



**CFA'S 57TH ANNUAL**

# **CONSUMER ASSEMBLY**

**TUESDAY, MAY 16  
WEDNESDAY, MAY 17  
2023**

Courtyard by Marriott Downtown  
901 L St NW

**Wifi Network** MarriottBonvoy\_Conference  
**Wifi Passcode** CFA2023

@ConsumerFed  
#ConsumerAssembly  
#CFACA

# AGENDA AT-A-GLANCE

## Tuesday, May 16

- 9:00 am Welcome & Keynote Introduction
- 9:05 am Keynote Address - Commissioner Richard L. Trumka, Jr.
- 9:30 am Keynote Address - Senator Edward J. Markey
- 10:00 am A Good Clean Flight: Airline Consumer Protections in 2023
- 11:00 am Break
- 11:30 am The First Amendment as Corporate Cudgel: Designing Consumer Protection Policy to Survive the Courts
- 12:30 pm Lunch
- 1:15 pm The FTC's Bureau of Consumer Protection in 2023: A Fireside Chat with Sam Levine and Ira Rheingold
- 2:00 pm The Disparate Experiences of Hispanic Households During the Recent Inflationary Period
- 2:45 pm Standards of Conduct for Investment Professionals – Where Are We?
- 3:45 pm Virtual Keynote Address - Senator Cory Booker
- 4:00 pm The Continuing Epidemic of Medical Debt
- 5:00 pm Adjourn

## Wednesday, May 17

- 8:00 am Breakfast Dialogue: State Advocacy Efforts to Stop Fintech Evasions
- 8:45 am Welcome & Keynote Introduction
- 8:50am Keynote Address - USDA DUS Sandra Eskin
- 9:15 am Keynote Address - Chairman Sherrod Brown
- 9:45 am Process that Matters: Ensuring that the Regulatory System Works for the Public Interest
- 10:45 am Climate Risk and the Growing Insurance Gap – Insurance Reforms for a More Resilient Future
- 11:45 am The CFPB's Integral Work
- 12:45 pm Adjourn

# TUESDAY, MAY 16

**9:00 am**

Welcome & Keynote Introductions



Susan K. Weinstock  
CEO  
Consumer Federation of America  
@ConsumerFed

**9:05 am**

Keynote Address - Your Consumer Advocate on the CPSC



Richard L. Trumka, Jr.  
Commissioner  
U.S. Consumer Product Safety Commission  
@TrumkaCPSC

**9:30 am**

Keynote Address - The Fight for Fairness in the Unfriendly Skies:  
Consumer Protection and the 2023 FAA Reauthorization



Senator Edward J. Markey  
United States Senate  
@SenMarkey

**10:00 am**

A Good Clean Flight: Airline Consumer Protections in 2023

The year 2022 was a stressful year for air travel consumers. As the pandemic restrictions eased, consumers returned to flying, but critics argue that the air travel industry fell short of meeting many consumer expectations and increased demand. Legislators and regulators have offered different opinions about the causes, effects, and potential solutions, and this panel will identify some of the most salient issues facing air travel consumers today. The panel will bring the perspectives of consumer advocates, passengers with disabilities, and travel agencies to talk about what issues should be considered as the air travel industry faces widespread calls for change.



**Moderator**  
Lori Aratani  
Reporter  
*The Washington Post*  
@loriara

@ConsumerFed #ConsumerAssembly #CFACA

# TUESDAY, MAY 16

**10:00 am**

A Good Clean Flight: Airline Consumer Protections in 2023



## Panelists

**Heather Ansley**

Associate Executive Director of  
Government Relations  
Paralyzed Veterans of America  
@PVA1946



**John Breyault**

Vice President of Public Policy,  
Telecommunications and Fraud  
National Consumers League  
@ncl\_tweets, @jammingecono



**Laura Chadwick**

President and Chief Executive Officer  
Travel Technology Association  
@TravelTech

**11:00 am**

Networking Break

**11:30 am**

**The First Amendment as Corporate Cudgel: Designing  
Consumer Protection Policy to Survive the Courts**

Recent federal caselaw has expanded First Amendment protections for commercial speech, with significant implications for consumer protection policies. Data privacy laws, restrictions on advertising, warning labels and a potentially wide range of other types of required disclosures may now face constitutional challenges from regulated business. How should consumer advocates respond to this new legal landscape? How can consumer protection policies avoid First Amendment conflict? A panel of experts will discuss.



## Moderator

**Thomas Gremillion**

Director of Food Policy  
Consumer Federation of America  
@ConsumerFed

# TUESDAY, MAY 16

## Panelists



**G.S. Hans**  
Associate Clinical Professor of Law  
Associate Director, Stanton Foundation  
First Amendment Clinic  
Cornell Law School  
@CornellLaw



**Justin Hansford**  
Professor of Law  
Howard University School of Law  
Director, Thurgood Marshall Civil Rights  
Center  
@howardlawschool



**David C. Vladeck**  
A.B. Chettle Chair in Civil Procedure  
Georgetown Law  
Former Director, Bureau of Consumer  
Protection, Federal Trade Commission  
@GeorgetownLaw



**Allison Zieve**  
Director  
Public Citizen Litigation Group  
@Public\_Citizen

**12:30 pm**  
Luncheon

**1:15 pm**

## The FTC's Bureau of Consumer Protection in 2023: A Fireside Chat with Sam Levine and Ira Rheingold

The FTC's Director of the Bureau of Consumer Protection Sam Levine and longtime consumer advocate and expert Ira Rheingold will discuss the FTC's recent expanded focus on consumer protection initiatives within the Bureau of Consumer Protection. Ira and Sam will discuss how the FTC has approached rulemaking, data privacy, dark patterns and more.



## Speakers

**Samuel Levine**  
Director, Bureau of Consumer Protection  
Federal Trade Commission  
@saalevine

@ConsumerFed #ConsumerAssembly #CFACA

# TUESDAY, MAY 16



**Ira Rheingold**  
Executive Director  
National Association of Consumer  
Advocates  
@NACAdvocate, @IraRheingold

**2:00 pm**

**The Disparate Experiences of Hispanic Households during the Recent Inflationary Period**



**Moderator**  
**Anna Flores**  
Interim Executive Director  
Consumer Action  
@consumeraction



**Speakers**  
**Tonantzin Carmona**  
David M. Rubenstein Fellow  
Brookings Metro  
@Tonantzin\_LC



**Rajashri Chakrabarti**  
Head of Equitable Growth Studies  
Federal Reserve Bank of New York  
@NewYorkFed

**2:45 pm**

**Standards of Conduct for Investment Professionals – Where Are We?**

In the wake of the DOL fiduciary rule for retirement investment advice being struck down in 2018 by the 5th Circuit Court of Appeals, different regulatory bodies have updated the standards that apply when different financial professionals provide investment advice and recommendations about different investment accounts and products. For example, the Securities and Exchange Commission promulgated Regulation Best Interest for broker-dealers in 2019 and the National Association of Insurance Commissioners updated its suitability rule for the sale of annuities to consumers in 2020. In addition, the Certified Financial Planner Board of Standards updated its Code of Ethics and Standard of Conduct requiring CFP Professionals to comply with a fiduciary duty at all times when providing financial advice to clients. This panel will explore whether these new standards have provided investors with the protections that ensure advice is truly in investors' best interest and that sales-driven conflicts of interest don't taint the quality of recommendations. To the extent stronger protections are needed, this panel will consider how we ensure that investors receive such protections.

**TUESDAY, MAY 16**



**Moderator**

Sarah Mysiewicz  
Government Affairs Director  
AARP  
@pensionimposble



**Panelists**

Stephen Bouchard  
Associate Commissioner for Securities  
District of Columbia Department of  
Insurance, Securities and Banking  
<https://www.linkedin.com/in/stephen-bouchard-b01b6927/>



Kamila Elliott CFP®  
CEO and Senior Wealth Advisor  
Collective Wealth Partners  
@kamila\_elliott



Micah Hauptman  
Director of Investor Protection  
Consumer Federation of America  
@ConsumerFed



Christine Lazaro  
Director, Securities Arbitration Clinic  
St. John's University  
@ProfChrisLazaro

**3:45 pm**

Virtual Keynote Address



Senator Cory Booker  
United States Senate  
@SenBooker

# TUESDAY, MAY 16

## 4:00 pm

### The Continuing Epidemic of Medical Debt

In 2022, the CFPB estimated that consumers had \$88 billion in medical debts on credit reports. Kaiser Health Network estimates that more than 100 million consumers -- or 41% of adults -- are saddled with health care debt. However, a disproportionate portion of Black, Hispanic, and low-income consumers struggle with medical debt. In addition, medical debt is more common in the Southeast and Southwest because those regions did not expand Medicaid coverage. Last year, the three biggest credit reporting agencies, Equifax, Experian, and TransUnion, announced changes to how they report medical debt which will amount to removing nearly 70% of medical debt. President Biden subsequently announced government-wide actions to lessen the burden of medical debt on American families. Although these were positive steps forward for America's consumers, medical debt still remains a significant problem for consumers, especially Black and Hispanic and under and uninsured consumers, and can have a serious impact on a consumer's ability to secure housing, loans, insurance, or even jobs. This panel will delve into the growing issue of medical debt, the systemic failures that have caused this epidemic, and how recent reforms are both promising and still fall short in sufficiently addressing the issue.



#### Moderator

**Berneta Haynes**

Staff Attorney

National Consumer Law Center

@NCLC4consumers



#### Panelists

**Noam N. Levey**

Senior Correspondent

Kaiser Health News

@NoamLevey



**Jared Walker**

Founder

Dollar For

@dollarfor



**Marceline White**

Executive Director

Economic Action Maryland

@EconActionMD

## 5:00 pm

Adjourn

# WEDNESDAY, MAY 17

**8:00 am**

## Breakfast Dialogue: State Advocacy Efforts to Stop Fintech Evasions

Over the last few years, we have seen fintech providers turn to creative ways to evade state laws, including earned wage advance products and other fintech payday loans. Bills to carve these products out of existing usury and consumer protections have been introduced across states, and there are discussions at a federal level for similar legislation. Fundamentally, American workers should not have to pay to be paid, and payday lenders should not be able to evade the law by claiming that they are paying earned wages or by disguising interest as "tips" or other fees. Although these fintech payday loans may have advantages over traditional payday loans, they are not without risks and should be subject to sufficient oversight and regulation. This panel will delve into advocacy efforts to stop evasions of existing consumer protection laws and what more needs to be done to ensure consumers are protected at the state level.



### Moderator

**Lauren Saunders**  
Associate Director  
National Consumer Law Center  
@NCLC4consumers



### Panelists

**Liz Coyle**  
Executive Director  
Georgia Watch  
@georgiawatch



**Carrie Hunt**  
President/CEO  
Virginia Credit Union League  
@VACUL



**Dana Wiggins**  
Director of the Center for Economic Justice  
Virginia Poverty Law Center  
@VPLC

**8:45 am**

## Welcome & Keynote Introductions



**Susan K. Weinstock**  
CEO  
Consumer Federation of America  
@ConsumerFed

# WEDNESDAY, MAY 17

**8:50 am**

Keynote - Ten Lessons for Consumer Advocates



**Sandra Eskin**

Deputy Under Secretary for Food Safety  
United States Department of Agriculture  
@USDAFoodSafety @safefoodsandy

**9:15 am**

Keynote



**Senator Sherrod Brown**

Chairman, Senate Committee on  
Banking, Housing, and Urban Affairs  
United States Senate  
@SenSherrodBrown

**9:45 am**

**Process that Matters: Ensuring that the Regulatory System Works for the Public Interest**

How agencies promulgate rules to ensure that our marketplace is fair, air and water are clean, and cars, products, and food are safe is an essential aspect of a democratic government. As public interest organizations, how do we make the process more transparent and participatory? What are the biggest challenges impacting rules and the rulemaking process in Congress and in the courts? How can this Administration make a lasting impact on the regulatory process? We will discuss these questions with our expert panel.



**Moderator**

**Rachel Weintraub**

Executive Director  
Coalition for Sensible Safeguards  
@goodregs



**Panelists**

**James Goodwin**

Senior Policy Analyst  
Center for Progressive Reform  
@J\_A\_Goodwin

# WEDNESDAY, MAY 17

**9:45 am**

**Process that Matters: Ensuring that the Regulatory System Works for the Public Interest**



**Brielle Green**  
Senior Legislative Counsel, Access to Justice,  
Regulatory Reform and Judicial  
Nominations  
Earthjustice  
@Earthjustice, @EarthjusticeDC



**Adina Rosenbaum**  
Attorney  
Public Citizen  
@Public\_Citizen

**10:45 am**

**Climate Risk and the Growing Insurance Gap – Insurance Reforms for a More Resilient Future**

As climate change increases the risk of catastrophic property loss, consumers face escalating insurance premiums and even a withdrawal by insurers from some communities. A growing insurance gap is leaving many low-income communities and communities of color without the resilience to bounce back after disaster strikes. While some insurance companies and regulators are starting to integrate climate risk into their management and oversight decisions, most insurance companies continue to underwrite, invest in, and profit from fossil fuel and other climate harming ventures. Meanwhile, the unregulated, private reinsurance markets are tightening up due to climate risk, making it harder for insurers to offload as much of the catastrophic risk as they want. This panel will discuss the burdens facing consumers due to climate risk, the way insurance industry decisions impact climate risk, and the policy and advocacy strategies to address these challenges.



**Moderator**  
**Susanna Montezemolo**  
Policy Development and Integration Director,  
Consumer and Livable Communities Issues  
AARP  
@AARPLivable



**Panelists**  
**Birny Birnbaum**  
Executive Director  
Center for Economic Justice

# WEDNESDAY, MAY 17

**10:45 am**

**Climate Risk and the Growing Insurance Gap – Insurance Reforms for a More Resilient Future**



**Carly Fabian**  
Policy Advocate, Climate Program  
Public Citizen  
@Public\_Citizen



**Lilith Fellowes-Granda**  
Senior Policy Analyst, Financial Regulation  
and Corporate Governance  
Center for American Progress  
@amprog



**Representative Edmond Jordan**  
State Representative  
Louisiana House of Representatives  
@LouisianaHouse

**11:45 am**

**The CFPB's Integral Work**

Established through the Dodd-Frank Act in 2010, the Consumer Financial Protection Bureau (CFPB) was created to promote financial stability, transparency, and competition, and is the only federal financial regulator tasked with making consumer financial markets work for consumers. Over its nearly 13 years in existence, the CFPB has recouped more than \$14 billion for more than 192 million consumers, enforced consumer protection laws against nearly 300 companies, ordered more than \$1.8 billion in civil money penalties as a result of enforcement actions, and processed more than 3 million consumer complaints against financial companies. In 2022, the U.S. Court of Appeals for the Fifth Circuit ruled that the CFPB's funding mechanism is unconstitutional. This decision has serious ramifications for not only the CFPB's ability to protect consumers, but also for other federal agencies that are similarly funded outside of the congressional appropriations process. This panel will explore the unique and critically important role the CFPB plays in protecting consumers of color, low-income consumers, small businesses, workers, rural consumers, servicemembers and veterans.



**Moderator**

**Rachel Gittleman**  
Financial Services Outreach Manager  
Consumer Federation of America  
@ConsumerFed

# WEDNESDAY, MAY 17

**11:45 am**

The CFPB's Integral Work



## Panelists

**Kiyadh Burt**

Vice President of Policy & Advocacy  
& Interim Director  
Hope Policy Institute  
@HOPE\_Policy



**David Seligman, Esq.**

Executive Director  
Towards Justice  
@TowardsJustice



**Naomi Smith**

Policy Program Manager  
Main Street Alliance  
@mainstreettweets



**Cory Titus**

Director, Servicemember  
Compensation and Veteran Benefits  
Military Officers Association of America  
@corytitus

**12:45 pm**

Adjourn

# SPEAKER & PANELIST BIOGRAPHIES

**Heather Ansley** is the Associate Executive Director of Government Relations at Paralyzed Veterans of America (PVA). Her responsibilities include managing the organization's efforts on Capitol Hill and working with the Administration to promote legislation and policies that ensure veterans with significant disabilities receive the health care and benefits they have earned and the civil rights protections that they deserve. She also works to promote collaboration between disability organizations and veterans service organizations and is a past Chair of the Consortium for Constituents with Disabilities, which is the largest coalition of national organizations working together to advocate for federal disability public policy. She also serves on the board of the Disability Rights Bar Association and is an internationally recognized expert on issues related to air travel access for people with disabilities. Prior to joining PVA, Ms. Ansley served as Vice President of VetsFirst, a program of United Spinal Association, and as the Director of Policy and Advocacy for the Lutheran Services in America Disability Network. She also served as a Research Attorney for the Honorable Steve Leben with the Kansas Court of Appeals. Ms. Ansley holds a BA and MSW from the University of Missouri-Columbia and a JD from the Washburn University School of Law in Kansas.

**Lori Aratani** writes about transportation issues for The Washington Post. Her beat includes airlines and airports and the agencies that oversee them. She also writes about innovation in the transportation sector and how new technology is changing the way people get to where they're going. She grew up in California and graduated from Boston University, where she learned the real meaning of cold weather.

**Birny Birnbaum**, Center for Economic Justice's (CEJ)'s Executive Director, is a nationally acclaimed expert on insurance availability, data, and ratemaking issues. Birnbaum has a long history of working on behalf on consumers on energy, economic development, and insurance issues. Before his work for CEJ, Birnbaum was the Associate Commissioner for Policy and Research and Chief Economist at the Texas Department of Insurance and Chief Economist at the Office of Public Insurance Counsel. In those capacities, he provided expert testimony in numerous proceedings regarding insurance rates and availability. Birnbaum has been an expert witness in dozens of administrative and judicial proceedings on both economic and actuarial issues. In addition to his expertise in insurance rates and risk classification, Birnbaum holds special knowledge of insurance data collection and public access to the data necessary for consumers to hold insurers accountable for their market practices. Birnbaum holds Masters Degrees from the Massachusetts Institute of Technology in both Management and Urban Studies and Planning. Birnbaum served a designated consumer representative and member of the Consumer Board of Trustees of the National Association of Insurance Commissioners (NAIC) for over a decade. The NAIC adopts model laws and regulations that many states then adopt as the law for their state.

**Senator Cory Booker** believes that the American dream isn't real for anyone unless it's within reach of everyone. Booker has dedicated his life to fighting for those who have been left out, left behind, or left without a voice. Booker grew up in northern New Jersey and received his undergraduate degree from Stanford University. At Stanford, Booker played varsity football, volunteered for the campus peer counseling center, and wrote for the student newspaper. He was awarded a Rhodes Scholarship and went on to study at the University of Oxford, and then Yale Law School, where he graduated in 1997. After graduating law school, Booker moved to Newark and started a nonprofit organization to provide legal services for low-income families, helping tenants take on slumlords. In 1998, Booker moved into the Brick Towers housing project in Newark, where he lived until its demolition in 2006. Booker still lives in Newark's Central Ward today, where the median household income is less than \$15,000. At 29, Booker was elected to the Newark City Council, where he challenged the city's entrenched political machine and fought to improve living conditions for city residents, increase public safety, and reduce crime. Starting in 2006, Booker served as Newark's mayor for more than seven years. During his tenure, the city entered its largest period of economic growth since the 1960s. In addition, overall crime declined and the quality of life for residents improved due to initiatives such as more affordable housing, new green spaces and parks, increased educational opportunities, and more efficient city services. In October 2013, Booker won a special election to represent New Jersey in the United States Senate. In November 2014, Senator Booker was re-elected to a full six-year term. As New Jersey's junior Senator, Cory Booker has brought an innovative and consensus-building approach to tackling some of the most difficult problems facing New Jersey and our country. He has emerged as a national leader in the effort to fix our broken criminal justice system and end mass incarceration, helping craft the most sweeping set of criminal justice reforms in a generation, the First Step Act, which became law in December 2018. Booker has also worked to reform America's broken food system, address our nation's nutrition crisis, and end food insecurity. Booker sits on the Judiciary Committee, the Foreign Relations Committee, the Committee on Agriculture, Nutrition, and Forestry, and the Small Business Committee.

**Stephen Bouchard**, an attorney and CPA, has been Associate Commissioner for Securities in the District of Columbia Department of Insurance, Securities and Banking since April 2022. He was previously

Director of Examinations for the Bureau of Securities in the New Jersey Attorney General's Office from January 2012 to April 2022. Stephen became Chair of the North American Securities Administrators Association ("NASAA") Broker-Dealer Section Committee in September 2022. He was previously: a member of NASAA's Regulation Best Interest Committee from 2018-2022; NASAA's Investment Adviser Section Committee from 2020 to 2022; a member then co-chair of NASAA's Investment Adviser Regulatory Policy and Review Project Group from 2012 to 2020; a member then co-chair of NASAA's Broker Dealer Operations (now, Training) Project Group from 2016 to 2022; and a participant in or leader of several NASAA multi-state investigations. Stephen represents NASAA on the Federal Trade Commission's Stop Senior Scams Industry Training Committee. Stephen received NASAA's Distinguished Service Award in 2018. Stephen was an attorney in private practice in Washington, DC, for 24 years, including 17 years as the senior securities partner in a DC law firm where he specialized in M&A, finance, and corporate governance for public companies in regulated industries. Stephen received his BBA in Accounting and his JD from The University of Texas in Austin. While attending law school, Stephen worked as a Securities Analyst with the Texas State Securities Board.

**John Breyault** is a nationally-recognized public interest advocate and consumer fraud expert. John leads the National Consumers League's public interest advocacy in Washington, DC and beyond. He has testified before Congress and federal agencies dozens of times on issues related to fraud, data security, privacy, technology, aviation, live event ticketing and many other consumer issues. His work on fraud and consumer protection has been quoted in national media outlets such as the Wall Street Journal, Washington Post, New York Times, POLITICO, NPR, CNBC and the Los Angeles Times. He is a member of the Identity Theft Research Center Board of Directors, the Department of Transportation's Aviation Consumer Protection Advisory Committee, and the Federal Communications Commission's Consumer Advisory Committee. Prior to joining NCL in 2008, John spent five years as director of research at Amplify Public Affairs, where he helped launch the firm's Internet public affairs practice, supporting clients in the telecommunications, energy, labor, and environmental sectors. Earlier in his career, John worked as a financial analyst at Sprint and at the American Center for Polish Culture in Washington, DC. John is a graduate of George Mason University, where he received a bachelor's degree in International Relations and a minor in French.

**Senator Sherrod Brown** has spent his career fighting for the Dignity of Work – the idea that hard work should pay off for everyone, no matter who you are, where you live, or what kind of work you do. He has held nearly 500 roundtables across Ohio, because he believes the best ideas don't come out of Washington – they come from conversations with Ohioans. Senator Brown serves as Chairman of the Senate Banking, Housing and Urban Affairs Committee. He also serves on the Finance Committee, the Agriculture Committee, and is the longest serving Ohioan on the Veterans' Affairs Committee. Sherrod was born and raised in Mansfield, Ohio, where he earned his Eagle Scout award and spent summers working on his family's farm. He is married to author and Pulitzer Prize-winning columnist Connie Schultz. They live in Cleveland, Ohio, with their rescue dogs, Franklin and Walter, drive Jeeps made by union workers in Toledo, and have three daughters, a son, a daughter-in-law, three sons-in-law, and eight grandchildren.

**Kiyadh Burt** is a Senior Policy Analyst at Hope Policy Institute (HOPE). In this position, he uses quantitative and qualitative methods to understand and demonstrate the impact of social and economic policy across the Deep South. He is responsible for producing blog posts and policy briefs, providing credible analysis on HOPE's programmatic issues, and raising awareness of the challenges and successes in the Deep South. His primary areas of research include community and economic development, consumer protection, small business relief, and financial inclusion. During his time at HOPE, Kiyadh has met with numerous community stakeholders and national organizations to amplify the solutions needed in the Deep South. Notably, he has discussed pathways to increase Black homeownership in Mississippi to the Mississippi Black Legislative Caucus, the importance of CDFIs in rural communities for NeighborWorks America, and how CDFIs are vital to increasing financial inclusion and small business relief to underserved markets with the Department of Treasury. His work serves to further HOPE's goal of fostering opportunities that enhance the ability of vulnerable people and places to fully participate in the American economy.

**Tonantzin Carmona** is a David M. Rubenstein Fellow at Brookings Metro. Throughout her professional career, she has designed and implemented inclusive and equitable public policy solutions to meet the needs of historically disinvested communities. Her research interests include racial equity, wealth and inequality, public finance, and civic technology. Carmona's most recent scholarship at Brookings has focused on the risks and drawbacks of cryptocurrencies, particularly for Black and Latinx communities seeking to access financial services or build wealth. Additionally, through cutting-edge research, policy frameworks and solutions, Carmona aims to reshape policy conversations around Latinx wealth in the United States. Carmona has been cited in Bloomberg Tax, Quartz, Tech Crunch, Tech Monitor, StateScoop, Route Fifty, and City & State New York. Carmona has also appeared on NPR Marketplace's "Make Me Smart" podcast, and she has been published in Bloomberg and Crain's Chicago Business. Prior to her work at Brookings,

# SPEAKER & PANELIST BIOGRAPHIES

Carmona's professional background spanned roles in public policy, communications, community outreach, politics and philanthropy. Previously, Carmona spearheaded citywide and intergovernmental policy initiatives when she served as the Chief of Policy for the Chicago City Clerk and as the Director of the Office of New Americans at the City of Chicago Mayor's Office. As Chief of Policy, Carmona led the Chicago Fines, Fees & Access Collaborative, which culminated in significant reforms of the City's regressive public finance policies. She launched Chicago's municipal ID card, which simultaneously serves as a transit and library card, and she led the creation of several immigrant integration policies in Chicago, including the city's first language access ordinance. Carmona also championed federal policies through her work as the Illinois Political Director for the 2020 presidential campaign of U.S. Senator Elizabeth Warren and as Senator Warren's Deputy Press Secretary on Capitol Hill. Carmona holds an M.P.A. from the Harvard Kennedy School of Government and a B.A. in political science from Northwestern University.

**Laura Chadwick** is the President and Chief Executive Officer of the Travel Technology Association. Chadwick's record of association leadership and public policy advocacy make her an ideal choice for the association to advance its mission of promoting marketplace competition, transparency, and advocacy for policies that deliver consumer value. Chadwick previously served as a Vice President, Industry Relations at the XRAssociation (XRA), where she launched the new organization's membership, marketing, and development efforts. Under her leadership, XRA grew from five members to more than 40 in the span of two and a half years. Previously Chadwick led corporate member engagement and technology policy lobbying at the National Restaurant Association. She is also a veteran of the Consumer Technology Association and the Capitol Hill offices of U.S. Representatives Adam Schiff (CA-28) and Mike Thompson (CA-05).

**Rajashri Chakrabarti** is the head of Equitable Growth Studies within the Household and Public Policy Research Division at the New York Federal Reserve. Her areas of interest include labor economics, consumer finance and economics of education. Her research focuses on educational investment decisions and future financial and economic outcomes, consumer debt and repayment, financial literacy, costs and returns to post-secondary education and educational finance and accountability. Prior to joining the NY Fed, Raji was a postdoctoral fellow at Harvard University in the John F. Kennedy School of Government's Program on Education Policy and Governance. She holds a Ph.D. in Economics from Cornell University.

**Liz Coyle** joined Georgia Watch in February 2012. She leads the team of nonprofit advocates serving as a powerful statewide voice for Georgia's consumers on policies that open doors to the financial mainstream, increase financial security, improve access to affordable healthcare and lower consumers' energy burden. As Executive Director, Liz manages the organization's operations and staff and oversees all Georgia Watch impact areas.

**Kamila Elliott** is a CERTIFIED FINANCIAL PLANNER™ that resides in Atlanta, GA. She has over two decades of financial planning and investment experience assisting high net worth individuals, endowments & foundations, and business owners with comprehensive wealth solutions and holistic planning. She also is a sought-after financial expert and speaker on topics such as the racial wealth gap, diversity & inclusion in financial services, and working with first generation wealth investors. She also serves on the CNBC Financial Advisor Council, listed as Barron's Top 10 People to Watch in Wealth Management in 2023, and Financial Planning Magazine's People to Watch in 2022. Kamila spent most of her professional career at Vanguard working with ultra-high net worth individuals and endowments & foundations, inclusive of major universities, hospitals, and other charitable organizations throughout the southeast U.S. Her client relationships ranged from \$20M to \$450M and represented \$3B in total assets prior to leaving the role. She also worked at Dimensional Fund Advisors supporting financial advisors with investment solutions to meet the unique needs of their clients. Kamila was the 2022 Chair of the CFP Board, the first African American and one of the youngest ever to serve in the role. The CFP Board of Directors is the policymaking and oversight body of Certified Financial Planner Board of Standards, Inc. for over 94,000 financial professionals in the U.S. She serves on the Investment Committee for Women Against Abuse Inc. located in Philadelphia, PA and has been an active volunteer with the IRS Volunteer Income Tax Assistance (VITA) program. Kamila obtained her B.A. and MBA from The Pennsylvania State University. She is a CERTIFIED FINANCIAL PLANNER™ and holds licenses for Life, Health and Long-Term Care Insurance.

**Sandra Eskin** was appointed Deputy Under Secretary for Food Safety on March 24, 2021. In this role, Mrs. Eskin leads the Office of Food Safety at the U.S. Department of Agriculture, overseeing the Food Safety and Inspection Service (FSIS), which has regulatory oversight for ensuring that meat, poultry and egg products are safe, wholesome and accurately labeled. Prior to joining USDA, Mrs. Eskin was the Project Director for Food Safety at The Pew Charitable Trusts in Washington, D.C., a position she held since November 2009. She also served as the Deputy Director of the Produce Safety Project (PSP), a Pew-funded initiative at Georgetown University from 2008-2009. While at PSP, she was a senior scholar with the O'Neill Institute for National and Global Health Law at Georgetown University. Mrs. Eskin

spent nearly 20 years as a public-policy consultant to numerous consumer advocacy and public-interest organizations, providing strategic and policy advice on a broad range of consumer-protection issues, in particular food and drug safety, labeling, and advertising. She has served as a member of multiple federal advisory committees related to consumer information on prescription drugs, meat and poultry safety, and foodborne illness surveillance. During her career, she has written numerous reports and articles on food-safety topics. Mrs. Eskin received her J.D. from UC Hastings College of the Law, and her B.A. from Brown University.

**Carly Fabian** is a Policy Advocate with Public Citizen's Climate Program. Her work focuses on the impact of climate change on insurance regulation. She advocates for regulators to take action on the climate crisis by protecting access to affordable insurance for climate-vulnerable communities and reducing insurers' underwriting and investments in fossil fuels. Prior to joining Public Citizen, she worked on research and advocacy campaigns to protect whistleblowers reporting environmental and financial crimes.

**Lilith Fellowes-Granda** is a senior policy analyst for Financial Regulation and Corporate Governance on the Inclusive Economy team at American Progress. Prior to joining American Progress, she was assistant vice president of government relations and regulatory policy at Barclays, where she analyzed a broad portfolio of policies pertaining to prudential, capital markets and consumer regulation. Fellowes-Granda earned a master's of public policy from the London School of Economics, where she researched and wrote about climate finance and climate-related financial regulation. She holds a bachelor's in political science from Rutgers University.

**Anna Flores** is the Interim Executive Director of Consumer Action, a national nonprofit organization whose mission is to use education and advocacy to fight for strong consumer rights and policies that promote fairness and financial prosperity for underrepresented consumers nationwide. Flores also served as the first Executive Director of Credit Abuse Resistance Education (CARE) headquartered in Alexandria, Virginia. CARE's mission is to ensure high school and college students graduate with the personal financial management skills they will need to achieve success in life. In her capacity as Executive Director, Flores oversaw all program operations including budget management, board recruitment, strategic planning, fundraising, curriculum development and volunteer training. As Vice President of Consumer Affairs at American Express in Washington DC, Flores was responsible for managing the company's relationships with consumer advocacy and education organizations, community-based groups, government agency representatives and financial services industry contacts. She served as internal counsel on consumer issues and managed the company's Consumer Advisory Panel, bringing external stakeholders together with internal business leaders to address policy issues and the development of products and services. Flores also served as Director of Consumer Programs for the AARP Foundation. In this capacity, she oversaw AARP's Elder Watch Program, providing older Americans with fraud prevention education and assistance to victims of fraud. She was also the Director of Consumer Services for the Public Service Commission of the District of Columbia, and Executive Director of the National Association of Consumer Agency Administrators. She has served on the board of directors of several local and national organizations including, Capital Area Asset Builders, Consumer Federation of America, Montgomery County Maryland Commission for Women, National Consumers League, and the Washington Area Women's Foundation. Ms. Flores is originally from Buffalo, New York, where she graduated from Canisius College with a B.A. in Communications. She is currently a resident of the Washington DC Metropolitan Area.

**Rachel Gittleman** is the Financial Services Outreach Manager for the Consumer Federation of America. In this role, Rachel leads CFA's advocacy and outreach on high-cost lending, payday loans, and other banking and credit issues. She has successfully led legislative and regulatory campaigns, as well as CFA's High Cost Lending Summit and Advocacy Weeks. Rachel represents CFA on behalf of consumers before the Consumer Financial Protection Bureau, the Office of the Comptroller of the Currency, the Federal Reserve, as well as other federal and state financial regulators, Congress, and state legislatures. Prior to joining CFA, she worked as the Political Outreach Manager for the American Association for Justice, where she engaged with their membership on a variety of access to justice and consumer protection legislative issues and oversaw the organization's voter protection efforts. Rachel brings her diverse policy and campaign experience to CFA, as she previously worked for campaigns for every level of government in New Jersey and Congresswoman Bonnie Watson Coleman's (NJ-12) office. She earned her B.A. in Religious Studies from the University of Chicago.

**James Goodwin** is a Senior Policy Analyst with the Center for Progressive Reform. Since joining the Center in 2008, James has studied and written on progressive regulatory process reform, with a focus on making the U.S. regulatory system more responsive to and inclusive of the public and more attentive to racial justice and equity concerns.

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**Brielle Green** is a senior legislative counsel with the Policy & Legislation team at Earthjustice in Washington, D.C. She covers access to courts, judicial nominations and regulatory (APA) issues. Prior to Earthjustice, Brielle worked at Advocates for Environmental Human Rights based in New Orleans, where she coordinated and participated in advocacy of the UN Human Rights Council for the Universal Periodic Review on Environmental and Climate Change Justice in Geneva, Switzerland. Brielle previously was a Legal Fellow for the Campaign for Community Change where she researched campaign finance, housing and health care issues. She has also worked as a contract lawyer for Arnold & Porter in Washington, D.C. Brielle is a 2011 graduate of William and Mary School of Law and received a B.A. in Political Science from Spelman College in Atlanta. Brielle has a long-standing passion for environmental justice that was in no small way spurred by her attending an environmental magnet elementary school in Minneapolis, MN.

**Thomas Gremillion** is the Director of Food Policy at the Consumer Federation of America. He oversees the research, analysis, advocacy and media outreach for the group's food policy activities, and monitors food safety activities at USDA, FDA and in Congress, where he advocates for strong food safety protections for consumers. He also coordinates the Safe Food Coalition, a group of consumer, trade union, and foodborne illness victim organizations dedicated to reducing foodborne illness by improving government food inspection programs. Prior to joining CFA in 2015, Gremillion practiced environmental law at Georgetown University Law Center's Institute for Public Representation, where he represented community groups and advocacy organizations in litigation against polluters and government regulators. He also served as an associate attorney at the Southern Environmental Law Center in Chapel Hill, NC, where he specialized in transportation and land use issues. A graduate of Harvard Law School, Gremillion is a member of the D.C. and North Carolina bars. He graduated magna cum laude from the University of South Carolina with a B.S. in mathematics, and served as a Rotary Ambassadorial Scholar in Quito, Ecuador, where he received an M.A. in International Relations from La Universidad Andina Simón Bolívar.

**Gautam Hans** is an Associate Clinical Professor of Law and Associate Director of the First Amendment Clinic at Cornell Law School. An expert on First Amendment law and technology policy, Professor Hans analyzes, through research and advocacy, the legal and policy issues implicating technology and civil liberties. Professor Hans also researches and works on issues relating to clinical legal education, with a particular focus on social justice and diversity, equity, and inclusion. A frequent media commenter on privacy, free speech, and surveillance, Professor Hans regularly speaks at conferences and symposia on topics relating to civil liberties, clinical legal education, and technology law and policy. A leader in the national clinical community, he currently serves as a board member of the Clinical Legal Education Association and the Center for Study of Applied Legal Education and on the advisory board of the Initiative for a Representative First Amendment. Prior to his academic career, Professor Hans worked at the Center for Democracy & Technology in Washington, D.C., and San Francisco, CA, for four years, focusing on privacy, free speech, and surveillance law and policy. Before joining Cornell Law, Professor Hans served as Associate Clinical Professor of Law and founding director of Vanderbilt Law School's Stanton Foundation First Amendment Clinic. He completed his clinical teaching fellowship at the University of Michigan Law School. Professor Hans earned his J.D., cum laude, from the University of Michigan Law School; his M.S. in information policy from the University of Michigan School of Information; and his B.A. in English and Comparative Literature from Columbia University. While in graduate school, he was Editor-in-Chief of the Michigan Telecommunications and Technology Law Review and served as a student-attorney in the Entrepreneurship Clinic and the Civil-Criminal Litigation Clinic. Before entering graduate school, Professor Hans was an editorial assistant in the Knopf Group of Random House.

**Justin Hansford** is a Howard University School of Law Professor of Law and Executive Director of the Thurgood Marshall Civil Rights Center. Professor Hansford was previously a Democracy Project Fellow at Harvard University, a Visiting Professor of Law at Georgetown University Law Center, and an Associate Professor of Law at Saint Louis University. He has a B.A. from Howard University and a J.D. from Georgetown University Law Center, where he was a founder of the Georgetown Journal of Law and Modern Critical Race Perspectives. Professor Hansford also has earned a Fulbright Scholar award to study the legal career of Nelson Mandela, and served as a clerk for Judge Damon J. Keith on the United States Court of Appeals for the Sixth Circuit. Professor Hansford is a leading scholar and activist in the areas of critical race theory, human rights, and law and social movements. He is a co-author of the forthcoming Seventh Edition of *Race, Racism and American Law*, the celebrated legal textbook that was the first casebook published specifically for teaching race-related law courses. His interdisciplinary scholarship has appeared in academic journals at various universities, including Harvard, Georgetown, Fordham, and the University of California at Hastings. He also is a member of the Stanford Medicine Commission on Justice and Equity. In the wake of the killing of Michael Brown in Ferguson, Missouri, Hansford worked to empower the Ferguson community through community-based legal advocacy. He co-authored the Ferguson to Geneva human rights shadow report and accompanied the

Ferguson protesters and Mike Brown's family to Geneva, Switzerland, to testify at the United Nations. He has served as a policy advisor for proposed post-Ferguson reforms at the local, state, and federal level, testifying before the Ferguson Commission, the Missouri Advisory Committee to the United States Civil Rights Commission, the President's Task Force on 21st Century Policing, and the Inter-American Commission on Human Rights. Dean Danielle Holley-Walker stated, "We are thrilled to have Justin Hansford join the Howard law faculty. He is a scholar who puts his passion and knowledge to work to empower marginalized communities. He will lead Thurgood Marshall Center with an eye towards community driven legal work that promotes positive change all over this country through criminal justice reform, the expansion of access to educational opportunity, and the pursuit of immigrant rights, human rights, and economic empowerment for marginalized communities. I am confident that, under his leadership, the Thurgood Marshall Civil Rights Center will soon become an intellectual and legal hub for the post-Ferguson movement to liberate Black Lives."

**Micah Hauptman** is the director of investor protection at the Consumer Federation of America (CFA), a nonprofit association of more than 250 national, state, and local pro-consumer organizations. 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.

**Berneta L. Haynes** is a staff attorney at National Consumer Law Center, where she focuses on consumer energy policy and medical debt. She leads the medical debt team and recently authored NCLC's *The Racial Health and Wealth Gap: Impact of Medical Debt on Black Families*. Before joining NCLC, she served as a director at Georgia Watch, a state-based consumer advocacy organization in Atlanta, where she worked to make energy programs, quality healthcare, financial protection, and civil justice more equitable and accessible for all. At Georgia Watch, she led coalitions, steered the passage of crucial medical billing legislation, and authored consumer-facing educational materials (such as the Georgia Consumer Guide for Medical Bills and Debt) and policy guides on healthcare billing. Previously, she practiced law at Environmental Law and Policy Center in Chicago and Southern Environmental Law Center in Atlanta. She earned her Bachelor's degree in English, Writing, and Psychology from Drury University, her Master's degree in English from University of Iowa, and her law degree from University of Iowa College of Law.

**Carrie Hunt** is a longtime advocate for credit unions and a lifelong member. She leads the League's efforts to promote credit union success through advocacy, business forward solutions and collaboration. Carrie believes that credit unions provide the absolute best in financial services and works with the team at the league to help credit unions help their members. Goal-oriented and results-focused, she is passionate about credit union success. She previously served as Executive Vice President of Government Affairs and General Counsel for the National Association of Federally-Insured Credit Unions (NAFCU), and managed the association's legislative, political, regulatory, compliance and research divisions. She was named to *The Hill* newspaper's top Washington lobbyist lists in 2019 and 2020. A graduate of the University of Maryland at College Park and William and Mary School of Law, the bulk of her career has been spent in roles related to consumer finance and financial services law, credit union's regulatory landscape, and lobbying lawmakers. She also has served on the Consumer Federation of America board and is a Vice Chair of the Credit Union Committee of the American Bar Association. Before joining NAFCU, Hunt worked as the legal counsel to Massachusetts state Sen. Andrea Nuficoro, Jr., Senate Chairman of the Joint Committee on Banks and Banking. Hunt also worked as a law clerk to a federal judge at the U.S. Court of Appeals for Veterans Claims.

**Representative Edmond Jordan** is a graduate of Southern University A&M College and the Southern University Law Center. Mr. Jordan has been an attorney for 25 years, representing the Louisiana Public Service Commission, Louisiana Department of Environmental Quality and the United States Department of Homeland Security. A portion of his practice has been dedicated to making sure that the poor and indigent have access to the legal system. In recognition of his work in this area, Mr. Jordan was appointed to the Louisiana State Bar Association's "Access To Justice" Committee, where he served for several years. He is also a member of the United States District Court for the Eastern, Western and Middle Districts, as well as an active member of the United States Court of Appeals for the Fifth Circuit. Additionally, Mr. Jordan serves as a director/trustee on the boards of Essential Credit Union, South Louisiana Charter Foundation and CareSouth, a

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Federally Qualified Health Center. In 2016, Mr. Jordan was elected as Louisiana State Representative for House District 29 and serves as Vice-Chair of the Insurance Committee and Chair of the House Executive Committee. As a legislator, he has supported and authored legislation in the area of criminal justice reform, economic development, access to health care, education, transportation and insurance. Lastly, he is a member of the National Council of Insurance Legislators ("NCOIL"); serving as chair of the Property & Casualty Committee. In October 2022, he was appointed to the Federal Advisory Committee On Insurance ("FACI").

**Christine Lazaro** is a Professor of Clinical Legal Education, Assistant Dean of Co-Curricular Programs, and Director of the Law School's Securities Arbitration Clinic at St. John's University. In June, Professor Lazaro will assume the role of Vice Dean of Academic Affairs. She came to St. John's in 2007 as the Clinic's Supervising Attorney. She is also a faculty advisor for the Corporate and Securities Law Society and the Moot Court Honor Society. Professor Lazaro holds a B.A. from New York University and a J.D. from Fordham Law School. After graduating from law school and prior to joining St. John's, she was an associate at Davidson & Grannum, LLP, representing broker-dealers and individual brokers in disputes with clients in both arbitration and mediation, and handling employment law cases and debt collection cases. She also advised broker-dealers regarding investment contracts they had with various municipalities and government entities. Professor Lazaro is also of Counsel to the Law Offices of Brent A. Burns, LLC, where she consults on securities arbitration and regulatory matters. Professor Lazaro is admitted to the United States Court of Appeals for the Second Circuit, the United States District Courts for the Southern District of New York, the Eastern District of New York, and the District of New Jersey and the New York and New Jersey State Bars. She is a member of the New York State and the American Bar Associations, and the Public Investors Advocate Bar Association (PIABA). Professor Lazaro is a past President of PIABA. She is the co-chair of the Securities Disputes Committee of the Dispute Resolution Section of the New York State Bar Association. Professor Lazaro serves on the SEC Investor Advisory Committee, the FINRA Investor Issues Advisory Committee, and the CFP Board's Standards Resource Commission. She is also a member of the Editorial Advisory Board of the Securities Arbitration Alert, and occasionally contributes to its newsletter. Professor Lazaro speaks and writes regularly on the standards of conduct governing brokerage firms and investment advisers.

**Noam N. Levey** is a Washington, D.C.-based senior correspondent for Kaiser Health News, where he is currently producing "Diagnosis: Debt," a multi-part series on medical debt in the U.S. in collaboration with NPR and CBS News. Noam joined KHN in 2021 after 17 years at the Los Angeles Times, the last 12 as the paper's national healthcare reporter based in Washington. He has reported on healthcare issues from more than three dozen states and four continents and won numerous honors, including the prestigious NIHCM award for his 2019 series "Inside America's High-Deductible Revolution." Noam has also been published in Health Affairs, JAMA and Milbank Quarterly. He started his career at newspapers in Duluth, Minn., Montgomery, Ala., and the United Arab Emirates. Prior to the LA Times, Noam was an investigative reporter for the San Jose Mercury News. Noam has a degree in History and Near Eastern Studies from Princeton University.

**Samuel Levine** serves as Director of the FTC's Bureau of Consumer Protection, where he oversees enforcement, rulemaking, and policy work across a wide range of areas, including privacy, data security, marketing, financial services, digital advertising, consumer reporting, algorithmic decision-making, and small business financing. Before his appointment as Director, he served as an attorney advisor to Commissioner Rohit Chopra and as a staff attorney in the Midwest Regional Office. Prior to joining the FTC, Mr. Levine worked for the Illinois Attorney General, where he prosecuted predatory for-profit colleges and participated in rulemaking and other policy initiatives to promote affordability and accountability in higher education. Mr. Levine is a graduate of Harvard Law School, where he spearheaded student-led efforts to challenge illegal foreclosures, and of Washington University in St. Louis. He clerked with The Honorable Milton I. Shadur in the U.S. District Court for the Northern District of Illinois, and received the Gary Bellow Public Service Award in recognition of his commitment to social justice.

**Senator Edward J. Markey** For more than 40 years, Senator Markey has served the Commonwealth of Massachusetts as a Congressman and U.S. Senator. He has been a national leader and author of some of the most important laws in the areas of energy, the environment, and telecommunications policy. On a bipartisan basis, he has passed more than 500 pieces of legislation into law. He has been a powerful and effective voice for enhancing energy efficiency, transitioning our economy to clean and sustainable energy resources and mitigating the consequences of climate change; bolstering U.S. and global security by staunching nuclear proliferation and promoting arms control; defending human rights; enacting financial reforms to protect consumers and investors against the types of abuses that directly triggered the global recession; ensuring the continued openness of the internet; and advancing the interests of consumers by injecting competitiveness into electric, telecommunications and telephone markets, and protecting the privacy of personal information. Senator Markey

currently serves as Chair of the Clean Air, Climate and Nuclear Safety Subcommittee on the Senate Environment and Public Works Committee, as well as the Chair of the Primary Health and Retirement Security Subcommittee on the Health, Education, Labor and Pensions Committee. He is also a member of the Commerce, Science, and Transportation Committee and the Small Business Committee. Senator Markey received his B.A. from Boston College and his J.D. from Boston College Law School. He served in the U.S. Army Reserve and two terms in the Massachusetts State House before being elected to Congress.

**Susanna Montezemolo** is Policy Development and Integration Director for consumer and livable communities issues at AARP. In this role, she leads the development of AARP's public policies on a wide range of issues including consumer protection, financial services, utilities, housing, and transportation. She also works to integrate these policies into AARP's work throughout the organization. Susanna has two decades of experience working on consumer protection, community development, and housing issues. Previously, she worked as AARP's federal housing advocate, at the Center for Responsible Lending as an expert on consumer finance issues, and for Consumer Reports on financial services and telecommunications issues. Susanna holds her Master in Public Affairs and Urban and Regional Planning degree from Princeton University's School of Public and International Affairs, as well as a Bachelor of Arts degree from Colby College.

**Sarah Mysiewicz** leads AARP's retirement, financial services, fraud and tax advocacy portfolio at the federal level. She returned to AARP after nearly two years with Groom Law, where she worked with clients and agencies on retirement and tax issues regarding employee benefits. Sarah served on Maryland's Small Business Retirement Savings Board, and was appointed to the position by House Speaker Busch. She was also appointed to Pennsylvania's Private Sector Retirement Task Force by Pennsylvania Treasurer Torsella and to the Task Force to Ensure Retirement Security for All Marylanders by Governor Martin O'Malley. Previously, Sarah worked as a tax policy analyst for a firm serving various Fortune 100 Companies, and began her career working for the Illinois Senate President on pensions and appropriations.

**Ira Rheingold** is Executive Director and General Counsel of the National Association of Consumer Advocates (NACA), an organization dedicated to protecting consumers from unfair and deceptive business practices. At NACA, Mr. Rheingold has testified before both Houses of Congress on various mortgage lending and consumer finance issues, offered commentary before federal agencies charged with regulating financial service industries and protecting consumers, and helped draft amicus briefs on issues of vital concern to consumers before the nation's highest courts. While at NACA, Mr. Rheingold also managed the Institute for Foreclosure Legal Assistance, a joint project of NACA and the Center for Responsible Lending. Mr. Rheingold previously served as the co-chair of the Financial Services Committee of the Trans-Atlantic Consumer Dialogue (TACD) and is currently the Chairman of the Board of the Center for Responsible Lending (CRL), and Board Member of the Montgomery County Maryland Consumer Protection Commission. He is also an active pro-bono attorney for the Washington Legal Clinic for the Homeless.

**Adina H. Rosenbaum** is an attorney at Public Citizen Litigation Group, which she joined in September 2004. Adina's practice areas include consumer law, access to civil justice, federal preemption, administrative law, open government, and Supreme Court and appellate litigation. Among the cases litigated by Adina are *Northwest, Inc. v. Ginsberg*, 572 U.S. 273 (2014) (considering scope of preemption under the Airline Deregulation Act); *Taylor v. Sturgell*, 552 U.S. 880 (2008) (disapproving of preclusion by "virtual representation"); *Kwoka v. IRS*, 989 F.3d 1058 (D.C. Cir. 2021) (holding that district court abused its discretion in denying attorney fees to Freedom of Information Act requester); *Richards v. PAR, Inc.*, 954 F.3d 965 (7th Cir. 2020) (holding that whether a debt collector has a present right to possession of property under the Fair Debt Collection Practices Act is determined by reference to state law); *Fulton Dental, LLC v. Bisco, Inc.*, 860 F.3d 541 (7th Cir. 2017) (holding that defendant's deposit of funds with the district court under Rule 67 did not moot plaintiff's claim). She also served as co-counsel in *Dan's City Used Cars v. Pelkey*, 569 U.S. 251 (2013) (representing respondent); *Genesis Healthcare Corp. v. Symczyk*, 569 U.S. 66 (2013) (representing respondent); and *FCC v. AT&T Inc.*, 562 U.S. 397 (2011) (representing respondent FOIA requester in support of petitioners). In connection with her practice, Adina has testified before a congressional subcommittee and has been interviewed by television, radio, and print media outlets. She has taught appellate advocacy at local law schools and served on the D.C. Bar Administrative Law and Agency Practice Section's steering committee. Adina received her undergraduate degree from Harvard University, graduating magna cum laude in 1998 and earning membership in Phi Beta Kappa. In 2003, she graduated magna cum laude from the New York University School of Law, where she was a member of the Order of the Coif and an editor of the *New York University Law Review*. Following law school, Adina clerked for the Honorable Martha Craig Daughtrey of the United States Court of Appeals for the Sixth Circuit. Adina is admitted to the District of Columbia and New York bars, is an inactive member of the Massachusetts bar, and is admitted to practice before numerous federal courts.

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**Lauren Saunders** is Associate Director at the National Consumer Law Center and manages the Washington, DC office, where she directs NCLC's federal legislative and regulatory work. Lauren is a recognized expert in various areas, including small dollar loans, fintech, prepaid cards, credit cards, bank accounts, and consumer protection regulation. She is the lead author of *Consumer Banking and Payments Law*, contributes to *Consumer Credit Regulation*, and has authored several reports and white papers. She previously directed the Federal Rights Project of the National Senior Citizens Law Center; was Deputy Director of Litigation at Bet Tzedek Legal Services; and was an associate at Hall & Phillips. She graduated magna cum laude from Harvard Law School and was an Executive Editor of the Harvard Law Review, and holds a Masters in Public Policy from Harvard's Kennedy School of Government and a B.A., Phi Beta Kappa, from Stanford University.

**David Seligman** has been the Executive Director of Towards Justice since 2018 and previously was Litigation Counsel with the organization. At Towards Justice, David has litigated several class and collective actions to attack systemic injustices in the labor market. Much of his litigation work focuses on representing people facing challenges at the intersection of consumer, antitrust, and labor standards laws. He has served as lead counsel in the first antitrust case to challenge "no hire" provisions in franchise agreements among fast-food franchisees, cases challenging no-hire agreements, non-compete agreements, and wage fixing, and several cases challenging the misclassification of workers. During the COVID-19 pandemic, David was lead counsel or co-lead counsel in several large-scale cases brought by warehouse and meatpacking workers seeking to enforce public health guidance within their workplaces. David also supports advocates, organizers, workers, and consumers seeking policy reforms at the state and local level on a range of economic justice issues including wage theft, non-compete requirements, whistleblower protections, and consumer protection laws. He writes and speaks regularly on forced arbitration, including before state legislatures considering reforms that could mitigate the harms of forced arbitration, on the intersection of labor and antitrust laws, and on workplace health and safety issues. Prior to his work at Towards Justice, David was a staff attorney at the National Consumer Law Center, working on forced arbitration and predatory auto lending. While there, he authored the Model State Consumer and Employee Justice Enforcement Act, which provides states with tools to mitigate some of the harms that forced arbitration causes low-income consumers and workers. David remains a contributing author for the National Consumer Law Center, where he co-authors the organization's treatise on the enforceability of forced arbitration clauses and class waivers. In 2020, David was awarded the Rising Star Award by the National Consumer Law Center. The award honors an attorney or attorneys (in practice for 15 years or less) who made major contributions to consumer law within the past two years. David was also co-lead counsel in *Solis v. Circle Group*, a class action challenging the misclassification and underpayment of hundreds of immigrant drywall workers that won honors as the Colorado Plaintiffs' Employment Lawyers Case of the Year in 2018. David clerked for Chief Judge Patti B. Saris of the District of Massachusetts and Judges Robert D. Sack and Susan L. Carney of the United States Court of Appeals for the Second Circuit. David is a graduate of Williams College and Harvard Law School. David is on the board of directors of the People's Parity Project and is the president of the board of Congregation Rodef Shalom, his synagogue in Denver.

**Yevgeny Shrago** is policy director for Public Citizen's Climate Program, where he advocates for financial regulators to direct companies, banks, money managers, and other private actors to better identify and address the risks related to the climate crisis. He has broad experience in financial regulations, regulatory law and policy, and protecting consumers. Before coming to Public Citizen, Yevgeny worked as an attorney at the U.S. Department of the Treasury, Obama Presidential Personnel Office, and the Consumer Financial Protection Bureau. He has also worked as a consultant and project leader with the Boston Consulting Group and has served as a visiting fellow at the Revolving Door Project, where he worked on improving governance capacity and protecting the civil service, and a fellow at Americans for Financial Reform, where he helped develop recommendations for a fair and just financial system. He graduated cum laude from Harvard Law School and with high honors from the University of Michigan.

**Naomi Smith** is the current Policy Program Manager at Main Street Alliance. Much of this role consists of tracking federal legislation and analyzing its impact on small businesses. Naomi Smith is a graduate of Georgetown University's Masters of Urban and Regional Planning Program and a graduate of the University of Michigan where she earned a Bachelor of Arts in political science with a minor in Afro-American and African Studies. Ms. Smith previously was the research policy analyst at the Center for Policy Analysis and Research (CPAR) with the Congressional Black Caucus Foundation, Inc. (CBCF). She served as an associate at the National Urban League and spent some time at Universal Music Group. Naomi lives in Washington DC. In her free time, she enjoys walking her dog, Gigi, and exploring new restaurants and museums in DC.

**Cory Titus** separated from the Army in 2017 after seven years of active duty service. He served as an Infantry and Signal Officer in leadership and staff positions all over the world. His assignments included Fort Benning, Ga.; the Republic of Korea; Fort Knox, Ky.; Afghanistan; Fort Gordon, Ga.;

and Fort Detrick, Md. Titus' final assignment was as a Company Commander for Headquarters and Headquarters Company, 21st Signal Brigade, where he oversaw a communications team that provided signal support to the Secret Service guarding the candidates for the 2016 presidential election. Titus is a Minnesota native and has a Bachelor of Arts degree in international studies from the University of Saint Thomas in Saint Paul, Minn. and a Master's degree in Social Entrepreneurship from George Mason University. He is the co-author of *The Servicemember's Financial Planning Guide*, a book to help servicemembers use their military planning skills towards developing their financial future. He joined MOAA in January 2019 as an intern and joined the Government Relations team full time as an Associate Director for Currently Serving and Retired Affairs in June 2019. He serves as the co-chair for The Military Coalition (TMC) Personnel Committee and the Tax and Social Security Committee.

**Richard L. Trumka, Jr.** is a Commissioner of the U.S. Consumer Product Safety Commission (CPSC). He was nominated by President Joseph R. Biden and confirmed by the United States Senate for a 7-year term beginning on October 27, 2021. He began serving as a Commissioner on December 2, 2021. Prior to joining the Commission, Mr. Trumka served as General Counsel & Staff Director of the United States House Subcommittee on Economic and Consumer Policy, Committee on Oversight and Reform. During his tenure, Mr. Trumka focused his consumer protection and public health work on protecting children. He drafted reports on the presence of toxic heavy metals in baby foods that led to government reform on the issue. His report on children's car booster seats stopped manufacturers from marketing the products for children who did not weigh enough to safely use them. His years-long investigation and oversight of the e-cigarette industry helped bring significant reforms to the previously unregulated products. His investigation into carcinogens in consumer talc products helped push dangerous products off the market. And his report uncovering wasteful government contracts led to over \$400 million in taxpayer savings. In his prior service as an Assistant Attorney General in the Consumer Protection Division of the Maryland Office of the Attorney General, Mr. Trumka prosecuted companies and their executives for violations of Maryland's consumer protection laws. He secured substantial judgments for Maryland consumers. And he helped lead multistate data breach investigations affecting consumers nationwide. Mr. Trumka began his career clerking for the Honorable Berle M. Schiller of the U.S. District Court for the Eastern District of Pennsylvania. He then went into private practice, focusing on ERISA and litigation. Mr. Trumka attended Cornell University, where he played football for the Big Red, and graduated with a B.S. in Industrial and Labor Relations. He received his J.D., cum laude, from the Georgetown University Law Center. Mr. Trumka is a member of the Bar in both Maryland and D.C.

**Professor David C. Vladeck** teaches civil procedure, federal courts, a practicum on privacy and technology (taught jointly with MIT), and directs the Civil Litigation Clinic, a student clinic that handles trial court litigation focused on public-interest cases. He also serves as Faculty Director of the Law Center's Center on Privacy and Technology. From 2002 to 2009, Professor Vladeck served as Director of the Civil Rights section of Georgetown Law's Institute for Public Representation, a student clinic that handles complex trial court and appellate litigation focused on civil rights and other public-interest litigation, while also teaching civil procedure and federal courts. From 2009 to 2012, Professor Vladeck took leave from Georgetown to serve as the Director of the Federal Trade Commission's Bureau of Consumer Protection. At the FTC, he supervised the Bureau's 450 lawyers, investigators, paralegals and support staff in carrying out the Bureau's work to protect consumers from unfair, deceptive or fraudulent practices. Before joining the Law Center faculty full-time in 2002, Professor Vladeck spent over 25 years with Public Citizen Litigation Group, a national public interest law firm, serving the last ten years as the Group's director. He has briefed and argued a number of cases before the U.S. Supreme Court and more than sixty cases before federal courts of appeal and state courts of last resort. He is a Senior Fellow of the Administrative Conference of the United States and an elected member of the American Law Institute. He also serves on the Board of Trustees of the Natural Resources Defense Council and on the Board of the National Consumers Law Center. Professor Vladeck frequently testifies before Congress and writes on administrative law, First Amendment, consumer protection, privacy, and access to justice issues.

**Jared Walker** founded Dollar For in 2015 in Portland, Oregon. Dollar For was born out of a desire to help folks in medical crisis after watching his own family's experience. A medical crisis should not lead to a financial crisis. Jared is on a mission to crush as many medical bills as he can by making charity care known, easy and fair.

**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

# SPEAKER & PANELIST BIOGRAPHIES

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.

**Rachel Weintraub** is the Executive Director of the Coalition for Sensible Safeguards, an alliance of more than 160 consumer, labor, scientific, research, faith, community, environmental, small business, good government, public health, and public interest groups – representing millions of Americans. Member groups are joined in the belief that our country's system of regulatory safeguards should secure our quality of life, pave the way for a sound economy, and benefit us all. As the first Executive Director of the Coalition for Sensible Safeguards, Ms. Weintraub leads all aspects of the Coalition for Sensible Safeguards' work. Ms. Weintraub was the Legislative Director and General Counsel for Consumer Federation of America (CFA). Previously, she was the Director of Product Safety. Rachel has worked with Consumer Federation of America since 2002. Her primary focus was on advocacy on product safety issues. Ms. Weintraub represented CFA on behalf of consumers before the Consumer Product Safety Commission, Congress, state legislatures, and within voluntary standard setting organizations. Additionally for CFA, she worked on civil justice, regulatory reform and financial services issues as well as with a wide range of internal legal issues. Ms. Weintraub testified on behalf of consumers before Congress and before the Consumer Product Safety Commission concerning numerous product safety issues. Ms. Weintraub frequently talked to the media about product safety and other consumer issues and has spoken about product safety issues at numerous national conferences. Rachel served on the Board of ANSI and on the F 15 Executive Committee of ASTM. Rachel is a past president of the International Consumer Product Health and Safety Organization. Prior to her work for CFA, Ms. Weintraub was a consumer advocate with the U.S. Public Interest Research Group, the national lobbying office for the state PIRGs, from September 1999 until December 2001. While at U.S. PIRG, she represented consumers on product safety and health care issues. In 1999, Ms. Weintraub graduated from the Boston University School of Law (JD). She spent her last year of law school at the Georgetown University Law Center where she also worked as a research assistant for the Federal Legislation Clinic. In 1996, Ms. Weintraub graduated phi beta kappa and magna cum laude from Binghamton University (BA).

**Marceline White** leads Economic Action Maryland's work promoting economic justice and financial inclusion throughout Maryland. At Economic Action Maryland, Marceline has written about and advocated on the criminalization of poverty, affordable auto insurance, debtors' prisons, debt collection, deficiency judgments, foreclosure policy, predatory payday lending, and auto fraud among other issues. Marceline brings more than 20 years of management, fundraising, advocacy, research, and organizing experience to her position along with a commitment to economic justice and an intersectional approach to the work. She has served as a consumer expert on former Governor O'Malley's Foreclosure Task Force, former Attorney General Gansler's Task Force on Children's Online Privacy, and former Senator Middleton's Task Force on uninsured motorists. Marceline has been interviewed on national radio programs and interviewed by local, national, and international media including CNN, Al-Jazeera, WYPR, WBAL, WJZ, The Baltimore Sun, The Washington Post, Foreign Policy in Focus, and The Utne Reader. In addition to consumer issues, Marceline has written about and advocated on international trade, gender and development, labor rights, environmental justice, and reproductive rights. She is a contributing author to *Trading Women's Health and Rights? Trade Liberalization and Reproductive Health in Developing Economies* (2006) and *Women and Justice* (2004) and has authored numerous policy reports, journal and media articles. Her framework for analyzing gender and trade policy has been cited by the United Nations and is being used by women's groups in Australia to integrate gender concerns into the country's trade policies. In 2017, Marceline was named Consumer Advocate of the Year by the National Association of Consumer Advocates. That same year, she also won an award for Excellence in Advocacy from the tri-state Common Cents Conference, as well as the Lorraine Sheehan Award for Excellence in Advocacy from the Community Development Network (with the CASH Campaign of Maryland) for their work ending predatory payday loans in Maryland. In 2014, Marceline won an award for best film from the National Community Reinvestment Coalition for the consumer education film "Stealing Trust," which she developed and produced. In 2016, Marceline served on the steering committee of the Federal Reserve Faster Payments System work group and on the board of directors of the Baltimore Rock Opera Society (BROS). Currently she serves as a member of the board of directors of the National Community Reinvestment Coalition. Marceline is also a published essayist, poet, and writer. She holds a Masters of Public and International Affairs from the University of Pittsburgh and a bachelor's in journalism from the University of Missouri Columbia.

**Dana Wiggins** has been working to break down the systemic barriers that keep low-income Virginians in Poverty in various roles for the last sixteen years at the Virginia Poverty Law Center. She currently serves as the Director of Consumer Advocacy at the Center where she runs the Center for Economic Justice program. There she leads consumer advocacy efforts on lending and credit, financial services, utility fairness, and consumer identity and data protection. Alongside the Center's team of other consumer advocates, they work to stop efforts to divide consumers from their hard-earned money, through consumer education and advocacy for just and transparent practices. In her spare time, Dana spends time with her family, is active with her faith community, is currently an appointed member on the Citizen's Advisory Committee to the Chesapeake Executive Council, and serves as board chair for the Virginia League of Conservation Voters Education Fund, a non-profit organization that promotes voter registration and engagement and environmental issue education.

**Allison Zieve** is the director of Public Citizen Litigation Group and the Group's Supreme Court Assistance Project. Founded in 1972, the Litigation Group is the litigation arm of Public Citizen, a not-for-profit consumer advocacy organization. Allison's practice addresses administrative law, consumer health and safety, the first amendment, access to courts, and open government. She has argued five cases before the U.S. Supreme Court and has served as principal co-counsel or amicus counsel in dozens of other cases before the Court. Through the Supreme Court Assistance Project, she advises respondents in dozens of cases at the petition stage each term. In addition to litigating, Allison serves as a senior member of the Administrative Conference of the United States, a member of the American Law Institute, and a judge of the American Constitution Society's annual Cudahy Writing Competition. She has taught as an adjunct professor at Yale Law School, Georgetown University School of Law, and American's University's Washington College of Law. Allison is a graduate of Brown University and Yale Law School.

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## CONSUMER FEDERATION OF AMERICA

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, more than 250 of these groups participate in the Federation working to protect consumers on the national, state, and local levels.

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