

Virtual Financial Services Conference

Speaker and Panelist Biographies



Hilary J. Allen is a Professor of Law at the American University Washington College of Law. She is a nationally recognized expert on financial stability regulation, having testified before the House Financial Services Committee and authored more than 15 law review articles on the subject. In her work, Professor Allen stresses the importance of financial stability by underlining the human consequences of financial crises, and considers a variety of existing and evolving threats to financial stability. Her recent work has focused on threats arising from climate change and the increasing prevalence of fintech (she has authored a book "Driverless Finance: Fintech's Impact on Financial Stability", which is forthcoming from Oxford University Press). Professor Allen received her Bachelor of Laws from the University of Sydney, Australia, and her Master of Laws in Securities and Financial Regulation Law from Georgetown University Law Center. Prior to entering the academy, Professor Allen spent seven years working in the financial services groups of prominent law firms in London, Sydney and New York. In 2010, she worked with the Financial Crisis Inquiry Commission, which was appointed by Congress to study the causes of the financial crisis of 2007-2008.



Professor James J. Angel specializes in the market structure and regulation of global financial markets, and he has visited over 70 financial exchanges around the world. He teaches undergraduate, MBA, and executive courses, including Investments and Capital Markets. "Dr. Jim" has testified before Congress about issues relating to the design of financial markets. In addition, he has been quoted in hundreds of newspaper articles and has appeared numerous times on radio and television. Dr. Jim began his professional career as a rate engineer at Pacific Gas and Electric, where he worked on FERC and CPUC related issues. Along the way he has also worked at BARRA (later part of Morgan Stanley) where he developed equity risk models. He has also served as a Visiting Academic Fellow in residence at the National Association of Securities Dealers (NASD - now FINRA) and also as a visiting economist at the Shanghai Stock Exchange. He has also been chairman of the Nasdaq Economic Advisory Board, a member of the OTC Bulletin Board Advisory Committee, and has served on the board of directors of the Direct Edge Stock Exchanges (later part of BATS Global Markets). From 2012-2014 he was a visiting associate professor at the Wharton School of the University of Pennsylvania. Professor Angel is a co-inventor on 12 fintech patents.



Chuck Bell has worked for CR for over 30 years, advocating for consumer protections in New York and other Northeastern states. He works closely with CR's advocacy and mobilization teams on a wide range of consumer policy issues, including financial services, healthcare, privacy, product safety, and food safety. Over the last several years, Chuck has played a leading role in fighting for safer dietary supplements and fairer auto insurance rates, and enacting new protections for student loan borrowers in several states.



Rohit Chopra is Director of the Consumer Financial Protection Bureau. The CFPB is a unit of the Federal Reserve System charged with protecting families and honest businesses from illegal practices by financial institutions, and ensuring that markets for consumer financial products and services are fair, transparent, and competitive. As Director, Chopra is also a member of the Board of Directors of the Federal Deposit Insurance Corporation and the Financial Stability Oversight Council. In 2018, Chopra was unanimously confirmed by the U.S. Senate as a Commissioner on the Federal Trade Commission, where he served until assuming office as CFPB Director. During his tenure at the FTC, he successfully worked to strengthen sanctions against repeat offenders, to reverse the agency's reliance on no-money, no-fault settlements in fraud cases, and to halt abuses of small businesses. He also led efforts to revitalize dormant authorities, such as those to protect the Made in USA label and to promote competition. The Director previously served at the CFPB from 2010 to 2015. In 2011, the Secretary of the Treasury designated him as the agency's student loan ombudsman, where he led the Bureau's efforts on student lending issues. Prior to his government service, Chopra worked at McKinsey & Company, the global management consultancy, where he worked in the financial services, health care, and consumer technology sectors. Chopra holds a BA from Harvard University and an MBA from the Wharton School at the University of Pennsylvania.



Martha Upton Fulford is a First Assistant Attorney General and Administrator of the Consumer Credit Unit at the Colorado Attorney General's Office. Before joining the AG's office, she was senior counsel at the National Student Legal Defense Network. From 2012 to 2018, she served in the Legal Division at the Consumer Financial Protection Bureau, where she advised agency leadership on administrative law, Dodd-Frank authorities, and federal consumer financial law, and served as the student lending lead for the Legal Division. She clerked on the U.S. District Court and on the Third Circuit. She has a B.A. from Yale University and earned her J.D. from Columbia University School of Law.



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 including The Car Book, The Used Car Book, The Truck, Van and 4x4 Book, and The Car Repair Book, How to Make Your Car Last Almost Forever, The Social Security Book for Women (AARP); The Childwise Catalog: A Complete Guide to Buying the Safest and Best Products for Your Children, The Armchair Mechanic, How to Fly: Consumer Federation of America's Airline Survival Guide, The Bank Book (ed.), The Product Safety Book (ed.) and Money in the Bank ([see more](#)).



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.



Eric Halperin is the Assistant Director for Enforcement and a Senior Advisor to the Director at the Consumer Financial Protection Bureau. Mr. Halperin was formerly CEO of Civil Rights Corps. From 2010 to 2014, Mr. Halperin served in leadership roles in the Civil Rights Division of the Justice Department, first as Special Counsel for Fair Lending and later as Acting Deputy Assistant Attorney General overseeing the Division's fair housing, fair lending, and employment enforcement programs. He served as a trial attorney in the Civil Rights Division from 1998 to 2004. Mr. Halperin has also worked as a senior advisor to Open Society Foundations' U.S. Program and as the Director of the Center for Responsible Lending's Litigation Program and its Washington office.



Douglas Heller is an independent consultant and nationally recognized insurance expert. During two decades of work on public policy and regulatory matters related to property-casualty insurance, Heller has authored op-eds, articles, and reports on auto insurance pricing in the United States, overseen regulatory challenges to insurance company rates and practices, provided expertise in insurance-related litigation, and, for nine years, served as the Executive Director of the national consumer advocacy organization, Consumer Watchdog. His work has saved policyholders hundreds of millions of dollars on insurance premiums and helped curb unfair auto insurance pricing practices. In addition to conducting research for and providing expertise to consumer rights organizations, Heller is an appointee of California's Insurance Commissioner, serving as a board member of the California Automobile Assigned Risk Plan (CAARP), which oversees that state's innovative Low-Cost Auto Insurance Program for low-income drivers. Heller holds a B.A. in Political Science from the University of California, Berkeley and a Master of Public Administration degree from the University of Southern California, where he has also taught courses on Strategic Planning for Non-Profits and Public Agencies.



Thomas Hoenig is a Distinguished Senior Fellow at the Mercatus Center at George Mason University. His research focuses on the long-term impact of the politicization of financial services as well as the effects of government granted privileges and market performance. Prior to joining the Mercatus Center, Mr. Hoenig served as Vice Chairman of the Federal Deposit Insurance Corporation from 2012 until 2018. In that capacity, he oversaw FDIC operations and policy related to deposit insurance pricing, bank supervision, and financial stability and bank resolution. He served as Chair of the FDIC's Bank Appeals and Audit Committees, and served as Director of NeighborWorks America, which was established by Congress in 1978 to address housing issues nationwide. He also served as a member of the International Association of Deposit Insurers' board from 2012 to 2017, and as the President and Chairman from October 2015 to October 2017. Previously, Mr. Hoenig was President and Chief Executive Officer of the Federal Reserve Bank of Kansas City and a member of the Federal Reserve System's Federal Open Market Committee from 1991 to 2011. Mr. Hoenig was with the Federal Reserve for 38 years, beginning as an economist and then as a senior officer in banking supervision. As President and Chief Executive Officer, he led the Federal Reserve Bank of Kansas City during the Great Recession and the banking crisis of 2008 and 2009 ([see more](#)).



Michael J. Hsu is the Acting Comptroller of the Currency. Mr. Hsu became Acting Comptroller of the Currency on May 10, 2021, upon his designation as First Deputy Comptroller by Secretary of the Treasury Janet Yellen pursuant to her authority under 12 USC 4. As Acting Comptroller of the Currency, Mr. Hsu is the administrator of the federal banking system and chief executive officer of the Office of the Comptroller of the Currency (OCC). The OCC ensures that the federal banking system operates in a safe and sound manner, provides fair access to financial services, treats customers fairly, and complies with applicable laws and regulations. It supervises nearly 1,200 national banks, federal savings associations, and federal branches and agencies of foreign banks that serve consumers, businesses, and communities across the United States and conducts approximately 70 percent of banking activity in the country. These banks range from community banks serving local neighborhood needs to the nation's largest most internationally active banks. The Comptroller also serves as a Director of the Federal Deposit Insurance Corporation and a member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council ([see more](#)).



Mike Kreidler is Washington's eighth insurance commissioner, first elected in 2000 and re-elected to his fifth term in 2016. He is the longest-serving insurance commissioner in the country. A doctor of optometry, Mike practiced at the former Group Health Cooperative in Olympia for 20 years, and holds a master's degree in public health. He retired as a lieutenant colonel in the U.S. Army Reserve and served in both the state Legislature and in the U.S. Congress. As insurance commissioner, Mike has earned a reputation both as a staunch advocate for consumer protection and as a fair and balanced regulator. He is a national leader on issues as diverse as health care reform, consumer protection and climate change. In 2019, he proposed successful legislation protecting consumers from surprise medical billing, ensuring Washington has the strongest protections in the country. He also supported recent efforts to protect reproductive rights and access to health insurance coverage for transgender patients.



Adam Levitin is the Anne Fleming Research Professor and Professor of Law at Georgetown University Law Center, where he teaches courses in bankruptcy, commercial law, and financial regulation. Before joining Georgetown faculty, Professor Levitin practiced in the Business Finance & Restructuring Department of Weil, Gotshal & Manges, LLP, and served as law clerk to the Honorable Jane R. Roth on the United States Court of Appeals for the Third Circuit. Professor Levitin has also previously served as the Bruce W. Nichols Visiting Professor of Law at Harvard Law School, as the Robert Zinman Scholar in Residence at the American Bankruptcy Institute, as Special Counsel to the Congressional Oversight Panel for the Troubled Asset Relief Program, and on the Consumer Financial Protection Bureau's Consumer Advisory Board. A laureate of the American Law Institute's Young Scholar's Medal, he has testified before Congress over thirty times and is the author of numerous books and articles, including *Consumer Finance: Markets and Regulation* (Wolters Kluwer 2018) and (with Susan Wachter) *The Great American Housing Bubble: What Went Wrong and How We Can Protect Ourselves in the Future* (Harvard 2020). Professor Levitin is also an elected member of the American Law Institute and a Fellow of the American College of Consumer Financial Services Lawyers and American College of Bankruptcy. He blogs at CreditSlips.org.



Julie Mix McPeak is the former Commissioner of the Tennessee Department of Commerce and Insurance and was President of the National Association of Insurance Commissioners in 2018. She has more than 25 years of legal and regulatory experience and was the first woman to serve as chief insurance regulator in more than one state, having also served as the Executive Director of the Kentucky Office of Insurance. Julie was active in the International Association of Insurance Supervisors and served as Vice-Chair of the Executive Committee. Following her public service, Julie was a shareholder in Greenberg Traurig, P.A. and now serves as Senior Deputy General Counsel of Regulatory Affairs for Root, Inc., a technology-based auto insurer in Columbus, OH.



Andy Navarrete is Executive Vice President, External Affairs for Capital One Financial Corporation. External Affairs is comprised of Capital One's Government and Policy Affairs Group, Regulatory Relations, Community Impact and Investment, Corporate Communications, Community Finance, and CRA Strategy teams, as well as the Company's corporate philanthropy and foundation activities. In this capacity, Mr. Navarrete oversees Capital One's strategic and supervisory engagements with federal and state regulatory agencies and legislators and leads the Company's engagement in the communities that we serve. Mr. Navarrete joined Capital One in 1999 and has served as Chief Counsel for each of the Company's major business units (including Card, Commercial and Retail Banking, Mortgage, Auto and Digital). He also led the Legal Department's team of corporate and consumer bank regulatory attorneys, its Legal Management team and served as Assistant Corporate Secretary. Prior to joining Capital One, Mr. Navarrete was an attorney with the law firm of Morgan Lewis in Washington, DC. Mr. Navarrete began his legal career in the International Section of the Legal Division of the Federal Reserve Board. Prior to law school, Mr. Navarrete worked for the House Banking Committee and as a federal relations specialist for APCO Associates. Mr. Navarrete serves as an Adjunct Professor of Banking Law at Georgetown University Law School. Mr. Navarrete is also a member of the Consumer Financial Protection Bureau's Consumer Advisory Board. He received his J.D. from Boston College and his undergraduate degree from the College of William and Mary.



Andrew Park is a Senior Policy Analyst at AFR/AFREF. He specializes in research and advocacy targeting private equity and hedge funds. Andrew has both extensive research experience and a background in financial reporting. Andrew previously worked as a financial journalist for seven years covering a range of issues including leveraged finance, securitized products industries, residential mortgage backed securities, corporate debt, private equity industry, and hedge funds. Prior to working as a journalist, Andrew began his career at a major investment management firm.



José A. Quiñonez is the founding CEO of Mission Asset Fund (MAF), a San Francisco-based community financial institution. Under his leadership, MAF has become an award-winning organization offering timely and culturally relevant financial products and services to low income and marginalized immigrant communities across the country. Since 2008, MAF has provided \$55M in zero interest loans and direct cash assistance, paired with actionable financial education, to over 100,000 people. For his vision and creativity, José received a MacArthur "Genius" Award, the James Irvine Leadership Award, the Princeton School of Public and International Affairs' Distinguished Alumnus Award, and the SF Business Times Most Admired CEO Award. Previously, he served as the inaugural Chair for the Consumer Financial Protection Bureau's Consumer Advisory Board. Currently, he chairs the Federal Reserve Bank of SF's Consumer Advisory Board, and is a member of the US Bank, Experian, and Capital One consumer advisory boards. José received a Bachelor of Arts in Chicano Studies from the University of California at Davis, and a Master in Public Affairs from Princeton University.



Tracy Rezvani serves as the Office of Consumer Protection's Investigative Program Administrator which manages the OCP's investigation, enforcement and outreach mission. Tracy is an attorney with over 25 years' legal experience in consumer protection law. She has authored numerous consumer protection publications, managed law firms in consumer protection class action litigation, and advocated on behalf of individuals and non-profit clients. Tracy has extensive experience researching, interpreting and applying consumer protection statutes, working collaboratively with professional and administrative staff, and in public speaking.



Joe Rotunda serves as the Director of the Enforcement Division of the Texas State Securities Board. He supervises a team of attorneys, investigators and other personnel responsible for investigating illegal and fraudulent securities schemes. They protect the public by bringing administrative and civil enforcement actions and white collar criminal cases. Joe's team frequently deals with misconduct by parties involved in the illegal investments tied to blockchain technology, cryptocurrencies and other digital assets. In 2017, they brought the first state securities case against a promoter of fraudulent cryptocurrency investments. Since then, they have filed enforcement actions against more than 100 parties illegally or fraudulently dealing with investments tied to digital assets. Joe graduated from Trinity University in San Antonio, Texas, and received his juris doctorate from the University of Kansas School of Law. He serves as Vice-Chair of NASAA's Enforcement Section and is responsible for coordinating multi-state enforcement efforts and identifying and addressing enforcement trends in the securities markets.



Adam Rust is a Senior Policy Advisor at the National Community Reinvestment Coalition. His portfolio covers emerging areas of financial services, including fintech and payments. He was the Director of Research at Reinvestment Partners from 2005 to 2020, where he worked on similar issues and led a fintech startup. He helped establish the US Faster Payments Council and is currently serving his second term as a member of its Board of Directors. Adam has graduate degrees in Journalism from the University of Missouri-Columbia, City and Regional Planning from the University of North Carolina - Chapel Hill, and Finance from the Indiana University Kelley School of Business.



Justin Slaughter has served in just about every area of government and politics, from Capitol Hill to the Executive Branch, and from the judiciary to political campaigns. As Director of the SEC's Office of Legislative and Intergovernmental Affairs and Senior Adviser to Acting SEC a chair Allison Herren Lee, Justin assisted with the management, policy development, and all external affairs of the SEC at the start of the Biden Administration. As Chief Policy Adviser and Special Counsel to Commodity Futures Trading Commissioner Sharon Y. Bowen, Justin advised the Commissioner on all matters of policy, politics, press and law regarding the futures and swaps markets, including advising the Commissioner on regulations regarding algorithmic trading, cybersecurity, fintech, and corporate governance. Prior to that, Justin served as General Counsel to Senator Edward J. Markey of Massachusetts and advised the Senator on matters of law, finance, taxation, and foreign policy, including implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act and JOBS Act, policies to spur domestic economic growth, government funding and the raising of the debt ceiling, executive branch nominations involving economic and financial policy, and efforts to reduce carbon emissions. Justin has also served as Investigative Counsel on the Minority Staff of the House Natural Resources Committee, where he engaged in oversight and investigations of the energy futures markets. Justin has also practiced law at the Washington office of McDermott Will and Emery LLP, where he focused his practice on securities and congressional investigations. Justin served as a law clerk to the Honorable Jerome Farris on the United States Court of Appeals for the Ninth Circuit. A native of Atlanta, GA, Justin is a graduate of Yale Law School (J.D.) and Columbia University (B.A.).



Sandra L. Thompson was appointed as the Acting Director of the Federal Housing Finance Agency (FHFA). Before being named FHFA Acting Director, Thompson served as Deputy Director of the Division of Housing Mission and Goals (DHMG). Since March 2013, as the DHMG Deputy Director, Thompson oversaw FHFA's housing and regulatory policy, capital policy, financial analysis, fair lending and all mission activities for Fannie Mae, Freddie Mac and the Federal Home Loan Banks. Prior to joining FHFA, Thompson worked at the Federal Deposit Insurance Corporation (FDIC), for more than 23 years in a variety of leadership positions, most recently as Director, Division of Risk Management Supervision. During her time at FDIC, Thompson led the Agency's examination and enforcement program for risk management and consumer protection at the height of the financial crisis. She also led the FDIC's outreach initiatives in response to a crisis of consumer confidence in the banking system. Her experiences range from supervision to consumer protection, risk management and consumer outreach activities. Thompson is a graduate of Howard University in Washington, D.C.



Sonja Larkin-Thorne retired as VP of Government Affairs for The Hartford and has over 35 years of experience in the insurance business. She managed The Hartford's regulatory and legislative activities in 14 states and provided counsel on underwriting practices, market conduct examinations, urban issues, consumer complaints, use of insurance credit score, guaranty funds, solvency issues, natural disasters, and financial services legislation. Sonja represented The Hartford at the National Association of Insurance Commissioners (NAIC) and served as a member of the Property Casualty Insurance Guaranty Fund boards in AZ, DC, ME, and CT. She was elected vice-chair of both the National Conference of Insurance Guaranty Funds and the NAIC's System for Electronic Rate and Form Filing (SERFF) Board of Directors and represented the Property & Casualty insurance industry on the NAIC Improvements to State-Based Systems Subgroup. Prior to joining The Hartford in 1990, she served as Senior Consultant on Insurance to former California Assembly Speaker Willie L. Brown, Jr. and Special Assistant on Insurance to the late Senator Teresa P. Hughes, VP Personal Lines, and Director of Legislative Affairs for the Association of California Insurance Companies. She was also a Project Manager in Allstate Insurance Company's Home Office and Regional Underwriting Manager of the company's Southern California Regional Office. Sonja continues to expand her expertise. She was appointed in 2020, to the State of CT Insurance Department Advisory Council on Technology and chaired the Consumer Data subcommittee. She works with the Department on many regulatory issues impacting consumers.



Congresswoman Maxine Waters is considered by many to be one of the most powerful women in American politics today. She has gained a reputation as a fearless and outspoken advocate for women, children, people of color and the poor. Elected in November 2018 to her fifteenth term in the U.S. House of Representatives with more than 70 percent of the vote in the 43rd Congressional District of California, Congresswoman Waters represents a large part of South Los Angeles. Congresswoman Waters made history as the first woman and first African American Chair of the House Financial Services Committee. An integral member of Congressional Democratic Leadership, Congresswoman Waters serves as a member of the Steering & Policy Committee and is the Co-Chair of the bipartisan Congressional Task Force on Alzheimer's Disease. She is also a member of the Congressional Progressive Caucus, and member and past chair of the Congressional Black Caucus ([see more](#)).