

BID BULLETIN

Riverside Downtown Business Improvement District



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RDP LUNCHEON

*There is no luncheon
in December 2025.*

Join us for the RDP luncheon at Noon
on Tuesday, January 27
at Palenque Kitchen
featuring Susan Freeman of Freeman
Means Business



DOWNTOWN IS CALLING

www.RiversideDowntown.org

In Memory of Duane Roberts

The Riverside community was saddened by the recent passing of Duane Roberts. As Keepers of the historic Mission Inn Hotel and Spa, Duane and Kelly Roberts have cherished the hotel and its heritage. They brought the Festival of Lights to

Riverside, not only showcasing the hotel but downtown itself. The Roberts have made many contributions to Riverside, and Mr. Roberts will be missed. Our sincere sympathies to the family.

Downtown Holiday Events

2025 Festival of Lights

The 2025 Mission Inn Hotel & Spa Festival of Lights in Downtown Riverside's Arts and Culture District continues until December 31st although the Mission Inn Hotel & Spa lights stay on until January 6th. In addition to the lights and food vendors along Main Street, festival visitors will be able to enjoy amusement rides located in the lot at Mission Inn Avenue and Lemon Street, community entertainment, and skating on the ice rink located on the west side of The Cheech.

New this year are two special holiday editions of Riverside Artswalk. The Riverside Arts Council will bring artists and craft makers to downtown Riverside for Merry Artswalk on December 4 and 18, 2025. Artists will be featured along streets that are closed for Festival of Lights, creating a vibrant pedestrian experience for visitors. Merry Artswalk will also have expanded hours from 5 pm to 10 pm on both evenings.

Metrolink's Holiday Express Train

The Holiday Express Train comes into the Riverside-Downtown station on Saturday, December 20th and is expected to draw up to 1,700 guests to enjoy a festive ride with visits from Mr. and Mrs. Claus, beloved holiday characters, and cheerful carolers. Before they leave the Riverside-Downtown station, they will be welcomed with family-friendly activities and booths hosted by local organizations,

music, and Miracle, the Miracles and Dreams Foundation Polar Bear! Families can attend the welcome event at 9 am and then board the train at 10:30 am, or the welcome event at Noon and board the train at 1:30 pm. RDP will join the Miracles and Dreams Foundation, the Mission Inn Foundation, and the Riverside Arts Council to welcome visitors to the event. For more information, visit <https://metrolinktrains.com/schedules/holiday-express-train/>

14th Annual Miracle on Main Street



On Sunday, December 14th, the 14th Annual Miracle on Main Street will take place from 10 am to 2 pm on Main Street between 6th and 5th Streets. The event will include Santa distributing toys, a Healthy Kids Zone featuring games and prizes, and free health screenings for adults and children in attendance. Last year's event provided toys, health screenings, and a day of fun for well over 1,000 families. Pre-registration is required. For more information, call 951-899-4244 or visit www.miraclesanddreams.org

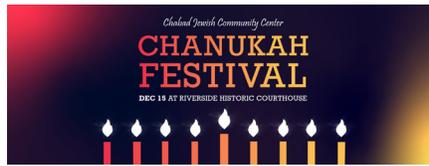
21st Annual Chanukah Festival

The 21st Annual Chanukah Festival will be on Monday, December 15th from 6 pm to 8 pm at the Riverside County Historic Court House at 4050 Main Street. Activities *continued on page 2*

DOWNTOWN HOLIDAY EVENTS, *continued from page 1*

include a Grand Menorah Lighting, live music, traditional foods, and family friendly activities. The event is free and all are invited to attend.

The annual Chanukah Festival represents the universal message of light triumphing over darkness, good overcoming evil, perseverance and hope defeating



Karen Spiegel, and RDP. For more information visit www.chanukahfestival.org or call 951-222-2005.



Mayor's Message

Contributed by Mayor Patricia Lock Dawson

Fighting for Riverside's Voice

If you've ever wondered how Riverside makes its voice heard in Sacramento, the answer is simple: we show up, we speak up, and we fight for results. As your Mayor, I take that responsibility seriously, because the policies debated at the State Capitol have real impacts on our neighborhoods, our families, and our future, so our presence there is essential.

Mayors have a unique responsibility; we are the closest to the people. When issues like housing, homelessness, and economic opportunity affect our residents, it's our job to fight for solutions. I've always believed that Riverside is strongest when our voice is heard where decisions are made.

That's one reason I serve as Chair of **Big City Mayors**, a bipartisan coalition of California's 13 largest cities. I'm leading mayors from San Diego to San Francisco championing priorities we all share: building more housing, addressing homelessness with urgency and compassion, and making sure California remains a hub for innovation and quality jobs. Part of that work involves advocating for bills in Sacramento that directly impact our residents and shape the discourse of how state funds are allocated.

For Riverside, this role means your voice is amplified. It means that when state funding is on the table, like the direct funding allocations we receive every year to address homelessness, I am there making sure Riverside gets its fair share.

The Governor has recently signed several bills into law that the Big City Mayors coalition strongly supported. Below are highlights of key bills, what they do, and what they mean for Riverside.

Assembly Bill 348

What it does: Creates "presumptive eligibility" so people with serious mental illness, especially those who are homeless, recently released from a hospital, recently incarcerated, or repeatedly in crisis, can more easily qualify for intensive wraparound programs (known as Full-Service Partnerships). These programs link housing with treatment, but enrollment still requires a clinician's recommendation and depends on available capacity.

Why it matters for Riverside: This gives our community another tool to address homelessness, it means more of our residents in crisis can be stabilized. It also means our local providers will

have stronger state backing to deliver housing-linked, culturally responsive care.

Assembly Bill 416

What it does: Allows emergency room doctors (not just psychiatrists) to place someone on a 72-hour hold if they are at risk of harming themselves or others. Until now, holds were limited to psychiatrists and a narrow group of designated professionals.

Why it matters for Riverside: When someone in crisis shows up in an ER, doctors will no longer have to wait for another specialist to intervene. This reduces the chance that someone dangerous to themselves or others is released too soon, and it ensures more timely care.

Senate Bill 820

What it does: Enables jail psychiatrists or psychologists give emergency medication to people facing misdemeanor charges who are too mentally ill to go to trial, but only for up to 72 hours at a time and with regular court reviews.

Why it matters for Riverside: This helps stabilize individuals in custody who might otherwise remain untreated and cycle in and out of jail. While it has strict safeguards, it provides another pathway to recovery and reduces strain on our local justice system.

Senate Bill 27

What it does: Expands the CARE Court program to include people with certain serious mental health conditions, like schizophrenia and bipolar disorder with psychotic features. This also makes it easier for courts and health providers to share information so individuals can be connected to the right treatment more quickly.

Why it matters for Riverside: CARE Court helps divert people with severe mental illness away from jails and into treatment. By expanding eligibility and speeding up referrals, this law can connect more people to stabilization and recovery.

In addition to these BCM coalition-aligned bills, Riverside has also supported legislation directly benefiting our city. Here are several recent examples that were signed into law.

AB 226

What it does: Authorizes the California FAIR Plan Association

continued on page 3

to borrow funds, issue bonds or lines of credit (via iBank) with approval from the Insurance Commissioner. These funds can be used to pay claims, improve liquidity, and strengthen its ability to cover large disasters.

Why it matters for Riverside: For homeowners in high-risk wildfire areas, it strengthens the safety-net insurer of last resort, making it **less likely** that they'll face insurance unavailability or instability after a major disaster. While this does not guarantee affordability and broader market conditions will still strongly influence cost and access, AB 226 improves financial stability of the FAIR Plan.

SB 456

What it does: Exempts muralists from needing a contractor's license to create or restore murals under a lawful agreement. This does not mean no oversight, building/structural code, safety, labor, and other applicable laws still apply.

Why it matters for Riverside: Lowers barriers for local artists, makes it easier to bring murals to our public spaces, and supports our "Year of Arts & Culture" and long-term efforts to strengthen Riverside's identity as a city of arts and innovation.

Recently, I convened the Big City Mayors in San Francisco for the **inaugural C13 Summit**, bringing together leaders of California's 13 largest cities, representing over 11 million residents.

This first-of-its-kind gathering brought us together to confront California's most urgent challenges: homelessness, housing, and economic development. Together, we launched the first Big City Mayors Action Agenda, a bipartisan commitment to demand bold action in Sacramento while delivering results in our own communities. We need stronger state partnerships to deliver real results for the people we represent.

Legislation is one tool, but not the only one. I also serve on crucial state and regional boards overseeing housing, transportation, air quality, and economic development. Each board seat means Riverside has a stronger voice at the tables where decisions are made. Whether we're securing cleaner-air funding, pushing for infrastructure upgrades, or advocating for working families, the goal is simple: bring home real results that improve the daily lives of all Riversideans.

Because Riverside should not just react to change, we should lead it.

Council Corner



Ward One Council Update

Contributed by Councilmember Philip Falcone

Many changes are occurring in the downtown—from the seasonal changes of the weather to the physical changes of new businesses opening, ongoing beautification taking place, and always looking for how we can be better and do more. Some of the changes that I am most excited about are welcoming several new businesses, in particular on the block of Main Street between 5th and 6th Streets. The beloved Downtowne Bookstore has expanded into the storefront adjacent to its decades-long location, the Mission Inn Museum, Foundation and Store have moved into three storefronts along this stretch of Main Street, and 1 Love IE, Cleopatra, and a new coffee shop are also in various stages of opening. Two new tattoo salons have also opened in the downtown—Raincross Tattoo and Lucky Dollar—the first two tattoo salons in downtown Riverside. Fleming's Prime Steakhouse has submitted plans to the city for their restaurant build-out in the ground floor of The Mark at Mission Inn Avenue and Market Street. All this new business activity shows that downtown is on the upswing and there is excitement occurring in this historic core of the City of Riverside. The more storefronts are occupied, the more the tide rises all ships.

I recognize change is inevitable in life and can often times make things feel uncertain or concerning. Last month we lost a giant in downtown and beyond with the death of Mission Inn Hotel & Spa owner Duane Roberts. His dedication and commitment to the Mission Inn and downtown in the early 1990s when not much was looking up for this portion of town made him a visionary who in turn made stuff happen. Despite this loss, I am not concerned or worried about the future of downtown or the Mission Inn. The future of both are intertwined and secure. In this holiday season let us

call upon our better angels to strive for more positive attitudes and optimism about each other and our downtown. The future is bright—and we are looking forward to 2026!

In This Issue

What's Up with RDP 2026 Calendar and
2026 RDP Ambassador Calendar

RDP Welcomes New Businesses to Downtown

Astromeritis Inc (Contractor)

Bridal & Bridesmaid Alterations

Cleopatra Ink Tattoo & Piercing Riverside

Karalyne Mitchell (Medical Practitioner)

R1 Retailers LLC

Rizio Lipinsky Heiting PC (Legal Services)

Rowi Riverside (Counseling)

The Notebook Café

Tophos Care (Personal Care)



Ward Two Council Update

Contributed by Councilmember Clarissa Cervantes

Thanksgiving Feast:

The Lincoln Park Community Group proudly hosted its Annual Thanksgiving Feast, bringing warmth, joy, and a delicious holiday meal to over 300 community members. What began as a small neighborhood gathering has grown into one of our most cherished traditions—one that reflects the true spirit of Thanksgiving: togetherness, generosity, and love for our neighbors.

Families, seniors, and residents from all walks of life came together to share a hot meal, enjoy great company, and celebrate the season. Thanks to the dedication of our volunteers, donors, local partners, and supporters, guests were welcomed with beautifully prepared food, friendly faces, and a welcoming atmosphere that made everyone feel like family.

This event would not be possible without the incredible support of our community, Athens Services, Shelby Loomis, and Riverside City Fire Department. From those who cooked and served meals, to those who helped set up, clean up, and spread the word—you are the heart of this celebration. As we wrap up another successful feast, we extend our deepest gratitude to everyone who contributed. Together, we continue to make our community stronger, more connected, and more compassionate.

Your kindness ensures that everyone in Lincoln Park has a place at the table during the holiday season.

If you are interested in learning more about any of the projects or events in Ward 2, please call my office at 951-826-5419 or email me at ccervantes@riversideca.gov.

Wishing you all Happy Holidays!

Save the Date - RDP Celebrates Downtown Achievements

The Riverside Downtown Partnership (RDP) will host its 38th Annual Meeting and Awards Ceremony on Thursday, February 19, 2026 in the Raincross Ballroom of the Riverside Convention Center. This annual event recognizes outstanding individuals and organizations for their excellence in leadership and service to the downtown community.

Award recipients will be the Riverside Community Arts Association for the Arts and Culture Award, Dr. Bullock of Downtowne Book Store for the Business Activity Award, The Junior League of Riverside's Truck-a-Palooza for the Downtown Event Award, the City of Riverside's Arts and Culture District banners and signage for the Downtown Improvement Award, and RPD's Park and Neighborhood Specialists for the Safety and Security Award. MBG

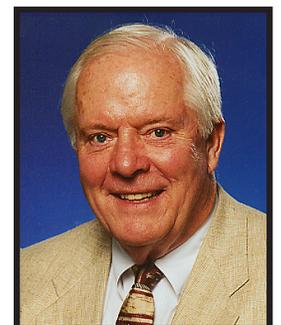
Lifestyle Group and Miracles and Dreams Foundation will be recognized with the Chair's Award in consideration of their business and charitable endeavors in Riverside and elsewhere. The annual Roy Hord 'Volunteer of the Year' Award will also be awarded.

The RDP Annual Meeting and Awards Ceremony begins with a no-host reception at 5:30 pm, followed by dinner, the awards ceremony, and then recognition of RDP Board members. Sponsorship opportunities are available. All proceeds raised are used to offset the costs of the Annual Meeting and Awards. For more information about the event, or to enquire about sponsorships or donations for the opportunity drawing, contact Janice Penner at the RDP Office at 951-781-7339.

Reminder of Roy Hord 'Volunteer' of the Year Award Nominations

The late Roy Hord was a former RDP board member who faithfully served the community of Riverside for over 25 years. RDP established the Volunteer of the Year Award in his memory in 2003. The award is given to those individuals who exemplify his spirit of volunteerism and presented each year at RDP's Annual Meeting and Awards Ceremony. The 2026 event will be held on February 19th at the Riverside Convention Center.

RDP is now accepting nominations for this award and will do so until Friday, December 26, 2025. Nominees should be dedicated to the community and have a history of volunteerism, particularly with youth. Nomination forms can be obtained by emailing Janice Penner at Janice@riversidedowntown.org



ARTS CORNER

Riverside Artswalk

Artist Spotlight: John (JJ) Dougan

Contributed by Rachael Dzikonski, Executive Director – Riverside Arts Council



The holidays are here, and the city is bubbling with excitement for the gift giving and gatherings the season brings, and ready to welcome in the new year. With 2025 declared by the honorable Mayor Lock Dawson as The Year of Arts & Culture, our arts and culture community pulled out all the stops to provide

a vibrant and diverse array of arts and cultural activities throughout the year for all to enjoy. Riverside Artswalk will also be ramped up for a special Festival of Lights edition with extended hours and TWO DAYS of programming! The Merry Artswalk events will take place on December 4th and 18th from 5 pm to 10 pm and will feature over 150 artisan vendors, live painters, organization activity and info booths, and 3 stages showcasing music, dance, theater and more. This month you will also want to check out RCAA Gallery where you will find artwork by December's Riverside Artswalk Artist Spotlight, John (JJ) Dougan.

John is a watercolor artist who was born in the Adirondack Mountains of New York. He grew up between there and the wide-open landscapes of Southeastern Arizona. When work brought him to Riverside in the late 80's, he was taken by the historic feel of the small city, and its art community. John grew up with a pencil or crayon in his hand, usually copying comic book covers or cartoons interspersed with an occasional "original" drawing, which later evolved into drawing in sketchbooks, something he still cherishes and uses regularly today. His artistic growth, however, took a major turn when he took a couple of watercolor workshops under local artist Don O'Neill, and fell in love with the medium.

John has participated in shows/exhibits in the Inland Empire, including

one with PAAR at the Maloof, spotlighting artists in San Dimas, and the Inland Empire Plein Air Painters Society exhibit in Ontario where he received a "first place" award in watercolor. He has also exhibited at RAM, participated in their Plein Air Artists of Riverside group and taught a watercolor workshop. John is also a part of two local organizations: the "Inland Empire Plein Air Painters Society" and "Urban Sketchers Riverside".

John's focus has been on the RCAA and until recently served on the board to gain back more time for his art career. This has allowed him more time to manage his websites, create commissions, participate with local art groups, and ensure that he has pieces for the RCAA monthly exhibits. Artswalk has always been a highlight for John as the event serves as the opening reception for each monthly exhibit. His participation in Riverside's Artswalk and other diverse programs in Riverside have helped him grow as an artist, as well as be more visible to other artists and collectors. Participation has nurtured friendships with other artists and sparked creativity through the sharing of ideas, finished works and critiques.

On December 4th, make your way down to Riverside Community Arts Association to view John's work along with the other talented artist members during Riverside's Merry Artswalk.

For more information about John and his artwork, visit @jjdougan_artist on IG. For more information on Riverside Artswalk visit www.riversideartswalk.com or @riversideartswalk on IG.

BUSINESS BUZZ

Text Message Marketing: Annoying, Brilliant or Both? by Mark Fairlie

Is SMS text message the second coming of email marketing or the new spam?

Text messages can be annoying when you're getting bombarded with them faster than you can unsubscribe. On the other hand, text messaging can be brilliant when your favorite restaurant texts you about a last-minute table available on a packed Friday night. When done well, text message marketing can increase client loyalty and drive valuable repeat business.

Read on to find out why text message marketing works so well in the age of AI chatbots and instant messaging apps. Then, learn how your business can use text message marketing to increase sales.

Is text message marketing effective?

Text message marketing continues to deliver impressive results for businesses across all industries.

It creates a sense of urgency.

When your phone beeps or vibrates to tell you that you've got a text, you open it and read it right away. That's why text messages have an average open rate of 98 percent, compared with just 39 percent for emails, according to recent industry data.

People trust text messages.

We trust texts far more than email, despite the rise in spam texts. Text messages achieve click-through rates of roughly 6 percent, compared with just 2 to 3 percent for email, making

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them more effective.

It's inexpensive.

You can broadcast text messages in bulk for as little as 1 cent per send, which is similar to the sending fees for email broadcasting platforms.

Customers love the convenience.

When you use text messages to deliver offers and coupons to your customers, you are doing them a favor. Most people say they want to receive special offers via text message rather than email because texts are easier to find when they are in a store.

You get instant and measurable results.

Text message marketing campaigns generate immediate responses. That's because 90 percent of them are read within three minutes, according to OpenMarket. You can also track message delivery, open rates and conversions much faster than you can with other marketing methods. If you're having a slow day or week, a text campaign could drive additional revenue within minutes.

Pros of text message marketing

These are some of the reasons why brands should use text message marketing:

- **You can launch a campaign instantly.** Within minutes, you can send personalized messages to thousands of subscribers, making it perfect for flash sales or urgent updates.
- **Recipients have opted in, so they're interested.** People voluntarily opt in to receive your messages. That's a sure sign they like your business, and there's a higher chance they'll be interested in what you say.
- **Texting is a popular messaging channel.** A whopping 98 percent of U.S. adults own a cell phone, according to Pew Research Center, and text messaging remains the most widely used mobile feature across all age groups.
- **Texting is easier for customers to use in the store.** It takes only a couple of clicks to show your floor staff a voucher sent by text. Showing an email takes longer and is more of a hassle.
- **It is very cost-effective.** For example, you can send texts with leading SMS platforms starting at just \$20 per month for small businesses.
- **Text messages are great for personalization.** Hook your messaging platform up to your customer relationship management (CRM) software to address customers by name and remind them of previous purchases.
- **Texts can send appointment reminders.** Text clients to remind them of their slot and ask if they're still coming. Every missed appointment in a salon or health care clinic costs money.
- **Texts keep customers in the loop.** If you have a new product you want to promote or you want to share an update to an existing product, let customers know right away via SMS.
- **Text messaging is a good form of two-way communication.** Recipients can respond directly to your texts to ask questions, which is great for building relationships.

Cons of text message marketing

Some businesses hesitate to use text message marketing for these reasons:

- **You need permission to send texts.** The Telephone Consumer Protection Act (TCPA) requires explicit consent before sending marketing texts, with penalties up to \$1,500 per unauthorized message.
- **It's harder to build big lists.** People are more protective of their cell phone numbers than their email addresses. Many are reluctant to share their number, even if they like and trust you.
- **You need to keep your messages short.** Standard SMS messages are limited to 160 characters, though many platforms now support longer messages that are automatically split and reassembled.
- **Some people get upset.** Certain people may forget that they opted in to your list and get angry with you for messaging them.
- **Scammers use text messaging.** According to the Federal Trade Commission (FTC), consumers reported losing \$470 million to text scams in 2024, making some recipients wary of commercial texts.
- **It's another communication channel to manage.** Texts can represent more work on top of your email and social media marketing.

Many of the best SMS marketing platforms allow you to send messages longer than 160 characters, but you'll typically pay two to three times more for MMS messages compared to standard SMS messages.

Text message marketing best practices

To get the biggest returns from your campaigns, you must know the best ways to use text message marketing. Follow these best practices to achieve success with your text message marketing campaigns:

- **Always get permission.** Text message marketing laws under the TCPA and state regulations require explicit written consent before sending commercial texts. Use double opt-in processes to ensure compliance.
- **Make it easy to unsubscribe.** Never outstay your welcome. Always include an unsubscribe option at the bottom of each message. Don't make it hard for people to stop receiving texts from you.
- **Make every word matter.** Focus on using only the words you need to convey your message and spark interest.
- **Account for people's suspicions.** Text-based attacks increased by 10 percent in the last year. Reduce consumer suspicion by always using your official domain name in links and consider adding your business name at the beginning of each message.
- **Time your message well.** Send texts between 9 a.m. and 8 p.m. in the recipient's time zone to comply with TCPA regulations and maximize engagement. To increase your chances of success, try to time your messages for when people might actually need you. If you deliver pizzas and the big game is on, why not tempt customers with a match-day special an hour before kickoff?
- **Tie in messages with events.** Get your CRM system to send reminders to users who fill their online shopping cart but

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BUSINESS BUZZ, continued from page 6

don't end up ordering. Send them a link to take them straight back to their cart. You can send them birthday messages, too.

- **Keep adding subscribers.** Take every opportunity to get customers to share their cell numbers with you. For example, you could display a QR code that takes them to a website-based subscription form and include a business card containing an incentive to sign up for texts.
- **Send the right number of texts.** Research indicates that sending two to four messages per month strikes the optimal balance between engagement and annoyance for most businesses.
- **Segment your list.** The more you can tailor your message to appeal to what customers are actually interested in, the better. One way to do this is to segment your database by

types of items purchased.

- **Leverage the fear of missing out (FOMO).** Using limited-time offers or displaying how few of a particular item are left in stock can instill a strong sense of urgency, provoking recipients to respond.
- **Test and optimize.** Many text message marketing platforms allow you to send different messages to test which types and styles of texts generate the best response.
- **Personalize your message.** Integrate your texting platform with your CRM software to include recipients' names, purchase history and location-based offers. Tailoring your messages will make them appear more relevant and legitimate to consumers.

Source: <https://www.business.com/articles/text-message-marketing-annoying-or-brilliant/>

SECURITY CORNER

Threat Actors Spoofing the FBI IC3 Website for Possible Malicious Activity by Mark Fairlie

Alert Number: I-091925-PSA

The Federal Bureau of Investigation (FBI) is providing a Public Service Announcement (PSA) to warn that threat actors are spoofing the FBI Internet Crime Complaint Center (IC3) government website. A spoofed website is designed to impersonate a legitimate website and may be used for illegal conduct, such as personal information theft and to facilitate monetary scams. Threat actors create spoofed websites often by slightly altering characteristics of legitimate website domains, with the purpose of gathering personally identifiable information entered by a user into the site, including name, home address, phone number, email address, and banking information. For example, spoofed website domains may feature alternate spellings of words or use an alternative top-level domain to impersonate a legitimate website. Members of the public could unknowingly visit spoofed websites while attempting to find FBI IC3's website to submit an IC3 report.

Tips to Protect Yourself

The FBI recommends individuals take the following precautions:

- When navigating to IC3's official website, type www.ic3.gov directly into the address bar located at the top of your Internet browser, rather than using a search engine.
- If using a search engine, avoid any "sponsored" results as these are usually paid imitators looking to deter traffic from the legitimate IC3 website.
- Verify that the URL of the IC3 website ends in [\[.gov\]](http://.gov) and is correctly entered as www.ic3.gov.
- Avoid clicking on any link whose URL differs from the legitimate IC3 site to mitigate risk of fraud.
- Never click on links that may include suspicious artifacts or graphics, such as unprofessional or low-quality graphics used to imitate a legitimate website
- Never share sensitive information if you are unsure of the website's legitimacy.
- Report any incidents to the legitimate FBI IC3 website only at www.ic3.gov.
- IC3 will never ask for payment to recover lost funds, nor will IC3 refer someone to a company requesting payment for

recovering funds.

- IC3 does not maintain any social media presence.

Report It

The FBI requests potential victims report any interactions with websites or individuals impersonating IC3 to your local FBI Field Office or IC3 at www.ic3.gov.

- Identify information about the person or company that contacted you.
- Note the methods of communication used, including websites, emails, and telephone numbers.
- Financial transaction information such as date, type of payment, amount, account numbers involved, the name and address of the receiving financial institution, and receiving cryptocurrency addresses.
- Description of your interaction with the individual, including how contact was initiated, purpose of the request for money, how you were instructed to make payment, what information you provided, and any other details pertinent to your complaint.



*From the Board of Directors
and staff of the
Riverside Downtown Partnership*



**RIVERSIDE
DOWNTOWN
PARTNERSHIP**

DOWNTOWN IS CALLING

www.RiversideDowntown.org

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Janice Penner

*Office Manager/
Bookkeeper*
Shirley Schmeltz

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