

## The Conference on Consumer Finance Law Annual Consumer Financial Services Conference

May 29-30, 2025 | Loyola Law School | Chicago, IL

AGENDA				
DAY ONE - May 29, 2025				
	8:00 am	LIGHT BREAKFAST AND REGISTRATION		
	8:45 am	OPENING REMARKS		
		Eric Johnson   Chairman, Conference on Consumer Finance Law		
	COM			
CEREMONIAL COURTROOM	9:00 am - 10:00 am	BINED SESSIONS		
CEREMONIAL COURTROOM	9.00 am = 10.00 am	AI IN PRIME TIME: NEW AND EVOLVING AI LAWS AND ETHICAL CONSIDERATIONS FOR FINANCIAL SERVICES ATTORNEYS		
Session Materials		Description: This panel will discuss new and evolving Artificial Intelligence laws and impacting financial services, including regulation of automated decision-making technology. We will also cover ethical considerations and guidance for financial		
<u>Session Materials</u>		services attorneys that use AI technology to services their company and internal clients.  Presenters:		
		David Bowen   Kreig Devault LLP Webb McArthur   Hudson Cook, LLP Julia Riley   Bank of America		
CEREMONIAL COURTROOM	10:00 am – 11:00 am	REGULATORY ENFORCEMENT BEFORE, DURING AND AFTER THE TRUMP ADMINISTRATION		
Session Materials		<b>Description</b> : This panel will explore key trends and shifts in regulatory enforcement in the consumer financial services industry. Speakers will examine enforcement priorities at the CFPB, FTC, and among state attorneys general, offering insights into how political transitions have shaped the regulatory landscape and what to expect moving forward.		
		Presenters: Richard Freshwater   SoLo Funds Jehan Patterson   Covington & Burling LLP Vaishali Rao   Hinshaw & Culbertson LLP		
	11:00 am - 11:15 am	Break		
		DUAL TRACK		
CEREMONIAL COURTROOM	11:15 am – 12:15 pm	THE CFPB'S FINAL 1033 RULES: EXPLORING THE IMPACT OF NEW PERSONAL		
		FINANCIAL DATA RULES ON OPEN BANKING AND PAYMENTS  Description: This panel will explore how the CFPB's new Personal Financial Data		
Session Materials		Rights rulemaking under Section 1033 of the Dodd-Frank Act allow companies to provide a high-fidelity view of consumers financial data, powering innovation and improving consumer outcomes. The panel will examine the contours of the final rule and examine the risks that increased data access and sharing bring, from privacy and data harvesting to payments fraud.		
		Presenters:		
		Adam Maarec   McGlinchey Stafford PLLC		
		Ian Moloney   American Fintech Council		
Room L14	11:15 am – 12:15 pm	William (Bill) Sager   JPMorgan Chase THE SHIFTING SANDS OF FINTECH REGULATION AND THE IMPACT ON THE BANK		
INDUM E 14	11.13 am - 12.13 pm	PARTNERSHIP MODEL		
Session Materials		<b>Description:</b> Federal and state regulation of the fintech industry is rapidly intensifying and poses significant risks for both new and existing credit products. This panel will discuss several "hot topics" in the coming year, including, efforts by the states to regulate fintechs through licensing regimes, the CFPB's evolving authority to supervise non-bank fintechs such as Google Pay, and the effect of the Interagency Guidance on Third-Party Relationships: Risk Management on the bank		
		partnership model.  Presenters: John Crees   Upstart  Tobias Moon   Chapman & Cutler LLP  Jim Morrissey   Pilgrim Christakis LLP		
	12:15 pm – 2:00 pm	LUNCH ON YOUR OWN		
CEREMONIAL COURTROOM	2:00 pm – 3:00 pm	STUDENT LENDING UP CLOSE: THE LATEST FROM THE SCOTUS AND LEGAL TRENDS		
Session Materials		<b>Description</b> : This panel will take an in-depth look at key developments shaping the student lending landscape. Topics will include borrower defenses under the FTC Holder Rule, the rise of forbearance steering claims against loan servicers,		

		Language and the second of the		
		regulatory developments affecting loan forgiveness and consolidation, and evolving borrower litigation strategies. Panelists will discuss how current litigation and regulatory priorities are impacting financial institutions involved in student lending.		
		Presenters: Thomas Burke   Ballard Spahr LLP		
		Eric Hurwtiz   Stradley Ronon Stevens & Young Kelly Lipinski   McGlinchey Stafford PLLC		
Room L14	2:00 pm – 3:00 pm	"Hot" Issues in Solar Financing and Their Implications for Other Consumer Financing Programs		
Session Materials		Description: This panel will explore key compliance issues in solar finance programs, including those raised by federal regulators and state attorneys general and legislatures. We will also discuss how these issues may impact other areas of financing, including home improvement, medical and buy now, pay later.  Presenters:		
		Susan Ellis   Illinois Attorney General Consumer Fraud Division Mark Furletti   Troutman Pepper Locke Michael Guerrero   Hinshaw & Culbertson LLP		
CEREMONIAL COURTROOM	3:00 pm – 4:00 pm	THE REVIVAL OF THE SOVEREIGN CITIZEN MOVEMENT AND SOCIAL MEDIA DRIVEN LITIGATION		
Session Materials		Description: This panel will explore the resurgence of the sovereign citizen movement, examining how social media platforms amplify its reach. The panelists will analyze the legal and societal impacts of litigation tactics driven by these ideologies as well as other "internet warriors," including courtroom disruptions and pseudo-legal arguments as well as strategies for combatting these claims.		
		Presenters: Caren Enloe   Smith Debnam Law Sabrina Neff   Husch Blackwell Jessica Salisbury-Copper   Thompson Hine LLP		
Room L14	3:00 pm – 4:00 pm	EMERGING TRENDS AND ISSUES IN POINT OF SALE FINANCING		
Session Materials		Description: This panel will discuss emerging innovations in point-of-sale financing across different business verticals and the regulatory concerns that arise from these innovations. The panel will also provide updates on how some historic regulatory risks with point-of-sale financing are being managed with new technology and workflows.		
		Presenters: Brian Epling   Affirm Joseph Schuster   Ballard Spahr Susan Seaman   Husch Blackwell		
	4:00 pm – 4:15 pm	BREAK		
	COM	IBINED SESSION		
CEREMONIAL COURTROOM	4:15 pm – 5:15 pm	COMPLIANCE CONSIDERATIONS FOR REAL-ESTATE JOINT VENTURES		
Session Materials		Description: This panel will discuss potential legal challenges to joint ventures between realestate agents and title companies or mortgage brokers and best practices for compliance.  Presenters:		
		Jeff Ehrlich   McGuireWoods Francis (Trip) Riley   Saul Ewing Arnstein & Lehr		
	5:30 pm	RECEPTION THE TALBOT HOTEL		
DAY TWO – May 30, 2025				
	_	MMON TRACK		
CEREMONIAL COURTROOM	9:00 am – 10:00 am	ARBITRATING IN 2025 (AND BEYOND): RISKS, TIPS, AND BEST PRACTICES  Description: This panel will discuss recent developments in arbitration, including		
Session Materials		strategies and best practices for arbitration in a fluid atmosphere. They will cover developments in the caselaw of arbitrability and mass arbitration such as recent changes in ADR rules governing mass arbitrations, enforceability of online arbitration agreements, and approaches to managing mass arbitration risk.		
		Presenters: Stephen Britt   Severson & Werson Greg Fouts   Thompson Hine LLP Convince Welson Island Number Bond Diskingen (US) LLP		
Genevieve Walser Jolly   Womble Bond Dickinson (US) LLP  DUAL TRACK				
CEREMONIAL COURTROOM	10:00 am – 11:00 am	RECENT DEVELOPMENTS IN FCRA RULEMAKING, ENFORCEMENT, AND LITIGATION		
Session Materials		<b>Description:</b> This panel will explore hot topics and other recent activity under the FCRA, including recent litigation involving furnishers' duties to reasonably investigate credit disputes, notices of adverse action, and class actions; proposed rulemaking on data brokers and coerced debt; and enforcement activity that has survived the new		
		administration.		

Boyan Frattin   McQuire/Woods   Eric Hall   Staten Muchin Rosenman LLP   Rebecog (Bedo) Nuclein   Hudson Cook, LLP   Mode Access And What The Next Four Yeas Mar Look Like   Description: The panel will dive into the lister the described and enforcement actions addressing Earned Wage Access. The discussion will also described in provided and enforcement actions addressing Earned Wage Access. The discussion will also describe the panel will address the real-world challenges of implementing EWA amidst a sea of regulatory uncertainty. Presenters:			Presenters:
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