



## CONFERENCE PROGRAM

### THURSDAY, DECEMBER 1

**8:00am Registration and Coffee**

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

**8:55am-9:00am Welcome/Introduction**

**Introduction** Stephen Brobeck, Executive Director  
Consumer Federation of America

**9:00am-9:40am Election Implications for Financial Services**

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

**Panelists** Lisa Donner, Executive Director  
Americans for Financial Reform

J.W. Verret, Associate Professor, Antonin Scalia Law School  
Senior Scholar, Mercatus Center  
George Mason University

**9:40am-10:50am Is Mortgage Credit Too Tight?**

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

**Panelists** Lisa Rice, Executive Vice President  
National Fair Housing Alliance

Alanna McCargo, Co-director, Housing Finance Policy Center  
Urban Institute

Danny Gardner, Vice President of Single-Family Affordable Lending and Access to Credit  
Freddie Mac

**10:50am-11:05am Break**

**11:05am-12:15pm How "Ability to Repay" Will Change the Consumer Credit Marketplace**

**Moderator** Aracely Panameño, Director of Latino Affairs  
Center for Responsible Lending

**Panelists** Lauren Saunders, Associate Director  
National Consumer Law Center

Kirk Chartier, Chief Marketing Officer  
Enova International, Inc.

Rick Wargo, General Counsel  
Pennsylvania Credit Union Association

**12:30pm- 1:15pm Luncheon (*Capital A/B*)**

**1:15pm – 2:00pm Luncheon Keynote (*Capital A/B*)**

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

**Speaker** Phyllis C. Borzi, Assistant Secretary of Labor  
Employee Benefits Security Administration

**CONCURRENT SESSIONS**

**2:00pm- 3:15pm Motivating Consumers to Save and Build Wealth (*Capital C*)**

**Moderator** Karen Murrell, Founder and President  
Higher Heights Consulting

**Panelists** Adam Lee, Incubator Director  
Filene Research Institute

Dave Sieminski, Policy Analyst  
Consumer Financial Protection Bureau

Patricia Hasson, President & Executive Director  
Clarifi

Dave Richardson, Partner  
Artemis Strategy Group

**2:00pm-3:15pm Investor Protection Priorities (*Capital D*)**

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

**Panelists** Mercer Bullard, Founder and President  
Fund Democracy, Inc.

Marilyn Mohrman-Gillis, Executive Director, Center for Financial Planning, Managing  
Director, Public Policy and Communications  
Certified Financial Planner Board of Standards, Inc.

Andrea Seidt, Commissioner  
Ohio Department of Commerce

Pamela Everhart, SVP Government Relations  
Fidelity Investments

**3:15pm – 3:30pm Break**

**3:30pm-4:45pm Improving Access to Retirement Savings Accounts (*Capital C*)**

**Moderator** Angela Antonelli, Research Professor, Executive Director, Center for Retirement Initiatives  
McCourt School of Public Policy, Georgetown University

**Panelists** Sarah Mysiewicz Gill, Senior Legislative Representative  
State Financial Security & Consumer Affairs  
AARP

Courtney Eccles, Invest in Illinois Program Manager  
Illinois State Treasurer's Office

Michael Kreps, Principal  
Groom Law Group

**3:30pm-4:45pm Consumer Mortgage Protections After HAMP (*Capital D*)**

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

**Panelists** Julia Gordon, Executive Vice President  
National Community Stabilization Trust

Agatha So, Policy Analyst  
National Council of La Raza

Justin Wiseman, Director, Loan Administration Policy  
Mortgage Bankers Association

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

**FRIDAY, DECEMBER 2**

**8:00am-9:00am Breakfast Dialogue: What Now? The Importance of State-Level Action (*Capital A*)**

**Moderator** Sarah Ludwig, Executive Director  
New Economy Project

**Panelists** Brent Adams, Vice President of Policy  
Woodstock Institute

Marceline White, Executive Director  
Maryland Consumer Rights Coalition

Tom Jacobson, Chief Executive Officer  
Rural Dynamics, Inc.

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

**9:00am-9:30am Assessing the Affordability of Mandatory Auto Insurance – Keynote**

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

**Speaker** Michael McRaith, Director, Federal Insurance Office  
U.S. Department of Treasury

**9:30am-10:45am Financial Service Providers' Collection and Use of Consumer Data: Benefits and Concerns**

**Moderator** Susan Grant, Director of Consumer Protection and Privacy  
Consumer Federation of America

**Panelists** Ed Mierzwinski, Consumer Program Director and Senior Fellow  
U.S. PIRG

Corrine Yu, Managing Policy Director  
The Leadership Conference on Civil and Human Rights

Kaitlin Asrow, Associate  
Center for Financial Services Innovation

Sima Gandhi, Head of Business Development and Strategy  
Plaid

**10:45am–11:00am Break**

**11:00am–12:15pm Tax-Time Financial Issues Affecting Consumers (Capital C/D)**

**Moderator** David Newville, Director of Government Affairs  
CFED

**Panelists** Chi Chi Wu, Staff Attorney  
National Consumer Law Center

Nina E. Olson, National Taxpayer Advocate  
Taxpayer Advocate Service

Andrew Jennison, Director, Government Relations  
H&R Block

**12:15pm Adjournment**

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