

## **2022 OLA COMPLIANCE UNIVERSITY: SPEAKER BIOGRAPHIES (LISTED ALPHABETICALLY)**



### **Michael M. Aphibal – Associate – Bradley Arant Boult Cummings LLP**

Michael Aphibal advises clients on regulatory compliance issues affecting financial services companies, including banks, non-bank lenders, and insurance agencies. His work focuses on concerns surrounding the offering of consumer financial products and services, particularly secured and unsecured loan origination, loan originator compensation, marketing and advertising of consumer loans, consumer loan disclosures, and the sale of ancillary (add-on) products. Michael deals with the following consumer finance laws: Truth in Lending Act (TILA); Real Estate Settlement Procedures Act (RESPA); Equal Credit Opportunity Act (ECOA); prohibitions against unfair, deceptive, and abusive acts and practices (UDAAP); and state insurance laws. Michael also advises companies on how to prepare for regulatory examinations and performs compliance review and audits for financial services companies.



### **Jordan Bennett – Senior Director of Network Risk Management – Nacha**

Jordan Bennett has been with Nacha since June 2016 and is Senior Director, Network Risk Management. His focus is with understanding Third-Party Senders and the benefits they bring to the system as well as mitigating any risk associated with this business model. Jordan runs the Nacha Certified program, which encourages Third-Party Senders to know and understand their risk management responsibilities in the ACH Network and promotes Third-Party Senders with strong risk management practices. Jordan is also the staff liaison for Nacha's Risk Management Advisory Group. The Group works with Nacha staff and key industry stakeholders to produce sound business practices, business cases for rules proposals, Board Policy Statements, tools, white papers and other communications vehicles, and to collaborate and coordinate with payments professionals across payments channels. Prior to Nacha, Jordan worked at the Federal Reserve Bank of Atlanta in FedACH and in Credit and Risk Management.



### **Andrew E. Bigart – Partner – Venable LLP**

Andrew Bigart focuses his practice on helping bank and non-bank financial institutions navigate the federal and state regulatory environment governing payments, lending, and consumer financial services. Andrew provides regulatory and business counseling advice to clients across a variety of industries, including banks, payments companies, money transmitters, broker-dealers, lenders, and trade associations. He counsels clients on regulatory compliance matters, contract negotiations, due diligence, federal and state examinations, and civil investigations and litigation before federal and state banking and financial institution regulators. Andrew has been recognized by Legal 500 and named to the Electronic Transactions Association's Forty under 40 list.



**Timothy A. Butler – Shareholder – Greenberg Traurig, LLP**

Tim Butler helps companies thrive by developing tailored strategies to address their regulatory compliance challenges and vigorously defending them in government enforcement actions and bet-the-company lawsuits. A former prosecuting attorney for the Federal Trade Commission (FTC) and former senior official in the Georgia Attorney General's Office, Tim has led the defense of dozens of government investigations and enforcement actions brought by the FTC, the Consumer Financial Protection Bureau (CFPB), and the various state attorneys general. Tim also regularly defends clients in bet-the-company lawsuits, including complex business disputes and consumer class actions alleging privacy, false advertising, and unfair or deceptive business practice claims. Tim is an experienced guide for companies struggling with regulatory complexity. He offers clear advice that helps his clients meet the demands of the ever-growing set of laws and regulations governing data privacy and cybersecurity, advertising and marketing practices, and consumer financial products and services. Clients rely on Tim's business-minded and practical strategies to address their most difficult regulatory compliance challenges. A graduate of the University of Chicago and Stanford Law School, Tim is a prolific author and regularly speaks to industry and trade groups about the evolving privacy landscape, about cutting-edge issues affecting payments and fintech companies, and about developments at the FTC, the CFPB, and within the state attorneys general community.



**Christopher J. Capurso – Associate – Troutman Pepper Hamilton Sanders LLP**

Chris' practice focuses on consumer financial services law, primarily on federal and state law compliance matters. Chris regularly advises financial institutions, lenders, and sales finance companies in the development and maintenance of closed-end and open-end lending, automobile finance, fintech, point-of-sale, small dollar, and other credit programs. He provides guidance on federal consumer protection laws and regulations, including TILA, ECOA, ESIGN, and GLBA. Chris earned both his J.D. and M.B.A. from the College of William & Mary, where he served as senior articles editor for the William & Mary Business Law Review.



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

Jared Conaway currently serves as the General Counsel at Trend Capital and is a member of the Florida Bar. Jared is a former president-elect of the Florida Creditor's Bar Association and served as a member of the board of directors from 2013-15, where he oversaw the association's laws and legislation committee, charged with directing the association's chief lobbyist. Jared is an active member of the Online Lenders Alliance (OLA), participating in the Lawyer's Counsel, Compliance University Advisory Group, Lead Generation Working Group, and State Issues Committee. More recently, Jared led a committee of industry leaders to re-write and create OLA's 2018-19 Marketing and Advertising Best Practices, which outline required organizational compliance standards for member companies. Jared graduated from Wabash College in 2008 where he majored in Rhetoric and minored in Spanish. He has also studied at the Pontificia Universidade Católica in both Brazil and Ecuador. A 2011 graduate of Barry University School of Law, he was the recipient of two book awards.



**John L. Culhane, Jr. – Partner – Ballard Spahr LLP**

John L. Culhane, Jr., is a senior partner in the Philadelphia office of Ballard Spahr LLP and a member of the firm’s Consumer Financial Services and Mortgage Banking Groups as well as its Fair Lending Team. His compliance practice emphasizes counseling depository and fintech clients on the development and implementation of innovative loan, leasing, and payment programs, and includes advising on fair lending, equal access, public accommodation, and diversity issues as well as overseeing disparate impact analyses. His regulatory defense practice includes preparing clients for banking agency and CFPB targeted fair lending and full spectrum compliance examinations as well as assisting in the defense of consumer class actions, attorney general investigations, and agency enforcement actions. He has been recognized as a

top consumer financial services lawyer by Chambers USA and as a “Go-To-Thought Leader by The National Law Review; he is also a charter member of the American College of Consumer Financial Services Lawyers and a former chair of the Fair Lending Subcommittee of the ABA Consumer Financial Services Committee.



**Andrew Duke – Executive Director – Online Lenders Alliance**

Andrew Duke serves as Executive Director of the Online Lenders Alliance (OLA) – the first and largest trade association representing the growing industry of fintech companies that harness technology to deliver safe, convenient, private, and reliable credit options for consumers. With 27 years in public policy, Andrew Duke brings a wealth of experience to OLA. Andrew served two decades on Capitol Hill, where he served as Chief of Staff to three members of Congress, including House Financial Services Committee Chairman Jeb Hensarling. He also led the Consumer Education and External Affairs Division for two years at the Consumer Financial Protection Bureau. As OLA’s leader, Andrew oversees a membership comprised of job creators, entrepreneurs, publicly traded companies, fraud prevention experts, privacy protectors,

lenders, alternative credit bureaus, and software developers. He is also responsible for educating the public, media, and policymakers about the benefits of access to regulated, safe, and fair credit to consumers and businesses through the innovations of online lending.



**Daniel C. Fishbein – Associate – Stroock & Stroock & Lavan LLP**

Daniel Fishbein practices in the Financial Services Litigation, Regulation and Enforcement and White Collar & Internal Investigations groups. He represents corporations and individuals in criminal proceedings, enforcement actions and internal investigations. Daniel brings the breadth of his white-collar defense experience to his matters and applies his vantage point to representing financial service providers and fintech companies that have come under increased scrutiny by state and federal regulators. Daniel has represented clients in a range of industries and subjects involving bank fraud, the Report of Foreign Bank and Financial Accounts (FBAR), Residential Mortgage-Backed Securities (RMBS) fraud, insider trading, Unfair, Deceptive, or Abusive Acts or Practices (UDAAPs), the Foreign Corrupt Practices Act (FCPA), the Foreign Agents Registration Act

(FARA), healthcare fraud and the Food, Drug and Cosmetic Act (FDCA). He has successfully defended his clients before the U.S. Department of Justice (DOJ), the U.S. Securities and Exchange Commission (SEC), the Consumer Financial Protection Bureau (CFPB), states attorneys general and other government agencies.



**Katherine C. Fisher – Attorney – Hudson Cook, LLP**

Kate is a partner in Hudson Cook’s Maryland office. She focuses on the areas of consumer financial services and small business financing, and assists clients with compliance with state and federal consumer protection and related laws as they develop and maintain mortgage lending, automobile finance and other credit programs. Kate represents banks, finance companies, private equity and investment bank investors, merchant cash advance companies, and small business lenders establishing new programs and products, and conducts due diligence and compliance reviews of consumer lending and business financing portfolios. Kate is a founding member of the Alternative Finance Bar Association, an organization of attorneys who represent merchant cash advance companies and lenders providing financing to small businesses. Kate

has testified before the United States House of Representatives Small Business Subcommittee regarding improving small business capital access, before the Maryland House Economic Matters Committee and Senate Finance Committee regarding proposed bills to regulate sales-based business financing transactions, and has appeared several times before the California legislature and New Jersey Senate Committee on Commerce regarding proposed disclosures for business finance transactions.



**Christopher K. Friedman – Associate – Bradley Arant Boult Cummings LLP**

Chris Friedman is a regulatory compliance attorney who represents lenders, banks, fintech companies and other participants in the financial services sector. The co-chair of Bradley’s commercial lending sub-practice team, Chris focuses on helping business-purpose lenders and alternative business finance companies address newly increasing regulatory and compliance burdens brought by federal and state regulators. In particular, he has represented merchant cash advance companies, factors, non-bank small business lenders, banks that make small business loans, commercial credit counselors, lead generators, and others in the industry. He helps clients launch new products, conduct due diligence, engage in compliance reviews, evaluate litigation risk, and solve some of the unique legal problems faced by companies that work

with small businesses. Chris also helps banks, non-bank lenders, fintech companies, and other industry members address issues related to consumer loan origination, including mortgages, unsecured personal loans, and small dollar products. In particular, Chris has helped clients in matters related to Home Mortgage Disclosure Act (HMDA) reporting, the Truth-in-Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), TILA-RESPA Integrated Disclosure Rule (TRID), the Mortgage Acts and Practices Advertising Rule (MAP), and the Electronic Funds Transfer Act (EFTA), among other federal and state laws and regulations.



**Mary M. Gardner – Partner – Venable LLP**

Mary M. Gardner is a partner in Venable LLP’s Advertising and Marketing Group and a skilled litigator who represents clients in regulatory investigations and government enforcement matters involving the Federal Trade Commission (FTC), state attorneys general, the Department of Justice, the Consumer Financial Protection Bureau, and state regulatory agencies. Mary also represents clients in class action litigation involving consumer protection issues. Her clients include companies in the payments, hospitality, healthcare, home security, online lending, and electronic retailing industries. Mary has extensive experience with consumer protection laws, such as the FTC Act, the FTC’s Telemarketing Sales Rule, state unfair, deceptive and abusive practices



(UDAAP) laws, the Consumer Financial Protection Act, the Telephone Consumer Protection Act, and other regulations, including those relating to credit reporting and debt collection. Mary also counsels clients regarding compliance on regulatory issues related to merchant underwriting, Know Your Customer (KYC) requirements, merchant monitoring, and high-risk merchant industries.



**Michael A. Goodman – Partner – Hudson Cook, LLP**

Michael is a partner in Hudson Cook’s Washington, DC office. Michael advises clients on compliance with federal laws enforced by the CFPB, FTC, FCC, and other federal agencies. His compliance counseling practice focuses on standards regulating the manner in which businesses market to and communicate with customers and potential customers as well as proper collection, use, and disclosure of customer information. His clients include retailers, lenders, mortgage bankers, automobile finance companies and dealers, credit card companies, and lead generators, as well as service providers for these businesses. He also represents clients in examinations, investigations, and enforcement actions initiated by the CFPB, the FTC and the FCC. Michael's practice also includes advising clients on compliance with state

laws regarding unfair and deceptive trade practices, communication with members of the public, and proper handling of consumer and customer information. Michael previously served as a staff attorney in the FTC’s Bureau of Consumer Protection where he coordinated FTC rulemaking efforts under the CAN-SPAM Act of 2003 and worked extensively on amendments to the FTC's Telemarketing Sales Rule.



**Michael Gordon – Partner – Ballard Spahr LLP**

Michael Gordon is a senior former Consumer Financial Protection Bureau (CFPB) official with two decades of experience in consumer financial services law. Over his career, he has served in private practice, as a senior federal regulator, and as Fintech general counsel. He is a pragmatic, business-focused lawyer with an established reputation for helping companies anticipate and respond to an ever-evolving regulatory environment. His practice includes enforcement defense, banking and bank partnerships, blockchain and digital assets, consumer finance and Fintech, consumer and commercial credit, corporate governance, payments, regulatory strategy, and risk management for a range of clients. Michael was on the start-up team that established the CFPB and served for five years in senior roles at the agency, including senior

counselor to the director. At the CFPB, Michael advised the director and senior agency officials on setting agency priorities and determining how best to use the CFPB’s supervisory and enforcement powers to address significant issues in the consumer finance marketplace.



**Gayla Huber – President – IntegriShiled**

Gayla brings two decades of expertise to advise clients across multiple industries in challenges related to compliance, regulations, brand management, lead generation and data analytics. Her affiliate management background gives her compliance clients insights into lead generation activities and a unique approach to solving marketing issues. For over a decade she has been leading innovation and developing new technology to support highly regulated industries. Dedicated to helping clients understand risk management, she provides compliance expertise, self-regulation programs, and training for their employees and partners.



**Erin Jane Illman – Partner - Bradley Arant Boult Cummings LLP**

Recognized as a Board-Certified Specialist in Privacy and Information Security Law by the State of North Carolina, Erin Illman is an experienced thought leader in privacy, data security, and the integration of technology into business practices. Erin is co-chair of Bradley’s Cybersecurity and Privacy Practice Group and leads the firm’s Fintech team. Erin is a dynamic problem solver with a strong understanding of U.S. and international private-sector privacy laws and regulations and the legal requirements for the transfer of sensitive personal data to/from the United States, the European Union and other jurisdictions. She regularly advises clients on CCPA, GLBA, HIPAA, COPPA, CAN-SPAM, FCRA, security breach notification laws, and other U.S. state and federal privacy and data security requirements, and global data protection laws. In addition to providing proactive privacy and information security compliance and legal advice, Erin manages privacy-related enforcement actions and litigation.



**Stefanie H. Jackman – Partner – Troutman Pepper Hamilton Sanders LLP**

Stefanie Jackman is a partner in Troutman Pepper’s Consumer Financial Services Group. Stefanie’s practice focuses exclusively on providing compliance advice and defending clients across the consumer financial services industry in government investigations, examinations, and consumer litigation. She regularly counsels clients on a variety of complex matters arising under an array of federal and state consumer protection laws, including the FDCPA and Reg. F, FCRA, TCPA, SCRA, EFTA, and UDAAP. Her clients include banks and nonbank creditors, student loan servicers, mortgage servicers, credit and prepaid card companies, auto lenders, healthcare providers, debt collectors and buyers, fintech companies, and technology service providers.



**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. 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.



**Lisa M. Lanham – Partner – Ballard Spahr LLP**

Lisa Lanham's practice focuses on financial services matters related to the state licenses and federal approvals necessary to conduct business for a variety of asset classes and market participants. Her clients include, but are not limited to, residential and commercial mortgage brokers, lenders, servicers, and loan fulfillment providers; student, consumer, and solar loan lenders and servicers; entities offering retail installment contracts for the purchase of consumer goods; marketplace lenders; and investors who engage in secondary market activities related to these business lines. She also works with early-stage Fintech companies in all of these business lines to help develop products mindful of state licensing and regulatory compliance requirements and obtain and maintain any required state licenses and approvals necessary to engage in business. Lisa was involved in the development of the Nationwide Multistate Licensing System & Registry (NMLS) 2.0 system.



**Christopher B. Leach – Partner – Mayer Brown LLP**

Christopher Leach is a partner in Mayer Brown's Washington DC office and a member of the Litigation & Dispute Resolution practice. He joined Mayer Brown from the US Federal Trade Commission (FTC)'s Division of Financial Practices, where he focused on fintech and fair lending issues. As a lawyer in the FTC's Division of Financial Practices, Christopher investigated and litigated consumer protection enforcement actions, and developed enforcement policy. His relevant areas of experience include fintech, cryptocurrency, consumer financial data privacy, gig economy, fair lending and consumer telecommunications. He worked on some of the agency's most visible fintech actions, including active litigation against FleetCor Technologies, Inc. and its CEO for deceptive advertising and charging customers hundreds of millions of dollars in unauthorized fees through its B2B payment system; a \$10 million settlement with Yellowstone Capital in connection with the company's merchant-cash-advance practices; and served as the agency expert on cryptocurrency issues.



**Christine Lee – Corporate Counsel – Leap Theory, LLC**

Christine is Corporate Counsel at Leap Theory, LLC. She handles the drafting, negotiation, and execution of all contracts pertaining to business development, human resources, and company operations. Working closely with the executive team at Leap Theory, Christine maintains an expertise on all Leap’s ventures and ensures compliance with the latest legal regulations that govern the space. Christine holds a bachelor’s degree from UCLA and a JD from New York University School of Law.



**Shelby D. Lomax – Associate – Bradley Arant Boult Cummings LLP**

Shelby Lomax is an associate in Bradley’s Banking and Financial Services Practice Group, focusing on litigation and regulatory compliance issues. She has experience advising clients on regulatory risks relating to small business lending, alternative finance, and merchant cash advance transactions. When assisting clients involved in regulatory and compliance matters, Shelby draws on her extensive experience as a banker. Prior to becoming an attorney, Shelby had a successful career as a banker, working both with consumer and commercial clients. Her unique experience helps her advise clients navigating legal regulatory compliance issues, while understanding the practical implications that regulatory and compliance issues have on the operations of financial institutions. Shelby received her J.D. from Belmont University College of Law, where she served as associate editor for the Belmont Law Review, treasurer of the Student Bar Association, and president of the Women’s Law Organization.



**Mehul Madia – Counsel – Manatt, Phelps & Phillips, LLP**

Mehul Madia is counsel in the Manatt Financial Services group and is based in Washington, D.C. He regularly counsels financial services clients—including banks and nonbanks, insurers, fintechs, and blockchain companies—as they navigate complex enforcement, litigation and regulatory matters. He has extensive 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 actions. Prior to joining Manatt, Mehul served as senior legal advisor to the associate director in the CFPB’s Supervision, Enforcement & Fair Lending (SEFL) division. In that role, he advised the SEFL associate director on all enforcement and supervisory matters the bureau undertook. Mehul 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 lending.





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

Webb is a partner in Hudson Cook’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.



**John W. McGuinness – Partner – Manatt, Phelps & Phillips, LLP**

Litigator and trial lawyer John W. McGuinness defends companies in class actions and other major commercial disputes in federal and state courts throughout the country. Working from both D.C. and L.A., he regularly represents publicly traded companies and emerging businesses in industries that include financial services, retail, energy, insurance, automotive sales and services, media, entertainment, and technology. Representing clients in countless consumer class actions, John has deep experience at all stages of complex commercial disputes (including litigations, regulatory proceedings and examinations) in a wide variety of areas, but with a particular focus on matters involving alleged violations of the Telephone Consumer Protection Act of 1991 (TCPA) and state equivalents (including the Florida Telephone Solicitations Act, or Florida Mini-TCPA), state and federal automatic renewal laws (ARLs), state and federal consumer protection statutes, the California Song-Beverly Credit Card Act, state and federal unfair competition laws, the Fair Debt Collection Practices Act, and the Racketeer Influenced and Corrupt Organizations Act (Civil RICO). John also counsels clients on TCPA and ARL compliance, consumer financial services, and consumer protection.



**Ross W. McLinden – Chief Compliance Officer – Island Mountain Development Group**

Ross W. McLinden, Esq. is the Chief Compliance Officer for Island Mountain Development Group (IMDG) – a tribal economic development corporation operating multiple consumer loan portfolios. Ross began his career in private practice as a business litigator before serving as general counsel for one of the largest professional employer organizations in the U.S.



**Timothy McTaggart – General Counsel – Forethought Advisors LLC**

Timothy brings an extensive background in regulatory and financial sector legal counseling to Forethought Advisors. Prior to helping establish Forethought Advisors, Timothy served as an equity partner and financial services group leader at several AmLaw 100 law firms and provided legal advice to clients in the financial services sector, including mortgage firms, banks, thrifts, government sponsored enterprises, fintechs and trust companies. He previously served as the Bank Commissioner for the state of Delaware, where he testified before Congress on behalf of the Conference of State Bank Supervisors. He served CSBS by chairing both the legislative and regulatory committees. His expertise in regulatory, legislative, and transactional issues brings proven experience to Forethought Advisors. In addition, Timothy has unique experience providing banking and regulatory advice in the fintech sector as well as anti-money laundering, data security, cyber security, and consumer privacy matters for fintechs and other financial services entities. As Counsel for the United States Senate Banking Committee, Timothy drafted legislation, helped conduct hearings, and advised on new and existing laws affecting banks, thrifts, consumer credit and industry financial stability. While in private law practice, he testified before the House Financial Services Committee on the constitutionality of the Consumer Financial Protection Bureau. Timothy continues to speak across the nation on regulatory and governance matters and helps clients understand the real impact of financial services reform legislation. Timothy has an A.B. from Harvard and a J.D. from Harvard Law School.



**Lucy E. Morris – Partner – Hudson Cook, LLP**

Lucy is a partner in Hudson Cook's Washington, DC office and chairs the firm's Government Investigations, Examinations, and Enforcement practice group. Lucy counsels financial institutions and others in complying with federal consumer financial laws and prohibitions against unfair, deceptive, or abusive trade practices. She is an experienced advocate and litigator, representing clients in government investigations, examinations, and enforcement actions before federal and state agencies, including the CFPB, FTC, U.S. Department of Justice, and state AG offices. Lucy previously served as a Deputy Enforcement Director at the CFPB and as a founding member of the CFPB Implementation Team that organized the CFPB after passage of the Dodd-Frank Act.



**Preston H. Neel – Partner – Bradley Arant Boult Cummings LLP**

Preston Neel provides litigation and regulatory compliance assistance to financial services clients across the country. He has litigated cases involving a wide array of state, federal, and statutory law claims, including claims related to the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Truth in Lending Act (TILA), the Real Estate Settlement and Procedures Act (RESPA), the Racketeer Influenced and Corrupt Organizations Act (RICO), the Telephone Collection Practices Act (TCPA), bankruptcy discharge violations, and state consumer protection violations. On the compliance side, Preston has assisted several clients with bringing their operations into compliance with various obligations imposed on them. In this capacity he has managed examinations, including CFPB supervisory exams, and served as in-house counsel for several financial services companies supporting internal business units, managing and responding to

information requests, self-disclosing issues to state and federal examiners, and working with examiners during on-site reviews.



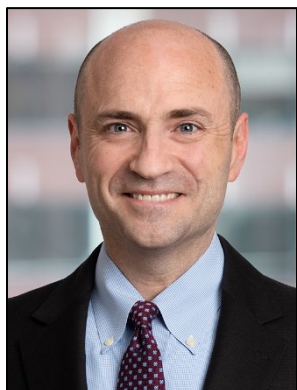
**Kim Phan – Partner – Troutman Pepper Hamilton Sanders LLP**

Kim is a partner in the firm’s Consumer Financial Services Practice Group, where she is a privacy and data security lawyer, who also assists companies with data breach prevention and response, including establishing effective security programs prior to a data breach and the assessment of breach response obligations following a breach. Kim’s practice also focuses on providing guidance to clients on regulatory compliance matters, including supervisory and enforcement interactions with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and other federal regulatory agencies. She has successfully represented multiple national companies through the FTC investigatory process, resulting in “no-action” letters. She has also counseled a national consumer reporting agency through its CFPB compliance obligations, including conducting risk assessments of consumer products and services, updating policies and procedures, and establishing an audit process to assess compliance with federal consumer financial laws. Kim also 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.



**Joseph Reilly – Partner – Manatt, Phelps & Phillips, LLP**

Joseph Reilly is a financial services partner in Manatt’s Washington, D.C., office. Joe advises lenders, fintech startups and other financial services providers on compliance, lending and authority matters. He also defends clients in enforcement actions, informal investigations and examinations by the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency, the Federal Reserve, the Federal Deposit Insurance Corporation, the Securities and Exchange Commission, state agencies, and mortgage government-sponsored enterprises. Joe served as law clerk to the Honorable Dennis Jacobs of the U.S. Court of Appeals, Second Circuit and to Federal District (now Circuit) Judge Reena Raggi. Before law school, he served for four years on the U.S. House of Representatives’ Financial

Services Committee. After completing ROTC at Stanford University, Joe served with the U.S. Army Reserves 450th Civil Affairs Battalion (Airborne).



**Jason Romrell – General Counsel and Director of Government Relations – LeadsMarket.com LLC**

For almost two decades, Jason has represented clients engaged in online marketing in various industries, including consumer finance, insurance, nutraceuticals, legal marketing, household goods relocation services and more. He currently serves as General Counsel and Director of Government Relations for LeadsMarket.com LLC, a technology and marketing company that has been a leader in compliant lead generation and aggregation in the consumer finance vertical. After graduating cum laude from the University of Idaho College of Law, Jason joined a general practice law firm where he handled most of the firm’s marketing and a wide variety of cases from complex business transactions to personal injury to criminal defense. His exposure to diverse legal issues made him a pragmatic and solution-oriented general counsel. Jason serves as co-chair of the Online Lenders Alliance Lawyers’ Council, and as Advisory Board Member of OLA’s “Compliance University”. He is often asked to speak to trade associations and legal groups on compliance and lead generation issue. His real passion, however, is dodging palm strikes and chokeholds from his two daughters during Krav Maga training, or exploring the world’s oceans on family scuba diving trips.



**Benjamin M. Saul – Shareholder – Greenberg Traurig, LLP**

Benjamin Saul is a shareholder in the firm’s Financial Regulatory and Compliance Practice. For two decades, Ben has been a trusted advisor to corporate and individual clients in the FinTech, consumer finance, specialty finance, payments, and banking sectors on high-stakes regulatory, enforcement, litigation and transactional matters. In his enforcement practice, Ben has helped clients navigate dozens of contentious supervisory, enforcement, and litigation matters involving the Consumer Financial Protection Bureau (CFPB) and has been a leader in the private bar on CFPB matters since the Bureau’s inception in 2011. He also routinely assists clients in matters involving the FTC, DOJ, HUD, OCC, FRB, FDIC, state financial services authorities, state attorneys general, and state civil rights commissions. Ben’s enforcement matters have concerned fair lending and servicing, unfair deceptive or abusive trade practices, other federal and state consumer finance laws, payments and card network issues, AML/BSA, troubled or failed banks, fiduciary duties, financial institution fraud, leveraged lending, supervisory ratings, and other safety and soundness issues.



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

Blake is a partner in Hudson Cook’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. 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.





**Joel E. Tasca – Partner – Ballard Spahr LLP**

Joel E. Tasca has spent his career in Ballard Spahr's Litigation Department, where he represents companies of all sizes, as well as individuals, in complex litigation in state and federal courts across the country. He leads the litigation arm of the firm's Consumer Financial Services Group. He was in the firm's Philadelphia office before moving to the Las Vegas office. Joel has represented clients in a broad range of areas, including consumer financial services, securities fraud, professional malpractice, products liability, complex business disputes, data breaches, and open records litigation. In the area of consumer financial services, Joel has experience defending banks, mortgage servicers, fintech companies, small-dollar lenders, and numerous other types of financial institutions in class and individual actions brought by consumers. Many of these suits have arisen under federal consumer protection laws such as the Fair Credit Reporting Act, the Telephone Consumer Protection Act, the Truth in Lending Act, and the Real Estate Settlement Procedures Act, as well as under state unfair, deceptive, or abusive acts and practices statutes. Joel has obtained countless dismissals, summary judgments and jury verdicts, as well as favorable settlements on behalf of financial institutions in consumer lawsuits and arbitrations. Joel also regularly counsels his financial institution clients on ways to reduce their risk of liability to consumers.



**Robert D. Tilley – Senior Associate – Hudson Cook, LLP**

Rob is a senior associate in the firm's Washington, DC office. He primarily represents financial institutions, lenders, credit reporting agencies, and others in litigation, government investigations, and enforcement actions concerning consumer financial laws and regulations. Rob also advises clients on complying with federal and state regulations prohibiting unfair, deceptive, or abusive trade practices, as well as data privacy. 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.



**Ronald K. Vaske – Partner – Ballard Spahr LLP**

Ron Vaske leads Ballard Spahr's Fintech and Payments Team. His practice focuses on matters involving banking, payment systems and commercial transactions. Ron regularly assists clients in relationships between financial institutions and Fintechs and other third parties. He has more than two decades of experience helping clients establish and administer bank sponsorship arrangements for credit card, prepaid card, lending and payments programs. Several of the clients he works with serve the under-banked and subprime markets. Ron also assists clients in product development of new consumer and B2B financial services and emerging payment systems. He is an authority on the CARD Act and the Truth in Lending Act, the Prepaid Rule and the Equal Credit Opportunity Act, the Electronic Funds Transfer Act, the Fair Credit Reporting Act, and federal and state laws prohibiting unfair, deceptive and abusive acts and practices (UDAAP). Ron frequently helps financial institutions prepare for and respond to consumer compliance and safety and soundness examinations.



**Julie Myers Wood – CEO – Guidepost Solutions**

Julie Myers Wood has more than 25 years of experience in the public and private sector working on regulatory and enforcement issues from many perspectives, including as federal prosecutor, defense counsel, government investigator and compliance consultant. Ms. Wood is currently the Chief Executive Officer at Guidepost Solutions, a leading investigations, compliance, and security firm with offices throughout the United States. At Guidepost, Ms. Wood focuses on regulatory compliance and investigative work and regularly serves as an independent monitor/consultant appointed by the U.S. government. She is often called to assist companies and organizations in crisis and help them make meaningful changes to their compliance structure, practices and accountability. Additional monitoring assignments included serving as independent consultant relating to a global bank's AML, OFAC, and KYC remediation. She has also been court-appointed four times to serve as a Monitoring or Divestiture Trustee responsible for evaluating divestiture of various business units. She has conducted trade compliance reviews for several consulting/technology companies with a worldwide footprint, assisting with classification, recordkeeping, technology, denied party screening and monitoring of activities. Prior to joining the private sector, Ms. Wood held several high-level positions with the U.S. government including at the Departments of Justice, Homeland Security, Treasury, and Commerce, as well as at the White House. She has significant experience with compliance culture, internal controls, and anti-fraud measures across a wide range of industries. Ms. Wood began her legal career at the law firm of Mayer, Brown & Platt in Chicago, Illinois. She is a graduate of Baylor University and Cornell Law School.



**Scott E. Wortman – Partner – Blank Rome LLP**

Scott E. Wortman focuses his practice on financial services litigation, including individual and class action defense, regulatory proceedings, and administrative investigations. Additionally, he regularly works with financial institutions and their boards to provide guidance on compliance and corporate government issues. Scott has worked extensively with clients to design and implement compliance programs, and to monitor and to improve corporate and regulatory compliance procedures. Scott is also a member of the Firm's Blockchain Technology & Digital Currencies group, and serves as a strategic and regulatory adviser to FinTech companies and other innovative and nontraditional financial services and technology firms. Scott has successfully litigated and resolved matters involving claims brought under the Fair Debt Collection Practices Act ("FDCPA"), Fair Credit Reporting Act ("FCRA"), Telephone Consumer Protection Act ("TCPA"), Electronic Fund Transfer Act ("EFTA"), Truth in Lending Act ("TILA"), Racketeer Influenced and Corrupt Organizations Act ("RICO"), related consumer torts, associated state consumer protection laws, and enforcement actions, with particular proficiency in disputes involving current and emerging technologies. Scott is a frequent speaker on topics of interest to the financial services industry.