



## Legal Issues Conference

February 15-16 – Crystal Gateway Marriott Hotel - Arlington, VA

### TUESDAY, FEBRUARY 15

- **11:30 AM – 12:15 PM**                      **REGISTRATION & LUNCH**
- **12:15 PM – 12:30 PM**                      **OPENING REMARKS**
  - **Speaker:** *Andrew Duke, Executive Director, Online Lenders Alliance*
- **12:30 PM – 1:30 PM**                      **SESSION I: CFPB UPDATES**
  - **Description:** With new leadership at the CFPB it is widely anticipated that the Bureau will engage in aggressive enforcement coupled with an expansive regulatory agenda. Hear from a panel of experts as they provide insights into the Bureau's top legal issues for 2022, with an emphasis on how those priorities will transfer to bank regulators and the impact on online lenders partnering with federally regulated banks.
  - **Speakers:**
    - *James W. Stevens, Partner, Troutman Pepper Hamilton Sanders LLP*
    - *Chris J. Willis, Partner, Troutman Pepper Hamilton Sanders LLP*
  - **Sponsored By:**



- **1:30 PM – 2:30 PM**                      **SESSION 2: FAIR LENDING – THE NEW FRONTIER**
  - **Description:** Although fair lending programs have long been a key focus, the CFPB and states are intensifying scrutiny of lenders, servicers, and their third-party marketing partners. This panel will review recent enforcement trends and emerging fair lending concerns, providing pro-active risk mitigation strategies. Discussions will also focus on the emerging regulatory approach to disparate impact, LEP programs, algorithmic bias, targeted marketing, behavioral advertising, and small business credit as well as new approaches to traditional hot button areas like reverse redlining and overlays.
  - **Speakers:**
    - *Michael Cedillos, Shareholder, Greenberg Traurig, LLP*
    - *Gil Rudolph, Shareholder, Greenberg Traurig, LLP*
    - *Benjamin M. Saul, Shareholder, Greenberg Traurig, LLP*
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- **2:30 PM – 3:00 PM**                      **COFFEE BREAK**
  
- **3:00 PM – 4:00 PM**                      **SESSION 3: INFORMATION SECURITY UPDATE IN CONSUMER FINANCIAL SERVICES**
  - **Description:** The fintech industry has seen dramatic growth in products and services available to consumers. However, this expansion can make companies more vulnerable to cyber threats and bring information security worries. Join our panel of experts to get an information security update with a particular focus on the new FTC Safeguards Rule and CFPB's Supervision and Exam Manual Section on Information Technology to learn how fintech companies can minimize data security concerns.
  
  - **Speakers:**
    - *Jennifer L. Galloway, Counsel, Bradley Arant Boult Cummings LLP*
    - *Michael Gordon, Partner, Bradley Arant Boult Cummings LLP*
    - *Benjamin William Perry, Associate, Bradley Arant Boult Cummings LLP*

- **Sponsored By:**

**Bradley**

- **4:00 PM – 5:00 PM**                      **SESSION 4: A FRESH LOOK AT LEAD GENERATION – RISK MITIGATION AND BEST PRACTICES**
  - **Description:** Lead generation continues to be a quick, scalable, and cost-efficient customer acquisition strategy. But caution is warranted. This panel will review the legal challenges facing the industry and outline steps companies should consider to help reduce risk.
  
  - **Speakers:**
    - *Jason Romrell, General Counsel and Director of Government Relations, LeadsMarket.com. LLC*
    - *H. Blake Sims, Partner, Hudson Cook, LLP*

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**HUDSON COOK** 25<sup>th</sup>  
ANNIVERSARY

- **5:00 PM – 6:30 PM**                      **RECEPTION**

### WEDNESDAY, FEBRUARY 16

- **8:30 AM – 9:00 AM**                      **BREAKFAST**



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- **9:00 AM – 10:00 AM**      **SESSION 5: BUY NOW PAY LATER – FUNDAMENTALS, FUNCTIONS, AND FUN WITH REGULATORS**
  - **Description:** The convergence of ecommerce and financial services, accelerated by the drive to online shopping has introduced a variety of point-of-sale (POS) financing options. Buy Now Pay Later, has given consumers more spending flexibility. This panel will explore the legal landscape and what future enforcement actions by regulators could mean for Buy Now Pay Later products.
  - **Speakers:**
    - *Allen H. Denson, Partner, Stroock*
    - *Brian C. Frontino, Partner, Stroock*
    - *Arjun Rao, Partner, Stroock*
    - *Jason Yoo, Senior Director, Associate General Counsel, Litigation & Ethics, Affirm, Inc.*

- **Sponsored By:**

**STROOCK**

- **10:00 AM – 10:30 AM**      **COFFEE BREAK**
- **10:30 AM – 11:30 AM**      **SESSION 6: WHEN CAN THE FTC, CFPB, AND STATE CONSUMER CREDIT REGULATORS PIERCE THE CORPORATE VEIL**
  - **Description:** Owners, members, directors, officers, and even employees are not automatically shielded from liability for violations of consumer protection laws committed by the company. The FTC and CFPB routinely name individuals in enforcement actions, the vast majority of which are non-adjudicated settlements. Panel will discuss the legal standards the agencies must meet in order to successfully hold individuals liable for corporate transgression, the practical implications of being a named defendant in a law enforcement action, and ways to mitigate your risk.
  - **Speakers:**
    - *Ellen Traupman Berge, Partner, Venable LLP*
    - *Alexandra Megaris, Partner, Venable LLP*
    - *Jonathan L. Pompan, Partner, Venable LLP*

- **Sponsored By:**

**VENABLE** LLP

- **11:30 AM – 12:00 PM**      **CLOSING REMARKS**
  - **Speaker:** *Andrew Duke, Executive Director, Online Lenders Alliance*