CFA'S 36TH ANNUAL FINANCIAL SERVICES CONFERENCE

THURSDAY, NOVEMBER 16
COURTYARD BY MARRIOTT HOTEL
WASHINGTON, D.C.

CFA CONSUMERFED.ORG @CONSUMERFED #CFAFSC

AGENDA AT-A-GLANCE

THURSDAY, NOVEMBER 16

8:00 AM	BREAKFAST DIALOGUE - BUY NOW, UNDERSTAND LATER: CONSUMER UNDERSTANDING AND USE OF BUY NOW PAY LATER OFFERS
9:00 AM	WELCOME
9:00 AM	ENGINES OF INEQUALITY: HOW RACE IMPACTS VEHICLE OWNERSHIP
10:00 AM	KEYNOTE ADDRESS: CFTC COMMISSIONER CHRISTY GOLDSMITH ROMERO
10:30 AM	KEYNOTE ADDRESS: ELIZABETH KELLY, NATIONAL ECONOMIC COUNCIL, THE WHITE HOUSE
11:00 AM	AI ACCOUNTABILITY IN FINANCIAL SERVICES
12:00 PM	LUNCHEON
1:00 PM	KEYNOTE ADDRESS: JENNIFER JONES VICE PRESIDENT, FINANCIAL SECURITY, AARP
1:30 PM	MANAGING HOUSING FINANCE RISK IN THE FACE OF ESCALATING CLIMATE DISASTERS
2:30 PM	INVESTOR PROTECTION IN THE DIGITAL AGE: THE CONVERGENCE OF TECHNOLOGY AND CONFLICTS OF INTEREST
3:30 PM	CONVENIENCE VS. RISK: CONSUMER PROTECTION IN NON-BANK FINANCIAL APPS
4:30 PM	KEYNOTE ADDRESS AND FIRESIDE CHAT: DIRECTOR ROHIT CHOPRA, CONSUMER FINANCIAL PROTECTION BUREAU
5:00 PM	RECEPTION: LIBERTY LOUNGE - 1ST FLOOR

PROGRAM

THURSDAY, NOVEMBER 16

8:00 AM - BREAKFAST DIALOGUE

BUY NOW, UNDERSTAND LATER: CONSUMER UNDERSTANDING AND USE OF BUY NOW PAY LATER OFFERS

The Buy Now Pay Later (BNPL) market has grown dramatically in recent years and the providers of these services promote them as being fast, easy, and free. Although BNPL is not currently regulated at the federal level, the state of California has required some BNPL providers to apply for licenses, abide by state lending laws, and has fined providers for making unregulated loans to consumers. Despite California's move to require some BNPL providers to comply with its existing lending laws, it remains unclear how much consumers know about their rights when using BNPL, or how they view and use these products. This panel will explore the findings from a consumer survey that evaluated consumer knowledge and usage about BNPL products in California and will discuss policy and product implications that BNPL products have on consumers.

MODERATOR

YASMIN FARAHI
DEPUTY DIRECTOR OF STATE POLICY &
SENIOR POLICY COUNSEL
CENTER FOR RESPONSIBLE LENDING
@CRLONLINE

PANELISTS

SCOTT ASTRADA
DIRECTOR OF PUBLIC POLICY & SOCIAL IMPACT
AFFIRM, INC.
@AFFIRM

MARK HAYS
SENIOR POLICY ANALYST, FINTECH
AMERICANS FOR FINANCIAL REFORM AND
DEMAND PROGRESS
@MIERCOLES_HAYS @REALBANKREFORM

ANDREW KUSHNER
SENIOR POLICY COUNSEL
CENTER FOR RESPONSIBLE LENDING
@CRLONLINE

LAURA UDIS
SMALL DOLLAR, AND INSTALLMENT LENDING
SENIOR PROGRAM MANAGER
CONSUMER FINANCIAL PROTECTION BUREAU
@CFPB

9:00 AM
WELCOME

SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

9:00 AM - PANEL SESSION
ENGINES OF INEQUALITY: HOW RACE IMPACTS VEHICLE OWNERSHIP

This panel will discuss the way that race impacts every aspect of vehicle ownership, from purchasing and paying for the car, to acquiring and paying for insurance, and in the way fines and fees disproportionately impact persons of color. Panelists will discuss research, government enforcement actions and policy perspectives on each part of the consumer experience in vehicle ownership and how consumers of color acutely experience harm to a greater degree at every turn.

MODERATOR

JOHN W. VAN ALST
SENIOR ATTORNEY AND PROJECT DIRECTOR,
WORKING CARS FOR WORKING FAMILIES
NATIONAL CONSUMER LAW CENTER
@NCLC4CONSUMERS

PANELISTS

PRIYA SARATHY JONES
DEPUTY EXECUTIVE DIRECTOR
FINES AND FEES JUSTICE CENTER
@FINESANDFEESJC

MALINI MITHAL
ASSOCIATE DIRECTOR, DIVISION OF
FINANCIAL PRACTICES
U.S. FEDERAL TRADE COMMISSION
@FTC

STEPHANIE SCHMELZ
DEPUTY DIRECTOR, FEDERAL INSURANCE OFFICE
U.S. DEPARTMENT OF THE TREASURY
@USTREASURY

10:00 AM - KEYNOTE ADDRESS

INTRODUCTION

MICAH HAUPTMAN
DIRECTOR OF INVESTOR PROTECTION
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

SPEAKER

COMMISSIONER CHRISTY GOLDSMITH ROMERO
U.S. COMMIDITY FUTURES TRADING
COMMISSION (CFTC)
@CFTC

10:30 AM - KEYNOTE ADDRESS

INTRODUCTION

ERIN WITTE
DIRECTOR OF CONSUMER PROTECTION
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

SPEAKER

ELIZABETH KELLY
SPECIAL ASSISTANT TO THE PRESIDENT,
NATIONAL ECONOMIC COUNCIL
THE WHITE HOUSE
HTTPS://WWW.LINKEDIN.COM/IN/ELIZABETH-KELLY-DC/

11:00 AM - PANEL SESSION

AI ACCOUNTABILITY IN FINANCIAL SERVICES

Companies are increasingly relying on artificial intelligence to automate decisions or process in consumer financial services. Federal agencies have taken action to ensure that these innovations are responsible and equitable, and that consumers are not harmed by their use. This panel will discuss the concerns expressed by agencies, the acute harms that consumers experience, and the response taken by the agency to ensure that this conduct is effectively monitored and federal laws are enforced.

11:00 AM - PANEL SESSION

AI ACCOUNTABILITY IN FINANCIAL SERVICES

MODERATOR

MICHAEL AKINWUMI
CHIEF RESPONSIBLE AI OFFICER
NATIONAL FAIR HOUSING ALLIANCE
@DATAWUMI @NATFAIRHOUSE

PANELISTS

ANNE MARIE PIPPIN
ASSOCIATE DIRECTOR, DCOR, OFFICE OF GOVERNANCE AND STRATEGIC INITIATIVES, OFFICE OF FINANCIAL TECHNOLOGY
FEDERAL HOUSING FINANCE AGENCY
@FHFA

BEN SWARTZ
SENIOR TECHNOLOGY ADVISOR
FEDERAL TRADE COMMISSION
@FTC

12:00 PM- LUNCHEON

1:00 PM - KEYNOTE ADDRESS

INTRODUCTION

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

SPEAKER

JENNIFER JONES
VICE PRESIDENT, GOVERNMENT AFFAIRS - FINANCIAL SECURITY AND LIVABLE COMMUNITIES
AARP
@AARP

1:30 PM- PANEL SESSION

MANAGING HOUSING FINANCE RISK IN THE FACE OF ESCALATING CLIMATE DISASTERS

The US mortgage market is no stranger to systemic risk. Since the 2008 financial crisis, the Dodd-Frank Act expanded oversight and regulations in the financial sector to better protect consumers. However, as climate change is turning once-a-century events into semi-annual recurrences, the US housing system is increasingly facing new kinds of risk. From flooding in coastal areas, to extreme droughts, and escalating hurricanes, many neighborhoods in the United States are vulnerable. This panel examines how climate change is posing new risks to the housing finance system, with a focus on residential mortgage markets. Bringing together experts from a wide variety of backgrounds, we will discuss how climate change may reverberate through the US housing system – from the local impacts on homeowners and communities, to underwriting and risk strategies taken by mortgage lenders, and the broader, new risks absorbed by Fannie Mae and Freddie Mac. We will conclude by discussing what kinds of regulatory and policy strategies could best mitigate these climate risks and protect consumers.

MODERATOR

SHARON CORNELISSEN
DIRECTOR OF HOUSING
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS

NICOLE BACHAUD
SENIOR ECONOMIST
ZILLOW
@ZILLOW

DANIEL E. COATES
DEPUTY DIRECTOR, DIVISION OF RESEARCH AND STATISTICS
FEDERAL HOUSING FINANCE AGENCY
@FHFA

NADIA SEETERAM
POSTDOCTORAL RESEARCH SCIENTIST
COLUMBIA UNIVERSITY CLIMATE SCHOOL
CLIMATE SECURITY FELLOW
CENTER FOR CLIMATE & SECURITY
@NADIASEET_PHD

2:30 PM - PANEL SESSION

INVESTOR PROTECTION IN THE DIGITAL AGE: THE CONVERGENCE OF TECHNOLOGY AND CONFLICTS OF INTEREST

Investment firms are increasingly using technologies, such as digital engagement practices, predictive data analytics, and artificial intelligence to interact with investors. They often do so through trading apps or online platforms and are increasingly incorporating these technologies into investment advice programs. While the use of such technologies can be beneficial to investors in providing greater market access, efficiency, and returns, to the extent that firms use these technologies to advance their own interests instead of investors' interests, investors can suffer harm. The Securities and Exchange Commission (SEC) recently proposed rules to require firms to eliminate or neutralize conflicts of interest associated with the use of these technologies. This panel of experts will discuss the market trends that have given way to concerns regarding technology-based conflicts, how firms can align the use of technology with investors' interests, and the appropriateness of the SEC's proposed rule in response to these considerations.

MODERATOR

DYLAN BRUCE
FINANCIAL SERVICES COUNSEL
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS

STEVE HALL
LEGAL DIRECTOR AND SECURITIES SPECIALIST
BETTER MARKETS
@BETTERMARKETS

KRISTEN HUTCHENS
DIRECTOR OF POLICY AND GOVERNMENT AFFAIRS, AND POLICY COUNSEL
NASAA
@NASAA

LUCAS MOSKOWITZ
DEPUTY GENERAL COUNSEL AND HEAD OF GOVERNMENT AFFAIRS
ROBINHOOD MARKETS, INC.
@ROBINHOODAPP

JASMIN SETHI
ASSOCIATE DIRECTOR OF POLICY RESEARCH
MORNINGSTAR
@MORNINGSTARINC

3:30 PM- PANEL SESSION

CONVENIENCE VS. RISK: CONSUMER PROTECTION IN NON-BANK FINANCIAL APPS

In the ever-evolving landscape of financial technology, the emergence of non-bank financial apps offers consumers new ways to access banking services, often with flashy features in sleek apps, but also in ways that differ significantly from conventional banking services. As consumers increasingly turn to these platforms for financial services, questions arise as to what these differences mean for consumer outcomes and protections. How do non-banks' banking apps alter financial transactions? What benefits and risks do they bring, and what concerns should be front of mind for advocates? Are existing regulatory frameworks equipped to ensure consumer protection and data security? As these apps continue to gain prominence, it's critical to understand their offerings, how they interact with consumers, and whether current regulatory oversight is sufficient to address the risks they pose. A panel of experts will discuss the unique aspects of non-bank financial apps and explore the questions they pose for consumers, advocates, and other stakeholders.

MODERATOR

JOHN BREYAULT
VICE PRESIDENT OF PUBLIC POLICY,
TELECOMMUNICATIONS AND FRAUD
NATIONAL CONSUMERS LEAGUE
@NCL_TWEETS

PANELISTS

NATHALIE PRESCOTT
COUNSEL
OFFICE OF COMPETITION & INNOVATION,
CONSUMER FINANCIAL PROTECTION BUREAU
@CFPB

DAVID ROTHSTEIN
SENIOR PRINCIPAL
CITIES FOR FINANCIAL EMPOWERMENT
@CFEFUND

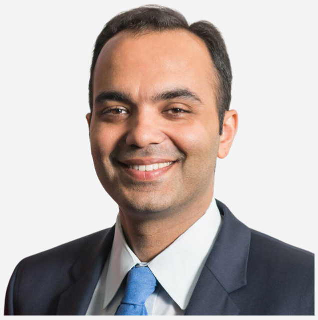
CARLA SANCHEZ-ADAMS
SENIOR ATTORNEY
NATIONAL CONSUMER LAW CENTER
@NCLC4CONSUMERS

4:30 PM - KEYNOTE ADDRESS & FIRESIDE CHAT

INTRODUCTION

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

SPEAKER



DIRECTOR ROHIT CHOPRA
CONSUMER FINANCIAL PROTECTION BUREAU
@CFPB

FIRESIDE CHAT MODERATOR

SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

5:00 PM - ADJOURN

5:00 PM - 6:30 PM RECEPTION

LIBERTY LOUNGE FIRST FLOOR

SPEAKER BIOS

Michael Akinwumi is the Chief Responsible AI Officer at the National Fair Housing Alliance (NFHA) where he is tasked with critical responsibilities, including the development and implementation of Responsible AI policies and guidelines that prioritize fairness, privacy, security, explainability, reliability and non-algorithmic solutions. He provides strategic oversight and leadership, collaborating with senior management to advocate for ethical AI practices in housing and lending, and assess potential risks associated with AI use in housing and lending. Stakeholder engagement and education are part of his portfolio, involving interactions with both internal and external parties to gather input, educate employees, and ensure adherence to Responsible AI principles. Moreover, he represents NFHA in industry discussions, advocating for responsible AI practices and staying current with emerging regulations and ethical frameworks to educate providers of housing and lending AI products and services on the need for compliance and alignment with national and global Responsible AI standards. Previously, he led governance engineering, recommender systems, and machine learning solutions for various sectors, such as fintech, banking, and insurance. He holds a PhD in Applied Mathematics from the University of Alberta and has multiple certifications and honors in data analysis and mathematical modeling. Dr. Akinwumi lives his belief that “only a life lived for others is worth living.”

Scott Astrada is the Director of Public Policy & Social Impact at Affirm, Inc. Prior to this role Scott has worked extensively in consumer financial protection and banking policy. Prior to Affirm, Scott has worked at the Center for Responsible Lending; the U.S. Senate Democratic Policy and Communications Center under former Minority Leader Harry Reid; an attorney in the Obama Administration at the White House Office of Management and Budget, Office of General Counsel; and a Congressional Hispanic Caucus Institute Fellow, completing his fellowship on the U.S. Senate Banking Committee, and then at Unidos. Scott has worked in financial services and banking policy for over 10 years. He has testified before both U.S. House and Senate Committees on financial technology policy, small dollar lending regulation, consumer financial protection law and policy, and retirement security. Scott has provided commentary for national media outlets such as American Banker, CBS, Politico, the Atlantic, NPR, and on-camera breaking news interviews. Scott also is an adjunct Professor of Law at Georgetown University Law Center. Scott has also published academic and peer reviewed articles on race, law & society, and political economy in journals such as the Harvard Latinx Law Review, The University of Pennsylvania Journal of Law & Social Change, University of Maryland Law Journal of Race, Religion, Gender & Class, and the Georgetown Public Policy Review. Scott received his BA from the University of Wisconsin-Madison, his JD and MBA from Marquette University, and his LLM from the Georgetown University Law Center.

Nicole Bachaud is a senior economist on Zillow’s Economic Research team. She uses data to tell people driven stories about the housing market, focusing on affordability, credit, and climate. Prior to working at Zillow, Nicole was a consultant for Landesa working in the Center for Women’s Land Rights. Nicole holds two bachelor’s degrees in Economics and Global Development and a MicroMasters in Data, Economics and Development Policy.

John Breyault is a nationally-recognized consumer advocate with more that 20 years of experience championing the rights of consumers and the underserved. At the National Consumers League, he advocates for stronger consumer protections before Congress and federal agencies on issues related to technology, fraud, data security, privacy, aviation, live event ticketing, video gaming, and more. In addition, John manages NCL’s Fraud.org and #DataInsecurity Project campaigns. John has testified multiple times before Congress and federal agencies and is a regular contributor to national press outlets including the Washington Post, New York Times, and Wall Street Journal.

Dylan Bruce serves as financial services counsel for the Consumer Federation of America, having joined the organization in 2021. His work centers on investor protection and the regulation of financial professionals, with particular focus on regulated corporate disclosures, ESG investing, and securities market regulation. Prior to joining CFA, Dylan was a principal legal analyst covering corporate sustainability and ESG for Bloomberg Industry Group. Dylan received his BA from the University of North Carolina – Asheville and his JD from the University of Florida’s Levin College of Law.

Rohit Chopra is Director of the Consumer Financial Protection Bureau. The CFPB is a unit of the Federal Reserve System charged with protecting families and honest businesses from illegal practices by financial institutions, and ensuring that markets for consumer financial products and services are fair transparent, and competitive. As Director, Chopra is also a member of the Board of Directors of the Federal Deposit Insurance Corporation and the Financial Stability Oversight Council. In 2018, Chopra was unanimously confirmed by the U.S. Senate as a Commissioner on the Federal Trade Commission, where he served until assuming office as CFPB Director. During his tenure at the FTC, he successfully worked to strengthen sanctions against repeat offenders, to reverse the agency’s reliance on no-money, no-fault settlements in fraud cases, and to halt abuses of small businesses. He also led efforts to revitalize dormant authorities, such as those to protect the Made in USA label and to promote competition. The Director previously served at the CFPB from 2010 to 2015. In 2011, the Secretary of the Treasury designated him as the agency’s student loan ombudsman, where he led the Bureau’s efforts on student lending issues. Prior to his government service, Chopra worked at McKinsey & Company, the global management consultancy, where he worked in the financial services, health care, and consumer technology sectors. Chopra holds a BA from Harvard University and an MBA from the Wharton School at the University of Pennsylvania.

Daniel E. Coates serves as the Deputy Director of the Division of Research and Statistics (DRS) at the Federal Housing Finance Agency (FHFA). As the Deputy Director, Coates is responsible for using economics, research, and data analytics to enhance FHFA's regulatory policy, supervision, and oversight. Coates previously served as Senior Advisor to the Acting Director. Before becoming a Senior Advisor in the Office of the Director, Coates served as a Senior Associate Director in FHFA's Division of Bank Regulation, where he led a team of economists and financial analysts. His team was responsible for targeted credit and market risk examinations to support the FHFA's examinations of the Federal Home Loan Banks (FHLBanks). Additionally, Coates led a team of financial analysts who evaluated the financial condition and performance of the FHLBanks. He serves as the Chairman of the FHFA's Reference Rate Transition Steering Committee, which oversees the FHFA's regulated entities' transitions away from LIBOR and other reference rates. Coates is also the FHFA's representative to the Alternative Reference Rates Committee (ARRC). He is also the Executive Sponsor of FHFA's Climate Change and ESG working group. Before joining FHFA, Coates served as an Associate Director leading the Division of Research at the Federal Housing Finance Board. Previously he served as a Senior Economist at the U.S. General Accounting Office (now the Government Accountability Office (GAO). He earned his Ph.D. (with distinction) in economics from Columbia University, and his MA and BS in economics from the University of Delaware.

Yasmin Farahi is a deputy director of state policy and senior policy counsel based out of Center for Responsible Lending's (CRL) Durham, North Carolina office. She advises local organizations and lawmakers that are working to eliminate abusive lending practices in their states, with a particular focus on small dollar lending and student loans. Prior to joining CRL, Yasmin was a civil rights attorney at Disability Rights NC working with clients who faced barriers to full participation in community life. She was also a consumer protection and employment law attorney at Legal Services of Southern Piedmont in Charlotte, NC, focused on helping homeowners facing foreclosure during the financial crisis. Yasmin graduated with honors from N.C. State University with degrees in Political Science and Philosophy and received her law degree from New York University School of Law. Outside of work, she enjoys traveling, exploring the local food scene, and spending time outdoors with her family.

Steve Hall has been with Better Markets since its founding more than 10 years ago, and he serves as its Legal Director and Securities Specialist. His background includes extensive experience in securities and commodities regulation acquired through positions in the Federal government, private practice, and the nonprofit sector. Mr. Hall oversees a highly accomplished legal team that files amicus briefs in important cases involving financial regulation; initiates litigation or intervenes in cases when necessary to advance the public interest; issues special reports on specific topics surrounding the law and financial regulation; and provides regulatory analysis in the areas of banking, securities, and consumer protection. And his team supports the work of other staff members at Better Markets as they fight for the public interest before the regulatory agencies.

SPEAKER BIOS

Mr. Hall is one of Better Markets' most prolific authors, having written or co-written more than 100 comment letters, reports and legal briefs in his nearly decade-long fight for the public interest at the organization. A sought-after expert for his legal and regulatory expertise, Mr. Hall has testified before Congress and currently serves on the Commission on Sanctions and Fitness of the Certified Financial Planner Board of Standards. Prior to joining Better Markets in early 2011, Mr. Hall served as Senior Counsel to the Committee on Financial Services of the U.S. House of Representatives. During the Conference leading to passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Mr. Hall worked on the titles dealing with securities and derivatives. He also handled other legislative initiatives relating to securities, including corporate governance, limited offering exemptions, the Freedom of Information Act, and the Securities Investor Protection Act. From 2001 through 2009, Mr. Hall served as counsel to the North American Securities Administrators Association Inc. (NASAA), the association of state securities regulators. He supported all aspects of NASAA's mission, including regulatory analysis, appellate advocacy, and enforcement. His written work included over 15 amicus briefs addressing a wide range of investor protection issues arising under State and Federal securities law, including four briefs filed in the U.S. Supreme Court. He also advised NASAA on corporate governance and transactional matters. Mr. Hall began his legal career at the Commodity Futures Trading Commission, where he became Senior Trial Attorney and Associate Director of Enforcement. At the CFTC, he specialized in bringing injunctive actions in federal court against fraudulent commodity sales operations. And for almost a decade in private practice, he handled a wide range of civil litigation matters as well as transactional work in commercial real estate. Mr. Hall is a graduate of the University of Michigan, and he received his law degree from Georgetown University.

Micah Hauptman is the director of investor protection at the Consumer Federation of America (CFA). Hauptman leads CFA's investor protection work through conducting research and engaging in advocacy on investor protection issues, focusing primarily on the regulation of investment advisers, investment companies, and broker-dealers, particularly as they relate to the provision of retail investment products and services. He is also focused on restoring an appropriate balance between public and private securities markets in order to promote investor protection, market integrity, and efficiency. Prior to re-joining CFA, Hauptman served as counsel to Securities and Exchange Commission (SEC) Commissioner Caroline A. Crenshaw, where he focused on investment management issues, examinations of investment advisers, investment companies, broker-dealers, and regulatory implementation of Regulation Best Interest. Previously, Hauptman served as CFA's Financial Services Counsel for nearly seven years. Hauptman also worked at Public Citizen on a broad range of banking and tax issues and started his career as a prosecutor for the Los Angeles City Attorney's office. Micah graduated from the University of California at Los Angeles in 2005, magna cum laude, and graduated from the University of the Pacific McGeorge School of Law in 2009, with distinction.

Mark Hays is a Senior Policy Analyst on Fintech with Americans for Financial Reform/Americans for Financial Reform Education Fund and with Demand Progress. He works to ensure effective regulatory oversight of cryptocurrency and other financial technologies. Previously, Mark was the Anti-Money Laundering Campaign Director at Global Witness, where he led advocacy efforts to secure financial transparency measures, including legislation requiring shell companies – often used to facilitate corruption and financial crime – to reveal their true owners. In other roles, Hays has led advocacy work at the intersection of business, human rights, and the environment for a range of organizations, including The Business and Human Rights Resource Centre, Greenpeace, Mighty Earth, NAACP, Public Citizen, The Sierra Club, Waxman Strategies, and others. In his spare time Mark enjoys cycling, singing choral music, cooking and enjoying the outdoors with family and friends.

Kristen Hutchens serves as the Director of Policy and Government Affairs, and Policy Counsel, at the North American Securities Administrators Association, Inc. (NASAA). In this role, she leads NASAA's Policy and Government Affairs department and the execution of NASAA's Federal Policy Agenda. In her interactions with federal legislative staff, investor groups, industry associations, and other stakeholders, she advances NASAA's longstanding efforts to protect investors, promote responsible capital formation, and support inclusion and innovation in our capital markets. Hutchens brings deep knowledge of securities law and broad experience in education, policy, and law to her work. Prior to joining NASAA in May 2021, she worked at the Municipal Securities Rulemaking Board, in private practice, and at the U.S. Senate Committee on Banking, Housing, and Urban Affairs. Hutchens earned a Juris Doctor from Washington and Lee University School of Law, a Master of Science for Teachers from Pace University, and a Bachelor of Science in Foreign Service from Georgetown University. Before law school, she was a public school teacher in New York City. Since 2021, she has served as an Adjunct Associate Professor at the American University Washington College of Law.

Jenn Jones has dedicated her career to fighting for policies that improve the daily lives of working-class Americans by investing in people and the built environment. Jenn currently serves as the Vice President, Government Affairs at AARP. She oversees AARP's federal and state advocacy on retirement and savings, work and jobs, fraud, consumer protection, housing, and broadband access. Prior to joining AARP, Jenn served as the Chief of Staff to the Secretary at the U.S. Department of Housing and Urban Development (HUD) in the Biden-Harris Administration. She was responsible for a staff of more than 8,000 dedicated to providing affordable housing and services for low-and-moderate income people. Prior to joining HUD, Jenn was the Chief of Membership & Policy for the National Community Reinvestment Coalition (NCRC), a 35 year old grassroots network of housing, community and economic development organizations fighting to increase the flow of private capital into traditionally underserved communities.

Priya Sarathy Jones is the Deputy Executive Director at the Fines and Fees Justice Center. She is principally responsible for supporting the Co- Executive Directors in strategic and operations planning and implementation, fundraising and development and leading the organization in its mission and vision; and for overseeing the National Advocacy and Campaigns division. She works with the National Advocacy and Campaigns team to develop advocacy strategy to both advance fines and fees reforms across the country, as well as build capacity amongst state and local advocates, governments, stakeholders and communities to prioritize and engage on policy and legislative reforms. Prior to joining the Fines and Fees Justice Center, Ms. Sarathy Jones worked at the Department of Justice for nearly a decade, serving in a variety of policy positions across the Department. Her portfolio included public defense, with an emphasis on 6th Amendment issues, as well as wrongful conviction, capital case litigation, and tribal law enforcement. In addition to her policy work at DOJ, Ms. Sarathy Jones served as Senior Counsel for the House Oversight Committee and worked on Congressional and Legislative Affairs. She holds a J.D. and B.A. in Psychology and Criminal Justice from the University of South Carolina and is a member of the North Carolina State Bar Association. Ms. Sarathy Jones lives in Washington, DC with her husband and two children.

Elizabeth Kelly serves as Special Assistant to the President for Economic Policy at the White House National Economic Council, where she handles the financial regulation and technology portfolios. She previously served as a senior policy advisor on the Biden-Harris Transition Team, where she helped drive efforts related to the American Rescue Plan, and in the Obama White House. In the private sector, Elizabeth was Senior Vice President of Growth for Capital One Investing, which acquired United Income, a fintech company that she helped grow as SVP of Operations. Elizabeth holds a J.D. from Yale Law School, an MSc in Comparative Social Policy from the University of Oxford, and a B.A. from Duke University. She is a term member of the Council on Foreign Relations.

SPEAKER BIOS

Andrew Kushner is a Senior Policy Counsel at Center for Responsible Lending (CRL), where he advises lawmakers and allied groups in several states on legal issues related to small dollar lending. Prior to joining CRL, Andrew was an associate at a public interest law firm in San Francisco, where he represented unions, workers, non-profit groups, and cities on a variety of issues related to economic justice. Before that, Andrew clerked for the Honorable Mariano-Florentino Cuéllar, of the Supreme Court of California, and for the Honorable Stephen Reinhardt, of the United States Court of Appeals for the Ninth Circuit. Andrew is a graduate of Pomona College and Stanford Law School.

Malini Mithal is the Associate Director of the Federal Trade Commission's Division of Financial Practices. In this capacity, she supervises investigations and enforcement actions challenging unfair or deceptive practices in the provision of non-bank financial services, including in the areas of fintech, lead generation, short-term loans, debt collection, student loan debt relief, mortgage relief, and automobile advertising and financing. Under her leadership, the Division has also engaged in significant policy initiatives, including hosting workshops or issuing reports on dark patterns, marketplace lending, blockchain, artificial intelligence, peer-to-peer payments, crowdfunding, lead generation, mobile payments, and mobile cramming. Ms. Mithal has held numerous positions at the Commission, including Counsel to the Director of the Bureau of Consumer Protection. Prior to joining the FTC in 2005, Ms. Mithal served as a law clerk for the Honorable Alan S. Gold of the U.S. District Court for the Southern District of Florida. She received her law degree from Columbia Law School and her undergraduate degree from Georgetown University.

Lucas Moskowitz is Deputy General Counsel and Head of Government Affairs at Robinhood Markets, Inc. where he oversees litigation and government and regulatory affairs. He previously held several roles with the U.S. Securities and Exchange Commission, including as the agency's Chief of Staff under Chairman Jay Clayton and as a senior counsel in the Division of Enforcement. He also has served as Chief Investigative Counsel for the Senate Banking Committee and Counsel for the House Financial Services Committee. He was most recently a partner in the Securities Department at WilmerHale, and holds a B.A. in Politics from Princeton University and J.D. from Georgetown University Law Center.

Anne Marie Pippin is Associate Director of the Office of Governance and Strategic Initiatives and Office of Financial Technology in the Division of Conservatorship Oversight and Readiness at the Federal Housing Finance Agency. Anne Marie Pippin joined FHFA in November 2017. She worked in the Division of Enterprise Regulation for four years with broad coverage of governance topics, including corporate governance, model governance, artificial intelligence and machine learning risk management, and enterprise-wide risk management. She co-wrote the FHFA Advisory Bulletin 2022-02, Artificial Intelligence and Machine Learning Risk Management, and wrote the FHFA Advisory Bulletin 2020-06, Enterprise Risk Management Program. In her current role as Associate Director within the Division of Conservatorship Oversight and Readiness at FHFA, she is responsible for overseeing two offices – the Office of Governance and Strategic Initiatives and the Office of Financial Technology. In this role she is responsible for leading and coordinating Agency efforts to understand technology-driven developments in housing finance, addressing emerging risks and advancing Agency priorities related to the responsible adoption and deployment of financial technology, as well as overseeing governance and strategic initiatives related to the conservatorship of the Enterprises (Fannie Mae and Freddie Mac). Prior to joining FHFA, Ms. Pippin served in various risk management and governance functions in the Department of Energy, Department of Defense, Department of the Interior, and National Oceanic and Atmospheric Administration over the past 12 years. Ms. Pippin also served as an analyst on climate risk at the White House Council on Environmental Quality in 2012. Ms. Pippin is a graduate of the University of Georgia, where she holds a law degree (JD), masters of business administration (MBA), and undergraduate business degree. Go Dawgs!

Nathalie Prescott serves as Counsel in the Office of Competition & Innovation at the Consumer Financial Protection Bureau. She works at the intersection of fintech, competition, and consumer protection issues, currently with a focus on payments and small-dollar financing. Prior to this, Nathalie worked as an Associate in the Consumer Finance Regulatory practice group at Pillsbury Winthrop Shaw Pittman. She is a graduate of the University of North Carolina-Chapel Hill and Georgetown Law Center.

Christy Goldsmith Romero was sworn in as a CFTC Commissioner on March 30, 2022, after being nominated by President Joseph Biden in September 2021, and unanimously confirmed by the U.S. Senate. Prior to becoming a CFTC Commissioner, Commissioner Goldsmith Romero served for a decade as the Special Inspector General for TARP (SIGTARP), a role for which she was nominated by President Barack Obama and unanimously confirmed by the Senate on March 29, 2012. In that role, she led a nationwide federal law enforcement agency and watchdog over TARP. Commissioner Goldsmith Romero also served at the U.S. Securities and Exchange Commission as Executive Staff during the financial crisis, as counsel to SEC Chairwoman Mary Schapiro and Chairman Christopher Cox. Prior to her service at the SEC, Commissioner Goldsmith Romero served as an associate and counsel at law firms, and served a federal judicial clerkship. Commissioner Goldsmith Romero's leadership has protected markets, the financial system, investors and consumers. She has testified before Congress, and meets often with Congress on policy issues related to the financial system and regulation. She served on a group of inspectors general conducting oversight of the Financial Stability Oversight Council. She led SIGTARP's investigations into bank fraud, securities fraud, violations of bank and securities laws, money laundering, corruption, mortgage fraud, and conspiracy. These investigations resulted in recoveries of more than $11 billion, criminal charges against 465 defendants against financial institutions, corporations, and individuals. Under Commissioner Goldsmith Romero's leadership, SIGTARP's investigations resulted in criminal charges against more than 100 bankers, with courts sentencing 74 bankers to prison. Commissioner Goldsmith Romero's actions to protect markets and investors led SIGTARP to uncover fraudulent sales practices by broker dealers in mortgage-backed securities that had never been addressed by any other federal agency. These cases resulted in Department of Justice prosecutions, SEC civil enforcement actions, and widespread changes to industry sales tactics. Commissioner Goldsmith Romero has also investigated harm to consumers, and led investigations resulting in prison sentences for more than 100 mortgage fraudsters. Commissioner Goldsmith Romero has written extensively on issues related to the financial system, including on systemic risk, the interconnected nature of the financial system, Too Big to Fail, capital, lending, and market issues.

David Rothstein is a Senior Principal at the CFE Fund, where he leads the national Bank On initiative. Previously, he served as Director of Resource Development and Public Affairs for Neighborhood Housing Services of Greater Cleveland providing fund development and policy leadership. He also served as a research fellow for the New America Foundation in asset building and the Program Director for the Ohio CASH Coalition with Policy Matters Ohio. He has a BA in Political Science from John Carroll University and an MPA from Kent State University.

Adam Rust is the Director of Financial Services at the Consumer Federation of America. 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 the National Community Reinvestment Coalition, 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 (RP) an advocacy and community development non-profit organization in Durham, North Carolina. 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).

SPEAKER BIOS

Carla Sanchez-Adams is a Senior Attorney at the National Consumer Law Center, focusing on emerging issues in banking and payment systems, fintech, and high-cost lending. She is a contributor to NCLC's Consumer Banking and Payments Law treatise. She provides expertise and technical assistance to consumer lawyers assisting low-income consumers, as well as regulatory and government agencies. Carla has authored several articles and guides for working with victims of coerced debt and was one of the founding partners of the Texas Coalition on Coerced Debt. Before joining NCLC, Carla was a managing attorney with Texas RioGrande Legal Aid, Inc. (TRLA), assisting low-income Texans on issues related to debt collection, credit reporting, auto fraud, debt management, and other consumer related disputes. She led a team of advocates who utilized a holistic approach to achieving economic security for victims of crime, including survivors of family violence, sexual assault, and human trafficking. Carla is board certified by the Texas Board of Legal Specialization in Consumer and Commercial Law and is a board member for the National Association of Consumer Advocates (NACA). She serves on the American Bar Association's Commission on Domestic and Sexual Violence, the Texas State Bar's Consumer and Commercial Law Section's Council, and is a Fellow with the American Bar Foundation. She received her B.A. in politics and economics from New York University and her J.D. from the University of Texas School of Law.

Nadia Seeteram is a Postdoctoral Research Scientist at Columbia University's Climate School. Her current research is focused on understanding multi-sectoral policy solutions for reducing climate risks across U.S. housing markets. She received her Ph.D. in Earth Systems Science at Florida International University, where she researched the dynamic, long-term impacts of sea-level rise on coastal communities and their implications for future climate-related migration. Her doctorate research was supported by a National Science Foundation Doctoral Dissertation Research Improvement Grant and by the Volo Foundation. Seeteram graduated from Fordham University in 2012 with a B.S. in Environmental Policy and Psychology and then from Florida International University in 2014 with a M.S. in Environmental Studies. She has held research positions at the Governor's Office of Storm Recovery in New York and at the U.S. Environmental Protection Agency's National Exposure Research Lab in Athens, GA. Her previous work focused on monetary valuation of ecosystem services in relation to the restoration of the Florida Everglades. She is also a Climate Security Fellow with the Council of Strategic Risks through the Center for Climate and Security.

Jasmin Sethi is the CEO and Founder of Sethi Clarity Advisers, a New York City based boutique consulting firm providing regulatory advice to Morningstar, amongst others. She serves as Associate Director of Policy Research here at Morningstar. Sethi has extensive experience in the financial services industry. Most recently, Sethi was a Vice President in BlackRock's Legal and Compliance group, where she collaborated with individuals in the legal, business, and government relations groups to advocate for BlackRock's views on a variety of issues. Before joining BlackRock, Sethi was Special Counsel at the Securities and Exchange Commission's Division of Trading and Markets in the Office of Market Supervision and was also an adjunct professor of law at Georgetown University Law Center and SEC University. Sethi received her JD, PhD in economics, and undergraduate degrees from Harvard University. As a Fulbright Scholar in 2001, she also earned an MSc in economics from the London School of Economics and Political Science.

Stephanie Schmelz has over 20 years of insurance experience in both the private and public sectors. Currently, she serves as the Deputy Director of the Federal Insurance Office (FIO) in the U.S. Department of the Treasury. Before joining FIO, Stephanie served in the Office of General Counsel at the D.C. Department of Insurance, Securities and Banking. She also spent over a dozen years in private practice in Washington, D.C., focused on insurance coverage matters. Stephanie has a B.A. from Haverford College and a J.D. from the University of Michigan Law School.

Benjamin (Ben) Swartz is a senior software engineer who has worked at the intersection of technology, politics, and entertainment. Most recently, Ben was a fellow with Tech Congress serving Senator Alex Padilla (D-CA) and working on issues related to platform accountability, data privacy, encryption, and intellectual property. Ben previously worked at Twitch and Google. At Twitch he was a senior engineer and helped grow the company from 100 to 1700 employees. He led engineering teams to build products used by over a hundred million users. At Google, Ben worked on the risk team, fighting payment fraud on the Android Play Store. He has spearheaded efforts on Net Neutrality and while at Google, worked with the Internet Archive to back up Google's historic USENET newsgroup archive, allowing it to be accessed outside of Google's systems. He also worked at the non-profit Empower, building relational organizing software for the 2020 election. Ben graduated from Brandeis University with a degree in Mathematics.

Laura Udis is the Consumer Financial Protection Bureau's Senior Program Manager, Small Dollar and Installment Lending. Her work includes pawn, payday, auto title, installment, buy now, pay later, and earned wage access. Prior to joining the CFPB, Laura was a First Assistant Attorney General and Administrator of the Consumer Credit Code in Colorado. She also served as Senior Financial Services Advocate at the Consumer Federation of America. Ms. Udis has a J.D. from Boston University School of Law and a B.A. in Economics from the University of Colorado.

John Van Alst is a senior attorney at NCLC and the director of NCLC's Working Cars for Working Families project. His focus includes deceptive practices law, automobile fraud, rural issues, warranty, and manufactured home issues. Prior to joining NCLC John was an Attorney with Legal Aid of North Carolina. He was also the Chair of the North Carolina Consumer Law Task Force. He spent one year as a Visiting Clinical Supervisor at the University of North Carolina School of Law's Civil Clinical Program supervising law students representing low-income clients. He is a graduate of the University of North Carolina School of Law.

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. 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.

Erin Witte is the Director of Consumer Protection for the Consumer Federation of America. Erin leads CFA's advocacy efforts in consumer protection, including advocating for consumer protections in Congress and at regulatory agencies, communicating policy positions to the press and the public, organizing meetings with stakeholders on consumer protection issues, and providing educational tools for consumers to help them navigate marketplace challenges. Prior to joining the CFA, Erin was an Assistant Attorney General for the Commonwealth of Virginia, where she litigated consumer protection cases in Virginia state and federal courts. Erin handled matters involving various abusive, predatory and fraudulent business practices, and was able to provide relief to tens of thousands of consumers. Erin also worked at Surovell Isaacs & Levy, where she represented individual consumer clients against used car dealers, abusive debt collectors, insurance companies, predatory lenders, subprime auto lenders, and medical providers. Erin is a graduate of the George Mason University School of Law and she received her B.A. from Rowan University.

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The Consumer Federation of America is an association of non-profit consumer organizations established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 250 of these groups participate in the Federation working to protect consumers on the national, state, and local levels.

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