

CFA Virtual Consumer Agency Summit

Speaker Bios

Emily Barth is a lawyer at the DC Office of the Attorney General in the Office of Consumer Protection. Emily focuses on consumer protection issues that impact vulnerable groups of people, and sees consumer protection cases as a way to ease barriers to reentry for folks returning home from incarceration. Prior to joining the DC OAG Office of Consumer Protection, Emily was a trial attorney at the Public Defender Service for the District of Columbia. Emily is also a Returned Peace Corps Volunteer (Bangladesh 03-05).

Darian Dorsey currently serves as the Deputy Assistant Director of the Office of Consumer Response. Ms. Dorsey joined the Office of Consumer Response in December 2010 as a member of the Department of Treasury Implementation Team. Within the Office of Consumer Response, Ms. Dorsey has served in several capacities including Chief of Staff and Senior Advisor to the Deputy Assistant Director. Prior to joining the CFPB, Ms. Dorsey led the implementation of Recovery Act reporting efforts at the U.S. Department of Treasury's Community Development Financial Institutions Fund after serving as a research project manager at IFF, a nonprofit community development financial institution.

David Frankel is the CEO of ZipDX LLC, a 15-year-old provider of specialized virtual collaboration services. Since 2012, David and ZipDX have been fighting the robocall scourge, starting with his (losing) entry in the FTC's Robocall Challenge contest which laid out the traceback process subsequently deployed by USTelecom in 2018 and mandated in the TRACED Act. Beyond traceback, David and the ZipDX team have developed a number of robocall-related tools, including the Robocall Mitigation Database Explorer and most recently a scaled robocall surveillance platform called RRAPTOR. Over a technology career spanning almost 50 years, David has worked in supercomputing, high-performance networking and telecommunications. He is a University of Illinois graduate in Electrical Engineering.

Sheryl Harris is the Director of the Cuyahoga County Department of Consumer Affairs, a civil enforcement agency that protects County residents from unfair and deceptive sales practices. She founded and organizes the activities of Scam Squad, a multidisciplinary task force that helps older Cuyahoga County residents avoid, report and recover from scams. Scam Squad projects, including Hang Up If scam alert cards, store-based gift card and bitcoin scam warnings and the Scamo bingo game, have been replicated around the country. She is a recipient of the 2020 FBI Director's Community Leadership Award. Prior to joining the County in 2015, Harris wrote the consumer advocacy column, "Plain Dealing," for the Cleveland Plain Dealer. Earlier in her career, she was a reporter for the Akron Beacon Journal, where she worked on "A Question of Color," a series on race relations that won a Pulitzer Prize. She earned a B.A. in Journalism from The Ohio State University.

Abigail Hinchcliff Esq., is the First Assistant Attorney General of the Consumer Fraud Unit at the Colorado Attorney General's Office. She is an enthusiastic member of the Colorado pro bono community, serving most recently on the Executive Board of the Colorado Lawyers Committee. Abby is active with the Colorado Judicial Institute, the Colorado Women's Bar Association, and serves as a mentor for Law School Yes We Can. She was a member of the 2019 class of the Colorado Bar Association's Leadership Training Program (COBALT). Prior to joining the Attorney General's Office, Abby was a litigation partner at Bartlit Beck. She clerked for Judge Raymond Kethledge of the U.S. Court of Appeals for the Sixth Circuit and for Judge Amul Thapar, then of the Eastern District of Kentucky. She graduated from Yale Law School in 2012 and Wesleyan University in 2008.

Rosario Mendez is a senior member of the Division of Consumer and Business Education of the FTC's Bureau of Consumer Protection where she works on the development and dissemination of consumer education to help people spot and avoid fraud. She has led the creation and promotion of many public educational campaigns to raise awareness about debt relief scams, telemarketing fraud, scams that target small business, and scams targeting the Latino community, among others. She also co-leads the FTC's Every Community Initiative, which supports the agency's work to address the disproportionate impact of fraud and other practices on communities of color. She's a graduate from Loyola University College of Law, John Hopkins University Carrey Business School, and the University of Rochester.

Jason Musone currently serves as Stakeholder Engagement Manager in the Office of Consumer Response. Jason joined the Consumer Financial Protection Bureau (CFPB) in October 2012 and has served in several capacities, including leading large organizational change management efforts, supporting the migration of the CFPB's consumer complaint system, and transitioning staff of more than 1,500 employees to a future state work posture. Jason serves as an advisor to the Assistant and Deputy Assistant Director in Consumer Response, and he also advised the Chief Operating Officer's staff. Prior to joining the CFPB, Jason worked at Citigroup for more than 10 years in its compliance and audit functions.

Rhonda Perkins is an attorney in and Chief of Staff of the Division of Marketing Practices in the Federal Trade Commission's Bureau of Consumer Protection. She has investigated and litigated cases involving telemarketing and business opportunity fraud, credit repair and government imposter scams, deceptive marketing of rental listings, and deceptive marketing of trading and investment seminars. Ms. Perkins also works to combat fraud and other consumer issues in historically underserved communities as co-lead of the agency's Every Community Initiative.

Margot Saunders is currently Senior Counsel to the National Consumer Law Center (NCLC) after serving as managing attorney of NCLC's Washington, D.C. office from 1991 to 2005. Margot has testified before Congress more than two dozen times regarding a wide range of consumer law issues, including predatory mortgage lending, high cost small loans, payments law, electronic commerce, protecting benefits in bank accounts, privacy issues, and robocalls. She was the lead advocate on the passage of the Home Ownership and Equity Protection Act, the development of the Treasury Rule protecting exempt benefits, and many other initiatives. Margot has served as an expert witness in over 50 consumer credit cases in more than 20 states, providing opinions on predatory lending, electronic benefits, servicing, and credit math issues in individual and class cases. She is a co-author of NCLC's Consumer Banking and Payments Law, many articles, and a contributor to numerous other manuals. Prior to joining NCLC, she was the consumer law specialist for North Carolina Legal Services. In 1991, Margot was the second recipient of the Vern Countryman Award. She is a graduate of Brandeis University and the University of North Carolina School of Law.

Kathy Stokes is a nationally recognized leader in the consumer fraud arena. As Director of Fraud Prevention Programs with AARP, Kathy leads AARP's social mission work to educate older adults on the risks that fraud represents to their financial security. Since 2019, she and her team have vastly expanded AARP's leadership in this space, including the creation of a new victim support program, a multi-year campaign to end the use of gift cards in fraud, and the formation of a national effort to fundamentally transform how our country addresses consumer fraud. Kathy currently serves on the advisory council to the Board of the International Association of Financial Crimes Investigators and on the advisory council to the Senior Issues and Diminished Capacity Committee of the North American Securities Administrators Association.

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.

Erin Witte is the Director of Consumer Protection for the Consumer Federation of America. Erin leads CFA's advocacy efforts in consumer protection, including advocating for consumer protections in Congress and at regulatory agencies, communicating policy positions to the press and the public, organizing meetings with stakeholders on consumer protection issues, and providing educational tools for consumers to help them navigate marketplace challenges. Erin has over a decade of experience fighting for consumers as a consumer protection attorney. Prior to joining the CFA, Erin was an Assistant Attorney General for the Commonwealth of Virginia, where she litigated consumer protection cases in Virginia state and federal courts. Erin handled matters involving various abusive, predatory and fraudulent business practices, and was able to provide relief to tens of thousands of consumers. Erin also worked in private practice at Surovell Isaacs & Levy in Fairfax, VA where she represented individual consumer clients against used car dealers, abusive debt collectors, insurance companies, predatory lenders, subprime auto lenders, and medical providers. Erin also has a public service history of volunteer work with various legal aid organizations, the Fairfax County Office of the Public Defender, and the Mid-Atlantic Innocence Project. She also has presented at various continuing legal education conferences, providing training and instruction to other attorneys about consumer protection laws. Erin is a graduate of the George Mason University School of Law in Arlington, VA, and she received her B.A. from Rowan University in Glassboro, N.J. Erin and her family live in Northern Virginia.

Kia McCallister-Young is the Director of America Saves, a national nonprofit committed to supporting all Americans, particularly the most vulnerable among us, with establishing effective saving habits, reducing debt, and beginning to build wealth. Known for being a champion of no-shaming, common sense and realistic saving strategies, she has elevated America Saves position as a highly sought-after leader and trusted voice in the personal finance space. Her role intersects creating and nurturing strategic partnerships, fundraising, forecasting current and new programming, and managing the America Saves Staff that executes daily operations that moves the organization closer towards their mission and vision. Prior to becoming Director of the organization, she served as their Director of Communications, which is her first love. "Communication and marketing are simply just ways to connect with people. When you connect with people, you can move them to action." Her previous positions include US Air Force veteran, Mortgage Loan Officer, Marketing Agency Owner, and Freelance Writer.