



**Consumer Federation of America**

**- CONFERENCE PROGRAM-**

**THE CONSUMER IN THE FINANCIAL SERVICES REVOLUTION  
November 29 and 30, 2012**

**THURSDAY, NOVEMBER 29**

**7:30am Registration and Coffee**

***GENERAL SESSIONS (Capital C/D)***

**8:45am-9:00am Welcome/Introduction**

Stephen Brobeck, Executive Director  
Consumer Federation of America

**9:00am-9:45am How Consumers Participate in the Financial Services Marketplace**

Moderator: George Gaberlavage, Policy Integration Director,  
Consumer & Livable Communities  
AARP Office of Policy Integration

Panelists: Kevin Moore, Senior Economist,  
Division of Research & Statistics  
Federal Reserve Board

Keith Ernst, Associate Director,  
Consumer Research & Exam Analytics  
Division of Depositor and Consumer Protection  
Federal Deposit Insurance Corporation

**9:45am-10:15am FTC Priorities for the Financial Services Marketplace**

Introduction: Susan Grant, Director of Consumer Protection  
Consumer Federation of America

Speaker: David Vladeck, Director, Bureau of Consumer Protection  
Federal Trade Commission

**10:15am-10:30am Break**

**10:30am-11:30am    Are Lower-Income Drivers Being Treated Fairly by the Auto Insurance System?**

Moderator:            Tom Feltner, Director of Financial Services  
Consumer Federation of America

Panelists:            Dr. Robert P. Hartwig, President  
Insurance Information Institute

J. Robert Hunter, Director of Insurance  
Consumer Federation of America

**11:30am-12:15pm    An Assessment of the Financial Services Marketplace**

Introduction:        Bill Cheney, President and CEO  
Credit Union National Association

Speaker:            Steven Pearlstein, Business and Economics Columnist  
The Washington Post

**12:30pm-2:00pm    Luncheon and Keynote Address (*Capital A/B*)**

Introduction:        Barbara Roper, Director of Investor Protection  
Consumer Federation of America

Speaker:            Gary Gensler, Chairman  
U.S. Commodity Futures Trading Commission

***CONCURRENT SESSIONS***

**2:00pm-3:15pm    The Role of Annuities and Annuitization in Meeting Retiree Income Needs (*Capital D*)**

Moderator:        Elizabeth Costle, Director, Consumer & State Affairs  
AARP

Panelists:        Mark Iwry, Senior Advisor to the Secretary, Deputy Assistant Secretary  
Retirement and Health Policy  
U.S. Treasury Department

Alane Dent, Vice President, Federal Relations, Retirement Security  
American Council of Life Insurers

Dan Keady, CFP®, Director of Financial Planning  
TIAA-CREF

**2:00pm-3:15pm      Payday Loans: What We Know about Their Design, Sale, and Use  
(*Capital C*)**

Moderator:            Marceline White, Executive Director  
Maryland Consumer Rights Coalition

Panelists:            Neil Bhutta, Economist, Financial Structure Section  
Federal Reserve Board

Nick Bourke, Director, Safe Credit Cards Project and Safe Small Dollar  
Loans Research Project  
The Pew Charitable Trusts

Susanna Montezemolo, Senior Policy Researcher  
Center for Responsible Lending

**3:15pm-3:30pm      Break**

***CONCURRENT SESSIONS***

**3:30pm-4:45pm      The Role of Financial Institutions and Regulatory Agencies in Helping  
Consumers Build Precautionary Savings (*Capital D*)**

Moderator:            Stephen Brobeck, Executive Director  
Consumer Federation of America

Panelists:            Traci Plyler, Emerging Retail Executive  
Bank of America

Michael Christian, Manager, Savings & Checking  
Navy Federal Credit Union

Tim Flacke, Executive Director  
Doorways to Dreams Fund, Inc.

**3:30pm-4:45pm      Payday Loans: Contentious Public Policy Issues (*Capital C*)**

Moderator:            Ann Baddour, Senior Policy Analyst  
Texas Appleseed

Panelists:            Jim DePriest, Deputy Attorney General  
Arkansas Attorney General's Office

Mary Jackson, Senior Vice President  
Cash America International, Inc.

Jean Ann Fox, Senior Advisor, Financial Services  
Consumer Federation of America

## **FRIDAY, NOVEMBER 30**

**7:45am**                    **Continental Breakfast**

**7:45am-8:30am**        **Breakfast Dialogue: Bank Accounts, Can Consumers Find and Use Affordable Accounts (*Capital A*)**

*NOTE: This session is optional. If interested, please return the form in your packet to the registration desk.*

### ***GENERAL SESSIONS (Capital C/D)***

**8:30am-9:00am**        **Opening Keynote**

Introduction:            Lisa Rice, Vice President  
National Fair Housing Alliance

Speaker:                David Stevens, President  
Mortgage Bankers Association

**9:00am-9:45am**        **The Housing Recovery: A Consumer Status Report**

Introduction:            Gary Kalman, Director, Federal Policy  
Center for Responsible Lending

Speaker:                Frank Nothaft, Vice President and Chief Economist  
Freddie Mac

**9:45am-10:45am**      **The Role of the Federal Government in Promoting Affordable Housing**

Moderator:             Barry Zigas, Director of Housing Policy  
Consumer Federation of America

Panelists:              Sarah Wartell, President  
Urban Institute

Janis Bowdler, Director, Wealth-Building Policy Project  
National Council of LaRaza

Joe Rogers, Executive Vice President  
Wells Fargo Home Mortgage

**11:00am-12:00pm**    **Financial Education: What Works**

Moderator:             Robert M. Krughoff, Founder and President  
Center for the Study of Services/Consumers CHECKBOOK

Panelists:              Jeanne M. Hogarth, Manager of Consumer Research  
Federal Reserve Board

Robert Ganem, Senior Program Director for Grants  
FINRA Investor Education Foundation

Billy J. Hensley, Director of Education  
National Endowment for Financial Education

**12:00pm**

**Adjournment**