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Dec 10 2024
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM THE ADMINISTRATIVE LAW COURT

Phillip Lenski, Administrative Law Judge

Docket No. 23-ALJ-22-0342-AP

Appellate Case No. 2024-000251

Bridgette M. Chabot,

Appellant

v.

South Carolina Department of Employment and Workforce and Wells Fargo & Company, Inc.,

Respondents

MOTION TO DISMISS DUE TO APPELLANT'S FAILURE TO FILE A PROPER RECORD ON APPEAL

Respondents South Carolina Department of Employment and Workforce (DEW) and Wells Fargo & Company hereby move, pursuant to Rule 260(a), SCACR, to dismiss Appellant's appeal for failure to comply with the rules of this Court. Appellant has failed to serve a Record on Appeal (ROA) that complies with the requirements of Rule 210(c), SCACR, within 30 days of the service of the last brief, as required by Rule 210(a), SCACR. The purported ROA Appellant filed with this Court and served on Respondents on November 21, 2024, includes only the matter designated by Appellant and none of the

additional matter designated by Respondents. Appellant has failed to serve Respondents with a proper ROA and, as a result, this Court should dismiss her appeal.

Rule 210(a) required Appellant, within 30 days of the service of her September 20, 2024, Reply Brief, to serve a copy of the ROA on each party who has served a brief in this case. *See* Rule 210(a), SCACR. Rule 210(c) required Appellant to include in the ROA "all matter designated to be included by any party under Rule 209." *See* Rule 210(c), SCACR. Rule 260(a) requires the clerk of court to dismiss an appeal for violation of this Court's rules. *See* Rule 260(a), SCACR.

On April 16, 2024, Appellant filed her Designation of Matter (DOM) in this case. (Exhibit A – Appellant's DOM). Appellant's DOM designated two items under Rule 209:

1. Entirety of Record of Appeal, Docket No. 23-ALJ-22-0379-AP
2. Audio Recording of Unemployment Trial: Hearing Before Appeal Tribunal Telephone Conference June 27, 2023.

Id. On May 24, 2024, Respondent DEW filed its DOM. (Exhibit B – Respondent DEW's DOM). Respondent DEW's DOM designated seven items under Rule 209:

1. Appellant's Notice of Appeal to the Administrative Law Court dated September 23, 2023
2. Administrative Law Court Record filed with the ALC on October 23, 2023
3. Appellant's Brief to the Administrative Law Court filed December 6, 2023
4. Respondent's Brief to the Administrative Law Court filed January 16, 2024
5. Appellant's Reply Brief to the Administrative Law Court filed January 26, 2024
6. Final Order of the Administrative Law Court dated February 8, 2024

7. Amended Final Order of the Administrative Law Court dated February 13, 2024.

Id. Wells Fargo's DOM designated the same documents. (Exhibit C).

On September 26, 2024, the Court sent a letter to both parties with instructions for filing the ROA and final briefs. (Exhibit D – Court Letter). The letter specifically pointed out that the ROA was to include "All matter designated by the parties pursuant to Rule 209, SCACR, in compliance with Rule 210(c) and (e), SCACR." *Id.* Pursuant to this Court's October 28, 2024, Order Granting Appellant's request for an extension on the deadline to file the ROA, Appellant had until November 21, 2024, to file the ROA in this case. (Exhibit E – Extension Order). On November 21, 2024, Appellant served a purported ROA on Respondents DEW and Wells Fargo that included only a copy of the Record before the Administrative Law Court (ALC) and a CD purporting to contain a recording of the Appeal Tribunal hearing and none of the other matter designated in Respondent DEW's DOM. (Exhibit F – Purported ROA). Appellant's failure to include the matter designated by Respondents violates Rule 210(c), SCACR, and contravenes the Court's September 26, 2024, instructions. Appellant's actions deprive Respondent of the ability to complete final briefing in this case. It is now well past Appellant's deadline to serve a proper ROA, and Appellant has failed to do so. Appellant is in violation of this Court's rules, so this Court should dismiss the appeal under Rule 260(a). In the alternative, this Court should strike the purported ROA served and filed by Appellant and require that she serve and file a proper ROA within 20 days.

Respondents also request that all other deadlines and due dates be held in abeyance pending the resolution of this motion.

[Signature on Following Page]

Respectfully Submitted,

Benjamin T. Cook (Bar # 102216)
Post Office Box 8597
Columbia, SC 29202
803.737.0395 (phone)
803.737.0124 (fax)
Legal@dew.sc.gov

Attorneys for Respondent
SC Dept. of Employment and Workforce

/s/ Matthew R. Korn
Matthew R. Korn (Bar #100663)
Shahin Vafai (Bar # 8640)
Fisher & Phillips, LLP
1320 Main Street, Suite 750
Columbia, SC 29201
(803) 740-7652

Attorneys for Respondent
Wells Fargo and Company, Inc.

December 10, 2024.

Exhibit A

RECEIVED
Apr 16 2024
SC Court of Appeals

FORM 14
DESIGNATION OF MATTER TO BE INCLUDED IN THE RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of Appeals
[In the Supreme Court]

Phillip Lenski, Administrative Law Judge

Case No. 2024-000251

SC Dept of Employment & Workforce and
Wells Fargo & Co. Inc.,

Respondent,

v.

Bridgette Chabot,

Appellant.

DESIGNATION OF MATTER TO BE
INCLUDED IN THE RECORD ON APPEAL

Appellant proposes the following be included in the Record on Appeal:

1. Entirety of Record of Appeal, Docket No. 23-ALJ-22-0379-AP
2. Audio Recording of Unemployment Trial: Hearing Before Appeal Tribunal Telephone Conference June 27, 2023.

I certify that this designation contains no matter which is irrelevant to this appeal.

April 16, 2024

Bridgette Chabot

Bridgette Chabot
211 Bittersweet Lane,
Myrtle Beach, SC 29579
BridgetteChabot@gmail.com
240.626.7543

Exhibit A

RECEIVED
Apr 16 2024
SC Court of Appeals

FORM 7
PROOF OF SERVICE FOR: FORM 14/
DESIGNATION OF MATTER
THE STATE OF SOUTH CAROLINA
In The Court of Appeals
[In The Supreme Court]

Appellate Case No. 2024-000251

South Carolina Department of Employment and Workforce and Wells Fargo & Company, Inc. Respondents,

v.

Bridgette Chabot, Appellant.

PROOF OF SERVICE

I certify that I have served the Form 14/ Designation of Matter on SC Dept. of Employment & Workforce and on Wells Fargo & Co.,by depositing a copy of it in the United States Mail, postage prepaid, on April 16, 2024 , addressed to their attorneys on record: Ben Cook ESQ, SC Dept. of Employment & Workforce, P.O. Box 8597 Columbia, SC 29202 and Wells Fargo's counsel Jesse Goode, ESQ. P.O. Box 120, Winnsboro, SC 29180.

April 16, 2024

Bridgette Chabot

Bridgette Chabot,
Appellant & Pro Se Litigant
211 Bittersweet Lane, Myrtle Beach, SC 29579
240.626.7543 BridgetteChabot@gmail.com

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May 24 2024
SC Court of Appeals

Exhibit B

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM THE ADMINISTRATIVE LAW COURT
The Honorable Phillip Lenski, Administrative Law Judge

Case No.: 23-ALJ-22-0379-AP

Appellate Case No. 2024-000251

Bridgette Chabot, Appellant,

v.

South Carolina Department
Of Employment and Workforce and
Wells Fargo & Company, Inc. Respondents.

DESIGNATION OF MATTER TO BE INCLUDED IN THE RECORD ON APPEAL

Pursuant to Rule 209, SCACR, Respondent South Carolina Department of Employment and Workforce (the Department) designates the following material for inclusion in the record on appeal. Counsel for the Department certifies, pursuant to Rule 209(c), SCACR, that the designation contains no matter which is irrelevant to this appeal.

1. Appellant's Notice of Appeal to the Administrative Law Court dated September 23, 2023
2. Administrative Law Court Record filed with the ALC on October 23, 2023
3. Appellant's Brief to the Administrative Law Court filed December 6, 2023
4. Respondent's Brief to the Administrative Law Court filed January 16, 2024
5. Appellant's Reply Brief to the Administrative Law Court filed January 26, 2024
6. Final Order of the Administrative Law Court dated February 8, 2024
7. Amended Final Order of the Administrative Law Court dated February 13, 2024

Exhibit B

Respectfully Submitted,

Benjamin T. Cook (SC Bar # 102216)
SC Department of Employment and Workforce
Post Office Box 8597
Columbia, SC 29202
803.737.0395 (phone)
803.737.0124 (fax)
Legal@dew.sc.gov

Attorney for Appellant SC Department of Employment and Workforce

May 24, 2024.

Exhibit C

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May 23 2024
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM ADMINISTRATIVE LAW COURT
S. Phillip Lenski, Administrative Law Judge

Docket No. 23-ALJ-22-0379-AP
Appellate Case No.: 2024-000251

Bridgette M. Chabot, Appellant,

v.

South Carolina Department
Of Employment and Workforce and
Wells Fargo & Company, Inc., Respondents.

DESIGNATION OF MATTER TO BE INCLUDED IN THE RECORD ON APPEAL

Pursuant to Rule 209 of the South Carolina Appellate Court Rules, Respondent, Wells Fargo and Company, Inc. ("Wells Fargo"), hereby designates the following material for inclusion in the record on appeal:

1. Appellant's Notice of Appeal to the Administrative Law Court dated September 23, 2023
2. Administrative Law Court Record filed with the ALC on October 23, 2023
3. Appellant's Brief to the Administrative Law Court filed December 6, 2023
4. Respondent South Carolina Department of Employment and Workforce's Brief to the Administrative Law Court filed January 16, 2024
5. Appellant's Reply Brief to the Administrative Law Court filed January 26, 2024
6. Final Order of the Administrative Law Court dated February 8, 2024; and
7. Amended Final Order of the Administrative Law Court dated February 13, 2024.

Exhibit C

Counsel for Wells Fargo certifies, pursuant to Rule 209(c) of the South Carolina Appellate Court Rules, that the designation contains no matter which is irrelevant to this appeal.

/s/Matthew R. Korn
Matthew R. Korn, SC Bar #100663
Fisher & Phillips, LLP
1320 Main Street, Ste. 750
Columbia, SC 29201
(803) 740-6572
mkorn@fisherphillips.com

/s/Andreas J. Mosby
Andreas J. Mosby, SC Bar #104448
Fisher & Phillips, LLP
1320 Main Street, Ste. 750
Columbia, SC 29201
(803) 758-6020
amosby@fisherphillips.com

Counsel for Respondent
Wells Fargo and Company, Inc.

Dated this 23rd day of May, 2024

Exhibit C

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May 23 2024
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM ADMINISTRATIVE LAW COURT
S. Phillip Lenski, Administrative Law Judge

Case No. 23-ALJ-22-0379-AP
Appellate Case No.: 2024-000251

Bridgette M. Chabot, Appellant,

v.

South Carolina Department
Of Employment and Workforce and
Wells Fargo & Company, Inc., Respondents.

CERTIFICATE OF SERVICE

I certify that I have served Respondent Wells Fargo & Company, Inc's Designation of Matter to be Included in the Record on Appeal, by emailing a copy to *Pro Se* Appellant, Bridgette Chabot and by depositing a copy of it in the United States Mail, postage prepaid, on May 23, 2024, addressed as follows:

Bridgette Chabot
211 Bittersweet Lane
Myrtle Beach, SC 29579
bridgettechabot@gmail.com

Benjamin T. Cook
SC Department of Employment and Workforce
Post Office Box 8597
Columbia, SC 29202
BCook@dew.sc.gov

/s/Matthew R. Korn
Matthew R. Korn, SC Bar #100663
Fisher & Phillips, LLP
1320 Main Street, Ste. 750
Columbia, SC 29201
(803) 740-6572
mkorn@fisherphillips.com

Exhibit C

/s/Andreas J. Mosby
Andreas J. Mosby, SC Bar #104448
Fisher & Phillips, LLP
1320 Main Street, Ste. 750
Columbia, SC 29201
(803) 758-6020
amosby@fisherphillips.com

Counsel for Respondent
Wells Fargo and Company, Inc.

Exhibit D

The South Carolina Court of Appeals

JENNY ABBOTT KITCHINGS
CLERK

CATHERINE S. HARRISON
CHIEF DEPUTY CLERK

POST OFFICE BOX 11629
COLUMBIA, SOUTH CAROLINA 29211
1220 SENATE STREET
COLUMBIA, SOUTH CAROLINA 29201
TELEPHONE: (803) 734-1890
FAX: (803) 734-1839
www.sccourts.org

September 26, 2024

Bridgette M. Chabot
912 E D Street
Brunswick MD 21716

Mr. Benjamin Thomas Cook, Esquire
PO Box 8597
Columbia SC 29202

Mr. Matthew Robert Korn, Esquire
Mr. Shahin Vafai, Esquire
1320 Main Street, Ste. 750
Columbia SC 29201

Re: Bridgette M. Chabot v. SCDEW
Appellate Case No. 2024-000251

Dear Counsel and Ms. Chabot:

Our records reflect the time is approaching to file the record on appeal and final briefs. The Supreme Court issued an order reducing the number of copies required in appellate matters. See *Re: Reduced Number of Copies Required in Appellate Matters* (S.C. Sup. Ct. Order dated August 25, 2021). As permitted by the order, the Court of Appeals has determined a need exists for one additional bound copy of the record on appeal and all final briefs. The additional copies must comply with any binding or cover color requirements specified by Rule 267 of the South Carolina Appellate Court Rules (SCACR).

Accordingly, each party must file an original record on appeal and/or final brief, in

either electronic or unbound paper form, as well as one bound paper copy, at the time the record on appeal and final briefs are due to be served and filed in accordance with the SCACR.

Additionally, please review the following guidelines as you prepare your record on appeal and final briefs:

Pursuant to Rules 209, 210, and 267, SCACR, the record on appeal must include the following:

1. The correct case title (provided below) and caption as set forth in Rules 210(d) and 267, SCACR.
2. The name and contact information for all counsel representing the parties to the appeal. Please do not include names of counsel that have not previously made an appearance in this case.
3. A certificate of counsel, pursuant to Rule 210(g), SCACR.
4. A proof of service of the record on appeal, if one has not already been filed with this Court.
5. All matters designated by the parties pursuant to Rule 209, SCACR, in compliance with Rule 210(c) and (e), SCACR.
6. The binding for the copies of the record on appeal must be in compliance with Rule 267(d), SCACR.

Pursuant to Rules 211 and 267, SCACR, all final briefs must include the following:

1. The correct case title (provided below) and caption as set forth in Rules 210(d) and 267, SCACR.
2. The name and contact information for counsel filing the brief. If you are filing your final brief pro se, you must include your name and contact information on the cover of the brief.
3. The signature of the person filing the brief should be on the conclusion page.
4. A certificate of counsel for the final brief, pursuant to Rule 211, SCACR.
5. A proof of service of the final brief. Mail receipts will not be accepted in lieu of proper proof of service.
6. The binding for the copies of all final briefs must be in compliance with Rule 267(d), SCACR.

According to our records, the correct caption for this appeal should read as follows on the record on appeal and all final briefs:

Exhibit D

Bridgette M. Chabot, Appellant,

v.

South Carolina Department of Employment and Workforce and Wells Fargo & Company, Inc., Respondents.

We request large parcels such as bound paper copies of final briefs and the record on appeal be sent directly to the Court via the street address: 1220 Senate Street, Columbia, S.C. 29201. Thank you for your attention. If you have any questions, please do not hesitate to contact this office.

Very truly yours,

Catherine Harrison, deputy

CLERK

Exhibit E

The South Carolina Court of Appeals

Bridgette M. Chabot, Appellant,

v.

South Carolina Department of Employment and Workforce and Wells Fargo & Company, Inc., Respondents.

Appellate Case No. 2024-000251

The Honorable S. Phillip Lenski
Trial Court Case No. 2023ALJ220379AP

ORDER

The time for serving and filing the record on appeal is hereby extended until November 21, 2024.

FOR THE COURT

BY Catherine Hamrick, deputy
CLERK

Columbia, South Carolina

cc:
Bridgette M. Chabot
Benjamin Thomas Cook, Esquire
Jesse McGowan Goode, Esquire
Matthew Robert Korn, Esquire
Andreas James Mosby, Esquire

FILED
Oct 28 2024

Exhibit F

RECEIVED
Nov 07 2024
SC Court of Appeals

STATE OF SOUTH CAROLINA
ADMINISTRATIVE LAW COURT

Bridgette Chabot, Appellant, vs. South Carolina Department of Employment and Workforce and Wells Fargo & Co., Respondent(s),	Docket No. 23-ALJ-22-0379-AP **RECORD ON APPEAL**

APPEAL FROM SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE APPELLATE PANEL

Bridgette Chabot
211 Bittersweet Ln
Myrtle Beach SC 29579
Claimant

Ben Cook
Office of General Counsel-SCDEW
PO Box 8597
Columbia, SC 29202
803-737-0395
legal@dew.sc.gov
Attorney for Respondent DEW

Wells Fargo & Co
PO Box 7340
Garden City NY 11530
Employer

Exhibit F

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South Carolina
Department of Employment and Workforce

Exhibit F

23819705

08/15/2023

BRIDGETTE M CHABOT
211 Bittersweet Ln
Myrtle Beach SC 29579-4130

NOTICE OF MAILING OF APPELLATE PANEL DECISION

Attached is a copy of the final decision of SCDEW in this case. Any further appeal is to the South Carolina Administrative Law Court. To obtain judicial review of this decision, you must comply with the requirements of S.C. Code Ann. § 41-35-750 and the Rules of Procedure of the Administrative Law Court. The Court may require a filing fee.

The law requires that a Petition for Judicial Review must be filed with the Court and served on all parties and SCDEW within thirty (30) days from the mailing date of SCDEW's final decision **(see the mailing date above)**.

The address of the Administrative Law Court is:

S.C. Administrative Law Court
Edgar A. Brown Building
1205 Pendleton St., Ste. 224
Columbia SC 29201

Service of the Petition on SCDEW must be addressed and mailed to:

Office of General Counsel
S.C. Department of Employment and Workforce
Post Office Box 8597
Columbia SC 29202

SCDEW cannot advise a party on any legal matter. For legal advice or assistance in filing an appeal to the Administrative Law Court, you should consult an attorney licensed to practice law in South Carolina.

South Carolina
Department of Employment and Workforce

Exhibit F

23819705

Office of Appellate Panel

BRIDGETTE M CHABOT)
211 BITTERSWEET LN)
MYRTLE BEACH SC 29579)
Claimant SSN: [redacted]
Claimant ID: [redacted]

APPELLATE PANEL DECISION

WELLS FARGO & COMPANY INC)
PO BOX 7340)
GARDEN CITY NY 11530-0725)

Appellant: BRIDGETTE M CHABOT

Appeal Number:23-HA-000610

Appellant: Claimant

The Claimant filed for unemployment benefits on May 9, 2023. The claims adjudicator's determination mailed May 30, 2023, held the Claimant disqualified from benefits, upon finding she was discharged for misconduct. The Claimant appealed to the Appeal Tribunal. After an evidentiary hearing, the Appeal Tribunal affirmed the determination. The Claimant appealed the Appeal Tribunal decision on July 17, 2023 to the Appellate Panel.

The Appellate Panel issued this decision upon review of the record on appeal. We affirm the Appeal Tribunal decision. The Claimant is disqualified from receiving benefits for twenty weeks, effective May 7, 2023, through September 23, 2023, with a corresponding monetary reduction, upon finding she was discharged for misconduct connected with her employment.

BACKGROUND

The Claimant worked for the Employer from January 27, 2020, to May 9, 2023, most recently as a bank teller. The Employer discharged the Claimant for falsifying bank records by using a manager's credentials to approve a customer's transaction in excess of the Claimant's approved limit. The Claimant was authorized to approve customer transactions up to $100,000. On January 31, 2023, the Claimant had a customer transaction of $300,000. The branch manager was out of the office that week, so the Claimant contacted the North Myrtle Beach branch manager, who she asserts provided her with verbal authorization to use her credentials without reviewing

Exhibit F

the transaction. The Claimant further asserts the North Myrtle Beach branch manager told the Claimant she trusted her judgment and the Claimant could use her credentials anytime.

On February 2, 2023, a regular customer came into the Claimant's branch. A coworker attempted to perform the transaction, but realized he needed authorization for a $156,000 transaction. The Claimant informed the coworker to contact a manager for authorization. While the coworker was attempting to reach a manager, the Claimant assisted the customer by questioning the customer about his transaction. She maintains she completed the investigative process for the coworker. The coworker could not get through to anyone. The Claimant entered the North Myrtle Beach branch manager's credentials for approval and notated approver not present. The coworker printed the cashier's check for the customer. The Claimant handed the cashier's check to the customer. The North Myrtle Beach branch manager received an email that her credentials were used and notified the district manager. The Claimant stated the branch managers' credentials for transaction approval were left at a desk for employees to access. The Employer conducted its investigation by interviewing all of the parties involved, and reviewing surveillance video and documentation. Upon conclusion of the investigation, the Employer discharged the Claimant.

During the Appeal Tribunal hearing, the Claimant stated she could perform her due diligence and use the manager's credentials without contacting the manager prior to approving a large transaction. She further stated it was the North Myrtle Beach branch manager's responsibility to ensure the transactions under her credentials were proper after receiving notification. The Claimant argued she may have been retaliated against by the North Myrtle Beach branch manager because the Claimant filed a harassment claim against her in October 2022.

FINDINGS

S.C. Code Ann. § 41-35-120(2)(a) requires disqualification from benefits for twenty weeks, with a corresponding monetary reduction, when the Department finds a Claimant has been discharged for misconduct connected with the employment. "Misconduct" includes deliberate violations or disregard of the standards of behavior which an Employer has the right to expect of his employee, and carelessness or negligence of such a degree or frequency as to show an intentional and substantial disregard of the Employer's interests or of the employee's duties and obligations to his Employer.

The record establishes the Claimant used a branch manager's credentials to approve a customer transaction that exceeded her authorized limit. While the Claimant denies wrongdoing and asserts she could use a manager's credentials to approve regular customer's transaction, the Employer's purpose for placing a limit on the Claimant's ability to authorize transactions was to ensure a member of management reviewed a large transaction for approval to protect the Employer from liability. The Claimant provided inconsistent testimony as to her knowledge of the Employer's policy requiring management approval. Based on the Claimant's acknowledged contact with the manager on January 31, 2023, and her instruction to the coworker to obtain management authorization, the Claimant knew the policy and procedure. Additionally, the Claimant's statement that the branch manager she reported for harassment gave her broad use of her credentials lacks credibility. The Claimant's failure to obtain approval from a manager to

Exhibit F

authorize a transaction in excess of her $100,000 limit is a deliberate violation and disregard of the standards of behavior which the Employer had a right to expect. Therefore, we find the Claimant was discharged for misconduct, and a twenty-week disqualification is required by law.

In her appeal to the Appellate Panel, the Claimant argues the hearing officer did not question other employees about their roles in the transactions that led to the Claimant's separation. Upon review of the record, we find the actions of other employees are not relevant to the Claimant's actions resulting in her separation from employment. The issue under appeal was whether the Claimant was discharged for misconduct or cause. The hearing notice mailed to the Claimant provided instructions informing the Claimant she had an opportunity to subpoena and present witnesses for the Appeal Tribunal hearing, but the Claimant did not provide any additional witnesses on her behalf. Additionally, the hearing officer provided the Claimant with an opportunity to question the Employer witness. Further, as a board of review, the Appellate Panel generally is confined to the record developed by the Appeal Tribunal and does not consider additional information which was not previously presented in the evidentiary hearing before the Tribunal.

DECISION

The Appeal Tribunal decision mailed July 7, 2023, is affirmed. The Claimant is disqualified from receiving benefits for twenty weeks, effective May 7, 2023, through September 23, 2023, with a corresponding monetary reduction, upon finding she was discharged for misconduct.

SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE APPELLATE PANEL

E.B. AYERS

TIM DANGERFIELD

STEPHEN S. KELLY, JR., Recuse

Date Mailed: 08/15/2023

Exhibit F

Personal Information

Claimant Id:	[redacted]		
Date of Birth:		Other Last Name Used (1):	
First Name:	BRIDGETTE	Other Last Name Used (2):	
Last Name:	CHABOT	Other Last Name Used (3):	
Middle Initial:	M	Gender:	Female
Suffix:		Mothers Maiden Name:	

Address Information

Country:	USA		
Mailing Address, if different from residential:	211 BITTERSWEET LN	Mailing Address City:	Myrtle Beach
Mailing Address State:	South Carolina	Mailing Address Zip:	29579
Residential Address Country:	USA		
Residential Address:	211 BITTERSWEET LN	Residential Address City:	Myrtle Beach
Residential Address State:	South Carolina	Residential Address Zip:	29579
Closest Employment Services Office	Coastal/Conway	Commuter:	

Contact Information

Primary Phone:	240-626-7543 Ext :	Alternate Phone:	Ext:
Cell Phone:	240-626-7543	Fax Number:	
E-mail Address:	bridgettechabot@gmail.com	Preferred Contact Method:	E-mail
I wish to receive text alerts on important information on my unemployment claim:	Yes		

Demographic Information

Education Level:	18 - ASSOCIATE'S DEGREE	Disabled:	Choose Not to Answer
Do you need an interpreter:	No	Veteran:	No
Race:	Choose Not To Answer	U.S. Citizen:	Yes
Ethnicity:	Choose Not to Answer	Alien Registration Number:	
Preferred Language:	English		

Eligibility Questions

Indicate from what location you are filing your claim	Home
Have you applied for or are you receiving unemployment benefits from another state other than SC?	No
Has all of your employment been in a state other than SC since 11/09/2021	Yes
Has any of your employment been in a state other than SC since 11/09/2021	
Have you served in the Military since 11/09/2021	No
Are you currently in the State of SC	
Have you been employed as a civilian by the Federal Government since 05/09/2021	No
Have you worked for a school or educational institution since 11/09/2021	No
Have you worked for a professional athletics organization since 11/09/2021	No
Are you an elected official	No

Exhibit F

Employability Questions

Are you currently self-employed or do you earn income on a commission basis	No
Do you have plans to become self-employed or earn income on a commission basis	No
Do you have any known medical condition that prevents you from being mentally and physically able to perform work in a job that you have experience or training	No
Are you currently enrolled in school or in training	No
Are you available for full-time work	Yes
Are you available for part-time work	

Employers - Regular

Employer Name	Address	Dates of Employment	Type of Employment
WELLS FARGO &COMPANY INC, DBAWELLS FARGO BANK, N.A.	PO BOX 7340 GARDEN CITY 11530	01/27/2020-05/09/2023	Full Time

Separation - Regular

Employer Name	WELLS FARGO &COMPANY INC, DBAWELLS FARGO BANK, N.A.
Reason Employment ended:	I was fired, terminated, or discharged from the job.
If Quit or Discharge select the reason why?	Falsification of Records
Do you think you will be returning to work for this employer	No
If yes, what date do you think you will return to work (best guess):	
State where work was performed:	South Carolina
City where work was performed:	N Myrtle Beach
Primary Occupation with this employer:	Tellers
Are you an owner, corporate officer, or stakeholder of this employer?	No
What were your total earnings with this employer from	14243.0
What are your gross earning for your last week of work	93.0

Other Separation

Have you applied for Workers' Compensation benefits within the last year or workers compensation are you receiving Workers' Compensation benefits at this time?	No
Are you or will you receive pension or retirement pay (other than Social Security)?	No
Are you or will you receive vacation pay, severance pay, military accrued leave pay or other separation pay?	No
If you are eligible to receive benefits, would you like Federal Income Tax withheld from your benefits?	Yes
If you are eligible to receive benefits, would you like State Income Tax withheld from your benefits?	Yes
Do you have a definite return to work date or will start a new jobfor an employer you have not told us about?	No
If yes, what is the name of the employer?	
If yes, what is your return to work or start date?	
Preferred Payment Method	Direct Deposit

Benefits Payment Method

Name of Financial Institution	[redacted]
Financial Institution Routing number	
Account Number	
Account Type	

Exhibit F

Work Search

What is your lowest Rate of Pay you will accept for the type of work you are seeking?	$21.00 per Hour
Are tool, licenses, or permits required for the work you are seeking	No
If yes, do you have the required tools, licenses, or permits to perform the work you are seeking	

Military/Veteran Information

Are you a veteran?	No
Is your spouse a veteran?	No
Is your spouse a veteran killed in active duty?	
Is your spouse a deceased veteran who had a total disability?	
Is your spouse a service member who is a MIA or POW?	
Is your spouse a veteran who had a total (100%) disability rating from the VA?	
Were you awarded any campaign badges, ribbons or decorations?	
If yes, please mention	
Have you worked on a farm?	No
Did you earn at least half of your last 12 months income on a farm?	
Were you employed all year on a farm?	
Did you travel to work?	
Did you work at least 25 days on a farm?	
Have you worked in a food processing plant?	No
Did you earn at least half of your last 12 months income in food processing?	
Were you employed all year in food processing?	
Did you travel to work?	
Did you work at least 25 days in food processing?	
Do you have a valid SC driver's license?	Yes
Please provide your driver's license number as it appears on your driver's license	[redacted]
Please provide your weight as it appears on your driver's license	
Driver's license class	D Regular Operator License
Commercial driver's license classes	None
Commercial driver's license restrictions	None
Do you have State Identification Card issued by SCDMV?	No
If yes, Please Provide you State Identification number	

Job Suitability Counties

Select upto 6 counties where you are willing to work:

HORRY

Job Suitability Experience

Are you willing to look for other types of work?

Primary Choice

Kinds of Jobs Seeking / ONET?:	Sales Agents, Financial Services
Years of experience:	02

Exhibit F

Years of Training:	

Secondary Choice

Kinds of Jobs Seeking / ONET?:	Tour Guides and Escorts
Years of experience:	02
Years of Training:	

Last Job Information

How much did you earn on your last job?:	45000.0
Unit of pay:	Year
Travel Miles:	6-10

Location

Are you willing to relocate?:	No
Are you willing to travel at least the same distance as you last traveled to your last job?:	Yes
Your transportation methods:	Automobile
If offered a job, or if recalled from a layoff, are you available for work?:	Yes
If offered a job, or if recalled from a layoff, would the lack of childcare or dependent care make you unable to work?:	Yes

Job And Availability Schedule

Available Time (Start Time - End Time)	Available Days
8:30 - 17:15	Monday Tuesday Wednesday Thursday Friday
Are you willing to work the same hours/shifts/days you worked on your last job?	Yes

Date Completed: May 09, 2023 12:49 PM

South Carolina
Department of Employment and Workforce

Exhibit F

23371713

BRIDGETTE M CHABOT
211 BITTERSWEET LN
MYRTLE BEACH SC 29579-4130

Claim ID: 3452133
Claimant ID: [redacted]
SSN: [redacted]
SC Works Center: Coastal/Conway
Effective Date: 05/07/2023
Date Filed: 05/09/2023
Date Prepared: 05/11/2023

Initial Determination of Status as an Insured Worker

***BENEFITS YOU MAY BE ELIGIBLE FOR**

WEEKLY BENEFIT AMOUNT	$326.00
MAXIMUM TOTAL BENEFITS	$6,520.00
BENEFIT YEAR ENDS	05/04/2024

SEE ATTACHED FOR CLAIMANT INFORMATION

EMPLOYMENT RECORD		STANDARD BASE PERIOD QUARTERLY EARNINGS			
EMPLOYER	ACCOUNT NO.	*QTR / YEAR	*QTR / YEAR	*QTR / YEAR	*QTR / YEAR
		1/2022	2/2022	3/2022	4/2022
WELLS FARGO & COMPANY INC	[redacted]	$9,642.19	$9,325.34	$4,455.71	$9,137.16
STANDARD BASE QUARTER TOTAL		$9,642.19	$9,325.34	$4,455.71	$9,137.16

NOTE: The weekly benefit amount on this form reflects your **GROSS PAYMENT EACH WEEK BEFORE ANY DEDUCTIONS** are made. Possible deductions to this amount include, but are not limited to, tax withholding, pension, child support, offset of overpayment, and part-time earnings. **ALSO, YOUR FINAL PAYMENT MAY BE LESS THAN THE FULL WEEKLY BENEFIT AMOUNT BASED ON THE BALANCE REMAINING IN YOUR ACCOUNT.**

*QTR.
1. JAN, FEB, MAR 3. JULY, AUG, SEPT
2. APR, MAY, JUNE 4. OCT, NOV, DEC

South Carolina
Department of Employment and Workforce

Exhibit F

23371713

INFORMATION FOR CLAIMANT

This is a monetary determination of your claim for benefits based on wages paid during your Base Period. This determination shows your Base Period Employment Record. It lists your covered employer(s) that paid you wages, their account number, and the wages paid to you by quarter and year during the base period of your claim. The total amount of wages paid to you by quarter in the base period is shown beside Base Quarter Total. This determination covers only the monetary portion of your claim. Another determination will be issued that states if you are eligible to receive benefits. It will be based on the reason for separation from your most recent bona fide employer.

Under Benefits You May Be Eligible For, your Weekly Benefit Amount, Maximum Benefit Amount, and the date your Benefit Year Ends are shown.

BASE PERIOD: The first four of the last five completed calendar quarters prior to the effective date of your initial claim. If you earned wages in covered employment not shown on this form, you may request a redetermination online or by contacting a claims representative by calling 1-866-831-1724.

If the monetary determination was invalid using base period wages, this determination may show wages and employment from an Alternate Base Period.

ALTERNATE BASE PERIOD: The first four most recently completed calender quarters prior to the effective date of your initial claim. If you earned wages in covered employment not shown on the face of this form, contact the claims representative by calling 1-866-831-1724.

HIGH QUARTER: The quarter in your Base Period during which wages paid to you for insured were highest.

WEEKLY BENEFIT AMOUNT: The amount of benefits you may receive weekly, if unemployed and otherwise eligible, shall be one-half of the average weekly wage in the high quarter of your base period but shall not be less than $42.00 nor greater than the maximum weekly benefit amount as determined by the Department or before June 30 of each year for benefit years on or after July 1 of such current calendar year, and prior to July 1 of the succeeding calendar year as provided in Section 41 - 35 - 40 of the Law.

MAXIMUM POTENTIAL BENEFITS: The greatest amount of compensation that you may receive during your benefit year.

BENEFIT YEAR: The one (1) year period following the effective date at your initial Claim. To establish a Benefit Year in accordance with the provisions of the Law, you must meet the following wage requirements:

1. You were paid at least $1,092.00 for issued work during the high quarter of your alternate base period:
2. You were paid at least $4,455.00 for issued work during your base period and
3. The total of your base period wages for issued work equal or exceeded one and one-half times the total of your high quarter wages.

AVERAGE WEEKLY WAGE: Shall be determined by dividing the high quarter wage earnings by 13 weeks.

REDETERMINATION RIGHTS: You have the right to request a correction if you do not agree that this determination is correct. Your request for redetermination may be made online by logging into yout My Benefits portal account or by contacting a claims representative by phone by dialing 1-866-831-1724. No change can be made on this determination after one year from the date of this notice.

IF YOU NEED TO UPDATE YOUR ADDRESS OR TELEPHONE NUMBER, PLEASE VISIT dew.sc.gov .

EXAMPLE OF COMPUTATION OF BENEFITS

Higher Quarter Wages		$	1092.00
Base Period Wages		$	4455.00
Average Weekly Wage	$1092.00 divided by 13 =	$	84.00
Weekly Benefit Amount	$84.00 divided by 2 =	$	42.00

Maximum Potential Benefits:

Your maximum total benefit amount for this benefit year is the lesser of

1. Twenty (20) times you Weekly Benefit Amount, or
2. One-third (1/3) of your total Base Period Wages as shown on this determination.
   (1) 20 X $42.00 = $840.00 (2) 1/3 of $4455.00 = $1485.00
   Maximum Benefits would be $ since that amount is less than $1485.00

South Carolina
Department of Employment and Workforce

Exhibit F

23370218

Claimant Name: BRIDGETTE M CHABOT
Claimant Party ID: [redacted]
Issue ID: 13514253

Employer Name: WELLS FARGO & COMPANY INC

User ID: I

Fact Finding Questions	Responses	
I certify that the information I am submitting to the South Carolina Department of Employment and Workforce is true and accurate to the best of my knowledge. I understand any individual found to have submitted fraudulent information to obtain Unemployment Benefits may be subject to penalties of law - up to and including FELONY prosecution.		
I certify, understand, and acknowledge.	Yes	
You indicated that your separation from WELLS FARGO & COMPANY INC was due to falsification of records and/or documents.		
Is this the correct separation reason?	Yes	
What date was your first day of work?	01/27/2020	
What date was your last day of work?	05/09/2023	
What date were you discharged?	05/09/2023	
Who discharged you? Name:	Tracy McCarthy	
Job Title:	Branch Manager	
Did your discharge have a financial impact on the employer?	No	
Was there a final incident that caused you to be discharged?	Yes	

Exhibit F

What date was the final incident?	02/03/2023	
Do you know why there was a two or more week delay between the final incident and the day you were discharged?	Yes	
Why was there a delay between the final incident and the day you were discharged?	A branch manager for another branch (not my manager) filed "falsifying bank records" on me even though i followed policy and procedure. (I do still have an open retaliation case against that manager.) And they took it to investigation. I was interviewed internally and today they said I was fired for it.	
What was the final incident?	My manager and the person who was supposed to be in charge, a banker, were both gone on vacation at the same time (even though this is against the district managers policy) So there were no managers present in the bank. A regular known customer came in to get a large cashiers check of $156k which no one in the branch could approve. I followed policy and procedure for using the next branch managers numbers to approve and print the transaction.	
What records did the employer state you falsified?	Other	
Please explain what records the employer stated were falsified.	Approval for a Cashiers Check.	
Did you falsify the records the employer said you did?	No	
Had you been previously warned for falsifying records?	No	

Exhibit F

Does the employer have a policy regarding falsification of records?	No	

By submitting this form, you confirm these are your own answers to the best of your knowledge.

Date Completed: May 9, 2023

South Carolina
Department of Employment and Workforce

Exhibit F

23414760

SIDES Response Cover Page

Claimant Details

SSN: [redacted]
Claimant Last Name: CHABOT

Employer Details

EAN: [redacted]
Employer Name: WELLS FARGO & COMPANY INC

Claim Details

Claim ID Number: 3452133
Sep Notice Receipt Date: 05/09/2023
Claim Effective Date: May 7, 2023 12:00:00 AM

Separation Details

Issue ID: 13514253
Separation Reason: Fired/Discharged

EQUIFAX®

Exhibit F

TALX UCM SERVICES

Fax Transmission

To:

Shannon

(843) 953-8489

From:

Jan Green
TALX UCM Services Inc
Fax: (800) 259-3145
Ph: (833) 946-0624

May 25, 2023

Subject
RE: BRIDGETTE CHABOT [redacted]

Message:
Please see attached on SS[redacted]

Exhibit F

EQUIFAX

TALX UCM SERVICES

May 25, 2023

FAX COVER SHEET

FAX: (843)953-8489

Re: BRIDGETTE CHABOT
SS: [redacted]

Account: 359761
Employer: WELLS FARGO BANK, NA

Shannon:

Q: Please provide a copy of the policy and claimant's signed acknowledgement.
A: Please see attached policy.

If you have any questions or problems, please contact me at (833) 946-0624, ext. 3463, fax (800) 259-3145 or you can reach me via email at jan.green@equifax.com.

Sincerely,

Jan Green
Unemployment Insurance Consultant

ATTACHMENT

Exhibit F

---------- Forwarded message ---------
From: <Tracy.Mccarthy@wellsfargo.com>
Date: Tue, May 23, 2023 at 5:20 PM
Subject: [IE] RE: Reply By: 05/25/2023 Unemployment State Call on BRIDGETTE M CHABOT, 001908801 Inhouse. WY40 Loc: 144781 UNIDENTIFIED
To: <jan.green@equifax.com>

Page 17 of the Code of Ethics-

Accurate records and disclosures

Wells Fargo and its employees must follow applicable accounting standards, policies, procedures, internal controls, and legal requirements. The company is committed to accurate, timely, and clear disclosures to regulatory authorities, customers, shareholders, and the public.

Employee responsibilities include:

- Never falsifying data or information.
- Maintaining accurate data or information.
- Accurately recording all payments to, and business transactions with, or conducted by third parties.
- Timely reporting of an error in any of our books or records.
- Obtaining proper authorization or consent for, and never falsifying or improperly altering, legal documents, company forms, applications, or agreements.
- Never signing a blank or incomplete document or asking a customer or vendor to do so.
- Following records retention guidelines and complying with legal hold notices as appropriate.
- Processing all expenses accurately, timely, and through required channels, reviewing expenses for adherence to policies; and ensuring approvals are provided by someone with the proper authority.
- Notifying Regulatory Relations as appropriate of any government or regulatory agency reque

Tracy McCarthy

Branch Manager

Wells Fargo Bank N.A.|3910 Hwy 17 S.|North Myrtle Beach SC 29582

MAC D6359-010

Tel 843-272-3461| Fax 843-361-3589

South Carolina
Department of Employment and Workforce

Exhibit F

Claimant Name: BRIDGETTE|CHABOT
Claimant Party ID: [redacted]
Issue ID: 13514253

Statements

Employer: (IWF:SMOUNTS @ 05/23/2023 03:03:02 PM) Equifax, (800) 829-1510,
Requested policy violated, and prior warnings from the employer. Deadline 5/25/2023 @ 3:02 PM

Name: CHABOT, BRIDGETTE M
SSN: [redacted] Due: 05/19/2023

Exhibit F

Separation Information

Confirmation

Date/Time Submitted	**05/19/2023 02:15:34 PM EDT**	Record GUID	**d7b8 144e ab5f 43e3 a617 4495 7b0a 2873**

Claim Detail

ClaimEffective	**05/07/2023**	Claim Number	**3452133**
		Request	**05/09/2023**

_X_ I acknowledge the state's request for additional information.

Employer

Employer	**WELLS FARGO & COMPANY INC**
SEIN	[redacted]

Employment Information/Separation Information

Employer's reason for claimant's separation	**Fired/Discharged**
Why was the claimant discharged?	**Failed to Follow Instructions/Policy/Contract**
Claimant's job title	**TELLER**
What was the claimant's first day of work?	**01/27/2020**
What was the last day claimant performed work?	**05/09/2023**
Did the claimant become separated on the last day they performed work?	**Yes**

Separation Information/Discharge - Failed To Follow Instructions/Policy/Contract

Final Incident

What was the date of the final incident?	**05/09/2023**
Describe in detail the final incident that caused the discharge.	**Investigations found this to be substantiated at the transaction approval level. The teller was called over to another teller's workstation to approve a transaction. Teller was not able to get an approver so she entered in "Approver not Present" into the system and selected a branch manager that had| Investigations found this to be substantiated at the transaction approval level. The teller was**

Exhibit F

	called over to another teller's workstation to approve a transaction. Teller was not able to get an approver so she entered in "Approver not Present" into the system and selected a branch manager that had| The Teller was previously placed on Formal for operating loss due to a failure to follow proper procedures or policies in the past 12 months. The teller was terminated for dishonesty/fraud-other on 05/09/23 by Tracy McCarthy.

Violate Company Policy

Did the claimant violate company policy?	**Yes**
Was the claimant aware of the policy or expected behavior?	**Yes**
How was the claimant informed of the policy or the expected behavior?	**Both**

Who Discharged

Who discharged the claimant?	**Tracy Mccarty**
What is the job title of the person?	**Branch manager**

Prior Incidents

Were there prior incident(s)?	**No**
Enter any additional information regarding the reason for discharge for failure to follow instruction/policy/contract. For example, specifically what instructions/policy/contract did the claimant fail to follow?	**The claimant was discharged for violation of a reasonable and known policy.**

Weeks and Wages

Are total earned wages available for[Dates Unknown]	**Wages are available**
Total wages earned between[Dates Unknown]	**$34,654.62**

Payment After Separation

Total gross wages earned since 05/07/2023?	**$132.18**
Total hours worked since 05/07/2023?	**7**
Did or will the claimant receive any compensation on or after the last day of work (excluding wages for hours worked)?	**No**
Is or will the claimant receive a company pension and/or 401K disbursement?	**Unknown**

Name: CHABOT, BRIDGETTE M
SSN: [redacted] Due: 05/19/2023

Exhibit F

Documentation/Attachments

Do you have any attachments supporting your response? **No**

Preparer

Prepared by	**Third Party Administrator**	Company Name	**TALX UCM Services, Inc.**
Preparer Name	**Missy Wilson**	Job Title	**Manager, Claim Services**
Phone	**(800) 829 - 1510**	Email	**melissa.wilson@equifax.com**

Optional not addressed

Corrected Employer Name

Corrected FEIN

Corrected SEIN

TPA/Employer Representative receiving this request DOES NOT represent this employer (Not Checked)

PEO receiving this request DOES NOT represent this employer (Not Checked)

Corrected SSN

Corrected Claimant Name

Claimant did NOT work for this employer (Not Checked)

Claimant was a 1099 or contract employee (Not Checked)

Employer is a Temporary Staffing Agency and the claimant was working a temporary assignment (Not Checked)

Employer believes this is a fraudulent claim (Not Checked)

Was this seasonal employment?

Is (or was) the claimant receiving workers' compensation?

Fax

South Carolina
Department of Employment and Workforce

Exhibit F

23456794

Original

BRIDGETTE M CHABOT
211 BITTERSWEET LN
MYRTLE BEACH SC 29579-4130

Decision Date:	05/30/2023
Mailing Date:	05/30/2023
Effective Date:	05/07/2023
Type:	DC36
Category:	Company Policy Violation
Benefit Year Ends:	05/04/2024
RE:	WELLS FARGO & COMPANY INC
Claimant ID:	[redacted]
SSN:	
WBA:	$326.00
RBA:	$0.00

DECISION

You are held ineligible for benefits from 05/07/2023 to 09/23/2023.

DETERMINATION REASON

You were discharged from your job with your most recent bona fide employer for violation of company policy. Policies violated were not unreasonable, and you did have opportunity to have knowledge of the company policies. Failure to comply with company policies was contrary to the employer's best interests. You were discharged for misconduct in connection with the work under the South Carolina Code Section 41-35-120(2)(a). You were discharged for violating the employers accurate records and disclosures policy.

CONCLUSION

You have not met the eligibility requirements of the law, benefits are denied. You are disqualified for 20 weeks. Your maximum benefits are also reduced by 20 times your weekly benefit amount.

MONETARY INFORMATION

Weekly Benefit Amount	Maximum Potential	Less Reduction Of	Net Total Benefits	Benefit Year Ends
$326.00	$6,520.00	$6,520.00	$0.00	05/04/2024

UI Claims Adjudicator

IMPORTANT: This determination will be the final decision of the Department unless you file an appeal setting forth in detail the grounds for appeal by 06/09/2023. Appeals may be filed by mail addressed to the "Appeal Tribunal, Post Office Box 995, Columbia, SC 29202," or by fax to 803-737-0287, or via the CSS or ESS portals using the "Request Appeal" button. NOTE: UPLOADING DOCUMENTS TO THE PORTALS WILL NOT BE ACCEPTED AS AN APPEAL. For additional information on filing an appeal, contact the Appeals Department at 803-737-2520 or visit our website at https://www.dew.sc.gov/individuals/appeals.

SEE FURTHER EXPLANATIONS OF THE LAW ON PAGE TWO (2) OF THIS FORM

Exhibit F

EXPLANATION OF DETERMINATION

South Carolina Employment and Workforce Law provides varying penalties for a claim that does not meet the requirements of the law.

The term "bona fide employer" means the employer with whom the claimant last earned at least eight (8) times the weekly benefit amount.

SECTION 41-35-110 provides that a claimant is eligible for benefits for any week only if the week is claimed according to the regulations, and the claimant has registered and continued to report to an employment office for work as required. Additionally, a claimant must be physically able to work at his usual occupation which prior training and experience show him to be qualified. Also, a claimant must be available for work, which means being ready, able, and willing to accept suitable work, and that personal circumstances would not prevent him from accepting such work.

No weeks of unemployment benefits will be paid for weeks for which the claimant is held to be unavailable. The claimant should call 1-866-831-1724 if the condition which caused the unavailability changes.

SECTION 41-35-120(1) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant left work without good cause connected with the employment. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit of the claim.

SECTION 41-35-120(2)(a) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for misconduct connected with the most recent work. The disqualification shall begin on the effective date of the claim and shall continue for twenty weeks, with a corresponding reduction of the claimant's benefits to be calculated by multiplying the weekly benefit amount by twenty. Misconduct includes deliberate violations or disregard of standards of behavior the employer has the right to expect, or carelessness or negligence of such degree or recurrence as to show an intentional and substantial disregard of the employer's interest or the claimant's duties and obligations to the employer.

SECTION 41-35-120(2)(b) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for cause, other than misconduct, connected with the most recent work. The disqualification shall begin on the effective date of the claim and shall continue for not less than five nor more than nineteen weeks, with a corresponding reduction of the claimant's benefits to be calculated by multiplying the weekly benefit amount by the number of weeks of the disqualification.

SECTION 41-35-120(3) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for illegal drug use. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

SECTION 41-35-120(4) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for gross misconduct. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

SECTION 41-35-120(5) provides that a claimant shall be disqualified from benefits if the Department finds the claimant failed without cause to either apply for suitable work when directed by the Department or to accept available suitable work. The disqualification shall begin on the effective the week the failure occurs and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

SECTION 41-35-120(8) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant retired voluntarily from the most recent work. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

If you are still unemployed at the end of a period of disqualification or believe you have met the requalification requirements imposed, you may reopen your claim by reporting to the local unemployment office on the earliest possible date following the end of the disqualification or after meeting the earnings requirement.

FOR ADDITIONAL INFORMATION OR QUESTIONS PLEASE CONTACT US AT 1-866-831-1724.

Exhibit F

Appeal Filed Summary

Claimant Name	CHABOT, BRIDGETTE M.
Claimant ID	[redacted]
Claimants masked SSN	[redacted]
Employer Name	WELLS FARGO & COMPANY INC
Employer Account #	[redacted]
Issue ID	13514253
Issue Description	Discharge - Company Policy Violation
Date of Determination being appealed	05/30/2023 12:00 AM
Reason the appellant provided for the appeal	I am appealing the decision to deny my claim because 1.I did not violate the policy I was accused of violating that resulted in my termination and 2.I was terminated for another coworker's/teller's transaction. That teller was not terminated, nor disciplined. All relevant points are in a document attached. Thank you.
Appellant	Claimant
Date and Time Stamp when appeal was filed	06/07/2023 12:44 AM

Exhibit F

To Whom It May Concern:

I am writing to appeal the decision to deny my claim for unemployment benefits. The SC unemployment claim site lists the denial based presumably on Wells Fargo's account that there was "misconduct" and "violating company policy" by me, Bridgette Chabot. I have confirmed that my termination was determined by violating company policy by calling Wells Fargo HR and speaking with Jake, a Wells Fargo HR employee on May 17, 2023 and by Tracy McCarthy who filled out an "Employment Verification- Terminated" Form in which you can see Tracy McCarthy, my former Branch Manager at Wells Fargo who decided to terminate me from the company, wrote that the reason my employment ended was "failure to follow procedure or policy." I have provided that termination form in the uploaded documents. UPLOAD 1 ATTACHED: "EMPLOYMENT VERIFICATION-TERMINATED" FORM.

I was specifically terminated for mis-using someone else's employee ID number without, what she said, was her consent. The policy in question, that I allegedly violated was the "Approver not Present" option for customer transactions. I am appealing the unemployment decision to deny my unemployment claim because I did not violate the policy.

Ultimately, in regards to my termination, I want to bring to light 2 key factors:

1. I did not violate the policy I was accused of violating.
2. I was held accountable for another teller's transaction. I was terminated and he was not.

What follows is an outline of all things I believe to be relevant and considered in deciding my unemployment claim, however, in relation to the the final decision of my termination, the most preeminent and indisputable factors are these two main key points.

There was no manager of any kind at the branch from January 30-February 3. Leaving 4 employees available at the Wells Fargo Barefoot branch: 2 tellers and 2 bankers (one of which was just helping for the week.)

#1: on February 2, 2023, a regular customer came in to get a cashier's check. The cashier's check was in the amount of $156k. (Both bankers have a limit of $150k, although one was at lunch at the time of this transaction.The teller, Tyler Faizo, who was waiting on this customer, told me he did not know what to do and needed my help with his customer. (Although Tyler had been working as a teller at Wells Fargo for over a year at the time of this transaction and he should of been at this point trained or supported by his Branch Manager on how to navigate these situations.) I reviewed this transaction for him as I am an approver up to $100,000. (So out of the 4 employees available physically, none could approve this transaction in the building.) So I looked over the transaction (transaction history, signature, questioning the customer but also this was a regular and known customer, Mr.Lopez) I put comments in the comment box with my name, since I did the investigative part. Meanwhile, I told Tyler he needed to try to call around and get a manager on the phone. Tyler Faizo reportedly tried calling North Myrtle Branch and their Branch Manager Ariana Nati three times. Tyler reported that no one answered the phone each time he called. He asked me what to do? I said, "I

don't know, but I guess since Ariana said we could use her numbers, [on January 31, 2 days prior] we can do that." All employees' employee IDs/company numbers are posted at my manager's desk for use. If you review the policy in which I attached, it does not state you have to verbally speak to the person when using their employee ID number. You will see it states to type their employee ID, press go, select "Approver Not Present option" , select reasons [as I stated I wrote the comments in for what was reviewed on the transaction], select "Complete" and the Approver Not Present, in this case, Ariana Nati, would receive an email instantly. (Within this email, she could review this transaction AS SOON AS it is completed.)
Again, in Wells Fargo's own policy, it does not state you need verbal consent to use their employee ID for completing a transaction. So my termination was really based on Ariana Nati's opinion that I should not have used her employee ID. Furthermore, I did have Ariana Nati's consent two days prior on January 31, 2023 on a separate transaction as follows:

#2: I had verbal consent from Ariana Nati (Branch Manager of N.Myrtle Branch) to use her employee ID over the phone on January 31st, 2023 in which she allowed me to use her numbers for a business deposit for one of Barefoot's regular customer. (This deposit was over $300k) In this case, this was my customer and my transaction, I needed an approval and I called the N. Myrtle Beach branch and talked to Ariana. Ariana Nati, did not ask for me to scan over the deposit. She did not ask me to send the customer to her branch. She did not know the customer, she asked if I did and I said "yes, they do regular deposits here for their clients." Ariana said, "you can use my numbers any time." I said, "well I wanted to make sure before I do it" and she replied, VER BATIM, "You can use my numbers any time. I trust your judgment." Again, on January 31st, Ariana consented to let me use her numbers WITHOUT ever reviewing this transaction.

UPLOAD 2 ATTACHED: "Approver Not Present" Policy.

#3- The policy clearly states that when using the Approver Not Present option, in this case, Ariana Nati, will get an email instantly when an employee uses her employee ID for a transaction. Ariana Nati, nor anyone at her branch answered the their branch phone, but she would of gotten this email instantly. At that point, Ariana Nati could of called down to our branch immediately after she received this automatically generated email- If she was concerned about the transaction (whether concerned about it being a fraudulent transaction or if there were implications of monetary loss). However, she did not try to call the Barefoot branch at all that day. The comments I wrote on the transaction would be available in the automatically generated email Ariana receieved. Those comments should of cleared up any concerns since I did my due-diligence in reviewing the transaction- but if she still had any questions, she could of called and asked for Mr.Lopez's information, for information on the transaction, she could of requested scan documents to her, etc. We have one hour to reverse a transaction once its completed and as a Branch Manager, her role requires her to be checking her email constantly, so reversing this transaction was still a possibility. However, Ariana did not try to contact the Barefoot branch whatsoever. Only a couple hours later, I got an email from the District Manager (Shannon Murphy) asking what happened over the transaction because

Ariana was angry her employee ID was used so Ariana confirmed her receipt of receiving NOTICE the transaction took place by acknowledging the automatically generated email that was sent as soon as the transaction was completed.

Let me state here if she actually had any concerns over this specific transaction in question, the first thing you would do as a Branch Manager (or any employee) is to apply your common sense and due-diligence, actually investigate and inquire about the transaction at hand, in a timely manner, which is part of her duties as a Branch Manager. Ariana Nati, just to reiterate, did not call Barefoot branch or inquire about the transaction what so ever after she received the automatically generated email but she implicated herself by showing receipt of receiving the email using her numbers by emailing the district manager that same day: This displays that HER CONCERN WAS NOT OVER THE TRANSACTION ITSELF BUT THAT MY NAME WAS ON THE NOTES IN THE EMAIL SHE RECEIVED FOR THE TRANSACTION. After the initial email with the district manager, I was informed by Tracy McCarthy on February 8, 2023 that I was being written up for "Falsification of Bank Records [Documents]."

LET ME REITERATE HERE THAT THE "FALSIFYING OF BANK RECORDS" WAS BASED ON ARIANA'S OWN PERSONAL FEELINGS AND HER INTERPRETATION OF COMPANY POLICY AND NOT ON THE ACTUAL POLICY ITSELF. OPINION IS NOT A SUBSTITUTE FOR FACT.

[Ariana Nati's negligence in reviewing the transaction in question, which is part of her duties as a Branch Manager, demonstrated to me clearly, that this may be retaliation on her part towards me in particular. In October 2022, I filed an HR case against Ariana Nati for talking about me to my co-workers in a negative light and I considered this unprofessional and harassment. As part of that HR claim, a Wells Fargo Employee Relations employee had to reach out to Ariana to go over the case so Ariana was aware that I filed an harassment case against her. I do believe that when she saw my name on those notes on this particular transaction, she thought it was her chance to retaliate. Otherwise, she would of demonstrated common sense and done her due diligence to review the transaction in question. I initiated a retaliation case against Ariana Nati when speaking to the investigator Seth Bowers on March 15. My perception of this event is that Ariana filed the falsification of bank records on me as a way to retaliate. AS it stand right now, I was terminated on May 9 but the retaliation case is still open as of June 6, 2023.
RETALIATION IS DEFINED BY WELLS FARGO AS "any adverse employment action taken against an employee by a member of management in response to any of the following activities: ... -Reporting in good faith actual or suspected misconduct..or Wells Fargo policy.]

UPLOAD 3 ATTACHED: Wells Fargo Retaliation policy

#4- On March 15, 2023, I suddenly got an email from Wells Fargo Investigator, Seth Bowers, with a scheduled time for a confidential meeting that same day. (I did not know what it was about at that time because as you can see it was over a month after the ini-

tial transaction.) I was suddenly investigated for the transaction that occurred on February 2, 2023. I told Seth Bowers about the transaction. Seth Bowers questioned my knowledge of the policy in question and cited a policy number so I could reference the policy and re-read it. Although Seth Bowers referenced the policy and policy number, he did not read or review the policy with me. No one at any time employed with Wells Fargo, including Tracy McCarthy, ever actually looked up the policy and read it to me. So to my knowledge, no Wells Fargo employee, not Ariana, not Tracy, not Seth, none of them actually read or reviewed the policy while filing, investigating and ultimately terminating me over this policy. Seth Bowers REFERENCED the policy and gave me a policy number and that is the policy I have included here. This is the policy that I allegedly violated per Seth Bowers per our telephone meeting March 15. I DID NOT HAVE A CHANCE TO SPEAK TO ANYONE AFTER SETH BOWER'S INVESTIGATION ON MARCH 15TH SO I DID NOT HAVE A CHANCE TO RESPOND TO THE POLICY-VIOLATION ACCUSATION BY exposing that I, in fact DID NOT VIOLATE THE POLICY, since I was investigated on March 15th and afterwards Tracy told me she didn't think I would be terminated, I had no clue that termination was being seriously considered and so I never had a chance to convey what I discovered worded in the policy. (It was over 2 months after the initial investigation that I was terminated and over 3months since the transaction occured.) I referenced everything in this appeal letter to Seth Bowers, the investigator; including the phone conversation on Jan31st with Ariana, with the fact that this was not my transaction (but Tyler's), that my own Branch Manager broke policy because only one person is allowed to go on vacation at a time and she made a special exception for her and her appointed delegate (who serves as a "stand-in manager" while she is gone) to go on vacation both at the same time. To my knowledge, none of the factors I referenced to the investigator, Seth Bowers, were investigated, although, Wells Fargo employee relations consultants/investigators do hide under the veil of "confidentiality". It was very apparent that I was the only one to be held accountable and I felt as a scapegoat because:

A. I saw no accountability for either manager. Tracy McCarthy violated the district manager's own policy to have only one person on vacation at a time. If we had the delegate that Tracy appointed, Richard Park, present during Tracy's vacation, the circumstances surrounding the transaction in question, would of never happened. If there was an exception to have both Barefoot employees/managers out at the same time, there should of been an arrangement made to have a "stand-in manager" present at our branch. Again, this shows no accountability for managers as they can break policy any time they want with no repercussions.

B. There was no accountability for Ariana Nati either. The policy is always to answer the branch phone during business hours, no questions asked. Tyler reported he tried calling three times. On their caller-ID it would of showed it was another Wells Fargo branch calling and therefore, a critical phone call that they ignored. If Ariana Nati followed the district manager's policy to always answer the branch phone, this transaction again, would have never been questioned as it was a known regular customer and Ariana, from previous behavior allowed me to use her employee ID without questioning or reviewing the transaction. Also, doing her due diligence as a Branch Man-

ager and inquiring on the transaction in question was not done what-so-ever. This intentional oversight to review transaction, to my knowledge, was never questioned.

#5-The policy ONLY OUTLINES HOW TO USE SOMEONE'S EMPLOYEE ID WHEN NO APPROVER IS PHYSICALLY PRESENT IN THE BRANCH AND THEREFORE DOES NOT STATE YOU NEED TO VERBALLY CONTACT THAT APPROVER. THE POLICY STATES SPECIFICALLY THAT THEY WILL GET AN EMAIL AFTER THE TRANSACTION IS COMPLETED. THE POLICY DOES NOT COVER WHEN MANAGER'S ARE NOT AVAILABLE PHYSICALLY-NOR AVAILABLE BY PHONE. I BELIEVE THIS IS BECAUSE IT IS ASSUMED BY WELLS FARGO THAT EACH BRANCH WOULD HAVE A SERVING MANAGER PRESENT, IF NOT PHYSICALLY; MANAGER'S MADE AVAILABLE TO CONTACT. AFTER AND ONLY AFTER THIS TRANSACTION TOOK PLACE, WE WERE TOLD OUR LAST RESORT WAS TO TURN THE CUSTOMER AWAY AND SEND THEM TO ANOTHER BRANCH IF WE DID NOT VERBALLY CONTACT A MANAGER. HOWEVER, AGAIN THIS WAS NOT OUTLINED IN THE POLICY. THIS IS A SHORTCOMING BY MANAGEMENT AND THEY HAVE TAKEN ZERO RESPONSIBILITY FOR THE CIRCUMSTANCES SURROUNDING THIS TRANSACTION. Again, I was used as a scapegoat for the transaction.
(Let me note here as well, that out of all the Branches in the Grand Strand, Barefoot branch is considered to be the one with the most affluent and wealthy customers so leaving this branch without anyone to approve anything above $150k is not only ludicrous but downright bad customer service.)

#6- Although I reviewed the transaction in question, because I am considered an "Approver," this was not my transaction. This was Tyler Faizo's customer and his transaction. However, there was no charges brought against Tyler for the transaction. Tyler and I both share the same job title, job description and compensation. Tyler printed the Cashier's Check after I wrote my notes and in doing so, Tyler Faizo showed compliance in completing the transaction as it stood, with Ariana's employee ID. I was investigated for this transaction first by investigator Seth Bowers . I asked my Branch Manager, Tracy McCarthy, after my meeting with Seth, if Tyler would be investigated as well, she said, "I don't think so." However, he was privately questioned by an investigator, Seth Bowers, on the same day, after my meeting/investigation. In a separate instance prior to this transaction, I was told specifically by HR Wells Fargo employee, Phillip Mayo, in a telephone conversation on October 14, 2022, that each teller is responsible for their own cashbox and even if some other employee tells them to do a transaction, it is their sole responsibility for whatever transactions occur and are completed in their cashbox. In a Teller's job description, according to Wells Fargo, they're responsible for "maintaining their cash drawer." Again, Tyler Faizo was compliant in the transaction. Tyler did not try to access the policy himself with our database on our work computers. He did not reach out to his next line of authority. He did not say he did not want to complete the transaction which he could of done at any time. He also was compliant in printing the cashier's check. And even after printing the cashier's check, he could of reversed the transaction in his own cashbox up to an hour after it was completed. Not at any time did Tyler Faizo oppose completing this transaction. I was terminated and Tyler was not. To my knowledge, he was not held accountable what-so-ever for the transaction.

You will also see in the uploads a screen shot of a text message between Tyler and I in which he feels responsible for the transaction by stating he was "part of this whole mess." UPLOAD 4 ATTACHED: Screenshot of conversation between Tyler and I.

#7- On March 15, 2023, after the investigation with Seth Bowers over the transaction in question, my final question to him was if I was going to be terminated. He said he doesn't know, he only investigates and sends his findings to Employee Relations. So after the meeting, I went straight to my manager, Tracy McCarthy and asked her if I was going to be terminated for this, "falsifying bank records" (as she knew what the meeting was for) and Tracy answered, "no, I don't think so, you'll probably just get some coaching." At this time, I don't know the Employee Relations employee who reviewed the investigative findings. I have found out since, that Employee Relations reviews this and sends a "recommendation" for corrective action, if any, to my Branch Manager, Tracy McCarthy and Tracy is the final decision maker for what corrective action that will take place. So although Tracy told me she didn't think I would be terminated, it was her final decision to terminate me, but, Tracy herself told me on February 6, 2023, that she knew I "had the best interest of the customer at heart", that there was "nothing to worry about" as far as Mr.Lopez was concerned as he was a regular customer. She reiterated this to me on February 8, 2023 when she informed me "they" (Ariana Nati and/or district manager Shannon Murphy?) were filing a "falsifying bank records" claim against me. Tracy also reassured me on both those occasions that she told Ariana that I did not use Ariana's employee ID in any type of malicious way. Monetary loss to the company is greatly considered during transactions, and there was NO MONETARY LOSS TO THE COMPANY AS MR. LOPEZ WAS A REGULAR CUSTOMER WHO ACCESSED HIS OWN MONEY FOR A CASHIER'S CHECK.

THIS REITERATES TO ME THAT MY TERMINATION WAS BASED ON TRACY MCCARTHY'S (BIASED) OPINION TO TERMINATE ME FOR THIS TRANSACTION.
In fact, in the month of April 2023, Ariana Nati came to visit our branch multiple times to talk to Tracy in the private office about personal matters. The week of April 17th, Ariana spoke with Tracy at our branch on company time, for approx. 45mins. in a private office. When Tracy returned to the teller line I asked her why Ariana was at our branch and asked Tracy, "what was that all about?" and Tracy answered me that "Ariana was having personal problems." (So much so that both managers used company time to talk personally in a private office.) Tracy McCarthy and Ariana Nati's collective opinion, again, is no substitute for fact and their collusion supports my retaliation claim.

#8- According to HR, why I was terminated according to Jake in Wells Fargo in HR on May 17, 2023, on my record for "dishonesty and fraud" and he said "falsifying bank records,"
"Fraud" is defined by: wrongful or criminal deception intended to result in financial or personal gain. Obviously, the completion of the transaction in question was not criminal, nor did it result in financial or personal gain for me personally, NOR THE CUSTOMER, since this was a legitimate transaction. "Fraud" is not the appropriate term for using someone else's employee ID under the provisions of the company's own policy.

I encourage the unemployment office to subpoena, if it is in their power to do so, any phone records(Jan 31, 2023 and Feb 2, 2023), recorded calls (Oct 14, 2022) and/or any video in this case. I will be happy to volunteer dates, times, names and any applicable information that I have in this case. I can also provide witness statements from co-workers, however, they are scared of retaliation and would like to remain anonymous.

EMPLOYMENT VERIFICATION- TERMINATED

DEAR MS. CHABOT ;

WE NEED VERIFICATION FROM WELLS FARGO BRIDGETTE M. CHABOT 'S EMPLOYER, IN ORDER TO DETERMINE IF YOUR HOUSEHOLD IS ELIGIBLE FOR BENEFITS. YOU MUST HAVE THIS FORM COMPLETED BY THE EMPLOYER, AND RETURNED TO ANY DSS OFFICE BY 5-26-2023 . FAILURE TO DO SO MAY CAUSE YOUR BENEFITS TO BE REDUCED, STOPPED, OR DENIED.

EMPLOYEE'S NAME: Bridgette Chabot
EMPLOYER/COMPANY'S NAME: Wells Fargo
EMPLOYER'S ADDRESS: 3910 Hwy 17 S
North Myrtle Beach SC 29582
EMPLOYER'S PHONE NUMBER: 843-292-3461

LIST GROSS WAGES FROM 5-1-2023 THROUGH PRESENT

DATE PAY RECEIVED	HOURS WORKED	GROSS PAY	TIPS/BONUS/COMMISSION (NOT INCLUDED IN GROSS)
5-12-2023			

IF EMPLOYMENT HAS ENDED, STATE THE DATE OF TERMINATION: 5-9-2023
REASON EMPLOYMENT HAS ENDED: failure to follow Proper Procedure or Policies
DATE OF FINAL CHECK: 5-12-2023
GROSS AMOUNT OF FINAL CHECK:

SIGNATURE OF EMPLOYER: DATE 5-22-2023

IF YOU HAVE ANY QUESTIONS ABOUT THE NUMBER OF TANF MONTHS YOU HAVE USED TOWARD YOUR 24-MONTH TIME LIMIT, YOU MAY CALL YOUR TANF CASE MANAGER. THE 24-MONTH TANF TIME LIMIT DOES NOT APPLY TO YOUR SNAP BENEFITS.

032

Exhibit F

Exhibit F

Note: Comments are required when the *Line of Business Approval Code* or *Other* approval reason options are selected.

c. Select **Complete**.

4. If the approver is not present:

a. Type their employee ID in the Search for Approver field and select **Go**.

b. Select the **Approver not present** checkbox.

c. **Item Cashing (T100) transactions**: Select all applicable approval reasons from the drop-down menu.

Note: Comments are required when the *Line of Business Approval Code* or *Other* approval reason options are selected.

d. Select **Complete**. The approver will receive an automatically generated email documenting the approval.

Branch Portal search for policy referenced by investigator Sam Bowers on March 15/202

harassment, retaliation, EEOC

Chabot, Bridgette [TELLER]

Tue 3/2/2021 12:39 PM

To: Chabot, Bridgette [TELLER] <Bridgette.Chabot@wellsfargo.com>;

Retaliation is any adverse employment action taken against an employee by a member of management in response to any of the following activities:

- Reporting in good faith actual or suspected misconduct, violations of law or Wells Fargo policy.
- Participating in an investigation, proceeding, or hearing.
- Filing a complaint with a government agency.
- Opposing an employment practice the employee believes in good faith is illegal or violates Wells Fargo policy.

Exhibit F

South Carolina
Department of Employment and Workforce

Exhibit F

23530517

BRIDGETTE M CHABOT
211 Bittersweet Ln
Myrtle Beach SC 29579-4130

South Carolina
Department of Employment and Workforce
Appeal Tribunal
P.O. Box 995
Columbia SC 29202

Exhibit F

23530517

NOTICE OF HEARING BEFORE APPEAL TRIBUNAL (TELEPHONE CONFERENCE)

Mail Date: 06/13/2023

Claimant Name: BRIDGETTE M CHABOT
Address: 211 BITTERSWEET LN
MYRTLE BEACH SC 29579

Social Security Number: [redacted]
Claimant ID:
Docket Number : 23-LA-006970
Phone: 240-626-7543

Employer name: WELLS FARGO & COMPANY INC
Address: PO BOX 7340
GARDEN CITY NY 11530-0725

Phone: 516-877-2860

An administrative hearing will be held TELEPHONE CONFERENCE on: 06/27/2023 **from** 11:30 AM **to** 12:15 PM, **Eastern Time, BEFORE:** CASSANDRA HUGGINS, Administrative Hearing Officer, for the SC Department of Employment and Workforce. The parties will be called by the hearing officer at the telephone numbers shown above. **IF THE NUMBER IS INCORRECT OR NO NUMBER IS SHOWN, YOU MUST PROVIDE A CONTACT NUMBER BEFORE THE SCHEDULED HEARING TIME AT https://sc.c2tinc.com/register/ SO YOU CAN PARTICIPATE IN THE HEARING. REGISTRATION MAY NOT BE AVAILABLE FOR THIS DOCKET NUMBER UNTIL THE DAY AFTER THIS HEARING NOTICE IS MAILED.**

If you have not been called within 10 minutes after the scheduled time of the hearing, you must call 803-737-2520. Either another hearing is still in progress, or we are unable to contact you. Failure to call or participate in the hearing may result in your interests being considered abandoned.

The issue(s) for the hearing are:

- Discharge
- Voluntary Quit

SCHEDULE CONFLICTS: Hearing postponements are not ordinarily granted. However, if you have a justifiable conflict, notify the Department as soon as possible before your hearing. If you do not, a later request to reopen your hearing may be denied. Contact an appeals representative at 803-737-2520, AT ONCE, if you cannot be present at the time scheduled and wish to request a postponement of the hearing. Additional information in writing may be requested.

PURPOSE OF THE HEARING: The hearing is a fact-finding process that uses a question-and-answer method. Each side may present testimony, witnesses, and documents relevant to its case. The hearing officer will conduct a fair hearing, determine what is relevant, and make sure the record is complete. After the hearing, the officer will prepare a written decision based on the evidence. That decision will be mailed to you.

SPECIAL NOTE: The Appeal Tribunal may reverse, affirm, or modify the decision on appeal. **Be advised that if a disqualification is at issue, then the appeal may result in an increase or decrease of the disqualification.**

Exhibit F

23530517

WHAT HAPPENS AT A HEARING: This notice lists what issues the hearing will cover. The hearing is recorded and all proceedings are taken under oath. After explaining the law and procedures, the hearing officer will ask questions of each side and its witnesses in turn. After all testimony is taken from one side the same procedure is repeated for the other side. Wait your turn, as you may not interrupt while another person is testifying. The hearing officer will tell you when it's your turn to ask questions. Ask relevant questions that have not already been asked and answered. If you don't have any questions, let the hearing officer know.

EVIDENCE: Written evidence or documents such as letters timecards, or doctors' statements may help your case. Photos, maps, or charts may also help explain what happened. Be ready to tell who prepared the evidence and how it helps your case. Send legible copies of the documents to the hearing officer and the other side before the hearing. Do this even if you believe the Department or the other side already has them. **EVIDENCE MUST BE SUBMITTED TO THE APPEAL TRIBUNAL AND PROVIDED TO THE OPPOSING PARTY AT LEAST 24 HOURS PRIOR TO THE HEARING.** If you don't, the documents may not be considered as evidence. Include only evidence that relates directly to issues listed on the hearing notice.

Any evidence that you want to be considered in this hearing must be sent immediately to the Appeal Tribunal at the address shown on the top of this notice, or faxed to our number 803-737-0287, or uploaded through the claimant or employer self-service portal.

WITNESSES: You may present witnesses to support your case. Choose witnesses who actually saw or heard what happened. Those witnesses must be present at the time and location of the hearing.

DO I NEED A LAWYER? The unemployment appeal process is designed for claimants and employers who don't have attorneys. However, an attorney may represent you at your own expense. If you do choose to retain a lawyer, fees charged to represent claimants are limited to the greater of $200 or a claimant's maximum weekly benefit amount for each proceeding.

SUBPOENAS: A subpoena is a legal document issued by the Department that orders an essential witness to testify or produce certain documents for the hearing. You may apply for a subpoena of witnesses and/or documents by downloading a form APP-107 under the Appeal Hearings heading at www.dew.sc.gov/individuals/tools/forms. The form must be completed, signed and sent to the Appeal Tribunal. It may be sent by mail to "Appeal Tribunal, P.O. Box 995, Columbia SC, 29202;" or by fax to 803-737-0287. ***SUBPOENA APPLICATIONS MUST BE RECEIVED SIX (6) BUSINESS DAYS PRIOR TO THE HEARING DATE OR THE REQUEST MAY NOT BE CONSIDERED.***

INTERPRETERS: The Appeal Tribunal will provide qualified language interpreter or interpreter for the deaf when requested. If you or any of your witnesses need an interpreter and you have not previously requested one, contact the Tribunal immediately.

WITHDRAWING AN APPEAL: Only the party who filed the appeal may withdraw it. If you wish to withdraw your appeal, please contact a Department representative at 803-737-2520 or mail your notice of withdrawal to "Appeal Tribunal P.O. Box 995, Columbia SC 29202".

TIME ZONES: If you call from a time zone other than Eastern Standard Time, be sure to properly calculate the time difference.

OVERPAYMENT OF BENEFITS: An adverse decision may result in an overpayment of benefits. In the event you are overpaid benefits, you will be required to repay those benefits to the Department.

DECISION: The Appeal Tribunal's written decision will resolve each issue, but it may not review in detail all testimony or documents given at the hearing. If you disagree with the decision, you may file a further appeal. The decision will explain how to file an appeal.

FILING FOR BENEFITS DURING APPEAL: A CLAIMANT MUST CONTINUE TO FILE WEEKLY CLAIMS FOR BENEFITS DURING THE APPEAL PROCESS, IF STILL UNEMPLOYED. Claim Weeks that are not timely filed cannot be paid, even if the claimant wins the appeal and is later held eligible. CONTACT THE DEPARTMENT AT ONCE AT 1-866-831-1724 if there are any problems or questions when filing weekly claims.

THIS NOTICE SUPERSEDES ANY PREVIOUS HEARING NOTICE ON THIS ISSUE YOU MAY HAVE RECEIVED. IF THE DATE ON THIS NOTICE IS LATER THAN THE DATE ON ANY OTHER NOTICE, YOU SHOULD ASSUME THAT THE PREVIOUS HEARING HAS BEEN POSTPONED AND FOLLOW THE INSTRUCTIONS ON THIS NOTICE.

Selected Sections of the South Carolina Unemployment Law

VOLUNTARY QUIT: Section 41-35-120(1) provides that a claimant found to have left work voluntarily without good cause is indefinitely disqualified from receiving benefits until s/he returns to work and earn at least eight (8) times the weekly benefit amount. Good cause is a reason that is connected to employment and would justify a reasonable person leaving employment.

DISCHARGE FOR MISCONDUCT: Section 41-35-120(2)(a) provides that a claimant found to have been discharged for misconduct is disqualified for twenty (20) weeks. "Misconduct" includes conduct showing willful disregard of an employer's interests, such as is found in deliberate violations or disregard of standards of behavior which the employer has the right to expect of his employee. No finding of misconduct may be made for discharge resulting from an extreme hardship, emergency, sickness, or other extraordinary circumstance.

DISCHARGE FOR CAUSE: Section 41-35-120(2)(b) provides that a claimant found to have been discharged for cause (i.e., fault), other than misconduct, is partially disqualified from benefits from five (5) to nineteen (19) weeks, according to the seriousness of the cause for discharge.

GROSS MISCONDUCT: Section 41-35-120(4) provides if a claimant is discharged for gross misconduct claimant is indefinitely disqualified from receiving benefits until s/he returns to work and earn at least eight (8) times the weekly benefit amount.

UNEMPLOYMENT DUE TO DOMESTIC ABUSE OR COMPELLING FAMILY CIRCUMSTANCES: Section 41-35-125 provides that a claimant may be found to be eligible for unemployment benefits if the separation from employment is attributable to domestic abuse or other compelling family circumstances. Compelling family circumstances may involve illness or disability of the claimant or an immediate family member and a required relocation for the claimant's spouse. The burden is on the claimant to show these circumstances exist. Where required by statute, the claimant must produce documentary evidence supporting the claim.

AVAILABILITY: Section 41-35-110 provides that a claimant is eligible for benefits for any week only if the week is claimed according to the regulations and the claimant has registered and maintained contact with the Department as required. Additionally, a claimant must be physically "able to work" at his/her usual occupation which prior training and experience shows him to be qualified. Also, a claimant must be "available for work," which means being ready, able and willing to accept suitable work, and that personal circumstances would not prevent him/her from accepting such work.

Unemployment benefits will not be paid for weeks in which the claimant is held to be unavailable. If the conditions which cause the unavailability change, the claimant may contact the Department to reopen his claim. The burden is on the claimant to show availability for work and reasonable effort to obtain work.

ONLINEWORK SEARCH REQUIREMENT: To be eligible for your weekly claim, you must perform at least two (2) job searches each week through the South Carolina Works Online Services (SCWOS) system. If you do not complete this requirement, you may not receive payment. The Department may waive this requirement to perform at least two (2) weekly job searches through SCWOS only for good cause. Good cause includes, but is not limited to, verifiable electronic access and/or language barriers, and is determined by the Department on a case-by-case basis and only after a claim has not been paid. *See* S.C. Code Ann. Regs. 47-104.

JOB OFFER AND REFERRAL: Section 41-35-120(5) provides that any claimant who has failed (1) without good cause to either apply for available suitable work, when so directed by the Department, or (2) to accept available suitable work when offered by the Department or an employer, shall be ineligible until the claimant furnishes satisfactory evidence of having been re employed and having earned at least eight (8) times the weekly benefit amount. The burden is on the claimant to show availability for work and reasonable effort to obtain work. *See* S.C. Code Ann. Regs. 47-23.

SOUTH CAROLINA

DEPARTMENT OF EMPLOYMENT & WORKFORCE

Columbia, South Carolina

Transcript of Testimony
Before

Cassandra Huggins, Administrative Hearing Officer

Bridgette Chabot 211 Bittersweet Lane Myrtle Beach, SC 29579 Claimant SSN: [redacted]	))))	**CLAIMANT**
Wells Fargo & Company Inc. PO Box 7340 Garden City, NY 11530	)))	**LIABLE EMPLOYER**

PLACE OF HEARING: SC Department of Employment & Workforce
Central Office Complex
631 Hampton Street
Columbia, SC 29201

DATE OF HEARING: June 27, 2023

APPEARANCES:

For Claimant: Bridgette Chabot

For Employer: Jesse Goode, ESQ

TESTIFYING WITNESSES

CLAIMANT WITNESSES:

Bridgette Chabot, Claimant

EMPLOYER WITNESSES

Tracy McCarthy, Branch Manager

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Before Cassandra Huggins, Administrative Hearing Officer

HEARING OFFICER'S PREAMBLE

ALL WITNESSES SWORN

[Recording started]

[Call connected]

TRACY MCCARTHY: Good morning. Thank you for calling Wells Fargo. This is Tracy. How can I help you?

HEARING OFFICER: Hi. Is this Ms. McCarthy?

TRACY MCCARTHY: Yes.

HEARING OFFICER: Hi, ma'am. This is Cassandra Huggins. I'm calling from the South Carolina Department of Employment and Workforce regarding a hearing scheduled for today.

TRACY MCCARTHY: Hi, Cassandra. How are you?

HEARING OFFICER: I'm all right. How are you?

TRACY MCCARTHY: I'm doing good.

HEARING OFFICER: I have you as the witness for Wells Fargo in the hearing with Bridget Chabot. Is that correct?

TRACY MCCARTHY: Yes, ma'am.

HEARING OFFICER: And may I have your job title?

TRACY MCCARTHY: Branch Manager.

HEARING OFFICER: Do you have any other witnesses or an attorney for the business today?

TRACY MCCARTHY: Jesse Goode is apparently representing us.

HEARING OFFICER: Jesse Goode?

TRACY MCCARTHY: Yes. Sorry.

HEARING OFFICER: Okay. No, that's fine. I'm familiar with him. I don't believe I've received a letter of representation. Give me one moment.

TRACY MCCARTHY: Okay. He just sent me an email. He said, I'm still waiting on the Hearing Officer to call.

HEARING OFFICER: Okay. Does his email have his phone number?

TRACY MCCARTHY: It does.

HEARING OFFICER: All right. Can I have that?

TRACY MCCARTHY: Sure. It is 803-635-3946.

HEARING OFFICER: 803-635-3946?

TRACY MCCARTHY: Yes.

HEARING OFFICER: All right. Let me add him to the call with that number.

TRACY MCCARTHY: Okay.

HEARING OFFICER: His last name is G-O-O-D-E, correct?

TRACY MCCARTHY: Yes.

HEARING OFFICER: Okay.

[Call connected]

FEMALE SPEAKER: Law office. This is Hailey.

HEARING OFFICER: Hi, ma'am. This is Cassandra Huggins. I'm calling from the South Carolina Department of Employment and Workforce for Jesse Goode.

FEMALE SPEAKER: Yes. One second.

HEARING OFFICER: Thank you.

JESSE GOODE: This is Jesse Goode.

HEARING OFFICER: Hi, Mr. Goode, this is Cassandra Huggins calling from the South Carolina Department of Employment and Workforce.

JESSE GOODE: Hey, how are you?

HEARING OFFICER: I'm all right. How are you?

JESSE GOODE: Doing good. Thank you.

HEARING OFFICER: Are you representing Wells Fargo in the hearing with Bridgette Chabot?

JESSE GOODE: Yes, ma'am, I am.

HEARING OFFICER: Okay. Ms. McCarthy told me. I do have her on the line. I will say, I have not received a letter of representation from you. It's not an issue. I'm just letting you know that's why there was sort of a delay in getting to you this morning.

JESSE GOODE: Okay. Yes, and I did the C to T. I thought the online registration was all I would need. It's been a while since I've done one of these, so.

HEARING OFFICER: No, that's fine. For some reason, it didn't update. I just entered your information now. It may appear later. That might be part of the problem, but either way, we've reached you today, so not really a big deal. Do you have any other witnesses other than Ms. McCarthy today?

JESSE GOODE: Just Ms. McCarthy.

HEARING OFFICER: All right. I'm calling the claimant. Once we have her on the line, we'll get started.

JESSE GOODE: Okay.

[Call connected]

BRIDGETTE CHABOT: Hello?

HEARING OFFICER: Hi. May I speak with Bridgette Chabot?

BRIDGETTE CHABOT: Yes, that's correct. That's me.

HEARING OFFICER: Hi, ma'am. This is Cassandra Huggins. I'm calling from the South Carolina Department of Employment and Workforce regarding a hearing scheduled for today.

BRIDGETTE CHABOT: That's correct.

HEARING OFFICER: This is regarding your separation from Wells Fargo. Did you want to proceed with your appeal?

BRIDGETTE CHABOT: Yes.

HEARING OFFICER: Do you have any witnesses that will testify on your behalf?

BRIDGETTE CHABOT: I contacted some Wells Fargo employees. Unfortunately, all of them wanted to remain anonymous, and I saw something on the website that said it would be made available to Wells Fargo. So, I think most of them are scared of retaliation. So right now, I do not have witnesses, but I could provide that. I don't know how to do that anonymously.

HEARING OFFICER: We can't have anonymous witnesses. They would need to be present in the hearing and provide testimony under oath and on the record before the employer, and their attorney and you.

BRIDGETTE CHABOT: Okay. Got it.

HEARING OFFICER: Do you have an attorney representing you today?

BRIDGETTE CHABOT: No.

HEARING OFFICER: Okay. I do have the employer's witness and their attorney on the line. So to give you both an overview of the hearing, we're going to go on the record. I'll have a statement to read, which will best explain the issues and the procedures of the hearing. Then I'll place the parties under oath. I'll introduce the relevant documentation, and I will take sworn testimony from each of the witnesses. Are there any questions before we begin, Ms. Chabot?

BRIDGETTE CHABOT: I don't think so. No.

HEARING OFFICER: Mr. Goode?

JESSE GOODE: No, ma'am. Thank you.

HEARING OFFICER: Ms. McCarthy?

TRACY MCCARTHY: No.

HEARING OFFICER: We are now on the record. This is a hearing on docket number 23-LA-006970 in the case of the Claimant, Bridgette Chabot and the Employer, Wells Fargo and Company Inc.. As this is an administrative proceeding, I'm advising the parties that I'm recording the hearing. The claimant appealed the determination mailed May 30, 2023, whereby she was held disqualified from receiving benefits for 20 weeks with a corresponding reduction in maximum potential benefits effective May 7, 2023 through September 23, 2023, upon a finding, the claimant was discharged for misconduct.

The issue in today's hearing is whether the claimant was discharged for misconduct as defined by South Carolina Law. This hearing is being conducted on June 27, 2023,

by teleconference in Columbia, South Carolina. It is before Cassandra Huggins, Administrative Hearing Officer for the South Carolina Department of Employment and Workforce. The claimant is present in the hearing with no additional witnesses and is not represented by an attorney. Ms. Chabot, is that information, correct?

BRIDGETTE CHABOT: That's correct.

HEARING OFFICER: Thank you. The employer is also present. They're being represented by their attorney, Jesse Goode, and one witness, Tracy McCarthy, Branch Manager. Mr. Goode, is this information correct?

JESSE GOODE: Yes, ma'am.

HEARING OFFICER: And Ms. McCarthy, do you agree?

TRACY MCCARTHY: Yes.

HEARING OFFICER: All testimony must be taken under oath or affirmation. I will initially ask questions of the witnesses. Both parties will have the opportunity to direct questions to their own witnesses and to cross-examine the opposing party's witnesses. If you have any documents or exhibits that you feel should be considered in this case, you'll need to present them during your testimony. At this time, I'll place you under oath. Do you solemnly swear or affirm the testimony you'll give today will be the truth, the whole truth, and nothing but the truth, so help you God? Ms. Chabot?

BRIDGETTE CHABOT: I do.

HEARING OFFICER: Ms. McCarthy?

TRACY MCCARTHY: Yes, I do.

HEARING OFFICER: Thank you both. Let the record reflect the witnesses have answered in the affirmative. You will be notified of a decision in this case as soon as possible, which will be mailed to your address of record. For the claimant, ma'am, I have your address as 211 Bittersweet Lane, Myrtle Beach, South Carolina, 29579. Is that correct?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: And your phone number, 240-626-7543. Is that correct?

BRIDGETTE CHABOT: That's correct.

HEARING OFFICER: Thank you. And for the employer, Ms. McCarthy, I have PO Box 7340, Garden City, New York, 11530. Is that correct for the employer or their third party agent?

TRACY MCCARTHY: Yes, that's correct.

HEARING OFFICER: And the phone number of record is 516-877-2860. Is that correct?

TRACY MCCARTHY: Yes.

HEARING OFFICER: All right. And Mr. Goode, I have your phone number is 803-635-3946. Is that correct?

JESSE GOODE: Yes, ma'am.

HEARING OFFICER: And can you provide me with your mailing address so we can send you a copy of the decision?

JESSE GOODE: Sure. It's PO Box 120. That's Winnsboro, W-I-N-N-S-B-O-R-O. South Carolina, 29180.

HEARING OFFICER: All right. PO Box 120, Winnsboro, South Carolina, 29180?

JESSE GOODE: Yes, ma'am.

HEARING OFFICER: Thank you. In a moment, I'll introduce the relevant documentation. Being that the case was adjudicated as a discharge, we will start with testimony from the employer first, then we'll move to the claimant. But are there any questions about the issues or the procedures of the hearing at this time? Ms. Chabot?

BRIDGETTE CHABOT: No questions.

HEARING OFFICER: And Mr. Goode?

JESSE GOODE: No, ma'am.

HEARING OFFICER: I have the determination that was mailed May 30, 2023, whereby the claimant was held disqualified from receiving benefits for 20 weeks. Ms. Chabot, is this the decision that you're appealing?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: Have you filed any other appeals during this claim for benefits?

BRIDGETTE CHABOT: No.

HEARING OFFICER: In addition to the determination, I have the claimant's application for benefits, which is four pages. I have the fact finding the claimant completed about her separation, which is three pages. I have the employer's response to the request for separation information. It appears to be a total of seven pages. And lastly, it looks like the adjudicator did contact the employer regarding requesting the separation information. That note is contained on a one page adjudication statements document. This is a total of 17

pages. Are there any objections to these documents coming into the record as Agency Exhibit 1, Ms. Chabot?

BRIDGETTE CHABOT: No objections.

HEARING OFFICER: And Mr. Goode?

JESSE GOODE: No, ma'am.

AGENCY EXHIBIT 1 IS HEREBY ENTERED
(Agency Documents, 17 pages)

HEARING OFFICER: Without objection, they'll be entered in as Agency Exhibit 1. Ms. McCarthy, would you state and spell your first and last name for the record?

TESTIMONY OF EMPLOYER WITNESS
TRACY MCCARTHY

TRACY MCCARTHY: Yes. Tracy, T-R-A-C-Y. McCarthy, M-C-C-A-R-T-H-Y.

HEARING OFFICER: And Ms. McCarthy, what is your job title?

TRACY MCCARTHY: The Branch Manager.

HEARING OFFICER: What was the claimant's job title?

TRACY MCCARTHY: She was a Teller.

HEARING OFFICER: And I have the dates of her employment as January 27, 2020 through May 9, 2023. Are these dates correct?

TRACY MCCARTHY: That is correct, yes.

HEARING OFFICER: And was her employment terminated by the employer or did she resign from the position?

TRACY MCCARTHY: By the employer.

HEARING OFFICER: And were you present at the time she was notified of the discharge?

TRACY MCCARTHY: Yes.

HEARING OFFICER: Why was she discharged?

TRACY MCCARTHY: So in January, and I apologize. I don't have the exact dates. I was out of the office. She was assisting another teller with a transaction that he was doing, which was over both of their limits. On Tuesday, this was a Tuesday. She had called another branch manager to get an approval for a transaction that was over her limit. And the branch manager gave her her information to approve that particular transaction. On Thursday, this was when another customer came in and another teller was assisting the customer and it was over both of their limits. It's my understanding and talking to the investigators that Bridgette did try to contact the branch manager at the next branch that she called on Tuesday, was unsuccessful in reaching her. And so, she used that branch manager's information to override the transaction.

Upon returning to work, I had several emails from the managers whose information had been used and from Bridgette corresponding that that the information had been used without the other manager's permission.

So I was contacted by my district manager who said, you need to call HR and put in an investigation for this. So that's what I did. I called HR. They started the investigation. I interviewed both Tyler, Ariana, the other manager whose information was used, and Bridgette, the investigator, called. He interviewed all parties. They pulled the footage to see that she had attempted to make that phone call twice, but had not contacted anybody. And

then she put the information into the other teller's computer system.

So ultimately, HR contacted me with a decision that they were going to terminate her based on falsifying bank documents and under fraud because she didn't have the permission to use that employee's information.

HEARING OFFICER: Okay. So you referenced a limit. Can you describe what the limit is?

TRACY MCCARTHY: As far as that particular transaction?

HEARING OFFICER: What was the claimant's limit for transactions she could approve, I guess is what you were saying?

TRACY MCCARTHY: Off the top of my head. I'm not 100 percent sure.

HEARING OFFICER: Okay. Do you remember what the transaction itself was for?

TRACY MCCARTHY: I know it was over $100,000. And I want to say her limit was 25,000 maybe, or 20,000. Something along that line.

HEARING OFFICER: Okay.

TRACY MCCARTHY: I can get that information.

HEARING OFFICER: Is that something that's available to you now?

TRACY MCCARTHY: Yes. I will have to go back through my emails and pull that up. Sorry, I didn't know I would need all that information.

HEARING OFFICER: Okay. I'll let you know if I want you to find that.

TRACY MCCARTHY: Okay. In the meantime, I'll look for it.

HEARING OFFICER: Okay. The Tuesday situation, the claimant did have approval to use that manager's credentials?

TRACY MCCARTHY: Yes, on Tuesday, but she did not on Thursday.

HEARING OFFICER: Okay. What is the name of the manager?

TRACY MCCARTHY: Ariana Nadi.

HEARING OFFICER: Okay. And does she still work for the business?

TRACY MCCARTHY: She does, yes.

HEARING OFFICER: And the information that the claimant would have needed to put into the system, what type of information is that?

TRACY MCCARTHY: She would have had to have had that Employee ID number.

HEARING OFFICER: Okay. Is that the only information she would have had to have?

TRACY MCCARTHY: Yes. So as long as she has that, she can put approver present, put that employee's ID number in and then it sends that person an email to let them know that that number has been used. To which then that's when she reached out to the teller whose system it was done on. And she said, what is this? I didn't approve anything. And then Bridgette emailed her back to let her know what was going on.

HEARING OFFICER: Okay. And the name of the teller, who was the teller that actually completed the transaction?

TRACY MCCARTHY: Tyler Fazio. It was done on his computer.

HEARING OFFICER: Okay. And what is supposed to happen when an approver is not present?

TRACY MCCARTHY: You have to reach out to an approver to have it reviewed. And if they give their okay, then you can use their

information. Otherwise, we are not to complete that transaction.

HEARING OFFICER: So when the claimant couldn't reach Ms. Nadi on that Thursday, what should she have done?

TRACY MCCARTHY: Called any other manager in the in the district or our district manager, or she could have called our RSC, Regional Services Consultant.

HEARING OFFICER: And did the claimant make any attempts to contact anyone other than Ms. Nadi?

TRACY MCCARTHY: To my understanding, no. According to the footage that they reviewed.

HEARING OFFICER: All right. And you said you interviewed Ms. Chabot, is that correct?

TRACY MCCARTHY: Yes.

HEARING OFFICER: Did she make any assertions to you that she had made call attempts to other members of management other than Ms. Nadi on Thursday?

TRACY MCCARTHY: No. What she had told me was that when she talked to her on Tuesday and reviewed the transaction from Tuesday, that the manager told her she trusted her judgment and that she could proceed with the transaction, to which Bridgette explained to me that she thought that meant that she trusted her judgment on any transaction.

HEARING OFFICER: Are there any circumstances in which that arrangement could have been made where Ms. Chabot was given the ability to make the judgment calls to use Ms. Nadi's credentials?

TRACY MCCARTHY: No. No, that should never be done.

HEARING OFFICER: Was there anything else that led to the termination other than this issue?

TRACY MCCARTHY: Not that I'm aware of.

HEARING OFFICER: And was there any loss to the bank associated with this transaction?

TRACY MCCARTHY: No.

HEARING OFFICER: Was there the potential for loss?

TRACY MCCARTHY: As far as? Can you maybe rephrase that?

HEARING OFFICER: So the claimant was approving some type of transaction, is that correct?

TRACY MCCARTHY: Correct.

HEARING OFFICER: Why would that transaction need to be approved?

TRACY MCCARTHY: Well, anytime you're approving a transaction, you need to make sure that obviously it's not a fraudulent check or that the accounts are in good standing or something's not going to be returned. So that's why we review it.

HEARING OFFICER: Could those circumstances result in loss to the business?

TRACY MCCARTHY: They could.

HEARING OFFICER: Well, with regards to this approval, and approver or not present policy, how is that communicated to employees?

TRACY MCCARTHY: The policy?

HEARING OFFICER: Yes, ma'am.

TRACY MCCARTHY: It is written in the employee handbook, which I have sent over. I sent over to Jesse, and he has copies of that.

HEARING OFFICER: Okay. How is the handbook accessible to employees?

TRACY MCCARTHY: It is on our site, our teamwork site, so they always have access to it. And each employee is given that at hiring, and we sign that we receive that information.

HEARING OFFICER: Okay. And have there been any changes to that policy during the time the claimant worked for the employer?

TRACY MCCARTHY: No.

HEARING OFFICER: Is there anything else that you can tell me about this time or about this this case at this time?

TRACY MCCARTHY: No, nothing specifically.

HEARING OFFICER: All right. Mr. Goode, do you have questions for Ms. McCarthy?

JESSE GOODE: Just a couple of follow up questions. Thank you. Ms. McCarthy, are you aware if there are sections in the handbook that specifically address this type of issue?

TRACY MCCARTHY: There are sections where it talks about breach of trust and dishonesty and the corrective action piece.

JESSE GOODE: Okay. And based on your understanding and knowledge of the employee handbook, is this type of offense immediately terminable?

TRACY MCCARTHY: Yes. Upon my conversation with HR, they did explain to me that it was a terminable offense.

JESSE GOODE: And this was not a decision to turn that you made unilaterally, was it?

TRACY MCCARTHY: It was not. No.

JESSE GOODE: Okay. And are you aware of whether or not the claimant

signed an acknowledgment of having received the employee handbook?

TRACY MCCARTHY: She did, yes.

JESSE GOODE: Okay. And do you have the date of that acknowledgment?

TRACY MCCARTHY: All right. That is also in my email. Bear with me just a moment.

JESSE GOODE: Sure.

TRACY MCCARTHY: That was signed on December 13th, 2019.

JESSE GOODE: Okay. Thank you, Ms. McCarthy. I don't have anything else.

TRACY MCCARTHY: You're welcome.

HEARING OFFICER: Ms. Chabot, do you have any questions for Ms. McCarthy?

BRIDGETTE CHABOT: No question. Well, actually, what page is the breach of contract on the employee handbook? Breach of contract and dishonesty.

TRACY MCCARTHY: Page 23.

BRIDGETTE CHABOT: Okay. I have a copy of it right here, so I'll just read that. Other than that, I just want to state that it is false.

HEARING OFFICER: Well, no. Do you have any questions for her? No. No, ma'am.

BRIDGETTE CHABOT: That was it.

HEARING OFFICER: Do you have any questions for Ms. McCarthy?

BRIDGETTE CHABOT: No, ma'am.

HEARING OFFICER: Okay. Ms. Chabot, would you state and spell your first

and last name for the record?

TESTIMONY OF CLAIMANT
BRIDGETTE CHABOT

BRIDGETTE CHABOT: Bridgette Chabot. B-R-I-D-G-E-T-T-E. Last name is C-H-A-B-O-T.

HEARING OFFICER: And you pronounce your last name Chabot?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: Okay. I apologize about mispronouncing it earlier. Ms. Chabot, did you work as a Teller?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: And I have the dates of your employment as January 27, 2020 through May 9, 2023. Are these dates correct?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: And was your employment terminated or did you resign?

BRIDGETTE CHABOT: Terminated.

HEARING OFFICER: What reason were you given for the discharge?

BRIDGETTE CHABOT: Falsification of bank records.

HEARING OFFICER: And was it the circumstance of using Ms. Nadi's credentials to approve a transaction?

BRIDGETTE CHABOT: That is the reason I was given. That is correct.

HEARING OFFICER: Okay. What happened?

BRIDGETTE CHABOT: On February 2, 2023, my Branch Manager, Tracy, was out on vacation. That week she was on vacation. Do you mind if I just read what I posted?

HEARING OFFICER: No, ma'am.

BRIDGETTE CHABOT: To the appeal?

HEARING OFFICER: Okay. No, ma'am. Please answer my question. So what happened with regards to this circumstance of the falsification allegation?

BRIDGETTE CHABOT: Okay. So January 31st was a Tuesday. There was a transaction for $300,000. That was my transaction. My customer, I called Ariana Nadi, who's the branch manager at the North Myrtle Beach branch, which is three miles away from our branch. And I called her specifically to get her approval for $300,000. Regular customer. She did not know that regular customer. She did not ask me to scan in any documents. She didn't ask me to review the transaction. She didn't ask me to send the customer to her branch. All she said was, you can use my numbers any time. I said, I just wanted to touch base with you and make sure. She said, I trust your judgment. You can use it any time. So she did not ask to review that transaction, whatsoever. And that transaction was for $300,000.

Two days later, on Thursday, on February 2nd, we had a regular customer. So same situation where we had a regular customer come in to the branch, who was getting a cashier's check with Tyler. So it was Tyler's customer and Tyler's transaction. Tyler went through the process of doing the transaction and at the end of the transaction he realized that he needed an approval. So of course, he looked at me and said, I don't know what to do. I said, you need to call a manager, try to get somebody on the phone. While he was calling, so I didn't make any phone calls at all that day. While Tyler was calling, I reviewed the transaction because I've been trained kind of as an

approver. My limit is $100,000. This transaction was for $156,000.

Again, it was a regular customer, but just to do my due diligence, I went through my business line of procedures, which included asking him questions like why he was wanting access to $156,000 of his own money. He said he was going to buy some Airbnb's, etc.. I did my due diligence by matching his signature, reviewing his transaction history, etc., etc.. Before you print a check, there's a box that pops up that asks you to put in notes or check off boxes for why you're approving it, basically. So in those notes I had written, just all the investigative work I did because I was trained as an approver. So it matches signature, asked him questions, known customer. I know who Mr. Lopez is. He comes in all the time, but I did all of that. So I did the investigative part.

So this was from Tyler's computer because it was Tyler's customer and Tyler's transaction. I stepped away from the computer. Tyler printed the cashier's check to complete his transaction for his customer. He told me, Tyler reported back to me that he had tried calling, I think, the North Myrtle Beach branch, I believe he told me three times and nobody answered, which is a violation of the district manager's own policy to always answer the branch phone during business hours.

Of course, on the caller ID, you will see that Wells Fargo is calling, so it should show that branch. It's a critical phone call. Again, it was ignored three times in a row. To my knowledge, the investigator did not access the phone

records that showed that Tyler had called there to get somebody on the phone. Also, I didn't feel it was my responsibility to get in touch with anyone because it was Tyler's transaction. I stepped away from the computer. He printed it. I was never told that they had accessed the video, although after my termination, it was reported back to me that Tracy was telling everyone that they had me on video. I would be happy for somebody to subpoena that video and watch it.

HEARING OFFICER: Well, ma'am, that would have had to have been done prior to the hearing today by you. But again, going back to what happened, continue to tell me about anything else that happened that day.

TRACY MCCARTHY: I went to grab the cashier's check off of the printer. I brought it back. I gave it to Mr. Lopez, and he left. Ariana Nadi did not try to call our branch. She receives an email automatically as soon as this happens. She did not try to reach out to our branch. To my knowledge again, the investigator did not pull phone records showing that there was a shortcoming from her end because she did not execute her due diligence as a branch manager as outlined by the Job Overview Branch Managers job duties outlined by Wells Fargo on their website.

She is supposed to [inaudible 0:30:17] to review the transaction. There's also a one hour window after the transaction is completed that we can reverse that transaction. Tyler was completely compliant in doing the transaction. He even printed the cashier's check. I had confirmed with him on June 7th via text message that

there was no disciplinary action for Tyler whatsoever.

HEARING OFFICER: Ma'am, I'm asking you a very specific question. And you are going off in many different directions.

BRIDGETTE CHABOT: I'm sorry.

HEARING OFFICER: Please stick to this day in question. Was that all you wanted to tell me about what happened that day?

BRIDGETTE CHABOT: Okay. So, yes. She never called that day. Then we received like, maybe a couple of hours later. I couldn't give you an exact time, but Ariana, she got the receipt of the email. I guess she forwarded that email to Shannon Murphy, who is our district manager, complaining that I had used her employee number. And Shannon emailed us. So we got an email pretty much by the end of the day from Shannon asking like what had happened during the transaction. I responded separately from Tyler, so I responded to Tyler and I replied right away, and I took responsibility only for the investigative part of looking over the transaction.

And the employee numbers are made public to everyone that works at the company and all the employee numbers are posted at Tracy McCarthy's desk for the three years I've worked there. Basically, my point there is that, anyone can access the employee numbers. So, I explained that I had gotten her permission two days prior to that consent for a different transaction, which she did not take the time to review. But also, all my investigative work with this transaction, it's a known customer, etc.. And that was basically it. So, I emailed Shannon and then I think

Tyler emailed separately. I don't remember what he put in his email, but I think it was separate from mine. His response.

HEARING OFFICER: Okay. So, you said your limit to approve was $100,000?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: And this transaction was over $100,000?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: Who entered Ms. Nadi's information?

BRIDGETTE CHABOT: I entered her employee ID, which I did obviously not memorize. I just got it from Tracy's desk.

HEARING OFFICER: And did you select approver not present?

BRIDGETTE CHABOT: That is correct.

HEARING OFFICER: Is there any reason you didn't do that with her approval or didn't wait for her approval?

BRIDGETTE CHABOT: As outlined by the policy, I do not need her verbal consent. It just says that, she'll be notified by email.

HEARING OFFICER: So your understanding of the policy is that, you can enter someone as an approver for a transaction and complete the transaction without actually having their approval?

BRIDGETTE CHABOT: Well, I did receive her approval on January 31st.

HEARING OFFICER: For this transaction? Your understanding was that you could enter an approver's credentials in to approve a transaction that they did not review?

BRIDGETTE CHABOT: That's my understanding of the policy as outlined by the approver not present policy.

HEARING OFFICER: Then why would you ever have to call an approver before

approving a transaction?

BRIDGETTE CHABOT: Just to go over the investigative, like why it was approved.

HEARING OFFICER: So then you do need to talk to an approver before approving a transaction?

BRIDGETTE CHABOT: Not as outlined by the policy.

HEARING OFFICER: So then why did you do it on Tuesday?

BRIDGETTE CHABOT: She told me specifically that she trusts my judgment and I could use her numbers at any time.

HEARING OFFICER: No, ma'am. That's not answering my question. Answer my question.

BRIDGETTE CHABOT: I'm sorry. Can you repeat your question?

HEARING OFFICER: Why did you call her for approval on Tuesday if you believed you did not have to call her for approval because she could approve it after the fact?

BRIDGETTE CHABOT: She is from the Barefoot Branch. Their branch is three miles up the road. She's the closest branch manager to touch base with. So basically, to touch base with her on a $300,000 approval and she said, well, you know the customer so you can approve it. So in this instance was the same thing. It was also a known customer for half the amount, and she never reviewed the first transaction. So, I'm not sure why I would need a verbal consent from her on the second transaction, which was worth half of the amount of the first transaction she never reviewed.

HEARING OFFICER: So you made a judgment call?

BRIDGETTE CHABOT: You can say I made a judgment call, but the branch manager also took vacation at the same time as her stand

in delegate, which is against the district manager's policy.

HEARING OFFICER: Okay. But Ms. Chabot we're talking about your policy violations, not anyone else's. So going back to your understanding of the policy.

BRIDGETTE CHABOT: Yes.

HEARING OFFICER: Do you believe that you had to have an approver approve a transaction that was above your approval threshold before you could handle the transaction?

BRIDGETTE CHABOT: Can you repeat that for me, please?

HEARING OFFICER: Did you believe that you had to have an approver's approval to process a transaction if it was above your approval threshold?

BRIDGETTE CHABOT: Not a verbal. No, not verbally.

HEARING OFFICER: Then why did you call Ms. Nadi on January 31st, the Tuesday?

BRIDGETTE CHABOT: I called her on January 31st because it was a very large $300,000 business deposit. And I talked to her over the phone and she told me to use her numbers because she trusted my judgment without her reviewing the transaction. So, two days later, there was another known customer.

HEARING OFFICER: Ma'am, I'm not asking you about two days later. I'm asking you about the Tuesday. If you believed that you didn't have to have an approver's approval before entering their information, why would you ever call her in the first place?

BRIDGETTE CHABOT: Okay. Because I needed her employee ID. I needed her to

give me her employee ID because at that time I forgot that the employee ID's are posted at Tracy's desk.

HEARING OFFICER: And where in the policy does it state that you do not have to have an approver's approval before using their credentials?

BRIDGETTE CHABOT: Do you want me to read the policy?

HEARING OFFICER: I want you to tell me where it says in the policy that you do not need an approver's approval.

BRIDGETTE CHABOT: It does not state that you need. It just says type their employee ID in the search for approver field and select go. Select approver not present.

HEARING OFFICER: Okay. How many other transactions have you approved outside of your approval threshold without having an approver's approval?

BRIDGETTE CHABOT: I don't know. I have no idea. I don't recall.

HEARING OFFICER: Was this a routine practice of yours?

BRIDGETTE CHABOT: No. The policy exists when there's a approver not present. For example, somebody like Tracy being on vacation.

HEARING OFFICER: And how can somebody be an approver not present if they have not approved the transaction?

BRIDGETTE CHABOT: I don't know. I guess that's up to your interpretation with Wells Fargo.

HEARING OFFICER: Did you ever ask for clarification about whether an approver had to approve before you used their credentials?

BRIDGETTE CHABOT: We were never formally trained on how to use this policy. As I told Seth Bowers, the investigator during the

investigation, because it's not gone over in initial training, it's not done in any of our [inaudible 0:39:05] that we do. We do trainings like every three months. It's not there. I told him all that. He said, well, you can access the policy in the branch portal. So that's the computer database that we would use to access the policy. Tyler is also trained on how to access the policy as well. And I am also trained by Connie Rutter, who's a Risk Manager, and she came in and actually taught us an easier way to get into branch portal and look up policies, etc..

HEARING OFFICER: Okay. Did you ever ask for clarification on the policy?

BRIDGETTE CHABOT: They clarified after this transaction took place. They told us that they would like us to call somebody and get them on the phone before using their employee ID, but that was the only coach to us after the transaction had taken place.

HEARING OFFICER: Did you ever ask for clarification before this incident?

BRIDGETTE CHABOT: No, not that I recall.

HEARING OFFICER: Okay. And did you understand that this transaction was beyond your threshold to approve?

BRIDGETTE CHABOT: Yes.

HEARING OFFICER: And did you understand by conducting that without having someone else approve it, that you were putting your position at risk?

BRIDGETTE CHABOT: Well, in the moment, there's only two tellers there. So I was just rushing because I had my own customers.

HEARING OFFICER: Okay. Is there any reason you didn't tell him to call another person that could approve it?

BRIDGETTE CHABOT: Tyler? Well, I was just trying to help him by looking over it and, like, doing the investigative part, which I took responsibility for. But he just said, I don't know what to do. I mean, looking back on it, I should have just told him that he should look it up himself and just let him struggle, I guess.

HEARING OFFICER: Well, ma'am, you told him to call a branch manager. He said he couldn't reach that person or an approver. He couldn't reach that person. Why, instead of entering her information, didn't you tell him to contact someone else?

BRIDGETTE CHABOT: I don't know. I'm not the manager at that branch. Me and Tyler are both tellers.

HEARING OFFICER: That's not responsive to my question.

BRIDGETTE CHABOT: I'm sorry.

HEARING OFFICER: That isn't responsive to my question. Can you answer my question?

BRIDGETTE CHABOT: I'm sorry. Could you ask me the question again?

HEARING OFFICER: Sure. So when Tyler told you that he couldn't reach Nadi, that he called two or three times, no one answered. Is there any reason you just used her information as opposed to referred him to call someone else?

BRIDGETTE CHABOT: Yes, I used her information because she had given me consent two days prior to that. For example, I would never use Tracy's employee number because I knew she wouldn't have gotten that email.

HEARING OFFICER: I understand. So if you believe that there was not a requirement to call Ms. Nadi or anyone else that was an

approver before completing the transaction, why did you tell Tyler that he needed to?

BRIDGETTE CHABOT: Well, just to touch base with her, just like I did two days prior to that. I touched base with her just to let her know it was coming, because once she gets the email, she can call us. She'll get an email right away.

HEARING OFFICER: You said you didn't have to do that. You only needed to do that because you didn't have access to her number.

BRIDGETTE CHABOT: Yes, on Tuesday I did that because I didn't remember that the employee numbers are posted at Tracy's desk. But on Thursday, I told him to do it. Just thinking off the top of my head, like, let's touch base with somebody that can approve it. Just because that would be easier. It would be faster and easier to get someone on the line and review it. So while he was calling, I was reviewing it. So when he got someone on the line, I could just tell them, Mr. Lopez is a known customer, etc., but when he called and called and called and they never answered the phone, then I just said, well, I guess we can use her number because she told me two days ago that we could do it. And I actually stated that out loud to Tyler. And then that was it. And he printed the cashier's check and I grabbed it and gave it to Mr. Lopez. Ariana gets that email literally instantly right away, and she could call us, but she did not. And to my knowledge, there was no phone records pulled in the investigation.

HEARING OFFICER: But if your understanding of the policy was that you never had to get an approver's approval to approve a transaction because they could do it after the fact and you only had to

call Ms. Nadi because you needed her number, because you did not realize that it was on your supervisor's desk. And then you had her information on Tuesday, why would you instruct Tyler to call on Thursday because it would be faster if you were already doing the investigation to approve it?

BRIDGETTE CHABOT: Okay. So, yes. So, Tuesday, I called her to touch base with her to approve the approval because I didn't remember she had the employee, and that's what I told him on Thursday. Call her because we need her employee number to do the approval. And I I was not thinking. So I was like, yes, they're posted. I would never remember somebody's employee ID by memory. So I was like, yes, we have it at the desk. At Tracy's desk. So he called three times. Nobody answered. I went to the desk and I was like, here it is, right here. So, you have to have a valid employee number to put in.

HEARING OFFICER: Okay. So, ma'am, why did you testify earlier that you told Tyler the procedure was to call Nadi or another manager?

BRIDGETTE CHABOT: I never told him that was the procedure. I just said try to call. He said, I don't know what to do. And I said, well, try to get a hold of a manager, I guess.

HEARING OFFICER: Okay. So you understood that to be the procedure?

BRIDGETTE CHABOT: No.

HEARING OFFICER: So why would you tell him [inaudible 0:45:13] the procedure?

BRIDGETTE CHABOT: Because we need an employee ID number to do the approval. And at that time, I did not remember that the

employee numbers are actually just posted at Tracy's desk. Like I would never remember somebody else's employee ID.

HEARING OFFICER: So then how did you have her number to use that day?

BRIDGETTE CHABOT: It's posted at Tracy's desk.

HEARING OFFICER: But you said you didn't remember they were at Tracy's desk.

BRIDGETTE CHABOT: Right. So on Tuesday, I got Ariana's verbal consent over the phone, and got her employee number over the phone. This day when he called, and we couldn't get a hold of someone to use an employee ID, I was like, yes, they're posted at Tracy's desk. So on Thursday, that's when we used her number. Because there's no way for me to memorize. Like me personally, I would never remember someone's employee ID. But everyone's employee ID is posted at Tracy's desk for the three years I've worked there.

HEARING OFFICER: Okay. Give me one moment.

BRIDGETTE CHABOT: I just can't remember, because I don't sit at that desk. It's not like visible all the time.

HEARING OFFICER: Okay. Give me one moment, ma'am. So, ma'am, if you believed that you didn't need an approver's approval for the transaction, why have you referenced several times in your written statement to the department and in your testimony today that Nadi didn't make any effort to actually review the transaction before letting you use her approval number?

BRIDGETTE CHABOT: Just because it's relevant to what happened on Thursday.

HEARING OFFICER: Well, if your understanding of the policy was that, you merely needed to ask her for her employee ID number, and that you didn't even have to, if you had it, why would it be relevant whether or not she asked you anything on the 31st?

BRIDGETTE CHABOT: Why would it be relevant? I'm sorry. Say that again, please.

HEARING OFFICER: If you believed that you only needed to get the employee ID number from Nadi on the day in question, why did you go over the details of the transaction to the extent that you did and then you were surprised or you reported to us that Nadi didn't take any steps to verify the transaction?

BRIDGETTE CHABOT: Like I said, using this policy is not a regular. We don't exercise this policy regularly, like on a daily basis. So when I touch base with her, and she didn't review the transaction, obviously that set up a precedent for Thursday where, if she didn't review the transaction, then obviously, it would be okay to use her number. As outlined by the policy, I don't really need to talk to her verbally. It just says that she'll get an email afterwards. So to be honest with you, prior to this, there's no understanding of what the policy is or what is expected of me, how to execute the policy.

I just called her on Tuesday. I just said, it's a regular customer doing business deposit. She said, sure, use my number. Here's my number. I said, okay. Well, I just want to be thorough because I feel like I'm a thorough employee. And she said, okay, no problem. Use my numbers anytime. I trust your judgment. Verbatim. I think

that's what she said. You can use my numbers any time. I trust your judgment is what she said. Verbatim.

HEARING OFFICER: So then why would she have an issue with you using her number on the 2nd?

BRIDGETTE CHABOT: I don't know. She did not contact our branch to review the transaction, so I have no idea. The only thing I could say is that when she gets that email, she can see the notes. So I took responsibility for the investigative part of the transaction. So when I said it was a known customer and just to do my due diligence, following business line of procedures, I checked her signature, but I know who he is. And as we know now, there's no monetary loss to the company. But when I checked all that, I just wrote those things and put my name there on the notes portion because I did the investigative part of the transaction. And when I did that, those notes will be in the email to her.

So I'm not exactly sure why she took issue with it. I don't know. This is my opinion, but she should have called us as soon as she got the email and if she felt like there would be a monetary loss to the company, she should have called us to review the transaction because we have one hour after Tyler printed the cashier's check for us to reverse the cashier's check. But she never called. And in fact, we didn't get an email from the district manager until, I think it was almost the end of the day that day.

HEARING OFFICER: Is there anything else that you'd like to add today that we've not yet discussed about the circumstances leading to the termination?

BRIDGETTE CHABOT: Yes. Just because I think it's relevant. But I do think, in October of last year, I did file a harassment case against Ariana, which she knew about because the HR department had to contact her. So in this instance, I just thought that maybe because she saw my name on the notes, and she escalated it to the district manager and then escalated a falsification of bank records accusation against me, that maybe she did that out of retaliation, which I expressed to the investigator on March 15th when I had my investigative meeting. And he said that he would open a retaliation case and they would do like an investigation. They did not call me to do any part of retaliation investigation until after I was fired, May 9th. They called me May 15th or whatever. And that retaliation case against Ariana Nadi is actually still open to this day. They have not closed it yet. So, I just thought maybe that in my opinion, she thought since my name was on those notes, maybe that was her chance to file an accusation against me because otherwise, she would execute her due diligence as a branch manager and actually call us if she felt like there was going to be any monetary loss because of the transaction. And I guess you can insert there that that's my opinion.

HEARING OFFICER: All right. Anything else that you would like to add?

BRIDGETTE CHABOT: I don't think so. Just one other thing. Sorry.

HEARING OFFICER: Go ahead, ma'am.

BRIDGETTE CHABOT: Just one other thing was that, last year also, I was investigated for a different transaction, and I talked to an

HR person at Wells Fargo. So, I followed my business line of procedures, escalated it. The end of your business line of procedures for a transaction is to escalate it to your next line of authority. So, I escalated it to a banker and she told me to do the transaction. I did it. It wound up being a loss for the company, so I was put on disciplinary action for that transaction last year. HR to Wells Fargo is actually called Employee Relations Consultants.

So I talked to an Employee Relations Consultant, Philip Mayo, on October 14, 2022, and I expressed that I followed the business line of procedures and escalated it to my next line of authority. And he said, no matter if somebody tells you to do something in your cash box, you are solely responsible for what happens in your cash box. So someone can't tell you what to do, like complete a transaction, which I think is relevant here, just because I had confirmed with Tyler on June 7th that there was no disciplinary action for him, whatsoever. And I think they'd coached him on how they want him to use the policy. But they didn't do that until four months after the transaction happened. So anyway, that's just the last piece of relevancy there.

HEARING OFFICER: Okay. Mr. Goode, do you have any questions for the claimant?

JESSE GOODE: No, ma'am. Thank you.

HEARING OFFICER: Ms. McCarthy, turning back to you, the approval policy when the approver is not present is the approval by the approver required before the transaction is approved?

TRACY MCCARTHY: Yes. And actually, I did pull up the original chain of emails. The email that Ariana received stated that stated, initiator Tyler. So it never had Bridgette's information on it. But she then emailed Tyler to ask what was going on and then Bridgette emailed her. But it does specifically state on this, if you did not approve the transaction, contact the branch management. So yes, you do have to contact the approver on each transaction. Because it states, if you approve the transaction, no further action is required. If you did not approve the transaction, contact the branch management.

HEARING OFFICER: And do you know if there have been any circumstances where the claimant approved a transaction and used an employee's credentials without speaking to them first?

TRACY MCCARTHY: Prior to this, not to my knowledge. Typically, there's usually someone here to approve those transactions.

HEARING OFFICER: Does this policy exist for circumstances where there is no one present that's able to approve?

TRACY MCCARTHY: No. You would have to contact someone to have this approval. We have, I believe, eight different branches in the [inaudible 0:57:03]

HEARING OFFICER: Ms. McCarthy, I think maybe my question wasn't clear. So the policy, the approver not present policy, does it exist for circumstances where there isn't an approver present at the branch where the transaction's occurring? Like is that the purpose of the policy?

TRACY MCCARTHY: Could you rephrase that for me?

HEARING OFFICER: Is the purpose of the approver not present procedure to

allow for transactions to occur when there is not an approver at that particular branch?

TRACY MCCARTHY: Yes. I'm sorry. I did not understand.

HEARING OFFICER: And the policy the claimant has provided appears to be an excerpt of the policy itself. Do you have access to the entire approval policy?

TRACY MCCARTHY: I can pull it up, yes.

HEARING OFFICER: Are you able to do that now?

TRACY MCCARTHY: Yes, absolutely.

HEARING OFFICER: Okay. While you're doing that, are you able to answer other questions?

TRACY MCCARTHY: Sure.

HEARING OFFICER: The claimant testified that her limit was $100,000 and the transaction itself for the February 2nd transaction was $156,000. Do you believe that information is correct?

TRACY MCCARTHY: Yes.

HEARING OFFICER: Let me know when you have that policy available.

TRACY MCCARTHY: Sure. Do you want me to send the whole thing to you?

HEARING OFFICER: How long is the policy?

TRACY MCCARTHY: It's pretty long.

HEARING OFFICER: Do you know how many pages?

TRACY MCCARTHY: It's kind of unusual because it doesn't have specific pages, if that makes sense. But it would probably be at least three.

HEARING OFFICER: Okay. And what the claimant has provided is just Section

Four. That addresses, if the approver is not present. Is that contained within the document that you're looking at?

TRACY MCCARTHY: That is contained within the document, yes.

HEARING OFFICER: All right. And is there earlier information in the policy that speaks to the approval process?

TRACY MCCARTHY: Yes.

HEARING OFFICER: Mr. Goode, would you like that document entered in as an Employer's Exhibit?

JESSE GOODE: Yes, ma'am.

HEARING OFFICER: Ms. Chabot, do you have any objection to the entire approval policy coming into the record as Employers Exhibit 1?

BRIDGETTE CHABOT: No, I do not object. You can definitely have that.

EMPLOYER EXHIBIT 1 IS HEREBY ENTERED

(Employer Documents, 3 pages)

HEARING OFFICER: Without objection, it'll be entered in as Employer's Exhibit 1. And Ms. Chabot, I am asking them to submit the full policy just because what you have included is just an excerpt. And I do think that it would be relevant to have all of that information.

BRIDGETTE CHABOT: That is correct. Yes.

HEARING OFFICER: So, Mr. Goode, do you have the appeals help email address?

JESSE GOODE: Yes, ma'am.

HEARING OFFICER: Okay. Ms. McCarthy Can you send that policy to Mr. Goode directly?

TRACY MCCARTHY: Yes.

HEARING OFFICER: All right. And Mr. Goode, can you get that to us by 5:00 p.m. today?

JESSE GOODE: Yes, as soon I get it, I'll reference the appeal number and shoot it on over.

HEARING OFFICER: Perfect. Thank you. It will be entered in with that objection as Employer's Exhibit 1. And Ms. McCarthy, is there anything else that you would like to add today?

TRACY MCCARTHY: Not right off. I will just add the employee ID numbers, and I don't know if this is relevant or not. The employee ID number she's referencing at my desk, those aren't just employee ID numbers. That's information to every branch. The phone numbers to every branch. Who works at every branch. That way there is proper contact information in case they needed to reach out to someone.

HEARING OFFICER: Okay. The purpose of the employee ID numbers being at your desk, is that so employees can approve transactions without the approver being present?

TRACY MCCARTHY: No, absolutely not.

HEARING OFFICER: Is there anything else that you'd like to add?

TRACY MCCARTHY: No, not at this time.

HEARING OFFICER: Mr. Goode, any questions for her?

JESSE GOODE: No, ma'am. Thank you.

HEARING OFFICER: Ms. Chabot, do you have any questions for Ms. McCarthy based upon her additional testimony?

BRIDGETTE CHABOT: No.

HEARING OFFICER: Is there anything else that either party would like to add before we conclude the hearing today, Mr. Goode?

JESSE GOODE: No, ma'am.

HEARING OFFICER: Ms. Chabot?

BRIDGETTE CHABOT: No.

HEARING OFFICER: At this time, having no further questions and taking no further testimony, the hearing is adjourned. The record will close at 5:00 p.m. today for admission of the Employer's Approver Policy and its entirety. Ms. McCarthy, Mr. Goode, please be mindful of that 5:00 p.m. deadline.

JESSE GOODE: Yes, ma'am.

HEARING OFFICER: Thank you both, or thank you all. Have a good day.

JESSE GOODE: Thank you.

TRACY MCCARTHY: Thank you.

BRIDGETTE CHABOT: Bye bye.

HEARING OFFICER: Bye.

[Call disconnected]

[Recording ended]

HEARING CLOSED

CERTIFICATE

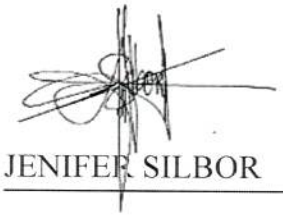
This is to certify that this is a copy of the proceedings held in a hearing before, Administrative Hearing Officer, for the South Carolina Department of Employment Workforce, in the matter of Bridgette Chabot, Claimant and Wells Fargo & Company Inc., Employer on June 27, 2023, which proceedings were phonographically recorded, transcribed and herein appear.

JOSE BEGASO
Transcriptionist
Capital Typing

Williston, SC
October 3, 2023

CERTIFICATE

This is to certify that this is a copy of the proceedings held in a hearing before, Administrative Hearing Officer, for the South Carolina Department of Employment Workforce, in the matter of Bridgette Chabot, Claimant and Wells Fargo & Company Inc., Employer on June 27, 2023, which proceedings were phonographically recorded, proofread and herein appear.



JENIFER SILBOR
Editor
Capital Typing

Williston, SC
October 3, 2023

South Carolina
Department of Employment and Workforce

Exhibit F

23456794

Original

BRIDGETTE M CHABOT
211 BITTERSWEET LN
MYRTLE BEACH SC 29579-4130

Decision Date:	05/30/2023
Mailing Date:	05/30/2023
Effective Date:	05/07/2023
Type:	DC36
Category:	Company Policy Violation
Benefit Year Ends:	05/04/2024
RE:	WELLS FARGO & [redacted]
Claimant ID:	[redacted]
SSN:	
WBA:	$326.00
RBA:	$0.00

DECISION

You are held ineligible for benefits from 05/07/2023 to 09/23/2023.

DETERMINATION REASON

You were discharged from your job with your most recent bona fide employer for violation of company policy. Policies violated were not unreasonable, and you did have opportunity to have knowledge of the company policies. Failure to comply with company policies was contrary to the employer's best interests. You were discharged for misconduct in connection with the work under the South Carolina Code Section 41-35-120(2)(a). You were discharged for violating the employers accurate records and disclosures policy.

CONCLUSION

You have not met the eligibility requirements of the law, benefits are denied. You are disqualified for 20 weeks. Your maximum benefits are also reduced by 20 times your weekly benefit amount.

MONETARY INFORMATION

Weekly Benefit Amount	Maximum Potential	Less Reduction Of	Net Total Benefits	Benefit Year Ends
$326.00	$6,520.00	$6,520.00	$0.00	05/04/2024

UI Claims Adjudicator

IMPORTANT: This determination will be the final decision of the Department unless you file an appeal setting forth in detail the grounds for appeal by 06/09/2023. Appeals may be filed by mail addressed to the "Appeal Tribunal, Post Office Box 995, Columbia, SC 29202," or by fax to 803-737-0287, or via the CSS or ESS portals using the "Request Appeal" button. NOTE: UPLOADING DOCUMENTS TO THE PORTALS WILL NOT BE ACCEPTED AS AN APPEAL. For additional information on filing an appeal, contact the Appeals Department at 803-737-2520 or visit our website at https://www.dew.sc.gov/individuals/appeals.

SEE FURTHER EXPLANATIONS OF THE LAW ON PAGE TWO (2) OF THIS FORM

South Carolina
Department of Employment and Workforce

Exhibit F

EXPLANATION OF DETERMINATION

South Carolina Employment and Workforce Law provides varying penalties for a claim that does not meet the requirements of the law.

The term "bona fide employer" means the employer with whom the claimant last earned at least eight (8) times the weekly benefit amount.

SECTION 41-35-110 provides that a claimant is eligible for benefits for any week only if the week is claimed according to the regulations, and the claimant has registered and continued to report to an employment office for work as required. Additionally, a claimant must be physically able to work at his usual occupation which prior training and experience show him to be qualified. Also, a claimant must be available for work, which means being ready, able, and willing to accept suitable work, and that personal circumstances would not prevent him from accepting such work.

No weeks of unemployment benefits will be paid for weeks for which the claimant is held to be unavailable. The claimant should call 1-866-831-1724 if the condition which caused the unavailability changes.

SECTION 41-35-120(1) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant left work without good cause connected with the employment. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit of the claim.

SECTION 41-35-120(2)(a) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for misconduct connected with the most recent work. The disqualification shall begin on the effective date of the claim and shall continue for twenty weeks, with a corresponding reduction of the claimant's benefits to be calculated by multiplying the weekly benefit amount by twenty. Misconduct includes deliberate violations or disregard of standards of behavior the employer has the right to expect, or carelessness or negligence of such degree or recurrence as to show an intentional and substantial disregard of the employer's interest or the claimant's duties and obligations to the employer.

SECTION 41-35-120(2)(b) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for cause, other than misconduct, connected with the most recent work. The disqualification shall begin on the effective date of the claim and shall continue for not less than five nor more than nineteen weeks, with a corresponding reduction of the claimant's benefits to be calculated by multiplying the weekly benefit amount by the number of weeks of the disqualification.

SECTION 41-35-120(3) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for illegal drug use. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

SECTION 41-35-120(4) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant was discharged for gross misconduct. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

SECTION 41-35-120(5) provides that a claimant shall be disqualified from benefits if the Department finds the claimant failed without cause to either apply for suitable work when directed by the Department or to accept available suitable work. The disqualification shall begin on the effective the week the failure occurs and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

SECTION 41-35-120(8) provides that a claimant shall be disqualified from benefits if the Department finds that the claimant retired voluntarily from the most recent work. The disqualification shall begin on the effective date of the claim and shall continue until the claimant returns to work and earns at least eight times the weekly benefit amount of the claim.

If you are still unemployed at the end of a period of disqualification or believe you have met the requalification requirements imposed, you may reopen your claim by reporting to the local unemployment office on the earliest possible date following the end of the disqualification or after meeting the earnings requirement.

FOR ADDITIONAL INFORMATION OR QUESTIONS PLEASE CONTACT US AT 1-866-831-1724.

Exhibit F

Personal Information

Claimant Id:	[redacted]		
Date of Birth:		Other Last Name Used (1):	
First Name:	BRIDGETTE	Other Last Name Used (2):	
Last Name:	CHABOT	Other Last Name Used (3):	
Middle Initial:	M	Gender:	Female
Suffix:		Mothers Maiden Name:	

Address Information

Country:	USA		
Mailing Address, if different from residential:	211 BITTERSWEET LN	Mailing Address City:	Myrtle Beach
Mailing Address State:	South Carolina	Mailing Address Zip:	29579
Residential Address Country:	USA		
Residential Address:	211 BITTERSWEET LN	Residential Address City:	Myrtle Beach
Residential Address State:	South Carolina	Residential Address Zip:	29579
Closest Employment Services Office	Coastal/Conway	Commuter:	

Contact Information

Primary Phone:	240-626-7543 Ext :	Alternate Phone:	Ext:
Cell Phone:	240-626-7543	Fax Number:	
E-mail Address:	bridgettechabot@gmail.com	Preferred Contact Method:	E-mail
I wish to receive text alerts on important information on my unemployment claim:	Yes		

Demographic Information

[redacted]

Eligibility Questions

Indicate from what location you are filing your claim	Home
Have you applied for or are you receiving unemployment benefits from another state other than SC?	No
Has all of your employment been in a state other than SC since 11/09/2021	Yes
Has any of your employment been in a state other than SC since 11/09/2021	
Have you served in the Military since 11/09/2021	No
Are you currently in the State of SC	
Have you been employed as a civilian by the Federal Government since 05/09/2021	No

Exhibit F

Employability Questions

Are you currently self-employed or do you earn income on a commission basis	No
Do you have plans to become self-employed or earn income on a commission basis	No
Do you have any known medical condition that prevents you from being mentally and physically able to perform work in a job that you have experience or training	No
Are you currently enrolled in school or in training	No
Are you available for full-time work	Yes
Are you available for part-time work	

Employers - Regular

Employer Name	Address	Dates of Employment	Type of Employment
WELLS FARGO &COMPANY INC, DBAWELLS FARGO BANK, N.A.	PO BOX 7340 GARDEN CITY 11530	01/27/2020-05/09/2023	Full Time

Separation - Regular

Employer Name	WELLS FARGO &COMPANY INC, DBAWELLS FARGO BANK, N.A.
Reason Employment ended:	I was fired, terminated, or discharged from the job.
If Quit or Discharge select the reason why?	Falsification of Records
Do you think you will be returning to work for this employer	No
If yes, what date do you think you will return to work (best guess):	
State where work was performed:	South Carolina
City where work was performed:	N Myrtle Beach
Primary Occupation with this employer:	Tellers
Are you an owner, corporate officer, or stakeholder of this employer?	No
What were your total earnings with this employer from	14243.0
What are your gross earning for your last week of work	93.0

Other Separation

Have you applied for Workers' Compensation benefits within the last year or workers compensation are you receiving Workers' Compensation benefits at this time?	No
Are you or will you receive pension or retirement pay (other than Social Security)?	No
Are you or will you receive vacation pay, severance pay, military accrued leave pay or other separation pay?	No
If you are eligible to receive benefits, would you like Federal Income Tax withheld from your benefits?	Yes
If you are eligible to receive benefits, would you like State Income Tax withheld from your benefits?	Yes
Do you have a definite return to work date or will start a new jobfor an employer you have not told us about?	No
If yes, what is the name of the employer?	
If yes, what is your return to work or start date?	
Preferred Payment Method	Direct Deposit

Benefits Payment Method

Name of Financial Institution	[redacted]
Financial Institution Routing number	
Account Number	

Exhibit F

Work Search

What is your lowest Rate of Pay you will accept for the type of work you are seeking?	$21.00 per Hour
Are tool, licenses, or permits required for the work you are seeking	No
If yes, do you have the required tools, licenses, or permits to perform the work you are seeking	

Military/Veteran Information

Are you a veteran?	No
Is your spouse a veteran?	No
Is your spouse a veteran killed in active duty?	
Is your spouse a deceased veteran who had a total disability?	
Is your spouse a service member who is a MIA or POW?	
Is your spouse a veteran who had a total (100%) disability rating from the VA?	
Were you awarded any campaign badges, ribbons or decorations?	
If yes, please mention	
Have you worked on a farm?	No
Did you earn at least half of your last 12 months income on a farm?	
Were you employed all year on a farm?	
Did you travel to work?	
Did you work at least 25 days on a farm?	
Have you worked in a food processing plant?	No
Did you earn at least half of your last 12 months income in food processing?	
Were you employed all year in food processing?	
Did you travel to work?	
Did you work at least 25 days in food processing?	
Do you have a valid SC driver's license?	Yes
Please provide your driver's license number as it appears on your driver's license	[redacted]
Please provide your weight as it appears on your driver's license	
Driver's license class	D Regular Operator License
Commercial driver's license classes	None
Commercial driver's license restrictions	None
Do you have State Identification Card issued by SCDMV?	No
If yes, Please Provide you State Identification number	

Job Suitability Counties

Select upto 6 counties where you are willing to work:

HORRY

Job Suitability Experience

Are you willing to look for other types of work?

Exhibit F

Years of Training:	

Secondary Choice

Kinds of Jobs Seeking / ONET?:	Tour Guides and Escorts
Years of experience:	02
Years of Training:	

Last Job Information

How much did you earn on your last job?:	45000.0
Unit of pay:	Year
Travel Miles:	6-10

Location

Are you willing to relocate?:	No
Are you willing to travel at least the same distance as you last traveled to your last job?:	Yes
Your transportation methods:	Automobile
If offered a job, or if recalled from a layoff, are you available for work?:	Yes
If offered a job, or if recalled from a layoff, would the lack of childcare or dependent care make you unable to work?:	Yes

Job And Availability Schedule

Available Time (Start Time - End Time)	Available Days
8:30 - 17:15	Monday Tuesday Wednesday Thursday Friday
Are you willing to work the same hours/shifts/days you worked on your last job?	Yes

Date Completed: May 09, 2023 12:49 PM

South Carolina
Department of Employment and Workforce

Exhibit F

23370218

Claimant Name: BRIDGETTE M CHABOT
Claimant Party ID: [redacted]
Issue ID: 13514253

Employer Name: WELLS FARGO & COMPANY INC

User ID: I

Fact Finding Questions	Responses	
I certify that the information I am submitting to the South Carolina Department of Employment and Workforce is true and accurate to the best of my knowledge. I understand any individual found to have submitted fraudulent information to obtain Unemployment Benefits may be subject to penalties of law - up to and including FELONY prosecution.		
I certify, understand, and acknowledge.	Yes	
You indicated that your separation from WELLS FARGO & COMPANY INC was due to falsification of records and/or documents.		
Is this the correct separation reason?	Yes	
What date was your first day of work?	01/27/2020	
What date was your last day of work?	05/09/2023	
What date were you discharged?	05/09/2023	
Who discharged you? Name:	Tracy McCarthy	
Job Title:	Branch Manager	
Did your discharge have a financial impact on the employer?	No	
Was there a final incident that caused you to be discharged?	Yes	

South Carolina
Department of Employment and Workforce

Exhibit F

What date was the final incident?	02/03/2023	
Do you know why there was a two or more week delay between the final incident and the day you were discharged?	Yes	
Why was there a delay between the final incident and the day you were discharged?	A branch manager for another branch (not my manager) filed "falsifying bank records" on me even though i followed policy and procedure. (I do still have an open retaliation case against that manager.) And they took it to investigation. I was interviewed internally and today they said I was fired for it.	
What was the final incident?	My manager and the person who was supposed to be in charge, a banker, were both gone on vacation at the same time (even though this is against the district managers policy) So there were no managers present in the bank. A regular known customer came in to get a large cashiers check of $156k which no one in the branch could approve. I followed policy and procedure for using the next branch managers numbers to approve and print the transaction.	
What records did the employer state you falsified?	Other	
Please explain what records the employer stated were falsified.	Approval for a Cashiers Check..	
Did you falsify the records the employer said you did?	No	
Had you been previously warned for falsifying records?	No	

South Carolina
Department of Employment and Workforce

Exhibit F

Does the employer have a policy regarding falsification of records?	No	

By submitting this form, you confirm these are your own answers to the best of your knowledge.

Date Completed: May 9, 2023

South Carolina
Department of Employment and Workforce

Exhibit F

23414760

SIDES Response Cover Page

Claimant Details

SSN: [redacted]
Claimant Last Name: CHABOT

Employer Details

EAN: [redacted]
Employer Name: WELLS FARGO & COMPANY INC

Claim Details

Claim ID Number: 3452133
Sep Notice Receipt Date: 05/09/2023
Claim Effective Date: May 7, 2023 12:00:00 AM

Separation Details

Issue ID: 13514253
Separation Reason: Fired/Discharged

Exhibit F

Name: CHABOT, BRIDGETTE M
SSN: [redacted] Due: 05/19/2023

Separation Information

Confirmation

Date/Time Submitted	**05/19/2023 02:15:34 PM EDT**	Record GUID	**d7b8 144e ab5f 43e3 a617 4495 7b0a 2873**

Claim Detail

ClaimEffective	**05/07/2023**	Claim Number	**3452133**
		Request	**05/09/2023**

_X_ I acknowledge the state's request for additional information.

Employer

Employer	**WELLS FARGO & COMPANY INC**
SEIN	[redacted]

Employment Information/Separation Information

Employer's reason for claimant's separation	**Fired/Discharged**
Why was the claimant discharged?	**Failed to Follow Instructions/Policy/Contract**
Claimant's job title	**TELLER**
What was the claimant's first day of work?	**01/27/2020**
What was the last day claimant performed work?	**05/09/2023**
Did the claimant become separated on the last day they performed work?	**Yes**

Separation Information/Discharge - Failed To Follow Instructions/Policy/Contract

Final Incident

What was the date of the final incident?	**05/09/2023**
Describe in detail the final incident that caused the discharge.	**Investigations found this to be substantiated at the transaction approval level. The teller was called over to another teller's workstation to approve a transaction. Teller was not able to get an approver so she entered in "Approver not Present" into the system and selected a branch manager that had| Investigations found this to be substantiated at the transaction approval level. The teller was**

Exhibit F

Name: CHABOT, BRIDGETTE M
SSN: [redacted] Due: 05/19/2023

called over to another teller's workstation to approve a transaction. Teller was not able to get an approver so she entered in "Approver not Present" into the system and selected a branch manager that had| The Teller was previously placed on Formal for operating loss due to a failure to follow proper procedures or policies in the past 12 months. The teller was terminated for dishonesty/fraud-other on 05/09/23 by Tracy McCarthy.

Violate Company Policy

Did the claimant violate company policy?	**Yes**
Was the claimant aware of the policy or expected behavior?	**Yes**
How was the claimant informed of the policy or the expected behavior?	**Both**

Who Discharged

Who discharged the claimant?	**Tracy Mccarty**
What is the job title of the person?	**Branch manager**

Prior Incidents

Were there prior incident(s)?	**No**
Enter any additional information regarding the reason for discharge for failure to follow instruction/policy/contract. For example, specifically what instructions/policy/contract did the claimant fail to follow?	**The claimant was discharged for violation of a reasonable and known policy.**

Weeks and Wages

Are total earned wages available for[Dates Unknown]	**Wages are available**
Total wages earned between[Dates Unknown]	**$34,654.62**

Payment After Separation

Total gross wages earned since 05/07/2023?	**$132.18**
Total hours worked since 05/07/2023?	**7**
Did or will the claimant receive any compensation on or after the last day of work (excluding wages for hours worked)?	**No**
Is or will the claimant receive a company pension and/or 401K disbursement?	**Unknown**

Exhibit F

Name: CHABOT, BRIDGETTE M
SSN: [redacted] Due: 05/19/2023

Documentation/Attachments

Do you have any attachments supporting your response? **No**

Preparer

Prepared by	**Third Party Administrator**	Company Name	**TALX UCM Services, Inc.**
Preparer Name	**Missy Wilson**	Job Title	**Manager, Claim Services**
Phone	**(800) 829 - 1510**	Email	**melissa.wilson@equifax.com**

Optional not addressed

Corrected Employer Name

Corrected FEIN

Corrected SEIN

TPA/Employer Representative receiving this request DOES NOT represent this employer (Not Checked)

PEO receiving this request DOES NOT represent this employer (Not Checked)

Corrected SSN

Corrected Claimant Name

Claimant did NOT work for this employer (Not Checked)

Claimant was a 1099 or contract employee (Not Checked)

Employer is a Temporary Staffing Agency and the claimant was working a temporary assignment (Not Checked)

Employer believes this is a fraudulent claim (Not Checked)

Was this seasonal employment?

Is (or was) the claimant receiving workers' compensation?

Fax

Exhibit F

EQUIFAX

TALX UCM SERVICES

Fax Transmission

To:

Shannon

(843) 953-8489

From:

Jan Green
TALX UCM Services Inc
Fax: (800) 259-3145
Ph: (833) 946-0624

May 25, 2023

Subject
RE: BRIDGETTE CHABOT SS[redacted]

Message:
Please see attached on SS[redacted]

Exhibit F

EQUIFAX

TALX UCM SERVICES

May 25, 2023

FAX COVER SHEET

FAX: (843)953-8489

Re: BRIDGETTE CHABOT
SS: [redacted]

Account [redacted]
Employer: WELLS FARGO BANK, NA

Shannon:

Q: Please provide a copy of the policy and claimant's signed acknowledgement.
A: Please see attached policy.

If you have any questions or problems, please contact me at (833) 946-0624, ext. 3463, fax (800) 259-3145 or you can reach me via email at jan.green@equifax.com.

Sincerely,

Jan Green
Unemployment Insurance Consultant

ATTACHMENT

Exhibit F

---------- Forwarded message ---------
From: <Tracy.Mccarthy@wellsfargo.com>
Date: Tue, May 23, 2023 at 5:20□PM
Subject: [IE] RE: Reply By: 05/25/2023 Unemployment State Call on BRIDGETTE M CHABOT, 001908801 Inhouse: WY40 Loc: 144781 UNIDENTIFIED
To: <jan.green@equifax.com>

Page 17 of the Code of Ethics-

Accurate records and disclosures

Wells Fargo and its employees must follow applicable accounting standards, policies, procedures, internal controls, and legal requirements. The company is committed to accurate, timely, and clear disclosures to regulatory authorities, customers, shareholders, and the public.

Employee responsibilities include:

- Never falsifying data or information.
- Maintaining accurate data or information.
- Accurately recording all payments to, and business transactions with, or conducted by third parties.
- Timely reporting of an error in any of our books or records.
- Obtaining proper authorization or consent for, and never falsifying or improperly altering, legal documents, company forms, applications, or agreements.
- Never signing a blank or incomplete document or asking a customer or vendor to do so.
- Following records retention guidelines and complying with legal hold notices as appropriate.
- Processing all expenses accurately, timely, and through required channels, reviewing expenses for adherence to policies; and ensuring approvals are provided by someone with the proper authority.
- Notifying Regulatory Relations as appropriate of any government or regulatory agency reque

Tracy McCarthy

Branch Manager

Wells Fargo Bank N.A.|3910 Hwy 17 S.|North Myrtle Beach SC 29582

MAC D6359-010

Tel 843-272-3461| Fax 843-361-3589

South Carolina
Department of Employment and Workforce

Exhibit F

Claimant Name: BRIDGETTE ICHABOT
Claimant Party ID: [redacted]
Issue ID: 13514253

Statements

Employer: (IWF:SMOUNTS @ 05/23/2023 03:03:02 PM) Equifax, (800) 829-1510,
Requested policy violated, and prior warnings from the employer. Deadline 5/25/2023 @ 3:02 PM

Approvals and Overrides
1 message

Tracy.Mccarthy@wellsfargo.com <Tracy.Mccarthy@wellsfargo.com>
To: jesse@thegoodelawyer.com

Tue, Jun 27, 2023 at 12:42 PM

Procedures: Branch Banking

View Bookmarks

Approvals and Overrides – Teller - PR2321

Summary

Request or provide a teller transaction approval or process an assisted approval, self-approval, teller override or self-override on the teller system.

Understand the rules

- When a transaction review or approval is required:
  - Inform the customer when additional time or assistance is required to review the transaction.
  - Transaction approvers: Introduce yourself to the customer and explain your role when you are asked to review a transaction or request.
- Before attempting to approve or obtain approval for a transaction, always complete a review of all transaction items, all system warning messages, and the Risk Evaluation Tool, when required.
- When a transactional exception is being approved (for example, waiving the identification requirement for a transaction), the exception must be documented as follows:
  - On the approval screen in the Comments field.
  - When the Approval screen is not available, document the transaction exception on the actual item and scan or re-scan into the teller system to capture the approval.

Notes:

  - Approvers must not make exceptions to transactions they are processing (no self-approvals are permitted).
  - Only branch management or regional employees may approve transactional exceptions.
  - Transactional exceptions cannot be made for Bank Secrecy Act (BSA) regulatory procedure requirements. These requirements ensure compliance with legal and regulatory requirements.
  - **Item cashing transactions only:** Select the **Other** approval reason option when approving a transactional exception.
- Transaction approval or reference codes obtained from another department (for example Treasury Management Client Services (TMCS) or The Private Bank (TPB) must be documented in the Comments field on the approval screen (for example, TPB code AB12345).

Related Procedures:
  - Risk Evaluation: Deposits
  - Risk Evaluation: Foreign Currency Orders, Item Cashing, and Negotiable Instruments
  - Reference: Internal Controls - Transactional Safeguards

References:

- Prevent losses with a risk evaluation

- System Messages Job Aid
- Transaction Approval Guide
- Branch Banking De-escalation Guide

When a transaction approver or reference code is provided by a non-Branch Banking employee (for example, The Private Bank) for a deposit, item cashing, purchase bank check, or debit memo post transaction, follow the steps outlined below:

Two separate approvals are required for transactions that require an approval or reference code from another line of business (for example, TPB or TMCS):

- **Other line of business approval or reference code:** This is documented in the Comments field on the Approval screen.
- **Transaction approval:** From a Branch Banking employee (listed on the Approver drop-down menu or selected from the Search for Approver field on the approval screen).

Notes:

- The teller system will only allow Branch Banking employees with the appropriate transaction approval authority on Banker Profile to approve deposit, item cashing, purchase bank check, branch settlement, and debit memo post transactions.
- Do *not* attempt to use the employee from the other line of business (for example TPB or TMCS) as the approver on the teller system.

1. Obtain an approval or reference code by calling the proper department or other line of business (for example TPB or TMCS).
2. Document the code in the Comments field on the approval screen (for example, TPB Approval code AB12345).

   Item cashing transaction only: Select the Line of Business Approval Code approval reason option when an approval or reference code was provided by another line of business.
3. Obtain a transaction approval from a Branch Banking employee (for example, a branch manager or branch operations manager) with the appropriate transaction approval authority in Banker Profile, as outline within this procedure.

   For transactions above the branch employees' approval limits, obtain approval and an employee ID from a district manager, regional services consultant, or above with the appropriate transaction approval authority in Banker Profile.

   Note: Do *not* enter the other line of business employee's information (for example, the Private Bank Service Team agent) in the Search for approver field. The other line of business approval or reference code is documented in the Comments field.

Approver: Provide transaction approval

1. If you have the authority to approve transactions and this transaction is within your authority limit on Banker Profile, go to the next step.

   If not, do *not* approve the transaction. Direct the transaction to an approver with the appropriate authority on Banker Profile for review and approval. *This procedure is complete.*

2. If you are willing to accept full responsibility and approve the transaction, go to the next step.

   If not, tell the customer you cannot complete the transaction. *This procedure is complete.*

3. If you are at the Teller's workstation, type your User ID and password on the approval screen.

   Item Cashing (T100) transactions: Select all applicable approval reasons from the drop-down menu.

Employer Exhibit 1
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Exhibit F

Note: Comments are required when the *Line of Business Approval Code* or *Other* approval reason options are selected.

4. If you are not present, have the teller complete the following action based on the transaction type.

Transaction type	Action
Deposit (T200 & T207), Item Cashing (T100), Purchase Bank Check (T400), Branch Settlement (T500), and Debit Memo Post (T71)	Instruct the teller to: a. Type your employee ID number in the Search for Approver field and select **Go**. b. Select the **Approver not present** checkbox. c. **Item Cashing (T100) transactions**: Select all applicable approval reasons from the drop-down menu. *Note:* Comments are required when the *Line of Business Approval Code* or *Other* approval options are selected. d. Select **Complete.** The approver will receive an automatically generated email documenting the approval.
All other transactions	Instruct the teller to: a. Type their User ID and password. b. Select **Override reason 1 - Approval given by (approver's name and/or ID)**. c. Type your first and last name in the *Comments* field as the approver (do *not* use User ID, Employee ID, initials, or nicknames).

Teller: Obtain approval or complete self-override

Used for all transactions except deposits, item cashing, purchase bank check, branch settlement, and debit memo post which are covered in Teller: Process a self-approval and Teller: Process an assisted approval sections.

1. If the transaction is within your authority limit and you are willing to accept full transaction responsibility, go to the next step. Do *not* decline a transaction without a transaction approver's review.

   If not, request an approval from an employee with transaction approval authority.

   - If approved with approver present, have the approver type their User ID and password on the approval screen. *This procedure is complete.*
   - If approved with no approver present, go to the next step.
   - If not approved, do *not* complete the transaction. Tell the customer the transaction cannot be completed. *This procedure is complete.*

1. Type your User ID and password.
2. Select the appropriate override reason.

Employer Exhibit 1
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Exhibit F

Override reason	Override reason description
1 – Approval given by (approver's name and/or ID)	An approver with the appropriate authority limit provided verbal approval; however, the approver is not physically present or is unable to type their User ID and password on the approval screen. Comments are required to document the following: • The approver's first and last name (do *not* use User ID, Employee ID, initials, or nicknames). • Any approval codes obtained from other departments (e.g., Treasury Management Client Services (TMCS), The Private Bank)
3 – Positive Pay Payee Validation	• The transaction is within your authority limit. • All warning messages are reviewed. • The payee displayed on the system matches the payee on the check presented.
4 – Other	• The check presented is on the list of approved Check Cashing Agreements. *or* • *All* of the following criteria are met, and you are accepting full responsibility for the transaction: o Do *not* use this option without the approving employee present. See Override reason, *1 - Approval given by (approver's name and/or ID)*. o The transaction is within your authority limit. o All system warning messages are reviewed. o Risk Evaluation review is completed. o Comments are required to document reasons for the self-override and any approval codes from other departments (e.g., TMCS, The Private Bank).

Teller: Process a self-approval

Used for deposit, item cashing, purchase bank check, branch settlement, and debit memo post transactions only.

1. If you are willing to accept full transaction responsibility and the transaction amount is within your authority to self-approve, go to the next step.

   If not, change the Approval Type to **Assisted** and request an approver transaction review. Go to the Teller: Process an assisted approval section.

2. **Item Cashing (T100) transactions:** Select all applicable approval reasons from the drop-down menu.

Employer Exhibit 1 Exhibit F
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Note: Comments are required when the *Line of Business Approval Code* or *Other* approval reason options are selected.

3. Select **Complete**.

Teller: Process an assisted approval

Used for deposit, item cashing, purchase bank check, branch settlement, and debit memo post transactions only.

1. Direct the transaction to an approver for review.
2. If approved, go to the next step.

   If not approved, do *not* complete the transaction. Tell the customer the transaction cannot be completed. *This procedure is complete.*
3. If the approver is present at the teller's workstation, select their name from the Select Approver drop-down menu.

   a. If it does *not* display, type their User ID in the *Search for Approver* field, and select **Go**.

   b. Instruct the approver to type their User ID and password on the approval screen.

   Item Cashing (T100) transactions: Select all applicable approval reasons from the drop-down menu.

   Note: Comments are required when the *Line of Business Approval Code* or *Other* approval reason options are selected.

   c. Select **Complete**.
4. If the approver is not present:

   a. Type their employee ID in the Search for Approver field and select **Go**.

   b. Select the **Approver not present** checkbox.

   c. **Item Cashing (T100) transactions**: Select all applicable approval reasons from the drop-down menu.
   Note: Comments are required when the *Line of Business Approval Code* or *Other* approval reason options are selected.

   d. Select **Complete**. The approver will receive an automatically generated email documenting the approval.

Item cashing approval reasons

When completing a self or assisted-approval for item cashing transactions, **all applicable** transaction-related risk-based decision reasons **must** be selected from the drop-down menu on the approval screen.

References:

- Transaction Approval Guide
- Risk Evaluation Tool
- Reference: Internal Controls - Transactional Safeguards
- Declining over-the-counter transactions, new accounts, and wire

Reason	Description

Employer Exhibit 1
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Exhibit F

Account History	No Stops signs are present when account details reviewed. Use the Risk Evaluation Account Detail section in the teller system, when possible. Account details should include: • Account opened more than 12 months • No overdrafts in last 12 months • Average 12-month balance is greater than transaction amount • No holds/pledges • No return deposit/cashed items
Customer Relationship	*Note:* Ensure the customer has been properly identified and authenticated to reduce the risk of customer impersonation fraud. The customer record indicates the customer has an extensive relationship with the bank (for example, Affluent, The Private Bank (TPB), High Value).
Item Review	No stop signs are present when completing an item review. *Note:* Even if you are positive of the customer's identity, review the transaction items to ensure the individual is the intended payee, the items meet negotiability requirements, and have proper endorsements. • **Pre-printed checks/items:** No signs of counterfeit or alteration • **Counter withdrawal (DDA/SAV/Line of credit advance):** No signs of customer impersonation *Reference:* Detecting withdrawal fraud Actions should include: • Review companion items in OIB. *Reference:* Using Operations Image Browser to view checks, deposits and statements • **Items $5,000 or greater:** Verify issuance or funds with maker or drawee bank. *References:* ○ Item verification contact list ○ Transaction Fraud Support (TFS) Quick Reference Guide • Verify security features using resources located on the Fraud Awareness and Loss Prevention website > General Resources > Security Features. • Endorsement is substantially similar to the payee name and account title.
Line of Business Approval Code	Either of the following apply: *Note:* The code received from the other line of business *must* be documented in the approval screen *Comments* field (for example, *Approval code 12345 – TPB* or *Reference code 98765 - TFS*).

Employer Exhibit 1 Exhibit F
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	• **Other line of business:** The account is owned by another line of business (such as TMCS or The Private Bank) and an approval or reference code was obtained for this transaction. *or* • **Transaction Fraud Support (TFS):** The validity of the transaction has verified by TFS, and they provided a reference number. *Note:* Do *not* select the *Line of Business Approval Code* reason when TFS was unable to verify the validity of the item. *References:* ○ Fraud and Forgery Claims for Unusual Transactions or Account Activity procedure ○ Transaction Fraud Support (TFS) Quick Reference Guide
Signature	A verification of the maker signature, presenter's endorsement, or both as applicable (using signatures on file when possible) was completed.
Transaction History	No Stops signs are present when reviewing the Customer/Transaction history section of the Risk Evaluation screen. History details include: • No recent unusual activity • No same day transactions • Account is not or was not recently inactive (last 90 days) • Multiple ATM deposits have not been made • Transaction follows the customer's typical history (not out of-pattern) • No changes on profile in the past 90 days on the Customer Event History (CEH) screen (for example, phone number or address change).
Known Customer	No longer used. Authentication is documented on the identification screen.
Other	Branch management or above has approved a transactional exception. Document a complete description of the reason used, including the approver, in the Comments field on the approval screen. For example, *John Manager waived the identification requirement*. *Notes:* • When additional description is needed that will not fit in the Comments field: a. Document a short description of the transactional exception in the Comments field. b. Completely document the transaction exception on the actual item. c. Scan or re-scan the item into the teller system to capture the written comments. • Approvers must not make exceptions to transactions they are processing (no self-approvals are permitted).

Employer Exhibit 1
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Exhibit F

- Only branch management or regional employees may approve transactional exceptions.
- Transactional exceptions cannot be made for Bank Secrecy Act (BSA) regulatory procedure requirements. These requirements ensure compliance with legal and regulatory requirements.
- Inappropriate approval comments that must not be used include, but are not limited to, *over teller limit*, *within approved limits*, or *approved*.

Add a transaction approver to the drop-down menu

For deposit, item cashing, purchase bank check, branch settlement, and debit memo post transactions only.

Branch Operations Manager, Branch Manager (or delegate) or above: Complete the following to add a transaction approver who works at multiple locations to the **Select Approver** drop-down menu on TellerView.

Note: Unless added to the additional AU, a transaction approver's name will not automatically display in the **Select Approver** drop-down menu at any AU other than their home branch.

1. Access Banker Profile through Branch Portal > Operations & Reporting > Authority & Controls section > Banker Profile.
2. Select the employee's profile.
3. Select the **Contact** tab.
4. Select **New.**
5. Select the following:
    - Contact Category: **TRANSACTION**
    - Contact Type: **TRANSACTION APPROVER**
6. Select **Add**.
7. Enter the branch AU and select **Search**. Select the appropriate branch AU and select **Add**.

    Note: If the transaction approver needs to be added to additional branch AUs, repeat step 7.

Revision History prior to 2021

Dec 11, 2020

Clarified that tellers must obtain an Assisted Approval regardless of their Item Cashing Transaction limit.

Nov 12, 2020

◦Added:

▪ Item cashing approval reason codes

▪ Off-us check cashing assisted-approval requirements for non-customers and non-DDA account holders

◦Revised SVT and Team member.

◦Clarified that the Risk Evaluation Tool is completed when required prior to providing a transaction approval.

Aug 3, 2020

Revised to simplify content and improve readability.

Exhibit F

Jul 17, 2020

Jun 16, 2020

Revised step number.

Jan 25, 2019

Added Approver's name and/or ID required to Override Reason 1.

Nov 30, 2018

Revised:

◦Broken link

◦Revised text for clarity

May 15, 2018

Clarified the transaction approvers first and last name must be documented on SVT.

Oct 31, 2017

Created new procedure to document the transaction approval process on SVT transactions.

Revision History

03/22/23Revised link address and title to Transaction Fraud Support (TFS) Quick Reference Guide.

02/22/23Added Transaction exception requirements.

Revised:
- The Before you begin section title to Understand the rules.
- The Item Cashing Approval Reasons.

10/24/22Added:
- Branch Settlement (T500) to the TMA approval transaction list.
- Standardized transaction approval guidance verbiage.
- Added links to the Transaction Approval and de-escalation guide.

Clarified:
- Approval process for accounts with other lines of business (for example, The Private Bank).

08/22/22Update to job titles per HR Workday change.

06/14/22Revised job titles per HR Workday change.

04/01/22Updated the link to the definition of a known customer.

03/16/22Glossary link and administrative field updates.

12/08/21Added:
- New section: Adding a transaction approver to the drop-down menu for Deposit, Item Cashing, Purchase Bank Check and Debit Memo Post transactions.
- Purchase bank check transaction for a branch banking employee approval when an approval code is obtained from another department or from an approver who is not present.
- Reference links to: PR2021, PR2005, Prevent losses with a risk evaluation and System Messages Tool

10/27/21- Completed comprehensive review.
- Revised link to Item cashing approval reasons

Employer Exhibit 1
Page 10 of 10
Exhibit F

06/25/21Added system requirement for deposit item cashing and dep item memo post for a branch banking employee approval when an approval code is obtained from another department.

05/27/21Removed Teller process steps to change the approval type from self to assisted for Reg CC holds and cashing an off-us item when there is no CCA on file due to a system enhancement which will determine the appropriate approvals needed.

05/09/21Updated required publishing fields and channel

04/30/21Clarified the appropriate use of Other.

04/12/21Removed unapproved verbiage from known customer Item cashing approval reason codes table.

02/25/21Revised item cashing approval reasons to align with system functionality.

02/02/21Content migration from PCMS to ECM.

Tracy McCarthy

Branch Manager

Wells Fargo Bank N.A.|3910 Hwy 17 S.|North Myrtle Beach SC 29582

MAC D6359-010

Tel 843-272-3461| Fax 843-361-3589

NMLS ID 1067051

Tracy.McCarthy@wellsfargo.com

This email may be an advertisement or solicitation for products and services. Click here http://www.wellsfargo.com/unsubscribe
to unsubscribe from receiving promotional emails.

South Carolina
Department of Employment and Workforce

Exhibit F

23635443

07/07/2023

BRIDGETTE M CHABOT
211 Bittersweet Ln
Myrtle Beach SC 29579-4130

South Carolina
Department of Employment and Workforce

Exhibit F

23635443

DECISION OF APPEAL TRIBUNAL

Hearing Date: June 27, 2023

Appeal Number: 23-LA-006970

BRIDGETTE M CHABOT
211 BITTERSWEET LN
MYRTLE BEACH SC 29579

CLAIMANT

WELLS FARGO & COMPANY INC
PO BOX 7340
GARDEN CITY NY 11530-0725

EMPLOYER

APPELLANT: Claimant SSN: [redacted] CLAIMANT ID [redacted]

APPEARANCES

FOR THE CLAIMANT: Claimant

FOR THE EMPLOYER: Attorney, Employer

ISSUE STATEMENT

The issue in this case is whether the claimant was discharged for misconduct.

FINDINGS OF FACT

The claimant appealed the claims adjudicator's determination mailed May 30, 2023, which held the claimant disqualified from receiving benefits for twenty (20) weeks, effective May 7, 2023, through September 23, 2023, along with a corresponding reduction in the maximum potential benefit amount upon a finding the claimant was discharged for misconduct.

The claimant worked from January 27, 2020, to May 9, 2023, with the subject employer, most recently as a bank teller. The claimant was discharged for falsifying bank records in violation of the approver policy by using a manager's credentials to approve a transaction above the claimant's threshold without the manager's approval.

Exhibit F

The claimant was authorized to approve transactions up to $100,000. During the two incidents in question, the individuals who had the authority to approve transactions for higher amounts were out of the office.

On January 31, 2023, the claimant contacted a manager at another branch to have them approve a transaction in the amount of $300,000, which would require her to enter the manager's credentials for a transaction approval with the "approver not present." She contends the manager told her she "trusted her judgement" and that the claimant "could use her credentials anytime."

The claimant also maintains she believed that she did not need to have the manager's approval for the transaction to use her credentials because they were posted at her manager's desk and she only contacted the other manager because she forgot their credentials were available. She contends the individual approver would be contacted after the transaction was processed to be able to review and approve the transaction.

On February 2, 2023, she was assisting another teller with a transaction in the amount of $156,000. She told that teller that he would need to contact a manager at another branch to get approval for the transaction. The teller was unable to reach the other manager he called. The claimant reviewed the transaction and processed it as approved with "approver not present" using the previously mentioned manager's credentials. That manager received the notification of the transaction she did not approve and reported the unauthorized use of her credentials.

The approver policy explicitly states that employees without the approval limits required for the transactions they are handling are required to get approval from someone with the required limits for each transaction before they are approved. There is no indication in the policy that employees can use the credentials gaining approval or that the approval will occur after the fact.

REASONS

S.C. Code Ann. §41-35-120(2)(a) requires disqualification from benefits for twenty (20) weeks, with a corresponding monetary reduction, when the Department finds that a claimant has been discharged for misconduct connected with the employment. "Misconduct" includes deliberate violations or disregard of the standards of behavior which an employer has the right to expect of his employee, and carelessness or negligence of such a degree or frequency as to show an intentional and substantial disregard of the employer's interests or of the employee's duties and obligations to his employer.

Though elements of the testimony are disputed the Tribunal finds the greater weight of evidence lies with the employer witness with firsthand knowledge due to the method and manner in which she presented their case, the corroborative documentation provided to the Tribunal and the inconsistent nature of the claimant's testimony. In this case the claimant authorized a transaction for another teller outside of the scope of her authority while using a

Exhibit F

manager's credentials to substantiate the authorization without her approval. The claimant was discharged because she violated the employer's policies and procedures for approving transactions. She knew or should have known of these policies and procedures. The policies of the employer are reasonable and job related. Here, she provided her interpretation of the policy which is not only contradictory to the written policy document but was also contradictory to the claimant's own actions in having the two transactions approved. Due to the degree of her violation of the policy, her conduct shows an intentional and substantial disregard of the employer's interest and her duties to the consumers. Therefore, the Tribunal finds the claimant was discharged for misconduct and a disqualification must be imposed.

DECISION

The Tribunal hereby holds the claimant disqualified from receiving benefits for twenty (20) weeks, effective May 7, 2023, through September 23, 2023, along with a corresponding reduction in the maximum potential benefit amount, upon a finding the claimant was discharged for misconduct. This decision affirms the determination mailed May 30, 2023.

This will be the final decision of the Agency, unless you file an appeal to the Appellate Panel setting forth in detail the grounds for appeal within ten (10) calendar days, including weekends and holidays, from the mailing date of this decision. If the tenth day falls on a Saturday, Sunday or holiday, the appeal period is extended to the next business day. Your appeal may be filed by mail addressed to "**Appellate Panel, Post Office Box 1752, Columbia South Carolina, 29202**", or by **fax at 803-737-3166**. For additional information on filing an appeal, visit our web site at https://dew.sc.gov/individuals/appeals.

Cassandra Huggins
Administrative Hearing Officer

Decision Mailed: July 7, 2023

Exhibit F

Appeal Filed Summary

Claimant Name	CHABOT, BRIDGETTE M.
Claimant ID	[redacted]
Claimants masked SSN	[redacted]
Employer Name	WELLS FARGO & COMPANY INC
Employer Account #	[redacted]
Issue ID	13514253
Issue Description	Discharge - Company Policy Violation
Date of Determination being appealed	07/07/2023 12:00 AM
Reason the appellant provided for the appeal	Notice of Appeal to the Appelate Panel attached in 3 jpgs. Thank you.
Appellant	Claimant
Date and Time Stamp when appeal was filed	07/17/2023 04:57 PM

Claimant: Bridgette Chabot
Claimant ID: [redacted]
Social ending in: [redacted]
Appeal Number: 23-LA-006970

Exhibit F
page 1

RE: Notice of Appeal to the Appellate Panel

First, to summarize, I am assuming that the Panel will review the initial appeal and evidence so I am only going to summarize the grounds on which I am asking for a reversal. I will cover every detail as I am not sure what questions will be had at the panel. I am asking the decision the Hearing Officer made to disqualify me from unemployment benefits to be reversed on the grounds that:
[-The policy referenced below is pertaining to "PR2321: Approvals and Overrides policy per Wells Fargo" which was entered in as evidence.]
[-Employee Number/Employee ID used interchangeably.]

1. The Hearing Officer only agreed with the Branch Manager's (Tracy McCarthy's) **interpretation** of the policy in question and I contend that I did in fact follow the policy I was terminated for. On my initial appeal claim, I included the "Approver Not Present" policy. The Hearing Officer requested the full 5page policy from Wells Fargo. The "Approver Not Present" policy is a very small paragraph embedded in a 5page policy that covers Approvals and Overrides in general, almost all of it is written for an Approval being (physically) present.

2. The only portion of the policy that is in question is the "Approver Not Present" policy which does not state you need a verbal consent to use an employee's employee number. During the hearing, we established the employee numbers are public and posted at the Branch Manager, Tracy McCarthy's desk at all times.
-Note that the policy says to "Direct the transaction to an approver for review" but does not state what to do if there is no approver physically present until it gets to the "Approver Not Present" portion which does not say you need a verbal consent to use an employee number. Only to enter the employee ID... select complete, "the approver will receive an automatically generated email documenting the approval."
-I was terminated from wells fargo for "falsifying bank records" and using a public employee ID number does not fit wells fargo's definition per their employee handbook of what "falsifying bank records" entails.

3. The Decision of Appeal Tribunal notice states I was acted "contradictory to the claimant's own actions in having two transactions approved." This is false. As established by the appeal trial, the Hearing Officer asked why I would call an Approver for her number for one transaction and not another; I told the hearing officer I needed Ardiana Nati's employee number. For some reason, the hearing officer asked me this question several times in a row, to which I answered I needed Ardiana Nati's employee number each time. I did not remember the employee numbers were posted at the Branch Manager's, Tracy's desk, which is in a cubicle behind me. On February 2, 2023, I remembered that the employee IDs are posted publicly at Tracy's desk and I retrieved the number for Tyler Faizo, teller, who completed the transaction with Ardiana's employee ID without verbally speaking to her.

4. During the appeal trial on June 27, 2023, the Hearing Officer established that this policy is not widely used, nor is there any formal training for tellers on this specific policy, nor had I ever used this policy before the week of January 30, 2023. However, in the disqualification letter, she states that I "knew or should of known of these policies and procedures." This statement is confusing because the Hearing Officer herself established that I did not know the policy and never used it before which was verified by Tracy MCCarthy's testimony. Since the policy does not state I needed a verbal consent to use Ardiana Nati's employee number, I used the policy correctly. Branch Manager, Tracy McCarthy, did not train our branch on how she wanted the policy used.

[In fact, it displays that Ardiana Nati failed the policy. As she is the "Approver Not Present" if she questioned the policy, she should of called to review the transaction and although she confirmed receipt of the email with the District Manager that same day, she did not call to review the transaction in question whatsoever. The Hearing Officer did not question the portion of the "Approver Not Present" policy in which Ardiana Nati's responsible in part for the transaction and should receive an email. If Ardiana had any questions on the transaction, it was her duty as a Branch Manager to call and review the transaction which she did not.]

5. The Hearing Officer tried to gauge my understanding of the policy prior to the use of it in the transaction that led to my termination which we established in the trial, that I did not have an understanding of the policy prior as I had never used the policy before. Nor was I trained by my Branch Manager, Tracy McCarthy, to utilize her interpretation of the policy. Which is contradictory to what the Decision of Appeal Tribunal form states, that the Hearing Officer states "misconduct includes deliberate violations or disregard of the standards of behavior..." I believe we thoroughly established in the appeal trial that there was no deliberate intention for misconduct. [If I had known I could cross-examen Tracy McCarthy, I would have, because on February 6 and February 8, 2023, Branch Manager, Tracy McCarthy, told me specifically that we both knew the customer as a known customer, that she knew I had the "best interest of the customer at heart" and repeatedly told me that the transaction itself was never in question. We established in the appeal trial, that there was no monetary loss caused by the transaction as verified by Tracy McCarthy's testimony. Again, we established there was no deliberate misconduct. If I had known I could cross-examen, I would of asked Tracy to substantiate her repeatedly telling me that this transaction was of no concern to her and I did what was in the best interest of the customer. That is why all of a sudden, I was surprised with being terminated over 3 months later after the transaction.]

6. Furthermore, for argument's sake, if the **interpretation** of the policy was to receive a verbal consent to use an employee number when utilizing this policy, we had it when I called Ardiana on Jan31, 2023, when I called to retain her employee ID (the transaction in which I did not remember employee IDs are posted at Tracy's desk.) In which Ardiana Nati did not review the transaction, nor did she know the customer and gave her employee ID over the phone saying "you can use my number any time, I trust your judgement." Aridana Nati, as a Branch Manager, set up a **precedent** on January 31, 2023 to use her employee ID "any time" and after establishing this precedent, then was angry after Tyler Faizo completed a transaction using her employee ID on February 2, 2023. The Hearing Officer did not question Aridana's role in the transactions whatsoever.

7. **Furthermore**, the Hearing Officer did not question who's responsibility it was for the transaction which was a key point of my initial appeal. The Hearing Officer did not question Tracy McCarthy on who actually completed the transaction I was terminated for. Although I retrieved Ardiana Nati's employee number from Tracy's desk, this was another teller's transaction and customer. Teller Tyler Faizo completed the transaction for the customer on February 2, 2023 from his cashbox, which led to my termination. I was expected to know the correct interpretation of the "Approver Not Present" policy but Tyler was not, although we both have the same job title and description and the same compensation. I was told by Wells Fargo HR Oct 14, 2022, that each teller must be responsible for their transactions in their cash boxes. In separate instances, tellers are responsible for their own cashbox so even if someone suggests, helps, or advises another teller to do a transaction, it is up to the teller, Tyler to be responsible for his own transactions and the teller is solely responsible for the outcome. This transaction I was terminated for was Tyler's transaction and he completed the transaction in his cashbox by printing the cashier's check. I was terminated contradictory to wells fargo's own disciplinary policy. The Hearing Officer did not question this very crucial part of the transaction. Tyler asked me for help, so I obliged because there was **no other employee available,** there were 3 of us including me total present during the time of the transaction. Although I offered a helping hand, Tyler Faizo is responsible for his own transactions in his cashbox. Reviewing a transaction for a peer is a common practice. Why was I held responsible for his transaction? When both Tyler and I share the same job title and compensation? I am still wondering why Tracy violated wells fargo's own disciplinary policy in regards to this transaction by terminating only me. [Again if I would of known, I would of cross-examined Tracy myself about this.]

I have never been terminated prior to this event so I did not know how to navigate unemployment; for example, if I had known that I could of cross-examined Tracy during the trial or I could of subpoenaed documents, videos and phone records for the trial, I would of. In summary, the Hearing Officer only considered the policy itself, no other relevant factors. It's really up to the panel to decide if they will interpret the policy in agreement with Tracy McCarthy, although the interpretation was not taught to the tellers by Tracy. If she wanted a policy followed a specific way, it should either be written **verbatim** with clear instructions on obtaining a verbal consent. The fact that the policy is up for debate in its interpretation is a complication in itself, I can only follow a policy's verbatim written instructions and not an interpretation of it when no managers are present when utilizing the "Approver Not Present" policy. I am asking the decision of my denied claim to be reversed on these grounds set forth in this appeal letter.

Thank you for your time.

Sincerely,
Bridgette Chabot

South Carolina
Department of Employment and Workforce

Exhibit F

23694265

07/18/2023

Claimant SSN: [redacted]
Claimant ID: [redacted]

BRIDGETTE M CHABOT
211 Bittersweet Ln
Myrtle Beach SC 29579-4130

NOTICE OF APPEAL TO THE APPELLATE PANEL

APPEAL NO: 23-HA-000610

The Claimant in this case appealed the Appeal Tribunal Decision to the Appellate Panel for review.

The Panel will review your case as soon as possible and generally will issue a decision based solely on its review of the record on appeal. However, any party may request an in-person hearing, also known as an oral argument. Oral arguments are conducted only at the Appellate Panel office in Columbia, South Carolina. No additional evidence is permitted to be introduced at the oral argument. If you would like to request a copy of the audio from the hearing, a transcript of the hearing, or request an oral argument, you must mail a written request to the Appellate Panel at P.O. Box 1752, Columbia SC 29202, within seven (7) calendar days from the date above. The Panel, at its sole discretion, may grant or deny the request. If an oral argument is scheduled, a copy of the transcript from the Appeal Tribunal hearing and an Appellate Panel hearing notice will be mailed to you at a later date.

SPECIAL NOTE: The Appellate Panel can make its own factual findings and may reverse, affirm, or modify the decision on appeal. **Be advised that this may result in an increase or decrease of the disqualification.**

Claimants must continue filing a weekly claim pending the appeal to receive benefits. Any benefits received by the claimant may be subject to recovery if the Appeal Tribunal decision is reversed.

Higher Authority Appeals
803-737-0239

Recipient List

BRIDGETTE M CHABOT
211 Bittersweet Ln
Myrtle Beach, SC 29579-4130

South Carolina
Department of Employment and Workforce

Exhibit F

23819705

08/15/2023

BRIDGETTE M CHABOT
211 Bittersweet Ln
Myrtle Beach SC 29579-4130

NOTICE OF MAILING OF APPELLATE PANEL DECISION

Attached is a copy of the final decision of SCDEW in this case. Any further appeal is to the South Carolina Administrative Law Court. To obtain judicial review of this decision, you must comply with the requirements of S.C. Code Ann. § 41-35-750 and the Rules of Procedure of the Administrative Law Court. The Court may require a filing fee.

The law requires that a Petition for Judicial Review must be filed with the Court and served on all parties and SCDEW within thirty (30) days from the mailing date of SCDEW's final decision **(see the mailing date above)**.

The address of the Administrative Law Court is:

S.C. Administrative Law Court
Edgar A. Brown Building
1205 Pendleton St., Ste. 224
Columbia SC 29201

Service of the Petition on SCDEW must be addressed and mailed to:

Office of General Counsel
S.C. Department of Employment and Workforce
Post Office Box 8597
Columbia SC 29202

SCDEW cannot advise a party on any legal matter. For legal advice or assistance in filing an appeal to the Administrative Law Court, you should consult an attorney licensed to practice law in South Carolina.

South Carolina
Department of Employment and Workforce

Exhibit F

23819705

Office of Appellate Panel

BRIDGETTE M CHABOT)
211 BITTERSWEET LN)
MYRTLE BEACH SC 29579)
Claimant SSN: [redacted]
Claimant ID: [redacted]

APPELLATE PANEL DECISION

WELLS FARGO & COMPANY INC)
PO BOX 7340)
GARDEN CITY NY 11530-0725)

Appellant: BRIDGETTE M CHABOT

Appeal Number:23-HA-000610

Appellant: Claimant

The Claimant filed for unemployment benefits on May 9, 2023. The claims adjudicator's determination mailed May 30, 2023, held the Claimant disqualified from benefits, upon finding she was discharged for misconduct. The Claimant appealed to the Appeal Tribunal. After an evidentiary hearing, the Appeal Tribunal affirmed the determination. The Claimant appealed the Appeal Tribunal decision on July 17, 2023 to the Appellate Panel.

The Appellate Panel issued this decision upon review of the record on appeal. We affirm the Appeal Tribunal decision. The Claimant is disqualified from receiving benefits for twenty weeks, effective May 7, 2023, through September 23, 2023, with a corresponding monetary reduction, upon finding she was discharged for misconduct connected with her employment.

BACKGROUND

The Claimant worked for the Employer from January 27, 2020, to May 9, 2023, most recently as a bank teller. The Employer discharged the Claimant for falsifying bank records by using a manager's credentials to approve a customer's transaction in excess of the Claimant's approved limit. The Claimant was authorized to approve customer transactions up to $100,000. On January 31, 2023, the Claimant had a customer transaction of $300,000. The branch manager was out of the office that week, so the Claimant contacted the North Myrtle Beach branch manager, who she asserts provided her with verbal authorization to use her credentials without reviewing

Exhibit F

the transaction. The Claimant further asserts the North Myrtle Beach branch manager told the Claimant she trusted her judgment and the Claimant could use her credentials anytime.

On February 2, 2023, a regular customer came into the Claimant's branch. A coworker attempted to perform the transaction, but realized he needed authorization for a $156,000 transaction. The Claimant informed the coworker to contact a manager for authorization. While the coworker was attempting to reach a manager, the Claimant assisted the customer by questioning the customer about his transaction. She maintains she completed the investigative process for the coworker. The coworker could not get through to anyone. The Claimant entered the North Myrtle Beach branch manager's credentials for approval and notated approver not present. The coworker printed the cashier's check for the customer. The Claimant handed the cashier's check to the customer. The North Myrtle Beach branch manager received an email that her credentials were used and notified the district manager. The Claimant stated the branch managers' credentials for transaction approval were left at a desk for employees to access. The Employer conducted its investigation by interviewing all of the parties involved, and reviewing surveillance video and documentation. Upon conclusion of the investigation, the Employer discharged the Claimant.

During the Appeal Tribunal hearing, the Claimant stated she could perform her due diligence and use the manager's credentials without contacting the manager prior to approving a large transaction. She further stated it was the North Myrtle Beach branch manager's responsibility to ensure the transactions under her credentials were proper after receiving notification. The Claimant argued she may have been retaliated against by the North Myrtle Beach branch manager because the Claimant filed a harassment claim against her in October 2022.

FINDINGS

S.C. Code Ann. § 41-35-120(2)(a) requires disqualification from benefits for twenty weeks, with a corresponding monetary reduction, when the Department finds a Claimant has been discharged for misconduct connected with the employment. "Misconduct" includes deliberate violations or disregard of the standards of behavior which an Employer has the right to expect of his employee, and carelessness or negligence of such a degree or frequency as to show an intentional and substantial disregard of the Employer's interests or of the employee's duties and obligations to his Employer.

The record establishes the Claimant used a branch manager's credentials to approve a customer transaction that exceeded her authorized limit. While the Claimant denies wrongdoing and asserts she could use a manager's credentials to approve regular customer's transaction, the Employer's purpose for placing a limit on the Claimant's ability to authorize transactions was to ensure a member of management reviewed a large transaction for approval to protect the Employer from liability. The Claimant provided inconsistent testimony as to her knowledge of the Employer's policy requiring management approval. Based on the Claimant's acknowledged contact with the manager on January 31, 2023, and her instruction to the coworker to obtain management authorization, the Claimant knew the policy and procedure. Additionally, the Claimant's statement that the branch manager she reported for harassment gave her broad use of her credentials lacks credibility. The Claimant's failure to obtain approval from a manager to

Exhibit F

authorize a transaction in excess of her $100,000 limit is a deliberate violation and disregard of the standards of behavior which the Employer had a right to expect. Therefore, we find the Claimant was discharged for misconduct, and a twenty-week disqualification is required by law.

In her appeal to the Appellate Panel, the Claimant argues the hearing officer did not question other employees about their roles in the transactions that led to the Claimant's separation. Upon review of the record, we find the actions of other employees are not relevant to the Claimant's actions resulting in her separation from employment. The issue under appeal was whether the Claimant was discharged for misconduct or cause. The hearing notice mailed to the Claimant provided instructions informing the Claimant she had an opportunity to subpoena and present witnesses for the Appeal Tribunal hearing, but the Claimant did not provide any additional witnesses on her behalf. Additionally, the hearing officer provided the Claimant with an opportunity to question the Employer witness. Further, as a board of review, the Appellate Panel generally is confined to the record developed by the Appeal Tribunal and does not consider additional information which was not previously presented in the evidentiary hearing before the Tribunal.

DECISION

The Appeal Tribunal decision mailed July 7, 2023, is affirmed. The Claimant is disqualified from receiving benefits for twenty weeks, effective May 7, 2023, through September 23, 2023, with a corresponding monetary reduction, upon finding she was discharged for misconduct.

SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE APPELLATE PANEL

E.B. AYERS

TIM DANGERFIELD

STEPHEN S. KELLY, JR., Recuse

Date Mailed: 08/15/2023

Exhibit F

RECEIVED
Nov 07 2024
SC Court of Appeals

THE SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE
Columbia, South Carolina

STATE OF SOUTH CAROLINA)
) CERTIFICATION
COUNTY OF RICHLAND)

The South Carolina Department of Employment and Workforce, by its Legal Department, hereby certifies that the attached hereto is a true and correct copy of the Record on Appeal in the matter of Bridgette Chabot v. SCDEW and Wells Fargo & Co together with a true and correct copy of the original decision of the Appellate Panel therein.

THE SOUTH CAROLINA DEPARTMENT OF
EMPLOYMENT AND WORKFORCE

Kristi Chesley
Kristi Chesley, Administrative Legal Assistant

Columbia, South Carolina

RECEIVED
Dec 10 2024
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM THE
ADMINISTRATIVE LAW COURT
Phillip Lenski, Administrative Law Judge Case
No.: 23-ALJ-22-0342-AP

Appellate Case No. 2024-000251

Bridgette M. Chabot,

Appellant,

v.

South Carolina Department of Employment and Workforce and Wells Fargo & Company, Inc,

Respondent(s)

PROOF OF SERVICE

I certify that I have served the Respondents' Motion to Dismiss Due to Appellant's Failure to File a Proper Record on Appeal the parties in this case by depositing a copy of it in the United States Mail, postage prepaid (Appellant only), and by email (all parties) on December 10, 2024, addressed to the parties at their addresses of record:

Bridgette Chabot
211 Bittersweet Lane
Myrtle Beach, SC 29579
bridgettechabot@gmail.com

Matthew R. Korn
Shahin Vafai
Fisher & Phillips, LLP
1320 Main Street, Suite 750
Columbia, SC 29201
mkorn@fisherphillips.com

December 10, 2024

Amy Proveaux
Senior Paralegal for Benjamin T. Cook
South Carolina Department of Employment and Workforce
Post Office Box 8597
Columbia, South Carolina 29202
(803) 737-0395