



Speaker Bios

Rukmani Bhatia is the Advocacy and Legislative Director for Americans for Financial Reform. Prior to working in financial services, Rukmani spent several years working to address the gun violence crisis, including serving as a lobbyist for Giffords, where she advocated for federal gun safety legislation, including the now enacted *Bipartisan Safer Communities Act*, as well as publishing regularly on ways to strengthen federal and state laws and regulations to reduce gun violence while at the Center for American Progress. During the Obama administration, Rukmani was appointed to serve at the U.S. Agency for International Development in the Europe & Eurasia Bureau. She has the distinction of being selected as the inaugural Hillary R. Clinton research fellow for the Georgetown Institute for Women, Peace & Security. Rukmani received her Bachelor's Degree from Wellesley College and her Master's degree from Georgetown University's Edmund A. Walsh School of Foreign Service.

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.

Kimberly Fountain is the Field Manager at AFR/AFREF. During a 20 year career in advocacy and organizing for progressive organizations and nonprofits, Kimberly has worked with grasstops 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.

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.

Claire Estelle Lubke (she/they) is the Economic Justice Lead at Alaska Public Interest Research Group, the only consumer advocacy non-profit in the state. She was raised and continues to live and work on Dena'ina Land in Anchorage, AK. They hold a B.S. in biology from University of Alaska Anchorage and a graduate certificate in science writing from Johns Hopkins University. She directed Anchorage's largest food pantry during the pandemic and worked as an aid in the Alaska State Legislature before joining the AKPIRG team.

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. He coordinates regulatory and legislative activities for CFA in areas including payments, fintech loans and deposit accounts, and bank supervision. 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.

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, among other publications.

Miriam Straus, JD, is a Senior Policy Analyst at Community Catalyst. In this role, Miriam focuses on medical debt and the cost of health care. Miriam has significant experience in health care law and policy. She has represented health care providers and life sciences companies in a variety of legal matters. She previously worked on implementing the Affordable Care Act in the District of Columbia. Prior to law school, Miriam published articles on health care for Congressional Quarterly. Miriam also performs pro bono legal work for low-income Philadelphia residents.

Natasha Taylor is the Deputy Director at Georgia Watch. She has a diverse knowledge and understanding of public policy, community outreach, consumer relations, civic advocacy, and healthcare access. Natasha is dedicated to increasing access to quality healthcare, access to clean energy, and improving financial literacy and well-being for marginalized populations across Georgia. She has led the Georgia Community Health Worker Advocacy Coalition since 2021 and is passionate about amplifying the voices of CHWs across the state. Natasha developed the Georgia Watch policy workshop framework in 2021, a testament to her commitment to empowering community members who expressed insecurity about reaching out to lawmakers. This workshop equips participants with the skills and knowledge to engage in advocacy and policy development, further empowering them to be stronger voices for 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.