

Section 17. Whoever is a principal organizer or participant in the crime of hazing, as defined herein, shall be punished by a fine of not more than three thousand dollars or by imprisonment in a house of correction for not more than one year, or both such fine and imprisonment.

The term "hazing" as used in this section and in sections eighteen and nineteen, shall mean any conduct or method of initiation into any student organization, whether on public or private property, which willfully or recklessly endangers the physical or mental health of any student or other person. Such conduct shall include whipping, beating, branding, forced calisthenics, exposure to the weather, forced consumption of any food, liquor, beverage, drug or other substance, or any other brutal treatment or forced physical activity which is likely to adversely affect the physical health or safety of any such student or other person, or which subjects such student or other person to extreme mental stress, including extended deprivation of sleep or rest or extended isolation.

Notwithstanding any other provisions of this section to the contrary, consent shall not be available as a defense to any prosecution under this action.

Chapter 269: Section 18. Failure to report hazing

Section 18. Whoever knows that another person is the victim of hazing as defined in section seventeen and is at the scene of such crime shall, to the extent that such person can do so without danger or peril to himself or others, report such crime to an appropriate law enforcement official as soon as reasonably practicable. Whoever fails to report such crime shall be punished by a fine of not more than one thousand dollars.

Section 19. Each institution of secondary education and each public and private institution of post secondary education shall issue to every student group, student team or student organization which is part of such institution or is recognized by the institution or permitted by the institution to use its name or facilities or is known by the institution to exist as an unaffiliated student group, student team or student organization, a copy of this section and sections seventeen and eighteen; provided, however, that an institution's compliance with this section's requirements that an institution issue copies of this section and sections seventeen and eighteen to unaffiliated student groups, teams or organizations shall not constitute evidence of the institution's recognition or endorsement of said unaffiliated student groups, teams or organizations.

Each such group, team or organization shall distribute a copy of this section and sections seventeen and eighteen to each of its members, plebes, pledges or applicants for membership. It shall be the duty of each such group, team or organization, acting through its designated officer, to deliver annually, to the institution an attested acknowledgment stating that such group, team or organization has received a copy of this section and said sections seventeen and eighteen, that each of its members, plebes, pledges, or applicants has received a copy of sections seventeen and eighteen, and that such group, team or organization understands and agrees to comply with the provisions of this section and sections seventeen and eighteen.

Each institution of secondary education and each public or private institution of post secondary education shall, at least annually, before or at the start of enrollment, deliver to each person who enrolls as a full time student in such institution a copy of this section and sections seventeen and eighteen.

Each institution of secondary education and each public or private institution of post secondary education shall file, at least annually, a report with the board of higher education and in the case of secondary institutions, the board of education, certifying that such institution has complied with its responsibility to inform student groups, teams or organizations and to notify each full time student enrolled by it of the provisions of this section and sections seventeen and eighteen and also certifying that said institution has adopted a disciplinary policy with regard to the organizers and participants of hazing, and that such policy has been set forth with appropriate emphasis in the student handbook or similar means of communicating the institution's policies to its students. The board of higher education and, in the case of secondary institutions, the board of education shall promulgate regulations governing the content and frequency of such reports, and shall forthwith report to the attorney general any such institution which fails to make such report.

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STONEHILL COLLEGE

## 2020 EMPLOYEE LEGAL NOTICES

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This document provides important information about certain rights and responsibilities you have as an employee of Stonehill College. It explains certain laws, rules, and policies. In many cases, the information contained in this booklet is provided to you because federal or state law requires that we do so. The College also provides additional information about some of its rules and policies that were created to help ensure that students and employees have a positive experience at Stonehill. Please take a few moments to review the information in this booklet, and keep this pamphlet as a convenient reference throughout the year. This pamphlet is reviewed annually by the College.

### NON-DISCRIMINATION POLICY

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As a Catholic College founded by the Congregation of Holy Cross, Stonehill College believes in the inherent dignity and worth of every person. As such, the College is committed to providing a multicultural environment free from discrimination for its students, faculty, staff and alumni.

Therefore, Stonehill College prohibits discrimination on the basis of race, color, national origin, religion, disability, age, veteran status, marital status, gender, gender identity, sexual orientation, or other legally protected status in admission to, access to, treatment in or employment in its programs and activities, except where such conditions may constitute bona fide qualifications for the programs or activities in question.

Nothing in this statement shall require Stonehill College to act in a manner contrary to the beliefs and teachings of the Catholic Church.

The following people have been designated to handle student inquiries regarding the College's non-discrimination policy:

Thomas V. Flynn, Esq.  
Vice President & General Counsel  
Stonehill College  
Easton, MA 02357  
(508) 565-1413

Lily A. Krentzman  
Director of Human Resources/Title IX Coordinator  
Stonehill College, Easton, MA 02357  
(508) 565-1106

Inquiries concerning the application of nondiscrimination policies may also be referred to:

Regional Director  
Office of Civil Rights  
U.S. Department of Education  
5 Post Office Square  
Boston, MA 02109

## DEMONSTRATIONS

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Demonstrations must be registered twenty-four (24) hours in advance and must be approved in writing by the Vice President for Student Affairs, or designee. All demonstrations must be peaceful and orderly. Demonstrations may be organized and led only by members of the Stonehill College community. Demonstrations or other forms of expression may not compromise the rights of other members of the College community, nor interfere with the general operation of the College. Free speech is a cherished foundation of academia. Forms of expression, however, may not discriminate against or harass individuals on the basis of race, gender, disability, age, marital status, sexual orientation, religion, color, gender, disability, national origin or other personal characteristics.

Stonehill College maintains the right to enforce all rules of conduct and to immediately dispatch campus police or request outside law enforcement assistance to respond to any criminal or violent acts.

## SOLICITATION

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No student or person representing any company is permitted to offer any product or service for purchase on the Stonehill College Campus without prior approval from the Director of Student Activities, in consultation with the Vice President for Student Affairs. In addition, students may not operate a business on campus or from their residence hall room without the express written consent of the Vice President for Student Affairs or his or her designee.

## EQUITY IN ATHLETICS DISCLOSURE ACT (EADA)

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In compliance with the EADA, Stonehill College provides information on men's and women's athletic programs, including the number of participants by gender for each varsity team, operating expenses, recruiting expenditures, athletically-related student aid, and revenues. The annual report is available from the Athletics Office located in the Merkert College Center. General information regarding the College's student financial assistance programs, tuition and fees, and refunds is available from the Student Financial Services office located in the Duffy Academic Center.

## DRUG FREE SCHOOLS AND COMMUNITIES ACT

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Stonehill College, in accordance with federal legislation and College policy, is committed to providing a drug-free, healthy and safe environment for all students, faculty and staff. The unlawful use, possession, manufacturing, distribution or dispensation of a controlled substance and the illegal use or possession of alcoholic beverages on campus or at College sponsored activities is prohibited. If it is determined that a violation of this policy has occurred, disciplinary action up to and including the dismissal of students and referral for prosecution may result. Applicable legal sanctions for the unlawful use, possession or distribution of alcohol and other drugs are summarized in the following section. This information appears here to meet the requirements of the Drug-Free Schools and Communities Act. In addition to this policy, other College policies remain in effect.

## SUMMARY OF ALCOHOL AND OTHER DRUG LAWS

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The legal drinking age in Massachusetts is 21 years of age. A person over 21 years of age may not buy alcohol for a person under 21 years of age, unless their relationship is that of parent and child or husband and wife, and even in those situations liquor must be bought at a package liquor store, not a restaurant or tavern. Whoever furnishes any such beverage or alcohol for a person under 21 years of age shall be punished by a fine of not more than \$2,000 or by imprisonment for not more than one year or both. Alcohol may not be purchased or attempted to be purchased by a person under 21 years of age. A person may not lie about his/her age to purchase alcohol, present false identification, or make arrangements with someone older to buy alcohol for him/her. Any person knowingly makes a false statement as to the age of a person who is under 21 years of age in order to procure a sale or delivery of such beverages or alcohol to such person under 21 years of age, either for the use of the person under 21 years of age or for the use of some other person, and whoever induces a person under 21 years of age to make a false statement as to his age in order to procure a sale or

delivery of such beverages or alcohol to such a person under twenty-one years of age, shall be punished by a fine or \$300. Any person without a license to serve alcohol may not serve someone under 21 years of age, unless their relationship is that of parent and child or husband and wife. Any person who furnishes any such beverage or alcohol for a person under 21 years of age shall be punished by a fine of not more than \$2,000 or by imprisonment for not more than one year or both.

Any person who transfers, alters, or defaces an identification card, or who makes, uses, carries, sells, or distributes a false identification card, or furnishes false information in obtaining such a card, shall be guilty of a misdemeanor and shall be punished by a fine of not more than \$200 or by imprisonment for not more than three months.

It is unlawful for a person under 21 years of age knowingly to drive a car with alcohol in it unless accompanied by a parent. To do so may result in a fine of up to \$50 or suspension of the driver's license for three months, or both, for a first offense. Persons may not drive while drinking from an open container of an alcoholic beverage. Violators shall be punished by a fine of not less than \$100 nor more than \$500. Persons may not drive while under the influence of alcohol or any intoxicating substance. Violators shall be punished by a fine of not less than \$500 nor more than \$5000 or by imprisonment for not more than two and one-half years, or both such fine and imprisonment. Additionally, violators may have their license suspended for 1 year. If a police officer has reasonable grounds to believe a person is driving under the influence, a breathalyzer test may be given. If the person arrested refuses to submit to such test or analysis, after having been informed that his license or permit to operate motor vehicles or right to operate motor vehicles in the Commonwealth shall be suspended for a period of at least 180 days and up to a lifetime loss, for such refusal, no such test or analysis shall be made and he shall have his license or right to operate suspended in accordance with this paragraph for a period of 180 days. Conviction for a first offense be punished by a fine of not less than \$50 nor more than \$500 or by imprisonment for not less than 30 days nor more than two years, or both, and for a second offense by imprisonment in the state prison for not more than five years or in a house of correction for not less than 30 days nor more than two and one half years, or by a fine of not more than \$1000, or by both such fine and imprisonment.

Massachusetts has criminal penalties for use of controlled substances, or drugs, with penalties varying with the type of drug. In general, narcotic, addictive, and drugs with a high potential for abuse have heavier penalties. Possession of drugs is illegal without valid authorization. While penalties for possession are generally not as great as for manufacture and distribution of drugs, possession of a relatively large quantity may be considered distribution. Under both State and Federal laws penalties for possession, manufacture and distribution are much greater for second and subsequent convictions. Many laws dictate mandatory prison terms and the full minimum term must be served. Massachusetts makes it illegal to be in a place where heroin is kept and to be "in the company" of a person known to possess heroin. Anyone in the presence of heroin at a private party or dormitory suite risks a serious drug conviction. Sale and possession of "drug paraphernalia" is illegal in Massachusetts. Under Federal law, distribution of drugs to persons under the age of 21 is punishable by twice the normal penalty with a mandatory one to three years in prison depending on the class of drugs; a third conviction is punishable by mandatory life imprisonment. These penalties apply to distribution of drugs within 1,000 feet of a college or school. Federal law sets greatly heightened prison sentences for manufacture and distribution of drugs if death or serious injury results from the use of the substance.

The Higher Education Act of 1965 as amended suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid. For more information contact Stonehill's Student Financial Services Office at 508-565-1088 or the Federal Student Aid Information Center at 1-800-4-FED-AID (1- 800-433-3243).

## MASSACHUSETTS LAW AGAINST HAZING

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Massachusetts Law requires that the following information be issued to students, student groups, teams and organizations:

Chapter 269: Section 17. Hazing; organizing or participating; hazing defined.



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 1-31-2017)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact \_\_\_\_\_.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

- With respect to dependents:

We do offer coverage. Eligible dependents are:

We do not offer coverage.

- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

**13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?**

**Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

**No** (STOP and return this form to employee)

**14. Does the employer offer a health plan that meets the minimum value standard\*?**

Yes (Go to question 15)  No (STOP and return form to employee)

**15. For the lowest-cost plan that meets the minimum value standard\* offered only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

**16. What change will the employer make for the new plan year?** \_\_\_\_\_

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

## **THIS NOTICE IS REQUIRED BY THE NEW NATIONAL HEALTH REFORM LAW (ALSO KNOWN AS THE AFFORDABLE CARE ACT OR ACA)**

This notice is meant to help you understand health insurance Marketplaces, which were set up to make it easier for consumers to compare health insurance plans and enroll in coverage. In Massachusetts, the state Marketplace is known as the Massachusetts Health Connector. Your employer is required by law (§ 1512 of the ACA, which creates 29 U.S.C. 218b) to provide you the information contained in this notice. You may or may not qualify for health insurance through the Health Connector.

If you are offered coverage by your employer that is considered “affordable” and meets a “minimum value” standard according to federal definitions (see below), you most likely will not qualify for the subsidized coverage offered through the Health Connector described in this notice. However, it may still be helpful for you to read and understand the information included here. Please ask your employer for more information if you have questions.

### **Overview:**

When key parts of the national health reform law take effect in January 2014, there will be an easy way for many individuals and small businesses in Massachusetts to buy health insurance: the Massachusetts Health Connector. This notice provides some basic information about the Health Connector, and how coverage available through the Health Connector relates to any coverage that may be offered by your employer. You can find out more by visiting: **MAhealthconnector.org**.

### **What is the Massachusetts Health Connector?**

The Health Connector is our state’s health insurance Marketplace. It is designed to help individuals, families, and small businesses find health insurance that meets their needs and fits their budget. The Health Connector offers “one-stop shopping” to easily find and compare private health insurance options from the state’s leading health and dental insurance companies. Some individuals and families may also qualify for a new kind of tax credit that lowers their monthly premium right away, as well as cost sharing reductions that can lower out-of-pocket expenses. This new tax credit is enabled by §26B of the Internal Revenue Service (IRS) Code.

Open enrollment for individuals and families to buy health insurance coverage through the Health Connector begins Oct. 1, 2013, for coverage starting as early as Jan. 1, 2014. (And in future years, open enrollment will begin every Oct. 15.) You can find out more by visiting **MAhealthconnector.org** or calling **1-877-MA ENROLL** (1-877-623-6765).

### **Can I qualify for federal and state assistance that reduces my health insurance premiums and out-of-pocket expenses through the Health Connector?**

Depending on your income, you may qualify for federal and/or state tax credits and other subsidies that reduce your premiums and lower your out-of-pocket expenses if you shop through the Health Connector. You can find out more about the income criteria for qualifying for these subsidies by visiting **MAhealthconnector.org** or calling **1-877-MA ENROLL** (1-877-623-6765).

## Does access to employer-sponsored coverage affect my eligibility for subsidized insurance through the Health Connector?

An offer of health coverage from your employer could affect your eligibility for these credits and subsidies through the Health Connector. If your income meets the eligibility criteria, you will qualify for credits and subsidies through the Health Connector if:

- Your employer does not offer coverage to you, or
- Your employer does offer you coverage, but:
  - ▶ Your employer's offer of coverage for just you (not including other family members) would require you to spend more than 9.5 percent of your household income for the year; or
  - ▶ The coverage your employer provides does not meet the "minimum value" standard set by the new national health reform law (which says that the plan offered has to cover at least 60 percent of total allowed costs).

If you purchase a health plan through the Health Connector instead of accepting health coverage offered by your employer, please note that you will lose the employer contribution (*if any*) for your health insurance. Also, please note that the amount that you and your employer contribute to your employer-sponsored health insurance is often excluded from federal and state income taxes.

### EMPLOYER SECTION

#### 1. Employer-Sponsored Health Coverage: Does this employer offer employer-sponsored health insurance coverage that is affordable and meets a minimum value standard (according to federal standards) to at least some of its employees? Note: Whether a plan meets "Minimum Value" can be found on the plan's Summary of Benefits and Coverage (SBC).

Check one:

Yes **If yes, and if the employee receiving this notice qualifies for such benefits, they can find out more by contacting:** \_\_\_\_\_

(may be an HR contact, a resource, or an appendix to this document)

No **If no, or if employee receiving notice does not qualify for such benefits,** the Health Connector can help Employees evaluate coverage options, cost and eligibility. Please visit [MAhealthconnector.org](http://MAhealthconnector.org) for more information, including an online application for health insurance coverage.

#### 2. "Cafeteria Plan" Eligibility: Many Massachusetts employers (those with 11 or more full-time equivalent employees) are required to offer a Section 125 plan, or "Cafeteria Plan." These plans allow employees to pay for their health insurance on a pre-tax basis. This Massachusetts law (956 CMR 4.00, authorized by M.G.L. c. 176Q, §16) requires employers to provide an option for their employees to buy health insurance with pre-tax income, even if those employees don't qualify for a health insurance plan offered by the employer. This is done by setting up a payroll deduction that lets workers make a health insurance premium payment with pre-tax dollars.

**Does this employer offer a Section 125 plan in accordance with the state requirement, if it has 11 or more full-time equivalent workers? Or does it offer such a plan, even if it is not subject to the requirement?**

Check one:

Yes **If yes, employees can find out more by contacting or referring to:** \_\_\_\_\_

(may be an HR contact, a resource, or an appendix to this document)

No **If no, employees should contact their employer or visit [MAhealthconnector.org](http://MAhealthconnector.org) for more information about health insurance options for which they might be eligible.**

### **E03.24 HOLIDAYS/DAYS OFF**

**Effective Date: October 6, 2020**

**Review Date: September 1, 2020**

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The College recognizes the following days, or observed days, as the official holidays/days off for the College:

New Year's Day	Martin Luther King Day	Good Friday
Memorial Day	Juneteenth	Independence Day
Labor Day	Indigenous Peoples' Day	Thanksgiving Day
Day after Thanksgiving	Christmas Eve Day	Christmas Day
New Year's Eve Day		

Non-exempt employees required to work any of the above holidays/days off will be compensated at time and one-half their base hourly rate, including any differential. When a holiday falls on a Monday – Friday and full-time employees are regularly scheduled to have that day off they will be allowed to take the holiday on another day within the current fiscal year with the approval of their supervisor. This day must be taken as a full day. When a holiday falls on a Saturday or Sunday and the College observes that holiday on the Saturday or Sunday, employees not regularly scheduled for Saturday or Sunday do not receive an additional day off.

When a holiday falls on a Saturday or Sunday and the College observes the holiday on either a Friday or Monday, employees required to work on the “observed holiday” may take another day off, within the current fiscal year with the approval of their supervisor. This day must be taken as a full day. Full-time employees whose regularly scheduled day off is the observed holiday (and the employee is not scheduled to work the Saturday or Sunday holiday) may take another full day off within the current fiscal year with the approval of their supervisor. If non-exempt employees works both the observed day and the actual holiday, they may choose to receive additional pay or both non-exempt and exempt employees may take another day off for the actual holiday with approval by their supervisor, but they will not receive compensation and/or time off for both days.

The College recognizes the following three days as floating holidays:

Presidents' Day      Patriots' Day      Veterans' Day

Employees who are scheduled for and do work any of the floating holidays will receive another day off to be used within the current fiscal year. This day must be taken as a full-day and be approved by their supervisor. Additional compensation is not paid to employees working on floating holidays.

The College reserves the right to require medical documentation from any employee who is scheduled to work on a holiday or floating holiday and does not work due to illness.

For purposes of determining holiday pay, the College recognizes the holiday as 24 hours (midnight to midnight). Any hours worked within that 24-hour window will be considered holiday pay. To be eligible for an additional day off, employees must work greater than 4 hours of their shift on the holiday or observed holiday.



Should the College allow for any additional days off during the year, which the President identifies as a “Presidential day off,” non-exempt employees required to work on said day will be compensated at time and one-half for that day. Employees not scheduled to work on a “Presidential day off” will not receive another day off.

Part-time employees who are scheduled to work 20 hours or more per week, receive pro-rated pay for holidays/floating holidays/days off.

All non-exempt employees, regardless of the number of hours per week scheduled, will receive holiday pay for working on an above-referenced holiday, excluding floating holidays.

Holidays for employees who are members of bargaining units are determined by the respective collective bargaining agreement.

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## **E326 SICK TIME**

Effective Date: July 22, 2017

Review Date:

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This policy shall at all times be interpreted to comply with Massachusetts General Laws, Chapter 149, Section 148C and 940 CMR 33.00, as amended from time to time.

This policy is subject to the applicable College discipline and conduct policies, procedures, and rules. Consistent with Massachusetts law, if an employee is committing fraud or abuse by engaging in an activity that is not consistent with allowable purposes for leave or by exhibiting a clear pattern of taking leave on days when the employee is scheduled to perform duties perceived as undesirable, the College may discipline the employee for misuse of sick leave.

For the purposes of this policy,

Eligible Full-time Employees (employees who are scheduled to work 35 or more hours per week and full-time Faculty) accrue or receive (as applicable) sick time. The rate for a 35 hour per week employee and faculty member is 1.25 days per month to a maximum amount of 889 hours (127 days) and the rate for a 40 hour per week employee is 1.25 days per month to a maximum of 1016 hours (127 days).

Part-time Employees (employees who are scheduled to work 20 hours/week to less than 35 hours/week) accrue sick time on a pro-rated basis as determined by the Office of Human Resources.

Union Employees (employees governed by a Collective Bargaining Agreement (CBA)) shall accrue sick time as stated in this policy or as agreed to within the CBA. If there is a difference between the CBA and this policy the CBA will control for Union Employees.

Full-time Employees, Part-time Employees, and Union Employees are permitted to use up to 41 hours of job protected sick time before it has been accrued with the permission of the College. In such cases the used sick time will be accounted for upon accrual.

Limited Hour Part-time Employees, defined as any employee who is scheduled to work up to but not equal to or greater than 20 hours per week, including, Adjunct Faculty, Coaches, Per Diem employees, Stipend Employees, Temporary Employees, Seasonal Employees, Paid Interns, and/or any other employee whose compensation is based on a method other than an hourly rate (collectively, the "Other Sick Time Classifications"), may accrue or receive (as applicable) 41 hours of sick time per year on a basis determined by the Office of Human Resources for each class of employee and are permitted to use up to 41 hours of job protected sick time before it has been accrued with the permission of the College. Employees within the Other Sick Time Classifications may carry over up to 41 hours of unused earned sick time to the next fiscal year.

Student Employees (defined as any individual who is attending the College and is employed in a student worker position and paid by the College, but excluding students participating in a federal work-study program or a substantially similar financed aid or scholarship program

funded or subsidized by the federal or state government or by the College through its own funds, or is otherwise exempt from the Federal Insurance Contributions Act (FICA) tax pursuant to §3121(b)(10) of the Internal Revenue Code, may accrue or receive (as applicable) 41 hours of sick time per year on a basis determined by the Office of Human Resources and are permitted to use up to 41 hours of job protected sick time before it has been accrued with the permission of the College. Student Employees may carry over up to 41 hours of unused earned sick time to the next fiscal year. Consistent with Massachusetts law, the College requires Student Employees to submit written verification each and every time that they have used earned sick time for allowable purposes after using any amount of sick leave. The Office of Human Resources shall maintain procedures for the submission of written verification.

For all classes of employees,

- Sick time may be used for personal illness, the illness of a spouse, parent, child, sibling, parent-in-law or any individual to whom the employee serves as legal guardian or primary care giver, or for any other reason allowable under Massachusetts law.
- For personal illness sick time may be used until the eligible employee reaches eligibility for long-term disability.
- For illness of a family member covered under the Family Medical Leave Act (FMLA), sick time may be used to cover the FMLA period. See policy E03.28 for additional information on the FMLA.
- Sick time may be taken in 30 minute increments.
- Accrued sick time may be used to attend medical/dental appointments.
- When calling in sick, an employee must, when possible, notify their supervisor at least thirty (30) minutes prior to their scheduled start time.
- Sick leave will not accrue during a calendar month in which the employee is not scheduled to work, or when an employee is on an unpaid leave of absence.
- The College reserves the right to require medical documentation when an ill day occurs to the extent such request is allowed under Massachusetts law.
- If a recognized holiday should occur during paid sick leave, the employee will receive holiday pay.
- If an employee is on sick leave when the College declares an unscheduled day off (example: due to inclement weather) the employee will continue to be paid sick time and will not receive an additional day off.
- The College reserves the right to have employees who have been out on a leave of absence due to personal illness/injury meet with occupational health services or an equivalent medical evaluator for a physical prior to returning to work.
- Upon termination, any unused/accrued sick time will not be paid out.

- Upon a return to work, an employee shall maintain the right to use any accrued earned sick time after a break in service of up to one year from the last date of actual work, to the extent required by Massachusetts law.
- Overtime hours shall be included in the calculation of earned sick time only to the extent required by Massachusetts law.

The Office of Human Resources shall keep true and accurate records of the accrual and use of earned sick time for a period of at least three years and such requirement shall be reflected in the College's document retention schedule.



**E01.2 WHISTLEBLOWER**

Effective Date: August 30, 2019

Review Date: August 30, 2019

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The following policy applies to the receipt, retention, and treatment of complaints regarding Stonehill’s accounting practices and ethics violations. The College strives to protect the confidential, anonymous reporting of employee concerns.

It is the policy of Stonehill College to treat complaints about ethics violations and accounting complaints (i.e., accounting, internal accounting controls, fraud, auditing matters, or questionable financial practices) seriously and expeditiously.

Employees who are concerned or suspect that there has been a violation of Stonehill College’s financial policies, Code of Ethics, or Personal Conduct policies as identified in the Code of Ethics are strongly encouraged to first speak with their supervisor or a representative from the Executive Division, including the President, General Counsel, or Director of Human Resources. Employees who are uncomfortable talking to any of these individuals for any reason should call the ethics hotline established by Stonehill College. The current hotline number is 1-877-472-2110. The hotline number for Spanish speaking individuals in North America is 1-800-216-1288. The hotline number shall be maintained by the Vice President for Finance and Treasurer and may be changed from time to time. If the number is changed, the College shall take reasonable steps to inform employees of the change.

The Hotline is available 24 hours a day, 7 days a week. The caller can choose to remain anonymous. If an individual calls the hotline, a trained specialist, who is employed by an outside firm, will listen to the concerns and take notes to prepare a report. The report will be forwarded based on the complaint topic. For example, Human Resource issues will be directed to the Director of Human Resources and General Counsel, in addition to all reports being forwarded to the Vice President for Finance and Treasurer. In cases involving senior leadership, reports will be forwarded to the President of the College. In cases involving auditing, accounting or internal controls issues, or the President, reports will be directed to the Chairman of the Audit Committee of the Board of Trustees.

If requested by the employee, Stonehill College will protect the confidentiality and anonymity of the employee to the fullest extent possible, consistent with the need to conduct an adequate review. Vendors, customers, business partners, and other parties external to the College will also be given the opportunity to submit complaints; however, the College is not obligated to keep complaints from non-employees confidential or to maintain the anonymity of non-employees.

Stonehill College will not retaliate against employees who submit good faith complaints under this Policy.

**Access to Reports and Records and Disclosure of Investigation Results:**

All reports and records associated with ethics and accounting complaints are considered confidential information and access will be restricted to Officers of the College (or designated

persons investigating a complaint), members of the Audit Committee, and (if necessary) outside legal counsel. Access to reports and records may be granted to other parties at the discretion of the Audit Committee.

Complaints and any resulting investigations, reports, or actions will generally not be disclosed to the public except as required by applicable legal requirements or regulations.

**Retention of Records:**

All documents relating to an ethics or accounting complaint made through the process outlined above shall be retained consistent with College document retention policies, for a period of no less than 2 years from the date of the complaint unless otherwise subject to a specified retention period (i.e., accounting records are retained for 7 years), after which the information may be destroyed unless the information may be relevant to any pending or potential litigation, inquiry, or investigation, in which case the information may not be destroyed and must be retained for the duration of that litigation, inquiry, or investigation and thereafter as necessary.

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## **E03.35 OPPOSITION TO SEXUAL HARASSMENT AND OTHER FORMS OF DISCRIMINATION**

Effective Date: August 30, 2019

Review Date: August 30, 2019

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### **I. Introduction:**

Stonehill College is committed to providing and promoting a learning and working environment that is free from sexual harassment and other forms of unlawful harassment and discrimination. Sexual harassment and other forms of harassment and discrimination violate federal and state civil rights laws and are prohibited by the College.<sup>1</sup> The College is committed to fostering a healthy and safe environment that emphasizes the dignity and worth of every member of its community. Further, any retaliation against an individual who has complained in good faith about sexual harassment or retaliation against individuals for cooperating in good faith with an investigation of a sexual harassment complaint is similarly unlawful and will not be tolerated.

Because the College takes allegations of sexual harassment seriously, the College will respond promptly to complaints of sexual harassment, and where it is determined that such prohibited conduct has occurred, the College will act promptly to eliminate the conduct, mitigate its effects, prevent recurrence of such conduct, and impose corrective action as is necessary, including disciplinary action where appropriate.

Members of the College community who hold positions of authority have a particular responsibility to be aware of the power inherent in their relationships with students and subordinates and to avoid behavior that may be perceived as sexual harassment. All members of the College community with academic or supervisory responsibility for another must keep their relationships, especially those with students, on a professional level. Individuals should review policies E03.47 Employee-Student Consensual Relations and E03.3 Employment of Relatives.

This Policy applies to all members of the College community, including, but not limited to, employees, faculty, students, visitors, and guests. It applies to all campus activities and College-related, social, academic, athletic, and business functions, whether on or off the College campus and whether during or outside of the normal operational hours. It also applies while employees and students are on business, academic, or athletic related travel. Lastly, it applies to all forms of electronic communication, including social media, regardless of whether such communication occurs during normal business hours, or through the use of College-owned electronic, online, or cellular devices.

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<sup>1</sup> The procedure the College uses to adjudicate allegations of gender-based misconduct (including sexual assault) is set forth in S1.4 Opposition to Sexual and Gender-Based Misconduct and Interpersonal Violence (referred to hereafter as the “Gender-Based Misconduct Policy”). See also Investigation of Complaints of Discrimination or Harassment, which is available on the College’s website.



## II. Sexual Harassment:

Sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, when submission to such conduct is made either explicitly or implicitly as a term or condition of employment or academic or College-related success; submission to or rejection of such conduct is used as the basis for employment or academic decisions; or such conduct has the purpose or effect of unreasonably interfering with an individual's work or academic performance or creating an intimidating, hostile, humiliating, or sexually offensive working or academic environment. Sexual harassment can take many forms. For a more comprehensive list and definitions, see Policy S01.14 Opposition to Sexual and Gender-Based Misconduct and Interpersonal Violence (hereinafter referred to as the "Gender-Based Misconduct" Policy).

The following are examples of conduct that may constitute sexual harassment:

1. Sexual advances, whether or not they involve physical touching.
2. Requests for sexual favors in exchange for actual or promised job or academic benefits, such as favorable reviews, salary increases, promotions, increased benefits, or academic advantages.
3. Lewd or sexually suggestive comments, jokes, innuendos, or gestures.
4. Displaying sexually suggestive objects, pictures, magazines, or cartoons.
5. Commenting about or inappropriately touching an individual's body.
6. Inquiries or discussion about an individual's sexual experiences or activities and other written or oral references to sexual conduct.
7. Sexual exploitation, which is defined for the purposes of this Policy as any abuse of a position of vulnerability, differential power, or trust for sexual purposes. This includes profiting monetarily, socially, or politically from the sexual exploitation of another. Sexual exploitation is one of the purposes of trafficking in persons (performing in a sexual manner, forced undressing and/or nakedness, coerced marriage, forced childbearing, engagement in pornography or prostitution, sexual extortion for the granting of goods, services, assistance benefits, and sexual slavery).
8. Sexual assault (an extreme, severe form of sexual harassment).

## III. Complaints of Sexual Harassment:

The College is committed to upholding the requirements of state and federal harassment and discrimination and civil rights laws, including, but not limited to, accordance with the requirements of Title IX of the Higher Education Amendments of 1972 ("Title IX"), the Violence Against Women Act, and the Campus Sexual Violence Elimination Act, as those laws exist and may be amended from time to time.

Any employee, student, guest, visitor, or other third party who believes they have been subjected to sexual harassment has the right to file a complaint by contacting any of the individuals listed in this Policy, or any other appropriate individuals, including human resources personnel, legal counsel, or other appropriate supervisory persons. Complaints may be made in writing or verbally, but a verbal complaint will be put into writing by the Title IX Coordinator or their designee. There is no requirement for employees to confront the other person. Instead, individuals should report the conduct so the College may intervene to stop the conduct.

The College is committed to proceeding as necessary to eliminate sexual harassment. This includes investigating all complaints promptly and fairly, and taking prompt and effective corrective action, which may include counseling, written warnings, or other discipline up to immediate dismissal. To the extent practicable, the College will protect the confidentiality of the individuals involved. The reporting and investigation processes set forth in Policy S1.14 Gender-Based Misconduct and the College's written procedures entitled "Investigation of Complaints of Discrimination or Harassment" apply to complaints brought under this Policy. These documents are available online.

The College includes in its Gender-Based Misconduct Policy definitions of gender-based harassment, dating violence, domestic violence, and stalking. Such definitions are incorporated herein by reference and apply equally to students and employees when applying College policies.

The following individuals are available to assist students in addressing any sexual harassment concerns:

- Pauline Dobrowski, VP for Student Affairs, 508-565-1363
- Dr. Kevin Piskadlo, Associate VP for Student Affairs/Dean of Students, 508-565-1363
- Whistleblower (Ethics) Hotline 1-877-472-2110

The following individuals have been designated as contacts for assisting employees in addressing any sexual harassment concerns:

- Lily Krentzman, Director of Human Resources, 508-565-1105
- Thomas V. Flynn, General Counsel, 508-565-1413
- Whistleblower (Ethics Hot-line) 1-877-472-2110
- Wellness Corp (Employee Assistance Program) 1-800-828-6025

In addition to the above-named individuals, the following individuals have been designated pursuant to Title IX as the Title IX Coordinator/Deputies for the College:

- Title IX Coordinator: Lily Krentzman, Director of Human Resources, 508-565-1105, Department of Human Resources, Stonehill College, 320 Washington Street, Easton, MA 02357.
- Deputy Title IX Coordinator: Michael Labella, Director of Community Standards, 508-565-1323, Department of Community Standards, Stonehill College, 320 Washington Street, Easton, MA 02357.

- Deputy Title IX Coordinator: Cynthia MacDonald, Senior Associate Director of Athletics, 508-565-1391, Department of Athletics, Stonehill College, 320 Washington Street, Easton, MA 02357.

Title IX Coordinators shall coordinate the College's compliance with Title IX, including identifying and addressing any patterns or systematic problems that arise during the review of complaints. If any Title IX Coordinator/Deputy is directly involved in an investigation or complaint, the other Title IX Coordinator/Deputies shall assume responsibility for any Title IX review involving such investigation or complaint.

Individuals seeking to secure a protective order may contact any of the Title IX Coordinator/Deputies listed above or the Chief of Campus Police for assistance with and information concerning the court process in Massachusetts. Additional information may be obtained at: <http://www.mass.gov/courts/forms/restrain-harass-forms-gen.html> or by visiting the Taunton District Court, 40 Broadway #2100, Taunton, MA 02780. Employees who have secured a protective order may present it to the Chief of Campus Police, who will coordinate an enforcement plan.

Victims of sexual harassment, sexual assault, dating violence, stalking, or domestic violence have the right to seek interim measures from the College to assist in the mitigation and prevention of unlawful discrimination. Regardless of where the conduct is alleged to have occurred, the College will provide a written notice of rights and available interim measures to any employee or student who reports sexual assault, dating violence, domestic violence, or stalking.

Employees may seek work interim measures through the Director of Human Resources. Interim measures are addressed individually on a case by case basis. Interim measures may include, but are not limited to, change in parking location, change in work/office locations, modification of work hours, and change of email address or phone number. Students may seek interim measures through a Title IX Coordinator or Deputy. Interim measures may include, but are not limited to, change in housing/classroom location, modification of class schedule, and email address.

Employee and student complainants and respondents also have the right to be accompanied by an advisor of their choice to any meeting or conduct proceeding in which the College requires them to be present. The College does not restrict the choice of the advisor, but does restrict the role the advisor plays. For example, advisors may attend the meeting, but may not question staff or witnesses, may not record the meeting, and may not be disruptive to the proceeding in any way. Instead, advisors may privately confer with their party.

#### IV. Other Forms of Harassment and Discrimination:

It is also unlawful and a violation of Stonehill policy to harass any member of the community because of their race, color, national origin, religion, disability, age, veteran status, marital status, gender, gender identity, sexual orientation, or other legally protected status.

Any individual who believes they have been subject to any type of harassment may institute the resolution and complaint procedure outlined above under Section III.

Consistent with the requirements of state and federal law, the Office of the General Counsel shall provide primary prevention and awareness programs and ongoing training and education campaigns to community members so they may identify sexual harassment and other forms of discrimination; understand how to report such misconduct; recognize warning signs of potentially abusive behavior and ways to reduce risks; and learn about safe and positive options for bystander intervention that may be carried out by an individual to prevent harm or intervene when there is a risk against a person other than such individual.

#### V. Government Resources:

The College encourages individuals to initially seek resolution of sexual harassment complaints through its internal procedures; however, formal complaints can also be brought to these government agencies. The time periods for filing are EEOC 300 days; MCAD 6 months:

- Office for Civil Rights, U.S. Department of Education, 8th Floor, 5 Post Office Square, Boston, MA 02109-3921, 617-289-0111
  - Equal Employment Opportunity Commission, John F. Kennedy Federal Building, 475 Government Center, Boston, MA 02203, 800-669-4000
  - Massachusetts Commission Against Discrimination, 1 Ashburton Place, Boston, MA, 02108, 617-994-6000
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*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 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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>
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>