



Wednesday, November 15

11:30 am- 12:00 pm

Check in and Lunch

12:00 pm – 12:10 pm

Welcome from Consumer Federation of America

Erin Witte, Consumer Federation of America
Washington, DC

Adam Rust, Consumer Federation of America
Washington, DC

12:10 pm – 12:35 pm

Introduction

Ann Baddour, Texas Appleseed
Austin, TX

Keynote Address

Jean Ann Fox, Former Director of Financial Services
Consumer Federation of America
Prescott, AZ

12:40 pm – 1:50 pm

Earned Wage Advances*

Earned wage advance products target consumers who live paycheck to paycheck, and many states are seeing proposed legislation to permit these products. This panel will discuss the types of products offered and how they impact consumers, what advocates should be on the lookout for, and strategies they can employ to advocate for strong consumer protections.

Lauren Saunders, National Consumer Law Center
Washington, DC *Moderator*

Liz Coyle, Georgia Watch
Atlanta, GA

Andrew Kushner, Center for Responsible Lending
Oakland, CA

Dana Wiggins, Virginia Poverty Law Center
Richmond, VA

1:50 pm – 2:50 pm

Rent-a-Bank Perspectives*

Hear from state regulators about their perspectives and approaches to rent-a-bank lenders that use sham bank relationships to evade rate cap legislation. Ms. Weinberg and Commissioner Salazar will provide valuable insight about how advocates and government regulators can work together to address this growing problem.

Veri di Suervo, Alaska PIRG
Anchorage, AK *Moderator*

Antonio P. "Tony" Salazar, Commissioner of Financial Regulation
Maryland Department of Labor
Baltimore, MD

Wendy Weinberg, D.C. Office of the Attorney General
Washington, DC

2:55 pm – 3:40 pm

Federal Updates

Hear from partners at national advocacy organizations about what is happening at the federal level and its impact on high cost lending advocacy, including the CFPB's litigation at the U.S. Supreme Court, the fight against forced arbitration provisions, and the government-wide crackdown on junk fees.

Courtney Thomas, Hope Policy Institute
Jackson, MS *Moderator*

Chuck Bell, Consumer Reports
Yonkers, NY

Kimberly Fountain, Americans for Financial Reform
Atlanta, GA

Christine Hines, National Association of Consumer Advocates
Washington, DC

3:45 pm – 4:45 pm

State Rate Cap Strategies*

Panelists will discuss updates in their fights to obtain and maintain rate cap legislation at the state level, including strategies and tactics that have proven effective. This panel will also include a focus on data and research, including ways to use good data to promote rate caps and how advocates can identify and defend against biased or harmful research that industry uses to avoid rate cap regulation.

Adam Rust, Consumer Federation of America
Washington, DC *Moderator*

Jessica AcMoody, CEDAM
Lansing, MI

Brent Adams, Woodstock Institute
Chicago, IL

Yasmin Farahi, Center for Responsible Lending
Durham, NC

4:45 pm ET – 4:50 pm

Wrap Up

Erin Witte, Consumer Federation of America
Washington, DC

5:00 pm – 6:30 pm ET

Happy Hour Barkada (1939 12th St. NW)

**These panels will include an opportunity for a "deepened Q&A," where we will break out into smaller groups for further discussion.*

CFA would like to thank Americans for Financial Reform and National Consumer Law Center for their generous support of the 20th Annual High Cost Lending Summit.