



**Consumer Federation of America**

**CONFERENCE PROGRAM**

**THE CONSUMER IN THE FINANCIAL SERVICES REVOLUTION**  
**December 5 and 6, 2013**

**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 Roper, 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

Ann Baddour, Senior Policy Analyst  
Texas Appleseed

Jeanne M. Hogarth, Vice President, Policy  
Center for Financial Services Innovation

Rob Rosenblatt, CEO  
UniRush LLC

**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**