



Log # 2024-5273

## FINAL SUMMARY REPORT

### I. EXECUTIVE SUMMARY

On May 27, 2024, the Civilian Office of Police Accountability (COPA) received an Initiation Report from Sergeant (Sgt.) Connor Brackin documenting allegations of misconduct made by ██████ against members of the Chicago Police Department (CPD).<sup>1</sup> ██████ alleged that on May 25, 2024, Field Training Officer Jessica Banks (J. Banks), Probationary Police Officer (PPO) Catherine Verdin, Police Officer Anthony Banks (A. Banks), and Police Officer Kenyatta Scott stopped his vehicle without justification and ticketed him for not having a front license plate and for not having insurance when, in fact, he had both.<sup>2</sup>

Upon review of the evidence, COPA served allegations against Officers J. Banks, Verdin, A. Banks, and Scott for detaining ██████ without justification. Officer J. Banks was also served an additional allegation for directing Officer Verdin to issue a citation to ██████ for a missing front license plate, without justification, and Officer Verdin was served with an additional allegation for issuing the citation. Following its investigation, COPA reached both **Exonerated** and **Not Sustained** findings for the allegations.

### II. SUMMARY OF EVIDENCE<sup>3</sup>

On May 25, 2024, at about 5:20 p.m., near 2425 E 72<sup>nd</sup> St., Officers J. Banks and Verdin observed what they perceived to be a vehicle driving without a front license plate.<sup>4</sup> They activated their patrol vehicle's emergency lights and signaled for the driver, ██████ to pull over, and he complied.<sup>5</sup> After stopping ██████ vehicle, Officer J. Banks also noticed that the vehicle, which

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<sup>1</sup> Att. 1. The complainant's first name was misspelled "██████" in the Initiation Report.

<sup>2</sup> One or more of these allegations fall within COPA's jurisdiction pursuant to Chicago Municipal Code § 2-78-120. Therefore, COPA determined it would be the primary investigative agency in this matter.

<sup>3</sup> The following is a summary of what COPA finds most likely occurred during this incident. This summary utilized information from several different sources, including body-worn camera (BWC) footage, in-car camera (ICC) footage, police reports, civilian interviews, and officer interviews.

<sup>4</sup> Att. 30, pg. 10, lns. 21 to 24. PPO Verdin told COPA that Officer J. Banks told her the vehicle had a missing front plate and instructed her to initiate the stop; PPO Verdin had not personally seen if the vehicle had a front plate. Att. 35, pg. 9, lns. 2 to 13.

<sup>5</sup> Att. 13 at 00:34 to 01:20. ██████ vehicle was traveling south on Yates while Officer J. Banks's vehicle was stationary (facing east) at a red traffic signal at the corner of E 71<sup>st</sup> St. and Yates. ██████ vehicle crossed in front of Officer J. Banks's vehicle at a slightly oblique angle, and the police vehicle then turned south to follow ██████ vehicle. After traveling one block south on Yates, ██████ vehicle turned left, heading east on E 72<sup>nd</sup> St., before stopping in front of Kennedy Fish & Chicken at 2425 E 72<sup>nd</sup> St.

was registered to a Chicago address, did not have a city sticker.<sup>6</sup> Simultaneously, Officers A. Banks and Scott arrived to assist with the stop. Officers J. Banks and A. Banks approached the driver's side window of [REDACTED] vehicle, and Officer J. Banks told [REDACTED] that he had been stopped because of a missing front license plate.<sup>7</sup> [REDACTED] responded, saying that he never had a front plate.<sup>8</sup> Officer J. Banks requested Truner's license and proof of insurance.<sup>9</sup> Officer A. Banks requested [REDACTED] driver's license and proof of insurance again, but [REDACTED] responded that he recently acquired a new phone and needed additional time to retrieve his insurance information.<sup>10</sup> Officer J. Banks also informed [REDACTED] that his vehicle did not have a city sticker, and [REDACTED] replied that he believed a city sticker was not required because he did not reside within city limits.<sup>11</sup> Officer A. Banks then issued [REDACTED] a citation for operating an uninsured vehicle.

Officer J. Banks instructed PPO Verdin to issue citations for a missing front plate and lack of a city sticker.<sup>12</sup> Officer Verdin subsequently issued citations to [REDACTED] for the missing front plate and no displayed city sticker, while Officer A. Banks issued a citation to [REDACTED] for operating an uninsured vehicle.<sup>13</sup>

[REDACTED] later visited the Third District police station and initiated a complaint against all of the officers involved in the traffic stop.<sup>14</sup> COPA's review of the available video evidence showed that [REDACTED] vehicle did have a front license plate,<sup>15</sup> but was missing the required city sticker. In his statement with COPA, [REDACTED] explained that when he appeared in court and later during a virtual court session, the clerk informed him that his citations were not recorded in the court system. [REDACTED] said he made multiple attempts to contact the clerk's office but received no response.<sup>16</sup>

When interviewed by COPA, Officer A. Banks explained that he and Officer Scott were present only to assist, and they were unaware of the reason for the initial traffic stop.<sup>17</sup> Officer A. Banks added that he believed the stop was justified based on the explanation later provided by Officer J. Banks.<sup>18</sup> Officer Scott also provided a statement to confirming the circumstances under which he and A. Banks became involved in the stop.<sup>19</sup>

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<sup>6</sup> Att. 35, pg. 9, ln. 21, to pg. 10, ln. 4; Att. 5, pg. 2.

<sup>7</sup> Att. 8 at 2:18 to 2:20.

<sup>8</sup> Att. 8 at 2:20 to 2:27.

<sup>9</sup> Att. 7 at 2:20 to 2:34.

<sup>10</sup> Att. 7 at 3:12 to 11:42. [REDACTED] appeared to show Officer A. Banks an image on his phone indicating that he had paid for insurance, but Officer A. Banks indicated that the image did not show the year, make, or model of the particular vehicle that was insured, nor the expiration date for the insurance policy.

<sup>11</sup> Att. 7 at 10:59 to 11:42. As previously noted, [REDACTED] vehicle was registered to an address in Chicago.

<sup>12</sup> Att. 8 at 5:10 to 5:21.

<sup>13</sup> Att. 16, pgs. 3 and 4.

<sup>14</sup> Att. 1.

<sup>15</sup> Att. 3.

<sup>16</sup> Att. 17, pg. 31, ln. 19, to pg. 32, ln. 14.

<sup>17</sup> Att. 20, pg. 20, lns. 12 to 21.

<sup>18</sup> Att. 20, pg. 9, lns. 2 to 13.

<sup>19</sup> Att. 25, pg. 16, ln. 21, to pg. 17, ln. 3.

When interviewed by COPA, Officer J. Banks acknowledged that she detained [REDACTED] and instructed Officer Verdin to issue a citation for the missing front license plate. She explained that she mistakenly believed the plate was absent when [REDACTED] vehicle passed her, and the error was unintentional.<sup>20</sup> Officer Verdin also provided a statement to COPA explaining that she was a PPO at the time, and the decision to detain [REDACTED] was not made with malice or ill intent. Officer Verdin admitted she could have been more attentive during the stop, but she emphasized that she issued the citations under the direction of her training officer, Officer J. Banks.<sup>21</sup>

### III. ALLEGATIONS

#### **Field Training Officer Jessica Banks:**

1. Detaining [REDACTED] without justification.
  - **Not Sustained**
2. Directing Officer Catherine Verdin to issue a citation to [REDACTED] for a missing front license plate, without justification.
  - **Not Sustained**

#### **Police Officer Catherine Verdin:**

1. Detaining [REDACTED] without justification.
  - **Exonerated**
2. Issuing a citation to [REDACTED] for a missing license plate, without justification.
  - **Exonerated**

#### **Police Officer Anthony Banks:**

1. Detaining [REDACTED] without justification.
  - **Exonerated**

#### **Police Officer Kenyatta Scott:**

1. Detaining [REDACTED] without justification.
  - **Exonerated**

### IV. CREDIBILITY ASSESSMENT

The credibility of an individual relies primarily on two factors: 1) the individual's truthfulness and 2) the reliability of the individual's account. The first factor addresses the honesty of the individual making the statement, while the second factor speaks to the individual's ability to accurately perceive the event at the time of the incident and accurately recall the event from memory. "Credibility involves more than demeanor. It apprehends the over-all evaluation of

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<sup>20</sup> Att. 30, pg. 20, lns. 2 to 9.

<sup>21</sup> Att. 35, pg. 17, ln. 13, to pg. 18, ln. 18.

testimony in the light of its rationality or internal consistency and the manner in which it hangs together with other evidence.”<sup>22</sup>

Here, the traffic stop was recorded in its entirety by four BWCs and by ICC, and there is little dispute as to what occurred. ██████ and all of the involved CPD members provided statements that are generally consistent with the available recordings, and COPA finds all of them to be credible. Officer J. Banks’s assertion that she believed ██████ vehicle was missing its front license plate is also credible. The ICC recording shows that ██████ vehicle passed Officer J. Banks’s vehicle at an angle where it would have been possible for Officer J. Banks to view the front bumper (where a license plate would be mounted), but only briefly. Officer J. Banks’s actions were consistent with her belief that the front license plate was missing, as she immediately directed Officer Verdin to initiate the stop, and she immediately informed ██████ that the purportedly missing license plate was the reason for the stop. It would not be logical for Officer J. Banks to make a knowingly false statement to ██████ about his license plate during the traffic stop, when anyone present could have simply walked to the front of the vehicle and confirmed the presence, or absence, of the plate. It is much more likely that Officer J. Banks simply did not notice the plate when ██████ vehicle passed her vehicle, and she persisted in her mistaken belief when ██████ said explicitly that his vehicle had never been equipped with a front license plate.

## V. ANALYSIS<sup>23</sup>

Traffic stops are seizures under the Fourth Amendment, and thus subject to the Fourth Amendment reasonableness requirement.<sup>24</sup> Traffic stops are analyzed under *Terry* because “the ‘usual traffic stop’ is more analogous to a so-called *Terry* stop than to a formal arrest.”<sup>25</sup> The *Terry* test is: “(1) whether the officer's action was justified at its inception, and (2) whether it was reasonably related in scope to the circumstances which justified the interference in the first place.”<sup>26</sup>

A lawful traffic stop requires “at least [an] articulable and reasonable suspicion that the particular person stopped is breaking the law,” including traffic law.<sup>27</sup> Articulable and reasonable suspicion means that the police “must be able to identify some particularized and objective basis for thinking that the person to be stopped is or may be about to engage in unlawful activity,” amounting to more than a hunch.<sup>28</sup> Police need not meet the higher threshold of probable cause to perform a traffic stop, but if the stop is supported by probable cause, its lawfulness is still evaluated

<sup>22</sup> *Carbo v. United States*, 314 F.2d 718, 749 (9th Cir. 1963).

<sup>23</sup> For a definition of COPA’s findings and standards of proof, see Appendix B.

<sup>24</sup> *Whren v. United States*, 517 U.S. 806, 809-10 (1996).

<sup>25</sup> *People v. Cosby*, 231 Ill. 2d 262, 274 (2008) (quoting *Berkemer v. McCarty*, 468 U.S. 420, 439 (1984)) (internal citation omitted).

<sup>26</sup> *People v. Bunch*, 207 Ill. 2d 7, 14 (2003) (citing *Terry v. Ohio*, 392 U.S. 1, 19-20 (1968)).

<sup>27</sup> *United States v. Rodriguez-Escalera*, 884 F.3d 661, 667-68 (7th Cir. 2018) (citing *Delaware v. Prouse*, 440 U.S. 648, 663 (1979)).

<sup>28</sup> *United States v. Miranda-Sotolongo*, 827 F.3d 663, 666 (7th Cir. 2015) (quoting *United States v. Cortez*, 449 U.S. 411, 417 (1981)).

under *Terry*.<sup>29</sup> An officer’s subjective intent does not enter into the analysis; even where officers hope to effectuate a goal unrelated to addressing a traffic violation (such as uncovering criminal activity), intent alone does not invalidate a stop that is otherwise objectively justified by reasonable articulable suspicion.<sup>30</sup>

A traffic stop must last no longer than is required for law enforcement to effectuate its “mission,” which is “to address the [ ] violation that warranted the stop, and attend to related safety concerns.”<sup>31</sup> “[O]rdinary inquiries incident to [the] stop” are lawful, falling under the rubric of ‘related safety concerns.’<sup>32</sup> Such inquiries include performing outstanding warrant and criminal history checks, as well as examining driver’s licenses, vehicle registrations, and proof of insurance.<sup>33</sup> Inquiries unrelated to the stop’s mission are lawful only if they “do not measurably extend the duration of the stop.”<sup>34</sup>

The seizure of a person, including a temporary seizure incident to a traffic stop, can still be found to be reasonable even if the seizure is based on an officer’s mistake of fact.<sup>35</sup> However, “the limit is that ‘the mistakes must be those of reasonable [officers].’”<sup>36</sup> Also, even where an officer’s initial reason for a stop has dissipated, an officer may still make ordinary inquiries incident to the stop, such as requesting a driver’s license and insurance information, so long as the stop is not unreasonably prolonged.<sup>37</sup>

**a. Detaining [REDACTED] without justification**

It was alleged that all four of the accused CPD members detained [REDACTED] without justification. COPA has found this allegation to be **Not Sustained** as to Officer J. Banks, and **Exonerated** as to Officers A. Banks, Verdin, and [REDACTED]

Here, Officer J. Banks, who observed [REDACTED] vehicle as it passed her at an angle, believed that the vehicle was missing its required front license plate. She immediately advised Officer Verdin to initiate the stop, and she told [REDACTED] that the missing front plate was the reason for the stop after approaching his window. Ordinarily, it would be incumbent upon Officer J. Banks to

<sup>29</sup> *Rodriguez v. United States*, 575 U.S. 348, 354 (2015). *See also* *People v. Cosby*, 231 Ill. 2d 262, 274 (2008) (“this court and many other courts have analyzed traffic stops under *Terry* principles, regardless of whether the initial stop was supported by probable cause”); *People v. Jones*, 215 Ill. 2d 261, 271 (2005) (analyzing reasonableness under *Terry* where the officer’s “initial stop of the vehicle was supported by probable cause”).

<sup>30</sup> *See Whren v. United States*, 517 U.S. 806, 812 (1996).

<sup>31</sup> *Rodriguez*, 575 U.S. at 355 (citing *Illinois v. Caballes*, 543 U.S. 405, 407 (2005)).

<sup>32</sup> *Rodriguez*, 575 U.S. at 355.

<sup>33</sup> *Rodriguez*, 575 U.S. at 354; *see also* *People v. Cummings*, 2016 IL 115769, ¶ 14.

<sup>34</sup> *Rodriguez*, 575 U.S. at 355; *Caballes*, 543 U.S. at 410 (holding that it was lawful for an officer to walk a narcotics-detection dog around a vehicle while another officer issued a speeding ticket because it did not prolong the stop).

<sup>35</sup> *See Heien v. North Carolina*, 574 U.S. 54, 61 (2014).

<sup>36</sup> *Heien*, 574 U.S. at 61.

<sup>37</sup> *See People v. Williams*, 2020 IL App (3d) 180024, ¶ 36; *People v. Cummings*, 2016 IL 115769, ¶¶ 16-18 (holding that requesting a driver’s license and performing warrant and criminal history checks did not unreasonably prolong a stop, even after the officer immediately recognized that reasonable suspicion for the stop no longer existed).

confirm her observation by walking to the front of the vehicle and examining the front bumper before a citation was issued, particularly if the driver insisted that a plate was present (or even if the driver was unsure). However, in this case, [REDACTED] unequivocally told Officer J. Banks that his vehicle had never had a front license plate. Given [REDACTED] statement, Officer J. Banks had no reason to doubt her initial observation, even though that observation turned out to be mistaken. Also, while making ordinary inquiries incident to a traffic stop, the officers discovered that [REDACTED] vehicle was missing its required City of Chicago sticker, and [REDACTED] was unable to produce his proof of insurance. It was then reasonable for the officers to continue detaining [REDACTED] while they issued citations for these violations.

While it was later proven that [REDACTED] vehicle did, in fact, have a front license plate, COPA finds that Officer J. Banks's mistake of fact was, more likely than not, reasonable under the unique circumstances presented in this case. Likewise, COPA finds it highly probable that Officer Verdin, who was under Officer J. Banks's supervision as a trainee, acted reasonably in relying on Officer J. Banks's order to initiate the stop. Also, COPA finds it highly probable that Officer A. Banks and Officer Scott acted reasonably when they arrived to assist at a stop that had already been initiated by Officers J. Banks and Verdin. Therefore, COPA finds that there is insufficient evidence to prove this allegation against Officer J. Banks by a preponderance of evidence, and the allegation is **Not Sustained**. COPA also finds that there is clear and convincing evidence that Officers Verdin, A. Banks, and Scott were justified in detaining [REDACTED] based on their reliance on Officer J. Banks, and the allegations against them for detaining [REDACTED] without justification are **Exonerated**.

***b. Officer J. Banks: directing Officer Catherine Verdin to issue a citation to [REDACTED] for a missing front license plate without justification***

It was alleged that Officer J. Banks directed Officer Verdin to issue a citation to [REDACTED] for a missing front license plate, without justification. COPA has found this allegation to be **Not Sustained**. For the same reasons discussed above, COPA finds there is insufficient evidence to prove this allegation against Officer J. Banks by a preponderance of evidence. Under the unique circumstances of this case, it was more likely than not reasonable for Officer J. Banks to believe that her initial observation was correct, even though it was later determined that [REDACTED] vehicle was equipped with a front license plate.

***c. Officer Verdin: issuing a citation to [REDACTED] a missing front license plate, without justification.***

It was alleged that Officer Verdin issued a citation to [REDACTED] for a missing front license plate, without justification. COPA has found this allegation to be **Exonerated**. At the time of the incident, Verdin was in training as a Probationary Police Officer. Verdin issued a citation for a missing front license plate that was present, based on instructions from her training officer, Officer J. Banks. Officer Verdin never claimed to have observed the absence of a front license plate. Rather, Officer Verdin acted under direct orders and had no reason to doubt that the license plate was missing after being told so by her training officer. COPA finds by clear and convincing

evidence that the mistake stemmed from incorrect information provided by Officer J. Banks, not from misconduct by Officer Verdin. Therefore, this allegation against Officer Verdin is **Exonerated**.

Approved:

A solid black rectangular redaction box covering the signature of Greg Masters.

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Greg Masters  
*Acting Director of Investigations*

November 25, 2025  
Date

Appendix ACase Details

Date/Time/Location of Incident:	May 25, 2024 / 5:20 pm / 2425 E 72 <sup>nd</sup> St., Chicago, IL 60649
Date/Time of COPA Notification:	May 25, 2024 / 7:51 pm
Involved Member #1:	Field Training Officer Jessica Banks, Star #18152, Employee ID # [REDACTED] DOA: March 16, 2020, Unit: 003, Female, Black
Involved Member #2:	Police Officer Catherine Verdin, <sup>38</sup> Star #3864, Employee ID # [REDACTED] DOA: September 11, 2023, Unit: 010, Female, White Hispanic
Involved Member #3:	Police Officer Kenyatta Scott, Star #7944, Employee ID # [REDACTED] DOA: September 30, 2022, Unit: 011 Male, Black
Involved Member #4:	Police Officer Anthony Banks, Star #18433, Employee ID # [REDACTED] DOA: April 16, 2019, Unit: 011/006, Male, Black
Involved Individual #1:	[REDACTED] Male, Black

Applicable Rules

- Rule 2:** Any action or conduct which impedes the Department's efforts to achieve its policy and goals or brings discredit upon the Department.
- Rule 3:** Any failure to promote the Department's efforts to implement its policy or accomplish its goals.
- Rule 5:** Failure to perform any duty.
- Rule 6:** Disobedience of an order or directive, whether written or oral.
- Rule 8:** Disrespect to or maltreatment of any person, while on or off duty.
- Rule 9:** Engaging in any unjustified verbal or physical altercation with any person, while on or off duty.
- Rule 10:** Inattention to duty.
- Rule 14:** Making a false report, written or oral.
- Rule 38:** Unlawful or unnecessary use or display of a weapon.

<sup>38</sup> At the time of this incident, Officer Verdin was a Probationary Police Officer. Her probationary period ended during the pendency of this investigation.

**Applicable Policies and Laws**

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- S04-14-02: Traffic Court Citing and Scheduling (effective May 2, 2018, to present)<sup>39</sup>
- Illinois Vehicle Code, 625 ILCS 5/3-707, Operating Uninsured Vehicle
- Municipal Code of Chicago, § 9-76-160(a)(1), Missing / Non-Compliant Front and/or Rear Plate
- Municipal Code of Chicago, § 9-64-125(b), No Displayed City Sticker

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<sup>39</sup> Att. 38.

## Appendix B

### **Definition of COPA’s Findings and Standards of Proof**

For each Allegation, COPA must make one of the following findings:

1. Sustained – where it is determined the allegation is supported by a preponderance of the evidence;
2. Not Sustained – where it is determined there is insufficient evidence to prove the allegations by a preponderance of the evidence;
3. Unfounded – where it is determined by clear and convincing evidence that an allegation is false or not factual; or
4. Exonerated – where it is determined by clear and convincing evidence that the conduct described in the allegation occurred, but it is lawful and proper.

A **preponderance of evidence** can be described as evidence indicating that it is **more likely than not** that a proposition is proved.<sup>40</sup> For example, if the evidence gathered in an investigation establishes that it is more likely that the conduct complied with CPD policy than that it did not, even if by a narrow margin, then the preponderance of the evidence standard is met.

**Clear and convincing evidence** is a higher standard than a preponderance of the evidence but lower than the “beyond-a-reasonable doubt” standard required to convict a person of a criminal offense. Clear and convincing can be defined as a “degree of proof, which, considering all the evidence in the case, produces the firm and abiding belief that it is highly probable that the proposition . . . is true.”<sup>41</sup>

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<sup>40</sup> See *Avery v. State Farm Mut. Auto. Ins. Co.*, 216 Ill. 2d 100, 191 (2005) (“A proposition proved by a preponderance of the evidence is one that has been found to be more probably true than not true.”).

<sup>41</sup> *People v. Coan*, 2016 IL App (2d) 151036, ¶ 28 (quoting Illinois Pattern Jury Instructions, Criminal, No. 4.19 (4<sup>th</sup> ed. 2000)).

**Appendix C****Transparency and Publication Categories**

Check all that apply:

- Abuse of Authority
- Body Worn Camera Violation
- Coercion
- Death or Serious Bodily Injury in Custody
- Domestic Violence
- Excessive Force
- Failure to Report Misconduct
- False Statement
- Firearm Discharge
- Firearm Discharge – Animal
- Firearm Discharge – Suicide
- Firearm Discharge – Unintentional
- First Amendment
- Improper Search and Seizure – Fourth Amendment Violation
- Incidents in Lockup
- Motor Vehicle Incidents
- OC Spray Discharge
- Search Warrants
- Sexual Misconduct
- Taser Discharge
- Unlawful Denial of Access to Counsel
- Unnecessary Display of a Weapon
- Use of Deadly Force – other
- Verbal Abuse
- Other Investigation