



CONFERENCE PROGRAM

THURSDAY, DECEMBER 3

8:00am Registration and Coffee

GENERAL SESSIONS (*Capital C/D*)

8:45am-9:00am Welcome/Introduction

Tom Feltner, Director of Financial Services
Consumer Federation of America

9:00am-9:30am Keynote: CFPB Consumer Protection Priorities

Introduction Tom Feltner, Director of Financial Services
Consumer Federation of America

Speaker Richard Cordray, Director
Consumer Financial Protection Bureau

9:30am-10:45am Are Student Loan Borrowing and Servicing in Need of Reform?

Moderator Rohit Chopra, Senior Fellow
Center for American Progress

Panelists Seth Frotman, Acting Student Loan Ombudsman
Consumer Financial Protection Bureau

David Klein, CEO & Co-Founder
CommonBond

Pauline Abernathy, Vice President
Institute for College Access & Success

10:45am-11:00am Break

11:00am-12:15pm How the Growing Use of Non-Driving Factors in Auto Insurance Pricing Affects Consumers

Moderator Doug Heller, Insurance Consultant
Consumer Federation of America

Panelists Aaron Brandenburg, Statistical Information Manager
National Association of Insurance Commissioners

James Lynch, Chief Actuary and Director of Information Services
Insurance Information Institute

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

12:30pm- 1:15pm	Luncheon (<i>Capital A/B</i>)
1:15pm – 2:00pm	Luncheon Keynote (<i>Capital A/B</i>)
Introduction	Rachel Weintraub, Legislative Director and General Counsel Consumer Federation of America
Speaker	Michael Blume, Director, Consumer Protection Branch U.S. Department of Justice

CONCURRENT SESSIONS

2:00pm- 3:15pm	Recent and Needed Improvements in Credit Report Accuracy (<i>Capital D</i>)
Moderator	Willard Ogburn, Executive Director National Consumer Law Center
Panelists	Beth A. Freeborn, Economist, Bureau of Economics U.S. Federal Trade Commission Stuart Pratt, President & CEO Consumer Data Industry Association Ed Mierzwinski, Consumer Program Director U.S. PIRG
2:00pm-3:15pm	Can New Types of Online Lending Lower Prices and Improve Consumer Choice? (<i>Capital C</i>)
Moderator	Aaron Rieke, Director of Tech Policy Projects Upturn
Panelists	Jeff Chester, Executive Director Center for Digital Democracy Lauren Saunders, Associate Director National Consumer Law Center John Henson, Vice President and Head of Compliance LendingTree Richard Neiman, Head of Regulatory & Government Affairs Lending Club
3:15pm – 3:30pm	Break
3:30pm-4:45pm	Can Digital Savings Products Help Consumers Accumulate Wealth? (<i>Capital D</i>)
Moderator	George Barany, Director of Financial Education Consumer Federation of America
Panelists	Quinten Farmer, Co-Founder Even Ryan Falvey, Director, Financial Solutions Lab Center for Financial Services Innovation Nick Maynard, Senior Innovation Director Doorways to Dreams (D2D) Fund

**3:30pm-4:45pm The Consumer Impact of New Military Financial Protections
(Capital C)**

Moderator Tom Feltner, Director of Financial Services
Consumer Federation of America

Panelists Chris Peterson, John J Flynn Endowed Professor of Law at the University of Utah
and Special Advisor, Office of the Director at the Consumer Financial Protection
Bureau

John Sours, Director, Consumer Protection Unit
Georgia Attorney General's Office

Alexander Monterrubio, Regulatory Affairs Counsel
National Association of Federal Credit Unions

4:45pm-6:00pm Reception (Capital A)

FRIDAY, DECEMBER 4

**8:00am-9:00am Breakfast Dialogue: Congressional Financial Services Priorities
(Capital A)**

Introduction Rachel Weintraub, Legislative Director and General Counsel
Consumer Federation of America

Speakers Mark Calabria, Director of Financial Regulation Studies
Cato Institute

Aaron Klein, Director of the Financial Regulatory Reform Initiative
Bipartisan Policy Center

GENERAL SESSIONS (Capital C/D)

**9:00am – 11:00am Housing for America: Policy Issues and Outlook for Renters and
Owners**

**Introduction and
Moderator** Barry Zigas, Director of Housing Policy
Consumer Federation of America

Speaker Antonio Weiss, Counselor to the Secretary
U.S. Department of Treasury

Panelists Christopher Herbert, Managing Director
Harvard Joint Center for Housing Studies

Jim Carr, Coleman A. Young Endowed Chair and Professor in Urban Affairs
Wayne State University

Ellen Seidman, Senior Fellow
Urban Institute

Joe Rogers, EVP
Wells Fargo Home Mortgage

11:00am – 11:15am Break

**11:15am – 12:30pm How the Technological Transformation of Securities Markets Affects
Investors**

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

Panelists

Steven Wallman, Founder and CEO
FOLIOfn

Tyler Gellasch, Executive Director
Healthy Markets Association

Amy Ouellette, Senior Business Success Executive
Betterment for Business

David Charlton, Director of Marketing
American Funds

12:30pm**Adjournment****2015 Financial Services Conference Advisory Committee Members**

American Financial Services Association
Bank of America
Capital One
Capital Research and Management Company
Certified Financial Planner Board of Standards
Citi Community Development
Credit Union National Association
CUNA Mutual Group
Experian
Federal Home Loan Bank of San Francisco
FINRA
Green Dot Corporation
JPMorgan Chase
LendingTree
Mortgage Bankers Association
NACHA - The Electronic Payments Association
National Association of Federal Credit Unions
Navy Federal Credit Union
Quicken Loans
VantageScore Solutions LLC
VISA
Walmart
Wells Fargo