THURSDAY, DECEMBER 5

7:30am          Registration and Coffee

GENERAL SESSIONS (Capital C/D)

8:15am-8:30am   Welcome/Introduction
                      Stephen Brobeck, Executive Director
                          Consumer Federation of America

8:30am-9:30am   Credit Report Inaccuracies: Problems and Solutions

Moderator:       Ed Mierzwinski, Consumer Program Director
                      U.S. PIRG

Panelists:       Corey Stone, Assistant Director
                          Office of Deposits, Cash, Collection, and Reporting Markets
                          Consumer Financial Protection Bureau
                          Stuart Pratt, President & CEO
                          Consumer Data Industry Association
                          Nessa Feddis, Senior Vice President & Deputy Chief Counsel
                          American Bankers Association
                          Chi Chi Wu, Staff Attorney
                          National Consumer Law Center

9:30am-10:15am  Keynote Speech on Housing Markets

Introduction:    Barry Zigas, Director of Housing Policy
                          Consumer Federation of America

Speaker:         Mark M. Zandi, Chief Economist
                          Moody’s Analytics
10:15am-10:30am  Break

10:30am-11:30am  Debt Collection Abuses and Remedies

Moderator: Laura Udis, Senior Financial Services Advocate
Consumer Federation of America

Panelists: Thomas Pahl, Managing Regulatory Counsel
Consumer Financial Protection Bureau

Jessica Whitney, Assistant Attorney General
Iowa Attorney General’s Office

Jay Gonsalves, President
Action Collection Agency of Boston
President, ACA International 2008-2009

Claudia Wilner, Senior Staff Attorney
New Economy Project

11:30am-12:00pm  Keynote Speech

Introduction: Rachel Weintraub, Legislative Director and Senior Counsel
Consumer Federation of America

Speaker: Richard Cordray, Director
Consumer Financial Protection Bureau

12:00pm-12:30pm  Keynote Speech

Introduction: Barbara Roper, Director of Investor Protection
Consumer Federation of America

Speaker: Luis A. Aguilar, Commissioner
U.S. Securities and Exchange Commission

12:30pm-2:00pm  Luncheon and Keynote Address (Capital A/B)

1:15pm  Keynote Speech

Introduction: Stephen Brobeck, Executive Director
Consumer Federation of America

Speaker: Martin J. Gruenberg, Chairman
Federal Deposit Insurance Corporation
CONCURRENT SESSIONS

2:00pm-3:15pm  The Debate over Fiduciary Duty (Capital C)
Moderator:  Barbara Ropper, Director of Investor Protection
Consumer Federation of America
Panelists:  Ira Hammerman, Executive Vice President & General Counsel
Securities Industry and Financial Markets Association
Mercer Bullard, Founder & President
Fund Democracy, Inc.
Mary Wallace, Senior Legislative Representative
AARP
Jay Haines, Vice President and Associate General Counsel
Fidelity Investments

2:00pm-3:15pm  Affordable Auto Insurance for Lower-Income Households (Capital D)
Moderator:  Angela Martin, Executive Director
Economic Fairness Oregon
Panelists:  J. Robert Hunter, Director of Insurance
Consumer Federation of America
Marty Schwartz, President
Vehicles for Change
Marceline White, Executive Director
Maryland Consumer Rights Coalition

3:15pm-3:30pm  Break

CONCURRENT SESSIONS

3:30pm-4:45pm  Affordable Small-Dollar Loans for Lower-Income Households (Capital C)
Moderator:  Tom Feltner, Director of Financial Services
Consumer Federation of America
Panelists:  Jim Blaine, President
State Employees’ Credit Union
Chris Stinebert, President and CEO
American Financial Services Association
3:30pm-4:45pm  The Future of Mortgage Modifications (*Capital D*)

**Moderator:** Ken Edwards, Policy Counsel  
Center for Responsible Lending

**Panelists:**  
Mark McArdle, Homeownership Preservation Office  
Office of Financial Stability, U.S. Department of the Treasury

Simone Beaty, Director of Mortgage Servicing Policy  
Freddie Mac

Ruhi Maker, Senior Staff Attorney  
Empire Justice Center

Jeffrey Jaffee, Chief Regulatory Affairs Officer  
CitiMortgage

FRIDAY, DECEMBER 6

8:00am-9:00am  Breakfast Dialogue: Using Policy to Turn Interest in Personal Savings Into a Reality (*Capital A*)

*NOTE: This session is optional. If interested, please return the form in your packet to the registration desk.*

GENERAL SESSIONS (*Capital C/D*)

9:00am-9:30am  Keynote Speech

**Introduction:** Stephen Brobeck, Executive Director  
Consumer Federation of America

**Speaker:** Thomas J. Curry, Comptroller of the Currency  
Office of the Comptroller of the Currency

9:30am-10:00am  Keynote Speech

**Introduction:** Barry Zigas, Director of Housing Policy  
Consumer Federation of America

**Speaker:** Carol Galante, Commissioner  
Federal Housing Administration
10:00am-11:00am  **Access to Sustainable Mortgage Credit**

Moderator: Barry Zigas, Director of Housing Policy
Consumer Federation of America

Panelists: Jim Parrot, Senior Fellow
Urban Institute

Nikitra Bailey, Executive Vice President
Center for Responsible Lending

Ramon Gomez, Assistant General Counsel
Global Regulatory Strategy and Policy
JPMorgan Chase

11:00am-11:15am  **Break**

11:15am-12:15pm  **Retirement Savings Challenges and Solutions**

Moderator & Panelist: Dallas Salisbury, President & CEO
Employee Benefit Research Institute

Panelists: Elaine Sarsynski, Executive Vice President
MassMutual International, LLC

Lisa Mensah, Executive Director, Initiative on Financial Security
The Aspen Institute

David John, Senior Strategic Policy Advisor
AARP Public Policy Institute

12:15pm  **Adjournment**