

Registration Information

Name _____

Title _____

Organization _____

Address _____

City _____ State _____ Zip _____

Phone (_____) _____

E-Mail _____

- Group 1:** Designated representatives of CFA member groups. **Fee: \$90.00**
- Group 2:** Government, academic, and non-CFA public interest groups. **Fee: \$110.00**
- Group 3:** Industry and trade association representatives. **Fee: \$300.00**

The registration fee includes all sessions, the lunch and the reception on Thursday, March 14th.

- Yes, I will attend the Thursday luncheon.
- I request a vegetarian/gluten free lunch.

Register online by using a credit card or check at www.consumerfed.org OR register by mail or fax:

Consumer Federation of America
1620 I Street, NW, Suite 200
Washington, DC 20006
202-387-6121 Fax: 202-265-7989

Cancellation Policy: Cancellations or substitutions must be received by Wednesday, March 13th. There are no refunds for cancellations after that date or for conference no-shows.

On-site registration will be available on Wednesday, March 13th from 12:00 p.m. – 5:00 p.m. and on Thursday, March 14th beginning at 7:30 a.m.

Access services will be provided on request. Please notify CFA if these services are required.

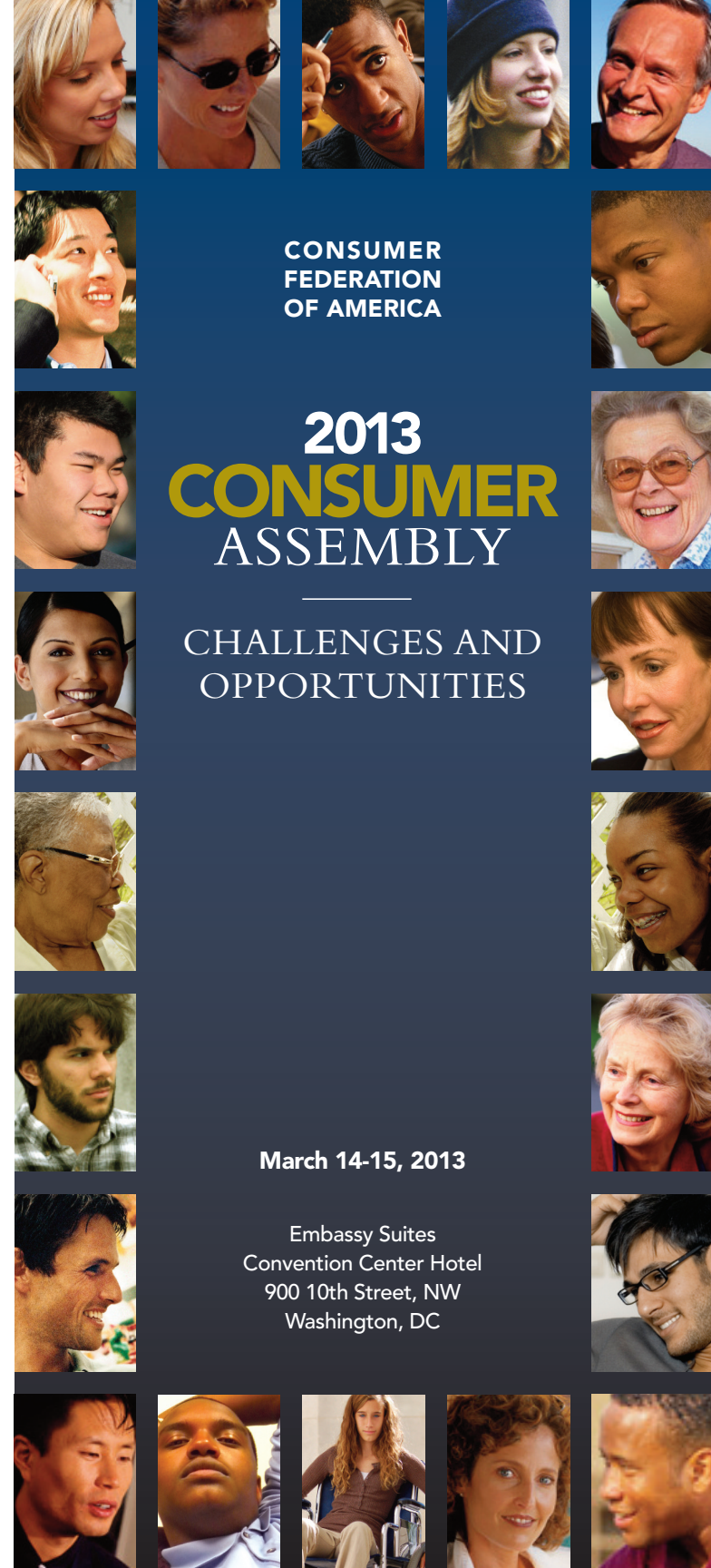
HOTEL

The Embassy Suites Convention Center Hotel has a small block of rooms available at the rate of \$289 plus tax on a first come first served basis. Reservations should be made individually by February 27, 2013 by calling 1-800-362-2779. Please identify yourself as a registrant of CFA's Consumer Assembly Conference in order to receive this rate.

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1620 I Street, NW, Suite 200
Washington, DC 20006



2013
**CONSUMER
ASSEMBLY**
CHALLENGES AND
OPPORTUNITIES



CONSUMER
FEDERATION
OF AMERICA

2013
**CONSUMER
ASSEMBLY**

CHALLENGES AND
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March 14-15, 2013

Embassy Suites
Convention Center Hotel
900 10th Street, NW
Washington, DC



2013 CONSUMER ASSEMBLY

CHALLENGES AND OPPORTUNITIES

Since 1967, the Consumer Federation of America's Consumer Assembly has served as the consumer movement's principal meeting where consumer issues are reviewed, policy reforms are discussed, and new initiatives are presented. Once again, Consumer Assembly 2013 will have two special features:

- An emphasis on consumer protection, financial services, and health and safety. For each of these subjects, there will be at least two roundtable discussions and at least one general session.
- The roundtables will feature comments from a broad array of experts drawn from the consumer movement, academia, government, and business.

General sessions will feature both keynote speakers and panel discussions of issues of broad consumer interest.

The conference will begin at 8:30 a.m. on Thursday, March 14th and will conclude at 12:00 p.m. on Friday, March 15th. All those interested in consumer issues are invited to attend. To register online go to www.consumerfed.org or return the registration form on the back of this brochure.

General Sessions

WHAT DO CONSUMERS SAY THEY WANT?

A leading pollster presents the latest data on consumer attitudes about problems and policy priorities.

DOES COST-BENEFIT ANALYSIS PROMOTE OR IMPEDE SENSIBLE REGULATION?

Consumer protections, especially at the federal level, have increasingly been forced to meet tough cost-benefit standards. Are these standards reasonable? Are they being applied appropriately in areas as diverse as product safety and investor protection?

HOW CAN FEDERAL LAW ENFORCEMENT MORE EFFECTIVELY PROTECT CONSUMER HEALTH AND SAFETY?

Federal health and safety agencies have broad enforcement authority to protect consumer health and safety. How can they use this authority to ensure safer food, motor vehicles, and household products?

DO HEALTH AND SAFETY LABELS ACTUALLY IMPROVE CONSUMER HEALTH AND SAFETY?

Labels with safety warnings and nutritional information are ubiquitous and widely seen as improving consumer decision-making. Do they? How can they be improved?

ADDRESSING FRAUD TRENDS AND CHALLENGES

Fraudsters are concocting new scams, exploiting new payment systems, and targeting U.S. consumers from new locations overseas. How are law enforcement agencies, consumer educators, and legitimate businesses combating these scams and what more needs to be done?

MODERNIZING THE ELECTRIC GRID – GOOD FOR CONSUMERS?

Electric utilities are building smart grids and installing smart meters in the U.S. and abroad. How have these efforts affected consumer choice, costs, service reliability, and privacy? What are the key policy issues?

WHAT ARE POLICYMAKER PRIORITIES?

Congressional, Executive Branch, and state government leaders explain their priorities for protecting consumers.

HOW SERIOUSLY DO SMARTPHONES ERODE PRIVACY?

Smartphones and other mobile devices can track where consumers go and how they shop, use the Internet, and connect with social networks. How serious is the related loss of privacy? What privacy protections do consumers want?

THE FUTURE OF UNIVERSAL PHONE SERVICE

Old copper wire networks are often being neglected by telecommunications companies eager to sell fiber-optic and wireless service options. At the same time, consumer demand for smartphones and other wireless services surges. Are there significant threats to universal phone service that policymakers should address?

A SAFE AND SOUND FINANCIAL SERVICES SYSTEM?

Former FDIC Chairman Sheila Bair explains what is needed to make our financial services system safer and sounder.

WILL A NEW MORTGAGE RULE EXPAND OR THREATEN HOMEOWNERSHIP?

The CFPB will soon publish a final rule defining ability to repay considerations and a Qualified Mortgage that would limit the ability of lenders to make risky mortgage loans. Does the new rule meet consumer concerns about fairness and safety? Will it reduce lenders' willingness to extend credit to low and moderate income borrowers, or expand it?

ARE PREPAID CARDS GOOD FOR CONSUMERS?

Increasingly popular prepaid cards give consumers greater choice, sometimes at a lower cost. But some card features are costly and controversial. How should these cards be improved and by whom?