

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re:

EIGER BIOPHARMACEUTICALS, INC., *et al.*¹

Debtors.

Chapter 11

Case No. 24-80040 (SGJ)

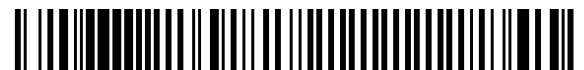
(Jointly Administered)

**AFFIDAVIT OF PUBLICATION OF
NOTICE OF CHAPTER 11 BANKRUPTCY CASE IN
THE NEW YORK TIMES AND SAN FRANCISCO CHRONICLE**

This Affidavit of Publication includes the sworn statement verifying that the Notice of Chapter 11 Bankruptcy Case was published and incorporated by reference herein as follows:

1. In *The New York Times* on April 11, 2024, attached hereto as **Exhibit A**.
2. In the *San Francisco Chronicle* on April 11, 2024, attached hereto as **Exhibit B**.

¹ The Debtors in these chapter 11 cases, together with the last four digits of each Debtor's federal tax identification number, are: Eiger BioPharmaceuticals, Inc. (1591); EBPI Merger Inc. (9986); EB Pharma LLC (8352); Eiger BioPharmaceuticals Europe Limited (N/A); and EigerBio Europe Limited (N/A). The Debtors' service address is 2155 Park Boulevard, Palo Alto, California 94036.



2480040240411000000000006

Exhibit A



The New York Times
Company

620 8th Avenue
New York, NY 10018
nytimes.com

PROOF OF PUBLICATION

April 11, 2024

I, Larnyce Tabron, in my capacity as a Principal Clerk of the Publisher of The New York Times, a daily newspaper of general circulation printed and published in the City, County, and State of New York, hereby certify that the advertisement annexed hereto was published in the editions of The New York Times on the following date or dates, to wit on.

4/11/2024, NY & NATL, pg B4

Larnyce Tabron

Digitally signed
by John McGill
Date: 2024.04.11
15:07:56 -04'00'

Information to identify the case:

Debtor: Eiger BioPharmaceuticals, Inc., et al. EIN: 33-0971591
United States Bankruptcy Court for the Northern District of Texas
Date Case Filed for chapter 11: 04/01/2024
Case Number: 24-80040 (SGJ)

Official Form 309F1 (For Corporations or Partnerships)

Notice of Chapter 11 Bankruptcy Case

For the debtor listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.

Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>), or by visiting the Debtors' case website at <https://www.kcdcl.net/Eiger>.

The staff of the bankruptcy clerk's office cannot give legal advice.

Do not file this notice with any proof of claim or other filing in the case.

1. Debtor's full name: See chart below
2. All other names used in the last 8 years:

Jointly Administered Cases: DEBTOR, ADDRESS, CASE NO., EIN:
Eiger BioPharmaceuticals, Inc., 2155 Park Boulevard, Palo Alto, California 94306, 24-80040 (SGJ), 33-0971591; EBPI Merger Inc., 2155 Park Boulevard, Palo Alto, California 94306, 24-80041 (SGJ), 26-3679986; EB Pharma LLC, 2155 Park Boulevard, Palo Alto, California 94306, 24-80042 (SGJ), 61-1748352; Eiger BioPharmaceuticals Europe Limited, 30 Upper High Street, Thame, Oxfordshire, OX9 3EZ, United Kingdom, 24-80043 (SGJ), N/A; EigerBio Europe Limited, Room 002, 28-32 Pembroke Street Upper, Dublin 2, Ireland D02N78, Ireland, 24-80044 (SGJ), N/A

3. Address: See chart above

4. Debtor's attorney (proposed): Sidley Austin LLP, Thomas R. Califano (TX Bar No. 24122825), William E. Curtin (admitted pro hac vice), Anne G. Wallace (admitted pro hac vice), 787 Seventh Avenue, New York, NY 10019, Contact Phone: (212) 839-5300, tom.califano@sidley.com, wcurtin@sidley.com, anne.wallace@sidley.com - and - Sidley Austin LLP, Charles M. Persons (TX Bar No. 24060413), 2021 McKinney Avenue, Suite 2000, Dallas, Texas 75201, Contact Phone: (214) 981-3300, cpersons@sidley.com

5. Bankruptcy clerk's office: Documents in this case may be filed at this address: Earle Cabell Federal Building, 1100 Commerce St., Rm. 1254, Dallas, TX 75242-1496. Hours open: Monday through Friday 8:30 a.m. - 4:30 p.m. Contact phone: (214) 753-2000. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov> or by visiting the Debtors' case website at www.kcdcl.net/Eiger.

6. Meeting of creditors: The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so. Date: May 13, 2024 at 01:30 p.m. CT. Location: By telephone. Trustee: United States Trustee. Toll free number: 866-818-4670. Alternate number: 203-480-2179. Participant Code: 3304120. Information can be found at the Debtors' case website, available at www.kcdcl.net/Eiger. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

7. Proof of claim deadline: Deadlines for filing proof of claim: For all creditors (except a governmental unit): 8/12/24. For a governmental unit: 9/30/24. Information can be found at the Debtors' case website, available at www.kcdcl.net/Eiger. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: • your claim is designated as *disputed*, *contingent*, or *unliquidated*; • you file a proof of claim in a different amount; or • you receive another notice. If your claim is not scheduled or if your claim is designated as disputed, contingent, or unliquidated, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

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9. Creditors with a foreign address: If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

10. Filing a Chapter 11 bankruptcy case: Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.

11. Discharge of debts: Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.

If you have questions about this notice, please contact the Debtors' Claims and Noticing Agent, Kurtzman Carson Consultants LLC, at (888) 733-1544 (U.S./Canada) or (310) 751-2638 (international), or submit an inquiry at <https://www.kcdcl.net/Eiger/inquiry>.

You may also find more information at www.kcdcl.net/Eiger.

EDUCATION

Student Aid Troubles Stalk The Secretary of Education During Hearings on the Hill

By ZACH MONTAGUE

WASHINGTON — As Miguel A. Cardona, the education secretary, appeared before lawmakers on Wednesday to make his agency's case for funding next year, members of both parties had something else on their minds: this year's chaotic college admissions process.

Republicans peppered him with questions about the botched rollout of the new Free Application for Federal Student Aid form, which has derailed college admissions this year. Several of them asked whether the agency had diverted resources away from the project in its pursuit of canceling student debt.

"There's nothing more important right now at the Department of Education," Mr. Cardona told the House Appropriations Committee of the aid form, saying that the agency was successfully juggling multiple priorities with the resources available. "We're working on this around the clock."

While Mr. Cardona was testifying, the House Subcommittee on Higher Education and Workforce

students how much they can expect to pay. Many schools have pushed back their enrollment deadlines to give students time to make decisions about where to attend college based on what they can afford.

Rachelle Feldman, a vice provost at the University of North Carolina, Chapel Hill, testified on Wednesday that her school had yet to send a single official aid offer to accepted students — offers that normally would have been sent alongside acceptance letters by the end of March.

She said her school was now hoping to send aid offers to students by the first week of May at the earliest, well after the date by which many students would have already enrolled in other years.

Since April, the Education Department has maintained a "fast news" page, with regular updates about its progress troubleshooting the FAFSA form. An update posted on Wednesday said the department planned to reprocess many of the faulty records sent to schools by May 1.

A spokesman for the Education Department said that officials believed they had fixed most of the major bugs in the form, and that the department's staff was processing submitted applications within one to three days, a timetable Mr. Cardona also presented to lawmakers on Wednesday.

But the reaction from Congress laid bare the shaky ground Mr. Cardona finds himself on this spring, as many of the department's goals have been overshadowed.

Mr. Cardona said on Wednesday that despite the problems with the form this year, the new, simplified version would make the process of applying for aid easier for students moving forward.

Even in typical years, many students who are eligible for aid do not apply for it, and several Democrats voiced concern that unanticipated roadblocks this year would disproportionately affect low-income and first-generation students who may have been thrown off by flaws with the form, or may have concluded that taking out loans was their only option to pay for college.

"The data portend a catastrophic decline in college enrollment this fall for the high school class of 2024 unless something changes very quickly," testified Kim Cook, the chief executive of the National College Attainment Network.



PETER K. AFRIYIE/ASSOCIATED PRESS

Some 10th-grade girls at Westfield High School in New Jersey alerted administrators that boys were sharing sexually explicit A.I. deepfakes of them.

A.I. Nudes Spread in Schools, Creating a Crisis

FROM FIRST BUSINESS PAGE
school, admonished board members during the meeting.

In a statement, the school district said it had opened an "immediate investigation" upon learning about the incident, had immediately notified and consulted with the police, and had provided group counseling to the sophomore class.

"All school districts are grappling with the challenges and impact of artificial intelligence and other technology available to students at any time and anywhere," Raymond González, the superintendent of Westfield Public Schools, said in the statement.

Blindsided last year by the sudden popularity of A.I.-powered chatbots like ChatGPT, schools across the United States scurried to contain the text-generating bots in an effort to forestall student cheating. Now a more alarming A.I. image-generating phenomenon is shaking schools.

Boys in several states have used widely available "nudification" apps to pervert real, identifiable photos of their clothed female classmates, shown attending events like school proms, into graphic, convincing-looking images of the girls with exposed A.I.-generated breasts and genitalia. In some cases, boys shared the faked images in the school lunchroom, on the school bus or through group chats on platforms like Snapchat and Instagram, according to school and police reports.

Such digitally altered images — known as "deepfakes" or "deepnudes" — can have devastating consequences. Child sexual exploitation experts say the use of nonconsensual, A.I.-generated images to harass, humiliate and bully young women can harm their mental health, reputations and physical safety as well as pose risks to their college and career prospects. Last month, the Federal Bureau of Investigation warned that it is illegal to distribute computer-generated child sexual abuse material, including realistic-looking A.I.-generated images of identifiable minors engaging in sexually explicit conduct.

Yet the student use of exploitative A.I. apps in schools is so new that some districts seem less prepared to address it than others. That can make safeguards precarious for students.

"This phenomenon has come on very suddenly and may be catching a lot of school districts unprepared and unsure what to do," said Riana Pfefferkorn, a research scholar at the Stanford Internet Observatory, who writes about legal issues related to computer-generated child sexual abuse imagery.

At Issaquah High School near Seattle last fall, a police detective investigating complaints from parents about explicit A.I.-generated images of their 14- and 15-year-old daughters asked an assistant principal why the school



TRACY NGUYEN FOR THE NEW YORK TIMES

‘That’s extreme bullying when it comes to schools. It’s something we will absolutely not tolerate here.’

Michael Bregy, superintendent of Beverly Hills Unified School District.

had not reported the incident to the police, according to a report from the Issaquah Police Department. The school official then asked "what was she supposed to report," the police document said, prompting the detective to inform her that schools are required by law to report sexual abuse, including possible child sexual abuse material. The school subsequently reported the incident to Child Protective Services, the police report said. (The New York Times obtained the police report through a public-records request.)

In a statement, the Issaquah School District said it had talked with students, families and the police as part of its investigation into the deepfakes. The district also "shared our empathy," the statement said, and provided support to students who were affected.

The statement added that the district had reported the "fake, artificial-intelligence-generated images to Child Protective Services out of an abundance of caution," noting that "per our legal team, we are not required to report fake images to the police."

At Beverly Vista Middle School in Beverly Hills, Calif., administrators contacted the police in

February after learning that five boys had created and shared A.I.-generated explicit images of female classmates. Two weeks later, the school board approved the expulsion of five students, according to district documents. (The district said California's education code prohibited it from confirming whether the expelled students were the students who had manufactured the images.)

Michael Bregy, superintendent of the Beverly Hills Unified School District, said he and other school leaders wanted to set a national precedent that schools must not permit pupils to create and circulate sexually explicit images of their peers.

"That's extreme bullying when it comes to schools," Dr. Bregy said, noting that the explicit images were "disturbing and violative" to girls and their families. "It's something we will absolutely not tolerate here."

Schools in the small, affluent communities of Beverly Hills and Westfield were among the first to publicly acknowledge deepfake incidents. The details of the cases — described in district communications with parents, school board meetings, legislative hearings and court filings — illustrate the variability of school responses.

The Westfield incident began last summer when a male high school student asked to friend a 15-year-old female classmate on Instagram who had a private account, according to a lawsuit against the boy and his parents brought by the young woman and her family. (The Manis said they are not involved with the lawsuit.)

After she accepted the request, the male student copied photos of her and several other female schoolmates from their social media accounts, court documents say. Then he used an A.I. app to

fabricate sexually explicit, "fully identifiable" images of the girls and shared them with schoolmates via a Snapchat group, court documents say.

Westfield High began to investigate in late October. While administrators quietly took some boys aside to question them, Francesca Mani said, they called her and other 10th-grade girls who had been subjected to the deepfakes to the school office by announcing their names over the school intercom.

That week, Mary Asfendis, the principal of Westfield High, sent an email to parents alerting them to "a situation that resulted in widespread misinformation." The email went on to describe the deepfakes as a "very serious incident." It also said that, despite student concern about possible image-sharing, the school believed that "any created images have been deleted and are not being circulated."

Dorota Mani said Westfield administrators had told her that the district suspended the male student accused of fabricating the images for one or two days.

Soon after, she and her daughter began publicly speaking out about the incident, urging school districts, state lawmakers and Congress to enact laws and policies specifically prohibiting explicit deepfakes.

"We have to start updating our school policy," Francesca Mani, now 15, said in a recent interview. "Because if the school had A.I. policies, then students like me would have been protected."

Parents including Dorota Mani also lodged harassment complaints with Westfield High last fall over the explicit images. During the March meeting, however, Ms. Mani told school board members that the high school had yet to provide parents with an official report on the incident.

Westfield Public Schools said it could not comment on any disciplinary actions for reasons of student confidentiality. In a statement, Dr. González, the superintendent, said the district was strengthening its efforts "by educating our students and establishing clear guidelines to ensure that these new technologies are used responsibly."

Beverly Hills schools have taken a stauncher public stance.

When administrators learned in February that eighth-grade boys at Beverly Vista Middle School had created explicit images of 12- and 13-year-old female classmates, they quickly sent a message — subject line: "Appalling Misuse of Artificial Intelligence" — to all district parents, staff, and middle and high school students. The message urged community members to share information with the school to help ensure that students' "disturbing and inappropriate" use of A.I. "stops immediately."

It also warned that the district was prepared to institute severe punishment. "Any student found to be creating, disseminating, or in possession of AI-generated images of this nature will face disciplinary actions," including a recommendation for expulsion, the message said.

Dr. Bregy, the superintendent, said schools and lawmakers needed to act quickly because the abuse of A.I. was making students feel unsafe in schools.

"You hear a lot about physical safety in schools," he said. "But what you're not hearing about is this invasion of students' personal, emotional safety."

Information to identify the case:

Debtor: EigerBioPharmaceuticals, Inc., et al. EIN: 33-0971591
United States Bankruptcy Court for the Northern District of Texas
Date Case Filed for Chapter 11: 04/01/2024
Case Number: 24-80040 (SG)

Official Form 309F1 (For Corporations or Partnerships)

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3. Address: See chart above

4. Debtor's attorney (proposed): Sidley Austin LLP, Thomas R. Caffano (TX Bar No. 2412285), William E. Curtin (admitted pro hoc vice), Anne G. Wallace (admitted pro hoc vice), 787 Seventh Avenue, New York, NY 10019, Contact Phone: (212) 839-5300, tom.caffano@sidley.com, wcurtin@sidley.com, anne.wallace@sidley.com -and- Sidley Austin LLP, Charles M. Persons (TX Bar No. 24060413), 2021 McKinney Avenue, Suite 2000, Dallas, Texas 75201, Contact Phone: (214) 981-3300, cpersons@sidley.com

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The New York Times

Open the app.
Open the world.

The New York Times app.
Download now.

MUTUAL OF AMERICA LIFE INSURANCE COMPANY
320 PARK AVENUE NEW YORK NY 10022-6839
212 224 1600

Notice of Election of Directors

The election of Directors of Mutual of America Life Insurance Company will be held at the Home Office, 320 Park Avenue in New York City, Thursday, April 25, 2024, from 10:00 a.m. to 4:00 p.m. At such election four of the Directors are to be elected to serve for a term expiring in April 2027. Policyholders whose policies or contracts are in force on the date of election and have been in force at least one year prior thereto are entitled to vote in person or by mail, by proxy or by ballot.

Nicholas S. Curabba
Senior Vice President,
Associate General Counsel
and Corporate Secretary

April 11, 2024

Exhibit B

DECLARATION OF PUBLICATION OF SAN FRANCISCO CHRONICLE

Amir Rezaee

declares that:

The annexed advertisement has been regularly published
in the

SAN FRANCISCO CHRONICLE

which is and was at all times herein mentioned
established as newspaper of general circulation in the
City and County of San Francisco, State of California, as
that term is defined by Section 6000 of the Government
Code.

SAN FRANCISCO CHRONICLE

(Name of Newspaper)

901 Mission Street

San Francisco, CA 94103

From April 11,2024

To April 11,2024

Namely, on April 11,2024

(Dates of Publication)

I declare under penalty of perjury that the foregoing is
true and correct.

Executed on April 11,2024

at San Francisco, California.

Amir Rezaee

Amir Rezaee

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Jointly Administered Cases: DEBTOR, ADDRESS, CASE NO., EIN: Eiger BioPharmaceuticals, Inc., 2155 Park Boulevard, Palo Alto, California 94306, 24-80040 (SGJ), 33-0971591; EBPI Merger Inc., 2155 Park Boulevard, Palo Alto, California 94306, 24-80041 (SGJ), 26-3679986; EB Pharma LLC, 2155 Park Boulevard, Palo Alto, California 94306, 24-80042 (SGJ), 61-1748352; Eiger BioPharmaceuticals Europe Limited, 30 Upper High Street, Thame, Oxfordshire, OX9 3EZ, United Kingdom, 24-80043 (SGJ), N/A; EigerBio Europe Limited, Room 002, 28-32 Pembroke Street Upper, Dublin 2, Ireland D02NT28, Ireland, 24-80044 (SGJ), N/A

3. Address: See chart above

4. Debtor's attorney (proposed): Sidley Austin LLP, Thomas R. Califano (TX Bar No. 24122825), William E. Curtin (admitted *pro hac vice*), Anne G. Wallace (admitted *pro hac vice*), 787 Seventh Avenue, New York, NY 10019, **Contact Phone:** (212) 839-5300, tom.califano@sidley.com, wcurtin@sidley.com, anne.wallace@sidley.com -and- **Sidley Austin LLP**, Charles M. Persons (TX Bar No. 24060413), 2021 McKinney Avenue, Suite 2000, Dallas, Texas 75201, **Contact Phone:** (214) 981-3300, cpersons@sidley.com

5. Bankruptcy clerk's office: Documents in this case may be filed at this address: Earle Cabell Federal Building, 1100 Commerce St., Rm. 1254, Dallas, TX 75242-1496. Hours open: Monday through Friday 8:30 a.m. – 4:30 p.m. Contact phone: (214) 753-2000. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov>, or by visiting the Debtors' case website at www.kcdcl.net/Eiger.

6. Meeting of creditors: The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so. **Date:** May 13, 2024 at 01:30 p.m. CT. **Location:** By telephone. **Trustee: United States Trustee.** Toll free number: **866-818-4670**. Alternate number: **203-480-2179**. Participant Code: **3304120**. Information can be found at the Debtors' case website, available at www.kcdcl.net/Eiger. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

7. Proof of claim deadline: Deadlines for filing proof of claim: For all creditors (except a governmental unit): 8/12/24. **For a governmental unit:** 9/30/24. Information can be found at the Debtors' case website, available at www.kcdcl.net/Eiger. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: • your claim is designated as *disputed, contingent, or unliquidated*; • you file a proof of claim in a different amount; or • you receive another notice. If your claim is not scheduled or if your claim is designated as *disputed, contingent, or unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

8. Exception to discharge deadline: If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated below. The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline. **Deadline for filing the complaint: To be Determined.**

9. Creditors with a foreign address: If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

10. Filing a Chapter 11 bankruptcy case: Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.

11. Discharge of debts: Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.

If you have questions about this notice, please contact the Debtors' Claims and Noticing Agent, Kurtzman Carson Consultants LLC, at (888) 733-1544 (U.S./Canada) or (310) 751-2638 (international), or submit an inquiry at <http://www.kcdcl.net/Eiger/inquiry>.

You may also find more information at www.kcdcl.net/Eiger.

A fix for FAFSA fiasco helps students apply

By Nanette Asimov

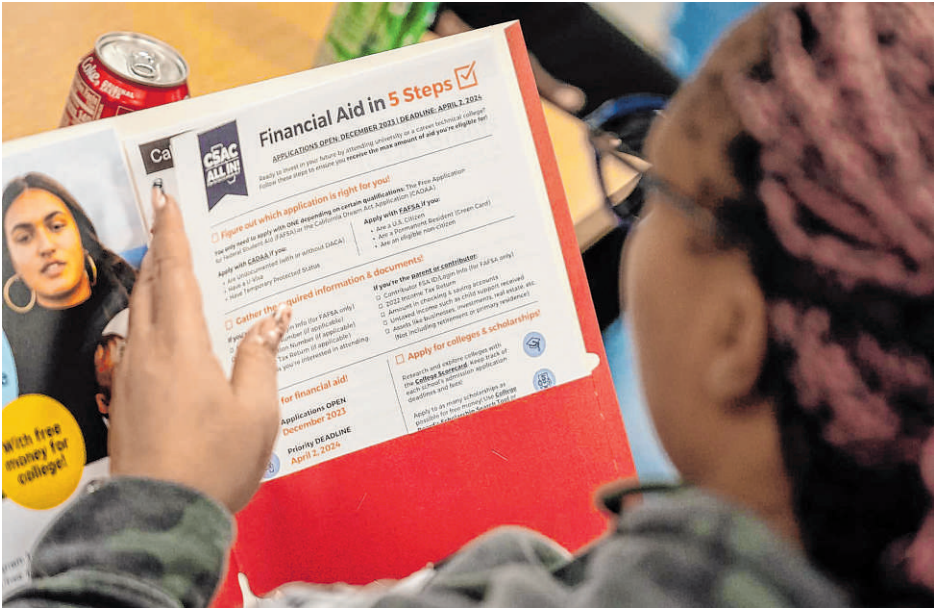
The high school students who have been hardest hit by the federal government's botched overhaul of its college financial aid application now have a workaround to receive state grants — but not federal money — California education officials announced Tuesday.

The government's recent effort to streamline the Free Application for Federal Student Aid, or FAFSA, created a glitch that left tens of thousands of high school seniors in California and across the country unable to complete their applications.

The students most often blocked are citizens and legal residents whose parents have no Social Security number.

Students need the FAFSA to apply for federal Pell grants. The California Student Aid Commission also uses those applications to determine students' eligibility for state aid, known as Cal Grants.

Now, first-time applicants who can't fill out their FAFSA can apply for state aid separately, using the California



Loren Elliott/Special to the Chronicle

A parent takes part in a February workshop in San Francisco to help families fill out the new version of the Free Application for Federal Student Aid.

Dream Act Application “as a short-term measure until they are able to access and complete a FAFSA,” the student aid commission and the state's three public secondary school systems — the University of California, California State University and the California Community Colleges — jointly announced.

May 2 is the deadline. “Making sure all students can access the financial aid they are entitled to is at the heart of

what we do,” said Marlene Garcia, executive director of the student aid commission.

Students applying to UC, which costs more than the state's other public campuses, typically win the most lucrative Cal Grants, which award up to \$15,400 this year. Grants for CSU can be up to \$7,390, while aid to attend a community college is less than \$2,000.

“Mixed (immigration) status students must still

complete the FAFSA to access their federal financial aid awards, including Pell Grants, Federal Supplemental Education Opportunity Grants, Federal Work-Study, and subsidized federal student loans,” according to the joint

statement.

Education officials are urging students to try to fill out the FAFSA, and noted that the federal government “has made progress” in fixing an array of problems that still plague the process. They said additional help can be found at this federal student aid site.

Bay Area high school counselors who have trying for months to help frustrated students fill out their applications — and to calm nervous applicants who worry they won't be able to afford school next fall — gave Tuesday's announcement mixed reviews.

“I'm glad Gov. Newsom and the state are being proactive with the FAFSA fiasco,” said John Moreno, a counselor at Balboa High in San Francisco. “However, the solution still ignores federal aid for students impacted by the delays.”

The maximum federal Pell Grant this year is \$7,395.

“That's money students aren't going to receive,” he said.

Yet, state education officials appeared proud of the workaround for students caught in this year's snafu.

Using the Dream Act application “will preserve access and support for students transferring from community college to a four-year college or university in the fall,” California Community Colleges Chancellor Sonya Christian said in the joint statement.

CSU Chancellor Mildred Garcia added that her system “will continue to remain as flexible as possible for these students.”

UC “will continue to advocate for full access to the FAFSA and all federal financial aid for our students from mixed-status families,” said UC President Michael Drake.

Reach Nanette Asimov: nasimov@sfgate.com; Twitter: @NanetteAsimov

Our growing brains could help lower risks of dementia

By Catherine Ho

Human brains are gradually getting bigger, decade by decade, potentially lowering people's risk of developing age-related dementia, according to a recent study published by Alzheimer's researchers at UC Davis Health.

People born in the 1970s have more brain volume and more brain surface area than people born in the 1930s, according to the study, published March 25 in JAMA Neurology.

“Our brains are growing and that's a good thing,” said Dr. Charles DeCarli, first author and director of the UC Davis Alzheimer's Disease Research Center.

More brain volume and surface area means more “brain reserve” — which acts as a sort of buffer if one loses some brain function due to injury — and researchers believe this gradual increase could mean the overall population's risk of developing age-related dementia is dropping. The study also showed gradual increases in brain structures where connections between and among nerve cells occur that are important for cognition.

“Think of it like a hybrid car,” DeCarli said. “If the battery runs out, you still have the gas engine.”

The reasons brains are getting larger are believed to be linked to improvements in the early childhood environment at the population level, including better prenatal care, nutrition, health care and education.

Increasing brain size could be one reason why the incidence of age-related dementia is declining, even though the overall number of people diagnosed with dementia is rising.

An estimated 7 million Americans are living with Alzheimer's disease, and that is expected to rise to 13 million by 2050, according to the Alzheimer's Association. But there's been a 20% drop in the incidence of dementia — newly reported cases as a proportion of the population — each decade since the 1970s, according to a 2016 study in the New England Journal of Medicine.

The 2016 study included about 5,200 U.S. adults 60 and older who participated in the Framingham Heart Study, a landmark continuing study begun in 1948 to study cardiovascular disease among healthy adults in Framingham, Mass.

The UC Davis research examined MRI images of the brains of about 3,200 healthy U.S. adults between 1999 and 2019. The

average age at the time of the MRI was 57.

Researchers found that brain volume and surface area grew gradually but consistently in people who were born in each subsequent decade between the 1930s and 1970s. People born in the 1970s had 6.6% more average brain volume than those born in the 1930s — 1,321 milliliters compared with 1,234 milliliters, the analysis found. And people born in the 1970s had nearly 15% more average brain surface area — 2,104 square centimeters compared with 2,056 square centimeters.

It's not clear whether the trend is continuing in people born after the 1970s.

There are some caveats to the findings. The study participants are part of the Framingham Heart Study, which initially included only healthy adults. The study subsequently included the children of the original cohort and the children's spouses and, later, the generation after that. The participants are generally healthy and motivated to participate in scientific research, and not representative of the world or even the U.S., DeCarli said.

Reach Catherine Ho: cho@sfgate.com

Information to identify the case:
Debtor: Eiger BioPharmaceuticals, Inc., et al.
United States Bankruptcy Court for the Northern District of Texas
Date Case Filed for chapter 11: 04/01/2024
Case Number: 24-80040 (SGJ)
Official Form 309F1 (For Corporations or Partnerships)

Notice of Chapter 11 Bankruptcy Case
For the debtor listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.
This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.
The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.
Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 11 below for more information.)
To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>), or by visiting the Debtors' case website at www.kccllc.net/Eiger.
The staff of the bankruptcy clerk's office cannot give legal advice.
Do not file this notice with any proof of claim or other filing in the case.
1. Debtor's full name: See chart below.
2. All other names used in the last 8 years:
Jointly Administered Cases: DEBTOR, ADDRESS, CASE NO., EIN: Eiger BioPharmaceuticals, Inc., 2155 Park Boulevard, Palo Alto, California 94306, 24-80040 (SGJ), 33-0971591; EPR Merger, Inc., 2155 Park Boulevard, Palo Alto, California 94306, 24-80041 (SGJ), 26-3679986; EB Pharma LLC, 2155 Park Boulevard, Palo Alto, California 94306, 24-80042 (SGJ), 61-1748352; Eiger BioPharmaceuticals Europe Limited, 30 Upper High Street, Thame, Oxfordshire, OX9 3EZ, United Kingdom, 24-80043 (SGJ), N/A; EigerBio Europe Limited, Room 002, 28-32 Pembroke Street Upper, Dublin 2, Ireland D02N728, Ireland, 24-80044 (SGJ), N/A
3. Address: See chart above.
4. Debtor's attorney (proposed): Sidley Austin LLP, Thomas R. Califano (TX Bar No. 24122825), William E. Curtin (admitted pro hac vice), Anne G. Wallace (admitted pro hac vice), 787 Seventh Avenue, New York, NY 10019, Contact Phone: (212) 839-5300, tom.califano@sidley.com, wcurtin@sidley.com, anne.wallace@sidley.com -and- Sidley Austin LLP, Charles M. Persons (TX Bar No. 24060413), 2021 McKinney Avenue, Suite 2000, Dallas, Texas 75201, Contact Phone: (214) 981-3300, cpersons@sidley.com
5. Bankruptcy clerk's office: Documents in this case may be filed at this address: Earle Cabell Federal Building, 1100 Commerce St., Rm. 1254, Dallas, TX 75242-1496. Hours open: Monday through Friday 8:30 a.m. – 4:30 p.m. Contact phone: (214) 753-2000. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov> or by visiting the Debtors' case website at www.kccllc.net/Eiger.

6. Meeting of creditors: The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so. **Date:** May 13, 2024 at 01:30 p.m. **CT Location:** By telephone. Trustee: **United States Trustee.** Toll free number: **866-818-4670.** Alternate number: **202-480-2179.** Participant code: **3304120.** Information can be found at the Debtors' case website, available at www.kccllc.net/Eiger. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
7. Proof of claim deadline: Deadlines for filing proof of claim: For all creditors (except a governmental unit): 8/12/24. For a governmental unit: 9/30/24. Information can be found at the Debtors' case website, available at www.kccllc.net/Eiger. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: • your claim is designated as *disputed, contingent, or unliquidated*; • you file a proof of claim in a different amount; or • you receive another notice. If your claim is not scheduled or if your claim is designated as disputed, contingent, or unliquidated, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.
8. Exception to discharge deadline: If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated below. The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline. **Deadline for filing the complaint to be determined.**
9. Creditors with a foreign address: If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
10. Filing a chapter 11 bankruptcy case: Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.
11. Discharge of debts: Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.
If you have questions about this notice, please contact the Debtors' Claims and Noticing Agent, Kurtzman Carson Consultants LLC, at (888) 733-1544 (U.S./Canada) or (310) 751-2638 (international), or submit an inquiry at <http://www.kccllc.net/Eiger/inquiry>.
You may also find more information at www.kccllc.net/Eiger.

LEGAL NOTICES VISIT SFGATE.COM/LEGALNOTICES

City and County	City and County	City and County
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NOTICE OF EXTENSION OF PUBLIC INSPECTION PERIOD TO MAY 7, 2024
PUBLIC NOTICE
Hunters Point Naval Shipyard
Draft Fifth Five-Year Review Report and Climate Resilience Assessment

The Navy, as the CERCLA lead agency, has prepared the Draft Fifth Five-Year Review for Hunters Point Naval Shipyard (HPNS) in San Francisco, California. HPNS was a naval shipyard operating from 1939 to 1974. The Navy conducted the Five-Year Review in accordance with the requirements of CERCLA Section 121 (c). The purpose of this Fifth Five-Year Review is to determine whether the remedies implemented in accordance with the Records of Decision and Post-Record of Decision Documents for the Sites below remain protective of human health and the environment. Additionally, a Climate Resilience Assessment is included which evaluates the potential impacts of projected long-term climate change, such as the effects of sea level rise, on remedy performance.

- Installation Restoration [IR] Sites 7 and 18
- Parcel B-1
- Parcel B-2
- Parcel C
- Parcel D-1
- Parcel D-2

- Parcel E
- Parcel E-2
- Parcel G
- Parcel UC-1
- Parcel UC-2
- Parcel UC-3

The remedies were implemented to address the cleanup of metals, volatile organic compounds, semi-volatile organic compounds, pesticides, polychlorinated biphenyls, and radionuclides in soil, sediment, soil gas, and/or groundwater that pose potentially unacceptable risk to human health and the environment. The remedies include soil removal, covers over surface soil and shoreline sediment, groundwater treatment and/or monitoring, soil vapor extraction and monitoring, and institutional controls. The review provides an update of the status of remedial actions implemented since the Fourth Five-Year Review completed in 2019 and assesses progress made on the recommendations in the Fourth Five-Year Review.

Public Inspection Period
The draft Fifth Five-Year Review is available for public inspection online under “Hunters Point Documents” on the HPNS Public Website <https://go.usa.gov/xhqES> or in the Information Repository at the following location:
Information Repository
San Francisco Main Public Library
Government Information Center, 5th Floor
100 Larkin Street
San Francisco, CA 94102
(415) 557-4400

Scan the QR code to access the HPNS Public Website

The public inspection period has been extended and will run until May 7, 2024. Comments can be submitted by US mail to:

Mr. Michael Pound
BRAC Environmental Coordinator
33000 Nixie Way, Building 50,
Suite 207
San Diego, CA 92147

Or electronically to:
HPNS_FYR
Comments@us.navy.mil

Legals/Public Notices

NOTICE of Application for Formation of a Bank Holding Company
Billfloat, Inc., dba SmartBiz Loans (“SmartBiz”), San Francisco, California, has applied to the Federal Reserve Board, for permission to become a bank holding company through merging its wholly-owned subsidiary, Caletta Merger Sub, Inc., Wilmington, Delaware, with United Community Bancshares, Inc., Northbrook, Illinois, and thereby indirectly acquiring control of Centrust Bank, N.A., Northbrook, Illinois. Following that merger, United Community Bancshares would merge with SmartBiz, with United Community Bancshares surviving. United Community Bancshares would then be renamed SmartBiz Bancshares, Inc., and Centrust Bank, N.A. would be renamed SmartBiz Bank, N.A. The Federal Reserve considers a number of factors in deciding whether to approve an application/notice, including the record of performance of banks we supervise in helping to meet local credit needs.
You are invited to submit comments in writing on this application/notice to Colette A. Fried, Assistant Vice President, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, IL 60604. The comment period will not end before May 12, 2024 and may be somewhat longer. The Board's procedures for processing applications/ notices may be found at 12 C.F.R. Part 262. Procedures for processing protested applications/ notices may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application/notice, contact Jane Dokko, Vice President of Community Development and Policy Studies at (312) 322-6827; to request a copy of the application, contact Colette A. Fried at (312) 322-6846. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application/notice if they are received in writing by the Reserve Bank on or before the last day of the comment period.

Legals/Public Notices

PLEASE TAKE NOTICE that on April 7th, 2024, Artichoke Joe's Casino issued new chips for use at its table games and that as of August 7th, 2024 (120 days later) Artichoke Joe's will discontinue redemption of all and previously issued chips. Redemption of all chips can be made at Artichoke Joe's Casino at 659 Huntington Avenue, San Bruno, California.

Fictitious Name

FICTITIOUS BUSINESS NAME STATEMENT
FILE NO. 2024-0402019
Fictitious Business Name(s): Kissako Tea, 1581 Webster Street, Suite 195, San Francisco, CA 94115, County of San Francisco. Full name of registrant #1: Matsu S, LLC (CA), 493 18th Ave, San Francisco, CA 94121. This business is conducted by Matsu S LLC
The registrant commenced to transact business under the above-listed fictitious business name on 4/2/2024. This statement was filed with the County Clerk of San Francisco on: April 2, 2024
Pub Dates: April 11, 18, 25, May 2, 2024
FICTITIOUS BUSINESS NAME STATEMENT
FILE NO. 2024-0403079
Fictitious Business Name(s): One Dental SF, 2226 Bush Street San Francisco, CA 94115, County of San Francisco. Full name of registrant #1: Half Dental Group, PC (CA), 1338 Hyde St, San Francisco, CA 94109. This business is conducted by a corporation.
The registrant commenced to transact business under the above-listed fictitious business name on 4/8/2024. This statement was filed with the County Clerk of San Francisco on: April 8, 2024
Pub. Dates: Apr. 11, 18, 25, May 2, 2024