Thursday, October 3rd

8:00-8:15am  Welcome, Introduction & Overview
Chair, Nikki Munro, Hudson Cook LLP, Hanover, MD
Co-Chair, Jeff Pilgrim, Pilgrim Christakis LLP, Chicago, IL

8:15-10:00am  Meet the Regulators
In a moderated Q&A panel, representatives from the primary federal and state regulators of consumer financial protection laws will discuss where each agency fits within the regulatory scheme, the tools they use, what differentiates one agency from another, and their focus for the upcoming year.

TBD [Moderator]
TBD, CFPB Representative [invited]
Michael Briggs, FDIC, Washington, DC
Matt Lambert, CSBS, Washington, DC
Cindy Liebes, Federal Trade Commission, Atlanta, GA
Jonathan March, OCC, Washington, DC
Westra Miller, Federal Reserve Board, Washington, DC
TBD, Tennessee Attorney General [invited]

10:00-10:45am  Truth in Lending
Presenters will address the primary statutes and regulations for consumer lending that are intended to increase consumer knowledge through disclosure, the features of these disclosure regimes, and the future of disclosure as a regulatory technique.

Jeff Naimon, Buckley Sandler LLP, Washington, DC
Marshall Bell, Buckley Sandler LLP, Washington, DC

11:00-12:00pm  Mortgage Origination and Servicing
Presenters will provide an overview of the laws and regulations affecting the mortgage origination and servicing industries.

Thomas Kearney, Akerman LLP, Washington, DC
Kevin Gavigan, FirstBank, Nashville, TN
10th Annual National Institute on Consumer Financial Services Basics
October 3rd-4th | Nashville

12:00-1:00pm Asset Accounts: Payments, Regulation E, Prepaid Cards
Presenters will discuss payment systems and deposit products, including electronic payments, funds availability, and stored value.

Mark J. Furletti, Ballard Spahr LLP, Philadelphia, PA
Obrea Poindexter, Morrison & Foerster, Washington, DC

1:45-2:30pm Installment Credit
Presenters will examine the regulation of unsecured and secured installment credit, including small dollar, motor vehicle and non-motor vehicle direct and indirect credit transactions.

Hilary Miller, Law Offices of Hilary B. Miller, Greenwich, CT
Brian L. Vander Pol, U.S. Bank, Minneapolis, MN

2:30-3:30pm Financial Privacy and Security
Presenters will discuss key restrictions on the use and disclosure of consumer financial information, including the Gramm-Leach-Bliley Act’s privacy provisions and the Affiliate Marketing Rule. They will also examine federal and state laws requiring financial institutions to safeguard consumer information and the impact of data security breaches on the financial services industry.

Rick Fischer, Morrison & Foerster, LLP, Washington, DC
Ron Raether, Troutman Sanders, Irvine, CA

3:45-4:30pm Military Lending
Presenters will discuss the federal laws affecting credit obligations involving servicemembers and their families.

Kareem Dale, Discover Financial Services, Riverwoods, IL
Sulejman Dizdarevic, Discover Financial Services, Riverwoods, IL

4:30-5:30pm Fair Lending
Presenter will provide an overview of credit discrimination, including a review of the Equal Credit Opportunity Act, the Fair Housing Act, the Community Reinvestment Act, and the Home Mortgage Disclosure Act, as well as the costs and benefits of regulating access to credit.

Jean Noonan, Hudson Cook, LLP, Washington, DC

Reception and Ticketed Event
Friday, October 4th

8:00-9:00am  Credit Reporting
Presenters will address the basis and purpose of the Fair Credit Reporting Act and the regulation of consumer reporting agencies and users and furnishers of consumer report information.

Rebecca E. Kuehn, Hudson Cook, LLP, Washington, DC
Megan Nicholls, GIACT Systems, LLC, Allen, TX

9:00-10:00am  Debt Collection and Bankruptcy
Presenters will discuss the Fair Debt Collection Practices Act and its interplay with federal bankruptcy law.

Tomio Narita, Simmonds & Narita LLP, San Francisco, CA
Jeff Pilgrim, Pilgrim Christakis LLP, Chicago, IL

10:15-11:15am  Consumer Communications
Presenters will discuss federal laws that affect consumer communications, including TCPA, FDCPA, TSR, and CAN-SPAM.

Lauren E. Campisi, McGlinchey Stafford, PLLC, New Orleans, LA
Zachary Miller, Burr & Forman LLP, Nashville, TN

11:15-12:15 pm  UDAAP
Presenters will analyze what constitutes unfair, deceptive, and abusive acts or practices in the world of consumer finance and will provide examples of how these standards have been applied in enforcement actions and by the courts.

Cindy Liebes, Federal Trade Commission, Atlanta, GA
Adam Maarec, Capital One, Potomac, MD
Nick Smyth, PA Attorney General, Pittsburgh, PA

1:00-2:00pm  FinTech Products and Services
Presenters will provide an overview of the basics of compliance for marketplace lenders, emerging payments services and digital currency providers.

Alan Leeth, Burr & Forman LLP, Birmingham, AL [Moderator]
Sumeet Chugani, Apple Bank, New York, NY
Veronica McGregor, ShapeShift Global Ltd, San Francisco, CA
Jesse Silverman, Steady, Hartford, CT
10th Annual National Institute on Consumer Financial Services Basics
October 3rd-4th | Nashville

2:00-3:00pm  Terrorism & Anti-Money Laundering
Presenters will address federal compliance and reporting requirements for combating money laundering and terrorist financing.
Katherine Haennicke, CIBC, Chicago, IL
Dainia J. Jabaji, Winston & Strawn, Los Angeles, CA

3:00-4:00pm  Ethics: Legal Ethics in the Digital Age
This program will help you safely navigate the crossroads of technology and legal ethics, so you can avoid becoming attorney roadkill on the information superhighway. Our panelists will discuss several technology-centric ethical considerations, including: the professional responsibility to stay up to speed on current technology; the impact of technology on keeping client information confidential; unique challenges for attorneys advising virtual currency clients, accepting virtual payments and safeguarding digital property; and, the perils of conducting legal research on the open web.
Katrina Christakis, Pilgrim Christakis LLP, Chicago, IL
Panelist TBD

MCLE
The ABA will seek 15 hours of CLE general credit in 60-minute states, and 18 hours of CLE general credit for this program in 50-minute states, including 1 hour of CLE ethics credit in 60-minute states and 1.2 hours of CLE ethics credit in 50-minute states]. Credit hours are estimated and are subject to each state’s approval and credit rounding rules. Please visit the program website at ambar.org/cfs2019 for program CLE details or visit www.americanbar.org/mcle for general information on CLE at the ABA.

Scholarships
Financial scholarship applications are available for this conference. To request an application or receive additional information, please go to this link:
https://www.americanbar.org/events-cle/abacle/scholarship/