



Consumer Assembly

Fighting for Consumers in an
Era of Deregulation

June 4 & 5, 2025

Washington Marriott at Metro Center

775 12th St NW
Washington, D.C.

@ConsumerFed

#ConsumerAssembly #CFACA

PROGRAM

WEDNESDAY, JUNE 4

8:00 AM-9:00 AM

JUNIOR BALLROOM FOYER
REGISTRATION & BREAKFAST

9:00 AM-9:30 AM

JUNIOR BALLROOM
WELCOME & INTRODUCTION
OPENING KEYNOTE ADDRESS



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

KEYNOTE SPEAKER



DERRICK JOHNSON
PRESIDENT & CEO
NAACP
@DERRICKNAACP
LINKEDIN.COM/IN/DERRICK-JOHNSON-5054A44/

9:30 AM - 10:30 AM

JUNIOR BALLROOM
TECH POLICE OFF THE BEAT? THE REAL-LIFE
CONSEQUENCES OF A DEREGULATORY
APPROACH TO FEDERAL TECH POLICY

In the absence of updated and comprehensive digital regulation, federal agencies like the FTC, CFPB, DOJ, and EEOC have played a critical role in protecting consumers through privacy, security, and AI regulations. However, recent deregulatory actions, staff reductions, and diminished oversight have already led to significant risks. Consumers are now facing increased exposure to privacy violations, data breaches, and unchecked AI practices. This session will highlight the real, tangible consequences of weakening federal protections, from rising instances of data misuse to a lack of accountability in tech companies, and stress the urgent need for stronger policies to safeguard consumers in the digital era.

MODERATOR



JOHN DAVISSON
DIRECTOR OF LITIGATION & SENIOR
COUNSEL
ELECTRONIC PRIVACY INFORMATION
CENTER (EPIC)
@JOHNDAVISSON.BSKY.SOCIAL

PANELISTS



TIFFANY BROWN
ATTORNEY, TECHNOLOGY POLICY
@TIFFANYGILLISBROWN.BSKY.SOCIAL
LINKEDIN.COM/IN/TIFFANYALESSANDRA



VINHCENT LE
VICE PRESIDENT OF AI POLICY
TECHEQUITY
LINKEDIN.COM/IN/VINHCENTLE



EMILY PETERSON-CASSIN
CORPORATE POWER DIRECTOR
DEMAND PROGRESS
@DEMANDPROGRESS

10:30 AM - 10:45 AM

JUNIOR BALLROOM FOYER
NETWORKING BREAK

10:45 AM - 11:45 AM

JUNIOR BALLROOM
DODD-FRANK IN DISTRESS? HOW
DEREGULATION IS IMPACTING CONSUMERS'
MORTGAGE ACCESS AND FORECLOSURE
PREVENTION

The Dodd-Frank Act established critical protections to ensure safe, sustainable mortgages and a fair lending environment. These safeguards—strengthened during the COVID-19 pandemic—expanded mortgage origination oversight, improved forbearance options and mortgage servicing standards, and helped millions of homeowners avoid foreclosure. However, recent deregulation, policy shifts, and mass firings at key agencies threaten to erode these protections, making it harder for consumers to access fair mortgage credit and receive the loss mitigation assistance they need during financial hardship. This panel will explore the current landscape of mortgage access and foreclosure prevention, examining how administrative actions and regulatory rollbacks are impacting consumers. Key questions include: How are changes in financial regulation affecting mortgage availability and affordability? What new risks do homeowners face in accessing loss mitigation options? And how can policymakers, advocates, and consumers push back against these threats and protect homeownership access and stability? Join leading experts in consumer finance and housing policy to discuss the challenges ahead and how we can protect homeowners and homebuyers in today's era of deregulation.

MODERATOR



SHARON CORNELISSEN
DIRECTOR OF HOUSING
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



KANAV BHAGAT
PRESIDENT
HOUSING RISK AND POLICY ADVISORS
PAPERS.SSRN.COM/SOL3/CF_DEV/ABSBYAU
TH.CFM?PER_ID=2699240



ALYS COHEN
SENIOR ATTORNEY
NATIONAL CONSUMER LAW CENTER
@NCLC4CONSUMERS.BSKY.SOCIAL
@NCLC4CONSUMERS



ETHAN SAXON
VICE PRESIDENT OF LEGISLATIVE
AFFAIRS
MORTGAGE BANKERS ASSOCIATION

11:45 AM-12:30 PM

JUNIOR BALLROOM FOYER
LUNCHEON

12:30 PM-1:00 PM

JUNIOR BALLROOM
KEYNOTE INTRODUCTION



JANET DOMENITZ
EXECUTIVE DIRECTOR
MASSPIRG
CHAIR, CONSUMER FEDERATION OF
AMERICA

LUNCHEON KEYNOTE ADDRESS



REPRESENTATIVE JAMIE RASKIN (MD-8)
UNITED STATES HOUSE OF
REPRESENTATIVES
@REPRASKIN
@RASKIN.HOUSE.GOV

1:00 PM-1:45 PM
JUNIOR BALLROOM

LAID OFF: WHAT HAPPENS WHEN THE GOVERNMENT GIVES CONSUMER PROTECTION THE PINK SLIP

When the Administration began its mass layoffs of government employees, national security staff reductions received much of the attention. While some of those jobs were restored, the attack on America's consumer protection staff has been unrelenting. In this panel, laid off federal workers from some of the nation's key consumer protection agencies will tell the story of their work, their firing, what life inside government has been like in these turbulent times, and what's at stake when consumer protection agencies get hollowed out.

MODERATOR



ERIE MEYER
SENIOR FELLOW, VANDERBILT POLICY ACCELERATOR AND GEORGETOWN TECH & SOCIETY INITIATIVE
FORMER CHIEF TECHNOLOGIST
CONSUMER FINANCIAL PROTECTION BUREAU
@ERIE ON X AND BLUESKY

PANELISTS



ELIZABETH ANISKEVICH
SENIOR COUNSEL, SINGLETON SCHREIBER FORMER SENIOR LITIGATION COUNSEL, ENFORCEMENT
CONSUMER FINANCIAL PROTECTION BUREAU
LINKEDIN.COM/IN/ELIZABETH-ANISKEVICH-B3690617



MICHAEL GAW
SECURITIES AND EXCHANGE COMMISSION (FORMERLY)
ASSISTANT DIRECTOR, DIVISION OF TRADING AND MARKETS (FORMERLY)



RACHEL GITTLEMAN
FORMER MANAGEMENT AND POLICY ANALYST, OMBUDSMAN OFFICE IN THE FEDERAL STUDENT AID OFFICE
U.S. DEPARTMENT OF EDUCATION
LINKEDIN.COM/IN/RACHEL-GITTLEMAN-83141854/



JESSICA ROWDEN
FORMER ACTING BRANCH CHIEF, PUBLIC ENGAGEMENT BRANCH
U.S. FOOD & DRUG ADMINISTRATION

1:45 PM-2:00 PM
JUNIOR BALLROOM FOYER
NETWORKING BREAK

2:00 PM- 3:00 PM
JUNIOR BALLROOM
CLARIFYING THE MYTHS ABOUT DEBANKING

The topic of debanking has become a significant subject, with hearings on Capitol Hill and policy statements from banking regulators highlighting concerns that banks might not serve certain industries. Lack of access to bank accounts is not a new problem, but recent narratives on the nature of who is excluded do not square with reality. While a few crypto firms may have been unable to get accounts, millions of regular people are unbanked or underbanked. Many lower-income households have left their banks because of high overdraft fees. Others have denied accounts because of a lack of indicia, presence on screening service, or due to anti-fraud software that cannot discern the difference between a well-intentioned consumer and a fraudster. In this panel, experts will discuss the real issues that shut people out of the banking system.

MODERATOR



ADAM RUST
DIRECTOR OF FINANCIAL SERVICES
CONSUMER FEDERATION OF AMERICA
@CONSUMERFERD

PANELISTS



ERIC HALPERIN
VISITING SENIOR FELLOW
CONSUMER FEDERATION OF AMERICA
FORMER ENFORCEMENT DIRECTOR, CFPB
LINKEDIN.COM/IN/ERIC-HALPERIN-46512B11



AARON KLEIN
MIRIAM K. CARLINER CHAIR AND SENIOR FELLOW IN ECONOMIC STUDIES
BROOKINGS INSTITUTION
@AARONDKLEIN

3:00 PM-4:00 PM
JUNIOR BALLROOM
BEYOND BORDERS: THE IMPACT OF TRADE POLICIES ON CONSUMER PROTECTION

From digital trade to de minimis, evolving trade policies are reshaping the consumer landscape. This panel will examine the real-world impact of tariffs, trade rules, and cross-border e-commerce on consumer rights. Experts will discuss the risks and benefits of current policies, explore regulatory gaps, and offer insights into how trade frameworks can be designed to protect consumers.

MODERATOR



COURTNEY GRIFFIN
DIRECTOR OF CONSUMER PRODUCT SAFETY
CONSUMER FEDERATION OF AMERICA
@CONSUMERFERD

PANELISTS



RICHARD O'BRIEN
EXECUTIVE DIRECTOR, AMERICAS REGION
TIC COUNCIL
@TICCOUNCIL



LORI WALLACH
DIRECTOR, RETHINK TRADE PROGRAM
AMERICAN ECONOMIC LIBERTIES PROJECT
@WALLACHLORI
@WALLACHLORI.BSKY.SOCIAL



JEFF WEISS
PARTNER
STEPTOE LLP

4:00 PM- 5:00 PM
JUNIOR BALLROOM
THE PREMIUMS ARE TOO DAMN HIGH: THE FIGHT TO PROTECT INSURANCE CONSUMERS AT THE STATE LEVEL

With the blistering attacks on the federal government's consumer protection role and with the dismantling of departments responsible for corporate accountability, state action seems as critical as ever. One area for which this is not a change is insurance consumer protection. Long regulated at the state level, insurance advocates have always had to adapt their reform efforts to local conditions, including widely differing state laws governing insurance. In this panel, state-based advocates will talk both about strategies for working on consumer issues at the state level with a particular focus on insurance policy battles going on around the country. The panelists will talk about campaigns to address unfair pricing in auto insurance markets, efforts to respond to the impact of climate change on homeowners insurance, and the politics around state insurance regulation.

MODERATOR



HERB WEISBAUM
CONTRIBUTING EDITOR
CHECKBOOK.ORG
@CONSUMERMAN
@CONSUMERMAN.BSKY.SOCIAL

PANELISTS



ANN BADDOUR
DIRECTOR, FAIR FINANCIAL
SERVICES PROJECT
TEXAS APPLESEED
LINKEDIN.COM/COMPANY/TEXASAP
PLESEED



CARMEN BALBER
EXECUTIVE DIRECTOR
CONSUMER WATCHDOG
@CONSUMERWATCHDOG.BSKY.SOCIAL
@CONSUMERWATCHDOG



MARIE GRANT
MARYLAND INSURANCE
COMMISSIONER
MARYLAND INSURANCE
ADMINISTRATION
@MDINSURANCEADMIN.BSKY.SOCIAL
@MD_INSURANCE



ABE SCARR
DIRECTOR
ILLINOIS PIRG
@ABESCARR
@ABESCARR.BSKY.SOCIAL

5:00 PM-5:30 PM
JUNIOR BALLROOM
ADJOURN



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

5:15 PM-6:30 PM
JUNIOR BALLROOM FOYER
RECEPTION

PROGRAM

THURSDAY, JUNE 5

8:00 AM
JUNIOR BALLROOM FOYER
REGISTRATION

8:30 AM - 9:25 AM
JUNIOR BALLROOM
BREAKFAST DIALOGUE: MOBILIZING DATA FOR
ADVOCACY: HOW TO MAKE AN IMPACT WITH
NUMBERS

Effectively using numbers, stories, and data are essential if we wish to make an impact with our advocacy. Luckily, the facts are usually on our side. And the stories from impacted local communities and constituents often drive political willpower and policy change by lawmakers. Successful storytelling can counter the narratives spun by anti-consumer organizations and help reset the terms of the debate. Being trustworthy, and having the numbers to show for it, also may help your organization get media attention, elevate issues to public debate, and accomplish advocacy goals. This panel hosts experts on data-driven advocacy and storytelling from the research and communications world, to discuss how to make an impact with numbers.

MODERATOR



NICHOLAS RUBANDO
COMMUNICATIONS MANAGER
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



OMAR BADDAR
COMMUNICATIONS DIRECTOR
PUBLIC CITIZEN
@PUBLIC_CITIZEN



THIYA POONGUNDRANAR
DATA SCIENTIST,
RESEARCH TO ACTION LAB
URBAN INSTITUTE
LINKEDIN.COM/IN/THIYAGHESSAN/



RACHEL SKELLEY SIEGEL
SENIOR OFFICER, HOUSING POLICY
INITIATIVE
THE PEW CHARITABLE TRUSTS
@RACHELSIEGELDC

9:25 AM
JUNIOR BALLROOM
WELCOME



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

9:30 AM - 10:30 AM

JUNIOR BALLROOM

WHY EVERYONE WILL HAVE TO CARE ABOUT CRYPTO (EVEN IF YOU NEVER WANTED TO)

Eventually, crypto will impact every aspect of our consumer financial protection work. Whether you represent consumers, investors, retirement savers, and vulnerable communities; or your work centers on capital markets, banking, insurance and financial stability; or even if you advocate for affordable housing – your work will be affected by the rise of crypto markets. In this session, experts and advocates will break down myths that crypto is too complex to understand and detail how crypto represents the same challenges as any other financial product touted as an “innovation”.



CODY VENZKE
SENIOR POLICY COUNSEL
AMERICAN CIVIL LIBERTIES UNION
LINKEDIN.COM/IN/CODY-VENZKE-31141643
@VENZKEC



KARA WILLIAMS
LAW FELLOW
ELECTRONIC PRIVACY INFORMATION
CENTER (EPIC)
@KARA-WILLIAMS.BSKY.SOCIAL

MODERATOR



COREY FRAYER
DIRECTOR OF INVESTOR PROTECTION
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



TONANTZIN CARMONA
FELLOW
BROOKINGS METRO
@TONANTZIN-LC.BSKY.SOCIAL
LINKEDIN.COM/IN/TONANTZINCARMONA/



AMANDA FISCHER
POLICY DIRECTOR AND CHIEF
OPERATING OFFICER
BETTER MARKETS
@AMANDALFISCHER.BSKY.SOCIAL
@AMANDALFISCHER



HILARY J. ALLEN
PROFESSOR OF LAW
AMERICAN UNIVERSITY WASHINGTON
COLLEGE OF LAW
@PROFHILARYALLEN.BSKY.SOCIAL

10:30 AM-10:45 AM

**JUNIOR BALLROOM FOYER
NETWORKING BREAK**

10:45 AM-11:45 AM

JUNIOR BALLROOM

**TURNING TO THE STATES: LESSONS AND
TAKEAWAYS FROM TECH POLICY -
DEVELOPMENTS IN THE 2025 LEGISLATIVE
SESSION**

MODERATOR



ADAM BENDER
DEPUTY MANAGING EDITOR
PRIVACY DAILY
LINKEDIN.COM/IN/ADAMBENDERWRITER
@ADAMBENDERWRITES.COM

PANELISTS



MATT SCHERER
SENIOR POLICY COUNSEL FOR WORKERS'
RIGHTS AND TECHNOLOGY POLICY
CENTER FOR DEMOCRACY &
TECHNOLOGY



HAYLEY TSUKAYAMA
ASSOCIATE DIRECTOR OF LEGISLATIVE
ACTIVISM
ELECTRONIC FRONTIER FOUNDATION
@HTSUKA
@HTSUKA.BSKY.SOCIAL

11:45 AM

**JUNIOR BALLROOM
KEYNOTE INTRODUCTION**



CAT FARMAN
SENIOR SOFTWARE DEVELOPER, CFPB
CHAPTER PRESIDENT,
CFPB UNION, NTEU CHAPTER 335
@NTEU335.BSKY.SOCIAL
@NTEU335

11:45 AM - 12:15 PM

**JUNIOR BALLROOM
CLOSING KEYNOTE ADDRESS**



JENNIFER BENNETT
PRINCIPAL
GUPTA WESSLER LLP
@BENJENNETT.BSKY.SOCIAL

**12:15 PM
ADJOURN**



JANET DOMENITZ
EXECUTIVE DIRECTOR
MASSPIRG
CHAIR, CONSUMER FEDERATION OF
AMERICA