



Consumer Federation of America

-CONFERENCE PROGRAM-

**THE CONSUMER IN THE FINANCIAL SERVICES REVOLUTION
December 3 and 4, 2009**

THURSDAY, DECEMBER 3

7:30 a.m. Registration and Coffee

GENERAL SESSIONS (Capital C/D)

7:45-8:00 a.m. Welcome/Introduction

Stephen Brobeck, Executive Director
Consumer Federation of America

8:00-8:30 a.m. Keynote Address

Introduction: Ed Mierzwinski, Consumer Program Director
U.S. PIRG

Speaker: The Honorable Carolyn B. Maloney
United States House of Representatives

8:30-9:30 a.m. Overdraft Loan Issues and Policy Responses

Moderator: Willard P. Ogburn, Executive Director
National Consumer Law Center

Panelists: Barbara Ryan, Deputy to the Vice Chairman
Federal Deposit Insurance Corporation

Rod Staatz, President and CEO
SECU of Maryland

Jean Ann Fox, Director of Financial Services
Consumer Federation of America

9:30-10:00 a.m. Keynote Address

Introduction: Travis Plunkett, Legislative Director
Consumer Federation of America

Speaker: The Honorable Jeff Merkley
United States Senate

10:00-10:15 a.m. Break

10:15-11:30 a.m. The Debate Over a Consumer Financial Protection Agency

Moderator: Travis Plunkett, Legislative Director
Consumer Federation of America

Panelists: Chris Stinebert, President and CEO
American Financial Services Association

Adam J. Levitin, Associate Professor of Law
Georgetown University Law Center

**11:30 a.m.-
12:00 p.m. Keynote Address**

Introduction: Barbara Roper, Director of Investor Protection
Consumer Federation of America

Speaker: Chairman Mary L. Schapiro
U.S. Securities and Exchange Commission

12:00-12:30 p.m. Keynote Address

Introduction: Barbara Roper, Director of Investor Protection
Consumer Federation of America

Speaker: Chairman Gary Gensler
U.S. Commodity Futures Trading Commission

12:45-2:00 p.m. Luncheon and Keynote Address (*Capital A/B*)

1:15 p.m. Keynote Address

Introduction: Stephen Brobeck, Executive Director
Consumer Federation of America

Speaker: Michael S. Barr, Assistant Secretary for Financial Institutions
U.S. Department of Treasury

CONCURRENT SESSIONS

2:00-3:15 p.m. Credit Card Issuers Respond to New Consumer Protections and Recession (*Capital C*)

Moderator: Pamela Banks
Senior Policy Counsel, Financial Services
Consumers Union

Panelists: Nick Bourke, Manager, Safe Credit Cards Project
Pew Charitable Trusts

Linda Sherry, Director of National Priorities
Consumer Action

Oliver Ireland, Partner – Financial Services Practice
Morrison & Foerster LLP

2:00-3:15 p.m. How the Insurance Industry Should Be Regulated (*Capital D*)

Moderator: Gail Hillebrand, Financial Services Campaign Manager
Consumers Union

Panelists: Ethan Sonnichsen, Director of Government Relations
National Association of Insurance Commissioners

Gary Hughes, Executive Vice President and General Counsel
American Council of Life Insurers

J. Robert Hunter, Director of Insurance
Consumer Federation of America

3:15-3:30 p.m. Break

CONCURRENT SESSIONS

3:30-4:45 p.m. Debt Relief Abuses and Proposed Reforms (*Capital C*)

Moderator: Susan Grant, Director of Consumer Protection
Consumer Federation of America

Panelists: Alice Saker Hrды, Assistant Director, Division of Financial Practices
Federal Trade Commission

John Ansbach, Chair, Legislative Committee
United States Organizations for Bankruptcy Alternatives

William P. Binzel, Senior Advisor and Counsel
National Foundation for Credit Counseling

3:30-4:45 p.m. The Debate Over Requiring Fiduciary Duty of Financial Advisers (*Capital D*)

Moderator: George Gabelavage, Policy Integration Director,
Consumer & Livable Communities, Office of Policy Integration, AARP

Panelists: Denise Voigt Crawford, Texas Securities Commissioner
State Securities Board

Ira D. Hammerman, Senior Managing Director and General Counsel
Securities Industry and Financial Markets Association (SIFMA)

Barbara Roper, Director of Investor Protection
Consumer Federation of America

5:00-6:00 p.m. Reception (*Capital A*)

FRIDAY, DECEMBER 4

7:30 a.m. Continental Breakfast

GENERAL SESSIONS (Capital C/D)

8:30-9:00 a.m. Keynote Address

Introduction: Barry Zigas, Director of Housing Policy
Consumer Federation of America

Speaker: The Honorable Shaun S. Donovan, Secretary
U.S. Department of Housing and Urban Development

9:00-10:00 a.m. The Effectiveness of Interventions to Stem Mortgage Foreclosures

Moderator: Barry Zigas, Director of Housing Policy
Consumer Federation of America

Panelists: Phyllis Caldwell, Director, Office of Homeownership Preservation
U.S. Department of Treasury

Faith Schwartz, Executive Director
Hope Now Alliance

Deborah Goldberg, Director – Hurricane Relief Project
National Fair Housing Alliance

10:00-10:15 a.m. Break

10:15-11:15 a.m. New Proposed Mortgage Loan Protections for Consumers

Moderator: Ira Rheingold, Executive Director
National Association of Consumer Advocates

Panelists: Kathleen C. Ryan, Senior Counsel
Federal Reserve Board

John Courson, President and CEO
Mortgage Bankers Association

Mike Calhoun, President
Center for Responsible Lending

**11:15 a.m.-
12:15 p.m. The Role of Banks and Credit Unions in Promoting Consumer Saving**

Moderator: Stephen Brobeck, Executive Director
Consumer Federation of America

Panelists: Cutler Dawson, President and CEO
Navy Federal Credit Union

Erin Constantine, Senior Vice President
Wells Fargo Bank

12:15 p.m. Adjournment

2009 FINANCIAL SERVICES CONFERENCE ADVISORY COMMITTEE

The following organizations advised CFA on the planning of the conference and provided funds to help cover state and local member travel and related expenses.

American Council of Life Insurers
American Express
American Financial Services Association
Bank of America
Capital One
Center for Audit Quality
Center for Financial Services Innovation
Certified Financial Planner Board of Standards
Chase Home Lending
Citi
Credit Union National Association
CUNA Mutual Group
Experian
Fannie Mae
Federal Home Loan Bank of San Francisco
FICO
FINRA
Freddie Mac
H&R Block
Investment Company Institute
Mortgage Bankers Association of America
Mortgage Insurance Companies of America
NACHA
Navy Federal Credit Union
PMI Group
VISA
Wells Fargo