



Speaker & 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, Brent 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.

Ann Baddour is the state director of Appleseed projects aimed at bringing low-income and immigrant consumers into the financial mainstream. She is actively involved in reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. She also advocates for consumer protections to address financial exploitation of vulnerable populations and improve protections against abusive debt collection practices. Her work in the areas of immigrant financial education and improving consumer disclosure and protection in remittance transactions has been presented at economic conferences in Benin, Africa, Mexico, and the European Union. She was a member of the Consumer Financial Protection Bureau's Consumer Advisory Board, serving a four-year term ending in 2018. Ann is a Fulbright Scholar with a Master of Public Affairs Degree from the LBJ School of Public Affairs and a Masters Degree in Middle Eastern Studies from The University of Texas at Austin.

Zachary Baum is a policy advisor and counsel to U.S. Senator Jack Reed (D-RI), a senior member of the Committee on Banking, Housing, and Urban Affairs. Immediately before joining Senator Reed's office, he was an associate at the law firm Cleary Gottlieb Steen & Hamilton, where his practice focused on regulatory, supervisory, and transactional matters for financial institutions. He received a B.A. in history from The George Washington University and a J.D. from Cornell Law School. Prior to attending law school, Zachary served as a Special Assistant to the Under Secretary of the Treasury for Domestic Finance.

Chuck Bell is the Programs Director for the advocacy division of Consumer Reports, where he represents CR's positions on consumer protection issues in New York and other Northeastern states. He works on a wide range of financial services issues, including credit and lending, auto insurance, student debt, and digital finance. Chuck serves on the NY State Insurance Advisory Board and the Department of Financial Services Consumer Protection Task Force and is Vice Chair of the New York State Energy Research and Development Authority (NYSERDA). He holds a B.A. from Antioch University-Seattle.

Meghan Olsen Biebighauser is the Organizing Director at Exodus Lending, a nonprofit lender that breaks Minnesotans out of the debt trap by refinancing predatory loans at 0% interest. Exodus Lending is also the convening organization for Minnesotans for Fair Lending, a statewide coalition dedicated to enacting a 36% rate cap on payday loans in Minnesota.

Kiyadh Burt is the Vice President and Interim Director of Policy and Advocacy at Hope Policy Institute (HOPE). In this position, he serves as primary liaison with advocacy partners locally, regionally and nationally. He works to advance HOPE's mission of financial inclusion for historically underserved communities through oversight of analysis and visualization of HOPE programmatic activities for the production of reports, briefs, and blogs. Notably, he has led Hope's work on inequities in capital access in the CDFI industry, the Paycheck Protection Program, the State Small Business Credit Initiative, and criminal justice reform. Throughout his tenure at HOPE, his breadth of work has also included consumer protections, financial inclusion, affordable housing, and access to fresh food. His work serves to further HOPE's goal of fostering opportunities that enhance the ability of vulnerable people and places to fully participate in the American economy.

Veri di Suvero (they/them) lives on Dena'ina lands in Anchorage, Alaska and serves as the Executive Director of the Alaska Public Interest Research Group. With a background in various advocacy areas including Alaska Native language revitalization and maintenance, in their role for the past four years they have advocated for consumers and the public across issues including energy access, good government, and economic justice. Veri is the Consumer Advocacy representative on the Railbelt Reliability Council, is one of the founders of Alaskan Artists for a Just Transition and serves on the board of the Consumer Federation of America.

Yasmin Farahi is a deputy director of state policy and senior policy counsel based out of CRL's Durham, North Carolina office. She advises local organizations and lawmakers that are working to eliminate abusive lending practices in their states, with a particular focus on small dollar lending and student loans. Prior to joining CRL, Yasmin was a civil rights attorney at Disability Rights NC working with clients who faced barriers to full participation in community life. She was also a consumer protection and employment law attorney at Legal Services of Southern Piedmont in Charlotte, NC, focused on helping homeowners facing foreclosure during the financial crisis. Yasmin graduated with honors from N.C. State University with degrees in Political Science and Philosophy and received her law degree from New York University School of Law. Outside of work, she enjoys traveling, exploring the local food scene, and spending time outdoors with her family.

Kimberly Fountain is the Consumer Financial Justice Organizer at AFR/AFREF. During a 16 year career in advocacy and organizing for progressive organizations and nonprofits, Kimberly has worked with grassroots and grassroots leaders on healthcare, climate, financial fairness, and other consumer issues. Prior to working as an organizer, Kimberly began her career as a social worker.

Rachel Gittleman (she/her) is the Financial Services Outreach Manager for the Consumer Federation of America. In this role, Rachel leads CFA's advocacy and outreach on high-cost lending, payday loans, banking and credit issues. She has successfully led legislative and regulatory campaigns, as well as CFA's High Cost Lending Summit and Advocacy Weeks. Rachel represents CFA on behalf of consumers before the Consumer Financial Protection Bureau, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Federal Reserve, as well as other federal and state financial regulators, Congress, and state legislatures. Prior to joining CFA, she 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. She earned her B.A. in Religious Studies from the University of Chicago.

Eric Halperin is the Enforcement Director 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.

Robert Herrell is the Executive Director of the Consumer Federation of California, serving in that role since early 2020. He has been a leader on consumer protection issues for almost three decades, including many years as a Staff Director and Chief Committee Consultant in the California Legislature, working for John Vasconcellos, Susan Davis, and Jackie Speier, among others. Mr. Herrell was the lead staffer on the nationally groundbreaking California consumer financial privacy law authored by then-State Senator Jackie Speier. He worked on lemon law expansion, data breach protection, dietary supplement reform, energy policy, economic development and many other issues while employed by the California Legislature. Herrell also served as a Deputy California Insurance Commissioner under former Insurance Commissioner Dave Jones from 2013-2019. During that time, he worked on significant expansions of policyholder rights, as well as insurance reforms related to California's wildfire crisis and climate change. Immediately prior to that he was a Vice President for the Latino focused start-up company Valoramás in Chicago from 2009-2012. As head of the Consumer Federation of California, Herrell worked on the legislation that created the California Department of Financial Protection and Innovation, a mini version of the federal Consumer Financial Protection Bureau, and has continued to strongly advocate for maximum consumer protection by taking a leadership role in opposing the CJAC initiatives that would cap contingency fees in a wide range of cases and co-sponsoring legislation by Senator Laird that ended the so-called "death discount" that limited access to certain types of awards when a plaintiff dies during a case.

Kristi C. Kelly is a consumer law expert serving Virginia, Maryland and Washington, D.C. Named a "Leader in the Law" by Virginia Lawyers Weekly in 2014, Kristi has successfully litigated hundreds of individual cases and class actions. She assists consumers with credit reporting and employment background check mistakes, mortgage servicing errors and abusive debt collection practices – unafraid to take on banks, brokers, debt collectors, credit card companies and scammers alike. Outside her offices, Kristi speaks on credit reporting and mortgage servicing issues for legal organizations nationwide. She regularly volunteers to educate the community on consumer rights and train industry professionals at the local and state levels. Kristi lives in Vienna, Virginia, with her husband, Matt, and three sons, Joey, Charlie and Tommy.

Mike Litt As U.S. PIRG's Consumer Campaign Director, Mike is a leading expert voice on numerous consumer issues, including financial protection, ID theft prevention, and climate change's risks to consumers. He also led a campaign to hold Equifax accountable for the worst data breach in history, helping eliminate fees charged by credit bureaus for credit freezes.

Andy Nielsen is a Senior Policy Analyst with the Indiana Community Action Poverty Institute, providing advocacy and research on consumer protections, tax, budget, and housing policy. Prior to the Institute, Andy worked at an Indianapolis community-based organization, Southeast Community Services, as a Financial Coach. Andy worked for several years in Washington, DC, serving as Legislative Assistant to U.S. Senator Jeanne Shaheen and Policy Analyst for the U.S. Senate Committee on Small Business and Entrepreneurship and the U.S. Congress Joint Economic Committee. He also worked as Policy Advisor to Governor Gina Raimondo of Rhode Island and was an Analyst for PNC Bank. He holds a bachelor's degree in economics from Indiana University.

Christopher Peterson is the John J. Flynn Endowed Professor of Law at the University of Utah's S.J. Quinney College of Law where he teaches contracts, commercial law, and consumer protection courses. A recognized authority on consumer finance, Professor Peterson has frequently testified in Congressional hearings and has presented his research to the Federal Deposit Insurance Corporation, Federal Reserve Board of Governors, and the White House in both Democratic and Republican administrations. Professor Peterson's books include the Thompson/West casebook *Consumer Law: Cases and Materials and Taming the Sharks: Towards a Cure for the High Cost Credit Market*, which won the American College of Consumer Financial Services Lawyers' outstanding book of the year prize. He is a consumer fellow of the American Bar Association's Consumer Financial Services Committee and a Regent of the American College of Consumer Financial Services Lawyers. Professor Peterson is a recipient of the National Association of Consumer Agency Administrators' Consumer Advocate of the Year award and the Department of Defense's Office of the Secretary of Defense Award for Excellence—both bestowed in recognition of his efforts to protect military service members from predatory lending. Professor Peterson is actively engaged in public service and consumer protection. From 2012 to 2016 Professor Peterson served in the Obama Administration as a Special Advisor in the Office of the Director at the United States Consumer Financial Protection Bureau, in the Office of Legal Policy for Personnel and Readiness in the United States Department of Defense, and as Senior Counsel for Enforcement Policy and Strategy in the Consumer Financial Protection Bureau's Office of Enforcement. From 2018-2020 he was the Director of Financial Services for the Consumer Federation of America. And, in 2020 he was the Democratic Party's nominee for Governor of Utah. Supported by a broad coalition of organized labor, civil rights, and public interest organizations, he won more votes than any Democratic Party gubernatorial candidate in Utah history. He has served as an expert witness in consumer protection litigation on behalf of the states of Arizona, Colorado, Florida,

Massachusetts, New Jersey, and the U.S. Department of Justice. From 2009-2012, he served as Associate Dean for Academic Affairs. Before joining the faculty in 2008, Professor Peterson taught for five years at the University of Florida, Fredric G. Levin College of Law. He also worked as a consumer rights attorney for the United States Public Interest Research Group in Washington, D.C. and clerked for the Honorable Wade Brorby on the United States Court of Appeals for the Tenth Circuit.

Hollister (Holly) K. Petraeus retired from Federal service in January 2017, after serving for six years as an Assistant Director of the Consumer Financial Protection Bureau (CFPB), heading up its Office of Servicemember Affairs. In that role she partnered with the Pentagon and other federal and state agencies on financial education and consumer protection measures for the military, veterans and their families. Prior to joining CFPB, Mrs. Petraeus spent six years as the Director of BBB Military Line, a national program of the Council of Better Business Bureaus fostering outreach from the 100+ local Better Business Bureaus to military communities across the United States. An active-duty military spouse for over 37 years, Mrs. Petraeus worked in that time with local, state and national legislators on issues affecting Army families. In retirement Mrs. Petraeus continues to advocate for the military community, serving with a number of non-profit endeavors. She is a long-time member of the Board of Advisors of the Children of Fallen Patriots Foundation (www.fallenpatriots.org) and a member of the Board of Governors of the National Military Family Association (www.militaryfamily.org). In 2019 she worked on the successful passage of PL 116-52 – the HAVEN Act – as a member of the American Bankruptcy Institute’s Task Force on Servicemembers & Veterans.

Andy Posner founded Capital Good Fund in February of 2009 while getting his Master of Arts in Environmental Studies at Brown University, where he was studying financing mechanisms for clean energy. After reading *Banker to the Poor* by Dr. Muhammad Yunus, the 'Father of Microfinance' and 2006 Nobel Peace Prize winner, he quickly realized that equitable financial services could unlock the potential of the poor just as they could do the same for clean energy technologies. At the same time, as the financial crisis of 2008 began to unravel the economy and devastate low-income communities, Andy decided to take action. He created Capital Good Fund with an eye toward using financial services to tackle endemic poverty, first in Rhode Island, and then nationwide. Andy is a firm adherent of Dr. Yunus' dream to put poverty into museums; or, as Andy likes to put it, to put poverty out of business. He is the former Treasurer of the national Board of Directors of the Credit Builders Alliance, and a member of the Board of the Community Reinvestment Fund, one of the largest nonprofit lenders in America. Andy has published his ideas in the Huffington Post, the Stanford Social Innovation Review, Chronicle of Philanthropy, his own newsletter (Be the Change), and nearly a dozen poetry journals, to name a few examples. He was also selected as a 2011 Hitachi Yoshiyama Young Entrepreneur and a 2013 American Express Emerging Innovator (one of 45 globally), and a 2015 Rhode Island Foundation Nonprofit CEO Fellow. Last but not least, he is proud to have been nominated for the 2019 Pushcart Poetry Prize for his piece *The Machinery of the State*.

David Rothstein is a Senior Principal at the CFE Fund, where he leads the national Bank On initiative. Previously, he served as Director of Resource Development and Public Affairs for Neighborhood Housing Services of Greater Cleveland providing fund development and policy leadership. He also served as a research fellow for the New America Foundation in asset building and the Program Director for the Ohio CASH Coalition with Policy Matters Ohio. He has a BA in Political Science from John Carroll University and an MPA from Kent State University.

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, which seek to end unfair, deceptive, and abusive practices in banking, mortgage servicing, foreclosure, and in all forms of lending and finance. Beverly leads the NJCA debt table and consumer protection coalition of state organizations working to combat student debt, medical debt, and all forms of predatory lending. Beverly represents NJCA in the multi-state anti-payday lending coalition, “Paydayfreelandia,” which advocated for a strong Consumer Financial Protection Bureau payday loan rule on behalf of states where high interest rate loans are not permitted and has been vocal about predatory lenders and of “fintech” companies circumventing and undermining state consumer finance protections. 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. Beverly also advocates for the Community Reinvestment Act, fair housing, and access to financial services, including credit and savings, and mortgage finance. She represents NJCA in state and regional negotiations for community benefits agreements in partnership with NCRC, and with NJ State and regional organizations. Beverly has testified before the New Jersey State Legislature as well as before various county and municipal officials in the state. She has been a presenter and speaker at events held by the Center for Responsible Lending, the Consumer Federation of America, Peoples Action, Americans for Financial Reform and Netroots Nation. She has published editorials in the Star Ledger, Daily Record, Asbury Park Press, and the American Banker.

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, predatory lending, banking, fintech and payment systems. She is an author of NCLC’s treatise Consumer Banking and Payments Law and contributes to Consumer Credit Regulation, among other publications.

Santiago Sueiro is a Senior Policy Analyst on the Economic Policy Team at UnidosUS. Santiago is an institutional expert in banking issues, focusing on bank policies that will protect low-income consumers from unfair and predatory practices as well as policies that will promote access to safe and affordable bank products like those that support innovative financial technology companies, Community Development Financial Institutions (CDFIs), credit unions, and Minority Depository Institutions (MDIs). Previously, Santiago was a Program Manager for the Savings & Financial Capability team at Prosperity Now and worked for the La Ceiba Microfinance Institution in Honduras, where he served as the Program Director. He studied at the University of Mary Washington where he earned a Bachelors Degree in Spanish Language and Literature, and International Affairs.

Courtney Thomas is a Senior Policy Analyst at HOPE Policy Institute. In her position, she coordinates and leads public policy efforts to advance economic opportunities for working families in the Deep South by using research, outreach, education, and advocacy. Her primary areas of research include consumer protection, financial inclusion, and community and economic development. Throughout her career, Courtney has worked on a variety of advocacy campaigns that drive investments into community development organizations, distressed neighborhoods, and grassroots initiatives. She has spoken before Memphis City Council, Shelby County Commissioners, and the Tennessee Black Caucus of Legislators. Courtney has a bachelor’s degree in Political Science and a Masters degree in Public Administration from Clark University in Worcester, Massachusetts. She is a member of Phi Beta

Kappa, the Memphis Urban League Young Professionals, and a 2021 America Walks Walking College Fellow.

Susan Weinstock is the CEO of the Consumer Federation of America. Previously, she was vice president of financial resilience programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the director of the office of consumer policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money. As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the financial reform campaign director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.