





Legal Issues Conference

July 21-22 - Renaissance Capital View Hotel - Arlington, VA

WEDNESDAY, JULY 21ST

- **11:30 AM – 12:30 PM** **Registration and Lunch**
- **12:30 PM – 12:45 PM** **Opening Remarks**
 - Speaker: *Michael Day, Policy Director, Online Lenders Alliance*
- **12:45 PM – 1:45 PM** **Enforcement Trends Under the Biden Administration**
 - Description: With new leadership at CFPB, FTC, and other regulators signaling a greater emphasis on consumer protections, what does the future hold for the fintech industry? How will initiatives that focus on racial equity and greater scrutiny of technologies like AI impact the online lending industry? Hear from panelists as they provide an overview of new enforcement developments and share best practices to navigate this new federal regulatory environment.
 - Speakers: *Mark E. Rooney, Partner, Hudson Cook, LLP*
H. Blake Sims, Partner, Hudson Cook, LLP
 - Sponsored By: The logo for Hudson Cook, LLP, consists of the word "HUDSON" in a large, green, sans-serif font above the word "COOK" in a smaller, black, sans-serif font.
- **1:45 PM – 2:45 PM** **The Legal Landscape Facing Fintechs and Banks**
 - Description: An unpredictable economic and regulatory environment means big opportunities and big risks for bank-fintech collaborations. A panel of experts will provide a roadmap to the business, legal, and regulatory challenges that will shape the ability of these relationships to continue meeting consumers' ever-changing expectations and needs.
 - Speakers: *Richard P. Eckman, Senior Counsel, Troutman Pepper Hamilton Sanders LLP*
James W. Stevens, Partner, Troutman Pepper Hamilton Sanders LLP
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- **2:45 PM – 3:15 PM** **Coffee Break**



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• 3:15 PM – 4:15 PM Key State Legislative and Regulatory Developments

- **Description:** Despite the COVID-19 pandemic, state legislatures and regulators have been active in passing new laws and regulations, not to mention pursuing enforcement actions, that impact online lenders and their business partners. In this session, professionals will provide an overview of recent developments across the country, including new laws seeking to regulate permissible interest rates, privacy, data security, debt collection, and enforcement activity at the state level.
- **Speakers:** Jonathan Joshua, Special Counsel, Manatt, Phelps & Phillips, LLP
Scott T. Lashway, Partner, Manatt, Phelps & Phillips, LLP
John W. McGuinness, Partner, Manatt, Phelps & Phillips, LLP

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• 4:15 PM – 5:15 PM CFPB at 10 Years: A Look Back and a Look Ahead

- **Description:** On July 21, 2011, the Consumer Financial Protection Bureau (CFPB) came into existence. Its creation changed the financial services landscape in a myriad of ways. Since its establishment, the CFPB has been the focus of countless lawsuits and policy debates that touch nearly every aspect of the financial services industry. Join a panel of industry experts that have worked in and with the CFPB on the 10-year anniversary of the Bureau as they discuss its impact on the industry, assess whether it has met expectations, and what to expect going forward.
- **Moderator:** Michael Day, Policy Director, Online Lenders Alliance
- **Panelists:** Rocio Baeza, CEO & Founder, CyberSecurityBase
Timothy A. Butler, Partner, Troutman Pepper Hamilton Sanders LLP
Jennifer L. Galloway, Counsel, Bradley Arant Boult Cummings LLP
Lucy E. Morris, Partner, Hudson Cook, LLP
Scott M. Pearson, Partner, Manatt, Phelps & Phillips, LLP
Jonathan L. Pompan, Partner, Venable LLP

• 5:15 PM – 5:30 PM Recap of the Day

- **Speaker:** Rocio Baeza, CEO & Founder, CyberSecurityBase

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- **5:30 PM – 7:00 PM** Reception

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THURSDAY, JULY 22nd

- **8:30 AM – 9:00 AM** Breakfast

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- **9:00 AM – 10:00 AM** Is a New Operation Choke Point on the Horizon?

- **Description:** The online lending industry is no stranger to Operation Choke Point, a U.S. Department of Justice initiative that pressured the financial industry to cut off legitimately licensed businesses from use of the nation's banking services and networks. Although condemned across a bipartisan spectrum of policymakers and after agency reviews and retraining promises, a concern still exists that the failure to finalize the OCC "Fair Access" rule coupled with a lack of legislative changes protecting businesses has left the door open for future efforts by regulators that may once again hamper companies access to critical banking services. Hear from a panel of experts as they discuss the components of Operation Choke Point and steps that companies can take to safeguard against regulators using their supervisory powers to once again impact long standing banking relationships.

- **Speakers:** *Jennifer L. Galloway, Counsel, Bradley Arant Boult Cummings LLP*
Michael Gordon, Partner, Bradley Arant Boult Cummings LLP
Shelby D. Lomax, Associate, Bradley Arant Boult Cummings LLP

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- **10:00 AM – 11:00 AM** **Consumer Credit R(evolution): Buy Now Pay Later and Other Emerging Trends in Consumer Finance**
 - Description: Recent years have seen a wave of innovative finance and credit options available to consumers in e-commerce and other channels. These advances have brought regulatory and legal changes that will have a lasting impact on consumer finance companies, platforms, service providers, banks, and investors. This session will explore recent legal and regulatory developments important to market participants, including potential pitfalls and opportunities, updates on the regulatory landscape, and the emerging compliance outlook.
 - Speakers: *Allen H. Denson, Partner, Venable LLP*
Jonathan L. Pompan, Partner, Venable LLP
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- **11:00 AM – 11:30 AM** **Coffee Break**
- **11:30 AM – 12:00 PM** **Fireside Chat with the OCC**
 - Description: Michael Hsu, Acting Comptroller of the Currency will speak in a special fireside chat session with Michael Day, Policy Director of OLA on the latest updates from the OCC, including their work on fintech charters.
 - Speakers: *Michael Day, Policy Director, Online Lenders Alliance*
Michael J. Hsu, Acting Comptroller of the Currency, Office of the Comptroller of the Currency
- **12:00 PM – 12:15 PM** **Closing Remarks**
 - Speaker: *Michael Day, Policy Director, Online Lenders Alliance*