



Tribal Lending Conference

River Spirit Casino Resort (Hybrid Event) – Tulsa, OK

November 16-18, 2021

Agenda Sponsored By:



TUESDAY, NOVEMBER 16

- 5:00 PM – 6:30 PM: Welcome Reception
 - Sponsored By:



ZERO PARALLEL®

WEDNESDAY, NOVEMBER 17

- 8:30 AM – 9:00 AM: Breakfast
 - Sponsored By:  **INTEGRISHIELD**
- 9:00 AM – 9:15 AM: Welcome Remarks
 - Speaker: Andrew Duke – Executive Director – Online Lenders Alliance
- 9:15 AM – 10:00 AM: Tribal Economics: Growth and Diversification
 - Description: Providing over 1 million jobs and billions in revenue to local, state, and federal coffers, Tribes have made important strides in recent years, becoming economic engines, locally, regionally, and nationally. Hear how Tribes have diversified their economies with a special focus on e-commerce.
 - Speakers:
 - TBD
- 10:00 AM – 11:00 AM: Federal Government: Regulation, Enforcement, and Consultation
 - Description: The White House, the Department of Justice, and the Consumer Financial Protection Bureau all share a common theme: new leadership at the helm. Hear from a panel of experts on the latest developments from the Biden Administration and how this may impact Tribal businesses.

- Speakers:
 - Jennifer Galloway – Co-Chair of Small Dollar and Unsecured Consumer Lending – Bradley Arant Boult Cummings LLP
 - Brendan Johnson – Co-Chair of the American Indian Law and Policy Group – Robins Kaplan LLP
 - Jennifer Weddle – Co-Chair of the American Indian Law Practice – Greenberg Traurig LLP
- 11:00 AM – 11:30 AM: Coffee Break
 - Sponsored By:
- 11:30 AM – 12:00 PM: Keynote Address
 - Speaker: TBD
- 12:00 PM – 12:30 PM: Policy, Data, and Communications: Updates with OLA
 - Description: There are more than 46,000 trade associations in the United States, but only one represents the alternative lending sector agnostic to business model. The Online Lenders Alliance (OLA) has played an important role in advocating on behalf of the industry with important advances in its work on policy, data, and communications.
 - Speakers:
 - Andrew Duke – Executive Director – Online Lenders Alliance
 - Justin Fisk – Director of Research – Online Lenders Alliance
- 12:30 PM – 1:30 PM: Lunch
 - Sponsored By:
- 1:30 PM – 2:30 PM: Exploring Enterprise Risk Management
 - Description: Although many Tribal business share similar characteristics, each are unique in how they approach risk management, including in the structure of the Tribal business. Hear from experts on various strategies and theories on how to minimize risk and maximize opportunity.
 - Speakers:
 - Meredith Freeman – Associate General Counsel – BlueChip Financial
 - Lori McCutchen-Kaustinen - Associate General Counsel – AWL, Inc.
- 2:30 PM – 2:45 PM: Keynote Address
 - Speaker: TBD
- 2:45 PM – 3:15 PM: Coffee Break
 - Sponsored By:

- 3:15 PM – 4:15 PM: Cyber Security, Cyber Fraud, Cyber Risk
 - Description: Global digital fraud attempts increased by 149% in 2021. Ransomware cost companies more than \$20 billion in 2020. Tribal lenders, like all companies, have to deal with cyber security, cyber fraud, and cyber risk on a daily basis. On this panel, experts will explain how to deal with fraudulent activity and how to be cyber-ready.
 - Speakers:
 - Gayla Huber – President & CEO – IntegriShield
 - TBD
- 4:15 PM – 5:00 PM: COVID: The New Normal?
 - Description: The COVID-19 pandemic burst onto the scene in March 2020, resulting in sudden and possibly permanent changes to business operations. Hear from experts on how businesses adapted to the COVID environment and explore the eventuality of a post-COVID World.
 - Speakers:
 - Heidi Moore – Attorney – HABEMCO
 - TBD
- 5:00 PM – 5:15 PM: End of Day Remarks
 - Speaker: Russell Crutcher – Events Director – Online Lenders Alliance
- 5:30 PM – 7:00 PM: Reception
 - Sponsored By:



THURSDAY, NOVEMBER 18

- 7:45 AM – 8:30 AM: Breakfast
 - Sponsored By:
- The logo for CLARITY SERVICES INC. It features the word "CLARITY" in a large, blue, serif font, with "SERVICES INC." in a smaller, blue, sans-serif font below it. Underneath that, the text "A part of" is in a small blue font, followed by the Experian logo (a stylized 'e' made of dots) and the word "experian." in a blue, sans-serif font.
- 8:30 AM – 8:40 AM: Welcome Remarks
 - Speakers:
 - Andrew Duke – Executive Director – Online Lenders Alliance
 - Eric Lau – CEO – AWL, Inc.
 - 8:40 AM – 9:30 AM: Tribal Consultation with Federal and State Policymakers
 - Description: Earlier this year, a U.S. Senator said on the Senate Floor when considering a financial services bill, “I think what we need to also consider in this bill though is an issue that impacts Indian Country, which is called Sovereignty and is fundamental to who they are.” Statements like this highlight the importance of Tribal

engagement. Hear from experts on how Tribes can effectively use their voice and what the future holds for Tribal consultation.

- Speakers:
 - Greg Porter – Partner – Catalyst
 - John Williams – Partner – John T. Williams LLC
- 9:30 AM – 10:30 AM: Legal Cases Impacting Tribal Fintech
 - Description: Debt collection, bankruptcy law, Arm-of-the-Tribe tests, and more. Hear from a panel of experts as they navigate the most important legal cases impacting Tribes and Tribal businesses.
 - Speakers:
 - Maranda Compton – Partner – Van Ness Feldman LLP
- 10:30 AM – 11:00 AM: Coffee Break
- 11:00 AM – 12:00 PM: Evolution in Tribal Fintech
 - Description: Tribal fintech has developed into a complex and specialized industry. Tribal enterprises provide everything from short-term installment loans to lines-of-credit and auto loans. In fact, Tribes are not only lending, but establishing lead generation businesses, Sovereign Wealth Funds, and more. Moreover, there are new capabilities available to Tribal businesses than ever before. Hear what is next in Tribal fintech from experts on the ground.
 - Speakers:
 - Jivka Apostolova – General Counsel – Plain Green LLC
 - Samuel Yamout – Head of Business Development – unFederal Reserve
 - TBD
- 12:00 PM – 12:15 PM: Farewell Remarks
 - Speaker: Andrew Duke – Executive Director – Online Lenders Alliance