



Consumer Federation of America



Jean Ann Fox
Director of Financial Services

Ms. Fox is director of financial services for the Consumer Federation of America (CFA), an association of nearly 300 nonprofit consumer groups that was established in 1968 to advance the consumer interest through research, advocacy and education. Ms. Fox specializes in high-cost small dollar lending, banking services, and payment devices. She is the author or co-author of numerous reports on check cashing and payday lending, refund anticipation loans, car title loans, prepaid debit cards and bank overdraft loans. (See www.consumerfed.org.)

Ms. Fox has testified before House and Senate committees on credit and financial issues and before state legislatures on payday lending in Virginia, Pennsylvania, Georgia, Arkansas, and Arizona. She participates in regulatory dockets at the Federal Reserve, Internal Revenue Service, and other federal financial regulatory agencies. She manages a website for consumers on payday loans at www.paydayloaninfo.org and works with state coalitions to improve legislative and regulatory credit protections for consumers. She was a member of the Steering Committee of Arizonans for Responsible Lending which defeated Proposition 200, a payday loan industry ballot initiative.

Jean Ann Fox served thirty-three years on the Board of Directors of Consumers Union, publisher of Consumer Reports. She is a member of the Steering Committee of the Trans Atlantic Consumer Dialogue and serves on TACD's Financial Policy Committee. She was President and Vice President of CFA before joining the staff and worked as volunteer President and lobbyist of the Virginia Citizens Consumer Council for ten years. She was President of the Pennsylvania Citizens Consumer Council. Her prior work experiences are as Director of the Allegheny County (PA) Bureau of Consumer Affairs, Regional Manager of the Pennsylvania Public Utility Commission's Bureau of Consumer Services, and as Extension Home Economist for the University of Georgia. She served two years on the Federal Reserve Board's Consumer Advisory Council.

Ms. Fox holds a Masters degree from Cornell University and a Masters of Public Administration from the University of Pittsburgh. Her undergraduate degree is from the University of Tennessee, Knoxville.

She has received the 1996 Distinguished Consumer Service Award from the Virginia Citizens Consumer Council; the 1998 Advocate Award from the National Association of Consumer Agency Administrators; an award for serving low-income consumers in 1998 from the National Consumer Law Center; the 2005 National Achievement Award from the National Community Reinvestment Coalition; the 2007 Esther Peterson Consumer Service Award from Consumer Federation of America, and the National Consumers League Florence Kelley Consumer Leadership Award in 2010.