



Speaker Biographies

Ann Baddour is the director of Texas Appleseed's Fair Financial Services Project. She is actively involved in reform of laws 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. 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.

Michael Best is a senior attorney at the National Consumer Law Center (NCLC) specializing in financial services issues including credit reporting, debt collection, and high cost lending. At NCLC, he has developed a state legislative program with a focus on reducing the amount of wages that can be seized and bank account balances that can be drained from working people for old debts. He's a contributor to NCLC's treatises Fair Credit Reporting and Consumer Credit Regulation and coauthor of the annual No Fresh Start reports, including No Fresh Start 2023: Will States Let Debt Collectors Push Families Into Poverty as Economic Uncertainty Looms? Prior to joining NCLC, Michael was the director of advocacy outreach at the Consumer Federation of America, where he worked to build and strengthen coalitions around consumer advocacy work in the financial services sphere. Before joining the consumer movement, he worked in the labor movement.

Meghan Olsen Biebighauser (she/her) is an experienced and enthusiastic problem-solver, connector, and collaborator. Just over a decade ago, she co-founded Exodus Lending, a nonprofit dedicated to working with financially-excluded Minnesotans to advance economic justice through consumer lending, community organizing, and advocacy. After many years working in and with faith communities in the Twin Cities and leading the Minnesotans for Fair Lending coalition, she returned to Exodus Lending where she now serves as the Policy and Partnerships Director. Originally from New York, Meghan now lives, works, and plays in the quirkiest neighborhood of South Minneapolis with her family.

Natasha Blazer is a Staff Attorney at Housing and Economic Rights Advocates (HERA), a California statewide, not-for-profit legal service and advocacy organization dedicated to assisting low-to-moderate income consumers on a variety of financial and housing matters. Natasha primarily works on debt and credit issues with a particular focus on predatory home improvement lending and solar panel fraud. She initially joined HERA as a Public Interest Fellow with a fellowship project targeting home improvement and solar panel financing schemes because the need for direct services, impact litigation, and policy change in this area is so dire, particularly for the historically marginalized and underserved communities that are being targeted for these predatory loans. Her work includes providing legal services to impacted homeowners, litigating cases against repeat bad actors, engaging in consumer and advocate education, and advocating for policy change locally, statewide, and nationally.

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 serves on the board of directors of the Consumer Federation of America. In 2018, she accepted a one-year appointment to the Consumer Advisory Board of the Consumer Financial Protection Bureau. 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 Atlanta Beltline, Inc. 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.

Yasmin Farahi is a deputy director of state policy and senior policy counsel at the Center for Responsible Lending based out of Durham, North Carolina. 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. 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.

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 for Texas Appleseed's Fair Financial Services Project. She 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. At Texas Appleseed, Briana advocates for consumer protections in the areas of payday and auto title lending, financial abuse and coerced debt, data privacy, and emerging financial technology products. She also advocates for fair debt collection practices and co-authored a research report focused on testing a proposed plain language debt collection packet as a tool to increase consumer debt collection responses in civil court, titled Improving Access to Justice in Consumer Debt Lawsuits (2023). 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.

Mark Hays is the Associate Director for Cryptocurrency and Financial Technology with AFR/AFREF and with Demand Progress. He works to ensure effective regulatory oversight of cryptocurrency and other financial technologies. Previously, Mark was the Anti-Money Laundering Campaign Director at Global Witness, where he led advocacy efforts to secure financial transparency measures, including legislation requiring shell companies – often used to facilitate corruption and financial crime – to reveal their true owners. In other roles, Hays has led advocacy work at the intersection of business, human rights, and the environment for a range of organizations, including The Business and Human Rights Resource Centre, Greenpeace, Mighty Earth, NAACP, Public Citizen, The Sierra Club, Waxman Strategies, and others. In his spare time Mark enjoys cycling, singing choral music, cooking and enjoying the outdoors with family and friends.

Christine Hines is senior policy director at the National Association of Consumer Advocates, where she advocates before federal agencies and Congress on a variety of consumer protection issues, generally covering unfair, deceptive and fraudulent business practices in auto sales, financial products and services, and other industries. She also pushes for policies that would improve individuals' access to justice and their ability to hold corporate wrongdoers accountable. Christine speaks regularly on event panels and has written and published policy papers on economic justice

issues, mainly discussing the impact of unfair contract provisions and dishonest sales practices on consumer protection and the marketplace. She has appeared in numerous national and local news publications as an expert on various consumer protection matters. She collaborated with the Berkeley Center for Consumer Law & Economic Justice to create the Consumer Law Advocates, Scholars & Students (CLASS) Network, which focuses on building consumer law programs at law schools around the country. She is a contributor to Public Citizen Litigation Group's Consumer Law & Policy Blog. She is also a 2023 recipient of the National Consumer League's Consumer Champion award. Before joining NACA, she was consumer and civil justice counsel at Public Citizen, where she advocated on a range of issues, primarily covering consumer product safety and access to courts. Christine received her law degree at the University of Virginia School of Law, a Master's in Public Affairs Reporting at the Philip Merrill College of Journalism, University of Maryland, and her bachelor's in political science at American University in Washington, DC.

Alan Krinsky is the Director of Research & Fiscal Policy at the Economic Progress Institute (EPI), a nonpartisan, nonprofit research, education, and advocacy organization dedicated to improving the economic well-being of low- and modest-income Rhode Islanders and focused on state-level policy change in Rhode Island. Alan joined EPI in January 2019 as a Senior Fiscal Analyst before taking up his current position in October 2022. His responsibilities include the supervision of research, data, and major reports. His policy portfolio includes the state budget, revenue, taxation, economic development, wages, and predatory lending.

Anneliese Lederer is a senior policy counsel at the Center for Responsible Lending. She was previously the director of fair lending and consumer protections at the National Community Reinvestment Coalition. As director she created and led the small business matched-pair testing program. She has co-authored two academic articles and a law review based upon small business testing. Anneliese received her law degree from the Columbus School of Law at The Catholic University of America and her undergraduate degree from Stern College for Women of Yeshiva University.

Hanna Osman (she/her) is a dedicated public health professional who is passionate about advancing consumer-centered policies through equitable, community-specific actions in Oregon. She recognizes the need to champion consumer rights in today's landscape and is proud to work as a policy analyst at Oregon Consumer Justice, a nonprofit organization prioritizing advocacy, education, and engagement to place consumer rights at the forefront. In her free time, Hanna values quality time with her family, children, friends, and kitties.

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 nonprofit 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).

Brian Shearer is the Assistant Director of Policy Planning and Strategy at the Consumer Financial Protection Bureau. Prior to this role, he served as a Senior Advisor to CFPB Director Rohit Chopra. From 2018 to 2021, Brian was

the Legal Director for Justice Catalyst Law, and before that he worked for seven years at the CFPB as Counsel to the Associate Director of Supervision, Enforcement, and Fair Lending. Brian holds a Juris Doctor from the American University Washington College of Law.

Amanda Gago Silcox manages Education & Outreach at Virginia Poverty Law Center where she focuses on Predatory Lending and Utility Fairness. She has lobbied for a variety of issues at the Virginia General Assembly for almost 9 sessions. Prior to joining VPLC, she managed legislation for a juvenile justice organization in Virginia and organized faith communities to advocate against wage theft and for living wages & paid sick days while working at the Virginia Interfaith Center for Public Policy. Originally from Ohio, she graduated Magna Cum Laude from the University of Dayton with a B.S.B.A in Economics and Finance.

Marceline White serves as the Executive Director of Economic Action Maryland (formerly Maryland Consumer Rights Coalition) where she leads the coalition's 10,000 supporters in promoting economic rights, equity, and housing justice throughout Maryland. Marceline has led the coalition's efforts in passing four first-in-the nation bills related to for-profit colleges, medical debt, and debtors prisons. She's authored three first-in-the nation state-level reports on for-profit colleges, debt settlement, and debt collection practices and served as the co-chair of the Consumer Protection committee of AG Frosh's COVID-19 Task Force. In 2020, Marceline received the inaugural Woodside Award from the CASH Campaign, given to an individual for their work on addressing systemic economic equity issues. In 2017, Marceline won the National Association of Consumer Advocates' "Advocate of the Year" award for her work advancing economic rights and consumer protection at the state level. In 2017, Marceline also received an Excellence in Advocacy award from the tri-state Common Cents Conference, as well as the Lorraine Sheehan Award for Excellence in Advocacy from the Community Development Network (with the CASH Campaign of Maryland) for their work ending predatory payday loans in Maryland. In 2014, Marceline won a national award for best community film from the National Community Reinvestment Coalition for her work as producer of the consumer education film "Stealing Trust". She has served as president of the board of directors of the Consumer Federation of America and as a member of the board of the National Community Reinvestment Coalition. An internationally recognized expert on gender and international trade, Marceline is has written widely on the topic including chapters in *Trading Women's Health and Rights: Trade Liberalization and Reproductive Health in Developing Economies*, edited by Caren Grown, Elissa Braunstein, and Anju Malhotra; and *Global Issues, Women and Justice*, edited by Sharon Pickering and Caroline Lambert. Marceline is also a published essayist, poet, and writer and has been nominated for a Pushcart Prize and Best of the Net for her poetry. She holds a Masters of Public and International Affairs from the University of Pittsburgh and a bachelor's in journalism from the University of Missouri-Columbia.

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.