10th Annual National Institute on Consumer Financial Services Basics

October 3–4, 2019
Burr Forman LLP
Nashville, TN

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Message from the Chairs

Dear Friends and Colleagues,

We’re very excited to welcome you to “Music City” and to the 10th Annual National Institute on Consumer Financial Services Basics, October 3-4, 2019 at the offices of our host sponsor, Burr Forman LLP!

Nashville is the birthplace of much of American music and its landmarks speak to this vital heritage. With its mix of great barbecue, rich musical culture, fine dining and recreational attractions, it’s the perfect place to network with colleagues and learn from the best in the profession.

Our goal in this one-of-a-kind national institute is to offer a learning-focused CLE conference that provides instruction by prominent lawyers hailing from regulatory agencies, consumer advocacy organizations, and the consumer finance industry. We hope to give you insights on the evolution of consumer financial services law, the current state of affairs, as well as what’s on the horizon.

We hope you enjoy the Institute as much as we enjoy bringing it to you.

Visit ambar.org/cfs2019 for more info

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Business Law Section

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Jeff Pilgrim
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FDIC
Washington, DC

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Chicago, IL

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Discover Financial Services
Riverwoods, IL

Sulejman Dizdarevic
Discover Financial Services
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Minneapolis, MN

Christopher J. Young
Consumer Financial Protection Bureau (CFPB)
Washington, DC

*Institute Chair

Planning Committee
## Day 1: Thursday, October 3

### 7:30 a.m. – 8:00 a.m.
**Registration Opens – breakfast available on-site**

### 8:00 a.m. – 8:15 a.m.
**Welcome, Introduction & Overview**
Chair, Nikki Munro, Hudson Cook LLP, Hanover, MD  
Co-Chair, Jeff Pilgrim, Pilgrim Christakis LLP, Chicago, IL

### 8:15 a.m. – 10:00 a.m.
**Meet the Regulators**
**Moderator:** Chris Peterson, Univ of Utah Quinney College of Law, Salt Lake City, UT  
**Speakers:**  
- Christopher J. Young, CFPB Representative  
- 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

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.

### 10:00 a.m. – 10:40 a.m.
**Truth in Lending**
**Presented by:** Jeff Naimon, Buckley LLP, Washington, DC  
Marshall Bell, Buckley LLP, Washington, DC

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.

### 10:45 a.m. – 11:00 a.m.
**Break**

### 11:00 a.m. – 12:00 p.m.
**Mortgage Origination and Servicing**  
**Presented by:** Thomas Kearney, Akerman LLP, Washington, DC  
Kevin Gavigan, FirstBank, Nashville, TN

Presenters will provide an overview of the laws and regulations affecting the mortgage origination and servicing industries.

### 12:00 p.m. – 1:00 p.m.
**Asset Accounts: Payments, Regulation E, Prepaid Cards**  
**Presented by:** Mark J. Furletti, Ballard Spahr LLP, Philadelphia, PA  
Obrea Poindexter, Morrison & Foerster, Washington, DC

Presenters will discuss payment systems and deposit products, including electronic payments, funds availability, and stored value.

### 1:00 p.m. – 1:45 p.m.
**Lunch**

### 1:45 p.m. – 2:30 p.m.
**Installment Credit**  
**Presented by:** Hilary Miller, Law Offices of Hilary B. Miller, Greenwich, CT  
Brian L. Vander Pol, U.S. Bank, Minneapolis, MN

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.

### 2:30 p.m. – 3:30 p.m.
**Financial Privacy and Security**  
**Presented by:** Rick Fischer, Morrison & Foerster LLP, Washington, DC  
Sadia Mirza, Troutman Sanders, Irvine, CA

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.

### 3:30 p.m. – 3:45 p.m.
**Break**

### 3:45 p.m. – 4:30 p.m.
**Military Lending**  
**Presented by:** Kareem Dale, Discover Financial Services, Riverwoods, IL  
Sulejman Dizdarevic, Discover Financial Services, Riverwoods, IL

Presenters will discuss the federal laws affecting credit obligations involving servicemembers and their families.
<table>
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<th>Time</th>
<th>Event</th>
<th>Presenter(s)</th>
<th>Description</th>
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| 4:30 p.m. - 5:30 p.m. | **Fair Lending**  
**Presented by:** Jean Noonan, Hudson Cook LLP, Washington, DC | 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. |
| 5:30 p.m. - 6:30 p.m. | **Reception and “Dine-Arounds”**                                                                                 |                                                                             |                                                                                                                                                                                                           |
| Day 2: Friday, October 4 | **Registration Opens – breakfast available on-site**                                                                                 |                                                                             |                                                                                                                                                                                                           |
| 7:30 a.m. – 8:00 a.m. | **Credit Reporting**  
**Presented by:** Rebecca E. Kuehn, Hudson Cook LLP, Washington, DC  
Megan Nicholls, GIACT Systems, LLC, Allen, TX | 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. |
| 8:00 a.m. – 9:00 a.m. | **Debt Collection and Bankruptcy**  
**Presented by:** Jeff Pilgrim, Pilgrim Christakis LLP, Chicago, IL  
Tomio Narita, Simmonds & Narita LLP, San Francisco, CA | Presenters will discuss the Fair Debt Collection Practices Act and its interplay with federal bankruptcy law. |
| 9:00 a.m. – 10:00 a.m. | **Consumer Communications**  
**Presented by:** Lauren E. Campisi, McGlinchey Stafford PLLC, New Orleans, LA  
Zachary Miller, Burr & Forman LLP, Nashville, TN | Presenters will provide overview of federal laws that affect consumer communications, including TCPA, FDCPA, TSR, CAN-SPAM. |
| 10:00 a.m. – 10:15 a.m. | **Break**                                                                 |                                                                             |                                                                                                                                                                                                           |
| 10:15 a.m. – 11:15 a.m. | **UDAAP**  
**Presented by:** Cindy Liebes, Federal Trade Commission, Atlanta, GA  
Adam Maarec, Capital One, Potomac, MD | 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. |
| 11:15 a.m. –12:15 p.m. | **Lunch**                                                                 |                                                                             |                                                                                                                                                                                                           |
| 12:15 p.m. – 1:00 p.m. | **FinTech Products and Services**  
**Presented by:** 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 | Presenters will provide an overview of the basics of compliance for marketplace lenders, emerging payments services and digital currency providers. |
| 1:00 p.m. – 2:00 p.m. | **Terrorism & Anti-Money Laundering**  
**Presented by:** Dainia J. Jabaji, Winston & Strawn, Los Angeles, CA | Presenter will address federal compliance and reporting requirements for combating money laundering and terrorist financing. |
| 2:00 p.m. – 3:00 p.m. | **Ethics: Legal Ethics in the Digital Age**  
**Presented by:** Katrina Christakis, Pilgrim Christakis LLP, Chicago, IL | 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. |
| 3:00 p.m. – 4:00 p.m. | **Adjourn**                                                                 |                                                                             |                                                                                                                                                                                                           |
Registration Rates

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<tr>
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<tbody>
<tr>
<td>General Public</td>
<td>$1,495</td>
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<tr>
<td>ABA Members</td>
<td>$1,395</td>
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<tr>
<td>ABA Business Law Section Members</td>
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The ABA reserves the right to correct all typographical errors. Fees do not include travel or lodging. To register, visit www.ShopABA.org/cfs2018

In-House Counsel, Government, Academic, Solo/Small Firm and Student Rates Available

Electronic course materials are provided as part of your registration

Save when you register three (3) or more attendees for in-person events:

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<th>Number of Attendees</th>
<th>Percentage Saved</th>
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<td>3 - 5</td>
<td>SAVE 5%</td>
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<td>6 - 10</td>
<td>SAVE 10%</td>
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Meeting Information

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/mergers2019 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/

Cancellations

Cancellations received five (5) business days or more before the program will receive a 100% refund, less a $50 cancellation fee. No refunds will be provided for cancellations after that date; however, substitute registrants are welcome before the program starts. Registrants who do not cancel within the allotted time period and who do not attend the program will receive a copy of the program course materials after the program.

Hotel Information

Springhill Suites of Nashville Downtown 415 5th Avenue South Nashville, TN

Travel

Airfare: ABA members are eligible for discounted airfare through our travel provider Egencia.
Car Rental: ABA members are eligible for discounted car rental and free Gold Plus Rewards through Hertz.