



**Consumer Federation of America**

**-CONFERENCE PROGRAM-**

**THE CONSUMER IN THE FINANCIAL SERVICES REVOLUTION  
December 1 and 2, 2011**

**THURSDAY, DECEMBER 1**

**7:15 a.m. Registration and Coffee**

***GENERAL SESSIONS (Capital C/D)***

**8:15-8:30 a.m. Welcome/Introduction**

Stephen Brobeck, Executive Director  
Consumer Federation of America

**8:30-9:00 a.m. Congressional Financial Services Priorities**

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

Speaker: The Honorable Barney Frank  
United States House of Representatives

**9:00-9:45 a.m. Evolving Consumer Financial Services Marketplace**

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

Panelists: Scott Schuh, Director and Economist, Consumer Payments Research  
Center  
Federal Reserve Bank of Boston

Andrew Haughwout, Research and Statistics Group  
Federal Reserve Bank of New York

**9:45-10:15 a.m. Consumer Financial Protection Bureau Priorities**

Introduction: Pamela Banks, Senior Policy Counsel  
Consumers Union

Speaker: Rajeev Date, Special Advisor to the Secretary of the Treasury on the  
Consumer Financial Protection Bureau

**10:15-10:45 a.m. Current and Future Status of the Consumer Financial Protection Bureau**

Moderator: Travis Plunkett, Legislative Director  
Consumer Federation of America

Panelists: Steve Bartlett, President and CEO  
The Financial Services Roundtable

Mike Calhoun, President  
The Center for Responsible Lending

**10:45-11:00 a.m. Break**

**11:00-11:30 a.m. SEC Enforcement: Priorities and Challenges**

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

Speaker: Robert Khuzami, Director of Enforcement  
U.S. Securities and Exchange Commission

**11:30 a.m.-  
12:15 p.m. Future of Securities Regulation**

Moderator: Elizabeth Costle, Director of Consumer and State Affairs  
AARP

Panelists: Kenneth Bentsen, Executive Vice President, Public Policy and Advocacy  
Securities Industry and Financial Markets Association

Barbara Roper, Director of Investor Protection  
Consumer Federation of America

Lawranne Stewart  
Deputy Chief Counsel, Committee on Financial Services  
U.S. House of Representatives (Invited)

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

**1:15 p.m.**              **What the Heck is Wrong with the Economy?**

Introduction:          Stephen Brobeck, Executive Director  
Consumer Federation of America

Speaker:                David Wessel, Bureau Chief  
The Wall Street Journal

***CONCURRENT SESSIONS***

**2:00-3:15 p.m.**      **Assessing Mortgage Loan Disclosure Proposals (*Capital C*)**

Moderator:            Lisa Rice, Vice President  
National Fair Housing Alliance

Speaker:                Pat McCoy, Assistant Director for Mortgage and Home Equity Markets  
Consumer Financial Protection Bureau

Panelists:              Gary Acosta, Co-Executive Director  
The National Association of Hispanic Real Estate Professionals

Ken Markison, Associate Vice President-Regulatory Counsel  
Mortgage Bankers Association

Nina Simon, Senior Litigation Counsel  
The Center for Responsible Lending

**2:00-3:15 p.m.**      **Debt Collection Trends and Abuses (*Capital D*)**

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

Panelists:              Thomas Pahl, Assistant Director, Division of Financial Practices  
Federal Trade Commission

Julie Nepveu, Senior Attorney  
AARP Foundation Litigation

Delicia Reynolds Hand, Legislative Director  
National Association of Consumer Advocates

Vytas Kisielius, CEO  
Collections Marketing Center

**3:15-3:30 p.m.**      **Break**

**CONCURRENT SESSIONS**

**3:30-4:45 p.m. Consumer Challenges in a Complex Credit Score Marketplace  
(Capital C)**

Moderator: Stephen Brobeck, Executive Director  
Consumer Federation of America

Panelists: Barrett Burns, President and CEO  
VantageScore Solutions, LLC

Joanne Gaskin, Director, Scores  
FICO

Ed Mierzwinski, Consumer Program Director  
U.S. PIRG

**3:30-4:45 p.m. Evaluating Auto Insurance Claims Settlement (Capital D)**

Moderator: Tom Feltner, Vice President  
Woodstock Institute

Panelists: Mark Romano, Director of Insurance Claims Projects  
Consumer Federation of America

Peter Foley, Vice President - Claims Administration  
American Insurance Association

Tim Mullen, Director of Market Regulation  
National Association of Insurance Commissioners

**4:45-6:00 p.m. Reception (Capital A)**

**FRIDAY, DECEMBER 2**

**7:30 a.m. Continental Breakfast**

**7:30-8:30 a.m. Breakfast Dialogue: (Capital A)**

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

***GENERAL SESSIONS (Capital C/D)***

**8:30-9:00 a.m. Congressional Financial Education Priorities**

Introduction: Bill Cheney, President and CEO  
Credit Union National Association

Speaker: The Honorable Judy Biggert  
United States House of Representatives

**9:00-9:30 a.m. Future of Homeownership for Lower-Income and Minority Families**

Introduction: Allen J. Fishbein, Associate Director, Division of Consumer and  
Community Affairs  
Board of Governors of the Federal Reserve System

Speaker: David H. Stevens, President and CEO  
Mortgage Bankers Association

**9:30-10:30 a.m. Future of Homeownership for Lower-Income and Minority Families**

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

Panelists: George McCarthy, Director – Metropolitan Opportunity  
The Ford Foundation

Janneke Ratcliffe, Executive Director, UNC Center for Community  
Capital  
University of North Carolina at Chapel Hill

Janis Bowdler, Director, Wealth-Building Policy Project  
National Council of LaRaza

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

**10:45-11:05 a.m. Meeting the Financial Services Needs of Military Service Members**

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

Speaker: Steve Abbot  
Admiral, United States Navy (Retired)  
President, Navy-Marine Corps Relief Society

**11:05 a.m.**  
**-12:00 p.m.**

**Meeting the Financial Services Needs of Military Service Members**

Moderator: Nancy Register, Associate Director  
Consumer Federation of America

Panelists: Captain James J. Parker, NCIS/PSAB  
United States Navy

Pamela McClelland, Financial Educator, Office of Servicemember Affairs  
Consumer Financial Protection Bureau

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

**12:00 p.m.**                    **Adjournment**

## **2011 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  
Bank of America  
Capital One  
Center for Audit Quality  
Center for Financial Services Innovation  
Certified Financial Planner Board of Standards  
Council of Federal Home Loan Banks  
Credit Union National Association  
CUNA Mutual Group  
Essent US Holdings  
Experian Information Solutions, Inc.  
Federal Home Loan Bank of San Francisco  
FICO  
FINRA  
Freddie Mac  
H&R Block, Inc.  
Investment Company Institute  
Mortgage Bankers Association of America  
Mortgage Insurance Companies of America  
NACHA  
Navy Federal Credit Union  
PMI Group  
The Financial Services Roundtable  
VantageScore Solutions LLC  
VISA  
Wells Fargo