FINANCIAL SERVICES CONFERENCE

December 10th - 11th, 2025

Courtyard Washington Downtown/Convention Center
901 L St. NW, Washington DC

PROGRAM
WEDNESDAY, DECEMBER 10

8:00 AM-8:55 AM
SHAW BALLROOM FOYER
REGISTRATION & NETWORKING BREAKFAST

8:55 AM-9:05 AM
SHAW BALLROOM
WELCOME & INTRODUCTION

SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

CONFERENCE OVERVIEW

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

9:05 AM-9:35 AM
SHAW BALLROOM
OPENING ADDRESS

The Numbers Behind the Big Tech Headlines: Public Opinion Data on AI, Online Scams, Data Privacy and E-Commerce

MONICA ANDERSON
DIRECTOR OF INTERNET AND TECHNOLOGY RESEARCH
PEW RESEARCH CENTER
@MONICARANDERS
LINKEDIN.COM/IN/MONICARANDERSON-RESEARCH

SCAN THE QR CODE TO SEE PEW'S RESEARCH ABOUT ONLINE SCAMS

9:40 AM-10:40 AM
SHAW BALLROOM
THE ROLE OF BIG TECH IN PLATFORMING AND SPREADING FRAUD

This session will focus on how platforms like Facebook, X, WhatsApp continue to facilitate the spread of fraud, resulting in significant consumer losses each year. The panel will break down and analyze the mechanisms—such as algorithmic amplification, lax content moderation, and opaque advertising systems—that allow scams to thrive on social media, search engines, and marketplaces. There will also be a focus on the relationship between financial services used on/off these platforms and the scams spread through them. The conversation will focus on the policy gaps that enable this ecosystem, and explore regulatory strategies to hold platforms accountable, protect users, and restore trust.

INTRODUCTION

BEN WINTERS
DIRECTOR OF AI AND DATA PRIVACY
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

MODERATOR

YOSEF GETACHEW
SENIOR POLICY COUNSEL
RESET TECH

PANELISTS

DHRUV KATHURIA
TECHNOLOGIST
LINKEDIN.COM/IN/DHRUV-KATHURIA

KATIE PAUL
DIRECTOR
TECH TRANSPARENCY PROJECT
@TTP_UPDATES

TOM SPORKIN
HEAD OF ENFORCEMENT
CFP BOARD OF STANDARDS
LINKEDIN.COM/IN/TOM-SPORKIN-0B60647

10:40 AM-11:00 AM
SHAW BALLROOM FOYER
NETWORKING BREAK

11:00 AM-12:00 PM
SHAW BALLROOM
SECTION 1033 PERSONAL FINANCIAL DATA RIGHTS RULEMAKING

The CFPB's original Section 1033 rule aimed to strengthen open banking by giving consumers powerful rights to control how their personal financial information is accessed and used. It prohibited banks from charging fees to share data and limited secondary data use —ensuring that fintechs could only use financial data for purposes explicitly authorized by the consumer. The rule promoted safer, more standardized data sharing practices, reducing reliance on screen scraping, and established the use of a standards-setting body to provide agile, industry-wide governance. After a change in CFPB leadership, the agency withdrew its defense, triggering a formal reconsideration this fall and reigniting debate over the best path forward for consumer financial data rights and open banking.

INTRODUCTION

ADAM RUST
DIRECTOR OF FINANCIAL SERVICES
CONSUMER FEDERATION OF AMERICA
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MODERATOR

DAN MURPHY
FOUNDER
SUNSET PARK ADVISORS
LINKEDIN.COM/IN/DANIELJMURPHY01

PANELISTS

JANE BARRATT
CHIEF ADVOCACY OFFICER
MX
LINKEDIN.COM/IN/JANEBARRATT

KATE PROCHASKA
MANAGING DIRECTOR, REGULATORY AFFAIRS
JPMORGAN CHASE

CHI CHI WU
DIRECTOR OF CONSUMER REPORTING AND DATA ADVOCACY
NATIONAL CONSUMER LAW CENTER
@CHICHIWU.BSKY.SOCIAL
LINKEDIN.COM/IN/CHI-CHI-WU-0132097

12:05 PM-12:35 PM
SHAW BALLROOM
LUNCHEON ADDRESS

BRIAN SCHWALB
ATTORNEY GENERAL
OFFICE OF THE ATTORNEY GENERAL FOR THE DISTRICT OF COLUMBIA
@DCATTORNEYGENERAL.BSKY.SOCIAL

12:35 PM-1:25 PM
SHAW BALLROOM
LUNCHEON

1:30 PM-2:30 PM

SHAW BALLROOM

TECH COMES TO THE INSURANCE MARKET: THE OPPORTUNITIES AND PITFALLS FACING INDUSTRY, REGULATORS, AND CONSUMERS

While the insurance industry has always been data driven, the last several years have seen an explosion in the promotion and use of technology advancements in all aspects of the insurance lifecycle. This panel will bring together the perspectives of insurers, technologists, privacy experts, and consumer advocates to introduce and explore the introduction of AI, new data sources, and new tech products and firms to insurance underwriting, rating, claims handling and fraud fighting. The panel will discuss opportunities to leverage big tech for climate resilience, concerns about balancing reliance on tech "solutions" with expectations of consumer protection and civil rights, and the dangers of dark patterns and consumer manipulation in insurance markets.

INTRODUCTION

DOUG HELLER
DIRECTOR OF INSURANCE
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

MODERATOR

CHUCK BELL
PROGRAMS DIRECTOR, ADVOCACY
CONSUMER REPORTS
@CHUCKBELL (X)
@CHUCKBELL.BSKY.SOCIAL (BLUE SKY)
@CHUCKBELLLIVE (INSTAGRAM)

PANELISTS

BRENDA J. CUDE
PROFESSOR EMERITA, DEPARTMENT OF FINANCIAL PLANNING, HOUSING AND CONSUMER ECONOMICS
UNIVERSITY OF GEORGIA

ATUR DESAI
DEPUTY SUPERINTENDENT FOR INNOVATION POLICY
NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
LINKEDIN.COM/IN/ATUR-DESAI-771B5414

JUSTIN KLOCZKO
TECH & PRIVACY
CONSUMER WATCHDOG
SUBSTACK.COM/@JUSTINKLOCZKO

RYAN MCMAHON
SENIOR VICE PRESIDENT OF STRATEGY & CORPORATE DEVELOPMENT
CAMBRIDGE MOBILE TELEMATICS (CMT)
LINKEDIN.COM/IN/RMCMAHON0

2:30 PM-2:45 PM

SHAW BALLROOM FOYER

NETWORKING BREAK

2:40 PM-3:45 PM

SHAW BALLROOM

MORTGAGE DESERTS: WHY MORTGAGES REMAIN SCARCE IN SOME COMMUNITIES AND WHAT TO DO

Without mortgages, homeownership would be out of reach for most people. But CFA's new report shows that "mortgage deserts," places where relatively few homes are bought with a mortgage, exist across the country from rural Georgia to Detroit. These rural and urban communities often have many homes valued under $150,000, and high shares of manufactured housing and heirs' property. In some mortgage deserts, cash buyers and investors crowd out mortgaged buyers. Why do mortgage deserts persist today, why does it matter, and what promising financing tools and policy solutions could help close the gap? Panelists will highlight distinct urban and rural challenges and discuss small-scale financing innovations that are already making a difference. They will also discuss promising federal and state-level policy solutions, from expanding small mortgage access to strengthening consumer protections for mortgage-alternative products.

MODERATOR

SHARON CORNELISSEN
DIRECTOR OF HOUSING
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

SCAN THE QR CODE TO SEE SHARON'S REPORT ON MORTGAGE DESERTS

PANELISTS

LIZ COYLE
EXECUTIVE DIRECTOR
GEORGIA WATCH
LINKEDIN.COM/IN/LIZ-COYLE-62626912

CHRIS GARLAND
COMMUNITY DEVELOPMENT MANAGER
NATIONAL COMMUNITY STABILIZATION TRUST

SARA MILLER
POLICY ANALYST
HOPE POLICY INSTITUTE

3:50 PM-4:50 PM

SHAW BALLROOM

WHAT IS AGENTIC AI AND HOW COULD IT TRANSFORM PAYMENTS AND POSE RISKS TO CONSUMERS

Agentic AI is set to transform consumer shopping by enabling apps—likely developed by Big Tech firms like Google, Meta, and major payment platforms—to autonomously search for products, apply filters, set price caps, make purchases, and arrange shipping. With built-in payment wallets, these AI agents can act on a consumer's behalf from search to checkout with little human involvement. While this offers new levels of convenience, it will also consolidate more market power within dominant platforms, raising concerns about competition and access for smaller sellers who rely on independent discovery channels. At the same time, these services introduce new risks for fraud and consumer harm. Automated transactions blur the lines of intent and authorization, making it easier for fraudsters to exploit vulnerabilities and harder for consumers to detect abuse. As these tools roll out rapidly, existing consumer protection and financial oversight mechanisms may struggle to keep pace. Regulators will need to act swiftly to adapt rules and create safeguards that address the unique risks posed by autonomous, AI-driven commerce.

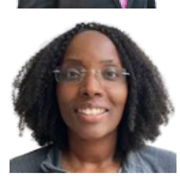
MODERATOR

KELLY THOMPSON COCHRAN
DEPUTY DIRECTOR AND CHIEF PROGRAM OFFICER
FINREGLAB

PANELISTS

J.B. BRANCH
BIG TECH ACCOUNTABILITY ADVOCATE
PUBLIC CITIZEN
LINKEDIN.COM/IN/JBBRANCH/

FABRICE COLES
SENIOR MANAGER, GLOBAL PUBLIC POLICY
PAYPAL



DELICIA HAND
SENIOR DIRECTOR, DIGITAL MARKETPLACE
CONSUMER REPORTS

5:00 PM-6:00 PM

SHAW BALLROOM FOYER

RECEPTION

PROGRAM

THURSDAY, DECEMBER 11

8:30 AM-9:30 AM
SHAW BALLROOM
BREAKFAST DIALOGUE:STATE AND LOCAL CONSUMER FINANCIAL PROTECTION

MODERATOR

ERIN WITTE
DIRECTOR OF CONSUMER PROTECTION
CONSUMER FEDERATION OF AMERICA
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PANELISTS

MICHAEL BANNON
DIRECTOR
BUCKS COUNTY DEPARTMENT OF CONSUMER PROTECTION
BUCKSCOUNTY.GOV/CP

CHRISTINE REEDY
CONSUMER SPECIALIST II
FAIRFAX COUNTY CONSUMER AFFAIRS
@ FAIRFAXCOUNTYCONSUMER
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THOMAS WEBB
DEPUTY CHIEF, AFFIRMATIVE LITIGATION
CITY OF BALTIMORE DEPARTMENT OF LAW

9:30 AM-9:40 AM
SHAW BALLROOM
WELCOME

SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

9:40 AM-10:40 AM
SHAW BALLROOM
CRYPTO LAWS AND REGULATIONS - LEVELING THE PLAYING FIELD OR LOWERING THE BAR?

With the adoption of a federal stablecoin law and the prospect of new laws or regulations for the treatment of crypto asset securities on the horizon, the financial services landscape is quickly evolving. A panel of industry experts from both the crypto and traditional financial services industry will discuss how these developments might reshape financial markets and how that may impact consumers and investors.

INTRODUCTION

ADAM RUST
DIRECTOR OF FINANCIAL SERVICES
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MODERATOR

COREY FRAYER
DIRECTOR OF INVESTOR PROTECTION
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PANELISTS

TONANTZIN CARMONA
FELLOW
BROOKINGS INSTITUTION

KELVIN CHEN
SENIOR EXECUTIVE VICE PRESIDENT, HEAD OF POLICY
CONSUMER BANKERS ASSOCIATION

CLEVE MESIDOR
EXECUTIVE DIRECTOR & MEMBER OF BOARD OF DIRECTORS
BLOCKCHAIN FOUNDATION
THEBLOCKFOUND.COM
@THEBLOCKFOUND, @CMESI
LINKEDIN.COM/IN/CMESI

10:40 AM-11:45 AM
SHAW BALLROOM
THE CFPB PROPOSED CHANGES TO ECOA. WHY IT MATTERS

The CFPB has issued a new proposal that would roll back essential tools for enforcing fair lending and protecting equitable access to credit. If adopted, the rule would gut tools for identifying disparate impact, dilute prohibitions on discouragement, and block lenders from using race, color, national origin, or sex to design special-purpose credit programs—undermining decades of civil rights progress. This panel brings together leading fair lending experts to unpack the sweeping implications for borrowers and communities, as well as strategies for the advocacy community to promote inclusive lending.

MODERATOR

BRAD BLOWER
PRINCIPAL AND FOUNDER
INCLUSIVE-PARTNERS LLC
LINKEDIN.COM/IN/BRAD-BLOWER-3A62092A

PANELISTS

LAURA ARANDES
DEPUTY MANAGING ATTORNEY
DEMOCRACY FORWARD
LINKEDIN.COM/IN/LAURA-ARANDES-93803778

ELENA GRIGERA BABINECZ
SHAREHOLDER, FINANCIAL SERVICES LITIGATION AND COMPLIANCE GROUP
BAKER DONELSON

STEPHEN HAYES
CO-MANAGING PARTNER
RELMAN COLFAX PLLC

11:45 AM
ADJOURN