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Virtual § 341 Meetings: A USTP Informational Session

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Best Practices for Debtors, Debtors’ Attorneys, and Other Parties in Interest for Attending Virtual § 341(a) Meetings of Creditors in Chapter 7, 12, and 13 Cases

INTRODUCTION

Pursuant to its authority under 11 U.S.C. §§ 341(a) and 343, Federal Rule of Bankruptcy Procedure (“FRBP”) 2003, and other authorities, the United States Trustee Program (“USTP”) adopts these Best Practices for Debtors, Debtors’ Attorneys, and Other Parties in Interest for Attending Virtual § 341(a) Meetings of Creditors in Chapter 7, 12, and 13 Cases (“Best Practices”). Upon the effective date¹ and until further notice, the § 341(a) meeting of creditors for chapter 7, 12, and 13 cases² will be held by video conference, which will be conducted through the Zoom platform.

The purpose of these Best Practices is to facilitate access to 341 meetings by all parties in interest while promoting efficiency, reducing travel costs and time commitments for participants, and enhancing fact-finding over telephonic meetings. Debtors generally are expected to appear by video at Zoom 341 meetings. In certain instances, including active military duty, serious illness, disability, incarceration, or other unique circumstances, the trustee may approve alternative arrangements for the debtor to appear at the 341 meeting in accordance with USTP guidance, such as telephonic appearances or interrogatories in extenuating circumstances. Nothing in these Best Practices should be construed to limit the authority or discretion of the United States Trustee (“UST”) to require the in-person appearance of any debtor at a 341 meeting, although in-person 341 meetings may only be conducted by the trustee after consultation with and approval by the UST. These Best Practices are subject to change at the discretion of the UST.

This document provides information regarding the conduct of virtual 341 meetings:

- ◆ Attending 341 meetings via Zoom
- ◆ Virtual 341 meeting protocols
- ◆ Requirements for verifying debtor identification documents
- ◆ FBI investigation of bankruptcy crimes
- ◆ Additional questions

ATTENDING 341 MEETINGS VIA ZOOM

Examination of Debtors

Except as modified below, the conduct and scope of the debtor’s examination at a Zoom 341 meeting is the same as for an in-person 341 meeting in accordance with the *Handbook for Chapter 7 Trustees*, *Handbook for Chapter 12 Standing Trustees*, and *Handbook for Chapter 13 Standing Trustees* (collectively, referred to as “Handbooks”), including

¹Effective dates for each federal judicial district will be posted on their USTP district website “Local Section 341 Meeting Information” page when available. A list of these sites can be found here: <https://www.justice.gov/ust/moc>.

²Hereafter, the § 341(a) meeting of creditors is referred to as the “341 meeting” or “341 meetings”.



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the trustee administering the oath and asking all required questions. Preparation by the debtor and the debtor's attorney (if the debtor is represented) is important to ensure that 341 meetings are conducted as efficiently as possible.

Debtor Accessibility Services

Language interpreter services are available for debtors at virtual 341 meetings. If the debtor needs the assistance of a language interpreter for the 341 meeting, the debtor should inform the trustee either at the 341 meeting or, preferably, in advance of the 341 meeting. The trustee will contact the language interpreter service, and an interpreter will be provided at no cost to the debtor.

If a debtor has a disability, such as a hearing impairment, the debtor should contact the trustee in advance of the 341 meeting so the trustee can notify the UST that an accommodation may be necessary.³ The UST, in consultation with the debtor and the trustee, will determine the accommodation to be made, if any, such as the use of a sign language interpreter, again at no cost to the debtor.

Contact information for all trustees is available at <https://www.justice.gov/ust/private-trustee-locator>.

Preparing to Participate in the 341 Meeting Via Zoom

The debtor and other participants will need an electronic device (computer, laptop, tablet, or smartphone) with a microphone, camera, and Internet access to participate in the Zoom 341 meeting.⁴ Instructions on how to connect to a Zoom 341 meeting, including how to download the Zoom application, how to test and connect to a Zoom meeting, and troubleshooting tips, can be found at <https://www.justice.gov/ust/moc>. Online tutorials for how to connect to a Zoom meeting are also available by searching "Joining a Zoom Meeting" in Google or other Internet search engines. If possible, the debtor should test their electronic device, Internet connection, and ability to connect to a Zoom meeting prior to attending the virtual 341 meeting.

Additional Information for Debtors

The debtor should follow specific identification procedures at virtual 341 meetings which include submitting copies of a photo identification and proof of social security number, if one exists, to the trustee in advance of the 341 meeting. If the debtor fails to provide these documents in advance, the trustee will likely adjourn and continue the 341 meeting. These procedures and requirements are discussed below under the section Requirements for Verifying Debtor Identification Documents.

³See 28 U.S.C. § 586.

⁴Debtors and participants who do not have access to the Internet or to a smartphone or laptop with a camera, may call into the 341 meeting by telephone. See subsection Audio-Only Connection to 341 Meeting for further instructions. To ensure proper identification and safeguards are in place for the debtor's testimony, the trustee likely will reschedule the 341 meeting if the debtor appears telephonically.



In chapter 7 cases, the trustee will ask individual debtors at the 341 meeting if they have received and read the Bankruptcy Information Sheet, and whether they understand the information contained therein or have any questions about it.⁵ A copy in English or several other languages is available at <http://www.justice.gov/ust/bankruptcy-information-sheet-0>.

VIRTUAL 341 MEETING PROTOCOLS⁶

The trustee will adopt and announce protocols to assist the debtor and other parties in interest in participating in these 341 meetings consistent with these Best Practices.

Joining the Zoom 341 Meeting

To join the 341 meeting by video, the debtor and other participants must go to [Zoom.us/join](https://zoom.us/join) and enter the Meeting ID and Passcode when prompted. The Meeting ID and Passcode are set out in section 7 of the Notice of Bankruptcy Case (Official Forms 309A, B, C, D, G, H, or I) that is mailed to the debtor and creditors after the filing of the bankruptcy case. This information also can be found at <https://www.justice.gov/ust/moc>. When prompted to enter a name, the debtor and other participants should enter their first and last name so each participant may be identified properly during the 341 meeting. More detailed instructions for joining a Zoom 341 meeting can be found at <https://www.justice.gov/ust/moc>.

The debtor and other participants should join the 341 meeting 10 minutes before the scheduled start time.

Setting for the Virtual 341 Meeting

All participants, but specifically the debtor who will be providing testimony, should connect to the 341 meeting from a quiet location, free from background noise, distractions, or disruptions, which is appropriate for their participation in a video meeting that is open to the public. Participants should mute their microphones on Zoom and on their devices until their case is called. Audio-only participants should avoid speaker phones unless two or more persons are appearing together from the same device.

The debtor and the debtor's attorney (if the debtor is represented) should ensure they can both view the video screen and be viewed by the trustee. To replicate an in-person 341 meeting, to provide the proper decorum, and to allow the trustee to perceive the interaction between the debtor and their attorney, the debtor and debtor's attorney should situate themselves so they both may be clearly viewed on the video screen.

Calling of the Case

Multiple 341 meetings may be scheduled for the same time, and the trustee may conduct periodic "roll calls" to confirm the participants (debtors, creditors, attorneys, etc.) who are present. When participants first connect to the Zoom

⁵11 U.S.C. § 341(d).

⁶While these protocols are generally applicable to any virtual 341 meeting, i.e., where the debtor appears by video conference or by telephone using Zoom, certain of the protocols have specific application to Zoom video meetings.



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meeting they also may be placed in a virtual “waiting room” until their case is called. When the case is called, the trustee will commence the 341 meeting, and the participants should unmute their microphones on Zoom and their devices, speak clearly, and ensure their cameras are on and working so the trustee can see them. If the debtor and other participants were placed in a virtual waiting room, the trustee will connect them to the 341 meeting.

Conduct During the Virtual 341 Meeting

The 341 meeting is the official forum where the debtor appears to answer under oath questions from the trustee, creditors, and other parties in interest regarding their bankruptcy case and estate, as required by the bankruptcy code. The trustee will administer the oath, and the 341 meeting is recorded. All participants should present themselves in a professional manner and respect the formality and solemnity of the bankruptcy proceedings in the same manner as if the participants were appearing at an in-person 341 meeting.⁷ Meeting participants should be respectful when asking questions of the debtor.

While the debtor is sworn in and testifying: (1) the debtor should be alone unless the debtor is appearing from the same location with their attorney, employees of their attorney, or a co-debtor; (2) the debtor should have readily available a copy of the filed schedules and statement of financial affairs, and any other documents previously requested by and provided to the trustee; (3) the debtor should have their original Identification Documents (see the section Requirements for Verifying Debtor Identification Documents); and (4) the debtor should not communicate with any person regarding the subject of their testimony, by electronic means or otherwise.⁸

If the debtor and their attorney seek to communicate with each other regarding the subject of the debtor’s testimony, either should first openly request a recess by the trustee for this purpose. If the trustee grants this recess request, the debtor and their attorney may privately confer off the record as instructed by the trustee. It is the responsibility of the debtor and their attorney to ensure these private communications are offline, not seen or heard by the trustee or by other attending parties, and not part of the audio recording of the 341 meeting, which is available to the public.

If at any time during a 341 meeting, the Internet connection becomes so poor that the trustee cannot view the debtor or hear and properly record their testimony, the trustee will try to resolve the issue with the assistance of the parties, but the meeting will need to be adjourned and continued if the trustee is unable to resolve the issue.

After the trustee determines that the business of the 341 meeting has been completed, the trustee will formally conclude the meeting, and the participants may leave the meeting by disconnecting from the Zoom platform.

Failure to follow the trustee’s virtual 341 meeting protocols may result in the trustee’s adjournment and continuance of the 341 meeting.

⁷The 341 meeting is open to the public and any party may join the meeting if they comply with the Best Practices and obey any other requirements of the USTP or the trustee.

⁸As noted previously, if the debtor requires a language interpreter the trustee will contact the language interpreter service and connect the interpreter to the virtual 341 meeting.



Personally Identifiable Information

Participants should avoid disclosing personally identifiable information (PII) during the 341 meeting. If it becomes necessary to share a document on the video screen during the 341 meeting, they must ensure that the document contains no PII prior to sharing it.

Official Recording of the 341 Meeting

The trustee will make an audio recording of the 341 meeting which will constitute the official recording of the 341 meeting. **All other recordings, including video or audio recordings of the 341 meeting, are prohibited.** No one is permitted to photograph the debtor or any other person attending the virtual 341 meeting.

Zoom Connection Issues

If any party is disconnected before the 341 meeting is concluded, they should reconnect to the Zoom meeting using the same Zoom meeting login information or meeting link to be admitted back into the 341 meeting. If they are unable to reconnect, they should contact the trustee after the meeting.

If the debtor fails to attend the virtual 341 meeting for any reason, including the inability to connect to the Zoom meeting, they should contact the trustee immediately. Failure by the debtor to attend or fully participate in their virtual 341 meeting will be treated in the same manner as a failure to attend an in-person 341 meeting and may result in dismissal of the debtor's case if further immediate action is not taken by the debtor to appear at their 341 meeting.

Audio-Only Connection to 341 Meeting

The debtor and the debtor's attorney (if the debtor is represented) are expected to appear at the virtual 341 meeting by video. However, the trustee may permit a debtor to participate by telephone on a case-by-case basis if the circumstances warrant; for example, the debtor has no technical ability to appear at a Zoom video meeting due to no access to the Internet or to a smartphone or laptop with a camera. In such circumstances, the debtor should call into the meeting using the Zoom phone number that is provided in the notice of the 341 meeting, and they should be prepared to explain to the trustee why they are unable to connect by video.

If the debtor appears telephonically, the trustee likely will reschedule the 341 meeting to ensure proper identification and safeguards are in place for their testimony. This may be called a continued or adjourned meeting. In this circumstance, the trustee will specify the manner in which the debtor should attend the continued 341 meeting.

Non-debtor participants who have no video access or who have trouble connecting by video may join the 341 meeting by audio-only without seeking approval by the trustee.

In order to join the 341 meeting via an audio-only connection, the participant should call the phone number set out in section 7 of the Notice of Bankruptcy Case (Official Forms 309A, B, C, D, G, H, or I) or provided at <https://www.justice.gov/ust/moc>, enter the Meeting Passcode when prompted, and provide their first and last name to the trustee when requested. More detailed instructions for joining a Zoom 341 meeting can be found at <https://www.justice.gov/ust/moc>.



Adjourned or Continued Meetings

The 341 meeting may be adjourned and continued to a future date and time by announcement by the trustee at the 341 meeting. In such instances, the trustee will announce the new date and time of the continued meeting on the record. Participants should use the same connection information that was contained in the original Notice of Bankruptcy Case to connect to the adjourned and continued meeting, unless the trustee indicates otherwise. In addition, the trustee will file a statement with the bankruptcy court specifying the date and time to which the 341 meeting has been adjourned.⁹

REQUIREMENTS FOR VERIFYING DEBTOR IDENTIFICATION DOCUMENTS

Every individual debtor is required to provide proof of their identity at the 341 meeting by providing a photo identification¹⁰ and social security number ("SSN"), if one exists¹¹ (collectively, "ID Documents").¹² To satisfy this requirement at a virtual 341 meeting, each individual debtor should have the ID Documents available when they appear and comply with the following procedure:

- ◆ At least 14 days prior to the 341 meeting, or within the timeframe requested by the trustee, the debtor should send clear copies of the ID Documents to the trustee in a safe and secure fashion. The trustee may provide more information regarding the preferred method of transmission of the copies of these ID Documents to the trustee.¹³ Copies of the ID Documents should not be sent to the trustee by unprotected email or messaging.
- ◆ If the debtor is represented, the debtor's attorney should assist the debtor in obtaining and facilitating the debtor's timely submission of the required ID Documents to the trustee. The debtor's attorney also is expected to facilitate the participation of their client in the virtual 341 meeting but should not be relied upon to make the debtor's identification on the record for the trustee when the debtor appears by video.
- ◆ If possible, the trustee will communicate with any unrepresented debtor prior to the scheduled 341 meeting and arrange for the debtor to submit copies of the ID Documents to the trustee prior to the 341 meeting. Unrepresented debtors also may contact their assigned trustee for assistance in submitting copies of their ID Documents in a safe and secure manner.
- ◆ If the debtor fails to provide copies of the ID Documents to the trustee prior to the 341 meeting, the trustee will likely adjourn and continue the 341 meeting.

⁹See FRBP 2003(e).

¹⁰The debtor may provide copies of photo identification such as driver's license, state identification card, passport, and military identification. A list of acceptable forms of photo identification are specified in the *Handbooks* and can be found at <https://www.justice.gov/ust/moc>.

¹¹Valid forms of SSN documentation may include SSN card, Social Security Administration statement, Individual Taxpayer Identification Number ("ITIN") card, W-2, recent payroll advice, or medical insurance card (full SSN should be present on document provided). The form of proof must conform with the requirements set out in the *Handbooks*. In addition, if the debtor states that they are not eligible to obtain an SSN, the trustee must comply with existing requirements in the *Handbooks* for obtaining documentation sufficient to verify the debtor's identity in that circumstance. Debtors are encouraged to contact their assigned trustee if they have any questions or concerns regarding the required documentation.

¹²See 11 U.S.C. § 521(h) and FRBP 4002(b)(1).

¹³Generally, the debtor should provide the ID Documents through the same means as they provide the trustee with their tax returns, evidence of current income such as pay advices, or any other documents requested by the trustee.



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- ◆ After receiving copies of the ID Documents, the trustee will ensure that the copies are of sufficient clarity to allow the trustee to identify the debtor and confirm the SSN, if one exists, at the video 341 meeting. If they are not sufficiently clear, the trustee will promptly request new copies, and the debtor should provide them as quickly as possible. After receiving copies of the ID Documents, the trustee will protect them in the same manner as any other record that contains PII or sensitive information.
- ◆ At the beginning of the 341 meeting, the trustee will ask the debtor to identify themselves, and the trustee will ask the debtor to testify that they are the individual whose name and address appears on the voluntary bankruptcy petition as the debtor or responsible party if the debtor is not an individual.¹⁴ The trustee will review the ID Documents and verify the debtor's identity and SSN, if one exists, after obtaining the debtor's testimony.
- ◆ During the 341 meeting, the debtor should not display their ID Documents on the video screen or otherwise disclose the contents of the ID Documents, including any PII or sensitive information, during the virtual 341 meeting.
- ◆ If the trustee is unable to verify the debtor's identity or SSN (where one exists for the debtor), the 341 meeting may be continued, and the case will be referred to the UST.

FBI INVESTIGATION OF BANKRUPTCY CRIMES

All participants in the 341 meeting should be aware that federal law provides severe criminal penalties of up to five years imprisonment, a fine of not more than \$250,000, or both, for bankruptcy crimes, which include bribery, concealment of assets, false statements, false claims, filing under a fictitious name, and perjury.¹⁵ If you suspect a bankruptcy crime, please refer the matter to the local UST office or the USTP hotline email:

USTP.Bankruptcy.Fraud@usdoj.gov.

ADDITIONAL QUESTIONS

These are recommended practices for debtors, debtors' attorneys, and other parties in interest. The USTP is unable to anticipate in advance all matters or issues that may arise regarding the conduct of virtual 341 meetings. If parties have additional questions, they should contact the trustee or the local UST office.

¹⁴These procedures apply to each debtor, including co-debtors. In addition, if the debtor is a business entity, i.e., corporation or partnership, the trustee will ask the responsible party for the debtor to identify themselves and to testify that they are the responsible individual whose name appears on the voluntary petition as the responsible individual for the debtor.

¹⁵See 18 U.S.C. §§ 152 and 3571.



Instructions for Joining a Zoom § 341(a) Meeting of Creditors

All section 341(a) Meetings of Creditors (“Meeting”) for chapter 7, 12, and 13 cases are conducted virtually by Zoom. These instructions should be read in conjunction with the Best Practices for Debtors, Debtors’ Attorneys, and Other Parties in Interest for Attending Virtual § 341(a) Meetings of Creditors in Chapter 7, 12, and 13 Cases (“Best Practices”) which can be found at <https://www.justice.gov/ust/moc>.

ESSENTIAL REQUIREMENTS AND PREP

Zoom is a communications program used to hold online virtual meetings. To participate in a Zoom meeting, you will need an electronic device (smartphone, tablet, laptop, or desktop computer) with a camera, speakers, microphone, and internet access.

- ◆ If you are using a smartphone the operating system (IOS or Android) will **REQUIRE** the Zoom application be downloaded to your device.
- ◆ If you are using a tablet, laptop, or desktop computer, you can either download the Zoom application or use the Zoom website.

To join the Meeting, participants will need the Meeting ID and Passcode, which can be found in section 7 of the Notice of Bankruptcy Case. Section 7 also contains the phone number required if joining by audio only. Additionally, this information can be found at <https://www.justice.gov/ust/moc>.

Debtors are generally expected to appear at their virtual Meeting by video:

- ◆ If a debtor is unable to appear at the virtual Meeting by video due to no access to internet or to an electronic device with a camera, they should join the Meeting by audio only and let the trustee know they do not have the means necessary to join by video as the trustee may permit a debtor to participate by telephone on a case-by-case basis if the circumstances warrant.
- ◆ In the event a debtor is experiencing trouble connecting by video on the day of their Meeting, they should join the Meeting by audio only and let the trustee know they were unable to join by video.
- ◆ If a creditor or other interested party is unable to join by video, they can join by audio only.

Please note that telephonic appearances by the debtor will likely result in the rescheduling of their Meeting to another date or time in order to appear by video. This may be called a continued or adjourned meeting. The parties will use the same connection information that is contained in the Notice of Bankruptcy Case to connect to the continued or adjourned meeting, unless the trustee indicates otherwise. In the event you do not have the Notice of Bankruptcy Case, this information can be found at <https://www.justice.gov/ust/moc>.

Participants are encouraged to, at least one day before their scheduled Meeting, test Zoom and download the Zoom application, if applicable. To test Zoom, click the link or type into your web browser: <https://zoom.us/test>

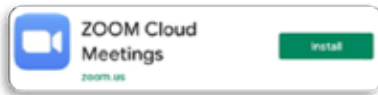
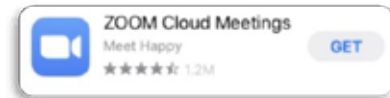


DOWNLOADING THE ZOOM APPLICATION

If you already have the Zoom application downloaded or plan to join through the Zoom website, skip to the next section, [Joining a Zoom Meeting](#).

The free version of Zoom should meet all of your needs to join the Meeting. Below states where to access and download the free Zoom application for your specific device.

On an iPhone or iPad: Go to the Apple App Store and search for “ZOOM Cloud Meetings”. Next, click “GET” to download and install the Zoom application.

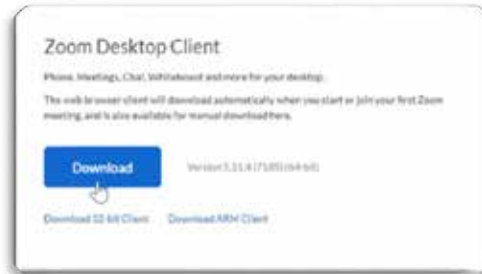


On an Android phone or tablet:

Go to the Google App Play Store and search for “ZOOM Cloud Meetings”. Next, click on “Install” to download and install the Zoom application.

On a desktop or laptop computer:

Using your web browser, go to the Zoom Download Center <https://zoom.us/download#client4meeting> and locate “Zoom Desktop Client”. Next, click the blue “Download” button and follow the prompts to install the Zoom application.



JOINING A ZOOM MEETING

There are three ways to join a Zoom meeting:

- ◆ [Zoom application](#) (required for smartphone)
- ◆ [Zoom website](#)
- ◆ [Audio only](#)

Detailed instructions for each option are provided below.

Joining Through the Zoom Application (Required for Smartphone)

1. Open the Zoom application by clicking the “Zoom” icon.



2. Click on the blue “Join Meeting” button to open the Join Meeting screen.



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3. On the Join Meeting screen enter:
 - a. The 10-digit **"Meeting ID"** found on the Notice of Bankruptcy Case.
 - b. **"Your Name"** (also referred to as Screen Name). If a name already appears (e.g., iPhone, Nickname, etc.), delete it from the field. **Note: Be sure to enter your full name, so that the trustee can properly identify you.**
 - c. Once this information is entered, click the blue **"Join"** button to prompt the Meeting Passcode screen.



Figure 1: Computer

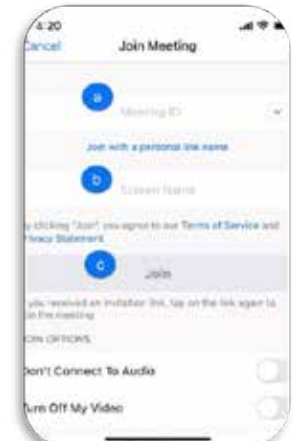


Figure 2: Smartphone and Tablet

4. On the Meeting Passcode screen enter:
 - a. The 10-digit **"Passcode"** found on the Notice of Bankruptcy Case.
 - b. Click on **"Continue"** or **"Join Meeting"**, depending on your device.

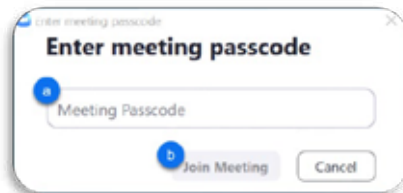


Figure 3: Computer

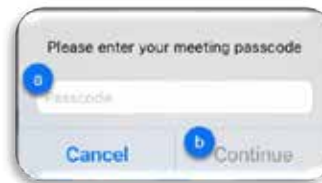
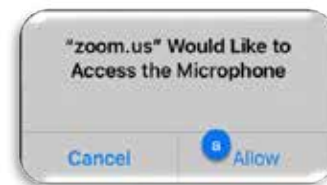


Figure 4: Smartphone and Tablet

5. Once this information is entered, you will then be able to read the FBI Investigates Bankruptcy Crimes screen.
 - a. Click on **"Agree"** to join the Meeting's virtual waiting room.
6. You will remain in the Meeting's virtual waiting room until the trustee admits you to the virtual meeting room. **Note: Please be patient and remain connected as multiple Meetings may be scheduled for the same meeting time. The trustee may communicate with participants through the chat feature to notify them they are running behind.**
 - a. If you joined by smartphone or tablet, you may receive a pop-up window that says "zoom.us" Would Like to Access the Microphone, click **"Allow"**.



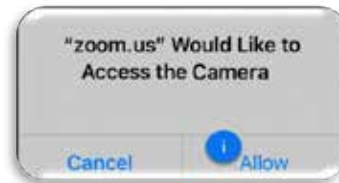


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7. Once admitted to the virtual meeting room:
 - a. If you joined by smartphone or tablet, in the “To hear others please join audio” pop-up window, select “Wifi or Cellular Data”.
 - b. If you joined by computer, under “Computer Audio”, click on the blue “Join Audio by Computer” button.



- c. Mute your audio by clicking the “microphone” icon, if not already muted. **Note: Depending on your device, you may need to click on or touch the screen to access the meeting control icons.**
- d. When the trustee calls your case unmute your microphone by clicking the “microphone” icon and start your video, by clicking the “camera” icon, if video is not already on.
 - i. If you joined by smartphone or tablet, you may receive a pop-up window that says “zoom.us” Would Like to Access the Camera, click “Allow”.



If you are unable to join by video, please see [Joining by Audio Only](#) below.

Joining Through the Zoom Website (Not Available for Smartphones)

1. Open your web browser and in the search bar type [Zoom.us](https://zoom.us) followed by “Enter” or “go”, depending on your device, to open the Zoom homepage.
2. From the Zoom homepage, click on “JOIN” to open the Join Meeting screen.

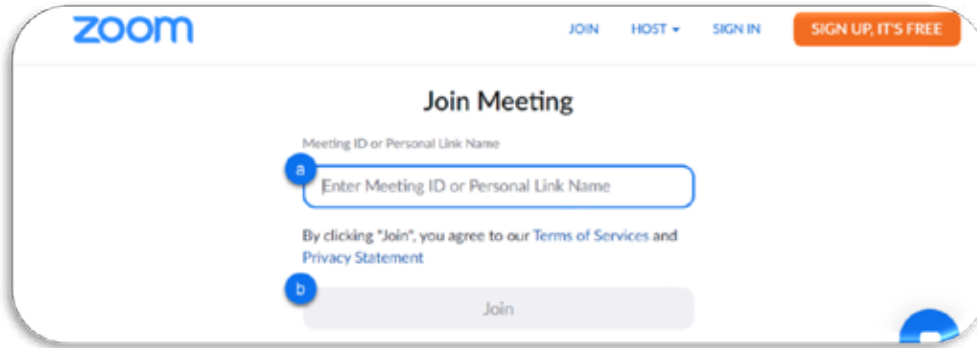


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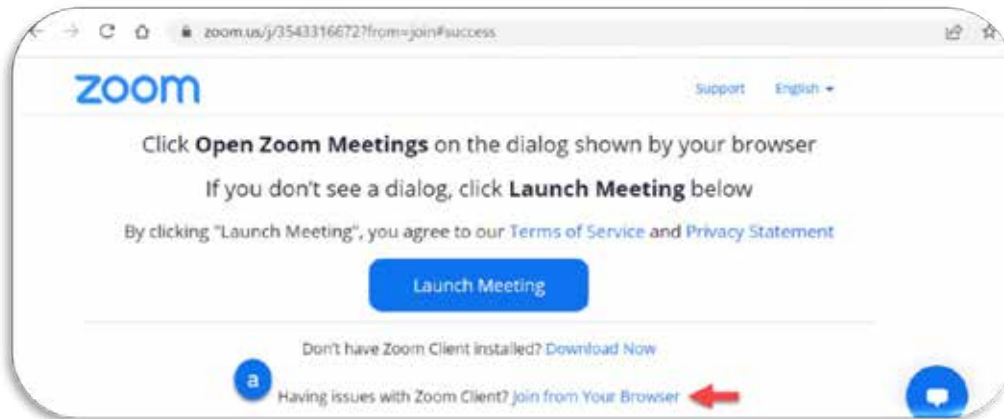


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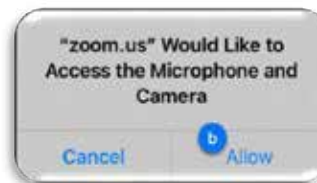
3. On the Join Meeting screen enter:
 - a. The 10-digit **"Meeting ID"** found on the Notice of Bankruptcy Case.
 - b. Click the blue **"Join"** button to open the Launch Meeting screen.



4. From the Launch Meeting screen:
 - a. Click on the **"Join from Your Browser"** link at the bottom of the screen. **DO NOT CLICK ON THE BLUE "LAUNCH MEETING" BUTTON.**

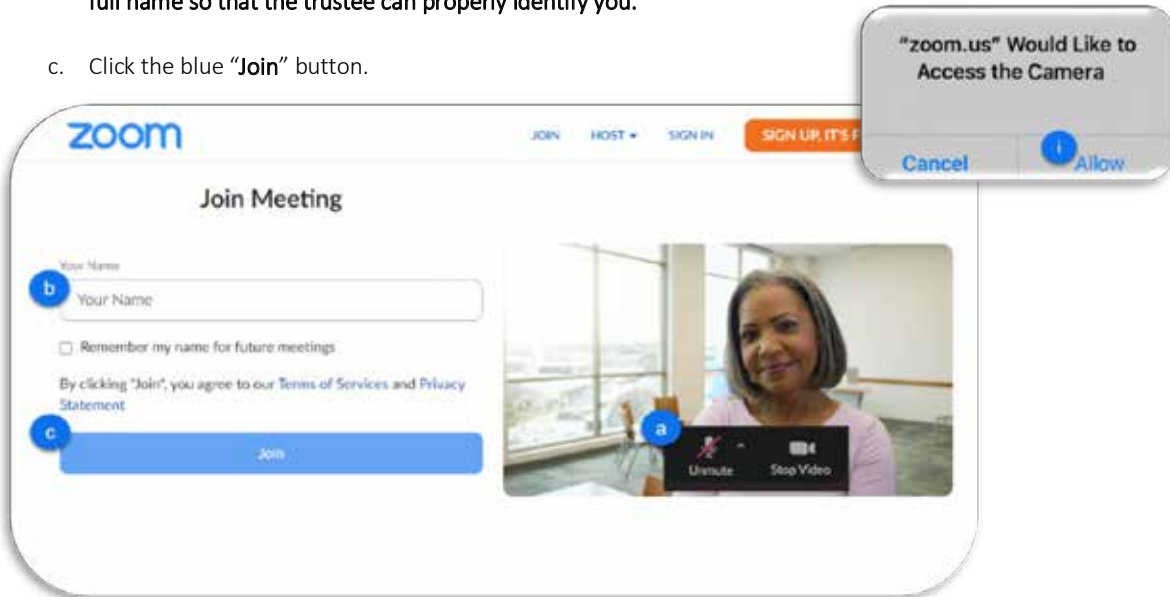


- b. If you joined by tablet, you may receive a pop-up window that says "zoom.us" Would Like to Access the Microphone or "zoom.us" Would Like to Access the Microphone and Camera, click **"Allow"**.

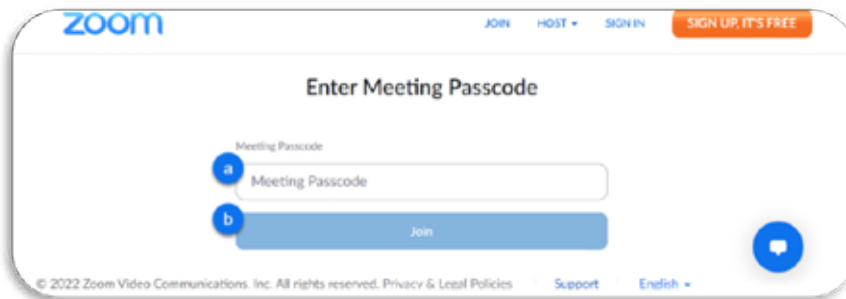




5. From the second Join Meeting screen:
 - a. Mute your audio by clicking the “microphone” icon and start your video, by clicking the “camera” icon.
 - i. If you joined by tablet, you may receive a pop-up window that says “zoom.us” Would Like to Access the Camera, click “Allow”.
 - b. Enter “Your Name”. If a name other than yours appears, delete it from the field. **Note: You must enter your full name so that the trustee can properly identify you.**
 - c. Click the blue “Join” button.



6. Once this information is entered, you will then be able to read the FBI Investigates Bankruptcy Crimes screen.
 - a. Click on “Agree” to prompt the Meeting Passcode screen.
7. On the Meeting Passcode screen enter:
 - a. The 10-digit “Passcode” found on the Notice of Bankruptcy Case.
 - b. Click the blue “Join” button to enter the Meeting’s virtual waiting room.



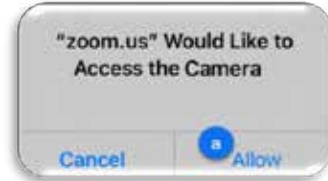
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- You will remain in the Meeting's virtual waiting room until the trustee admits you to the virtual meeting room.
Note: Please be patient and remain connected as multiple Meetings may be scheduled for the same meeting time. The trustee may communicate with participants through the chat feature to notify them they are running behind.

- Once admitted to the virtual meeting room:
 - If joining by tablet, you may receive a pop-up window that says "zoom.us" Would Like to Access the Camera, click "**Allow**".
 - Under "**Computer Audio**", click on the blue "**Join Audio by Computer**" button.
 - If joining by tablet, you may receive a pop-up window that says "zoom.us" Would Like to Access the Microphone, click "**Allow**".



- Mute your audio by clicking the "**microphone**" icon, if not already muted.
- When the trustee calls your case, unmute your microphone, by clicking the "**microphone**" icon and start your video, by clicking the "**camera**" icon, if video is not already on.

If you are unable to join by video, please see [Joining by Audio Only](#) below.

Joining by Audio Only

- From your phone, call the phone number set out in section 7 of the Notice of Bankruptcy Case.
- When prompted to enter the meeting password, from your keypad enter the Meeting Passcode found on the Notice of Bankruptcy Case, followed by #.
- When prompted state your full name, followed by # to be placed in the Meeting's virtual waiting room. **Note: Please be patient and remain connected as multiple Meetings may be scheduled for the same meeting time.**

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4. When admitted to the virtual meeting room, you will no longer hear hold music. Please mute your phone, by pressing *6.
5. When requested by the trustee, unmute your phone by pressing *6 and provide your first and last name.

*Tip: If needed, pressing *9 will raise your virtual hand so that the trustee can call on you.*

Understanding the Meeting Controls

Once admitted to the virtual meeting room, the meeting controls will assist you with participating in the Meeting. Displayed below are the controls that appear on a computer. The icons that you may need are described from left-to-right. **Note: Depending upon your device, the control icons may appear in a different order, either at the top or bottom of your screen, and may require that you click on or touch the screen for them to appear.**



- ◆ Audio (Microphone): You can join audio if not done so on the pre-meeting selection screens. Once audio is joined you can mute and unmute your audio device.
- ◆ Video (Camera): You can stop and start your video.
- ◆ Participants: Shows all the participants present in the Meeting.
- ◆ Chat: Allows you to type text into a chat room that is only visible to the host (trustee) or co-host (trustee's assistant). **Note: On a smartphone or tablet this is found under the "More" icon.**
- ◆ Share Screen/Share Content: This is controlled by the Meeting host (trustee) but when turned on can allow a participant to share their screen with all Meeting attendees, as needed. **Note: If joining by tablet through the Zoom website, this is not an available option.**
- ◆ Raise Hand: Allows a participant to virtually raise and lower their hand. When selected your hand will be displayed on the screen. **Note: On a smartphone or tablet this is found under the "More" icon.**
- ◆ Leave: Allows a participant to exit the virtual Meeting. If selected, a red "Leave Meeting" button will appear, requiring you to confirm that you want to leave the Meeting.

TROUBLESHOOTING AND TIPS

- ◆ If you are using an external camera, microphone or both, plug them in before opening the Zoom application.
- ◆ Only one microphone and speaker system should be active per physical location to avoid a loud screeching sound.
- ◆ Make sure your device is connected to power. Avoid using battery power only (laptops, etc.).

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- ◆ Make sure your audio is turned on in Zoom and turned on and turned up on your device.
Audio: <https://support.zoom.us/hc/en-us/articles/7302459648397-Troubleshooting-audio-issues>
- ◆ Make sure your video is turned on in Zoom.
Video: <https://support.zoom.us/hc/en-us/articles/7246725403277-Troubleshooting-camera-issues-during-a-meeting>
- ◆ Trouble joining a Zoom meeting: <https://support.zoom.us/hc/en-us/articles/201362193>
- ◆ Learn how to use Zoom controls: <https://support.zoom.us/hc/en-us/articles/200941109-Participant-controls-in-a-meeting>
- ◆ The share-screen function may be used by participants to display documents, but permission must be requested from the Trustee during the Meeting.
Share your Screen: <https://support.zoom.us/hc/en-us/articles/201362153-Sharing-your-screen-or-desktop-on-Zoom>
- ◆ For additional Zoom support: <https://support.zoom.us/hc/en-us>

If having trouble with your Wi-Fi internet connection, try:

- ◆ Using a wired connection. If your Internet router has an option for a wired connection, join with a wired option (a hard-wire Ethernet cable) versus a wireless connection.
- ◆ Bringing your laptop or device closer to your router or hot spot connection.
- ◆ Checking your bandwidth. You can check your bandwidth using a speed test such as <https://www.speedtest.net>
For the list of required bandwidths for Zoom meetings go to <https://support.zoom.us/hc/en-us/articles/204003179-Zoom-Rooms-System-Requirements>
- ◆ Closing other open applications. Zoom uses memory and processing from your computer and is not prioritized over other applications, therefore closing applications you do not need open will improve your Zoom experience (e.g., email notifications, chat messaging, etc.).
- ◆ Avoiding crowding your router. If possible, avoid sharing your internet service with others during the Meeting. If there are multiple devices (from other individuals) joined to your router or hotspot at least try to avoid video streaming which will affect bandwidth (e.g., Netflix, YouTube TV, etc.).

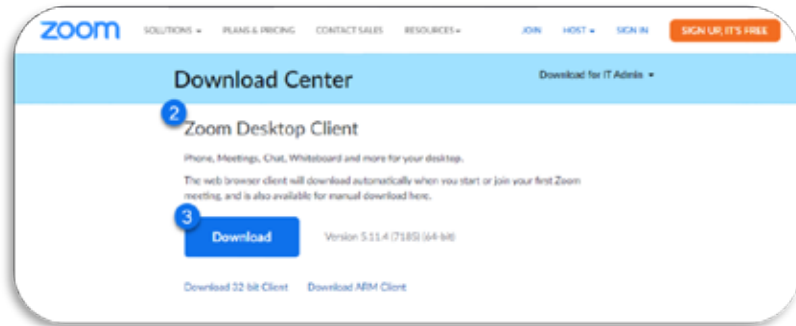
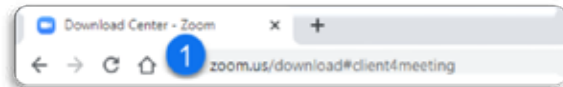


Zoom Software Download and Installation Instructions

Software Download

Since participating in Zoom § 341 Meetings of Creditors will be common practice, you may want to consider downloading the Zoom application software, Zoom Desktop Client, to your computer. **Note: In order to download and install the application software, you must have administrator access to your computer.**

1. Using your web browser, go to the Zoom Download Center <https://zoom.us/download#client4meeting>
2. Locate “Zoom Desktop Client”.
3. Click “Download”.



4. Depending on your browser’s download settings, the Zoom Desktop Client for windows file titled “ZoomInstallerFull.exe” will download to your downloads bar or you will be asked to save the file to a location on your computer. **Note: In Chrome, the downloads bar is located in the lower left-hand corner of the screen and in Edge it is located in the upper right-hand corner of the screen.**

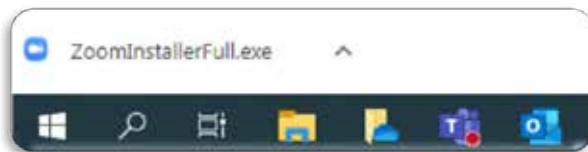


Figure 1: Chrome Downloads Bar

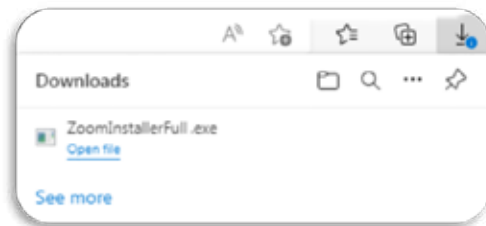
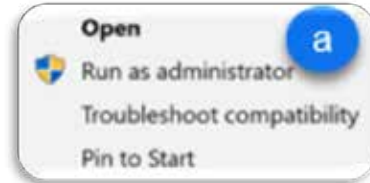


Figure 2: Edge Downloads Bar

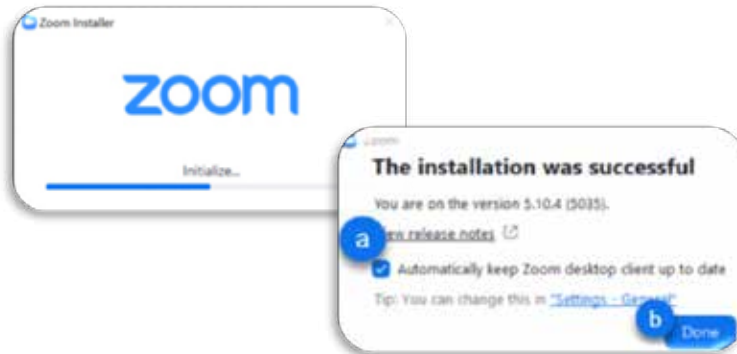


Software Installation

5. From your downloads bar or folder double-click the file and the installation will run automatically.
 - a. If this does not work, then right-click on the file and select open or run as administrator. **Note: If you select run as administrator you may be required to enter in a local or network administrator credential for your computer. We suggest first trying open and if you are informed that you do not have access rights on your computer then retry with run as administrator, providing your computer credentials, if prompted.**



6. The Zoom Desktop Client will initialize and install itself.
 - a. When “The installation was successful” box appears, make sure the “Automatically keep Zoom desktop client up to date” box is checked.
 - b. Click “Done”.



7. Once the installation is complete the Zoom Desktop Client icon will appear on your desktop and the Zoom sign in page will open.



Zoom Recommended System Requirements

Zoom System requirements for supporting the Zoom Desktop Client can be found at the following link:
<https://support.zoom.us/hc/en-us/articles/201362023-Zoom-system-requirements-Windows-macOS-Linux>.



INSTRUCTIONS FOR CHANGING THE DISPLAY LANGUAGE IN ZOOM

Changing the Zoom Display Language

In addition to English, Zoom supports 14 additional languages, which include Spanish, German, Simplified Chinese, Traditional Chinese, French, Portuguese, Japanese, Russian, Korean, Italian, Vietnamese, Polish, Turkish, and Indonesian. If English is your second language, you can change the language displayed by Zoom on your computer. If joining by a smartphone or tablet, changing the display language is not necessary, as it will automatically display the default operating system, IOS or Android, language.

Zoom Application on a PC (Windows)

1. Open the Zoom application by clicking the “Zoom” icon.



2. When the Zoom sign in screen appears, DO NOT click on “Join a Meeting” or Sign In”.
3. In the bottom right-hand corner of the taskbar, click on “Show hidden icons”.



4. From the hidden icons’ menu, right click on the “Zoom” icon.



5. Hover over “Switch Languages”.
6. Choose the language you want Zoom to be in by clicking that language.



7. The display language has now changed.



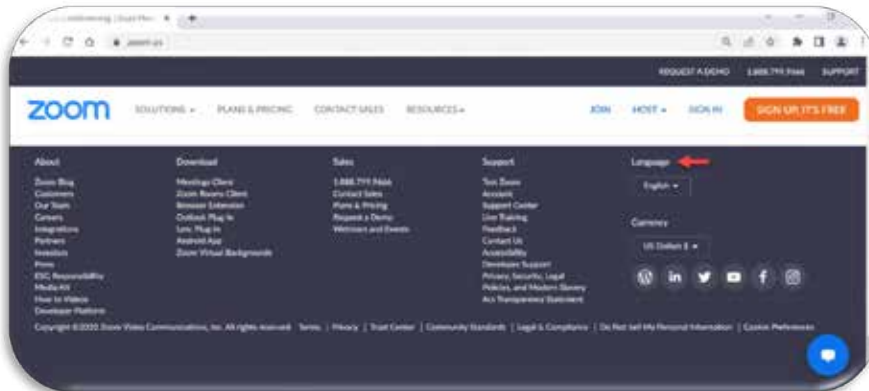
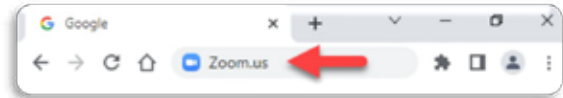
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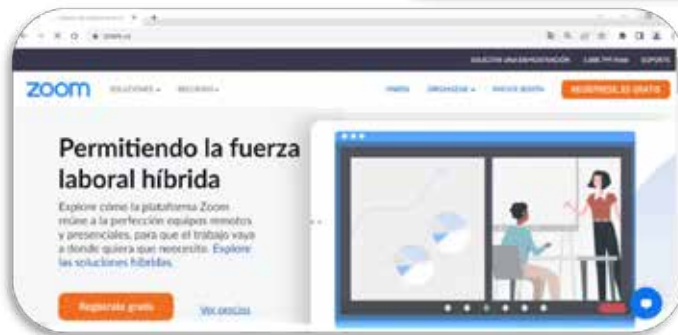
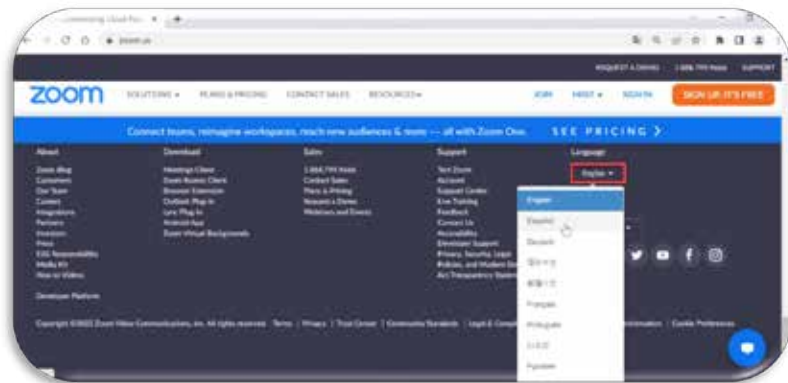
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Zoom Through a Web Browser (Internet)

1. Open your web browser and in the search bar type “Zoom.us” followed by “Enter”.
2. Scroll to the bottom of the Zoom homepage to locate “Language”.



3. Click on the drop-down menu to display the available languages.
4. Choose the language you want Zoom to be in by clicking that language.



5. The display language has now changed.

Instructions for Changing the Display Language in Zoom
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Zoom Application on a Mac (macOS)

1. Click on the "Finder" icon and choose "Applications".
2. Locate the "Zoom" icon and double click it to launch the application. *Note: When the Zoom sign in screen appears, DO NOT click on "Join a Meeting" or Sign In".*
3. Right click or option-click the "Zoom" icon in your dock.
4. Hover over "Switch Languages" and choose the language you want Zoom to be in by clicking that language.



5. Confirm you want to change the language.



6. The display language has now changed.



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Acceptable Photo Identification and Social Security Number Documents

Prior to the 341 meeting all debtors must submit to the trustee: (1) a copy of their original government-issued photo Identification (ID) and (2) confirmation of their Social Security number (SSN) or Individual Tax Identification number (ITIN). Acceptable forms of photo ID and proof of SSN are listed below.

ACCEPTABLE PHOTO IDENTIFICATION DOCUMENTS

- ◆ Driver's license
- ◆ U.S. government ID
- ◆ State ID
- ◆ Student ID
- ◆ Passport or current visa, if not a U.S. citizen
- ◆ Military ID
- ◆ Resident alien card
- ◆ Identity card issued by a national government authority

ACCEPTABLE SOCIAL SECURITY NUMBER DOCUMENTS

- ◆ Social Security card
- ◆ Medical insurance card
- ◆ Pay stub
- ◆ W-2 form
- ◆ IRS Form 1099
- ◆ Social Security Administration statement
- ◆ ITIN (only if debtor is not eligible for an SSN)


Please note that tax returns are **NOT** acceptable proof of an SSN.

If the debtor fails to provide an acceptable identification document, Social Security number document, or both to the trustee prior to the 341 meeting, the trustee will likely adjourn and continue the 341 meeting.

If you have any questions:

Please consult the Handbook for Chapter 7 Trustees, Handbook for Chapter 12 Standing Trustees, or Handbook for Chapter 13 Standing Trustees, as applicable, or contact your trustee. All Handbooks are available at <https://www.justice.gov/ust/private-trustee-handbooks-reference-materials>

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 Office of the US Trustee	DECLARATION REGARDING ADMINISTRATION OF OATH AND CONFIRMATION OF IDENTITY AND SOCIAL SECURITY NUMBER	
	Debtor's Name: _____	Case No.: _____
	§ 341(a) Meeting of Creditors Date: _____	Trustee's Name: _____

I declare as follows:

1. My name is: _____

2. My work address is: _____

3. My work phone number is: _____

4. The address from where I participated in the § 341(a) meeting of creditors is:

5. I am a person authorized to administer oaths in the State of _____, by virtue of the following fact:

<input type="checkbox"/> I am a notary	<input type="checkbox"/> I am a court reporter
<input type="checkbox"/> I am a judicial officer	<input type="checkbox"/> I am authorized to give an oath under the Code of Military Justice
<input type="checkbox"/> Other (describe): _____ <small>(Give title and legal authority for power to administer oath)</small>	

6. I personally verified the identity of the debtor by checking his/her original photo identification:

Driver's License (state & number):	_____
State Identification (state & number):	_____
Passport (country, number, & expiration date):	_____
Military Identification (branch & ID number):	_____
Other (describe):	_____

7. I personally inspected the following original document as proof of the debtor's social security number and orally confirmed it with the trustee:

<input type="checkbox"/> Social Security Card	<input type="checkbox"/> Social Security Administration Statement
<input type="checkbox"/> W-2 Form	<input type="checkbox"/> Recent Payroll Stub
<input type="checkbox"/> Employer's Health Card or Medical Insurance Card	<input type="checkbox"/> Other (specify): _____

8. On _____, I did administer an oath to the debtor, prior to the trustee commencing the questioning
(Date)
 of the debtor for the telephonic or video conference interview of the debtor.

In accordance with 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct. Executed this _____ day of _____, _____, in _____, _____.

(Date) (Month) (Year) (City) (State)

 Signature of Person Administering Oath and Verifying Identity and Social Security Number

Faculty

Krista Hale is a bankruptcy analyst and regional auditory supervisor with the U.S. Trustee Program for Region 19 in Denver.

Patrick S. Layng is the U.S. Trustee for Region 11, covering the Northern District of Illinois and the Eastern and Western Districts of Wisconsin, and is based in Chicago. He previously was a regional criminal coordinator for the U.S. Trustee Program (USTP), with responsibility for prosecuting bankruptcy-related cases as a special assistant U.S. attorney, providing consultation and guidance for law enforcement and USTP personnel on criminal bankruptcy fraud issues, and lecturing extensively on bankruptcy crimes, mortgage fraud and related topics. Prior to that, Mr. Layng was an assistant U.S. attorney in the Northern District of Illinois for more than 14 years. From 1987-89, he clerked for Hon. Stanley J. Roszkowski in the U.S. District Court for the Northern District of Illinois (retired). Mr. Layng has tried nearly 40 federal criminal trials and argued 14 cases before the U.S. Court of Appeals for the Seventh Circuit. He received his undergraduate degree *magna cum laude* from the University of Illinois Urbana-Champaign College of Commerce and his J.D. *cum laude* from the University of Illinois Urbana-Champaign Law School.

Nicole M. Zollars is a bankruptcy analyst with the U.S. Trustee Program for Region 19 in Denver.