



Consumer Federation of America

-CONFERENCE PROGRAM-

**THE CONSUMER IN THE FINANCIAL SERVICES REVOLUTION
December 4 and 5, 2008**

THURSDAY, DECEMBER 4

7:30 a.m. Registration and Coffee

GENERAL SESSIONS (Capital C/D)

8:15-8:30 a.m. Welcome

Stephen Brobeck, Executive Director
Consumer Federation of America

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

Introduction: Stephen Brobeck, Executive Director
Consumer Federation of America

Speaker: The Honorable Sheila Bair, Chairman
Federal Deposit Insurance Corporation

9:00-10:00 a.m. The Financial Services Meltdown: Consumer Impacts and Structural Solutions

Moderator: Stephen Kroll, Scholar-in-Residence, School of International Service
American University

Panelists: Lynn Turner, Former Managing Director of Research
Glass Lewis & Co.

Bill Longbrake, Senior Policy Advisor
The Financial Services Roundtable

10:00-11:00 a.m. Mortgage Forclosures: Consumer Impacts and Their Mitigation

Moderator: Allen J. Fishbein, Advisor, Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System

Panelists: Frank Ford, Senior Vice President for Research and Development
Neighborhood Progress, Inc.

Faith Schwartz, Executive Director
HOPE NOW Alliance

Alys Cohen, Staff Attorney
National Consumer Law Center

11:00-11:15 a.m. Break

**11:15 a.m.-
12:15 p.m. Sustainable Homeownership: Future Role of Government**

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

Panelists: Phillip W. Bracken, Executive Vice President
Wells Fargo Home Mortgage

Michael Calhoun, President
Center for Responsible Lending

Bart Harvey, Former Chair and CEO
Enterprise Community Partners

12:30-2:00 p.m. Luncheon and Keynote Address (*Capital A/B*)

1:15 p.m. Keynote Address

Introduction: Travis Plunkett, Legislative Director
Consumer Federation of America

Speaker: The Honorable Barney Frank
United States House of Representatives

CONCURRENT SESSIONS

2:00-3:15 p.m. Credit Card Reform: A Progress Report (*Capital C*)

Moderator: Edmund Mierzwinski, Consumer Program Director
U.S. PIRG

Panelists: Amy Friend, Chief Counsel
Senate Committee on Banking, Housing and Urban Affairs

 Eleni Constantine, Staff Director
House Subcommittee on Financial Institutions and Consumer Credit

 April Breslaw, Director, Consumer Regulations
Office of Thrift Supervision

2:00-3:15 p.m. Financial Literacy: Effective Strategies (*Capital D*)

Moderator: Karen Murrell, Senior Research Fellow
New America Foundation

Panelists: John Gannon, Vice President Investor Education
FINRA Foundation

 Brent Neiser, Director of Collaborative Programs
National Endowment for Financial Education

 George Barany, Director of Financial Education
Consumer Federation of America

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

CONCURRENT SESSIONS

**3:30-4:45 p.m. Prohibiting High-Cost Loans: A Federal and State Status Report
(*Capital C*)**

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

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

Marcus Beauregard, Senior Analyst
Department of Defense

Jean Ann Fox
Director of Financial Services
Consumer Federation of America

**3:30-4:45 p.m. Lower-Income Household Savings: Promising Initiatives
(Capital D)**

Moderator: Nancy Register, Associate Director
Consumer Federation of America

Panelists: Ray Boshara, Vice President; Director of Asset Building Program
New America Foundation

Jeff Zinsmeyer, Executive Director
D2D

Stephen Brobeck, Executive Director
Consumer Federation of America

5:00-6:00 p.m. Reception

FRIDAY, DECEMBER 5

**8:00-9:00 a.m. Breakfast Dialogue (Capital A)
Low-Income and Minority Financial Services Concerns**

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

Panelists: David Marzahl, Executive Director
Center for Economic Progress

Valerie Klein, Program Quality Director
Consumer Credit Counseling Service of Delaware Valley

NOTE: This session is optional. If interested, please return the form in your packet to the registration desk.

GENERAL SESSIONS (Capital C/D)

9:00-10:00 a.m. Catastrophe Insurance: Assessing Legislative Proposals

Moderator: Larry Blanchard, Senior Vice President - Special Programs
CUNA Mutual Group

Panelists: Eric Thompson, Senior Professional Staff
House Financial Services Committee

Eric Nelson, Vice President, Personal Lines Insurance
The Travelers Companies, Inc.

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

10:00-10:30 a.m. Keynote Address: Making Credit Safer

Introduction: Travis Plunkett, Legislative Director
Consumer Federation of America

Speaker: Elizabeth Warren, Professor
Harvard Law School

10:30-10:45 a.m. Break

10:45-11:45 a.m. Internationalization of Securities Regulation

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

Panelists: Erik R. Sirri, Director of the Division of Trading and Markets
Securities and Exchange Commission

Marc Menchel, Executive Vice President and General Counsel
Regulation, the Financial Industry Regulatory Authority (FINRA)

11:45 a.m. Adjournment

2008 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 Company
American Financial Services Association
Capital One
Center for Financial Services Innovation
Citi, Inc.
Countrywide Home Loans, Inc.
Credit Union National Association
CUNA Mutual Group
Experian Information Solutions, Inc.
Fannie Mae
FINRA
H&R Block, Inc.
**Independent Community Bankers of
America**
Investment Company Institute
Mortgage Bankers Association of America
Mortgage Insurance Companies of America
NACHA
**National Association of Federal Credit
Unions**
National Association of Mortgage Brokers
Navy Federal Credit Union
The Capital Group Companies
VISA
Wachovia Corporation
Wal*Mart Stores, Inc.
Washington Mutual
Wells Fargo Home Mortgage

