



Speaker Bios

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 has also testified before Congress on a variety of issues, including health insurance reimbursement issues, dietary supplement safety and recession-related scams. 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.

Kiyadh Burt is the Director of 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 undeserved communities through oversight of analysis and visualization of HOPE programmatic activities for the production of reports, briefs, and blogs. Notably, he has testified before the House Financial Services subcommittee on Housing, Community Development on solutions to increase homeownership in persistent poverty communities in the Deep South. He leads 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 includes issues on consumer protections, financial inclusion, affordable housing, and access to fresh food.

David Ferreira is the Senior Government Affairs Manager for the Center for Responsible Lending. He is an in-house lobbyist for CRL, a Washington DC-based consumer finance think tank and advocacy group. Before joining CRL, David was the principal of Ferreira Strategies LLC, a full-service government relations firm based in Washington, DC. Mr. Ferreira is an accomplished government affairs and legislative policy specialist with over 20 years of expertise in public policy advocacy as well as federal appropriations, infrastructure authorizations, and overall political strategy and legislative procedures. Prior to entering private practice, Mr. Ferreira was vice president for government relations at the United States Hispanic Chamber of Commerce. In this capacity, Mr. Ferreira oversaw all areas of government relations: policy formulation and advocacy, drafting and managing legislation, communications with Congress and government agencies, and successfully securing federal appropriations for the organization.

Nora Flaherty-Stanford is the communications director and consumer protection issue lead at Maine People's Alliance. Prior to joining MPA she was a public radio journalist for 20 years. She lives in Portland, Maine.

Kimberly Fountain is the Field Manager 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.

Briana Gordley is a Senior Policy Analyst in the Fair Financial Services Project at Texas Appleseed. Briana supports Texas Appleseed's Fair Financial Services Project as a Senior Policy Analyst, working to advocate for consumer protection, regulation, and reform in the areas of payday and auto title lending, unjust debt collection, financial abuse and coerced debt, data privacy, and emerging financial technology products. Prior to joining Texas Appleseed, Briana worked directly with survivors of domestic violence, human trafficking, and stalking to address the physical and financial safety needs and assist survivors in achieving self sufficiency and stability. Briana is a Licensed Master Social Worker (LMSW) and holds a Bachelor of Arts in Social Work from the University of Kentucky and a Master of Science in Social Work with a concentration in Administration and Policy Practice from The University of Texas at Austin.

Mike Litt is the Director for Consumer Campaigns at the US Public Interest Research Group. Mike directs U.S. PIRG's national campaign to protect consumers on Wall Street and in the financial marketplace by defending the Consumer Financial Protection Bureau, and works for stronger privacy protections and corporate accountability in the wake of the Equifax data breach. Mike lives in Washington, D.C. Mike has a bachelor's degree from the University of Texas-Austin. He started on staff in 2015.

Beverly Brown Ruggia is the Financial Justice Organizer 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 protection.

Adam Rust is the Director of Financial Services at the Consumer Federation of America, a non-profit association of nearly 250 national, state, and local pro-consumer organizations. 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. While at Reinvestment Partners, he led a socially responsible LLC that enrolled over one thousand workers into FDIC-insured bank accounts. 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).

Lauren Saunders (she/her) 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 fintech, small dollar loans, predatory lending, banking, 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.

Raquel Villagra is a Staff Attorney for New Economy Project. Raquel works on New Economy Project’s impact litigation and provides legal assistance through our NYC Financial Justice Hotline. Raquel previously worked at Simpson Thacher & Bartlett LLP as a litigation associate. Raquel received a J.D. from New York University School of Law and a B.A. in Art History from Columbia University. In law school, Raquel was a Helaine Barnett Fellow with Legal Services Corporation, was active in the Racial Justice Clinic and Juvenile Defender Clinic, and was Co Editor in Chief of the Review of Law & Social Change.

Susan Weinstock (she/her) 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 (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.