

CFA'S 35TH ANNUAL FINANCIAL SERVICES CONFERENCE

**WEDNESDAY, DECEMBER 7
COURTYARD BY MARRIOTT HOTEL
WASHINGTON, D.C.**



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AGENDA AT-A-GLANCE

WEDNESDAY, DECEMBER 7

- 8:00 AM** BREAKFAST DIALOGUE: STATE ADVOCACY EFFORTS IN WAKE OF CFPB'S INTERPRETATIVE RULE ON FCRA PREEMPTION
- 9:00 AM** WELCOME
- 9:00 AM** HOW CREDIT REPORTING ERRORS AND PROBLEMS COST CONSUMERS MORE THAN JUST MONEY
- 10:00 AM** BREAK
- 10:15 AM** CONSUMER PROTECTION FROM THE GROUND UP: A KEYNOTE CONVERSATION WITH THE CFPB AND STATE CONSUMER CHIEFS
- 11:15 AM** KEYNOTE FIRESIDE CHAT: THE STUDENT DEBT CRISIS, RACIAL EQUITY, AND THE ECONOMY
- 12:00 PM** LUNCHEON
- 1:00 PM** A KEYNOTE CONVERSATION WITH ORCAA'S CATHY O'NEIL AND MARKETPLACE'S NANCY MARSHALL-GENZER
- 1:30 PM** PAYMENT FRAUD AND THEFT
- 2:30 PM** COMPLEX INVESTMENT PRODUCTS
- 3:30 PM** KEYNOTE - REGULATING FINTECH: CONSUMER PROTECTION, COMPETITION, AND INNOVATION
- 4:00 PM** ADJOURN

PROGRAM

WEDNESDAY, DECEMBER 7

8:00 AM

BREAKFAST DIALOGUE: STATE ADVOCACY EFFORTS IN WAKE OF CFPB'S INTERPRETATIVE RULE ON FCRA PREEMPTION

Earlier this year, the CFPB issued an interpretative rule on the Fair Credit Reporting Act's (FCRA) limited preemption of state laws. Prior to this interpretive rule, it was unclear just how preemptive the FCRA was, so state advocates stayed clear of legislative campaigns to curb the expansive use of credit reports, limit the information included in tenant screening and credit reports, and protect consumers from errors in credit reports. In their announcement, the CFPB encouraged state oversight, saying that "states play an important role in the regulation of consumer reporting." This year's state advocate breakfast will focus on the successful and future legislative campaigns to regulate consumer reporting and protect consumers from the widespread damage caused by errors, negative information, and improper use of credit reports.

MODERATOR



MICHAEL BEST
STAFF ATTORNEY
NATIONAL CONSUMER LAW CENTER
@NCLC4CONSUMERS

PANELISTS



HOLLY BECK
SUPERVISING ATTORNEY
COMMUNITY LEGAL SERVICES OF PHILADELPHIA
@CLSPHILA



LINDA COE
STAFF ATTORNEY
TZEDEK DC
@TZEDEKDC



NATASHA DUARTE
PROJECT DIRECTOR
UPTURN
@NATASHAHDUARTE

9:00 AM WELCOME



**SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED**

9:00 AM HOW CREDIT REPORTING ERRORS AND PROBLEMS COST CONSUMERS MORE THAN JUST MONEY

It is well documented that inaccuracies, errors, and problems are rampant on consumer credit reports housed by the big three credit reporting agencies. A third of consumers have errors on their credit reports, and when a consumer finds an error, the dispute process is convoluted, difficult, and often doesn't lead to a resolution. Plus, if the consumer is able to submit a complaint to the CFPB about the issue, that may not even address the problem. In 2020, the CFPB found that the big three credit reporting agencies responded to more than half of complaints submitted to them with form letters. Credit reporting errors and problems can impact a consumer's ability to access credit and the price of that credit, as well as secure housing, employment, insurance and public benefits. But credit reporting errors and problems can have an outsized impact on certain segments of consumers. For example, trans and nonbinary consumers whose name changes are not properly reflected on their reports can be outed to prospective employers that require a credit report. Consumers who have coerced debt on their credit reports often have to navigate through extra hurdles to get help which may prevent them from leaving abusive situations. Further, consumers whose credit reports get mistaken for other consumers can get denied jobs and public benefits. This panel will delve into the harm imposed on consumers by credit reporting errors, inaccuracies, and other problems and what Congress and regulators can do to fix it.

MODERATOR

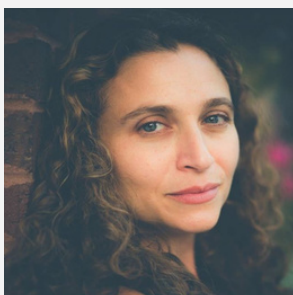


**RACHEL GITTLEMAN
FINANCIAL SERVICES OUTREACH MANAGER
CONSUMER FEDERATION OF AMERICA
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PANELISTS



**SARA STERNBERG GREENE
PROFESSOR OF LAW
DUKE LAW SCHOOL
@DUKELAW**



**ERIKA A. SUSSMAN
FOUNDER & EXECUTIVE DIRECTOR
CENTER FOR SURVIVOR AGENCY AND JUSTICE
@CSAJNEWS**

PANELISTS CONT'D



SPENCER WATSON
FOUNDER & EXECUTIVE DIRECTOR
CLEAR (CENTER FOR LGBTQ ECONOMIC
ADVANCEMENT & RESEARCH)
@LGBTQ_ECONOMICS

10:15 AM

CONSUMER PROTECTION FROM THE GROUND UP: A KEYNOTE CONVERSATION WITH THE CFPB AND STATE CONSUMER CHIEFS

Attorneys General are the first line of defense for consumers, fighting to protect consumers across every industry, stop predatory actors, and ensure that our marketplaces are fair, equitable, and competitive. Within each AG office, Consumer Chiefs or Directors of Consumer Protection lead this critically important work. Consumer Chiefs work with each other and our federal regulators to accomplish this critical work. This panel will explore the work that Consumer Chiefs have done independently and jointly with federal regulators, including the CFPB, to protect consumers throughout the COVID-19 pandemic, the ensuing financial uncertainty, and times of record inflation, including their work to stop fraud, price gouging, foreclosures and evictions, and their continued enforcement work.

INTRODUCTION



ED MIERZWINSKI
SENIOR DIRECTOR, FEDERAL
CONSUMER PROGRAM
U.S. PIRG
@USPIRG

MODERATOR



SETH FROTMAN
GENERAL COUNSEL, LEGAL DIVISION
CONSUMER FINANCIAL PROTECTION BUREAU
@CFPB

PANELISTS



ELEANOR BLUME
SPECIAL ASSISTANT ATTORNEY GENERAL
CALIFORNIA DEPARTMENT OF JUSTICE
@AGROBBONTA

PANELISTS CONT'D



STEVEN KAUFMANN
DEPUTY ATTORNEY GENERAL FOR CONSUMER
PROTECTION
STATE OF COLORADO
@COATTNYGENERAL



NICHOLAS SMYTH
SENIOR DEPUTY ATTORNEY GENERAL AND THE
ASSISTANT DIRECTOR FOR CONSUMER
FINANCIAL PROTECTION
PENNSYLVANIA OFFICE OF ATTORNEY GENERAL
@PAATTORNEYGEN

11:15 AM

KEYNOTE FIRESIDE CHAT: THE STUDENT DEBT CRISIS, RACIAL EQUITY, AND THE ECONOMY

INTRODUCTION



SUSAN WEINSTOCK
CEO
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SPEAKERS



CHARLIE EATON
ASSOCIATE PROFESSOR OF SOCIOLOGY
HIGHER EDUCATION, RACE, AND THE
ECONOMY LAB COFOUNDER
UNIVERSITY OF CALIFORNIA, MERCED



KATHERINE WELBECK
DIRECTOR OF ADVOCACY & CIVIL RIGHTS
COUNSEL
STUDENT BORROWER PROTECTION CENTER
@THESBPC

12:00 PM LUNCHEON

1:00 PM

**A KEYNOTE CONVERSATION WITH ORCAA'S CATHY O'NEIL
AND MARKETPLACE'S NANCY MARSHALL-GENZER**

INTRODUCTION



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
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SPEAKERS



CATHY O'NEIL
CEO
O'NEIL RISK CONSULTING & ALGORITHMIC
AUDITING



NANCY MARSHALL-GENZER
CORRESPONDENT
MARKETPLACE
@MARSHALLGENZER

1:30 PM

PAYMENT FRAUD AND THEFT

Americans lose tens of billions of dollars to fraud and scams each year, which can have a devastating impact on financial well-being and security. Although federal law provides important protections against unauthorized charges and errors on credit cards, bank accounts, and other forms of deposits, unfortunate gaps leave people exposed to theft of funds and fraud. In recent years, fraud and theft has exploded in older types of payments, like bank wire transfers and Electronic Benefits Transfer (EBT) cards, as well as new payment types like person-to-person payments (Zelle, Paypal, Venmo, etc.). This panel will dive into the explosion of payment scams and frauds, the consumers most negatively impacted, and what can be done to protect consumers.

MODERATOR



CARESSE JACKMAN
NATIONAL CONSUMER INVESTIGATIVE
REPORTER
GRAY TELEVISION & INVESTIGATETV
@INVESTIGATETV

PANELISTS



NESSA FEDDIS
SVP AND COUNSEL, CONSUMER REGULATIONS
AND COMPLIANCE SOLUTIONS
AMERICAN BANKERS ASSOCIATION
@ABABANKERS



CARLA SANCHEZ-ADAMS
STAFF ATTORNEY
NATIONAL CONSUMER LAW CENTER
@NCLC4CONSUMERS



STEPHANIE TATAR
NACA BOARD MEMBER, ATTORNEY
TATAR LAW FIRM, APC

2:30 PM

COMPLEX INVESTMENT PRODUCTS

Retail investors now have unfettered access to a variety of complex products and strategies that were largely unavailable to the retail market just a few years ago. While providing access to new and innovative products can be beneficial to investors who fully understand those products' essential characteristics and risks, doing so also increases the likelihood that investors who don't fully understand those products' essential characteristics and risks will misuse them and suffer harm as a result. This issue has taken on increased importance as the number of accounts trading in complex products has increased significantly in recent years. While there is no standard definition of what constitutes a complex product, examples include: options and futures contracts; products with leveraged and inverse features; products linked to market volatility; structured products; and other products that can perform in unintuitive ways. This panel would discuss whether the existing approval mechanisms for complex products are sufficient to protect investors. The panel would also discuss whether retail investors should continue to have unfettered access to such products at all, particularly where they do not understand the essential characteristics and risks associated with these complex products.

MODERATOR



MICAH HAUPTMAN
DIRECTOR OF INVESTOR PROTECTION
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PANELISTS



KEVIN CARROLL
MANAGING DIRECTOR AND ASSOCIATE GENERAL
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PANELISTS CONT'D



MICHAEL GARAWSKI
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EDWIN HU
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ANDREW PARK
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3:30 PM

**KEYNOTE ADDRESS - REGULATING FINTECH: CONSUMER
PROTECTION, COMPETITION, AND INNOVATION**

INTRODUCTION



RACHEL WEINTRAUB
LEGISLATIVE DIRECTOR AND GENERAL
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CONSUMER FEDERATION OF AMERICA
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SPEAKER



SHEILA BAIR
AUTHOR, CORPORATE DIRECTOR & FORMER
CHAIR, FDIC
@SHEILABAIR2013

4:00 PM

ADJOURN

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SPEAKER BIOS

Sheila Bair has had a long and distinguished career in government, academia, and finance. Twice named by Forbes Magazine as the second most powerful woman in the world, she is perhaps best known as Chair of the Federal Deposit Insurance Corporation (FDIC) from 2006 to 2011, when she steered the agency through the worst financial crisis since the Great Depression. For her efforts to protect bank depositors and homeowners during the crisis, she received the Kennedy Library's Profiles In Courage Award, and was named the "little guy's protector in chief" by Time Magazine. A former finance professor and college president, Ms. Bair has been nationally recognized for her innovative initiatives to make college more accessible and affordable. She is a frequent commentator and op-ed contributor on financial regulation and the student debt crisis, as well as author of the NY Times Best Seller, *Bull by the Horns*, her 2012 memoir of the financial crisis. She is also author of *Albert Whitman's Money Tales* series for young people. <https://www.amazon.com/author/sheilabair>

Ms. Bair currently serves on the board of Bunge Ltd, as Deputy Chair and Chair of the Corporate Governance and Nominations Committee, and Lion Electric, as Chair of the Nominations and Governance Committee. She is also a member of the International Advisory Board to the Santander Group, serves on the board of Paxos, a blockchain technology trust company, and as an advisor to several fintech startups. Her past corporate boards include Fannie Mae, where she served as the first woman Chair; Thomson Reuters, where she chaired the Risk Committee; and Host Hotels. She is a founding director of the Volcker Alliance, established by former Federal Reserve Board Chair Paul Volcker to build trust in government and is the founding chair of the Systemic Risk Council, which advocates for financial stability. She is also a trustee of Economists for Peace and Security and serves as Senior Advisor to the Peter G. Peterson Foundation on financial issues confronting young people.

Michael Best is an attorney-advocate who has spent over 15 years fighting for economic and racial justice for families. A program builder who organized the first national lobby day in the consumer movement while at CFA, Michael has spent the last several years developing a state legislative program at the National Consumer Law Center with a focus on reducing the amount of wages that can be seized, and bank account balances that can be drained from working people for old debts. From creating spaces for state advocates to share strategies and get technical assistance, to crafting messaging and legislative language and directly lobbying bills, I keep my hand in every level of state legislative work.

Holly Beck (she/her) is a Supervising Attorney in the housing unit at Community Legal Services of Philadelphia, where she represents and advocates for low-income tenants facing housing instability. Before joining CLS, she represented low-income parents involved in New York City's child welfare system, first as an attorney at Bronx Defenders, and then as a supervising attorney at Neighborhood Defender Service of Harlem. Ms. Beck also served as legislative counsel at the New York City Council, where she drafted legislation and advised elected officials. Holly received her J.D. from NYU Law and her B.A. with honors from McGill University.

Eleanor Blume, Special Assistant Attorney General, California Department of Justice. Eleanor serves as the senior advisor on economic justice leading Attorney General Bonta's work on Antitrust, Consumer Protection, Corporate Securities, and Technology and Cybersecurity. He brings experience working within government agencies and departments identifying and advancing strategic priorities.

She served as Counsel at the CFPB, providing legal and policy guidance on consumer protection matters, and as a Director at the Department of Defense, overseeing implementation of new regulations to protect military families from abusive lending. Eleanor attended Wellesley College and UC Berkeley School of Law. She is a recipient of the Office of the Secretary of Defense Award for Excellence.

Kevin Carroll has served as Managing Director and Associate General Counsel at SIFMA since 2007. He advises SIFMA's Private Client/Wealth Management Board Subcommittee, and its Private Client Legal, Litigation Advisory, and Arbitration Committees. Mr. Carroll authors advocacy pieces; coordinates efforts on proposed regulations and legislation; and files amicus briefs in cases that raise major policy concerns for the securities industry. Prior to SIFMA, he served for five years in the Enforcement Department of NASD (n/k/a FINRA). Prior to NASD, he practiced securities and corporate law at Wilmer, Cutler & Pickering (n/k/a WilmerHale). Mr. Carroll has also served as a U.S. Army Military Intelligence officer during Operation Desert Storm, and as a U.S. Army Reserve Judge Advocate General (JAG) officer. Mr. Carroll holds a B.S. from the U.S. Military Academy, and a J.D. from the University of Maryland School of Law, where he graduated with honor and served on the Law Review. He is admitted to practice law in the District of Columbia and Maryland.

Linda Coe joined Tzedek DC in 2019. Linda works on D.C. and federal policy matters affecting borrowers. Linda also represents clients on debt matters in D.C. Superior Court, and counsels clients on debt management and debt collection issues. Prior to joining Tzedek DC, Linda worked as a Hotline Attorney and Volunteer Attorney at Legal Counsel for the Elderly, providing legal advice, referrals, and guidance on financial, housing, property tax, and litigation issues. Earlier in her career, Linda spent ten years as an Associate in the Financial Institutions group at Arnold & Porter, where she assisted financial institutions in regulatory matters and corporate transactions. Linda is a graduate, with Highest Honors, of the George Washington University Law School, where she was a member of the Law Review. Linda also received an MBA and BBA from the University of Cincinnati, and obtained a CPA license (inactive). Linda is admitted to the bar in the District of Columbia.

Natasha Duarte is a project director at Upturn. Based in Washington D.C., Upturn advances equity and justice in the design, governance, and use of technology. Natasha leads Upturn's housing work, which focuses on understanding and limiting the use of digital records and tenant screening technologies as barriers to housing. Natasha's other areas of research include the application of civil rights laws to hiring technologies and online advertising. Before she came to Upturn, Natasha worked at the Center for Democracy & Technology, where she managed a broad portfolio of projects at the intersection of technology, equity, and individual rights. Natasha has authored reports on the impacts of algorithms in government surveillance, online content moderation, mobile health apps, and K-12 education. Natasha is a 2016 graduate of the joint J.D.-M.A. program in the School of Law and the School of Journalism and Media at the University of North Carolina. She served on the North Carolina Law Review Board of Editors, wrote her thesis on predictive policing technologies, and interned at the ACLU, the Electronic Frontier Foundation, and the Electronic Privacy Information Center. She earned her B.A. from the UNC School of Journalism and Media with a focus on reporting.

SPEAKER BIOS

Charlie Eaton is Associate Professor of Sociology at the University of California, Merced, where he co-founded the Higher Education, Race, and the Economy (HERE) Lab. His book *Bankers in the Ivory Tower: The Troubling Rise of Financiers in U.S. Higher Education* was published by University of Chicago Press in 2022. His recent research has particularly focused on the consolidation of power and wealth by private equity and hedge fund financiers -- and successful initiatives to reverse these inequalities. In 2022, Senator Elizabeth Warren commissioned a widely cited analysis by Eaton and his collaborators that showed that student debt cancellation would disproportionately benefit Black Americans and others from low wealth households. Eaton's work has been featured in the *New York Times*, *Washington Post*, *Wall Street Journal*, and *Financial Times*, among other periodicals.

Nessa Feddis is Senior Vice President and Counsel, ABA's Regulatory Compliance and Policy. She advocates for ABA members on a variety of consumer finance laws, fraud prevention, and payment system issues in the federal legislative and regulatory arenas, in particular the Bureau of Consumer Financial Protection. Her responsibilities include relaying ABA's position on such issues to Congress, government agencies, and the public. She has testified before Congress on behalf of the banking industry. She also supports ABA's compliance education programs and products and represents the ABA in press and public forums as ABA spokesperson on consumer protection issues. In recent years, she has been involved with regulatory and legislative matters relating to consumer credit, debit cards, privacy, deposit accounts, payments systems, emerging electronic payment systems, and fraud prevention. She received her law degree from Catholic University and is a member of the Washington, D.C. Bar. She is also a fellow and former President of the American College of Consumer Financial Services Lawyers and former Chair of the Subcommittee on Electronic Fund Transfers of the American Bar Association's Consumer Financial Services Committee. Her articles discussing regulatory and legislative developments in consumer banking matters have appeared in *ABA Banking Journal* and *ABA Bank Compliance*.

Seth Frotman is General Counsel and Senior Advisor to the Director of the Consumer Financial Protection Bureau. Prior to returning to the CFPB, Seth was the founder and executive of the Student Borrower Protection Center. Prior to founding the Student Borrower Protection Center, Seth served as Assistant Director and Student Loan Ombudsman for the CFPB, leading the agency's work on student loan origination, servicing, debt collection, and oversight of for-profit institutions of higher education. In 2015, Seth was designated by U.S. Treasury Secretary Jack Lew, in consultation with CFPB Director Richard Cordray, to serve as the CFPB Student Loan Ombudsman. In 2014, CFPB Director Richard Cordray asked Seth to support an effort by the Senate Committee on Health, Education, Labor & Pensions to develop new consumer protections for student loan borrowers, assigning Seth to advise Chairman Tom Harkin during his 2014 push to reauthorize the Higher Education Act. Prior to his work as Student Loan Ombudsman, Seth served as senior advisor to Holly Petraeus, Assistant Director for Servicemember Affairs at the CFPB, where he helped lead the Bureau's work to protect servicemembers, veterans, and military families. For his work to protect servicemembers from predatory lending practices, Seth received the Office of the Secretary of Defense Award for Excellence. Seth also worked on Capitol Hill, serving as Deputy Chief of Staff and Legislative director for Rep. Patrick Murphy, the first Iraq War Veteran elected to Congress.

Before coming to Washington, he served as an assistant staff counsel for the New Jersey State Senate, where he worked on state-level consumer protection legislation. Seth holds a bachelor's degree in business administration from the University of Michigan, and a JD from the School of Law at Indiana University, where he graduated summa cum laude and was a member of the *Indiana Law Review*. Seth clerked in the U.S. Court of Appeals for the Third Circuit.

Michael Garawski is Associate General Counsel, Regulatory Practice & Policy, with FINRA's Office of General Counsel. In this role, Mr. Garawski directs and manages the complete life cycle of the adoption of new regulatory requirements, and he advises the FINRA Board of Governors, FINRA advisory committees, and senior FINRA management on regulatory initiatives and rule changes. Previously, he served as Associate General Counsel in FINRA's Appellate Group and as Assistant General Counsel with the Commodity Futures Trading Commission. He is a graduate of Boston College and the George Washington University Law School.

Rachel Gittleman is the Financial Services Outreach Manager for the Consumer Federation of America. In this role, Rachel leads CFA's advocacy and outreach on high-cost lending, payday loans, and other banking and credit issues. She has successfully led legislative and regulatory campaigns, as well as CFA's High Cost Lending Summit and Advocacy Weeks. Rachel represents CFA on behalf of consumers before the Consumer Financial Protection Bureau, the Office of the Comptroller of the Currency, the Federal Reserve, as well as other federal and state financial regulators, Congress, and state legislatures. Prior to joining CFA, she worked as the Political Outreach Manager for the American Association for Justice, where she engaged with their membership on a variety of access to justice and consumer protection legislative issues and oversaw the organization's voter protection efforts. Rachel brings her diverse policy and campaign experience to CFA, as she previously worked for campaigns for every level of government in New Jersey and Congresswoman Bonnie Watson Coleman's (NJ-12) office. She earned her B.A. in Religious Studies from the University of Chicago.

Sara Greene is a sociologist and legal scholar whose teaching and research interests include poverty law, housing law, consumer law, bankruptcy, family law, contracts, qualitative research methods, and law and sociology. Greene uses primarily qualitative empirical methods to study the relationship between law, poverty, and inequality. Her work focuses on how low-income families understand, experience, and interact with the law, how legal institutions may inadvertently perpetuate poverty and inequality, and how structural conditions create barriers to accessing law and justice for low-income families. Greene's recent work explores the connection between the use of personal data and economic insecurity in the United States. Two key projects involve investigating how gatekeepers understand and interpret the law related to personal data use when deciding how to allocate scarce economic resources, and how low-income victims of identity theft navigate the legal remedies available to them. Greene's work has been published or is forthcoming in the *Columbia Law Review*, the *New York University Law Review*, the *Duke Law Journal*, and the *Minnesota Law Review*, among others. She has also published work in popular outlets such as *The New York Times*, *Politico*, and *The Hill*.

SPEAKER BIOS

Greene received her B.A. in 2002 from Yale University, magna cum laude and with distinction. She received her J.D. in 2005 from Yale Law School, where she received the Stephen J. Massey Prize for excellence in advocacy and served as notes editor for the Yale Law Journal and articles editor for the Yale Law and Policy Review. She also served as chair of the student board of directors for the Jerome N. Frank Legal Services Organization and as student director in the Housing and Community Development Clinic. After clerking for Judge Richard Cudahy on the United States Court of Appeals for the Seventh Circuit, Greene focused on housing law and tax credit matters at the law firm Klein Hornig in Boston before beginning a Ph.D. program. She received her Ph.D. in social policy and sociology from Harvard University in 2014.

Micah Hauptman is the director of investor protection at the Consumer Federation of America (CFA), a nonprofit association of nearly 300 national, state, and local pro-consumer organizations.

Hauptman leads CFA's investor protection work through conducting research and engaging in advocacy on investor protection issues, focusing primarily on the regulation of investment advisers, investment companies, and broker-dealers, particularly as they relate to the provision of retail investment products and services. He is also focused on restoring an appropriate balance between public and private securities markets in order to promote investor protection, market integrity, and efficiency. Prior to re-joining CFA, Hauptman served as counsel to Securities and Exchange Commission (SEC) Commissioner Caroline A. Crenshaw, where he focused on investment management issues, examinations of investment advisers, investment companies, broker-dealers, and regulatory implementation of Regulation Best Interest. Previously, Hauptman served as CFA's Financial Services Counsel for nearly seven years. Hauptman also worked at Public Citizen on a broad range of banking and tax issues and started his career as a prosecutor for the Los Angeles City Attorney's office. Micah graduated from the University of California at Los Angeles in 2005, magna cum laude, and graduated from the University of the Pacific McGeorge School of Law in 2009, with distinction.

Edwin Hu is a Research Fellow at the NYU School of Law's Institute for Corporate Governance & Finance. Previously, he was chief economist and counsel to Commissioner Robert J. Jackson Jr. at the Securities and Exchange Commission on broker-dealer, exchange, and market structure issues. His research on banking and market structure has been published in the Journal of Financial Economics, the Journal of Financial Intermediation, and cited in the Wall Street Journal. His original policy analysis on shareholder proposals, proxy voting, private placements, disclosure issues, investment advisers, and stock buybacks has been cited in every major media outlet, by members of Congress in the House and Senate, and by leading securities and corporate governance scholars. He holds two bachelor's degrees (in economics and applied computational math) from the University of Washington, and a masters and PhD in finance from Rice University.

Caresse Jackman is a National Consumer Investigative Reporter based in Washington D.C. with Gray Television's Investigate TV. Prior to Investigate TV, she was a Consumer Investigative Reporter at WSMV-TV in Nashville, TN. She has prior reporting experience at WWL-TV in New Orleans, WJRT in Flint, MI and WCBI in Columbus. Caresse's work has contributed to her stations winning multiple Emmy and Edward R. Murrow awards.

She started her career behind the scenes as a producer at WJTV in Jackson, MS. Caresse is a graduate of the University of Georgia and is a member of the National Association of Black Journalists, Investigative Reporter and Editors, the Ida B. Wells Society for Investigative Reporting, and Alpha Kappa Alpha Sorority, Inc.

Steve Kaufmann has extensive public and private sector leadership experience, substantially focused on consumer protection and antitrust legal issues. Mr. Kaufmann serves as the Deputy Attorney General for the State of Colorado for Consumer Protection. He leads a team dedicated to protecting Colorado consumers and businesses by upholding Colorado and Federal laws designed to maintain a fair and competitive business environment while protecting consumers from being targets of fraud. The Consumer Protection Section led by Mr. Kaufmann is devoted to meeting Attorney General Phil Weiser's goals of keeping Coloradans safe by enforcing antitrust laws, combating unfair or deceptive trade practices, enforcing data privacy and cyber security laws, stopping unscrupulous lenders and debt collectors, assuring fair and reasonable utility rates, and fighting fraud against older Coloradans. The Consumer Protection Section also works to hold those who contribute to the opioid epidemic accountable, including by bringing cartels to justice and actively investigating and suing irresponsible drug manufacturers, distributors, retailers, and others for their deceptive actions that fueled this crisis. In private practice, Mr. Kaufmann represented clients in high-stakes litigation and enforcement matters and steered them through critical compliance strategies. He handled disputes and investigations in a range of industries including financial services, telecommunications, energy, real estate, logistics and pharmaceuticals. He also has a strong background in class action defense in the financial services, securities and antitrust areas. Mr. Kaufmann was the chair of Morrison & Foerster's Litigation Department, a former managing partner and head of litigation in the firm's Denver office, and a former chair of the firm's Consumer Litigation and Class Action Practice Group. From 2010 to 2014, Mr. Kaufmann served, upon appointment by President Obama, as the chief of staff at the Millennium Challenge Corporation (MCC), an independent U.S. government development agency created to reduce poverty through long-term investments in impoverished countries. MCC has an annual operating budget of \$1 billion and makes significant investments in African, Asian and Latin American nations designed to eliminate obstacles to economic growth, including transportation and energy solutions.

Ed Mierzwinski oversees U.S. PIRG's federal consumer program, helping to lead national efforts to improve consumer credit reporting laws, identity theft protections, product safety regulations and more. Ed is co-founder and continuing leader of the coalition, Americans For Financial Reform, which fought for the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, including as its centerpiece the Consumer Financial Protection Bureau. He was awarded the Consumer Federation of America's Esther Peterson Consumer Service Award in 2006, Privacy International's Brandeis Award in 2003, and numerous annual "Top Lobbyist" awards from The Hill and other outlets. Ed lives in Virginia, and on weekends he enjoys biking with friends on the many local bicycle trails.

SPEAKER BIOS

Nancy Marshall-Genzer reports on the intersection of Washington and Wall Street, explaining how the decisions made here impact your wallet.

Cathy O'Neil is the CEO of ORCAA (O'Neil Risk Consulting & Algorithmic Auditing) and has been an independent data science consultant since 2012 and has worked for clients including the Illinois Attorney General's Office and Consumer Reports. She wrote the book *Doing Data Science in 2013 and Weapons of Math Destruction: How Big Data Increases Inequality And Threatens Democracy*, released in September 2016.

Andrew Park is a Senior Policy Analyst at AFR/AFREF. He specializes in research and advocacy targeting private equity and hedge funds. Andrew has both extensive research experience and a background in financial reporting. Andrew previously worked as a financial journalist for seven years covering a range of issues including leveraged finance, securitized products industries, residential mortgage backed securities, corporate debt, private equity industry, and hedge funds. Prior to working as a journalist, Andrew began his career at a major investment management firm.

Carla Sanchez-Adams is a staff attorney at the National Consumer Law Center and focuses on emerging issues in banking and payment systems, fintech, and high-cost lending. She contributes to the Consumer Banking and Payments Law manual. Before joining NCLC, Carla was a managing attorney with Texas RioGrande Legal Aid, Inc. (TRLA), assisting low-income Texans on issues related to debt collection, credit reporting, autofraud, debt management, and other consumer related disputes. She led a team of advocates who utilized a holistic approach to achieving economic security for victims of crime including survivors of family violence, sexual assault, and human trafficking. Carla is board certified by the Texas Board of Legal Specialization in Consumer and Commercial Law and is a board member for the National Association of Consumer Advocates (NACA). She serves on the American Bar Association's Commission on Domestic and Sexual Violence and the Texas State Bar's Consumer and Commercial Law Section's Council. She received her B.A. in politics and economics from New York University and her J.D. from the University of Texas School of Law.

Nicholas Smyth is a Senior Deputy Attorney General and the Assistant Director for Consumer Financial Protection for PA Attorney General Josh Shapiro. He manages investigations and litigation of 12 to 15 attorneys involving student lending, mortgages, auto finance, high-cost lending, debt collection, credit reporting, debt settlement, and scams. Since 2017, his team has obtained \$352 million in redress for PA consumers. Some of his cases include Mariner Finance, Progressive Leasing, Trident Mortgage, Navient (formerly Sallie Mae), Citibank, Think Finance, Equifax and Wells Fargo. Prior to joining the OAG, Nick spent four years as an Enforcement Attorney at the Consumer Financial Protection Bureau. He also worked in house at an auto finance company and at Reed Smith LLP. He began his career at the U.S. Department of the Treasury, where he assisted in drafting and revising Title X of the Dodd-Frank Act, which created the CFPB. A graduate of Harvard College and Harvard Law School, he was born in Ireland and resides in Pittsburgh.

Erika Sussman is the Founder and Executive Director of the Center for Survivor Agency and Justice, a US-based national organization that enhances economic justice for survivors of domestic violence and sexual assault by promoting advocacy approaches that remove systemic barriers, enhance organizational responses, and improve professional practices to meet their self-defined needs. During her tenure, CSAJ has launched the Consumer Rights for Domestic and Sexual Assault Survivors Initiative, the Safe Economic Security Atlas Project, the Racial and Economic Equity of Survivors Project, the Access to Justice for Survivors Project, and most recently, the Mapping and Advancing Equity for Survivors Project. She leads CSAJ's Coerced Debt Working Group and engages in systems change and policy initiatives at the state and national levels to advance economic equity for marginalized survivors. Prior to her work with CSAJ, Ms. Sussman served as the Senior Attorney of the Legal Assistance Providers' Technical Outreach Project, a national project of the Pennsylvania Coalition Against Domestic Violence, which offered technical assistance to civil attorneys and advocates funded by the Office on Violence Against Women. For several years, Ms. Sussman served as an adjunct professor at Cornell Law School, where she taught a seminar course on Law and Violence Against Women. She also taught law students and litigated in Georgetown University Law Center's Domestic Violence Clinic. As a litigation associate at Swidler Berlin Sherreff Friedman, LLP, she provided pro bono representation to domestic violence survivors and co-counseled, with the ACLU, a class action lawsuit against the State of Maryland for the practice of racial profiling by law enforcement. Immediately following law school, she served as a Law Clerk to Justice Gregory Hobbs of the Colorado Supreme Court. Ms. Sussman earned her JD from Cornell Law School and her LLM in Advocacy from Georgetown University Law Center. She has published numerous articles and chapters and served as faculty for various academic and practitioner workshops related to violence against women, with a particular emphasis on survivor-centered advocacy and economic justice.

Stephanie Tatar has been a consumer advocate since graduating cum laude from DePaul University, College of Law. Prior to founding The Tatar Law Firm, Ms. Tatar gained extensive litigation and appellate experience with firms in Chicago and Los Angeles. During her career, she has successfully fought debt collectors, credit reporting agencies, creditors, manufacturers, and car dealers.

Spencer Watson has been an LGBTQ rights advocate for over 15 years and has worked in numerous non-profits in various communications, campaign, and direct-services roles including as a counselor offering financial and credit education to clients. Spencer is a May 2018 graduate of Berkeley Law, where their studies emphasized consumer financial protection, prudential regulation, lending discrimination, and civil rights. In 2017, Spencer interned at the Consumer Financial Protection Bureau's Office of Fair Lending, and at Consumer's Union. They graduated with a Bachelor of Arts in English Literature and in Molecular, Cellular, and Developmental Biology from the University of Colorado: Boulder.

SPEAKER BIOS

Susan Weinstock is the CEO of the Consumer Federation of America. Previously, she was vice president of financial resilience programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the director of the office of consumer policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money. As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the financial reform campaign director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.

Rachel Weintraub is the Legislative Director and General Counsel for Consumer Federation of America (CFA). Previously, she was the Director of Product Safety. Rachel has worked with Consumer Federation of America since 2002. Her primary focus is advocacy on product safety issues. Ms. Weintraub represents CFA on behalf of consumers before the Consumer Product Safety Commission, Congress, state legislatures, and within voluntary standard setting organizations. Additionally for CFA, she works on civil justice, regulatory reform and financial services issues as well as with a wide range of internal legal issues.

Ms. Weintraub testifies on behalf of consumers before Congress and before the Consumer Product Safety Commission concerning numerous product safety issues. Ms. Weintraub frequently talks to the media about product safety and other consumer issues and has spoken about product safety issues at numerous national conferences.

Rachel serves on the Board of ANSI and on the F 15 Executive Committee of ASTM. Rachel is a past president of the International Consumer Product Health and Safety Organization. Prior to her work for CFA, Ms. Weintraub was a consumer advocate with the U.S. Public Interest Research Group, the national lobbying office for the state PIRGs, from September 1999 until December 2001. While at U.S. PIRG, she represented consumers on product safety and health care issues. In 1999, Ms. Weintraub graduated from the Boston University School of Law (JD). She spent her last year of law school at the Georgetown University Law Center where she also worked as a research assistant for the Federal Legislation Clinic. In 1996, Ms. Weintraub graduated phi beta kappa and magna cum laude from Binghamton University (BA).

Kat Welbeck is the Director of Advocacy & Civil Rights Counsel at the Student Borrower Protection Center where her work primarily focuses on examining the student debt crisis through a lens of racial and economic justice. Prior to joining the SBPC, she worked in the External Affairs division of the Consumer Financial Protection Bureau. Prior to her legal career, Kat taught fourth grade in Houston, TX.

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The Consumer Federation of America is an association of non-profit consumer organizations established in 1968 to advance the consumer interest through research, advocacy, and education. Today, more than 250 of these groups participate in the Federation working to protect consumers on the national, state, and local levels.

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