

# COMPLIANCE UNIVERSITY

## SCHEDULE, CONTENT TOPICS, AND SPEAKER BIOS

### AGENDA:

#### Tuesday, July 22

- |                       |                                      |
|-----------------------|--------------------------------------|
| • 8:30 AM – 9:00 AM   | Registration & Breakfast             |
| • 9:00 AM – 9:15 AM   | Opening Remarks                      |
| • 9:15 AM – 10:15 AM  | Breakout Sessions (Three Concurrent) |
| • 10:15 AM – 10:30 AM | Coffee Break                         |
| • 10:30 AM – 11:30 AM | Breakout Sessions (Three Concurrent) |
| • 11:30 AM – 12:30 PM | General Session                      |
| • 12:30 PM – 1:30 PM  | Lunch                                |
| • 1:30 PM – 2:30 PM   | Breakout Sessions (Three Concurrent) |
| • 2:30 PM – 2:45 PM   | Coffee Break                         |
| • 2:45 PM – 3:45 PM   | Breakout Sessions (Three Concurrent) |
| • 3:45 PM – 4:45 PM   | General Session                      |
| • 4:45 PM – 6:00 PM   | Reception                            |

#### Wednesday, July 23

- |                       |                                      |
|-----------------------|--------------------------------------|
| • 8:30 AM – 9:00 AM   | Breakfast                            |
| • 9:00 AM – 10:00 AM  | Breakout Session (Three Concurrent)  |
| • 10:00 AM – 10:15 AM | Coffee Break                         |
| • 10:15 AM – 11:15 AM | Breakout Sessions (Three Concurrent) |
| • 11:15 AM – 11:30 AM | Closing Remarks                      |

### LIST OF CONTENT SESSIONS AND SPEAKERS:

#### **1) How the Development of the Bank/Fintech Model is Impacting Compliance**

The convergence of financial technology and traditional banking is reshaping the financial landscape. Bank-fintech partnerships are a cornerstone of this transformation, allowing traditional banks to enhance services, streamline processes, and deploy innovations. This session will explore the current dynamics between fintech/banks and their partnerships with a focus on the compliance landscape and attention to the collaborative potential of these relationships to drive innovation, offer diversified financial solutions, and navigate the challenges of regulatory intricacies while building customer trust.

#### **Speakers:**

- Michael M. Aphibal – Associate – Venable LLP
- Taylor R. Gess – Associate – Troutman Pepper Locke LLP
- Eric M. Knight – Associate – Manatt, Phelps & Phillips, LLP

## 2) **Keeping Up with Collections Compliance in a Shifting Environment**

Navigating the world of **collections can feel like walking on a tight rope**, with every step forward bringing new challenges or regulations to tackle. Collection compliance is intricate, filled with complexities that can often seem daunting. This session will review the ever-evolving mix of both federal and state laws impacting compliance in the collections space. Discussions will go beyond the regulatory landscape to include best practices on how to maintain fair treatment towards your customers throughout the process.

### **Speakers:**

- Leah C. Dempsey – Shareholder – Brownstein Hyatt Farber Schreck, LLP
- Stefanie H. Jackman – Partner – Troutman Pepper Locke LLP

## 3) **The Evolution of Payments Compliance in a Shifting Regulatory Landscape**

As the payments industry evolves, compliance must adapt to a combination of rapid technological advancements along with a shifting regulatory environment. This has brought increased attention, impacting the compliance landscape and requiring companies to stay ahead of these developments while balancing compliance needs. See why payments leaders say meeting compliance requirements is one of their key investment drivers.

### **Speakers:**

- Ellen Traupman Berge – Partner – Venable LLP
- Jessica Sklute – Partner – Manatt, Phelps & Phillips, LLP

## 4) **How Will States React to Enforcement and Supervisory Changes at the Federal Level**

As federal enforcement priorities change, how will this impact the approach at the state level? This session will review regulators' approach, potential compliance obligations, and where enforcement changes may leave room for innovation.

### **Speakers:**

- Rachel J. Myers – Associate – Husch Blackwell LLP
- Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP

## 5) **Challenges in Data Security and Regulatory Compliance**

Although FinTech companies offer immeasurable advantages to the marketplace, at the same time they also bring challenges, with the most prominent being regulatory compliance with consumer data protection requirements. Because most fintechs carry a lot of sensitive data this can expose them to risks. The panelists for this session will discuss the evolving regulatory landscape and how that requires an organization to constantly reevaluate its compliance protocols to stay current with these ever-changing requirements. The session will also examine how to update data security protocols to comply with mitigation requirements and safeguarding sensitive data.

### **Speakers:**

- Hannah Levin – Partner – Morgan, Lewis & Bockius, LLP
- Megan Nicholls – Partner – Hudson Cook, LLP

## 6) **What to Expect from a Compliance Standpoint in Today's Small Dollar Market**

The small dollar lending market continues to evolve. This session will discuss how as an industry companies must shift their attention to potential risks involving all operational facets, with a focus on how to develop comprehensive governance, risk, and compliance controls, to ensure adherence with regulations related to all aspects of the lending cycle.

### **Speakers:**

- Jason M. Cover – Partner – Troutman Pepper Locke LLP
- Alice S. Hrdy – Partner – Morgan, Lewis & Bockius, LLP
- Andrew M. Smith – Partner – Covington & Burling LLP

## **7) Why Compliance is More Important Today than Ever Before and How to be Prepared**

In today's fast-paced financial landscape, staying compliant with regulatory requirements isn't just a necessity, it's a game-changer. Compliance leads to enhanced trust, operational efficiency, and customer satisfaction; while non-compliance can result in severe penalties, reputational damage, and operational chaos. The session will discuss rules, processes, and practices that companies should be following to stay out of trouble.

### **Speakers:**

- Francis L. Doorley – Partner – Mayer Brown
- Mehul N. Madia – Special Counsel – Sheppard Mullin

## **8) AI and Compliance – What You Need to Know**

Artificial intelligence is rapidly reshaping the financial services industry. This has brought added scrutiny to AI's evolving frameworks and ethical considerations to ensure AI operates transparently, fairly, and in compliance with regulatory standards. The session will discuss steps to develop clear AI governance policies to ensure compliance professionals remain in control of financial integrity and regulatory adherence in an AI-driven landscape.

### **Speakers:**

- Rebecca E. Kuehn – Partner – Hudson Cook, LLP
- Mark D. Metrey – Associate – Hudson Cook, LLP

## **9) Privacy: What to Know – Right to Delete, Right to Sell**

Evolving privacy standards have given consumers new options for sharing and control over their information. As consumers learn more about these choices, businesses will need to develop compliance plans that enable timely responses to requests and address when it is permitted to share consumer information with third parties. The session will review what some of the privacy obligations companies should consider, providing a checklist that will help respond to consumers' requests in a timely manner, and how to handle consumers that raise complaints that do not include specific requests to delete.

### **Speakers:**

- Webb McArthur – Partner – Hudson Cook, LLP
- Kim Phan – Partner – Troutman Pepper Locke LLP

## **10) Still of the Night, or Eye of the Hurricane?**

Explore how to navigate your company's compliance in a time of likely reduced enforcement. The session will provide a possible roadmap to understand the opportunities and risks that companies should consider in their compliance management programs over the next four years.

### **Speakers:**

- H. Blake Sims – Partner – Hudson Cook, LLP
- Robert D. Tilley – Partner – Hudson Cook, LLP

## **11) Rise of TCPA Litigation in 2025 – Best Practices and Defense Strategies to Effectively Manage Risk**

TCPA litigation is on the rise again in 2025, and financial services organizations continue to be a prime target for plaintiffs. Join us as we review the TCPA, associated statutes, and recent litigation. We will also look at evolving defense strategies and novel theories of prosecution by a new generation of consumer rights attorneys, bolstered by social media advertising and advancing technology. Make sure your company is in line with best practices and manage your TCPA risk effectively by attending this session.

### **Speakers:**

- Jared Conaway – General Counsel – Trend Capital Holdings, Inc.
- Brian C. Frontino – Partner – Morgan Lewis & Bockius, LLP

## **12) How AML and KYC are Shaping Compliance**

In today's fast-paced financial landscape, failure to know your customer isn't an option. Effective AML and KYC solutions aren't just a regulatory requirement — they're a shield against financial crimes like money laundering and fraud. Without strong AML and KYC protocols, businesses risk fines, reputational damage and operational disruption. The session will review the expanding nature of financial transactions and how that has led to a growing need for stringent AML and KYC practices. The session will also discuss how to design fraud prevention measures, while ensuring proper customer verifications in a quick and timely manner.

### **Speakers:**

- Meghann Donahue – Of Counsel – Covington & Burling LLP
- Brad A. Resnikoff – Partner – Mayer Brown
- Kelly F. Truesdale – Associate – Mayer Brown

## **13) What to Know About UDAAP Enforcement and Why it Matters Today More Than Ever**

Even with the uncertainty surrounding the future of the CFPB, UDAAP enforcement remains a priority for both federal and state agencies, particularly in matters affecting financially vulnerable consumers. Companies should expect UDAAP enforcement to continue regardless of the supervisory landscape. This session will explore how embedding a robust regulatory preparedness program and periodic review can ensure compliance, and maximize a company's resources, resulting in a positive, proactive company culture.

### **Speakers:**

- Christa L. Bieker – Partner – Mayer Brown
- Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP

## **14) Third Party Relationships – What Are Your Responsibilities?**

In today's interconnected world, companies often rely on third party relationships to achieve their goals. However, these relationships can introduce various levels of risk that need to be managed effectively. The session will look at third-party management including liability for affiliates' actions, approaches that will help manage these relationships, how to identify potential partners, conducting due diligence, managing ongoing relationships, and concluding partnerships when necessary.

### **Speakers:**

- Nikhil V. Gore – Partner – Covington & Burling LLP
- Alexandra McFall – Special Counsel – Husch Blackwell LLP

## **15) How Changes in FCRA are Impacting Compliance**

Recent court decisions have found that an actionable inaccuracy under the Fair Credit Reporting Act can be both legal and factual. This is just one example of how FCRA compliance is changing. This session will review how data providers should approach reviewing their processes for FCRA compliance.

### **Speakers:**

- Sarah Auchterlonie – Shareholder – Brownstein Hyatt Farber Schreck, LLP
- Andrew J. Narod – Partner – Bradley Arant Boult Cummings LLP

## **16) Steps for In-House Counsel to Assess Litigation Exposure**

Litigation management is a critical function for in-house counsel, encompassing the oversight of legal disputes that can significantly impact an organization's financial health, reputation, and operational continuity. The session will review how in-house attorneys should investigate whether their company is vulnerable to potential litigation claims outlining best practices to ensure that litigation is handled efficiently, costs are controlled, and outcomes align with the organization's broader goals.

### **Speakers:**

- Colleen Fox – Partner – Husch Blackwell LLP
- David T. Long Jr. – Associate – Bradley Arant Boult Cummings LLP

### **17) Compliance as a Competitive Advantage**

Join a panel of experts as they discuss how companies that prioritize and excel in compliance can use it as a competitive advantage. The session will review how a compliance strategy that demonstrates a commitment to consumer protections and adherence to regulations can build trust and credibility with customers.

#### **Speakers:**

- Shelby Lomax – Associate – Husch Blackwell LLP
- Jonathan L. Pompan – Partner – Venable LLP

### **18) Arbitrating in 2025 and Beyond – Risks, Tips, and Best Practices**

This panel will discuss recent developments in arbitration, including 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.

#### **Speakers:**

- Alejandro E. Moreno – Partner – Sheppard Mulin
- Bradon Wong – Associate – Manatt, Phelps & Phillips, LLP

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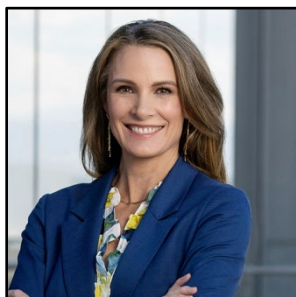
## **SPEAKER BIOGRAPHIES (LISTED ALPHABETICALLY)**



#### **Michael M. Aphibal – Associate – Venable LLP**

Michael Aphibal advises clients on regulatory compliance issues in the financial services industry, focusing on consumer and small business lending, particularly mortgage loan origination. Michael represents banks, non-bank lenders, and service providers and has advised insurance companies and agencies. He helps clients provide both secured and unsecured loans, such as mortgages, credit card loans, installment loans, short-term small-dollar loans, and alternative commercial financing, including merchant cash advance and factoring. Michael provides counseling related to licensing, consumer disclosures, commercial financing disclosures, rate and fee limits, marketing and advertising, employee compensation, loan origination, underwriting, servicing,

and the sale of ancillary products. Michael is also experienced with insurance regulatory issues affecting producers, including licensing, compensation arrangements and associated disclosures, commission splitting and referral fees, anti-rebating, and advertising. He has counseled insurance carriers on product development, including required features and benefits of life and health policies, value added services, rate and form filings, and permissible reasons for rescissions of policies. Michael is originally from the Pacific Northwest and, from 2005 to 2007, served as a Teach for America Corps Member in Newark, New Jersey,

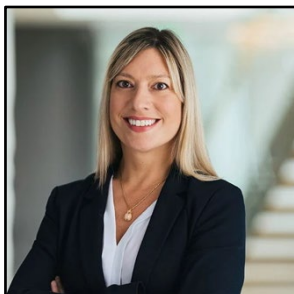


#### **Sarah Auchterlonie – Shareholder – Brownstein Hyatt Farber Schreck, LLP**

Authority on consumer finance regulation and law. Decades of government bank regulatory service. Develops multidisciplinary solutions for consumer finance companies and banks. As chair of the firm's Consumer Protection Group and with deep understanding of consumer finance law and markets, Sarah Auchterlonie ensures that transactions and consumer product offerings achieve her clients' compliance, effectiveness and growth goals. As an advocate in Congress or with federal and state agencies, she brings decades of experience working with federal and state financial services and antitrust regulators. In litigation, Sarah has successfully tried and resolved cases in administrative, federal and state venues, and also provides expert

testimony on consumer finance topics. Her strong technical skills in data science, economics and finance uniquely suit her to advising cutting-edge companies in complex financial markets. Whether she is developing contracts, policies and procedures, or advising consumer finance companies in investigations, licensing, investments, financing or mergers and acquisitions, Sarah brings creativity and a lexicon of consumer finance legal knowledge to bear for her clients. A respected thought leader on consumer finance and banking, Sarah sits on the Colorado Banking Board, the supervisory authority over Colorado-chartered banks, trusts and money transmitters. She is also the co-author of the legal treatise, Consumer Finance Law and Compliance, published by BNA. Previously, she was a trial attorney with the U.S. Department of the Treasury's Office of Thrift Supervision in Washington, D.C. during the financial crisis and an acting deputy enforcement director and one of the founding employees of the Consumer Financial Protection Bureau (CFPB).





**Ellen Traupman Berge – Partner – Venable LLP**

Ellen Berge has a unique practice advising some of the world's best-known brands in retail, digital advertising, social media, and fintech on regulatory compliance, licensing, business transactions, commercial disputes, and government investigations and litigation. Ellen co-chairs Venable's payment processing and merchant services team, which services banks, large processors, independent sales organizations (ISOs), payment facilitators, marketplaces, hardware and software vendors, and merchants involved in payments acceptance and money movement. An experienced advocate, Ellen has represented various clients in high-stakes government investigations by the Federal Trade Commission (FTC), the Consumer Financial

Protection Bureau (CFPB), and state attorneys general. She has carried a number of investigations through discovery and advocacy to final resolution, including, in many cases, closure without action. Her clients include retailers, financial institutions, start-ups, nonprofits, and other companies in the automotive, hospitality, cannabis, electronic retailing, fintech, payments, and direct-to-consumer marketing industries.



**Christa L. Bieker – Partner – Mayer Brown**

Christa Bieker represents financial services clients in connection with government investigations, supervisory examinations, and other government requests relating to a variety of consumer finance laws and regulations, including the Real Estate Settlement Procedures Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Fair Debt Collection Practices Act, the Truth in Lending Act, and federal and state prohibitions against unfair, deceptive, or abusive acts or practices. She has experience representing clients in investigations led by a wide range of agencies such as the Consumer Financial Protection Bureau, the Department of Justice, and the Department of Housing and Urban Development. She also

counsels clients on compliance with consumer finance laws. Christa maintains an active pro bono practice which concentrates on immigration matters. Previously, Christa was an extern for the Consumer Financial Protection Bureau.



**Jared Conaway – General Counsel – Trend Capital Holdings, Inc.**

Jared Conaway has an extensive work experience in various legal positions. Jared currently serves as the General Counsel at Trend Capital Holdings, Inc. since March 2021. Prior to this, they were a Special Counsel at DebtTrader® from January to March 2021. Before these roles, Jared held the position of General Counsel at LeadFlash from January 2017 to January 2021. Jared was responsible for establishing compliance operational strategies and managing all legal affairs. Jared also implemented the company's governmental affairs strategy and maintained communication with trade association leadership and advocacy groups. Jared's previous experience includes roles such as Manager of Regulatory Compliance at LeadFlash from

September 2015 to January 2017, Director of Risk and Compliance at T3 Sixty from May 2015 to September 2015, and Attorney at Zakheim & LaVrar, P.A. from June 2012 to May 2015. Earlier in their career, Jared worked as a Volunteer Attorney at the Miami-Dade Public Defender's Office from February 2012 to June 2012. Overall, Jared has demonstrated a strong legal expertise and a track record of effectively managing legal affairs and compliance. Jared Conaway pursued their education beginning in 2004 at Wabash College, where they completed a Rhetoric major and a Spanish minor. Jared attended Wabash College for four years, until 2008. Following this, Jared entered Barry University - Dwayne O. Andreas School of Law, from 2008 to 2011, where they earned a Doctor of Law (JD) degree. The field of study for both their degrees is not mentioned in the information provided.



**Jason M. Cover – Partner – Troutman Pepper Locke LLP**

Jason's practice focuses on federal and state consumer lending and payments laws, including those that apply to installment loans, vehicle-secured loans, lines of credit, unsecured loans, credit cards, point-of-sale finance, and timeshare/vacation finance. He counsels providers of consumer financial services, including banks, licensed lenders, and fintech providers, on regulatory compliance matters and government supervisory and enforcement matters. Jason regularly provides guidance on electronic payments and payment network rules; electronic contracting and mobile commerce; online banking; retail installment sales; preparing for examinations by the Consumer Financial Protection Bureau (CFPB); responding to CFPB

supervisory requests (including so-called PARR letters); Article 9 of the Uniform Commercial Code; lease-purchase transactions and consumer protection laws, such as the Telephone Consumer Protection Act (TCPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act

(EFTA), Electronic Signatures in Global, and National Commerce Act (E-SIGN); UDAAP statutes prohibiting unfair, deceptive, and abusive acts and practices; and the CFPB's Rule on Payday, Vehicle Title, and Certain High-Cost installment Loans (Payday Rule). He also routinely counsels clients on issues related to online small business lending, electronic consents, contracts and disclosures, and recurring payment methods. Earlier in his career, Jason served as lead in-house counsel to a premier consumer financial services company where he advised on an array of regulatory, legal, and compliance issues.



**Leah C. Dempsey – Shareholder – Brownstein Hyatt Farber Schreck, LLP**

Leah Dempsey, co-chair of the financial services practice, is a lawyer and advocate with a unique ability to lead efforts bridging policy, financial and telecommunications laws, regulations and politics. She advises several trade associations and helps a range of businesses in the financial services, housing, capital markets and fintech marketplaces navigate rulemaking and legislative processes. Leah advocates before the Consumer Financial Protection Bureau, National Credit Union Administration, Federal Communications Commission, Federal Trade Commission, Small Business Administration Office of Advocacy, Department of Labor, the U.S. Treasury, the U.S. Securities and Exchange Commission, the Federal Housing Finance Agency, the Department of

Housing and Urban Development, as well as other regulators. Leah also helps organizations understand their rights and options when facing regulatory supervision and enforcement activity. She has a deep understanding of the Administrative Procedure Act, the Small Business Regulatory Enforcement Fairness Act process and the Congressional oversight tools needed to ensure a fair and transparent process for businesses and industries. Leah has advocated for reforms to dozens of federal rulemakings and related legislation in Congress on her client's behalf. She also regularly works with colleagues to challenge agency overreach through litigation and amicus briefs in courts around the country including the U.S. Supreme Court. During her time in executive and leadership roles at financial trade associations in Washington, Leah fostered strong relationships on Capitol Hill and at federal agencies. She served as vice president and senior counsel for federal advocacy at ACA International, where she led efforts to develop and implement the industry agenda for third-party agencies, asset buyers, vendors, banks and other creditors. She also represented thousands of credit unions across the country as senior director of advocacy and counsel at Credit Union National Association (CUNA), leading its Consumer Protection Advocacy team. Prior, she worked on the legal team for several Republican candidates.



**Meghann Donahue – Of Counsel – Covington & Burling LLP**

Meghann Donahue represents banks, nonbank financial institutions, and fintech companies in a broad range of enforcement, supervision, and regulatory matters involving federal and state banking agencies, including matters related to safety and soundness issues, anti-money laundering requirements, and UDAAP and other consumer compliance regulations; prudential regulatory matters, internal governance and controls, and risk management frameworks; and compliance with money transmission laws and licensing requirements. Meghann is also active in the firm's Fintech Initiative, through which she counsels clients on issues related to bank-fintech partnerships and regulatory compliance for innovative products and services. Before rejoining

Covington in 2024, Meghann served as Associate General Counsel for the Federal Reserve Bank of New York, where she supervised and conducted enforcement investigations of financial institutions, advised on enforcement actions arising out of bank examinations, and counseled bank examiners on matters involving a wide array of unsafe and unsound practices, regulatory violations, and remediation at supervised institutions. Meghann advised on dozens of public and nonpublic enforcement actions with financial institutions and led enforcement investigations resulting in the Federal Reserve's first civil money penalties for anti-money laundering non-compliance and Volcker Rule violations. Meghann's experience includes investigations and actions concerning Bank Secrecy Act and OFAC sanctions compliance, consumer compliance, risk management and internal controls, fraud, misconduct, and whistleblower complaints. Meghann routinely liaised with Federal Reserve Board enforcement officials and other domestic and international regulators, and she advised bank examiners on supervisory findings and bank regulatory developments. Meghann also managed a portfolio of litigations, subpoenas, and oversight inquiries related to New York Fed operations, including payments and foreign central bank accounts. She provided counsel on internal investigations and compliance-related matters and spearheaded the creation of New York Fed's pro bono legal services program. In addition to her work at Covington, Meghann serves on the Board of Trustees for the State YMCA of Michigan.



**Francis L. Doorley – Partner – Mayer Brown**

Frank Doorley handles a broad range of federal and state regulatory compliance matters, primarily for consumer financial product and service providers. Frank has significant experience advising lenders, consumer finance providers, and investors on compliance obligations under federal and state law. His experience covers a range of products and program structures, including Fintech and marketplace lending programs, retail and home improvement financing, general-purpose unsecured credit, and small business lending and alternative financing. He regularly provides guidance on federal consumer financial laws such as the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA) and the CFPB Mortgage Servicing Rules,

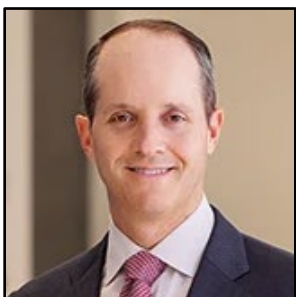
Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Servicemembers Civil Relief Act (SCRA) and prohibitions on unfair, deceptive, and abusive acts and practices (UDAAP). Frank previously served as an extern for the Hon. Virginia M. Kendall on the US District Court for the Northern District of Illinois.



**Colleen Fox – Partner – Husch Blackwell LLP**

Colleen manages individual consumer and class action matters for a range of financial institutions including banks, mortgage companies, and student loan servicers. She defends clients against claims under the Fair Credit Reporting Act, Truth in Lending Act, Telephone Consumer Protection Act, New Jersey Consumer Fraud Act, and myriad other state and federal consumer protection statutes. Colleen began her career practicing general commercial litigation, and over the next decade, in addition to consumer finance clients, developed long-term relationships with and became trusted outside counsel for K-12 schools, colleges, and universities, whom she defends against tort claims, Title IX actions, and other claims common to educational institutions. She has represented clients in state and federal courts at the trial and appellate

levels, as well as in mediations and arbitrations. Colleen also defends real estate brokerages against state consumer law claims. With an eye to the future, Colleen adds value to engagements by seeking to understand a client's business, identifying compliance issues that could put the client at risk, and developing strategies that align with the client's business objectives. In addition to her deep understanding of the industries she serves, clients appreciate Colleen's personable demeanor, responsiveness, and organized approach. Her honesty and respectfulness have earned her strong working relationships with plaintiff's counsel and an excellent reputation—intangible assets that can positively impact a case.



**Brian C. Frontino – Partner – Morgan Lewis & Bockius, LLP**

Brian C. Frontino focuses his practice on financial services litigation, regulation, and enforcement. He manages complex litigation for financial services companies facing consumer complaints and class actions, and has defended or settled hundreds of actions across the entire gamut of consumer claims. Brian defends clients against high-volume filers of consumer claims in federal and state trial and appellate courts and arbitrations across the United States, and is frequently called upon to develop overall strategies to fend off such claims. Brian counsels clients on compliance with state and federal laws on debt collection, credit reporting, military lending, unfair business practices, and other consumer protection statutes.



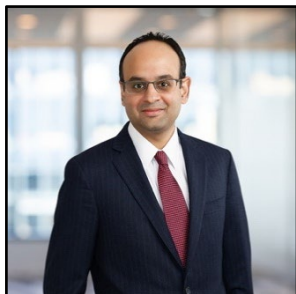
**Taylor R. Gess – Associate – Troutman Pepper Locke LLP**

Taylor provides practical advice on matters related to federal and state consumer finance, consumer protection, and payments laws, including those that apply to payment cards, deposit and prepaid products, lines of credit, installment loans, electronic payments, online banking, earned wage access, buy-now-pay-later transactions, retail installment contracts, rental-purchase transactions, and small business loans. Taylor counsels a broad spectrum of clients, such as fintech companies, banks, payment card issuers, retail merchants, online lending platforms, and solar and home improvement finance companies, throughout the entirety of the product life cycle. This includes helping clients structure new products, develop compliance

management systems, and maintain compliant practices for ongoing programs. This often involves navigating complex issues related to bank model lending programs, door-to-door sales, merchant/dealer risk considerations, fixture-secured loans, payment network rules, electronic contracting, telemarketing, unfair, deceptive, and abusive acts and practices (UDAAP), and military lending. The federal laws Taylor primarily advises on include the Truth in Lending Act (TILA), Truth in Savings Act (TISA), Electronic Fund Transfer Act (EFTA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Telephone Consumer Protection Act (TCPA), and the Electronic Signatures in Global and



National Commerce Act (E-SIGN). She also provides clients with actionable advice to address the web of state law issues that arise for consumer finance programs.



**Nikhil V. Gore – Partner – Covington & Burling LLP**

Nikhil V. Gore is a partner in Covington's financial services and arbitration practices, representing sovereigns, financial institutions, and global corporations in civil and criminal investigations, as well as cross-border arbitrations and disputes. In his financial services investigations and enforcement practice, Nikhil leads anti-financial crime investigations, as well as a wide range of financial institution governance, control, safety and soundness, and consumer and market conduct matters. He was lead counsel for a global bank in its recent trade surveillance resolutions with U.S. bank regulators, represented another global financial institution in successfully navigating multi-year criminal and civil investigations concerning an alleged corruption scheme in Asia, and has represented regional and community banks across the country in contesting and negotiating supervisory and enforcement outcomes before the OCC, Federal Reserve, and FDIC. He also counsels clients on BSA/AML regulations, and the structure and functioning of their control, compliance, and audit frameworks. In his disputes practice, Nikhil is part of the Covington team representing Ukraine in state-to-state arbitrations against the Russian Federation and was appointed by the Prosecutor-General of Ukraine to the Legal Task Force on Accountability for Russian War Crimes. He regularly handles treaty arbitrations and commercial disputes spanning Asia, Eastern Europe, North America, the Middle East, and Africa.



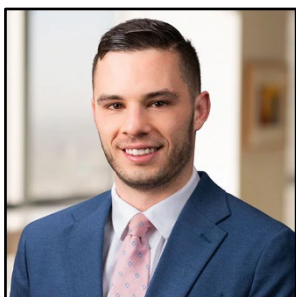
**Alice S. Hrdy – Partner – Morgan, Lewis & Bockius, LLP**

Alice S. Hrdy counsels banks, fintech companies, and nonbank financial services providers in examinations, investigations, and supervisory matters before US financial regulatory agencies. The former principal deputy in the Consumer Financial Protection Bureau's (CFPB) Office of Supervision Policy, and assistant director of the Federal Trade Commission's (FTC) Bureau of Consumer Protection, Division of Financial Practices, Alice leverages her deep familiarity with consumer financial services laws and regulations to help clients develop and implement effective compliance programs, provide strategic advice on regulatory and enforcement matters, and represent clients in litigation involving financial products and services.



**Stefanie H. Jackman– Partner – Troutman Pepper Locke LLP**

Stefanie devotes her practice to assisting financial services institutions facing state and federal government investigations and examinations, counseling them on complex compliance issues, as well as defending them in individual and class action lawsuits. Stefanie represents clients across the financial services industry, including banks and nonbanks, mortgage banking lenders and servicers, debt collectors and buyers, third-party service providers, health care and medical revenue cycle service providers, credit and prepaid card companies, auto lenders, and fintechs. She regularly advises her clients on issues arising under an array of federal and state consumer financial laws, including UDAP/UDAAP statutes, the FDCPA, FCRA, TCPA, EFTA, SCRA, and TILA. In addition to her litigation and government investigations work, Stefanie focuses a significant portion of her practice on providing compliance-related advice to her clients. She regularly counsels clients on conducting compliance assessments relating to their debt collection, credit reporting and dispute resolution processes, fair lending and underwriting, and vendor oversight, as well as the functionality of their overall compliance management system. Stefanie also brings her litigation and enforcement experience to bear in assisting clients in designing new products and processes, including product structuring, advertising, online application flows, underwriting, and servicing-related strategies.



**Eric M. Knight – Associate – Manatt, Phelps & Phillips, LLP**

Eric Knight is a Manatt Financial Services associate in the Firm's New York office. Eric advises banks, fintech companies, and other financial services providers on compliance with federal and state laws and regulations. Eric's practice includes drafting bank-fintech partnership agreements, advising on consumer finance regulatory issues (including in connection with new product development and regulatory diligence), and advising commercial financing providers on regulatory issues including compliance with recently-enacted state law disclosure regimes. Eric also has considerable experience advising clients on compliance with state and federal money transmission laws. He also helps clients respond to inquiries and investigations by state and federal regulators. Before joining Manatt, Eric was an associate at a boutique law firm advising financial services providers

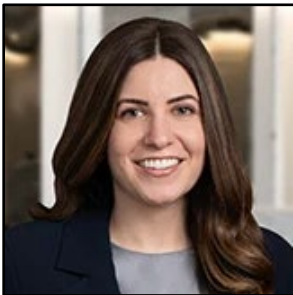
on federal and state regulatory, licensing and related matters. During law school, Eric was a judicial intern for the Honorable Steven C. Mannion for the U.S. District Court, District of New Jersey.



**Rebecca E. Kuehn – Partner – Hudson Cook, LLP**

Becki is a partner in the firm's Washington, DC office, where she chairs the Credit Reporting, Privacy, and Data Security Practice Group. Her practice focuses on consumer financial services and consumer protection matters. Becki counsels financial institutions, consumer reporting agencies, service providers, and others in complying with consumer financial laws and prohibitions against unfair, deceptive, or abusive trade practices. She is an experienced advocate and litigator, representing clients before federal and state agencies and the courts, particularly the Federal Trade Commission and Consumer Financial Protection Bureau, in investigations and other proceedings. Prior to joining Hudson Cook, Becki was Vice President and Senior Regulatory Counsel for CoreLogic. She served as lead lawyer and coverage counsel for the

CoreLogic credit reporting and consumer data businesses, providing advice and guidance to management on a wide variety of consumer data and privacy-related regulatory issues, including the Fair Credit Reporting Act and the Gramm-Leach-Bliley Act. Becki was Assistant Director with the Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission from May 2006 to September 2011, supervising attorneys and other staff in the Division of Privacy and Identity Protection, which division oversees issues related to consumer privacy, credit reporting, identity theft, and information security. She led the Fair Credit Reporting Act program, and oversaw the Commission's enforcement, outreach, and rulemaking activities in that area. While at the FTC, Becki provided technical assistance to Egypt on oversight and regulation of credit bureaus as part of USAID mission. Becki also served on the World Bank Credit Reporting Task Force, providing significant contributions to the development of a consultative draft report entitled *General Principles for Credit Reporting*. Becki was a partner with LeClair Ryan from February 2000 to May 2006. Her practice involved litigation and counseling concentrating on the representation of financial service providers, including claims brought under the Fair Credit Reporting Act, the Truth in Lending Act, and the Fair Debt Collection Practices Act. As an associate with Reed Smith, LLP, from January 1997 to February 2000, Becki was primarily responsible for a variety of civil litigation matters, including commercial matters, software and other technology-related disputes, lender liability, and products liability actions. Prior to this, Becki was an associate with Spriggs & Hollingsworth. Becki is a member of the American Bar Association, Section of Business Law, Consumer Financial Services Committee and is admitted to practice in Virginia, Maryland and the District of Columbia. Becki received her law degree with honors in 1994 from The George Washington University, National Law Center and she holds a Bachelor of Arts, *summa cum laude*, from Frostburg University.



**Hannah Levin – Partner – Morgan, Lewis & Bockius, LLP**

Hannah Levin advises clients on data security incident response and state and federal investigations and enforcement actions. Hannah also coordinates breach responses for companies across a variety of sectors, represents clients before the Federal Trade Commission (FTC) and state regulators for privacy, cybersecurity, and consumer protection issues, and counsels on all aspects of privacy and data security compliance. She provides guidance on state and federal regulations, including state data breach laws and notification requirements, the Children's Online Privacy Protection Act (COPPA), the California Consumer Privacy Act (CCPA), the Federal Trade Commission Act (FTC Act), the Health Insurance Portability and

Accountability Act (HIPAA), and the advertising industry's self-regulatory regimes.



**Shelby Lomax – Associate – Husch Blackwell LLP**

Shelby draws on her consumer and commercial banking experience when advising banks, fintech companies, lenders, and other clients in the financial industry on regulatory compliance issues. Prior to attending law school, Shelby had a successful career as a banker, serving both consumer and commercial clients. She managed several bank branches in Nashville before accepting a role as a commercial relationship manager. Shelby was particularly passionate about advising clients on complex financial products and providing easily understandable solutions to meet their financial needs. Because of her passion for helping others navigate complex issues, Shelby enrolled in law school with the intent of helping financial institutions navigate emerging and

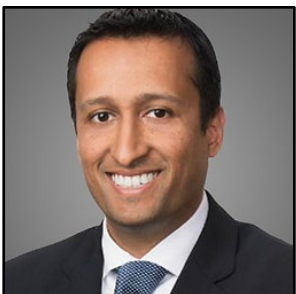
complex regulations. At Husch Blackwell, Shelby helps banks, nonbank lenders, and other financial clients navigate regulatory compliance matters, including those inherent in the development of new products, marketing initiatives, and compensation plans; expansion into new jurisdictions; and regulatory audits. She is extensively familiar with issues related to the Truth-in-Lending Act (TILA), the TILA-RESPA Integrated Disclosure Rule (TRID), the Real Estate Settlement

Procedures Act (RESPA), the Fair Debt Collection Practices Act (FDCPA), and the Fair Credit Reporting Act (FCRA). Shelby is also experienced with alternative finance, small business lending, merchant cash advance transactions, and money transmission licensing. In addition, she maintains a robust Bank Secrecy Act/Anti-Money Laundering (BSA/AML) practice. Shelby's years as a banker mean that she understands the lending industry from the inside, and she's familiar with bank operations and the practical implications of regulatory requirements. She knows firsthand that any legal advice from outside counsel needs to be advice that can realistically be implemented, and she understands the internal risk assessments inherent in implementation. Clients value Shelby's ability to think not only like an attorney, but also like a banker, lender, or business owner.



**David T. Long Jr. – Associate – Bradley Arant Boult Cummings LLP**

David Long counsels clients in complex banking and financial services matters in both state and federal courts across the country. Based upon the specific needs of his clients, he advises individuals and corporate clients on their claims and outlines strategies to achieve the best result for each client. David also has extensive experience representing and advising multinational corporations to ensure compliance with state and federal regulations.



**Mehul N. Madia – Special Counsel – Sheppard Mullin**

Mehul Madia, special counsel in the firm's Washington, D.C. office, provides deep consumer finance and fintech expertise to clients, leveraging more than 15 years' of public and private sector experience. Mehul counsels many of the nation's banks and non-bank financial institutions, lenders, and fintech companies on sensitive regulatory, enforcement, and litigation matters. As a former senior attorney at the Consumer Financial Protection Bureau (CFPB), he has extensive experience representing clients before federal and state government agencies. Mehul has substantial experience representing clients in government enforcement actions, internal investigations and class actions, as well as in regulatory compliance matters where he has guided clients through supervisory examinations. His practice focuses on helping clients successfully align their business strategies within the complex framework of federal and state regulatory requirements. Mehul has an active enforcement and regulatory practice having represented companies and executives before a host of government agencies including the CFPB, the Department of Justice (DOJ), the Securities and Exchange Commission (SEC), Department of Housing and Urban Development (HUD), Commodity Futures Trading Commission (CFTC), the Federal Housing Finance Agency (FHFA), Federal Trade Commission (FTC), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), state attorneys general as well as state regulators such as New York Department of Financial Services (NYDFS), the California Department of Financial Protection and Innovation (DFPI), and the Illinois Department of Financial & Professional Regulation. He has counseled clients on matters involving unfair, deceptive or abusive acts or practices, the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Electronic Funds Transfer Act (EFTA), the Card Act, the Truth in Lending Act (TILA), as well as various state consumer protection laws. From 2020-2022, Mehul served as a senior legal advisor to the Associate Director in the CFPB's Supervision, Enforcement & Fair Lending office (SEFL). In that role, he advised the SEFL Associate Director as well as the CFPB Director on all enforcement and supervisory matters the Bureau undertook. He also advised on various legal and policy matters relating to student loan origination and servicing, mortgage servicing, auto finance, electronic and remittance transfers, debt collection, and short-term/small dollar lender. Before joining Sheppard Mullin, Mehul spent several years in private practice, including at a national financial services law firm where he advised consumer financial services clients on enforcement, litigation and regulatory matters, and also served as a Special Assistant United States Attorney at the United States Attorney's Office for the District of Columbia. After graduating law school, Mehul served as a law clerk for the Honorable Rhesa H. Barksdale for the U.S. Court of Appeals for the Fifth Circuit. He is an active member of the South Asian Bar and National Asian Pacific American Bar associations and is a fellow of the Leadership Council for Legal Diversity.





**Webb McArthur – Partner – Hudson Cook, LLP**

Webb is a partner in the firm's Washington, DC office. Webb advises a range of financial institutions, consumer reporting agencies, technology and information companies, and others on compliance with data use and privacy laws, including the Fair Credit Reporting Act, California Consumer Privacy Act, Colorado Privacy Act, Virginia Consumer Data Protection Act, General Data Protection Regulation, and Gramm-Leach-Bliley Act. Webb works closely with clients to develop data use and privacy compliance strategies, including in connection with product assessments, consumer relations, vendor management, and due diligence matters. He also advises financial institutions, service providers, and others in the development and maintenance of consumer mortgage, automobile finance, and other credit programs. Webb is an active member of the American Bar Association, Business Law Section, and the International Association of Privacy Professionals. Webb speaks and writes frequently for financial services industry trade associations and publications. Prior to joining Hudson Cook, Webb was a Financial Research Assistant with the Virginia Department of the Treasury where he also supported a program overhaul of the Virginia Security for Public Deposits Act. Webb received his J.D., *cum laude*, from the University of Richmond School of Law where he was Editor-in-Chief of the *Richmond Journal of Global Law and Business*, Volume 9. He is admitted to practice in Maryland, Virginia and the District of Columbia.



**Alexandra McFall – Special Counsel – Husch Blackwell LLP**

Alex helps consumer finance and commercial finance clients build their businesses while minimizing legal risk. Alex has built a reputation for delivering comprehensive and sophisticated representation to a diverse range of clients, including banks, credit unions, fintechs, mortgage companies, and commercial and consumer finance companies. With a multifaceted skill set encompassing regulatory compliance, licensing, and litigation, Alex consistently achieves exceptional outcomes in high-stakes disputes and provides strategic counsel on intricate regulatory matters. Alex is a trusted advisor to financial services clients operating in a heavily regulated landscape. She possesses a deep understanding of the industry's complexities, allowing her to guide clients through various challenges, particularly in areas such as new product launches, money transmission, commercial finance, unsecured consumer lending, retail installment sales, and comprehensive regulatory compliance and licensing issues. One of Alex's areas of knowledge lies in advising alternative commercial finance companies, offering invaluable guidance on successfully navigating the ever-evolving disclosure and licensing regulations. Her knowledge of these intricate frameworks empowers clients to stay on top of regulatory changes, mitigating risks and ensuring compliance while minimizing the burden on their operations. What distinguishes Alex is her unique perspective, forged by her experience in both regulatory compliance/licensing and litigation. This dual proficiency enables her to provide clients with holistic and forward-thinking strategies, anticipating potential challenges and proactively mitigating them before they escalate into costly legal disputes. Alex's ability to think creatively and offer innovative solutions is highly regarded by clients who value her sophisticated approach to problem-solving.



**Mark D. Metrey – Associate – Hudson Cook, LLP**

Mark is an associate based in the firm's Washington, DC office, where he is a valuable member of Hudson Cook's automotive finance, data security and privacy, and government investigations practices. Specializing in consumer financial services, Mark represents companies in various aspects of the industry, from government investigations and enforcement actions to consumer disputes. He is a trusted advocate who helps clients navigate the complexities of regulatory bodies like the Consumer Financial Protection Bureau, the Federal Trade Commission, the U.S. Department of Justice, and state attorneys general. Mark continues to build his expertise in automotive finance, data security and privacy, and government investigations, and his dedication and insights are instrumental for clients seeking guidance in these specialized fields. Prior to joining Hudson Cook, Mark represented clients in real estate and transactional finance transactions at two prominent law firms. Mark also serves as an Army Officer in the US Army Reserve, where he skillfully leads teams, embodying a steadfast commitment to service and mission success. Mark received his J.D. from the University of Maryland's Francis King Carey School of Law, where he served as Associate Editor of the *Maryland Law Review* and competed on the Alternative Dispute Resolution Team. He is licensed to practice in the jurisdictions of Maryland, New York, and the District of Columbia.





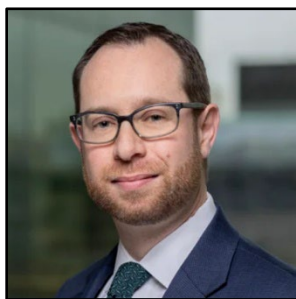
**Alejandro E. Moreno – Partner – Sheppard Mullin**

Alejandro (“Alex”) Moreno is a partner in the Business Trial Practice Group and the Office Managing Partner of the Firm's San Diego office. He is the firm's 2021 Leadership Council on Legal Diversity (LCLD) Fellow. Alex practices general business and commercial litigation in state and federal courts. He is also experienced in private dispute resolution and arbitration, including mass arbitration and FINRA arbitration, and has succeeded on behalf of his clients after full arbitration and brokered favorable pre-arbitration settlements. Alex also handles appeals in the California Court of Appeal and the Ninth Circuit. Alex represents clients in the banking and finance, real estate, mortgage, cannabis, hospitality, technology and telecommunications, restaurant and franchise, energy and extraction, and healthcare industries. He defends consumer class actions, securities litigation and shareholder derivative suits, mass arbitration, cross-border litigation, and litigation for high-net-worth individuals and companies with a need for Spanish speaking counsel. Alex has prevailed as named counsel in complex securities fraud class actions under Section 10(b) of the Exchange Act of 1934 and has defended derivative claims involving California, Nevada, and Delaware corporations. He is also experienced in the law of receivership and has managed the legal affairs of businesses placed into receivership. Start-up companies turn to Alex to formalize their corporate governance, set up effective employee equity compensation plans, and analyze potential conflicts of interest to help them ramp up to Series A funding. Alex's litigation clients praise his unwavering focus on efficient resolution, either by victory or settlement, and candid assessment of the risks of litigation and the client's position. Alex lived for two decades in Mexico and Spain and applies his familiarity with Latin American culture to successfully solve legal disputes for Latin American clients. For example, he has successfully resolved labor disputes involving primarily Spanish speaking workforces. Alex has also led and organized fact gathering investigations for U.S. companies with factories in Latin America. A prolific writer, Alex regularly contributes to various legal blogs discussing developments in the law affecting public companies, issuers of securities, banking and finance regulations, the enforceability of arbitration agreements and class action waivers, and companies with business in Latin America. As part of his pro bono work, Alex has successfully resolved guardianship and immigration matters. He also regularly advises charities and public interest groups on regulatory and dispute resolution matters.



**Rachel J. Myers – Associate – Husch Blackwell LLP**

Rachel represents banks, fintechs, and other financial services providers in regulatory compliance, enforcement matters, and consumer financial services litigation. Rachel represents financial services providers, fintech companies, banks, and nonbank lenders, including auto finance companies and student loan servicers. She regularly provides regulatory compliance guidance on federal consumer finance and payments laws, including the Fair Debt Collection Practices Act (FDCPA); Fair Credit Reporting Act (FCRA); Equal Credit Opportunity Act (ECOA); Truth in Lending Act (TILA); Servicemember Civil Relief Act (SCRA); Unfair, Deceptive, and Abusive Acts and Practices (UDAAP) provisions of the Dodd-Frank Act; and similar laws at the state level. In addition to counseling on compliance issues, Rachel represents clients during regulatory exams and investigations by federal regulators and state attorneys general. Her work extends to individual consumer and class action matters for a range of financial institutions. Since childhood, Rachel has loved to write. After joining her high school speech and debate team, Rachel knew that her love for research, writing, and analysis meant that a career as an attorney would be a perfect fit. Having never left the country until college, she also knew she wanted to learn as much as she could about other places around the world. Before enrolling in law school, she began studying Russian in depth and earned a Fulbright grant to teach advanced English at a university in Russia. Rachel went on to work at the American Bar Association Rule of Law Initiative in the Middle East and North Africa Division, supporting legal development initiatives and comparative legal projects in that region. Drawing on this international background, Rachel has advised on matters involving Russian financial institutions and on international trade questions and has handled immigration-related pro bono cases. An excellent communicator and writer, Rachel has a gift for delivering concise briefings and persuasive arguments. Her passion for research means that she dives deep into client concerns and into the intricacies of related regulatory law, and she's known for providing precise, detailed answers and solutions. Clients also appreciate her quick responses and ready availability.



**Andrew J. Narod – Partner – Bradley Arant Boult Cummings LLP**

Andrew Narod is an experienced litigator who represents bank and non-bank financial services institutions and other types of businesses in class-action litigation, complex commercial litigation, and other high-profile litigation disputes nationwide. His clients entrust him to navigate some of their most sensitive litigation matters in some of the most difficult venues in the country. A considerable amount of Andrew's practice is devoted to representing bank and non-bank financial services entities in class-action litigation and other consumer litigation matters. His clients include auto finance companies, mortgage servicers, mortgage originators, small-dollar lenders, credit card issuers, national banks, and others in the financial services

space. While his practice is national in scope, Andrew frequently represents clients in Virginia, including the Eastern District of Virginia, West Virginia, Maryland, and the District of Columbia. He has particular experience defending his clients against state law claims arising under the West Virginia Consumer Credit and Protection Act, the Maryland Consumer Debt Collection Act, and others, and has litigated cases arising under various federal laws, including FCRA, TCPA, RESPA, and the FDCPA. Andrew also has developed experience in representing clients in indemnification disputes related to residential mortgage-backed securities. Andrew devotes a significant portion of his financial services practice to advising his clients regarding compliance with federal and state regulations. He assists fintech companies in navigating novel regulatory questions, guides mortgage servicers through compliance regarding new state laws, and provides strategy guidance to multiple clients concerning TCPA compliance. Beyond his financial services practice, Andrew maintains a robust general civil litigation practice that spans a wide spectrum of substantive areas. He has litigated class-action matters brought under state and federal consumer protection statutes in multiple jurisdictions nationwide. In addition, he has litigated disputes concerning contracts, including commercial leases, intellectual property and trade secrets, insurance products, government contracts, real estate and land use, construction, RICO, commercial fraud, bankruptcy, antitrust, and residential mortgage-backed securities. Andrew has represented clients at trial in multiple states and has argued before numerous state and federal courts, both trial and appellate. Outside of his billable work, Andrew maintains an active pro bono practice. He has represented multiple immigrants seeking asylum in the United States, including domestic violence victims and children. Andrew is a contributing author to the American Bar Association's The Law of Class Action: Fifty State Survey 2025 and the author of its chapter on class action law in Maryland. This text is additionally published by Thomson Reuters as a supplement to the hardbound volumes of the prestigious Newberg and Rubenstein on Class Actions.



**Megan Nicholls – Partner – Hudson Cook, LLP**

**Megan "Meg" Nicholls** is a partner at Hudson Cook's Fort Worth, Texas office. She advises businesses on compliance with the Fair Credit Reporting Act, the Gramm-Leach Bliley Act and various other consumer financial laws. Meg helps her clients improve their compliance management systems by conducting thorough regulatory assessments and strategizing about practical compliance approaches. She also helps clients respond to security incidents and update information security programs to meet current Safeguards Rule requirements. As a former chief compliance officer for a consumer reporting agency that specialized in helping companies fight fraud, she has a unique grasp of how fraud affects the consumer financial industry and values

the opportunity to help her clients address trending fraud and identity theft issues. Meg is particularly skilled at drafting easy to understand consumer correspondence, consents, and notices, and has extensive experience guiding clients in their responses to human trafficking block requests that consumer reporting agencies must address. Prior to joining Hudson Cook, Meg served as the head of compliance and privacy for GIACT Systems, LLC, an identity verification and fraud prevention company, where she designed, implemented, and maintained a compliance management system to ensure compliance with federal and state consumer reporting and privacy laws. Meg also previously served as corporate counsel for CoreLogic and as an attorney in the consumer financial services practice at a national firm. Meg graduated with a degree in Biology and a minor in Communications from the University of Dayton, and earned her J.D. from the University of Dayton School of Law. She is licensed to practice in California and Texas.



**Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP**

Scott Pearson leads Manatt’s award-winning Consumer Financial Services group. He represents clients in regulatory enforcement matters and class actions, counsels them on regulatory compliance issues, and also negotiates bank partnership agreements and other transactions with significant regulatory overlay. While most of his clients are banks, fintechs and other financial services companies (including institutional investors), he also does a substantial amount of work in real estate, sports and entertainment, retail, and other industries. Scott has been repeatedly recognized as one of the top consumer finance lawyers in the United States, with clients in anonymous interviews praising his responsiveness and legal acumen. In 2023, for example, *Chambers USA* ranked Scott as one of the best consumer finance enforcement lawyers in the country, quoting clients saying he is “very knowledgeable” and a “trusted adviser.” In 2022, the *Legal 500* quoted another client saying that Scott “has consistently been an amazing partner to work with” and “understands the issues my company’s industry is most focused on.” Another publication based on peer reviews found Scott to be “a true expert in complex litigation and consumer class actions” and “a no-nonsense bulldog lawyer who is highly respected by his peers and the judiciary.” In March 2018, Scott was named a BTI Client Service All-Star for “delivering the absolute best client service” based on a national survey of in-house counsel.



**Kim Phan – Partner – Troutman Pepper Locke LLP**

Kim is a privacy, data security, and regulatory compliance attorney who provides strategic guidance to companies throughout their business cycle. From product development, marketing, and implementation to breach prevention and response, she provides practical and forward-thinking advice that helps clients to mitigate risk and achieve their goals. Kim has worked with clients across all major industry sectors, and offers particular depth in consumer financial services, retail, hospitality, higher education, and energy. Kim provides comprehensive advice on federal and state privacy and data security statutes and regulations, helping organizations to incorporate privacy and data security best practices throughout all aspects of their business, including the development and deployment of artificial intelligence. Her experience ranges from helping clients establish effective data governance programs to preparing for, assessing, and responding to data breaches. With an extensive background in artificial intelligence, e-commerce and mobile issues, Kim regularly counsels clients on updating and enhancing website privacy policies, adapting website functions for accessibility in compliance with the Americans with Disabilities Act (ADA), and establishing employee training on social media interactions with consumers. Kim’s regulatory compliance practice centers on helping clients with a wide range of state and federal investigations, enforcement actions, and other interactions. She regularly handles matters involving the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and other federal regulatory agencies. Kim has successfully represented multiple national companies through the FTC investigatory process, resulting in “no-action” letters, and has counseled clients through state attorneys general and departments of consumer protection investigations.



**Jonathan L. Pompan – Partner – Venable LLP**

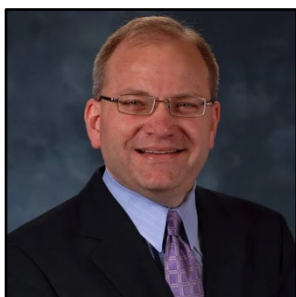
Jonathan Pompan is chair of the firm's Consumer Financial Services Practice Group and Consumer Financial Protection Bureau (CFPB) Task Force. Jonathan's practice focuses on providing comprehensive legal advice and regulatory advocacy to a broad spectrum of clients, such as nonbank financial products and services providers, advertisers and marketers, and trade and professional associations, before the CFPB, the Federal Trade Commission (FTC), state attorneys general, and regulatory agencies. At a time when government consumer protection agencies are stepping up their scrutiny, Jonathan develops strong and lasting relationships with clients by understanding their business objectives, helping them recognize opportunities and avoid legal pitfalls. Jonathan is deeply involved in the communities within which he practices, and is a frequent speaker and author on legal and regulatory issues of significance to providers of consumer financial products and services, advertisers and marketers, and nonprofit organizations.



**Brad A. Resnikoff – Partner – Mayer Brown**

Brad Resnikoff represents non-US and domestic financial institutions on regulatory, enforcement, and strategic issues. Global financial institutions seek out Brad for representation in significant multijurisdictional civil, criminal, and regulatory enforcement proceedings relating to money laundering issues, tax crimes, US economic sanctions, and corrupt practices. He assists clients with developing investigation strategy and manages internal investigations to assess allegations of misconduct, manage risk, and advise on legal strategies with regulators, law enforcement, Congressional investigators, and partner institutions. Clients praise his deep understanding of financial crimes laws and regulations and the complexities arising in cross-

border contexts, including issues related to data privacy and legal privilege. Brad has in particular developed an in-depth knowledge of private banking business practices and related financial crimes risks, through representations of the world's foremost private banks on a variety of sensitive and strategic matters over the last nearly 15 years. Clients also turn to Brad for guidance on legal and regulatory issues related to cross-border lending and securities activities, enhancing policies and procedures and compliance monitoring, performing risk assessments, employee training, and, where necessary, adopting appropriate remedial measures. Brad is proficient in French.



**Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP**

Bryan Schneider is partner in Manatt's Chicago office and a member of the firm's industry-leading consumer financial services practice, where he focuses on advising clients through the gamut of consumer financial services regulatory and enforcement matters, particularly as it relates to supervision, enforcement and fair lending. Prior to joining the firm, Bryan served as Associate Director for the Division of Supervision, Enforcement and Fair Lending at the Consumer Financial Protection Bureau (CFPB). In this role, he was tasked with overseeing issues related to student loan origination and servicing, mortgage origination/services, auto finance, credit card account management, debt collection, and payday and other small dollar lending. He

was also a member of key interagency governing organizations including the Task Force of Supervision of the Federal Financial Institutions Examination Council. Bryan's experience also includes serving as Secretary of the Illinois Department of Financial and Professional Regulation, a cabinet-level agency, under Governor Bruce Rauner. During this time, Bryan led numerous initiatives to place the state at the forefront of innovation in the financial services industry, including leading the conversion to the first-ever online, paperless process for professional licensure and achieving the first credit union section accreditation by the National Association of State Credit Union Supervisors. He also led the creation of the Illinois Blockchain Initiative, where he advised organizations on how they can leverage blockchain technology to create more efficient, integrated and trusted services. Before his tenure in government, Bryan held health care-related leadership positions at the largest retail, infusion and specialty pharmacy provider in the United States. While in this role, he helped develop policies concerning health care services and reimbursement, and provided regulatory and transactional support for joint ventures with hospitals, health systems and 340B programs. Bryan also served on Corporate Compliance and Disclosure Committees responsible for ensuring compliance with applicable health care and SEC securities requirements. Bryan has served on the Executive Committee of the Conference of State Bank Supervisors (CSBS) and chaired its Non-Depository Supervisory Committee. He also served on the committee that was responsible for the administration of the Nationwide Multistate Licensing System & Registry (NMLS). Additionally, Bryan served on the Executive Committee of the National Association of State Credit Union Supervisors (NASCUS).



**H. Blake Sims – Partner – Hudson Cook, LLP**

Blake is a partner in the firm's Tennessee office. He focuses his practice in the consumer finance industry, including regulatory compliance and licensing, new product development, alternative credit products, fintech and bank partnerships, government examination/investigation preparation and assistance, electronic payments, lead generation, privacy, and debt collection. Before joining Hudson Cook, Blake was a shareholder at Chambliss, Bahner & Stophel P.C. Prior to that, he served for more than four years as in-house counsel for a large, multi-state consumer financial services company. Blake also served as a law clerk for The Honorable Houston M. Goddard with the Tennessee Court of Appeals. Blake frequently presents on

consumer finance topics to national audiences and industry groups and has written numerous articles for various industry publications including the American Bar Association's The Business Lawyer. He is a member of the American and Tennessee Bar Associations and the State Bar of Georgia. Blake received a J.D. and M.B.A. from the University of Tennessee in 1998. He also holds a Bachelor of Arts in Philosophy and Political Science from North Carolina State University.





**Jessica Sklute – Partner – Manatt, Phelps & Phillips, LLP**

Jessica Sklute is a consumer financial services lawyer focused primarily on payments systems and solutions, bringing a national perspective and decades of experience to consumer financial regulatory clients. Jessica advises clients on consumer financial services regulatory issues with particular focus on traditional and emerging payments products and solutions, money transmission laws, privacy and data security matters, strategic alliances and general compliance. She works with market-leading banks, fintechs, retailers, senior lenders and other institutional investors on new product development, regulatory diligence, compliance, joint marketing, sponsorship and outsourcing arrangements and a wide range of operational and strategic transactions. She has considerable experience dealing with federal and state regulators on compliance matters and applications to federal and state banking agencies pertaining to acquisitions, divestitures, organizations and business expansions, including national banks, state banks and industrial loan companies.



**Andrew M. Smith – Partner – Covington & Burling LLP**

Andrew Smith advises clients on retail financial services, data protection, advertising and consumer protection, technology, credit reporting, and e-commerce issues. He assists banks, non-bank lenders, technology companies, and their vendors with regulatory compliance, litigation, and transactional matters. Prior to re-joining the firm, Andrew served as Director of the Bureau of Consumer Protection at the Federal Trade Commission (FTC), where he was focused on investigations and enforcement of privacy, data security, financial services, and marketing laws and regulations across a broad range of areas, including fair lending, technology platforms, digital advertising, payments, telemarketing, lead generation, affiliate marketing, consumer reporting, and small business financing. He also oversaw the Bureau's extensive rulemaking and workshop proceedings, including on endorsement guides, security of financial data, subscription marketing, contact lenses, and children's privacy. Additionally, he led the FTC's COVID-19 pandemic-related enforcement and consumer education efforts. In a previous role as Assistant to the Director of the Bureau of Consumer Protection at the FTC, Andrew led a team of professionals to develop and draft ten rules and six studies under the Fair Credit Reporting Act. Andrew represents clients before federal and state agencies—particularly the FTC and Consumer Financial Protection Bureau (CFPB)—in law enforcement and rulemaking proceedings. He regularly advises companies on the requirements of the GLBA, FCRA, DPPA, ECOA, FDCPA, TCPA and TSR, FTC Act, Dodd-Frank Act, and analogous state laws, including state insurance privacy laws and security breach notification requirements.



**Robert D. Tilley – Partner – Hudson Cook, LLP**

Rob is a partner in the firm's Washington, DC office. He represents consumer financial services companies in government investigations, enforcement actions, and consumer disputes. He regularly represents clients before the Consumer Financial Protection Bureau, Federal Trade Commission, U.S. Department of Justice, and state attorneys general. He has also represented clients in state and federal courts and before arbitration organizations throughout the country. Prior to joining Hudson Cook, Rob represented clients in litigation and white-collar investigations for more than ten years at two prominent law firms. Rob received his J.D., *cum laude*, from the NYU School of Law. He is licensed to practice in the state of New York and the District of Columbia.



**Kelly F. Truesdale – Associate – Mayer Brown**

Kelly Truesdale advises financial institutions, fintechs and technology-focused firms on M&A, corporate and other transactional matters, as well as regulatory and product considerations related to payments, digital assets and other innovative technology applications in financial services. In addition, Kelly regularly assists clients with transfers of mortgage loans and mortgage servicing rights, negotiation of servicing and subservicing agreements and a variety of related transactions. Clients rely on Kelly for his experience with federal and state laws governing payments products in the United States, including the Electronic Fund Transfer Act and Regulation E, the credit card provisions of the Truth in Lending Act and Regulation Z, anti-money laundering requirements under the Bank Secrecy Act and FinCEN regulations and state laws governing the licensing and operation of money services businesses. Kelly also counsels clients on the application of rules of the major card, ACH and real-time payment networks. Kelly previously worked as a software engineer and adviser to several early-stage technology companies. He also served as a program manager at a large research university where his portfolio included

initiatives to boost technology entrepreneurship and to build regional academic, government and industry partnerships in the cybersecurity arena. During law school, Kelly interned in the US Securities and Exchange Commission's Division of Investment Management. Kelly is a Chartered Financial Analyst (CFA) charterholder.



**Brandon Wong – Associate – Manatt, Phelps & Phillips, LLP**

Brandon Wong is a consumer and financial services litigation associate in the Firm's Orange County office. Brandon represents a wide variety of clients, including banks, fintechs, specialty and small business finance companies, institutional investors and nonfinancial companies offering products and services subject to consumer financial protection laws, such as retailers, sports and entertainment companies and telecommunication and satellite television service providers. Brandon also has experience representing and defending clients in investigations brought by the U.S. Department of Justice, the Consumer Financial Protection Bureau, the Federal Trade Commission and state attorneys general. Prior to joining Manatt, Brandon was an associate at

a national law firm headquartered in Washington, D.C.