



17th Annual High Cost Lending Summit

Speaker and Panelist Biographies



Brent Adams is an experienced financial and social justice advocate with background in the nonprofit, public, and private sectors. He joined Woodstock Institute in 2016. As Senior Vice President of Policy and Communication, he leads Woodstock's policy advocacy and government relations work at the local, state, and national levels. A licensed attorney since 1997, Brent has worked as a litigator, lobbyist, political organizer, educator, and policy advocate. Beginning his career as a litigator for one of Chicago's largest law firms, in 2002, he pursued his passion for not-for-profit advocacy by becoming a policy associate for the AIDS Foundation of Chicago and would later go on to become the Policy Director for Citizen Action/Illinois. At Citizen Action, he authored the Payday Loan Reform Act, a groundbreaking bill in Illinois that regulated the payday loan industry and established a statewide database that now tracks all payday loans, auto title loans, installment payday loans, and small consumer loans made in Illinois. Furthering his work within the financial services arena, he became an attorney for the Illinois Department of Financial and Professional Regulation, and then, in 2009, Illinois Governor Pat Quinn appointed Brent the Secretary of Financial and Professional Regulation. In that capacity, Brent served as the State's top regulator, overseeing most of the state's professions. While Secretary, he chaired the Mortgage Fraud Task Force, which, under his leadership, received national recognition, disciplining more than 100 entities and assessing fines in excess of \$2 million. He also coordinated the Mortgage Relief Project, a statewide program that helped thousands of struggling homeowners. In 2012, Brent pursued his interest in teaching in Brooklyn, New York, where he became a teacher and debate coach. As a proud member of the LGBTQ community and a long-term survivor of HIV, Brent brings to his work his lived experience as a part of these communities and as a person with disabilities. Brent received his B.S. and M.A. in Rhetoric from Northwestern University and his J.D. from New York University School of Law.



Candace C. Archer holds a PhD in Political Science and International Political Economy. She is an expert on international finance and financial crisis and held an Associate Professorship at Bowling Green State University in Ohio, USA prior to making the transition to working primarily on federal policy. Currently she works with Americans for Financial Reform Educational Fund (AFREF), a non-profit in Washington, DC that was founded as a result of the 2008 financial crisis. AFREF works on progressive policies primarily focused on reforming the American financial system to better deal with risk and produce better outcomes for individual Americans. She has conducted research and taught on issues in political economy, and has published widely on topics including financial crisis, and global credit markets.



Heidi Durand teaches sociology and anthropology at the Minnesota State Community and Technical College (MState). Prior to joining MState, Heidi was a teaching and research assistant at the North Dakota State University, where she worked on food safety and women's rights issues. Outside of teaching, Heidi is a dedicated community leader and activist. She is currently a community organizer with Minnesotans for Fair Lending and was previously elected, and re-elected, to the Moorhead City Council where she served on a variety of boards and committees. Heidi has also published a number of writings and presentations including: "Women in Local Politics," a City Councilperson Presentation to the Tri-College Women in Leadership Conference, and "Learning Communities: Creating Strong Connections" a Faculty Presentation to the MState System. Heidi is passionate about economic justice issues as well as the sustainability of our food and water supplies. Heidi holds a Master of Education from the North Dakota State University.



Carrie Floyd is a Staff Attorney in the Systemic Advocacy Unit with Lakeshore Legal Aid, a not-for-profit law firm providing a range of free civil legal services to low-income individuals and seniors in eastern Michigan. In her current role, Carrie engages in systemic advocacy and pursues impact litigation on behalf of low-income and senior communities. She also co-counsels with Lakeshore's local offices to pursue federal, appellate, and complex litigation and to develop systemic approaches to persistent challenges facing Lakeshore's local communities. Before joining Lakeshore, Carrie clerked for now-Chief Justice Bridget M. McCormack of the Michigan Supreme Court. Prior to earning her law degree, Carrie worked with state governments and non-profits to develop effective policies and programs to support low-income communities. Carrie is a graduate of Wayne Law and Swarthmore College. She also holds a Master of Social Work, with a concentration in social policy and evaluation from the University of Michigan.



Corrine Rivera Fowler leads BISC's policy development as Policy and Legal Advocacy Director and oversees BISC's ballot integrity program and state legislative accountability efforts to ensure voter approved ballot measures are implemented. Corrine manages BISC's ballot measure tracking and analysis and also assists in building capacity of the field through the provision and delivery of customized strategic assistance and training for our state-based partners. Corrine is a native Coloradan. For more than 15 years she has led campaigns to successfully address systemic barriers in

community at the intersections of health, economic, racial, reproductive, immigration, and education justice. As a Colorado advocate, Corrine has worked extensively on TABOR and fair taxation issues. Corrine has managed both legislative and ballot initiative campaigns independently and for Colorado based organizations including the Colorado Consumer Health Initiative, the Colorado Progressive Coalition, the Colorado Organization for Reproductive Rights (COLOR), and Padres & Jóvenes Unidos. Corrine has worked on ballot measures in Colorado for the past 16 years and has led programs and campaigns for 10 measures in the past decade. She was most recently the Campaign Manager for Colorado's successful Proposition 111 (2018), which capped payday lending interest rates.



Jack Gillis is Executive Director of the Consumer Federation of America where he previously served as Director of Public Affairs since 1983. In addition to being CFA's CEO, Gillis serves as an advocate on issues relating to auto safety, auto buying, fuel efficiency and consumer protection. In the early 1980's Jack was cited by the New York Times as a leader in the next generation of consumer advocates. He is the author, co-author or editor of 75 books. Gillis was cited by the National Press Club as one of the best in consumer journalism and was a contributing consumer correspondent for the Today Show from 1993-2003. Two of his books were among the "10 Best Personal Finance Books of 1988" chosen by Money magazine, and Sylvia Porter's Personal Finance Magazine selected him as one of America's personal finance heroes. He has testified before both the Senate and the House at the invitation of Republicans and Democrats and is a former adjunct professor at The George Washington University, where he taught in the Graduate School of Government and Business Administration. He is Chair of the Board of the Center for Auto Safety and former board co-chair of the Advocates for Highway and Auto Safety where he continues to serve as director. He is the former Executive Director of the Certified Automotive Parts Association, a non-profit organization that sets standards and certifies the quality of automobile body parts, protecting consumers from both poor quality and monopolistic pricing. For 35 years, Gillis was President of Gillis and Associates, which assisted consumer groups with media relations and packaged information for consumers. Prior to joining CFA, Gillis served under the Carter administration at the National Highway Traffic Safety Administration where he was responsible for a variety of consumer information programs related to crash testing, tires, safety belt usage and purchase behavior. Preceding that, he worked with former FTC Commissioner Mary Gardiner Jones as assistant to the VP of Consumer Affairs for Western Union. He received his MBA from The George Washington University as a Teaching Fellow and his BA from the University of Notre Dame.



Rachel Gittleman is the Financial Services and Membership Outreach Manager for the Consumer Federation of America. In this role, Rachel leads CFA's advocacy and outreach on high-cost lending, payday loans, and other banking, and credit issues. She also works with CFA members and new member outreach. Prior to joining CFA, Rachel worked as the Political Outreach Manager for the American Association for Justice, where she engaged with their membership on a variety of access to justice and consumer protection legislative issues and oversaw the organization's voter protection efforts. Rachel brings her diverse policy and campaign experience to CFA, as she previously worked for campaigns for every level of government in New Jersey and Congresswoman Bonnie Watson Coleman's (NJ-12) office. Rachel earned her B.A. in Religious Studies from the University of Chicago.



Morgan Harper is a lawyer and a Senior Advisor at the American Economic Liberties Project. Recently, she was also a progressive candidate to represent Ohio's Third Congressional District in Columbus, Ohio. Morgan has served as a Vice President at Local Initiatives Support Corporation, the nation's largest community development financial institution. She was also a Senior Adviser to the first Director of the Consumer Financial Protection Bureau. She holds an M.P.A. from Princeton and a J.D. from Stanford Law School. She is based in Columbus.



Berneta L. Haynes is currently the Senior Director of Policy and Access at Georgia Watch, where she works to make quality healthcare, financial literacy, energy programs and civil justice more equitable and accessible for all. An attorney and champion of equity and justice, Berneta brings a unique mix of legal advocacy work, writing expertise and innovative use of digital journalism to impact pressing consumer issues. Previously, she spent several years practicing environmental law and championing energy equity at Environmental Law and Policy Center in Chicago and Southern Environmental Law Center in Atlanta. Outside of her advocacy work, she is a published novelist and runs a website showcasing indie authors. Berneta received a J.D. from University of Iowa College of Law, a B.A. in English, Psychology, and Writing from Drury University, and a Master's in English from University of Iowa. Her interest in equity and justice stems from her liberal arts background and research around intersections of race, class, and gender in American culture.



Mike Litt is U.S. PIRG's Consumer Campaign Director, is a leading expert voice on numerous consumer issues and has led campaigns to hold Volkswagen, Equifax, and Wall Street accountable. He can be found educating the public about the CFPB's consumer complaint database, talking to reporters about the need for consumer relief during the COVID-19 pandemic, and testifying before Congress on ID theft prevention and data security.



Charla Rios (she/her) is a researcher and small dollar co-lead at the Center for Responsible Lending focusing on payday lending and predatory debt practices. While at CRL she has contributed research to comment letters, state reports, and in the media. Prior to working with CRL, Charla was a Senior Project Director at Counter Tools, a non-profit consulting organization devoted to advancing place-based public health, where she worked with states to utilize research and primary data to advance tobacco and food point of sale policies. She is interested in the nexus of public health, social determinants of health and economic trajectories for communities of color. Charla graduated with a B.S degree in Community Health Education and Ethnic Studies from East Carolina University and pursued a dual-Master's degree in City and Regional Planning (Economic Development) and Public Health (Health Behavior) at the University of North Carolina-Chapel Hill.



Beverly Brown Ruggia is the Financial Justice Program Director for New Jersey Citizen Action (NJCA). Beverly advocates for consumer finance protections and regulatory reforms and policies that prevent unfair, deceptive, and abusive practices in banking, mortgage servicing, foreclosure, and in all forms of lending and finance. Beverly led NJCA's successful campaign to divest \$86 million of state pension dollars from a payday lending company, and ultimately, to block an additional \$150 million investment in the same equity firm that owned the payday company. She represents NJCA in the multi-state anti-payday lending coalition, known as "Paydayfreelandia." Beverly leads a state financial justice table working to combat student debt, medical debt, and all forms of predatory lending. In 2019, the table waged a successful campaign to enact a student loan servicing oversight bill in New Jersey, which established the office of a Student Loan Ombudsman. Beverly is very vocal about watchdogging "finance" "innovations" and the need to regulate predatory "fintech" companies attempting to circumvent and undermine state consumer finance protection laws. As NJCA's CRA organizer, she also fights for fair housing, and access to safe financial services, including credit and savings, and mortgage finance. Beverly represents NJCA in state and regional negotiations for community benefits agreements in partnership with NCRC, and with NJ State and regional organizations. Beverly staffs NJCA's efforts to establish a state public bank in New Jersey and supports NJCA's executive director in her position on Governor Phil Murphy's public bank implementation board. She has been a presenter and speaker at events held by the NJ Institute for Social Justice, the Center for Responsible Lending, the Consumer Federation of America, and People's Action, Americans for Financial Reform, the National Community Reinvestment Coalition and Netroots Nation. She has published editorials in the Star Ledger, Daily Record, Asbury Park Press, and the American Banker. Beverly is the recipient of the 2019 Consumer Federation of America's Esther Peterson Consumer Service Award.



Lauren Saunders is Associate Director of the National Consumer Law Center, a nonprofit organization that works for economic justice for low-income and other disadvantaged people through policy analysis, advocacy, publications, litigation, and training. Lauren manages NCLC's Washington, DC office and directs its federal legislative and regulatory work. Lauren is a recognized expert in consumer protection areas including small dollar loans, prepaid cards, fintech and payment systems. She is an author of NCLC's treatise Consumer Banking and Payments Law, among other publications. Lauren previously worked at the National Senior Citizens Law Center, Bet Tzedek Legal Services and Hall & Phillips.



Jan Singelmann works as Counsel for the Senate Committee on Banking, Housing, and Urban Affairs for Ranking Member Sherrod Brown (D-Ohio), where he focuses on consumer finance and data privacy policy and has led aggressive oversight of the Consumer Financial Protection Bureau (CFPB) under Trump leadership. Jan previously worked as an enforcement attorney at the CFPB, where he led enforcement actions against Experian, Equifax, and other financial institutions that resulted in more than \$180 million in restitution or damages to harmed consumers and \$100 million in civil penalties. Jan also co-led the CFPB's litigation against Ocwen Financial Corporation, the nation's largest non-bank mortgage servicer. Prior to joining the CFPB, Jan worked as a litigator at Cohen Milstein, Mintz Levin, and Crowe & Dunlevy. Jan earned his J.D. from Georgetown University Law Center and his B.A. from the University of Missouri-Kansas City.



Ken Smith is the Director of the Economic Justice Program at Nebraska Appleseed. Ken's work includes a broad spectrum of policy and legal work in the areas of public benefits systems, consumer protections, housing, food security, and other economic justice issues. Ken graduated from Creighton University in 2010 with a B.A. in Political Science and received his J.D. from the University of Nebraska College of Law in 2014.



Dana Sweeney (he/him) is an organizer at the Alabama Appleseed Center for Law & Justice, where he builds support across the state for passing economic justice reforms, for mending Alabama's broken legal system, and for halting prison construction. He is the primary author of Alabama Appleseed's 2019 research report, *Broke: How Payday Lenders Crush Alabama Communities*. Dana is a 2017 graduate of The University of Alabama, and though he grew up in Camden County, Georgia, he has called Alabama home for the last eight years. He lives in Montgomery, reads voraciously, and dreams of building a better Sweet Home.



Senator Chris Van Hollen was elected to the United States Senate by the people of Maryland in November 2016. He is committed to fighting every day to ensure that our state and our country live up to their full promise of equal rights, equal justice, and equal opportunity. Senator Van Hollen believes that every child deserves the opportunity to pursue their dreams and benefit from a quality education, and that anyone willing to work hard should be able to find a good job. That's why his top priorities include creating more and better jobs, strengthening small businesses, and increasing educational and job training opportunities for individuals of all ages and in every community. Senator Van Hollen started his time in public service as a member of the Maryland State Legislature, where he became known as a tenacious advocate for everyday Marylanders and someone who was unafraid to take on powerful special interests on behalf of working people. In 2002, he was elected to represent Maryland's 8th Congressional District. In the House of Representatives, he served as a member of the Democratic leadership and was elected by his colleagues to be the Ranking Member of the House Budget Committee and protect vital interests like Social Security and Medicare. A tireless fighter for the people of Maryland, Senator Van Hollen has also become known for working hard to find common sense solutions to difficult national issues. In January 2015, he released a comprehensive plan to address the problem of growing inequality in America and provide a blueprint for building an economy that works for everyone, a goal that he will continue to fight for in the U.S. Senate. Senator Van Hollen is proud to have worked successfully with members of both parties to pass bipartisan legislation whenever possible on issues of common concern, including expanding medical research, protecting the Chesapeake Bay, fighting childhood cancer, and passing the ABLE Act to assist families with children with disabilities. Chris Van Hollen is a graduate of Swarthmore College, the John F. Kennedy School of Public Policy at Harvard University, and Georgetown University Law Center where he attended night school.



Rachel Weintraub is the Legislative Director and General Counsel for Consumer Federation of America (CFA). Previously, she was the Director of Product Safety. Rachel has worked with Consumer Federation of America since 2002. Her primary focus is advocacy on product safety issues, financial services and administrative law issues. Ms. Weintraub represents CFA on behalf of consumers before the Consumer Product Safety Commission, Congress, state legislatures, and within voluntary standard setting organizations. Prior to her work for CFA, Rachel was a consumer advocate with the U.S. Public Interest Research Group, the national lobbying office for the state PIRGs. In 1999, Rachel graduated from the Boston University School of Law (JD). She spent her last year of law school at the Georgetown University Law Center where she also worked as a research assistant for the Federal Legislation Clinic. In 1996, Rachel graduated phi beta kappa and magna cum laude from Binghamton University (BA).



Kalitha Williams leads the asset building agenda at Policy Matters Ohio, a nonpartisan, statewide research institute. Her work centers on advancing strong income security and consumer protection policies that benefit financially vulnerable Ohioans at the local, state, and national levels. Kalitha began her career as a Fellow in the Ohio Legislative Service Commission and has proven experience in advocacy, policy analysis, and leadership from her previous positions with the Ohio House of Representatives, the Columbus Urban League, the Ohio Domestic Violence Network, and The CHANGE Agency. She serves on the board of the Consumer Federation of America, the steering committee of the Ohio Women's Public Policy Network, is an inaugural member of the Columbus Young Professionals Commission, former Political Action Committee Chair of the Ohio Conference of the NAACP and directed the first Ohio NAACP Lobby Day, founding Vice President of the Columbus Urban League Young Professionals Association, and a past Fellow in the Congressional Black Caucus Political & Policy Leadership Institute. Kalitha has a bachelor's degree from Denison University and a master's degree in public administration from Central Michigan University.