paychecks per year
- Your first paycheck will arrive 3-4 weeks after your first day of employment.

## **Job Performance Reviews (All Employees)**

- 1 review each quarter
- January, April, July, October
- Employee is responsible to schedule



### **Clients/Visitors in building**

- When clients/visitors are in the building they are our first and foremost responsibility. They are to be greeted immediately, taken to the reception area, offered refreshments, etc.

### **Dress Code**

- Monday – Thursday: Professional attire should be worn at all times.
- Fridays: Casual Day. Pressed or relaxed slacks or Jeans (loose fitting) with an Insurance Center Group shirt.
  - Jeans should be "dark blue" jeans
  - Shoes should be dress casual - no tennis shoes

Logo shirts: All personnel will have the option to purchase Insurance Center branded clothing items according to the following guidelines:

- Your first shirt will be paid for by the agency (Up to \$50).
- You must purchase your own shirts and have them “imprinted” according to agency rules (in force at the time of purchase).
- Only brand new shirts can be embroidered.
- On an annual basis, the agency will pay 50% of the cost of additional item(s) (including logo application cost).
- The maximum amount reimbursed annually will be \$100
- All items must be approved by Director of Operations

### **Personal Phone calls/Texts/e-mail**

- Due to the technology that is available we are all accessible at all times in numerous ways. You are expected to use your breaks and lunch hour for personal phone calls, texts, and e-mail, etc. We also understand that there are those rare times when personal communication at other times cannot be avoided. You will be on the honor system to keep these times few and far between.

### **Desk**

- No portion of your desk is personal space and entire desk is subject to its inspection or audit regardless of personal items that may be present.
- At the end of each day everyone is expected to clean off their desk, put info away, file, etc. One small stack off to the side neatly placed is acceptable but not preferred.
- No client information should be easily visible by anyone in the vicinity of your desk.

## **Harassment Free Workplace**

The PROES Business Group is committed to providing a work environment based on mutual respect and teamwork. That means a work environment free of harassment.

### **Harassment Prohibited**

The PROES Business Group defines harassment as behavior or comments that create a hostile work environment for another person because of race, religion, color, sex, age, pregnancy, national origin, disability, veteran or family status or any other status or condition protected by applicable federal, state, or local laws.

Verbal, physical, sexual, or any other form of harassment that belittles or demeans any individual on the basis of race, religion, color, sex, age, pregnancy, national origin, disability, veteran or family status or any other status or condition protected by applicable federal state or local laws is also strictly prohibited.

Prohibited harassment includes conduct that has the purpose or effect of unreasonable interfering with an employee's work performance or experience or creating an environment that is hostile, intimidating or offensive.

Sexual advances, requests or demands for sexual favors, threats, physical conduct of a harassing nature, jokes, slurs, and other harassing language or conduct that is meant to intimidate or that negatively impacts an employee's work environment is strictly prohibited.

### **Sexual Harassment Prohibited**

The term "sexual harassment" for purposes of this policy shall mean "unwelcome sexual advances, requests for sexual favors, and other verbal and physical conduct of a sexual nature of harassing conduct of any nature undertaken because of the target employee's sex. While the term is hard to define, sexual harassment may include explicit sexual propositions; sexual innuendo; suggestive comments, sexually oriented 'kidding' or 'teasing'; 'practical jokes'; jokes about gender specific traits; foul, obscene or vulgar language or gestures; displays of foul, obscene or sexually suggestive printed or visual material; unwelcome advances of a heterosexual or homosexual nature; promises of favorable employment decisions; threats of negative employment decisions; unwelcome physical contact such as patting, pinching, or brushing against another's body; or abusive words or conduct of any kind, whether or not of a sexual nature, that is undertaken because of the target employee's sex."

The PROES Business Group further defines sexual harassment as behavior or comments that create a hostile work environment for another person because of his or her gender. This includes same or opposite sex harassment.

Verbal, physical, sexual or any other form of harassment that belittles or demeans any individual on the basis of sex, or any other status or condition protected by applicable federal, state or local laws is also strictly prohibited.

Prohibited sexual harassment includes conduct that has the purpose or effect of unreasonably interfering with an employee's work performance or experience or creating an environment that is hostile, intimidating or offensive.

Sexual advances; requests or demands for sexual favors; physical conduct of a sexual nature; sexual jokes; sexual slurs; and other harassing language or conduct that is meant to intimidate or that negatively impacts an employee's work environment is strictly prohibited.

All personnel should avoid conduct such as hugging, suggestive banter, risqué jokes, etc. that may be constructed or taken offensively.

### **Reporting Harassment**

If you believe you are being harassed or if you know or suspect harassment to another employee or workplace participant, you must report it immediately to your manager or your supervisor.

If you do not feel comfortable reporting as listed above or if you did report and are not satisfied with the response, then you should direct your report or dissatisfaction to the Director of Operations or CEO.

If for any reason you do not want to discuss the matter with the persons or departments listed above, you may report the matter to any owner.

Please note that you are not required to confront the person or persons that have given you reason to report. However, if you experience wrongdoing, like harassment, you must make a reasonable effort to make the wrongdoing known as soon as or soon after you experience or discover it. Discussing or reporting acts of harassment to any person not listed above does not constitute a report.

### **Retaliation Prohibited**

If you believe you are being subjected to retaliation for reporting a violation of this policy, or participating in an investigation of this policy, you should report the retaliation immediately in the manner provided above. Please note that you do not have to confront the person that is the source of the retaliation before reporting it but to help prevent retaliation from continuing, you must report it.

Any employee or workplace participant that retaliates against another employee or workplace participant for making a good faith complaint of a violation of this policy, or for assisting in an investigation of a complaint of a violation of this policy, is subject to discipline or termination.

Retaliation can include, but is not limited to harassment, discrimination, bullying or any other unfair treatment or abuse of power.

### **Workplace Investigations**

If warranted, TPBG will investigate credible allegations of harassment. TPBG may use third parties to assist in such investigations. All employees have a responsibility to cooperate fully with any such investigation. Unreasonable refusal to participate in an investigation of a complaint of harassment may lead to discipline.

### **False claims Prohibited**

Any employee or workplace participant that makes a knowingly false claim of workplace wrongdoing, like a knowingly false claim of harassment, will be subject to discipline or termination.

### **Dating or Fraternization Policy**

Company employees may date and develop friendships and relationships with other employees—both inside and outside of the workplace—as long as the relationships don't have a negative impact on their work or the work of others.

Any relationship that interferes with the company culture of teamwork, the harmonious work environment or the productivity of employees, will be addressed by applying the progressive discipline policy up to and including employment termination.

Adverse workplace behavior—or behavior that affects the workplace that arises because of personal relationships—will not be tolerated.

Anyone employed in a managerial or supervisory role needs to heed the fact that personal relationships with employees who report to them may be perceived as favoritism, misuse of authority, or potentially sexual harassment.

Additionally, for the same reason above, no employee may date another employee who is separated by more than one level in the chain of command. This includes an employee who reports to their boss's counterpart in another department.

Additionally, any fraternization with any employee who reports to the manager or whose terms and conditions of employment such as pay raises, promotions, and advancement are potentially affected by the manager, is prohibited.

The fraternization that is prohibited by this policy includes dating, romantic involvement, and sexual relations; close friendships are discouraged in any reporting relationship.

Employees who disregard this policy will receive disciplinary actions up to and including employment termination.

### **Consequences of Dating and Extra-marital Affairs**

A manager or supervisor who dates or becomes romantically involved with an employee creates a serious problem for the company. Dating an employee, and extramarital affairs, even when the employee is not in a reporting relationship, creates serious consequences for the company. It can affect the careers of both employees with regard to advancement opportunities, choices of jobs, and assignments. Clearly, these relationships can result in charges of sexual harassment, years or decades after the fact.

If a manager decides to pursue a close relationship with an employee, he or she needs to inform their manager and Director of Operations immediately. The company will then decide what, if any, actions are necessary to take in regard to assignments and jobs.

Employees have different definitions and understandings of what constitutes a close relationship, a friendship, or romantic involvement. Consequently, if you have questions or need further clarification, talk with the Director of Operations. A goal of implementing policies consistently and fairly will help inform your choices.

### **Open-Door Policy**

TPBG has adopted an Open Door Policy for all employees. This means, literally, that every manager's door is open to every employee. The purpose of our open door policy is to encourage open communication, feedback, and discussion about any matter of importance to an employee. Our open door policy means that employees are free to talk with any manager at any time.

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552  b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:  a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks  b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act  c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations  d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480  c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106  d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357



