



The Conference on Consumer Finance Law  
 Annual Consumer Financial Services Conference  
 May 30 - 31, 2024 | Loyola Law School | Chicago, IL

**AGENDA**

**DAY ONE – May 30, 2024**

	8:00am	LIGHT BREAKFAST AND REGISTRATION
	8:45am	OPENING REMARKS James M. Milano   <i>Chairman, Conference on Consumer Finance Law</i>

**COMMON TRACK**

SESSION 1	9:00am-10:00am	Regulatory Privacy Priorities: How Can You Stay Ahead of the Curve?
		Presenters: Amanda Delaney   <i>Chapman &amp; Cutler LLP</i> Alan Ritchie   <i>Pilgrim Christakis LLP</i> Genevieve Walsler-Jolly   <i>Womble Bond Dickenson (US) LLP</i>
SESSION 2	10:00am-11:00am	AI and Machine Learning in Consumer Financial Services
		Presenters: Carol Evans   <i>CFPB</i> Yolanda McGill   <i>Zest AI</i> Nicholas Schmidt   <i>SolasAI</i>
	11:00 – 11:15am	Break

**DUAL TRACK**

SESSION 3	11:15am-12:15pm	The FTC’s CARS Rule, and Its Potential Impact on Auto Finance
		Presenters: Tom Buiteweg   <i>Hudson Cook, LLP</i> Malini Mithal   <i>Federal Trade Commission</i> Celia Winslow   <i>AFSA</i>
SESSION 4	11:15am-12:15pm	Latest Challenges to Bank-Model Programs
		Presenters: Frank Salamone, <i>FDIC</i> Susie Seaman, <i>Husch Blackwell LLP</i> Phil Goldfeder, <i>American FinTech Counsel</i> (invited)
	12:15pm-2:15pm	Lunch on Your Own
SESSION 5	2:15pm-3:15pm	Latest Regulatory Trends in BNPL
		Presenters: Tobias Moon   <i>Chapman &amp; Cutler LLP</i> Julia Baker   <i>Affirm</i> Laura Udis   <i>CFPB</i>
SESSION 6	2:15pm-3:15pm	Mortgage Redlining
		Presenters: Andrew Arculin   <i>Blank Rome</i> David Kogut   <i>Charles River Associates</i> Anand Raman   <i>Skadden, Arps, Slate, Meagher &amp; Flom LLP</i> Cheryl Ziegler   <i>FDIC</i>
SESSION 7	3:15pm-4:15pm	Payments: Fraudulent Transactions, Digital Assets and the CFPB Larger Participant Rule
		Presenters: Melissa Baal Guidorizzi   <i>Orrick, Herrington &amp; Sutcliffe, LLP</i> Judy Mok   <i>Covington &amp; Burling LLP</i> David Whitaker   <i>DLA Piper LLP</i>
SESSION 8	3:15pm-4:15pm	A Deep Dive into Notices of Adverse Action
		Presenters: Jonathan Chester   <i>Snap</i> Mark Furelletti   <i>Troutman Pepper Hamilton Sanders LLP</i>
	4:15pm-4:30pm	Break

**COMMON TRACK**

SESSION 9	4:30pm-5:30pm	Everything Is Now “Abusive”: What the Change in the CFPB’s Focus to “Abusive” Conduct Means for Industry
		Presenters: John Coleman   <i>Orrick, Herrington &amp; Sutcliffe, LLP</i> Jeff Ehrlich   <i>McGuireWoods LLP</i> Eric Mogilnicki   <i>Covington &amp; Burling LLP</i>
	5:30pm	Reception The Talbot Hotel

# DAY TWO – May 31, 2024

## COMMON TRACK

<b>SESSION 10</b>	<b>9:00am-10:00am</b>	<b>The CFPB's FCRA Rulemaking, What it May Mean, and Whether it Will Survive</b>
		<b>Presenters:</b> Eric Ellman   <i>CDIA</i> Chris Friedman   <i>Husch Blackwell LLP</i> Rebecca Kuehn   <i>Hudson Cook, LLP</i>

## DUAL TRACK

<b>SESSION 11</b>	<b>10:00am-11:00am</b>	<b>The Consumerization of Small Business Lending</b>
		<b>Presenters:</b> Dustin Alonzo   <i>Hinshaw &amp; Culbertson LLP</i> Ben Gross   <i>McGlinchey Stafford, PLLC</i> Alex McFall   <i>Husch Blackwell LLP</i>

<b>SESSION 12</b>	<b>10:00am-11:00am</b>	<b>Student Lending: Bankruptcy, Loss Mitigation and the Holder Rule</b>
		<b>Presenters:</b> Kelly Lipinski   <i>McGlinchey Stafford, PLLC</i> Jessica Salisbury-Copper   <i>Thompson Hine LLP</i>

	<b>11:00am-11:15am</b>	<b>Break</b>
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<b>SESSION 13</b>	<b>11:15am-12:15pm</b>	<b>The Latest in Mortgage Servicing</b>
		<b>Presenters:</b> Nick Agnello   <i>Burr &amp; Forman LLP</i> Lauren Campisi   <i>Hinshaw &amp; Culbertson LLP</i> Reid Herlihy   <i>Ballard Spahr LLP</i>

<b>SESSION 14</b>	<b>11:15am-12:15pm</b>	<b>Breaking Down the CFPB's Comparison Shopping Web Site Circular and its Implications</b>
		<b>Presenters:</b> Sherry-Maria Safchuk   <i>Orrick, Herrington &amp; Sutcliffe, LLP</i> Tom Ward   <i>Sidley Austin</i> Chris Willis   <i>Troutman Pepper Hamilton Sanders LLP</i>

	<b>12:15pm-1:45pm</b>	<b>Lunch on your own</b>
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## COMMON TRACK

<b>SESSION 15</b>	<b>1:45pm-2:45pm</b>	<b>What Might a Post-Chevron World Look Like for the Consumer Finance Industry?</b>
		<b>Presenters:</b> Brian Levy   <i>Katten Temple LLP</i> Andrew Smith   <i>Covington &amp; Burling LLP</i> Misha Tseytlin   <i>Troutman Pepper Hamilton Sanders LLP</i>

<b>SESSION 16</b>	<b>2:45pm-3:45pm</b>	<b>The Ethics of Cross-Jurisdictional Practice</b>
		<b>Presenters:</b> Jason Desiderio   <i>Five Star Bank</i> Emily Honsa Hicks   <i>DLA Piper</i> Marcos Roberson   <i>Upstart</i>