

# The Consumer in the Financial Services Revolution

December 4 & 5, 2014 | Washington Plaza Hotel

## CONFERENCE PROGRAM

### THURSDAY, DECEMBER 4

**8:00am**                      **Registration and Coffee**

#### GENERAL SESSIONS (*Federal Hall*)

**8:45am-9:00am**            **Welcome/Introduction**

Stephen Brobeck, Executive Director  
Consumer Federation of America

**9:00am-9:30am**            **Keynote: Federal Reserve Consumer Perspectives**

**Introduction**              Mike Calhoun, President  
Center for Responsible Lending

**Speaker**                    Eric Belsky, Director, Division of Consumer and Community Affairs  
Federal Reserve Board

**9:30am-10:30am**         **The CFPB Enforcement Agenda**

**Moderator**                Tom Feltner, Director of Financial Services  
Consumer Federation of America

**Panelists**                 Hunter Wiggins, Deputy Enforcement Director for Policy and Strategy  
Consumer Financial Protection Bureau

Ira Rheingold, Executive Director and General Counsel  
National Association of Consumer Advocates

Chris Stinebert, President & CEO  
American Financial Services Association

**10:30am-10:45am**        **Break**

**10:45am-12:00pm**       **The Use of Big Data by Financial Services Providers**

**Moderator**                Corrine Yu, Managing Policy Director  
The Leadership Conference

**Panelists**                 Aaron Rieke, Director of Tech Policy Projects  
Robinson + Yu

Michael Spadea, Director - Privacy and Information Risk  
Promontory Financial Group

Ed Mierzwinski, Consumer Program Director and Senior Fellow  
U.S. PIRG

J. Robert Hunter, Director of Insurance  
Consumer Federation of America

**12:30pm-1:00pm**      **Luncheon Keynote (*National Hall*)**

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

**Speaker**                              Kara Stein, Commissioner  
U.S. Securities and Exchange Commission

**1:00pm – 2:00pm**      **Luncheon (*National Hall*)**

### **CONCURRENT SESSIONS**

**2:00pm-3:15pm**      **The Transition from Strips to Chips in Debit and Credit Cards (*Franklin Room*)**

**Moderator**                              Susan Grant, Director of Consumer Protection  
Consumer Federation of America

**Panelists**                              Christina Tetreault, Staff Attorney  
Consumers Union

Stephanie Ericksen, Vice President of Global Risk Products  
VISA

Liz Garner, Vice President  
Merchant Advisory Group

Michelle Thornton, Manager-Core Products  
CO-OP Financial Services

**2:00pm-3:15pm**      **Tax Preparer Fraud and Abuse (*Adams Room*)**

**Moderator**                              David Rothstein, Director of Resource Development and Public Affairs  
Neighborhood Housing Services of Greater Cleveland

**Panelists**                              Chi Chi Wu, Attorney  
National Consumer Law Center

Peter Skillern, Executive Director  
Reinvestment Partners

Theresa Pattara, Director, Regulatory Affairs & Public Policy  
The Tax Institute at H&R Block

Dan Alban, Attorney  
Institute for Justice

**3:15pm-3:30pm**      **Break**

## CONCURRENT SESSIONS

### **3:30pm-4:45pm**      **Consumer Concerns About Overdraft Fees (*Franklin Room*)**

**Moderator**            Tom Feltner, Director of Financial Services  
Consumer Federation of America

**Panelists**             Gary Stein, Deposits Program Manager  
Consumer Financial Protection Bureau

Susan Weinstock, Director, Consumer Banking  
The Pew Charitable Trusts

Sarah Ludwig, Founder and Co-Director  
New Economy Project

Kevin Condon, SVP, Check & Debit Products  
Bank of America

### **3:30pm-4:45pm**      **The Role of Employers in Encouraging Non-Retirement Saving (*Adams Room*)**

**Moderator**            Nancy Register, Associate Director  
Consumer Federation of America

**Panelists**             Melissa Koide, Deputy Assistant Secretary for Consumer Policy  
U.S Department of Treasury

Bill Sullivan, Senior Director and Group Manager, Government and Industry Relations  
NACHA – The Electronic Payments Association

Cynthia Campbell, Director of Innovation Labs  
Filene Research Institute

Kris Spazafumo, Vice President and Senior Manager, Investment Services Wealth  
Management Group  
American Funds Distributors, Inc

George Barany, Director of Financial Education  
Consumer Federation of America

### **4:45pm-6:00pm**      **Reception (*Monroe Room*)**

## FRIDAY, DECEMBER 5

### **8:00am-9:00am**      **Breakfast Dialogue: The Impact of the Midterm Election Results on Financial Services Issues (*Adams Room*)**

**Speakers**             Mark A. Calabria, Director of Financial Regulation Studies  
Cato Institute

Aaron Klein, Director, Financial Regulatory Reform Initiative  
Bipartisan Policy Center

**GENERAL SESSIONS (*Washington Room*)**

**9:00am-10:15am      An Investor Protection Agenda**

**Moderator**                      Mercer Bullard, Founder and President  
Fund Democracy, Inc.

**Panelists**                      Rick Ketchum, Chairman and Chief Executive Officer  
Financial Industry Regulatory Authority

Andrea Seidt, Ohio Securities Commissioner  
Past President, North American Securities Administrators Association

Ira Hammerman, Executive Vice President and General Counsel  
Securities Industry and Financial Markets Association

Barbara Roper, Director of Investor Protection  
Consumer Federation of America

**10:15am-10:30am      Break**

**10:30am – 11:00am      Keynote: The Era of Transformation**

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

**Speaker**                              Ted Tozer, President  
Government National Mortgage Association

**11:00am – 12:15pm      Access to Mortgage Credit**

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

**Panelists**                      Mark Zandi, Chief Economist  
Moody's Analytics

Mitria Wilson, Director of Legislative and Policy Advocacy  
National Community Reinvestment Coalition

Gary Acosta, Co-Founder and CEO  
National Association of Hispanic Real Estate Professionals

Shawn Krause, Executive Vice President  
Quicken Loans

**12:15pm                      Adjournment**

## **2014 Financial Services Conference Advisory Committee Members**

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American Express Company  
American Financial Services Association  
Bank of America  
Capital One  
Capital Research and Management Company  
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Citi Community Development  
Consumer Data Industry Association  
Credit Union National Association  
CUNA Mutual Group  
Experian  
FICO  
Federal Home Loan Bank of San Francisco  
Fidelity Investments  
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Freddie Mac  
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