



## Speaker & Panelist Biographies

**Jessica AcMoody** has more than 18 years of experience in state and federal legislative policy and advocacy. For the past twelve years, she has directed state and federal policy initiatives at the Community Economic Development Association of Michigan (CEDAM), a nonprofit trade association serving the community economic development (CED) industry through training, resources, and policy advocacy. Jessica's work focuses on coalition building and advocating for policies that create more vibrant, equitable neighborhoods around the state. This includes affordable housing, tax policy, economic inclusion, and consumer financial protections. Jessica is also the coordinator for the Rural Partners of Michigan (RPM) which focuses on economic development in rural areas around the state. She also serves on the board of Partners for Rural America and the Consumer Federation of America. She previously worked as a staff member in the House of Representatives and for a nonprofit focused on developing affordable housing for those experiencing homelessness.

**Brent Adams** has experience as a litigator, lobbyist, political organizer, teacher, debate coach, and policy advocate. After five years as a litigator for one of Chicago's largest law firms, he began his career as a nonprofit consumer advocate: first at the AIDS Foundation of Chicago and then at Citizen Action/Illinois. At Citizen Action, he authored the Payday Loan Reform Act of 2005. Furthering his work within the financial services arena, Brent 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. He served in that role for three years before returning to nonprofit advocacy. As Senior Vice President for Policy & Advocacy for Woodstock Institute, Brent is one of the country's top advocates and experts in consumer financial reform. He is one of the leading architects of the Predatory Loan Prevention Act, the state's 36% rate cap, and the state Community Reinvestment Act. In 2021, he received a proclamation from the Illinois State Senate for "his exceptional career fighting on behalf of Illinoisans." 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 Master's Degree in Middle Eastern Studies from The University of Texas at Austin.

**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.

**Liz Coyle** joined Georgia Watch in February 2012. She leads the team of nonprofit advocates serving as a powerful statewide voice for Georgia's consumers on policies that open doors to the financial mainstream, increase financial security, improve access to affordable healthcare and lower consumers' energy burden. As Executive Director, Liz manages the organization's operations and staff and

oversees all Georgia Watch impact areas. In addition to her role with Georgia Watch, Liz accepted an appointment to the Consumer Advisory Board of the Consumer Financial Protection Bureau, serving in 2018-2019. In 2021, she testified before the US Senate Committee on Banking, Housing and Urban Affairs to share insights on protecting consumers in the pandemic recovery economy. Liz served as vice chair of the Smart Energy Consumer Collaborative board from 2018 to 2021. As a civic leader, she champions community causes. Currently, she is board chairman of the Historic Fourth Ward Park Conservancy. Previously, she served on the board of directors of the Atlanta BeltLine. Liz has more than 25 years of experience as a nonprofit manager, communications professional and grassroots advocate. She received a B.A. in Comparative Literature from the University of Virginia.

**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.

**Jean Ann Fox** volunteers with the Center for Economic Integrity in Tucson and participates in the Arizonans for Responsible Lending coalition as an advocate for consumer financial services protections. Prior to retirement, she was Director of Financial Services for Consumer Federation of America. Fox specialized in issues of high-cost credit including payday and car title loans, bank overdraft fees, and tax refund loans. Twenty years ago, Fox convened the annual CFA High-Cost Lending Summit to inform and empower state advocates to curb predatory lending. She advocated for passage and implementation of the federal Military Lending Act and served on the steering committee to defeat a payday lending ballot initiative in Arizona. She assists CEI prepare reports on car title lending, compliance with usury laws, and Arizona's Regulatory Sandbox Program. She holds a Masters degrees from Cornell University and the University of Pittsburgh.

**Christine Hines** advocates before Congress and federal administrative agencies on consumer protection, including financial services and access to justice. She is actively engaged in promoting a fair and open marketplace that protects the rights of consumers, particularly those of modest means.

**Andrew Kushner** is a Senior Policy Counsel at CRL, where he advises lawmakers and allied groups in several states on legal issues related to small dollar lending. Prior to joining CRL, Andrew was an associate at a public interest law firm in San Francisco, where he represented unions, workers, non-profit groups, and cities on a variety of issues related to economic justice. Before that, Andrew clerked for the Honorable Mariano-Florentino Cuéllar, of the Supreme Court of California, and for the Honorable Stephen Reinhardt, of the United States Court of Appeals for the Ninth Circuit. Andrew is a graduate of Pomona College and Stanford Law School.

**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.

**Adam Rust** is the Director of Financial Services at the Consumer Federation of America. His portfolio covers non-bank credit, payments, and banking oversight. He advocates for the interests of consumers in areas at the nexus of emerging technology and finance, including the use of artificial intelligence and digital assets. In his role, he has responsibility for coordinating regulatory and legislative activities. Most recently, Adam was a Senior Policy Advisor at the National Community Reinvestment Coalition, where he pursued the organization's policy agenda for fintech, consumer lending, and payments. From 2005 to 2020, he was Director of Research at Reinvestment Partners (RP), an advocacy and community development non-profit organization in Durham, North Carolina. He has served two terms on the Board of Directors of the US Faster Payments Council. After publishing a book on community development policy for manufactured housing, he represented consumers on the Department of Housing and Urban Development's Manufactured Housing Consensus Committee. He has master's degrees in Journalism from the University of Missouri (1997), City and Regional Planning from UNC-Chapel Hill (2003), and Finance from Indiana University (2016).

**Antonio P. "Tony" Salazar** has served as Maryland's Commissioner of Financial Regulation since July 5, 2017. Commissioner Salazar has over 35 years of experience in banking law, commercial financing transactions, loan restructurings and work-outs, real estate, and general business law transactions. Mr. Salazar is responsible for the Office of the Commissioner which is Maryland's consumer financial protection agency and financial regulator. The Office is responsible for the supervision of all of the state-chartered banks, credit unions, and trust companies and over 18,000 non-depository licensees and registrants, including mortgage lenders, brokers, servicers and originators, money transmitters, check cashers, debt management services providers, debt settlement services providers, consumer lenders, sales finance companies, installment loan companies, credit service businesses, collection agencies, mobile home retailers, and consumer credit reporting agencies. As Maryland's financial regulator, he is an active member of the Conference of State Bank Supervisors where he serves as Vice Chair of the Non-Depository Supervisory Committee, and as Treasurer of the Board of Directors. Commissioner Salazar has regular contact with federal regulatory authorities and is a member of the FDIC's Advisory Committee of State Bank Regulators. In Maryland, he is a member of the Maryland Commission on Financial Education and Capability. Prior to his appointment, Mr. Salazar led the Banking and Financial Institutions practice at the law firm of Davis, Agnor, Rapaport, & Skalny, LLC, he served as Deputy General Counsel of Provident Bank, a large regional mid-Atlantic bank based in Baltimore, and started his banking career as an enforcement attorney with the Office of the Comptroller of the Currency. He holds a law degree from The George Washington University Law School and a Bachelor's degree from Georgetown University. Mr. Salazar is admitted to practice law in the states of Maryland, Connecticut, and District of Columbia Bar. He is a graduate of Leadership Howard County, Class of 1999, is a member of the Leadership Maryland class of '20/'21, and has served on a number of local non-profit boards. He is fluent in Spanish and an automobile enthusiast.

**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.

**Wendy J. Weinberg** is a Senior Assistant Attorney General at the DC Office of the Attorney General in the Office of Consumer Protection. Wendy has been doing consumer protection work for over two decades, in government and non-profit organizations. On the government side, in addition to working at OAG, she spent five years at the CFPB. She spent the early years of her career doing Legal Aid and Legal Services work in New York. She also started the consumer unit at Legal Aid in DC.

**Dana Wiggins** has been working to break down the systemic barriers that keep low-income Virginians in Poverty in various roles for the last sixteen years at the Virginia Poverty Law Center. She currently serves as the Director of Consumer Advocacy at the Center where she runs the Center for Economic Justice program. There she leads consumer advocacy efforts on lending and credit, financial services, utility fairness, and consumer identity and data protection. Alongside the Center's team of other consumer advocates, they work to stop efforts to divide consumers from their hard-earned money, through consumer education and advocacy for just and transparent practices. In her spare time, Dana spends time with her family, is active with her faith community, is currently an appointed member on the Citizen's Advisory Committee to the Chesapeake Executive Council, and serves as board chair for the Virginia League of Conservation Voters Education Fund, a non-profit organization that promotes voter registration and engagement and environmental issue education.

**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 (formerly Surovell Isaacs Petersen & Levy), 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.