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Monica Anderson is director of internet and technology research at Pew Research Center where she leads the Center's efforts to better understand the personal and societal impact of technology in people's lives. Her work covers topics such as the digital divide, privacy and surveillance, online activism, youth and social media, and emerging issues in artificial intelligence. She has authored or co-authored a number of publications focused on public attitudes about AI, teenagers experiences on social media, and political discourse in the digital age. Anderson has broad expertise in public opinion, content analysis and social media research and has specialized in public understanding of technology topics for over 15 years. She has a master's degree in media studies from Georgetown University, where her work focused on the intersection of race, politics and media.

Laura Arandes is Deputy Managing Attorney at Democracy Forward. Before joining Democracy Forward, Laura was Fair Lending Market Specialist in the Enforcement Division and Special Counsel to the Enforcement Director at the Consumer Financial Protection Bureau, where she provided legal and policy advice related to fair lending and anti-discrimination laws, including algorithmic discrimination, access to credit, emerging credit products, and discriminatory targeting. Prior to the Bureau, Laura was Managing Associate General Counsel for the Fair Lending, Anti-Predatory Lending & Equity team at Freddie Mac, Deputy Director of Litigation at Civil Rights Corps, and a Senior Civil Rights Associate at Relman Colfax. She has supervised and litigated a broad range of federal civil rights cases challenging discrimination in housing, lending, public accommodations, education, and policing, the criminalization of poverty, and abusive prosecutorial practices. Laura clerked for Judge Martha Craig Daughtrey of the U.S. Court of Appeals for the Sixth Circuit and Judge Gladys Kessler of the U.S. District Court for the District of Columbia. She attended New York University School of Law and Harvard University.

Elena Babinecz has more than 20 years of experience in consumer financial services advising clients on regulatory compliance, shifting governmental priorities at the federal and state levels, and strategic prioritization of legal issues to minimize risks and innovate responsibly. Before joining Baker Donelson, Ms. Babinecz served more than 12 years at the Consumer Financial Protection Bureau (CFPB) as a regulatory expert on fair lending, small business lending, and language access. As the Deputy Assistant Director in the Office of Regulations in charge of the Equal Credit Opportunity Act (ECOA), she gained unique insight into how regulators interpret and enforce consumer protection and fair lending laws and regulations. Ms. Babinecz led the CFPB's work to interpret the ECOA and Regulation B. Ms. Babinecz was responsible for managing interdisciplinary rulemaking teams consisting of attorneys, paralegals, economists, and market experts, such as the small business lending data collection rulemaking implementing Section 1071 of the Dodd-Frank Act. She also facilitated industry compliance with the 2015 Home Mortgage Disclosure Act (HMDA) as the agency's HMDA Implementation Team Lead. As a leading attorney on regulatory challenges faced by the industry in serving limited English proficient consumers in their access to financial services, Ms. Babinecz is a thought leader in advancing financial inclusion. She engaged with a wide range of stakeholders, including financial institutions, community groups, civil rights organizations, non-profits, and trade associations to bring diverse viewpoints to bear on the agency's work. Prior to her work at the CFPB, Ms. Babinecz was in private practice for more than a decade. She counseled financial services clients in fair lending examinations and investigations by federal and state government agencies, including state attorneys general, as well as enforcement matters related to the mortgage banking industry.

Michael D. "Mike" Bannon joined the Bucks County Consumer Protection/Weights & Measures Department on September 9, 2002, following a career managing and rehabilitating aging shopping centers for mall management companies across the country. Mike currently serves as the Director and Chief Sealer of Consumer Protection/Weights & Measures for Bucks County. He oversees all departmental activities, including supervision of staff, program direction, and coordination with local, state, and federal agencies. He is responsible for the inspection, accuracy, and regulatory compliance of all weighing and measuring devices throughout Bucks County. In addition to regulatory work, the department maintains strong community engagement. Mike regularly interacts with the public and the media, develops and distributes consumer education materials, and delivers presentations to community groups, including numerous senior centers. He also hosts a weekly consumer-news radio segment on WBCB and WEEU, where he highlights current scams and important consumer issues. Mike is active in several leadership roles across the region. He serves as Chairperson of the Bucks County Elder Abuse Task Force, a member of the Area Agency on Aging Advisory Council, a Board Member of the Pennsylvania Housing Equality Center, a Board Member of Bucks County Transportation, and President of the Pennsylvania Association of Weights & Measures.

Jane Barratt, Chief Advocacy Officer and Head of Global Public Policy at MX, is a personal finance expert and champion of financial strength. In her role at MX, Jane works with financial institutions, industry groups, government & regulatory bodies to ensure people have the tools and data they need to improve their financial outcomes. Through her position as the Co-Chair of the board of the Financial Data Exchange, Jane brings together the complex financial ecosystem to solve the core problem of how to promote competition and innovation while protecting the privacy and security of people and their financial data. Through her financial education courses on LinkedIn Learning she is helping hundreds of thousands of people all over the world improve their financial skills through online video courses. Previous to MX Jane was Founder & CEO of GoldBean, an education-first financial advisory platform; and spent two decades driving growth for Fortune 500 companies.

Chuck Bell serves as advocacy programs director for Consumer Reports, an independent nonprofit organization that works with consumers to create a fair and just marketplace, based in Yonkers, NY. Chuck serves on CR's Digital Marketplace team, and leads advocacy and policy work at the state and federal level relating to financial services issues, including banking and consumer lending, auto lending, auto and homeowners' insurance, and digital finance. He is a member of the New York State Department of Financial Services Consumer Protection Task Force and the New York State Insurance Advisory Board.

Brad Blower provides expert advice on fair lending, fair housing and consumer protection issues, including responsible model development and use of artificial intelligence and data, development of compliant special purpose credit programs and community development assessments. Brad's wide-ranging experience includes working as General Counsel at both the National Community Reinvestment Coalition and Hope LoanPort, counsel at the civil rights law firm Relman Colfax, head of fair lending at American Express and a senior attorney at the Department of Justice and Federal Trade Commission. Throughout his career, Brad has focused on expanding access to financial services to underserved communities.

J.B. Branch is the Big Tech accountability advocate for Public Citizen's Congress Watch division. He leads Public Citizen's advocacy efforts on artificial intelligence (AI) accountability, consumer data and privacy rights, tech product safety, platform oversight, and child online safety protections. J.B. is an expert on AI governance, agentic AI, the intersection of civil liberties and technology, as well as tech policy. His analysis on AI governance, technology policy, and civil rights has been published in Tech Policy Press, Lawfare, Slate, The Root, and Harvard Kennedy School Policy Review among others. J.B. has been quoted in NPR, The Verge, Roll Call, and Wired. He has advised foreign governments, the White House, federal agencies, members of Congress, governors, state attorneys general, and the California legislature on AI and tech policies. Prior to joining Public Citizen, J.B. helped create the infrastructure for Louisiana's automated expungement system; advised the Department of Justice on privacy concerns surrounding locative devices and registries for people with Autism; and held a legal fellowship with the Center for AI and Digital Policy where he promoted AI policies that ensured democratic values for AI. J.B. graduated with a B.A. in Political Science from the Pennsylvania State University Schreyer Honors College, a J.D. from Georgetown University Law Center where he was a Public Interest Law Scholar graduating with honors, and an M.P.A. from Harvard Kennedy School where he was both a Gleitsman Fellow through the Center for Public Leadership and a Harvard/MIT AI Safety Fellow.

Tonantzin Carmona is a Fellow at the Brookings Institution, where her research focuses on wealth and inequality, financial and emerging technologies, and state and local policy implementation. She previously served as Special Assistant to the President for Economic Policy at the White House National Economic Council (NEC) and as Senior Advisor in the Department of Treasury's Inflation Reduction Act (IRA) Implementation Office. Her work and commentary have been featured in the Financial Times, Barron's, Bloomberg, The Washington Post, Los Angeles Times, CNN, Politico, Axios, Fortune, Associated Press, NPR Marketplace, Quartz, TechCrunch, Tech Monitor, and Crain's Chicago Business.

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Kelvin Chen is Head of Policy for the Consumer Bankers Association, where he coordinates the organization's regulatory, communications, and policy research teams. Kelvin also has experience in senior positions in the government and across the private sector. Prior to joining CBA, Kelvin served on the Executive Committee for Barclays U.S. Consumer Bank, where he led its Regulatory Affairs function. Kelvin led Capital One's Bank Regulatory and Policy team, as an executive in their Legal Department. In his time with the government, Kelvin created and led the Federal Reserve Board's Innovation Policy team. There, he set out the agency's initial frameworks on a range of technology policy matters, including the use of artificial intelligence in supervised institutions, data aggregation, and stablecoins. Kelvin led policy development at the Consumer Financial Protection Bureau for emerging payments and, separately, mandatory arbitration provisions. In that time, Kelvin authored the CFPB's first (and still current) consumer-facing guidance regarding virtual currencies. Kelvin advised agency principals at the Federal Trade Commission on consumer protection-related policy and enforcement matters and was a litigator in the New York offices of Morrison & Foerster LLP and Cadwalader, Wickersham & Taft LLP. Kelvin studied Systems Engineering and Mathematics at the University of Pennsylvania ('00) and attended New York University School of Law ('04). He is an Advisory Council Member of the Financial Health Network's Financial Health Frontiers Initiative; an Advisory Group member of the Digital Dollar Project; a member of the Board of Directors for Summer Scholars On Stage; and was previously affiliated with the Princeton Center for Information Technology Policy.

Kelly Thompson Cochran is the Deputy Director and Chief Program Officer at FinRegLab. Prior to joining FinRegLab, Kelly served as the Assistant Director for Regulations at the Consumer Financial Protection Bureau from 2012 to 2019, where she oversaw rulemaking, guidance, and regulatory implementation activities under various federal consumer financial laws. Kelly previously worked at the U.S. Treasury Department, the Office of the Comptroller of the Currency, and at a top 50 law firm, where she advised financial institutions on a wide range of legal and regulatory matters. She also conducted research on financial services innovation at the University of North Carolina at Chapel Hill. She currently serves on the Conference of State Bank Supervisors' Advisory Committee on Artificial Intelligence.

Fabrice Coles is a Senior Manager for Global Public Policy and Research at PayPal. In this role, he focuses on global AI policy issues and counsels the enterprise on emerging AI regulatory and policy considerations. Prior to joining PayPal, Mr. Coles was a VP for Government Affairs at the Bank Policy Institute. Prior to his time in the private sector, Fabrice spent a decade in the federal government in the U.S. Congress and at the United States Treasury Department. His most recent congressional role was as the Executive Director of the bipartisan, bicameral Congressional Black Caucus (CBC) where he advised the Chairman of the Caucus and its 48 other Members and their staff. Just before his time with the CBC, Mr. Coles served in the United States Treasury Department's Community Development Financial Institutions Fund where he was the Assistant Program Manager for Legislative and External Affairs. He also worked for a handful of Members of Congress in both Chambers, including Senators Gary Peters (D-MI) and Dianne Feinstein (D-CA) and Reps. Cedric Richmond (D-LA) and Yvette Clarke (D-NY). A native of Queens, New York, Mr. Coles attended Wesleyan University where he earned his B.A. in Government, Howard University School of Law where he earned his J.D., and Georgetown University Law Center where he earned his LL.M. in Securities and Financial Regulation. He also earned his MBA at the New York University Stern School of Business.

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

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. In addition to her role with Georgia Watch, Liz serves on the board of directors of the Consumer Federation of America. As a statewide consumer advocacy organization, Georgia Watch works at the intersection of policy and community building to promote a state where all people can prosper and live in thriving communities.

Brenda J. Cude is Professor Emerita in the Department of Financial Planning, Housing and Consumer Economics at the University of Georgia. She earned a Ph.D. in Consumer Economics at Purdue University. Dr. Cude has served as a funded consumer representative to the National Association of Insurance Commissioners since 1994 and on the Board of Directors for the Consumer Participation Program since 1996. A specific area of expertise is consumer communication through websites, disclosures, and information/education targeted to consumers. She was a member of the Federal Advisory Committee on Insurance from 2014-2016. Dr. Cude's primary research interests are in consumer decision-making, with an emphasis in personal financial literacy. She has published more than 200 papers, many in academic journals. Dr. Cude is a member of several academic journal editorial boards. Dr. Cude has been engaged in outreach throughout her career. From 1986 through 1998, she was a state extension specialist in Consumer Economics at the University of Illinois. In Georgia, she was the Statewide Coordinator of the Georgia Peer Financial Counseling (PFC) Program from 2004 to 2010. Dr. Cude has served in a variety of capacities representing consumers. The most recent of these are representing the American Council on Consumer Interests with the Coalition Against Insurance Fraud; Public Member of the American National Standards Institute–Conference for Food Protection Accreditation Committee (2007-2014); the Board of Directors, Insurance Marketplace Standards Association (2006-2011); and the Direct Selling Education Foundation Board, 2011-2016. Dr. Cude has received numerous teaching recognitions, including ones from the University of Georgia and the University of Illinois, the Direct Selling Education Foundation, and the American Council on Consumer Interests.

Atur Desai currently serves as the Deputy Superintendent for Innovation Policy at the New York State Department of Financial services ("NYDFS"). Prior to joining NYDFS, Mr. Desai was at the Consumer Financial Protection Bureau, where he most recently served as the Deputy Chief Technologist for Law & Strategy. Mr. Desai received his B.S. from Cornell University, his JD from NYU School of Law, and his MPP from the University of Michigan.

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

Chris Garland is an urban planning and community development professional with more than 20 years of experience working in communities nationwide. He has a strong record of using research-based strategies, building effective partnerships, and implementing creative solutions to generate positive impact at both the neighborhood and citywide levels. He currently serves as the Community Development Manager at the National Community Stabilization Trust (NCST), where he collaborates closely with a wide range of nonprofit organizations and government agencies. Before joining NCST, Chris was the Assistant Director of the Cleveland City Planning Commission and previously served as the Commissioner of Neighborhood Development, overseeing the City of Cleveland's Land Bank program. Chris holds a Master's degree in Urban Planning from Wayne State University.

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Yosef Getachew is a Senior Policy Counsel at Reset Tech, where he leads programmatic work to shape policies and regulations that safeguard digital rights and mitigate harmful platform business practices. Yosef collaborates with Reset Tech's partners to develop innovative legal, policy, corporate and regulatory strategies to combat digital threats to democracy. Prior to joining Reset, Yosef served as the Media and Democracy Program Director for Common Cause where he spearheaded strategic campaigns to educate and engage the public and policymakers on reforms needed to advance an open and accessible media ecosystem.

Delicia Reynolds Hand serves as Senior Director, Digital Marketplace at Consumer Reports and leads the development of reliable and iterative testing frameworks and standards and policies for the digital marketplace to shape the code for social good innovation. This effort builds on her work launching a digital finance testing and ratings program as CR's Director of Financial Fairness. Her career in public service includes ten years at the Consumer Financial Protection Bureau (CFPB) in various roles, Legislative Director at the National Association of Consumer Advocates, General Counsel at the Center for Community Change and Center for Community Change, and Senior Counsel in the office of U.S. Rep. John Sarbanes of Maryland.

Steve Hayes is a Co-Managing Partner at Relman Colfax, a nationwide civil rights law firm. Much of Stephen's work focuses on civil rights and consumer protection issues, including mitigating risks related to redlining, algorithmic discrimination, fair banking, and appraisal bias. He has litigated various fair lending, fair housing, and other civil rights and consumer protection cases, and testified before Congress about testing models for discrimination.

Douglas Heller is CFA's Director of Insurance and is a nationally recognized insurance expert. During two decades of work on public policy and regulatory matters related to property-casualty insurance, Heller has authored op-eds, articles, and reports on auto insurance pricing in the United States, overseen regulatory challenges to insurance company rates and practices, provided expertise in insurance-related litigation, and, for nine years, served as the Executive Director of the national consumer advocacy organization, Consumer Watchdog. His work has saved policyholders hundreds of millions of dollars on insurance premiums and helped curb unfair auto insurance pricing practices. In addition to conducting research for and providing expertise to consumer rights organizations, Heller is a member of U.S. Department of Treasury's Federal Advisory Committee on Insurance, an appointee of California's Insurance Commissioner, serving as a board member of the California Automobile Assigned Risk Plan (CAARP), which oversees that state's innovative Low-Cost Auto Insurance Program for low-income drivers, and he serves on the Executive Board of the Coalition Against Insurance Fraud. Heller holds a B.A. in Political Science from the University of California, Berkeley and a Master of Public Administration degree from the University of Southern California, where he has also taught courses on Strategic Planning for Non-Profits and Public Agencies.

Dhruv Kathuria serves as the Technology Legislative Assistant to Representative Jan Schakowsky, leading the consumer protection portfolio across areas such as AI governance, data privacy, consumer protection, and tech accountability. His background includes software engineering roles in Trust & Safety and civic-tech startups, and he now focuses on translating technical expertise into federal policy. He prefers not to list an organization so he can speak in a personal capacity.

Justin Kloczko researches how technology affects insurance, energy, and privacy for Consumer Watchdog. His work has appeared in the New York Times, Vice, CalMatters, and The New Republic. He's mostly active on Substack.

Ryan McMahon is the Senior Vice President of Strategy & Corporate Development at Cambridge Mobile Telematics (CMT), the world's largest telematics provider. Ryan is a member of CMT's executive team with responsibilities overseeing the company's road safety advisory board, government, and public affairs. Prior to his professional career, Ryan volunteered as an EMT while a student at the State University of New York at Potsdam Ryan holds a BA in Psychology, and an MBA from Worcester Polytechnic University.

Cleve Mesidor is Executive Director of Blockchain Foundation. She is also a Forbes Contributor and part of Money20/20's RiseUp network. Previously, she was a Policy Advisor to Blockchain Association, and a Mayoral appointee to the DC Innovation and Tech Inclusion Council. A Washington insider, she served in the Obama Administration and worked as a senior staffer in Congress. A web3 expert working in crypto for 8 years, she has been profiled in NPR's Morning Edition, Bloomberg, POLITICO, CNBC, ABC, PBS, NY Times, Washington Post, TIME. She was also featured in the PBS Documentary, "CRYPTO DECODED", as well as the Coinbase documentary, "COIN: A Founder's Story." Cleve is a respected industry leader and regularly headlines national tech conferences, including Money20/20, SXSW, CES, and others. On the global stage, she has spoken at Web3 and DeFi forums in Abu Dhabi, Toronto, Amsterdam, Bahamas, Barbados. Cleve was recognized as a "2024 Inspiring Fintech Female" by NYC Fintech Women. She also co-hosts an annual Blockchain Braintrust Retreat on Martha's Vineyard each August. Cleve is author of "THE CLEVOLUTION: My Quest for Justice in Politics & Crypto." She earned a Master of Arts degree from Howard University and started her career in broadcasting at CNN's Washington Bureau.

Sara Miller serves as Senior Policy Analyst of Hope Policy Institute. During her 19 year tenure at HOPE she has also served as Vice President for Community and Economic Development. Prior to joining Hope, Sara was a performance evaluator for the Performance Evaluation and Expenditure Review Committee of the Mississippi Legislature. Sara has a Master of Public Administration degree from George Washington University in Washington D.C. where she also worked at the US Health Resources and Services Administration. She completed her undergraduate degree in Liberal Arts with a concentration in Women and Gender Studies at Louisiana State University in Baton Rouge, Louisiana.

Dan Murphy is the Founder of Sunset Park Advisors, where he advises financial institutions that believe in consumer data rights. Previously, he was the Open Banking Markets Fellow at the CFPB. He played a key role on the CFPB's open banking initiatives, including the 1033 rulemaking. Prior to his role at the CFPB, Dan was the Policy Manager at the Financial Health Network, where he focused on consumer data rights, public benefits delivery, and other financial health issues. Dan's research and writing has been widely published and he has been quoted in major media outlets.

Katie A. Paul is an anthropologist and investigative researcher in Washington, DC where she serves as the director of the Tech Transparency Project (TTP) specializing in examining the role of Big Tech platforms in amplifying and profiting from harm. She is the co-director and co-founder of the Antiquities Trafficking and Heritage Anthropology Research (ATHAR) Project, which monitors and documents the black market for conflict antiquities on social media platforms. Katie is a founding member of the Alliance to Counter Crime Online (ACCO) and a member of the Global Initiative Against Transnational Organized Crime network of experts.

Kate Prochaska is a Managing Director in Regulatory Affairs at J.P. Morgan Chase. In her role, she leads and executes on regulatory strategy for numerous consumer finance issues across the bank, including credit card, cash management, credit reporting, branch banking, small business, and auto. Previously, Prochaska was Director and Senior Counsel at Discover Financial Services, overseeing regulatory policy strategy. In her role, she led strategy and execution for regulatory policy engagement across the enterprise regarding all essential priorities and issues impactful to Discover's business. Her engagement spanned across the federal agencies that are relevant to Discover, including, but not limited to the White House, Department of Treasury, CFPB, FDIC, Federal Reserve Board, SEC, and DOJ. Prochaska was formerly Vice President and Regulatory Counsel at the U.S. Chamber of Commerce Center for Capital Markets Competitiveness (CCMC) where she led regulatory and legislative advocacy for a variety of issues including consumer finance, FinTech, the Community Reinvestment Act, privacy, and Anti-Money Laundering laws. Previous to CCMC, she served as vice president and regulatory counsel for the Consumer Bankers Association. A San Diego native, she received her Bachelor of Arts from the University of Southern California and Juris Doctorate from Pepperdine University School of Law, where she recently was named Pepperdine Law's 50 under 50. She is admitted to the California Bar, and is an active member of the American Bar Association, Federal Bar Association Executive Committee, Exchequer Club, and Women in Housing and Finance (where she received the 40 under 40 award).

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Christine Reedy is a Consumer Specialist with Fairfax County Consumer Affairs, where she helps residents navigate consumer issues and access county resources. She holds a degree in Communication, which she uses to create engaging social media content, marketing materials, outreach campaigns, and presentations that connect with the community. Before joining Consumer Affairs, Christine spent 13 years in property management, bringing valuable tenant-landlord expertise to support Fairfax County consumers. She lives in Purcellville, VA with her husband and two boys.

Adam Rust is the Director of Financial Services at the Consumer Federation of America. His portfolio covers non-bank credit, payments, and banking oversight. Prior to CFA, Adam was a Senior Policy Advisor at the National Community Reinvestment Coalition, where he pursued the organization's policy agenda for fintech, c served as Director of Research at Reinvestment Partners (RP), an advocacy and community development nonprofit consumer lending, and payments. From 2005 to 2020, he was Director of Research at Reinvestment Partners (RP), an advocacy and community development non-profit organization in Durham, North Carolina. He has served two terms on the Board of Directors of the US Faster Payments Council. Adam has master's degrees in Photojournalism from the University of Missouri (1997), City and Regional Planning from UNC-Chapel Hill (2003), and Finance from Indiana University (2016).

Brian L. Schwalb has committed his legal career to using the law in service of others, advocating for what matters most to the people and organizations he represents. As the District of Columbia's second independent elected attorney general, Brian is committed to fighting for D.C., District residents and District autonomy, to advancing the public interest, and to ensuring that the law works to make the District safer, healthier, and more just for all who live, work and visit here. Brian is a third-generation Washingtonian. He and his wife, Mickie Simon, raised their three daughters here. After graduating from Duke University and from Harvard Law School, he completed a two-year judicial clerkship on the federal district court for the District of Maryland. He then served as a trial attorney in the Tax Division of the U.S. Department of Justice. After completing his service with the Justice Department, Brian entered private practice representing clients – individuals, businesses, nonprofits and families — in a multitude of high stakes litigation and trial matters including complex commercial disputes, advocating for people defrauded out of their assets, and fighting for people on death row. Before being elected Attorney General in 2022, Brian was an experienced law firm leader, having served as Venable's firm-wide Vice Chairman and as the Partner-in-Charge of Venable's D.C. office. Among other professional recognitions, Brian is a fellow of the American College of Trial Lawyers.

Tom Sporkin spent 20 years in the Enforcement Division of the SEC. While there, he investigated and prosecuted all types of securities frauds, but focused a considerable amount of his time investigating online schemes. Thereafter, Tom spent 9 years in private practice defending corporations, executives and others caught up in government investigations and private litigation. For the past 5 years, Tom has served as the Head of Enforcement for CFP Board. In that capacity, Tom Leads a team of 18 attorneys and analysts who investigate and prosecute misconduct by CFP Professionals. This past year, Tom coordinated CFP Board's multi-faceted effort to combat financial misinformation on social media.

Tom Webb is the Deputy Chief of the Affirmative Litigation Division for the Baltimore City Law Department. His recent work includes overseeing cases enforcing the City's consumer protection ordinance, arguing before the Maryland Supreme Court regarding a proposed amendment to the Baltimore City Charter, and securing a 62-million-dollar verdict in a landmark "ghost gun" trial. He previously served as an Assistant Attorney General in the Consumer Protection Division of the Maryland Attorney General's Office and as a federal law clerk in the District of Maryland. Earlier in his career, he practiced at Ropes & Gray in New York and worked with Public Advocates, a non-profit in San Francisco, on education-equity and civil-rights litigation. He holds a J.D. from Fordham University School of Law and a B.A. in History from Vassar College.

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

Ben Winters is the Director of AI and Privacy at the Consumer Federation of America. Ben leads CFA's advocacy efforts related to data privacy and automated systems and works with subject matter experts throughout CFA to integrate concerns about privacy and AI in order to better advocate for consumers. Ben is also an adjunct professor at the University of the District of Columbia David A. Clarke School of Law. Prior to CFA, Ben worked at the Civil Rights Division of the Department of Justice, where he was an Attorney Advisor in the policy section focusing on algorithmic harm in the civil rights context and was Senior Counsel at the Electronic Privacy Information Center (EPIC) where he led the AI/Human Rights project and advocated for accountability through legislative and direct legal action. Ben is a graduate of Benjamin N Cardozo Law School and the SUNY Oneonta and is a member of the New York State and District of Columbia bars.

Erin Witte is the Director of Consumer Protection for the Consumer Federation of America. Erin leads CFA's advocacy efforts in consumer protection, including advocating for consumer protections in Congress and at regulatory agencies, communicating policy positions to the press and the public, organizing meetings with stakeholders on consumer protection issues, and providing educational tools for consumers to help them navigate marketplace challenges. Prior to joining CFA, Erin was an Assistant Attorney General for the Commonwealth of Virginia and an associate at Surovell Isaacs & Levy in Fairfax, VA (formerly Surovell Isaacs Petersen & Levy).

Chi Chi Wu is Director of Consumer Reporting and Data Advocacy at the National Consumer Law Center (NCLC) focusing on consumer credit issues, including legislative, administrative, and other advocacy. Her specialties include fair credit reporting, credit cards, and medical debt. Chi Chi is lead author of the legal manual Fair Credit Reporting, and a contributing author to Consumer Credit Regulation and Truth in Lending. She has also led on a number of recent reports, including Digital Denials: How Abuse, Bias, and Lack of Transparency in Tenant Screening Harm Renters, Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination, Even the Catch-22s Come With Catch-22s: Potential Harms & Drawbacks of Rent Reporting, and Mission Creep: A Primer on Use of Credit Reports & Scores for Non-Credit Purposes. Before joining NCLC, she worked in the Consumer Protection Division at the Massachusetts Attorney General's Office and the Asian Outreach Unit of Greater Boston Legal Services.