This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records.

Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the person who is the subject of this report.

YOUR RIGHTS

You have the right to request that the consumer reporting agency who wrote this report allow you to inspect the files the agency has related to you. You have the right to request a copy of this report from the agency within 24 months of the writing of this report. You have the right to request that the agency tell you to whom the agency gave copies of this report. The agency may charge you up to $8 to respond to any of these requests. The agency may not charge you for the first request you make in any 12-month period if you certify in writing that you (1) are unemployed and intend to apply for employment in the 60-day period beginning on the date the certification is made, (2) are a recipient of public welfare assistance, or (3) have reason to believe that your file at the investigative consumer reporting agency contains inaccurate information due to fraud.

You have the right to notify the agency of the information contained in this report is inaccurate or incomplete. If you make this request, the agency must re-investigate the facts which are inaccurate or incomplete at no charge to you.

SUS DERECHOS

Usted tiene el derecho de solicitar que la agencia de información que escribió el presente informe le permita examinar los archivos de la agencia que relacionaron con Usted. Usted tiene derecho a solicitar una copia de este informe de la agencia dentro de 24 meses de la redacción de este informe. Usted tiene el derecho de solicitor que la agencia revele a quién le dio copias de este informe. La agencia puede cobrar hasta un máximo de $8 por responder a cualquiera de estas solicitudes. La agencia no debe cobrar por la primera solicitud que se realice en un period de 12 meses si certifica en forma escrita que Usted (1) está desempleado y tiene intención de solicitor empleo en el plazo de 60 días a partir de la fecha en que se haga la certificación, (2) es recipiente de asistencia pública, ó (3) tenga razones para creér que su expediente en la agencia de información de investigación contiene información inexacta debido a fraude.

Usted tiene el derecho de notificar a la agencia si cualquiera parte de la información contenido en este informe es inexacto ó incompleto. Si Usted hace esta petición, la agencia está obligada a volver a investigar los hechos cuales son inexactos ó incompletos sin costo alguno para Usted.

Plexus Global, LLC

19340 Jesse Ln. Ste. 280
Riverside, Ca 92508
(951) 335-4900

BACKGROUND SCREENING REPORT

Prepared for: City of Oakland

Subject Information:

Subject:	GARCIA ACOSTA, RICARDO ARIEL
DOB:	[redacted]
Social Security Number:	[redacted]
Date/Time Last Update:	July 8, 2026 07:54 AM
Order Number(s):	592692
Package Name(s):	Upper Management and Executives
Address:	[redacted]
	OAKLAND CA 94605

AKA Acosta, Ricardo Alias
AKA Garcia, Ricardo Alias

Requestor Information:

Requestor Name:	Burt Jones
Requestor Userid:	oak001p000/bjones
Requestor Phone:	[redacted]
Requestor Email:	[redacted]
Billing Identifier 1:	
Billing Identifier 2:	
Billing Identifier 3:	

Report Summary Information:

Component	Status	Last update
SSN Trace for SSN [redacted] page 4	COMPLETE	6/30/26 09:42 AM Pacific
National Criminal, page 4	COMPLETE	6/30/26 09:38 AM Pacific
County Criminal History in ALAMEDA county California (7 years) for RICARDO ARIEL GARCIA ACOSTA, page 4	COMPLETE	7/01/26 05:13 AM Pacific
County Criminal History in ALAMEDA county California (7 years) for Ricardo Garcia, page 4	COMPLETE	7/06/26 04:59 AM Pacific
County Criminal History in ALAMEDA county California (7 years) for Ricardo Acosta, page 4	COMPLETE	7/02/26 05:43 AM Pacific
Education Verification at CAL STATE EAST BAY in California, page 4	CANCELED - canceled	7/01/26 12:19 PM Pacific
Employment Verification with YOUNG COMMUNITY DEVELOPERS (YCD) (06/01/2024 - current), page 5	COMPLETE - Verified	7/08/26 07:51 AM Pacific
National Federal Criminal for RICARDO ARIEL GARCIA ACOSTA Synopsis: , page 6	COMPLETE	6/30/26 09:39 AM Pacific

Notice : The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681-1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with Plexus Global, LLC and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. Plexus Global, LLC maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.

The following notice is provided as required under California law:

- **The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Evidence of identity theft may or may not be identified from this report.**

- **The recipient of this report shall give a copy of this report to the subject of the report.**
- **Failure to provide a copy of the report as required by law may expose you to liability as specified in Section 1786.50.**

Plexus Global, LLC

SSN Trace for SSN [redacted] **COMPLETE :**

Ricardo A Garcia Acosta DOB: 06/04/1981
Oakland, CA 94605 in county ALAMEDA
Alameda, CA 94501 in county ALAMEDA

National Criminal **COMPLETE :**

No Records Found

County Criminal History in ALAMEDA county California (7 years) for RICARDO ARIEL GARCIA ACOSTA **COMPLETE :**

Search Type : Felony Including Misdemeanor

No Records Found

County Criminal History in ALAMEDA county California (7 years) for Ricardo Garcia **COMPLETE :**

Search Type : Felony Including Misdemeanor

No Records Found

County Criminal History in ALAMEDA county California (7 years) for Ricardo Acosta **COMPLETE :**

Search Type : Felony Including Misdemeanor

No Records Found

Education Verification at CAL STATE EAST BAY in California **CANCELED - canceled :**

Institution: **CAL STATE EAST BAY**
Summary:

	Information Provided	Information Verified	Research Results
Date From:			
Date To:			
Major(s):	UNDECIDED		
Degree(s):	NONE		
Graduated:	N		
Graduation Date:			
Transcript:			
GPA:			
Student ID:			

Continued on next page

Plexus Global, LLC

Address 1:
Address 2:
City: HAYWARD
State: CA
Zip: 24542
Person Interviewed:
Researched By:
Researcher Comments:

Date/Time	Investigator	Source Name	Source Title	Source Location	Source Phone/Fax	Method	Outcome
2026-07-01 11:37:16	12252003						
Comments: Applicant has not gradated - Called and left a message to see what their highest degree earned is Emailed teh client to see how they would like to proceed							
2026-07-01 12:16:56	12252003						
Comments: Per client request we are closing out the component as is							

Employment Verification with YOUNG COMMUNITY DEVELOPERS (YCD) (06/01/2024 - current) **COMPLETE - Verified** :

Employer: **YOUNG COMMUNITY DEVELOPERS (YCD)**

	Provided by Subject	Provided by Source	Research Results
Employer Name:	YOUNG COMMUNITY DEVELOPERS (YCD)	YOUNG COMMUNITY DEVELOPERS (YCD)	
Address 1:			
Address 2:			
City:	SAN FRANCISCO		
State:	CA		
Zip:	94134		
Phone Number:	[redacted]	[redacted]	
Position/Title:	PROGRAM DIRECTOR	PROGRAM DIRECTOR	
Dates From:	06/01/2024	06/01/2024	
Dates To:	current	current	
Income:	/		
Reason For Leaving:			
Employer Comments:			
Eligible for Rehire:	Currently Working		
AKA's on file:			
Reason for rehire eligibility:			
Person Interviewed:	TRACEY TAPER		
Researched By:			
Research Comments:			

Date/Time	Investigator	Source Name	Source Title	Source Location	Source Phone/Fax	Method	Outcome
2026-07-01 11:37:45	12252003						
Comments: Processed the Work number - No record found Called YOUNG COMMUNITY DEVELOPERS at 415-816-2166, left a message requesting a call back							
2026-07-08 07:44:32	12252003						
Comments: Called YOUNG COMMUNITY DEVELOPERS at 415-816-2166, and verified the applicants employment							

National Federal Criminal for RICARDO ARIEL GARCIA ACOSTA **COMPLETE :**

No Records Found

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, 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 or write to: Consumer Financial Protection Bureau, 1700 G Street NW, 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 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 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.

- **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 1-888-567-8688.

- 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.

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:

TYPE OF BUSINESS:	CONTACT:
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 NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW 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 P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357