

SPEAKER BIOGRAPHIES

Hilary J. Allen is a Professor of Law at the American University Washington College of Law. She teaches courses in Banking Law, Securities Regulation, and Business Associations. Professor Allen is an internationally recognized expert on financial stability regulation and new financial technologies, and regularly shares her expertise with financial regulatory bodies in the United States, EU, UK, Canada, and Australia. She has also been invited to share her research with central banks around the world, as well as with international bodies including the IMF, World Bank, IOSCO, G20, APEC, and Financial Stability Board. She has testified before the House Financial Services Committee and the Senate Banking Committee, and is the author of the internet serial *FinTech Dystopia* and the book *Driverless Finance: Fintech's Impact on Financial Stability* (2022, Oxford University Press). Professor Allen has authored more than twenty law review articles addressing issues ranging from financial agency structure, to agencies' scientific/technological capacity, to financial stability threats stemming from climate change, crypto, and AI. She is regularly quoted in the popular press, and is actively involved in presenting scholarly publications at roundtables and conferences in the United States and around the world. Professor Allen received her Bachelor of Laws from the University of Sydney, Australia, and her Master of Laws in Securities and Financial Regulation Law from Georgetown University Law Center (for which she received the Thomas Bradbury Chetwood, S.J. Plaque for graduating first in her class). Prior to entering the academy, Professor Allen spent seven years working in the financial services groups of prominent law firms in London, Sydney, and New York. In 2010, she worked with the Financial Crisis Inquiry Commission, which was appointed by Congress to study the causes of the financial crisis of 2007-2008.

Elizabeth Aniskevich is Senior Counsel at Singleton Schreiber in the Class Actions and Mass Torts practices, where she specializes in complex litigation and leads consumer cases out of Washington D.C. With over a decade of experience, Elizabeth is committed to using her extensive legal expertise to advocate for consumers as they navigate an increasingly complex market. Elizabeth's career eElizabeth Aniskevich is Senior Counsel at Singleton Schreiber in the Class Actions and Mass Torts practices, where she specializes in complex litigation and leads consumer cases out of Washington D.C. With over a decade of experience, Elizabeth is committed to using her extensive legal expertise to advocate for consumers as they navigate an increasingly complex market. Elizabeth's career encompasses a diverse array of legal fields, including consumer financial fraud, securities fraud, data and privacy protection, and civil rights. Before joining Singleton Schreiber, Elizabeth served as Senior Litigation Counsel for the Consumer Financial Protection Bureau (CFPB). At the CFPB she led investigations and litigation on behalf of consumers in areas including unfair, deceptive, and abusive business practices, fair credit reporting, and auto lending. Elizabeth previously worked at AARP Foundation, where she brought consumer and civil rights cases on behalf of older adults. She began her career litigating securities fraud class actions and shareholder derivative suits at a nationally recognized plaintiffs class action firm. Elizabeth received her J.D. magna cum laude from American University Washington College of Law, and her undergraduate degrees from the University of Florida, where she graduated as the valedictorian for the College of Liberal Arts and Sciences.

Omar Baddar serves as communications director at Public Citizen. His life-long work has been dedicated to the communications angle of progressive advocacy on a wide range of policy issues, with emphasis on messaging, digital journalism, and broadcast television.

Ann Baddour is the state director of Appleseed projects aimed at bringing low-income and immigrant consumers into the financial mainstream. She is actively involved in reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. She also advocates for consumer protections to address fair insurance pricing and practices, financial exploitation of vulnerable populations, and improve protections against abusive debt collection practices. She was a member of the Consumer Financial Protection Bureau's Consumer Advisory Board, serving a four-year term ending in 2018. Ann is a Fulbright Scholar with a Master of Public Affairs Degree from the LBJ School of Public Affairs and a Master's Degree in Middle Eastern Studies from The University of Texas at Austin.

Carmen Balber has been with Consumer Watchdog for over two decades. She spent four years directing the group's Washington, D.C. office where she advocated for key health insurance market reforms that were ultimately enacted into law as part of the Affordable Care Act. Balber is recognized as a leading expert on a wide range of personal insurance issues and has authored or co-authored numerous reports on the home, auto, health and medical malpractice insurance industries, and insurance rate regulation. Her advocacy focuses on insurance regulation, industry accountability and the impacts of climate change on access and affordability of insurance and she has presented solutions on these topics in the media and to policymakers and consumers in venues across the country.

Adam Bender leads a team of journalists and reports on state privacy legislation, rulemaking and litigation. In previous roles at Communications Daily, he covered telecom and internet policy in the states, Congress and at the FCC. He has won awards for his reporting from the Society of Professional Journalists (SPJ), Specialized Information Publishers Association (SIPA) and the Society for Advancing Business Editing and Writing (SABEW). Bender studied print journalism at American University and is the author of multiple dystopian sci-fi novels.

Jennifer Bennett is a principal at Gupta Wessler LLP, where she heads the firm's San Francisco office and focuses on cutting-edge public interest and plaintiffs'-side appellate litigation. Her practice covers a wide range of issues including consumer protection, workers' rights, civil rights, constitutional law, and government transparency. Jennifer regularly litigates before the U.S. Supreme Court, including recently arguing and winning three landmark cases challenging forced arbitration in *Bissonnette v. LePage Bakeries, Saxon v. Southwest*, and *New Prime Inc. v. Oliveira*. Her victory in *New Prime* was the first case in over a decade in which the Supreme Court ruled in favor of the party challenging arbitration. In addition to her U.S. Supreme Court litigation, Jennifer regularly handles appeals in both state and federal court on behalf of consumers and workers fighting forced arbitration and other barriers to access to justice. She also represents journalists, media organizations, and nonprofits challenging government secrecy, including winning a groundbreaking case in the Ninth Circuit vindicating the public's right to access court records. And she regularly represents plaintiffs in civil rights cases involving difficult or novel legal issues. Jennifer also co-teaches the Supreme Court Clinic at Harvard Law School. Jennifer's Supreme Court and appellate advocacy has been recognized with several national awards, including the Pound Civil Justice Institute's Appellate Advocacy Award (two years in row), the American Association for Justice's F. Scott Baldwin Award, Public Justice's Change Maker Award, and the National Consumer Law Center's Rising Star Award. Jennifer clerked for the Honorable Marsha Berzon of the U.S. Court of Appeals for the Ninth Circuit, the Honorable Jesse Furman of the U.S. District Court for the Southern District of New York, and the Honorable Vince Chhabria of the U.S. District Court for the Northern District of California, and earned her J.D. from Yale Law School and her B.A. from Yale University. Before joining Gupta Wessler, she was an attorney at Public Justice in Oakland, California, where she also focused on cutting-edge public interest appellate litigation. Jennifer routinely speaks to audiences across the country, as well as the media, on forced arbitration, Section 230, government transparency, qualified immunity, and other issues related to public interest law or class actions. Her cases have been featured in national media outlets, including the Washington Post and the New York Times.

Kanav Bhagat is the Founder and President of Housing Risk and Policy Advisors LLC, a consulting and advisory firm that provides strategic advice on housing policy and mortgage risk to lenders, policymakers, and consumer advocacy groups. His analysis and recommendations have influenced the mortgage underwriting, refinancing, and loss mitigation policies of various Government agencies. Previously, Kanav was a Research Director for the JPMorgan Chase Institute, where he led a team using the administrative data of JPMorgan Chase & Co to conduct housing finance and financial markets research designed to help policymakers, business leaders, and non-profit decision makers make more informed policy choices. While at the JPMCI, he developed and executed a research agenda focused on mortgage underwriting, refinancing, and loss mitigation, as well as monetary policy transmission mechanisms and central bank communication. Prior to engaging in policy-related research, Kanav spent 17 years as a trader in various fixed income markets. Most recently, he served as the Global Head of Interest Rate Trading at J.P. Morgan, where he managed a global team of 150 traders who were responsible for the trading, risk management, and capital management of Government bonds and interest rate swaps, options, and exotics in G10 interest rate markets. Kanav holds a BS in Electrical Engineering from Cornell University and an MBA from the University of Chicago Booth School of Business. His research can be accessed here: https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=2699240

Tiffany Gillis Brown is an attorney with a background in healthcare policy, civil rights law, and emerging technology. She is currently a Legal and Policy Analyst at the U.S. Department of Justice's Civil Rights Division where her she focuses on legislative and regulatory trends and the intersection of civil rights law and technology, including artificial intelligence (AI). She led the Division's working group on AI, focusing on tracking and analyzing key litigation, creating avenues for interagency collaboration, and developing the Division's enforcement strategy in this space. Prior to joining the Division, she was a Policy Analyst at the U.S. Department of Health and Human Services, a Paralegal at the U.S. Department of Justice's Antitrust Division, Networks and Technology Enforcement Section, and held various health policy and consulting positions in the private sector. She is a graduate of Duke University and the George Washington University Law School.

David Butler brings more than 20 years of experience as an executive for nonprofit and for-profit institutions to his role at Consumer Reports. He heads the Washington, D.C. office for the nonprofit and nonpartisan CR, which has advocated for pro-consumer policies for more than 50 years. CR is well-known for its independent testing and recommendations for thousands of products, which dates back to its founding nearly 90 years ago. David oversees the teams that organize people across the U.S. in support of consumer rights at the state and federal level, as well as the consumer advocates who engage directly with companies and governments to find solutions for a safe, fair and sustainable marketplace. Previously, he served as deputy director of CR's Washington office and senior director of strategic communications. He also served as senior director of corporate communications for SiriusXM. He was the press secretary for U.S. Rep. Bud Cramer from his home state of Alabama, and news director for public radio station WJAB at Alabama A&M University. He earned his B.A. in communications at Pepperdine University.

SPEAKER BIOGRAPHIES

Tonantzin Carmona is a fellow at Brookings Metro who focuses on wealth and inequality, financial and emerging technologies, and state and local policy implementation. She has been featured in Bloomberg, The Washington Post, CNN, Politico, Los Angeles Times, Axios, Fortune, Bloomberg Tax, Associated Press, NPR Marketplace, Quartz, TechCrunch, Tech Monitor, and Crain's Chicago Business. Carmona's professional background spans roles in public policy, communications, politics, and philanthropy. She previously served as special assistant to the president for economic policy at the White House National Economic Council, as well as senior advisor at the Department of the Treasury's Inflation Reduction Act Implementation Office. She has also championed federal policies as the Illinois political director for the 2020 presidential campaign of Sen. Elizabeth Warren (D-Mass.) and as Sen. Warren's deputy press secretary on Capitol Hill. At the local level, Carmona spearheaded several citywide initiatives. As chief of policy for the Chicago City Clerk, Carmona led the Chicago Fines, Fees, and Access Collaborative, which culminated in significant reforms of the city's regressive public finance policies. Additionally, she launched Chicago's municipal ID card, which simultaneously serves as a government-issued ID, transit pass, and library card, while ensuring substantial data privacy protections for applicants. As director of the Office of New Americans at the Chicago mayor's office, she led the development of several immigrant integration policies, including the city's first language access ordinance. Furthermore, in her role as deputy policy director at the mayor's office, she led the City-County Collaboration, which identified \$70 million in savings and new revenue sources. Carmona holds an MPA from the Harvard Kennedy School of Government and a BA in political science from Northwestern University.

Alys Cohen is a senior attorney at the National Consumer Law Center's Washington office, where she leads NCLC's federal advocacy on homeownership issues. She has been active in areas including the development of the federal CARES Act on COVID relief, the Homeowner Assistance Fund and HAMP mortgage assistance programs, FHA lending and loss mitigation, Dodd-Frank legislation and regulations, federal mortgage servicing regulation, predatory mortgage origination, manufactured housing, and civil rights issues including market access for borrowers with limited English proficiency. She also coordinates NCLC's work on energy efficiency housing finance and disaster response. Alys regularly partners with consumer, legal services, community, energy efficiency, labor, and civil rights organizations, as well as with members of industry and government. She has trained and consulted with attorneys, organizers, mediators, state advocates, and housing counselors nationwide on homeownership policy matters. Alys is a member of Fannie Mae's Affordable Housing Advisory Council and the Mortgage Bankers Association Consumer Affairs Advisory Council. She also is a member of the American Council for an Energy Efficient Economy (ACEEE) Research Advisory Board, where she helps to assess and guide ACEEE research capabilities and activities. Alys co-authored, with fellow NCLC senior attorney Karen Luson, the Ensuring Consumer Protections in the Delivery of Energy-Efficiency Financing and Renewable-Energy Programs chapter in *What's Possible: Investing Now for Prosperous, Sustainable Neighborhoods*. Prior to joining NCLC, Alys served as an attorney in the Federal Trade Commission's Bureau of Consumer Protection, Division of Financial Practices, where she focused on predatory mortgage lending and discrimination matters. She is a graduate of the University of Pennsylvania Law School, where she served as an Associate Editor of the *Law Review* and as an advocate in the Civil Practice Clinic and the Guild Food Stamp Clinic. She is a contributing author of NCLC's *Credit Discrimination*, and also has worked on NCLC's *Truth in Lending and Mortgage Lending* treatises.

Sharon Cornelissen is the Director of Housing for the Consumer Federation of America, where she advocates on behalf of American consumers for fair, affordable housing and equitable mortgage lending. She brings over a decade of experience as a housing researcher, who is passionate about promoting affordability and racial equity in homeownership. Prior to CFA, she worked as a Postdoctoral Fellow at the Harvard Joint Center for Housing Studies, where she published research briefs and advocated to address contemporary housing discrimination in Massachusetts. During her Ph.D. in Sociology from Princeton University, she lived in Detroit and first-hand observed the challenges of homeowners amidst neighborhood decline. She also gained expertise as a tax foreclosure prevention activist in Detroit and interned at the Detroit Land Bank Authority. Her work has been featured in local and national media and is published in academic journals. Drawing on three years while she lived and became a homeowner in one of Detroit's most disinvested neighborhoods, she has a book forthcoming about everyday life in depopulated cities.

John Davison is Senior Counsel and Director of Litigation at EPIC. John's work at EPIC has covered a wide range of subjects, including data protection, consumer privacy, artificial intelligence, open government, privacy impact assessments, census confidentiality, free speech, anonymity, donor privacy, and voter privacy. John has litigated cases under the Freedom of Information Act, the Federal Advisory Committee Act, the Administrative Procedure Act, the Privacy Act, and the E-Government Act, both at the trial and appellate level. John led EPIC's case against the Presidential Advisory Commission on Election Integrity to halt the collection of voter data from all 50 states by a White House commission and EPIC's case against the Department of Justice to obtain unreleased material from the Mueller Report. John has testified before Congress, argued before the D.C. Circuit, and appeared in publications including the *New York Times*, *Washington Post*, and *Wall Street Journal*. John first came to EPIC in 2015 as a clerk in the Internet Public Interest Opportunities Program. He previously clerked at Levine Sullivan Koch & Schulz, served as a student attorney in the Civil Rights Section of Georgetown's Institute for Public Representation, and interned at the Appignani Humanist Legal Center. John is a 2016 graduate of Georgetown University Law Center, where he was managing editor of the *Georgetown Journal on Poverty Law & Policy*, a Georgetown Law Fellow, and an NGO observer to the 9/11 military commission at Naval Station Guantanamo Bay. He worked as a journalist before entering the law and earned his B.A. at Columbia University. John is a member of the New York and District of Columbia bars.

Janet Dornitz has been the executive director of MASSPIRG since 1990 and directs programs on consumer protection, zero waste, health and safety, public transportation, and voter participation. Janet has co-founded or led coalitions, including Earth Day Greater Boston, Campaign to Update the Bottle Bill and the Election Modernization Coalition. On behalf of MASSPIRG, Janet was one of the founding members of Transportation for Massachusetts (T4MA), a statewide coalition of organizations advocating investment in mass transit to curb climate change, improve public health and address equity. Janet serves as Chair of the Board of Directors for the Consumer Federation of America and serves on the Common Cause Massachusetts executive committee, Alliance for a Healthy Tomorrow board of directors, and Department of Environmental Protection Solid Waste Advisory Committee. For her work, Janet has received Common Cause's John Gardner Award and Salem State University's Friend of the Earth Award. Janet lives in Cambridge, Massachusetts, with her husband and two sons, and every Wednesday morning she slow-runs the steps at Harvard Stadium with the November Project.

Cat Farman is a Senior Software Developer at CFPB, where she has worked for 10 years on consumer-facing websites including the Consumer Complaint Database and Buying a House. Cat has served as Chapter President of CFPB Union NTEU 335 since 2020, representing over 1,100 workers nationwide and leading bargaining teams to major wins for equal pay and remote work. Since February, CFPB Union has been leading the fight, in the streets and in the courts, to stop the illegal attacks against federal workers, so CFPB workers can get back to work protecting consumers.

Amanda Fischer is the Policy Director and Chief Operating Officer (COO) for Better Markets. Fischer will oversee the organization's policy program areas, leading Better Markets' team of policy experts. With a deep expertise in financial regulation, public policy, and strategic leadership, Fischer is committed to achieving our mission of promoting economic security, opportunity, and prosperity for all Americans. Before joining Better Markets, Fischer served as the Chief of Staff & Senior Counselor to the Chair of the SEC for the last four years. In those roles, she advised the Chair on agency operations, budgeting, and policy strategy while managing crisis response to major market events and geopolitical developments. Fischer also led engagement with top government officials, industry executives, and international regulatory bodies. Previously, Fischer was the Policy Director at the Washington Center for Equitable Growth, where she led a team of economists and policy researchers to develop policy recommendations. Her prior experience includes being Chief of Staff to a member of the House and Policy Advisor to a Senator as well as serving for more than eight years as Deputy Staff Director of the House Financial Services Committee and as a Policy Advisor to the Senate Banking Committee. Fischer holds a Master in Public Policy from Georgetown University and a Bachelors of Public Policy & Business Administration from the State University of New York at Buffalo.

Corey Frayer is the Director of Investor Protection for the Consumer Federation of America. Corey leads the CFA's efforts protecting retail investors, their retirement accounts, and overseeing the regulation of America's \$125 trillion capital markets. Corey has nearly 20 years of experience in the House, Senate and at the Securities Exchange Commission advising on financial regulatory issues ranging across consumer protection, bank regulation and supervision, financial stability, fintech policy, and application of the securities laws to crypto assets. Prior to joining the CFA, Corey was Senior Adviser to SEC Chair Gary Gensler on both Crypto Markets and Financial Stability, where he also served as an SEC Deputy on the Financial Stability Oversight Council. Prior to that, Corey served 15 years in Congress for Representative Brad Miller, on the House Financial Services Committee for Representative Maxine Waters, and on the Senate Banking and Housing Committee for Senator Sherrod Brown. Corey received his bachelor's degree in Science and Business Administration with a concentration in economics from The Catholic University of America. He resides in Washington, D.C. with his dog Iggy and spends his free time as a distance runner and musician.

Mike Gaw took early retirement from the Securities and Exchange Commission at the end of March 2025 after almost 30 years in the federal civil service. He began his career in the legal division of the Board of Governors of the Federal Reserve System, working on international banking law. Mike spent the last 25 years of his career in the SEC's Division of Trading and Markets where he oversaw various aspects of securities market structure, including fixed income and derivatives trade reporting, alternative trading systems, security-based swap execution facilities, equities trading increments, and securities transaction fees. Over the last three years of his career, Mike was a special adviser to SEC leadership on the intersection of crypto and securities market structure. He lives in Alexandria, VA.

Rachel Gittleman is a consumer rights advocate with a track record of developing and executing legislative and regulatory campaigns and multi-state enforcement actions. She is an expert in student loans, debt collection, credit reporting, and servicer and corporate accountability and oversight. She has advocated on behalf of consumers before Congress, the CFPB, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Federal Reserve, as well as other state financial regulators and state legislatures. While at FSA, Rachel managed all complaint resolution for, engagement with, and organizing of state AGs, regulators and ombudsmen. With a deep knowledge of and experience with student loan servicing and delivery of student aid, Rachel was responsible for initiating resolution of systemic issues brought by these state partners. Beyond her official duties, she was also the lead organizer among threatened ED employees *New York vs. McMahon* and *California v. Department of Education* lawsuits. Prior to FSA, she led advocacy, policy analysis, stakeholder management, creation and implementation of policy strategy for all consumer finance issues at CFA. She cultivated and managed legislative and regulatory campaigns, including a successful, bipartisan campaign to overturn the OCC's "fake lender" rule and the amicus brief campaign and strategy in support of the CFPB in *CFA vs. CFPB*.

SPEAKER BIOGRAPHIES

Marie Grant was appointed Maryland Insurance Commissioner by Governor Wes Moore, effective October 1, 2024. Marie believes access to quality insurance products for Marylanders is critical to making Maryland more competitive, safer, and more affordable. Marie is an attorney and state and federal policy expert with nearly 20 years of experience in policy, strategy, and regulation in both the public and private sector, mainly in the fields of insurance and health care payment. Her previous roles include Assistant Secretary for Health Policy at the Maryland Department of Health and Vice President of Public Policy at CareFirst BlueCross BlueShield. Marie started her career at the Maryland Department of Legislative Services as non-partisan committee counsel to the House Health and Government Operations Committee and the Senate Finance Committee where she advised the committee on health, life, and malpractice insurance legislation, as well as consumer protection. Marie received her B.A. in public health from the Johns Hopkins University and her J.D. from Georgetown University Law Center. She lives in Catonsville with her husband and family.

Courtney Griffin is the Director of Consumer Product Safety for the Consumer Federation of America. She advocates for consumer product safety in Congress and at regulatory agencies, communicates policy positions to the public and press, provides educational tools for consumers, and works with other advocates and key stakeholders on consumer product safety. Courtney has a decade of experience litigating difficult cases. Prior to joining the CFA, Courtney worked in private practice at Chaffin Luhana LLP, a plaintiffs-only law firm with a national practice. She represented injured victims in complex product liability, pharmaceutical, and medical device litigation. Courtney also has a long history of volunteer service. She worked with Big Brothers Big Sisters of Central California for many years and now volunteers with an organization that sends reading and educational materials to incarcerated people. Courtney is a member of the California and Pennsylvania bars. She is a graduate of the University of San Diego School of Law, and she received her B.A. from the George Washington University in Washington, D.C.

Eric Halperin is currently a Visiting Senior Fellow at the Consumer Federation of America. From October 2021 to February 2025, he served as the Enforcement Director at the Consumer Financial Protection Bureau where he led the 250-person Enforcement Division. Under his leadership, the Division secured orders for \$9.5 billion in relief for consumers and penalties against companies for violating consumer protection laws. From 2010 to 2014, Mr. Halperin served in leadership roles in the Civil Rights Division of the Justice Department, first as Special Counsel for Fair Lending and later as Acting Deputy Assistant Attorney General overseeing the Division's fair housing, fair lending, and employment enforcement programs. From 1998 to 2004, he was a trial attorney in the Civil Rights Division. In addition to his government service, Mr. Halperin has held leadership roles in the non-profit sector, including as the Director of the Center for Responsible Lending's Litigation Program and its Washington office.

Derrick Johnson was elected President and CEO October 21, 2017 by the executive committee of the NAACP National Board of Directors. Derrick Johnson formerly served as vice chairman of the NAACP National Board of Directors as well as state president for the Mississippi State Conference NAACP. A longstanding member and leader of the NAACP, Mr. Johnson will guide the Association through a period of re-envisioning and reinvigoration. Born in Detroit, Mr. Johnson attended Tougaloo College in Jackson, MS. He then continued onto Houston, TX to receive his JD from the South Texas College of Law. In later years, Mr. Johnson furthered his training through fellowships with the Congressional Black Caucus Foundation, the George Washington University School of Political Management, and the Massachusetts Institute of Technology (MIT). He has served as an annual guest lecturer at Harvard Law School, lending his expertise to Professor Lani Guinier's course on social movements, and as an adjunct professor at Tougaloo College. Mr. Johnson is a veteran activist who has dedicated his career to defending the rights and improving the lives of Mississippians. As State President of the NAACP Mississippi State Conference, he led critical campaigns for voting rights and equitable education. He successfully managed two bond referendum campaigns in Jackson, MS that brought \$150 million in school building improvements and \$65 million towards the construction of a new convention center, respectively. As a regional organizer at the Jackson-based non-profit, Southern Echo, Inc., Mr. Johnson provided legal, technical, and training support for communities across the South. In recognition for his service to the state of Mississippi, the Chief Justice of the Mississippi Supreme Court appointed Mr. Johnson to the Mississippi Access to Justice Commission, and the Governor of Mississippi appointed him Chair of the Governor's Commission for Recovery, Rebuilding, and Renewal after devastation of Hurricane Katrina. In the wake of Hurricane Katrina, Mr. Johnson founded One Voice Inc. to improve the quality of life for African Americans through civic engagement training and initiatives. One Voice has spawned an annual Black Leadership Summit and the Mississippi Black Leadership Institute, a nine month training program for community leaders.

Aaron Klein is Miriam K. Carliner Chair and senior fellow in Economic Studies at the Brookings Institution. Prior to joining Brookings in 2016, he directed the Bipartisan Policy Center's Financial Regulatory Reform Initiative. Between 2009 and 2012, Klein served as the deputy assistant secretary for economic policy at the Department of Treasury. Previously, Klein served as chief economist of the Senate Banking, Housing and Urban Affairs Committee for Chairmen Chris Dodd and Paul Sarbanes. He is a proud graduate of Princeton University and Dartmouth College. Klein lives in his hometown of Silver Spring, Maryland with his wife and two daughters.

Vinhcent Le is the Vice President of AI Policy at TechEquity. Vinhcent is committed to advancing equitable, transparent, and accountable AI practices and advocating for policies that protect consumer rights and reduce algorithmic harm. Vinhcent previously served on the board of the California Privacy Protection Agency, and prior to joining TechEquity, Vinhcent served as a Senior Legal Counsel at the Greenlining Institute, where he led initiatives on AI governance, digital equity, and privacy and was instrumental in advancing key legislation around automated decision-making systems.

Erie Meyer is a Senior Fellow at the Vanderbilt Policy Accelerator and the Georgetown Tech & Society Initiative, where she focuses on the intersection of technology, artificial intelligence, and regulation. She has spent her career modernizing government services and working to enforce the law against corporate repeat offenders. Most recently, she served as Chief Technologist and Senior Advisor to the Director of the Consumer Financial Protection Bureau (CFPB), where she helped lead efforts to address Big Tech's lurch into financial services, and was part of the original team that launched the agency. There, she helped set up the consumer complaint system and release open data. Before returning to the CFPB, Ms. Meyer served as Chief Technologist and Director of Policy Planning for FTC Chair Lina Khan, and was Technology Advisor to then-Commissioner Rohit Chopra. She also co-founded and wrote the first line of code at the U.S. Digital Service at the White House. Earlier, she was a Senior Advisor to the U.S. Chief Technology Officer, a Senior Director at Code for America, and a Shorenstein Fellow at Harvard Kennedy School. Ms. Meyer began her public service in the Ohio Attorney General's Office during the financial crisis, building open-source tools to help protect Ohioans' consumer rights. She holds a B.A. in journalism and government from American University and is a contributor to open source software. She's also a proud mom.

Rich O'Brien is the trade association executive serving many of the leading testing, inspection, and certification companies in the Americas. He draws from a diverse government and private sector background as he represents the TIC industry to government and public stakeholders. Immediately prior to joining TIC Council, Rich led the CPSC's international activities. He is also a retired career U.S. Foreign Service Officer. Before joining the Foreign Service, he worked in trade promotion at the Commerce Department's International Trade Administration and earlier, at the Agriculture Department's Foreign Agricultural Service, the department's export agency. Prior to entering federal service, Rich held a variety of positions in the public relations and marketing field, including agency account executive, consultant, and regional public relations director for The Salvation Army. He is veteran of both the U.S. Air Force and the U.S. Coast Guard Reserve, and has lived and worked in the Netherlands, the United Kingdom, South Korea, Germany, and Switzerland.

Emily Peterson-Cassin has been an advocate for the public good over corporate greed for over ten years. As the director of corporate power at Demand Progress, she specializes in antitrust and digital rights, including safety and privacy on the internet. Her work has been covered by the New York Times, Politico, Fast Company, and other outlets. She once made a life-sized golden calf for a protest.

Thiyaghessan Poongundranar is a data scientist at the Urban Institute. He works with Urban's Technology and Data Science team and Center for Nonprofits and Philanthropy to provide analysis and support for research involving Urban's National Center for Charitable Statistics.

Congressman Jamie Raskin proudly represents Maryland's 8th Congressional District in the U.S. House of Representatives. Congressman Raskin was sworn into his fifth Term at the start of the 119th Congress on January 6, 2025. Rep. Raskin was chosen by the Democratic Caucus to be the Ranking Member of the House Committee on the Judiciary in the 119th Congress. Previously Rep. Raskin served on the House Oversight Committee and the Committee on House Administration. He served two terms on the Rules Committee and the Coronavirus Select Subcommittee. During the 117th Congress he served as Chair of the Oversight Subcommittee on Civil Rights and Civil Liberties and Chair of the Rules Subcommittee on Expedited Procedure. Rep. Raskin was the lead impeachment manager in the second impeachment trial of former president Donald Trump and served on the Select Committee to Investigate the January 6th Attack on the United States Capitol. Prior to his time in Congress, Raskin was a three-term State Senator in Maryland, where he also served as the Senate Majority Whip. He earned a reputation for building coalitions in Annapolis to deliver a series of landmark legislative accomplishments, including marriage equality, abolition of the death penalty, passage of the first Benefit Corporation law in America and the National Popular Vote Interstate Compact. He was also a professor of constitutional law at American University's Washington College of Law for more than 25 years. He has authored several books, including the Washington Post best-seller *Overruling Democracy: The Supreme Court versus the American People*, the highly-acclaimed *We the Students: Supreme Court Cases For and About America's Students*, and the New York Times #1 best-seller *Unthinkable: Trauma, Truth and the Trials of American Democracy*. Congressman Raskin is a graduate of Harvard College and Harvard Law School and is a former editor of the Harvard Law Review.

Nicholas Rubando serves as the Communications Manager at the Consumer Federation of America. Here he works to convey the vision of the organization across a variety of platforms, including press outreach, social media, and the website. Nicholas is also responsible for cultivating relationships with CFA members and strategizing ways to help grow the membership base of national, state, and local organizations. With over a decade of results-driven skilled communications and public service work, and with a background in community outreach and legislative advocacy, Nicholas has a strong focus on inclusivity and consumer protection. Nicholas is a graduate of Indiana University Bloomington with a degree in Journalism, Advertising & Public Relations.

SPEAKER BIOGRAPHIES

Adam Rust is the Director of Financial Services at CFA. His portfolio covers non-bank credit, payments, and banking oversight. He advocates for the interests of consumers in areas at the nexus of emerging technology and finance, including the use of artificial intelligence and digital assets. In his role, he has responsibility for coordinating regulatory and legislative activities. Most recently, Adam was a Senior Policy Advisor at NCR. where he pursued the organization's policy agenda for fintech, consumer lending, and payments. From 2005 to 2020, he was Director of Research at Reinvestment Partners an advocacy and community development non-profit organization. While at Reinvestment Partners, he led a socially responsible LLC that enrolled over one thousand workers into FDIC-insured bank accounts. He has served two terms on the Board of Directors of the US Faster Payments Council. After publishing a book on community development policy for manufactured housing, he represented consumers on the Department of Housing and Urban Development's Manufactured Housing Consensus Committee. He has master's degrees in Journalism from the University of Missouri (1997), City and Regional Planning from UNC-Chapel Hill (2003), and Finance from Indiana University (2016).

Ethan Saxon is a Vice President of Legislative Affairs for the Mortgage Bankers Association (MBA). In this role, he is responsible for advocating MBA's legislative and policy priorities, primarily focusing on Democratic members of the United States Senate. He helped secure key housing finance provisions for MBA in the passage of the CARES Act and the American Recovery Plan Act. Ethan joined MBA from Capitol Hill, where he spent the majority of his professional career. Among his various roles, Ethan served as Chief of Staff for Rep. Mikie Sherrill, Deputy Chief of Staff for Sen. Richard Blumenthal, and Minority Staff Director of the Senate Veterans Affairs Committee. Originally from Australia, Ethan holds a bachelor's degree from the Australian National University and a master's degree from Georgetown University and the U.S. Naval War College.

Abe Scarr is the director of Illinois PIRC. He also serves as the PIRC Energy and Utilities Program Director. He is a lead advocate in the Illinois Capitol and in the media for stronger consumer protections, utility accountability, and good government. In 2017, Abe led a coalition to pass legislation to implement automatic voter registration in Illinois, winning unanimous support in the Illinois General Assembly for the bill. He has co-authored multiple in-depth reports on Illinois utility policy and leads coalition campaigns to reform the Peoples Gas pipe replacement program. As PIRC's Energy and Utilities Program Director, Abe supports PIRC energy and utility campaigns across the country. He also serves as a board member for CFA. Abe lives in Chicago, where he enjoys biking, cooking and tending his garden.

Matt Scherer leads the workers' rights project at the Center for Democracy & Technology. His research and advocacy focus on ensuring that technological progress benefits workers, particularly those in low-wage and precarious jobs.

Jessica N. Rowden, MA, CHES, is an experienced communication professional with nearly 20 years of experience planning, implementing, managing, and evaluating a broad range of public health education and communication campaigns. This includes strategic communications, formative research, message and materials development, marketing and media campaign development, and stakeholder outreach and partnership building. In her most recent role as Branch Chief of the Public Engagement Branch in the Office of Communications, Education, and Engagement at the FDA Human Foods Program, Jessica was responsible for overseeing and managing all branch activities and developing long-term strategies and plans to build effective relationships with diverse stakeholders, facilitate constructive dialogue, and solicit input and perspectives on agency priorities to inform communications, policy, and decision-making efforts. Jessica holds an MA in Health Communication from Emerson College and is a Certified Health Education Specialist (CHES).

Hayley Tsukayama (she/her) is Associate Director of Legislative Activism at the Electronic Frontier Foundation. Her focus is state legislation. She works with EFF's legislative team to craft our positions and public messaging about state bills on EFF issues. She also collaborates with community groups, other policy advocates, and state lawmakers on EFF legislative priorities across the country, including health privacy, surveillance, and right-to-repair. Additionally, she advocates for strong consumer data privacy legislation at the state and national level. Prior to joining EFF, Hayley spent nearly eight years as a consumer technology reporter at The Washington Post writing stories on the industry's largest companies. She is CIPP/US certified by the International Association of Privacy Professionals. She has an MA in journalism from the University of Missouri and a BA in history from Vassar College.

Cody Venzke is a Senior Policy Counsel in the ACLU's National Political Advocacy Department, working on issues in surveillance, privacy, and technology. Cody focuses on comprehensive consumer privacy legislation, safe and nondiscriminatory AI, children's privacy, and civic uses of data. He is an author of a treatise published by LexisNexis on education data and student privacy. Prior to joining the ACLU, Cody worked as a Senior Counsel at the Center for Democracy & Technology, where he worked on student privacy and civic technology. He also served as an Attorney Advisor and Honors Attorney at the Federal Communications Commission and clerked for federal judges on the Third Circuit and the Eastern District of Pennsylvania. Cody previously worked as a litigator with an international law firm, where he served clients in emerging technologies such as clean energy, medicine, and media. In his pro bono work, Cody has represented tenants in eviction actions and assisted applicants under the U visa program. Prior to starting his law career, Cody taught math at a large public high school in Houston, Texas through Teach For America. Cody graduated from Stanford Law School and St. Olaf College.

Lori Wallach is the director of the Rethink Trade program at AELP and a 30-year veteran of international and U.S. congressional trade battles. She was named to "Politico's 50" list of thinkers, doers and visionaries transforming American politics for her leadership in the Trans-Pacific Partnership (TPP) debate. A lawyer, Lori is the author of *The Rise and Fall of Fast Track Trade Authority and Whose Trade Organization? A Comprehensive Guide to the WTO*. She is a graduate of Harvard Law School and Wellesley College. Before law school, she worked on Capitol Hill, in political campaigns, and in television news.

Susan Weinstock is the CEO of the Consumer Federation of America. Previously, she was vice president of financial resilience programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the director of the office of consumer policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money. As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the financial reform campaign director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.

Herb Weisbaum, The ConsumerMan, is one of America's leading consumer journalists. He's been protecting and empowering consumers nationwide for more than 45 years. Herb is a Contributing Editor at Checkbook.org, a nonprofit organization dedicated to helping people find quality service and fair prices. He also hosts Checkbook's [Consumerpedia podcast](http://Consumerpedia_podcast). During his distinguished career, Herb has covered the consumer beat for CBS News, NBC News, and The TODAY Show. A five-time Emmy Award winner, Herb's dedication to protecting consumers has been honored by the Consumer Federation of America, National Consumers League, United Press International, and Society of Professional Journalists. Herb's ConsumerMan.com website is loaded with helpful information.

Jeff Weiss spent more than 15 years in senior legal, policy, diplomatic, negotiation, and political roles in the US government across three administrations - including at the White House, Office of the US Trade Representative (USTR), and the Office of the Secretary of Commerce - and now co-chairs Steptoe's internationally recognized International Trade Policy practice and leads the firm's Supply Chain team. As lead of the team, Jeff works with companies, trade associations, and coalitions to craft and implement advocacy plans to strengthen, build, or rebuild US supply chains; facilitate the movement of cargo; and improve US digital supply chain infrastructure. He also counsels companies on compliance with the Uyghur Forced Labor Prevention Act; supply chain due diligence; and shifting supply chains. His advocacy efforts have involved legal and policy tools, including: border measures, tax credits, changes to procurement policy, climate measures, patent protection, standards, and creation of new structures within government. Jeff also helps clients effectively navigate complex global trade issues at the intersection of international trade, regulation, and standards, and develop and execute cross-cutting policy strategies. He advises and advocates for clients before congress and the administration, on a broad spectrum of matters related to international trade and investments. He provides counsel to clients on issues arising under free trade agreements and in other international fora. From 2015-2017, Jeff served as deputy director for policy and strategic planning at Commerce, where he served as a senior advisor to the Commerce Secretary on a wide range of economic policy issues, including port and supply chain issues. He was the lead US digital economy negotiator at the G20 talks hosted by China in 2016 and Germany in 2017 - which included negotiations on the free flow of data, cybersecurity, standards, competition, and privacy - and led development of the US strategy for international cybersecurity standardization. Jeff also previously served as associate administrator of the Office of Information and Regulatory Affairs at the White House Office of Management and Budget. In this role, he served as the political deputy to the administrator, led development of US regulatory and standards policy and White House review of significant executive branch regulatory actions, and served as the US co-chair of the regulatory cooperation councils with Canada, the European Union, and Mexico. While at USTR, Jeff served as the lead US negotiator and policymaker on technical barriers to trade at the WTO TBT Committee, non-agricultural market access negotiations, and in the Trans-Pacific Partnership talks. As the TBT negotiator, Jeff assisted US companies and trade associations in addressing dozens of foreign market access issues involving automobiles, chemicals, cosmetics, medical devices, wine, distilled spirits, information communications technology products, pharmaceuticals, appliances, children's products, textiles and apparel, and food and agricultural goods, among others. Jeff also represented the United States in WTO disputes and the DSU negotiations during the Doha Round, served as the lead US lawyer on the 2006 Softwood Lumber Agreement, and was chief lawyer for NAFTA from 2004 to 2007. Jeff chairs ASTM International Committee F49, Digital Information in the Supply Chain, which is developing international standards on traceability and authentication of supply chain information, as well as the goods movement process.

Kara Williams is a Law Fellow at the Electronic Privacy Information Center (EPIC). She specializes in state privacy and AI policy and works with state lawmakers from across the country. She is a graduate of the Indiana University Maurer School of Law. During law school, she interned at EPIC and the Electronic Frontier Foundation and served as a judicial intern for Indiana Supreme Court Chief Justice Loretta H. Rush and Magistrate Judge Mark J. Dinsmore of the U.S. District Court for the Southern District of Indiana. Kara holds Bachelor of Arts degrees in journalism and sociology from Indiana University and is a member of the D.C. bar.