

# SPEAKER BIOGRAPHIES

**Elena Botella** is the author of *Delinquent: Inside America's Debt Machine*, published in 2022 by University of California Press. Her work on financial sector and consumer issues has also appeared in *Slate*, *American Banker*, *Vice*, *The New Republic*, *Business Insider*, and *U.S. News and World Report*. As a principal at Omidyar Network, she supports the field of responsible investing. Botella was previously a senior business manager at Capital One, where she managed the secured credit card program and taught credit risk management.

**Kelvin Chen** is Head of Policy for the Consumer Bankers Association, where he leads the organization's regulatory, legislative, communications, and data research teams. Prior to joining CBA, Kelvin served on the Executive Committee for Barclays U.S. Consumer Bank and led Capital One's Bank Regulatory and Policy team. In his time with the government, Kelvin created and led the Federal Reserve Board's Innovation Policy team; led policy development at the Consumer Financial Protection Bureau for emerging payments and, separately, mandatory arbitration provisions; and advised agency principals at the Federal Trade Commission on consumer protection-related policy and enforcement matters.

**Jennifer Chien** is a Senior Policy Counsel in the Digital Marketplace team at Consumer Reports (CR). She works to advance policy and regulatory reforms on issues that pose the greatest risks to financial consumers in order to develop a safe and fair digital marketplace. Her particular areas of focus include fintech lending, responsible use of artificial intelligence, and financial well-being. Jennifer has an extensive background in financial consumer protection policy and regulation. Before joining CR, Jennifer worked for 15 years as a Senior Financial Sector Specialist in the Financial Inclusion & Consumer Protection team at the World Bank, specializing in developing enabling policy and regulatory environments for digital financial inclusion, microfinance, and financial consumer protection. She also led research on emerging policy approaches to address cutting-edge financial consumer protection issues in digital financial services and fintech. Prior to the World Bank, Jennifer worked as an attorney at Simpson, Thacher & Bartlett LLP, a credit union analyst at the World Council of Credit Unions, and a management consultant at Oliver Wyman. Jennifer holds a bachelor's degree in economics and political science from Stanford University and a law degree from Harvard Law.

**Sharon Cornelissen** is the Director of Housing for the Consumer Federation of America, where she advocates on behalf of American consumers for fair, affordable housing and equitable mortgage lending. She brings over a decade of experience as a housing researcher, who is passionate about promoting affordability and racial equity in homeownership. Prior to CFA, she worked as a Postdoctoral Fellow at the Harvard Joint Center for Housing Studies, where she published research briefs and advocated to address contemporary housing discrimination in Massachusetts. During her Ph.D. in Sociology from Princeton University, she lived in Detroit and first-hand observed the challenges of homeowners amidst neighborhood decline. She also gained expertise as a tax foreclosure prevention activist in Detroit and interned at the Detroit Land Bank Authority. Her work has been featured in local and national media and is published in academic journals. Drawing on three years while she lived and became a homeowner in one of Detroit's most disinvested neighborhoods, she has a book forthcoming about everyday life in depopulated cities.

**Atur Desai** serves as Deputy Chief Technologist for Law & Strategy at the CFPB. In this role, Mr. Desai addresses issues at the center of emerging technology and policy, and also builds technical capacity in the agency. His work includes addressing the implications for consumers attributable to advanced technologies including those marketed as "AI." He joined the CFPB in 2016 and previously served as a Senior Litigation Counsel in the Bureau's Office of Enforcement. Mr. Desai received his B.S. from Cornell University, his JD from NYU School of Law, and his MPP from the University of Michigan.

**Delicia Reynolds Hand** serves as Senior Director, Digital Marketplace at Consumer Reports and leads the development of reliable and iterative testing frameworks and standards and policies for the digital marketplace to shape the code for social good innovation. This effort builds on her work launching a digital finance testing and ratings program as CR's Director of Financial Fairness. Her career in public service includes ten years at the Consumer Financial Protection Bureau (CFPB) in various roles, Legislative Director at the National Association of Consumer Advocates, General Counsel at the Center for Community Change and Center for Community Change, and Senior Counsel in the office of U.S. Rep. John Sarbanes of Maryland.

**Morgan Harper** is the Director of Policy & Advocacy at the American Economic Liberties Project, a research and advocacy organization addressing market concentration across the economy to promote fair competition and better outcomes for businesses of all sizes, workers, and consumers. Before Economic Liberties, Morgan was a Vice President at Local Initiatives Support Corporation, a community development financial institution, and during the Obama administration, she served as a Senior Advisor to the first Director of the Consumer Financial Protection Bureau.

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**Ashley Harrington** recently joined the Project on Predatory Student Lending as the Senior Director of Policy and Advocacy. Prior to this, Ashley served as the senior advisor to the Chief Operating Officer (COO) at the Department of Education's Office of Federal Student Aid (FSA). She advised the COO on policy implementation, operations, and external communications related to the \$1.6 trillion federal student loan portfolio. Ashley also previously served as federal advocacy director and senior policy counsel at the Center for Responsible Lending (CRL). Ashley helped shape fair lending and consumer protection reforms to address racial wealth disparities. Her portfolio included a range of consumer lending issues, with a focus on student debt reform. Ashley has also worked at UNCF (the United Negro College Fund) and in the New York Governor's Office. She is the author of articles and reports on student debt, particularly as it affects Black borrowers; a frequent media contributor; and she has provided testimony before several congressional committees. She received her B.A. in Public Policy Analysis from UNC-Chapel Hill and her J.D. from New York University School of Law. She is admitted to practice law in New York.

**Micah Hauptman** is the director of investor protection at the Consumer Federation of America. Hauptman leads CFA's investor protection work through conducting research and engaging in advocacy on investor protection issues, focusing primarily on the regulation of investment advisers, investment companies, and broker-dealers, as they relate to the provision of retail investment products and services. He is also focused on restoring an appropriate balance between public and private securities markets in order to promote investor protection, market integrity, and efficiency. Prior to re-joining CFA, Hauptman served as counsel to Securities and Exchange Commission (SEC) Commissioner Caroline A. Crenshaw, where he focused on investment management issues, examinations of investment advisers, investment companies, broker-dealers, and regulatory implementation of Regulation Best Interest. Previously, Hauptman served as CFA's Financial Services Counsel for nearly seven years. Hauptman also worked at Public Citizen on a broad range of banking and tax issues and started his career as a prosecutor for the Los Angeles City Attorney's office. Micah graduated from the University of California at Los Angeles in 2005, magna cum laude, and graduated from the University of the Pacific McGeorge School of Law in 2009, with distinction.

**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.

**Alexis Iwanisziw** leads Inclusiv's policy and communications strategies. Prior to joining Inclusiv, Ms. Iwanisziw served as Chief of Staff to the President at Low Income Investment Fund and was previously the Deputy Director of New Economy Project. She began her career in the Research and Statistics Group at the Federal Reserve Bank of New York. Ms. Iwanisziw is also a volunteer board and supervisory committee member of the Lower East Side People's Federal Credit Union. She holds a BA in Mathematics and Economics from Bryn Mawr College and a MSW with a focus on Community Organization and Planning from Hunter College School of Social Work.

**Dalié Jiménez** is a Professor of Law at the University of California, Irvine School of Law, where she directs the Student Loan Law Initiative and is co-principal investigator at the Princeton Debt Collection Lab and the Financial Distress Research Project. Her research and teaching focus on debt, student loans, consumer law, bankruptcy, and access to justice. An elected member of the American Law Institute, Professor Jiménez is also a fellow of the American College of Consumer Financial Services Lawyers and the American Bar Foundation. She served on the American Bankruptcy Institute's Commission on Consumer Bankruptcy and helped draft the proposed Consumer Bankruptcy Reform Act of 2020. Before joining academia, Jiménez was a founding staffer at the Consumer Financial Protection Bureau, where she contributed to policy work on debt collection, debt relief, credit reporting, and student loan issues. She has testified several times before the U.S. Senate and House of Representatives on debt-related issues. Born in Cuba, Professor Jiménez emigrated to the US as a teenager. She is a cum laude graduate of Harvard Law School and holds dual B.S. degrees in electrical engineering/computer science and political science from MIT.

**Doug Kantor** successfully works every aspect of the public policy process to assess his clients' needs, draft legislation, and advocate for the right outcome. He provides governmental advocacy, strategic advice, and legal counseling services to a range of clients before the Congressional and Executive branch agencies, and he provides legal representation for clients facing investigations by state attorneys general and the Congress. He advocates for clients in areas including financial services, technology, energy, tax issues, the judiciary, and appropriations. Doug has established and administered coalitions of companies and trade associations that share common legislative and regulatory objectives, a recent example of which is the Merchants Payments Coalition, which includes several merchant trade associations trying to reform the system of credit and debit card swipe fees. Doug brings professional insight from his experience as a litigator and political appointee to develop policy-based solutions for clients. His legal experience includes defending state attorney general investigations, appellate litigation, managing internal investigations, litigating securities enforcement actions, campaign finance law counseling, privacy law counseling, and defending against class action suits.

**Aaron Klein** is Miriam K. Carliner Chair and senior fellow in Economic Studies at the Brookings Institution, focused on financial technology and regulation; payments; macroeconomics; and infrastructure finance and policy. Prior to joining Brookings in 2016, he directed the Bipartisan Policy Center's Financial Regulatory Reform Initiative. Between 2009 and 2012, Klein served as the deputy assistant secretary for economic policy at the Department of Treasury. He worked on financial regulatory reform issues including crafting and helping secure passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. He also played leading roles on responding to the economic crisis, housing finance reform, transportation and infrastructure policy, and Native American policy. Previously, Klein served as chief economist of the Senate Banking, Housing and Urban Affairs Committee for Chairmen Chris Dodd and Paul Sarbanes. He worked on numerous pieces of major legislation, including the Emergency Economic Stabilization Act (aka TARP), Housing and Economic Recovery Act, and the SAFETEA Act of 2005—re-writing America's surface transportation system. Klein serves on the Board of the PC Project, a charity dedicated to finding a cure for Pachyonychia Congenita, and the American Academy of Political and Social Science. He serves on a Bellwether Commission at Washington University in Saint Louis, and previously taught at the University of Pennsylvania's Wharton school of Business. Klein serves as an external economist for the National Homebuyers Fund, Astro America, provides occasional expert analysis for several groups including Gerson Lerhman Group, AlphaSights, Guidepoint, Raymond James, and the Native American Finance Officers Association, and is an expert witness. Klein is a graduate of Dartmouth College and the Princeton School of Public and International Affairs.

**Jeremy Kress** is an Associate Professor of Business Law at Michigan Ross and Co-Faculty Director of the University of Michigan's Center on Finance, Law & Policy. His research focuses on bank regulation, systemic risk, and financial stability. Before entering academia, Professor Kress was an attorney in the banking regulation and policy group at the Federal Reserve Board of Governors in Washington, D.C. In that capacity, he drafted rules to implement the Dodd-Frank Act and Basel III, and he advised the Board on the legal permissibility of bank mergers and acquisitions. In 2023, Professor Kress served as Counsel to the Assistant Attorney General for Antitrust at the U.S. Department of Justice, focusing on bank merger policy. The Financial Times has recognized Professor Kress' work on bank merger regulation as "highly commended" academic research with real-world impact in its Responsible Business Education Awards. Professor Kress graduated cum laude from Harvard Law School and from the Harvard Kennedy School, where he was a Presidential Scholar. He holds a BBA from Michigan Ross.

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**Mike Litt** 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.

**Dan Martinez** joined the Consumer Financial Protection Bureau in 2023 and serves as the Senior Program Manager for Credit Card Markets in the Office of Consumer Credit, Payments and Deposits. He is responsible for monitoring current and emerging issues and leading policy priorities relating to credit card markets. Prior to joining the Bureau, Dan held various roles managing credit card programs at several financial institutions, gaining experience in pricing, corporate finance, credit risk and product management - all directly related to credit cards. Most recently, he was a VP in Corporate Development at JP Morgan Chase where he managed payment partnerships with financial technology companies. Prior to that, he was at Morgan Stanley where he was the Product Manager for the firm's co-branded credit card program. He also held roles as a Senior Pricing Manager and Consumer Credit Risk Specialist at American Express and the New York Fed, respectively.

**Elizabeth McCluskey** is an investor with experience across public and private markets. For the last decade, she has been investing in early stage software companies. She leads the TruStage Ventures Discovery Fund, which invests in seed stage fintech companies led by underrepresented founders. Previously, Elizabeth helped launch the first venture fund from leading impact investment firm Impact Engine. At Impact Engine she invested in seed/Series A stage companies building in economic opportunity, environmental sustainability, and health equity. Elizabeth is also an angel investor and startup coach, focused on supporting founders in the early stages of their company-building and fundraising journeys. Elizabeth is particularly interested in women-led companies at the intersection of CPC, health/wellness, and sustainability. In addition to supporting individual companies, Elizabeth works with teams participating in John Hopkins University's Ward Infinity accelerator and the University of Michigan's Zell Lurie Entrepreneurship Institute.

**Susanna Montezemolo** is a Senior Director of Policy at AARP. In this role, she leads the development of AARP's public policies on a wide range of issues including consumer protection, privacy, financial services, utilities, housing, and transportation. She also works to incorporate these policies into AARP's work throughout the organization. Susanna has two decades of experience working on consumer protection, community development, and housing issues. Previously, she worked as AARP's federal housing advocate, at the Center for Responsible Lending as an expert on consumer finance issues, and for Consumer Reports on financial services and telecommunications issues. Susanna holds her Master in Public Affairs and Urban and Regional Planning degree from Princeton University's School of Public and International Affairs, as well as a Bachelor of Arts degree from Colby College.

**Rob Moore** is a Senior Policy Analyst at the Natural Resources Defense Council. Moore works to address water-related impacts that result from climate change, particularly the escalating risks of flooding and the effects of sea level rise. The team he leads primarily focuses on federal policy and decisions related to climate resilience, flood risk, and disaster preparedness and response.

**Marc Morial**, who has been described as one of the few national leaders to possess "street smarts", and "boardroom savvy", is the current President and CEO of the National Urban League, the nation's largest historic civil rights and urban advocacy organization. Marc Morial has been widely recognized as one of the most effective and accomplished servant-leaders in the nation as well as one of America's leading voices on civil rights, social justice, and economic opportunity. As President and CEO of the National Urban League since 2003, he has been the primary catalyst for an era of change - a transformation for the 108-year-old civil rights organization. His energetic and skilled leadership has expanded the League's work around an Empowerment agenda, which is redefining civil rights in the 21st Century with a renewed emphasis on closing the persistent economic gaps that divide Americans. He has secured the BBB nonprofit certification, which has established the NUL as a leading national nonprofit, and the coveted 4-star rating from Charity Navigator, which has placed the NUL in the top 10 percent of all U.S. charities for adhering to good governance and other best practices, as well as executing its mission in a fiscally responsible way. Under his stewardship, the League launched a historic \$100 million, five-year "Jobs Rebuild America: Educate, Employ, Empower" initiative in 2013 - a solutions-based, comprehensive approach to the nation's employment and education crisis that brings together federal government, business, and nonprofit resources to create economic opportunity in 50 cities across the country through the Urban League affiliate network. His creativity has led to initiatives such as the Urban Youth Empowerment Program c to assist young adults in securing sustainable jobs and Entrepreneurship Centers in 10 cities to help the growth of small businesses. Also, Morial helped create the Urban

Empowerment Fund, which lends to urban impact businesses, and helped create the League's New Markets Tax Credits initiative, which has resulted in \$1 billion in community investments via urban impact businesses, including minority businesses, through both debt and equity investments. As Mayor of New Orleans, Morial was a popular chief executive with a broad multi-racial coalition who led New Orleans' 1990s renaissance and left office with a 70% approval. As a lawyer, Morial won the Louisiana State Bar Association's Pro Bono Publico Award for his legal service to the poor and disadvantaged. He was also one of the youngest lawyers, at age 26, to argue and win a major case before the Louisiana Supreme Court. As a professor, Morial served on the adjunct faculty of Xavier University in Louisiana, where he taught Constitutional Law and Business Law. As a Louisiana state senator, Morial was named Legislative Rookie of the Year, Education Senator of the Year, and Environmental Senator of the Year, while authoring laws on a wide range of important subjects. A graduate of the University of Pennsylvania with a degree in Economics and African American Studies, he also holds a law degree from the Georgetown University Law Center in Washington, D.C., as well as numerous honorary degrees including Xavier University and Howard University. Under appointment by President Obama, Morial has served as Chair of the Census Advisory Committee, a member of the President's Advisory Council on Financial Capability, and on the Department of Education's Equity and Excellence Commission. He was also appointed to the Twenty-First Century Workforce Commission by President Bill Clinton. Morial has been recognized as one of the 100 most influential Black American by Ebony Magazine, one of the Top 50 Nonprofit Executives by the Nonprofit Times, and one of the Top 100 Black Lawyers in America, and has also been inducted in the international Civil Rights Walk of Fame in Atlanta, Georgia.

**Katharine Nelson** (Katie) is Assistant Director of the Center for Law, Inequality & Metropolitan Equity (CLiME) at Rutgers Law School where she manages the Center's portfolio of housing-related research and projects. Katie's work focuses on equitable housing policy and practice. She is especially interested in the role of finance and investment in the delivery of rental housing and mortgage credit, and how these processes relate on segregation, affordability and inequality. Katie's current research projects include: the impact of corporate investors in neighborhoods and communities, the pandemic-era emergency rental assistance programs' impact on eviction and homelessness, and the role of FHA government mortgage insurance in deepening segregation through mortgage markets. Katie has significant experience in Geographic Information Systems (GIS) and a passion for spatial-analytical methodologies. Her work has been published in Housing Policy Debate, the Journal of Urban Affairs, and the Journal of Education Policy. Prior to joining CLiME, Katie was the Research Director at the Housing Initiative at the University of Pennsylvania, where she managed research and local partnerships related to emergency rental assistance programs (ERAP), and she continues to serve as a Primary Investigator on a national grant from HUD to measure the impact of ERAP on housing instability. Katie received her doctorate at the Bloustein School in 2022 and is delighted to be back at Rutgers. Her dissertation, FHA and the Dual Mortgage Delivery System in Philadelphia, was awarded the Association for Public Policy and Management's (APPAM) prestigious PhD Dissertation Award in 2022. Prior to her doctoral work, Katie worked at the Reinvestment Fund, a community development finance institution based in Philadelphia. She worked on a small close-knit team developing PolicyMap, a national web-based data and mapping application now widely used by government, universities, nonprofits, and policy organizations.

**Kate Prochaska** is a Managing Director in Regulatory Affairs at J.P. Morgan Chase. In her role, she leads and executes on regulatory strategy for numerous consumer finance issues across the bank, including credit card, cash management, credit fraud and scams, branch banking, small business, and auto. Previously, Prochaska was Director and Senior Counsel at Discover Financial Services, overseeing regulatory policy strategy. In her role, she led strategy and execution for regulatory policy engagement across the enterprise regarding policy priorities and issues impactful to Discover's business. Her engagement spanned across the federal agencies that are relevant to Discover, including, but not limited to the White House, Department of Treasury, CFPB, FDIC, Federal Reserve Board, SEC, and DOJ. Prochaska was formerly Vice President and Regulatory Counsel at the U.S. Chamber of Commerce Center for Capital Markets Competitiveness (CCMC) where she led regulatory and legislative advocacy for a variety of issues including consumer finance, FinTech, the Community Reinvestment Act, privacy, and Anti-Money Laundering laws. Previous to CCMC, she served as vice president and regulatory counsel for the Consumer Bankers Association. A San Diego native, she received her Bachelor of Arts from the University of Southern California and Juris Doctorate from Pepperdine University School of Law, where she was named Pepperdine Law's 50 under 50. She is admitted to the California Bar, and is an active member of the American Bar Association, Federal Bar Association Executive Committee, Exchequer Club, and Women in Housing and Finance (where she received the 40 under 40 award).

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**Tatiana Rice**, CIPP/EU, serves as Deputy Director with FPF's U.S. Legislation team and leads FPF's Biometrics workstream. In her role, Tatiana conducts research and analysis on legal and legislative trends relating to consumer data privacy, biometric technologies, and privacy enforcement on the federal and state levels. During her time at FPF, Tatiana has filed comments to the Federal Trade Commission on their Advance Notice of Proposed Rulemaking regarding data privacy and security, provided testimony to state legislatures regarding privacy proposals, and published independent analysis on the intersection of artificial intelligence and civil rights law. Tatiana comes to FPF from Shook, Hardy, & Bacon LLP, where she led biometric compliance efforts and assisted industry clients with managing data privacy compliance, litigation, and investigation. She graduated from Washington University School of Law, where she worked as a law clerk both for the Department of Justice and the U.S. District Court for the Southern District of Illinois.

**Barbara Roper** is Senior Advisor to the Chair of the Securities and Exchange Commission. In that role, she advises the Chair regarding issues relating to retail investor protection. Before joining the Commission in September 2021, she spent 35 years at the Consumer Federation of America, where she rose to be Director of Investor Protection. She worked on a wide range of investor protection issues during her years at CFA, but with a particular focus on the standards that apply to the investment professionals retail investors rely on for advice and recommendations.

**Terry Rouch** is the Assistant Director, Loan Policy and Valuation within the Department of Veterans Affairs' (VA) Loan Guaranty Service (LGY) since June 2020. Prior to joining the VA, he worked in various leadership roles at the Federal Deposit Insurance Corporation (FDIC), the Federal Housing Administration (FHA) and has more than 25 years of experience working with banking and credit union institutions across a diverse set of consumer and mortgage banking business lines. During the 2008 Housing Crisis, he was appointed by the FDIC to lead one of the largest bank failure takeovers in history. IndyMac Federal Bank was a \$32B conservatorship that included several subsidiary companies such as reverse mortgage lender Financial Freedom and IndyMac Mortgage Services with a \$175B servicing portfolio. In his role as Receiver/Chairman of these companies, he helped directed its eventual sale to an investor group led by former Treasury Secretary Steven Mnuchin. Over the course of his career, Terry has helped develop new banking ventures, served on advisory boards and is very passionate about supporting the Agency's mission to expand homeownership opportunities for Veterans and their families. As a veteran himself, Mr. Rouch served in the US Navy, Naval Reserves and US Coast Guard Auxiliary.

**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. 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).

**Kevin Stein** (he/his) is the Chief of Legal and Strategy at Rise Economy. As such he leads corporate and policy campaigns, advocates for regulatory and legislative change, works in partnership with local community organizations, and conducts action research. Over the last 5 years, Kevin has led Rise Economy members in negotiations to secure over \$125 Billion in commitments for investments and loans in low-income communities of color in California as part of Community Benefits Agreements with banks. On behalf of CRC/Rise Economy, he filed a redlining complaint against a large national bank, which resulted in a negotiated settlement that provided over \$100 million in loans and relief to underserved communities in Southern California. During his tenure at Rise Economy, Kevin helped spearhead the strategy and build the coalition for landmark campaigns such as the California Homeowner Bill of Rights (HBOR), the strongest anti-foreclosure law in the nation, as well as the companion Survivors Bill of Rights (SBOR) that extended the same foreclosure protections to surviving spouses and orphaned children who had homeownership rights but were not listed as borrowers on loan documents. Kevin helped expand home mortgage disclosure transparency by urging the Consumer Financial Protection Bureau (CFPB) to require most mortgage lenders to report disaggregated race and ethnicity data to prevent the masking of discrimination against certain communities whose experience was otherwise obscured by broader reporting requirements. Similarly, Kevin led the strategy to successfully sue the CFPB for its failure to develop the Dodd-Frank Act's Section 1071 small business lending data rule, resulting in a settlement that saw the CFPB develop and finalize the rule which will promote increased access to credit for women, BIPOC and LGBTQ+ person owned small businesses and help fight lending discrimination. Kevin has researched and authored numerous reports on redlining, mortgage lending disparities, displacement, foreclosures, access to credit, and reinvestment. Kevin sits on the board of directors of the Mission Economic Development Agency (MEDA) and the National Community Reinvestment Coalition. He has also served on the Federal Reserve Board's Consumer Advisory Council. Before joining Rise Economy, formerly CRC, Kevin was the Supervising Attorney at the East Palo Alto Community Law Project and Lecturer in Law at Stanford Law School. Kevin is a graduate of the Georgetown University Law Center, and Stanford University.

**Satra D. Taylor** is an experienced equity advocate who leverages policy, partnerships, and research as levers for social change in higher education. Within Ms. Taylor's career, she has acquired expertise in engaging coalitions, managing collective investments, public speaking, and writing for diverse audiences. She has also served as a senior administrator for a social justice organization, leading its strategy on community engagement and organizational impact and effectiveness. Before that, she led policy strategy for a national advocacy and policy organization, culminating in restoring Pell Grants for incarcerated students. At one of the nation's most influential young adult advocacy and policy organizations, she led the overall strategy and positioning on higher education and workforce policy issues, including – college affordability, mental health wellness, student success, and career readiness. Ms. Taylor has attained strong content expertise with a Master's degree focused on Educational Leadership and Policy from the University of Michigan and is a current University of Maryland College Park doctoral student studying higher education. A native of Cincinnati, Ohio, Ms. Taylor obtained her Bachelor's degree from the University of Cincinnati.

**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.

# SPEAKER BIOGRAPHIES

**Brady Williams** is Legal Counsel for Better Markets, where he works to advance the organization's advocacy in support of financial reform. His responsibilities include monitoring legal developments in the areas of securities, derivatives, and consumer protection and researching and drafting comment letters on proposed rules. He is also involved in preparing amicus briefs in important cases and special reports on topics relating to financial regulation. Williams came to Better Markets from the Federal Trade Commission, where he served as an attorney in the FTC's Bureau of Consumer Protection. While at the FTC, Mr. Williams specialized in false advertising and other consumer protection matters. Mr. Williams graduated Summa Cum Laude from the University of Oklahoma and received his law degree from the University of California, Berkeley, School of Law.

**Ben Winters** is the Director of AI and Privacy at the Consumer Federation of America. Ben leads CFA's advocacy efforts related to data privacy and automated systems and works with subject matter experts throughout CFA to integrate concerns about privacy and AI in order to better advocate for consumers. Ben is also an adjunct professor at the University of the District of Columbia David A. Clarke School of Law. Prior to CFA, Ben worked at the Civil Rights Division of the Department of Justice, where he was an Attorney Advisor in the policy section focusing on algorithmic harm in the civil rights context and was Senior Counsel at the Electronic Privacy Information Center (EPIC) where he led the AI/Human Rights project and advocated for accountability through legislative and direct legal action. Ben is a graduate of Benjamin N Cardozo Law School and the SUNY Oneonta and is a member of the New York State and District of Columbia bars.

**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.

**Mark Zandi** is chief economist of Moody's, where he directs economic research. Moody's is a leading provider of economic research, data and analytical tools. Zandi was a co-founder of [Economy.com](http://Economy.com), which Moody's purchased in 2005. He is on the board of directors of MGIC, the nation's largest private mortgage insurance company; is the lead director of Policy Map, a data visualization company; and is on the board of the Coleridge Institute, a non-profit that facilitates the use of data across federal, state and local governments. An influential source of economic analysis for businesses, journalists and the public, Zandi frequently testifies before Congress. He is the author of *Paying the Price: Ending the Great Recession and Beginning a New American Century*, which provides an assessment of the monetary and fiscal policy response to the Great Recession. His other book, *Financial Shock: A 360° Look at the Subprime Mortgage Implosion, and How to Avoid the Next Financial Crisis*, has been described by the New York Times as the "clearest guide" to the financial crisis. Zandi earned his BS from the Wharton School at the University of Pennsylvania and his PhD from the University of Pennsylvania, both in economics.