

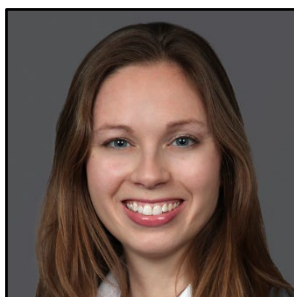
## **2023 OLA COMPLIANCE UNIVERSITY: SPEAKER BIOGRAPHIES (LISTED ALPHABETICALLY)**



### **R. Andrew Arculin – Partner – Blank Rome LLP**

Andy Arculin is a thought leader in the fields of consumer lending, FinTech, and mortgage banking who leverages his prior experience with the Consumer Financial Protection Bureau (“CFPB”) to provide informed counsel. He assists banks, credit unions, non-bank lenders, consumer reporting agencies, technology companies, and their vendors with regulatory compliance, civil enforcement, and transactional matters. His work focuses on the “alphabet soup” of consumer credit statutes and regulations, including the Truth in Lending Act (“TILA”); the Equal Credit Opportunity Act (“ECOA”); the Fair Credit Reporting Act (“FCRA”); the Real Estate Settlement Procedures Act (“RESPA”); the Home Mortgage Disclosure Act (“HMDA”);

Unfair, Deceptive and Abusive Acts and Practices (“UDAAP”); and other federal and state statutes and regulations. Prior to serving as chair of the financial services practice at an Am Law 200 firm, Andy served as senior counsel in the CFPB’s Office of Regulations where he was responsible for the development and implementation of consumer financial services regulations under RESPA, TILA, ECOA, and other federal statutes. He served as lead attorney for various CFPB rulemakings and played a key role at CFPB in educating the public and industry leaders about CFPB rulemakings. Andy began his career as an associate at an international law firm, representing financial institutions in cases brought under federal consumer finance laws. He also gained significant experience with complex commercial litigation, class actions, and internal investigations and compliance. He also served as a judicial clerk for the Honorable James C. Cacheris, U.S. District Court for the Eastern District of Virginia. During law school, Andy served as an assistant editor for Catholic University Law Review. Andy coauthored Chapter 15, “Real Estate Settlement Procedures Act and Regulation X,” of Consumer Finance Law: Understanding Consumer Financial Services Regulations, published by the American Bar Association (2021).



### **Christa L. Bieker – Associate – Mayer Brown**

Christa Bieker is an associate in Mayer Brown’s Washington, D.C. office and a member of the Consumer Financial Services group. Her practice focuses on representing 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 she concentrates on immigration matters. Prior to joining the firm, Christa was an extern for the Consumer Financial Protection Bureau.



### **Leah M. Campbell – Counsel – Bradley Arant Boult Cummings LLP**

Leah Campbell relies on her 22+ years of banking law experience to help national and regional bank clients resolve their most complex legal issues. Her prior role as senior counsel at Deutsche Bank AG in New York gave Leah unique insight into banks’ business operations, the risks they face, and how to provide solutions in any area of law. Leah advises bank clients on virtually all areas of the legal spectrum, including regulatory issues, transactions, warehouse lending, pre-litigation risk, and compliance with federal and state law. An important part of her practice includes reviewing and advising on financial technology contracts when banks partner with fintech companies and other third-party vendors. Leah has advised national mortgage

servicers on FDCPA claims, loan finance companies on UDAAP claims, and banks on OFAC-related issues. She also provides intellectual property guidance in M&A and corporate structuring matters and advised on GDPR implementation and cross-border encryption issues. Prior to joining Bradley, Leah served as senior counsel in the Cyber/Intellectual Property/Information Technology group for Deutsche Bank. In that capacity, she was responsible for negotiating outsourcings, software license agreements, SaaS agreements, consulting services agreements, commercial leases and construction agreements.



**R. Aaron Chastain – Partner – Bradley Arant Boult Cummings LLP**

Aaron Chastain represents financial services institutions, healthcare companies, and other businesses in a broad range of litigation and compliance-related matters. Aaron has advised student loan and mortgage loan originators and servicers in complying with the complex universe of regulation and state lien laws, as well as in handling finance-related litigation, such as claims for violations of the Fair Debt Collection Practices Act (FDCPA), wrongful foreclosure, violations of the Truth in Lending Act (TILA), and violations of the Real Estate Settlement Procedures Act (RESPA). He has specific experience advising clients in the realms of student and mortgage lending, servicing, and operations. Aaron has litigated cases in both

federal and state courts in a wide range of venues, including courts in Alabama, Florida, Georgia, Minnesota, Mississippi, Missouri, Nevada, New Jersey, Oklahoma, Utah, Virginia and Wisconsin, and the United States Courts of Appeals for the Fifth, Sixth, Seventh, Ninth, Tenth and Eleventh Circuits. He has tried multiple cases to a verdict as lead counsel managed discovery in complex multi-party litigation, led settlement discussions for matters involving tens of millions of dollars, and has had primary responsibility for drafting his clients' appellate briefs in hundreds of cases. He has presented oral arguments in multiple appellate courts, including the U.S. Courts of Appeal for the Seventh and Ninth Circuits. In working with his clients, Aaron strives to provide sensible and practical advice from a business standpoint. He understands that both compliance and litigation require perspective: Some cases are worth fighting for every square inch of ground, while others are not. Aaron always tries to work with his clients to understand the broader context for each issue and come to an understanding about the best approach to resolving it. He finds that helping his clients solve problems – which may be winning a big case or may just be implementing a new internal process designed to avoid significant problems down the road – is the most rewarding part of his practice.



**Jason M. Cover – Partner – Troutman Pepper Hamilton Sanders LLP**

Jason's in-depth experience advising on consumer lending matters both as in-house counsel and outside advisor provides extensive industry knowledge for his financial services clients. 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.

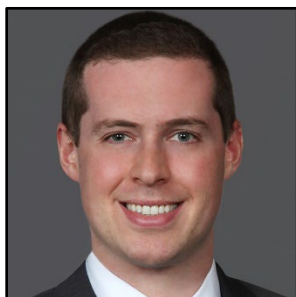


**Leah C. Dempsey – Shareholder – Brownstein Hyatt Farber Schreck, LLP**

Leah Dempsey is a lawyer and advocate with a unique ability to lead efforts bridging policy, consumer financial and telecommunications laws and regulations and politics. She navigates financial services industry participants and businesses through the rulemaking, regulatory and legislative processes, and helps enact necessary reforms to laws and regulations. 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 several other financial services and other regulators. Leah helps a range of participants in the financial services marketplace and other businesses including the collection industry, credit unions and other financial institutions, mortgage providers and lenders, nonbank lenders, hospitals and other creditors. Whether it's dealing with issuance of legislation or policies in Washington, D.C., or throughout the country when facing regulatory supervision and enforcement activity, Leah helps organizations understand their rights and options. 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. She has advocated for reforms to dozens of federal rulemakings and related legislation in Congress on her client's behalf. With executive and leadership roles at several financial trade associations representing the debt collection, credit union and nonbank lending industries, Leah served as vice president and senior counsel for federal advocacy at ACA International, where she led efforts in Washington, D.C. to develop and implement the industry agenda for third-party agencies, debt buyers, vendors, banks and other creditors. Leah also served 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, including Sen. Mitt Romney's (R-UT) presidential campaign.



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

Frank Doorley is a partner in Mayer Brown's Washington DC office and a member of the Financial Services Regulatory & Enforcement group. He 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). Prior to joining the firm, Frank was an associate at another Washington DC law firm and served as an extern for the Hon. Virginia M. Kendall on the US District Court for the Northern District of Illinois.



**Darian Dorsey – Deputy Assistant Director for the Office of Consumer Response – Consumer Financial Protection Bureau**

Darian Dorsey currently serves as the Deputy Assistant Director of the Office of Consumer Response. Ms. Dorsey joined the Office of Consumer Response in December 2010 as a member of the Department of Treasury Implementation Team. Within the Office of Consumer Response, Ms. Dorsey has served in several capacities including Chief of Staff and Senior Advisor to the Deputy Assistant Director. Prior to joining the CFPB, Ms. Dorsey led the implementation of Recovery Act reporting efforts at the U.S. Department of Treasury's Community Development Financial Institutions Fund after serving as a research project

manager at IFF, a nonprofit community development financial institution.



**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.



**Lee Gilley – Partner – Bradley Arant Boult Cummings LLP**

Lee Gilley represents financial institutions, including banks, mortgage companies, debt collectors, small dollar lenders, and payment systems providers (credit cards, debit cards, prepaid cards, mobile payments, etc.) in litigation and regulatory matters related to compliance with the Card Act, ECOA, EFTA, FCRA, FDCPA, GLBA, HPA, RESPA, TILA, TCPA, CFPB regulations, and numerous other state laws and regulations. Lee is a member of Bradley's Banking and Financial Services Practice Group, as well as the firm's Payments and Small Dollar & Unsecured Lending industry teams. Lee advises clients during examinations and investigations conducted by the CFPB, state financial regulators, state attorneys general, the Department of

Housing and Urban Development (HUD), the Department of Justice (DOJ), the Office of the Comptroller of the Currency, and the Board of Governors of the Federal Reserve. He has worked with clients to successfully challenge exam findings and, where appropriate, resolve issues through settlement. Lee frequently represents clients in sensitive internal compliance reviews and investigations where he works closely with business, legal, and compliance leaders to identify process issues and develop workable solutions. He routinely advises clients on unique issues associated with Consent Order compliance. Lee's work on these high-risk, sensitive matters allows him to interact with top executives in the financial services industry, including chief executive officers, chief financial officers, chief compliance officers and general counsel, as well as senior officials at various regulators. These interactions combined with his experience in examinations, investigations, and bet-the-company matters allow him to provide unique, practical insights regarding regulatory expectations and industry practices that go beyond the words of the legal requirement at issue.



**Leonard L. Gordon – Partner – Venable LLP**

Len Gordon, chair of Venable's Advertising and Marketing Group, is a skilled litigator who draws on his significant experience working for the Federal Trade Commission (FTC) to protect his clients' interests and guide their business activity. Len regularly represents companies and individuals in investigations and litigation involving consumer protection and antitrust issues with the FTC, state attorneys general, the Department of Justice (DOJ), and the Consumer Financial Protection Bureau (CFPB). Len also represents clients before the National Advertising Division (NAD) and in business-to-business and class action litigation. In addition, he counsels clients on antitrust, advertising, and marketing compliance issues.



**Michael Gordon – Of Counsel – 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.



**Scott J. Helfand – Partner – Husch Blackwell LLP**

Scott defends consumer financial services providers, insurers and other businesses, drilling down for business-focused solutions in complex litigation. Clients he assists include installment lenders, auto finance companies, mortgage servicers, mortgage lenders, banks, credit unions, debt collection companies, auto insurers and commercial property insurers. Scott defends these companies in class actions, individual lawsuits, arbitration and against government enforcement actions. In addition to this work, Scott regularly represents clients in a wide range of general commercial litigation matters, including breach of contract claims and alleged business torts. He also represents clients on appeal, having briefed cases in state appellate

courts and supreme courts and in multiple circuits of the federal court of appeals. Scott has particular experience with claims involving: Telephone Consumer Protection Act (TCPA) Truth in Lending Act (TILA); Fair Debt Collection Practices Act (FDCPA); Fair Credit Reporting Act (FCRA); Real Estate Settlement Procedures Act (RESPA) Illinois Consumer Fraud

and Deceptive Business Practices Act; Insurance coverage disputes; Bad faith litigation Although Scott thoroughly enjoys litigating these claims, he recognizes that it often makes sense for the client to avoid the courtroom. Scott always begins cases with a simple question: what is the best way to proceed from the client's business perspective?



**Justin B. Hosie – Partner – Hudson Cook, LLP**

Justin is a partner and chair of the firm's Small Dollar and Alternative Financial Services Practice Group. He focuses his practice on regulatory compliance for alternative financial service providers including fintech providers, consumer lenders, buy-now-pay-later providers, wage advance providers, and virtual rent-to-own providers. Justin provides guidance on new product development, compliance management systems, and consumer disclosures. He provides third-party compliance opinions and day-to-day compliance advice. Justin counsels clients on compliance with state and federal consumer protection laws, including the Electronic Funds Transfer Act, Fair Credit Reporting Act, Gramm-Leach-Bliley Act, Truth-in-Lending Act,

Restore Online Shoppers Confidence Act (ROSCA), the E-SIGN Act, CAN-SPAM Act, Military Lending Act, and the Servicemembers Civil Relief Act, among others. Before joining Hudson Cook, Justin was a shareholder at Chambliss, Bahner, and Stophel, where he started as an associate in 2003. Justin is a frequent presenter to various industry groups on consumer financial regulations, the CFPB, innovation, and ethics. He also co-presents Hudson Cook's monthly CFPB Bites webinar series with partner Eric Johnson. Justin is AV rated by Martindale Hubbell and is recognized in The Best Lawyers in America©2022 for Financial Services Regulation Law. Justin is a former Co-Chair of the American Bar Association's Section of Business Law - Consumer Finance Committee, Task Force on Small Dollar Lending/Prepaid Cards. He is also a former Vice Chair of the American Bar Association's Section of Business Law - Consumer Finance Committee, Pro Bono Subcommittee. He is a member of the Florida Bar and the Tennessee, Chattanooga and Federal Bar Associations. Justin received his law degree from Stetson University College of Law. He holds a Bachelor of Arts degree in Political Science from the University of Kentucky.



**Christopher Johnson – Assistant Director for the Office of Consumer Response – Consumer Financial Protection Bureau**

Chris Johnson currently serves as the Assistant Director for the Office of Consumer Response at the Consumer Financial Protection Bureau (CFPB). Mr. Johnson joined the CFPB as a founding member in January 2011 as a member of the Treasury Implementation Team. Within the Office of Consumer Response, Mr. Johnson has also served as the Deputy Assistant Director, a Section Chief, and a Quality Assurance Manager. Prior to joining the CFPB, Mr. Johnson was the Director of Service Operations and Customer Care for Easterns Automotive Group, where he oversaw field service operations as well as the company's centralized

complaint handling, customer feedback, regulatory response, and service scheduling functions. In addition, Mr. Johnson has served in various leadership roles in automotive retail, consumer credit card collections, project management, and call center operations for CarMax Auto Superstores, Inc., Circuit City Stores, Inc., and First North American National Bank (a wholly owned subsidiary of Circuit City Stores, Inc. Mr. Johnson and his family reside in suburban Maryland just outside of Washington, D.C.



**Robin-Renee Keys – Associate – Bradley Arant Boult Cummings LLP**

Robin-Renee Keys is an associate in Bradley's Banking and Financial Services Practice Group. Robin-Renee's practice is focused on regulatory and compliance matters related to financial institutions. She also helps to assist financial institution clients on a wide variety of litigation matters. Robin-Renee has experience advising clients on compliance with state and federal regulations and defending claims. Robin-Renee received her J.D. magna cum laude from Southern University Law Center, where she was the articles editor for the Journal of Race, Gender and Poverty and treasurer of the Student Bar Association. She has a B.A. in Political Science from Louisiana State University.



**Christopher B. Leach – Partner – Kirkland & Ellis LLP**

Christopher Leach is a partner at Kirkland & Ellis LLP. Previously, he was a partner in Mayer Brown's Washington DC office and a member of their 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.



**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.

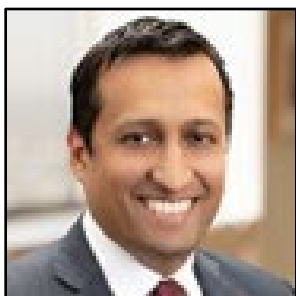


**Paul H. Luehr – Partner – Manatt, Phelps & Phillips, LLP**

With three decades of experience across law, government and consulting, Paul Luehr is a respected technology leader who has handled some of the largest data security and privacy incidents in history. Throughout his career, Paul has been a trusted partner for organizations looking to optimize their privacy and data security practices. His work advising a wide range of clients gives him a unique understanding of the complex cybersecurity challenges and opportunities organizations face, as well as how to implement effective policies to mitigate crises and meet legal, technology and business needs. In the privacy arena, and drawing on his notable consulting and regulatory experience, Paul advises companies on the Health Insurance

Portability and Accountability Act (HIPAA), the General Data Protection Regulation (GDPR), new U.S. state privacy laws, and Federal Trade Commission (FTC) regulations. He draws on his roles as a regulator and litigator with the FTC, where he led the first cross-agency Internet team, and he provides a practical perspective on how to operationalize compliance obligations to clients across the nation. On the cybersecurity side, Paul is consistently recognized as a top incident response attorney, and he spent over a decade with a global consulting firm where he led security experts into some of the largest breaches on record. He also prosecuted major cybercrimes for the U.S. Department of Justice and has unique experience providing advice related to ransomware gangs, wire fraud and business email compromises (BECs), distributed denial of service (DDoS) attacks, credential stuffing, structured query language (SQL) injections, and other digital hacks. Over his career, Paul has managed complex digital forensics matters, led numerous investigations, argued cases at trial and on appeal, and represented clients before many regulators (e.g., HHS OCR, State Attorneys General, state Insurance Commissioners, the SEC, CISA and foreign data protection authorities (DPAs)). He has created robust compliance

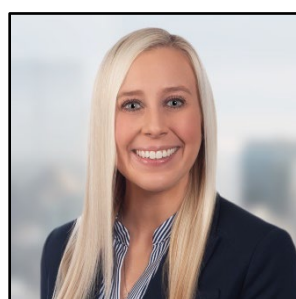
programs and frequently advised Board Directors and officers on new privacy and cybersecurity risks and obligations. He also has broad experience addressing artificial intelligence (AI), including performing cyber due diligence on mergers involving robotics and medical devices, and addressing new AI uses in financial services.



**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.



**Carlin A. McCrory – Associate – Troutman Pepper Hamilton Sanders LLP**

Carlin regularly provides tailored compliance advice across a variety of topics, while also developing best practices strategies to help her clients advance their business goals. She routinely assists clients with vendor contracts, from initial review of the agreement through termination, as well as drafting and reviewing clients’ internal compliance policies and procedures. When clients need to implement new lending, depository, or other programs, Carlin helps identify relevant federal and state compliance requirements, often leveraging her substantial experience in regulatory compliance audits, including reviewing sample marketing pieces, blog posts, mortgage loan files, auto loan files, personal lines of credit, and account

documents. She frequently advises clients on a variety of payments topics, from money transmission to Nacha Rule compliance. Additionally, Carlin counsels clients on matters related to the Equal Credit Opportunity Act (ECOA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Military Lending Act (MLA), Servicemembers Civil Relief Act (SCRA), the Electronic Signatures in Global and National Commerce Act (ESIGN), and the Bank Secrecy Act (BSA). Her Electronic Fund Transfers Act (EFTA) experience includes advising on consumer liability for unauthorized transfers, initial account disclosures, change in terms notices, ATM disclosures, error resolution procedures, and overdraft and nonsufficient funds (NSF) requirements and disclosures. Carlin regularly contributes to the firm’s consumer financial services blog, Consumer Financial Services Law Monitor, and payments podcast, The Payments Pros, often writing and speaking on financial services industry topics that focus the latest developments in financial services industry, as well as other relevant issues.



**Alexandra McFall – Senior 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.



**David A. McGee – Associate – Venable LLP**

David McGee focuses his practice on state and federal regulatory compliance and enforcement matters related to consumer financial services. David has represented a broad range of clients, including mortgage companies, cryptocurrency companies, offerors of secured and unsecured credit, lead aggregators, and other non-bank lenders. He has guided them through enforcement actions brought by the Consumer Financial Protection Bureau (CFPB) concerning the Real Estate Settlement Procedures Act (RESPA) and Regulation X, Truth in Lending Act (TILA), Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), and Fair Debt Collection Practices Act (FDCPA), among others. David also has experience representing cryptocurrency clients before the U.S. Department of Justice (DOJ), Securities and Exchange Commission (SEC), and Commodities Future Trading Commission (CFTC). David brings a background in business litigation to Venable. Prior to joining the firm, he served as a consumer financial services enforcement associate in the business litigation division of an international law firm, where he assisted with drafting risk factors, reviewing agreements, and drafting due diligence memos for transactions related to consumer financial services, including money transmission, consumer and commercial mortgage and non-mortgage commercial lending, and secured and unsecured lending. He also provided regulatory advice to clients concerning mortgage servicing and origination. During law school, David gained valuable federal agency experience clerking at the CFPB. While serving as a law clerk, he worked on multiple cases in active litigation, including Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) cases against payday lenders and an FDCPA case against a law firm collecting consumer debts. He also assisted in drafting memos and settlement documents related to the applicability of UDAAP provisions and UDAAP enforcement actions.



**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.



**Ryan Myers – Senior Attorney – Caliber Financial Services**

Ryan Myers is a Senior Attorney with Caliber Financial Services, a tribally-chartered corporation wholly owned by the Otoe-Missouria Tribe of Indians. Ryan's practice areas include regulatory compliance, operations and procedures, vendor management, and regulator relations, as well as serving as the liaison between Caliber Financial Services and the Otoe-Missouria Consumer Financial Services Regulatory Commission. He earned a Juris Doctor from University of Missouri Kansas City in 2015, and also holds a BA in Psychology from Rockhurst University. Outside of his work with Caliber, Ryan enjoys spending time with his fiancé and their pets and is an avid hockey player.

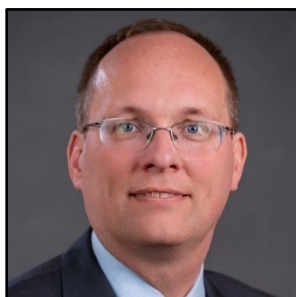


**Andrew J. Narod – Partner – Bradley Arant Boult Cummings LLP**

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.



**Keith Noreika – Executive Vice President and Chairman, Banking Supervision and Regulation Group - Patomak Global Partners**

Mr. Noreika leads projects related to the U.S. banking industry, as well as clients that span beyond traditional banking including financial technology and cryptocurrency companies. He is the company's focal point for C-suite advice on compliance and regulatory requirements at all levels, domestic and international. Prior to joining Patomak, Mr. Noreika was a partner at Simpson Thacher & Bartlett LLP and was a lead lawyer in the firm's financial institutions regulatory practice, focusing on banking regulation and related litigation. In that role, he advised domestic and international financial institutions on regulatory issues relating to mergers and

acquisitions, minority investments, capital issuances, structuring and compliance activities, and litigation matters. Mr. Noreika's extensive experience includes advising regional and multinational banks on the structuring of their U.S. operations, compliance with the Volcker Rule, Consumer Financial Protection Bureau and other federal agency regulations, Bank Secrecy Act and anti-money laundering rules, as well as transactional matters and related regulatory applications. He has counseled numerous private equity funds with respect to investments in banking organizations. In 2017, Mr. Noreika served as acting Comptroller of the Currency where he led the 4,000-person independent agency responsible for chartering, regulating, and supervising all national banks and federal savings associations as well as federal branches and agencies of foreign banks in the U.S. There, he worked to make regulation more accountable, improved the efficiency of chartering and licensing decisions, and sought to enhance the value of the national bank and federal thrift charters and their ability to meet the credit and banking needs of their communities. In this role, he also served as director of the Federal Deposit Insurance Corporation and member of the Financial Stability Oversight Council. Mr. Noreika has been recognized as a leader in his field by Chambers USA in "Financial Services Regulation: Banking Compliance" since 2014. He received his law degree from Harvard Law School, where he was editor of the Harvard Law Review. He earned his B.S. in economics with a concentration in finance from The Wharton School of the University of Pennsylvania.



**Brad Norton – General Counsel – Speedwell Holdings, LLC**

As General Counsel I advise the President, CEO and BOD (as well as other VPs and business owners) on company legal issues; manage corporate legal, compliance and human resource departments; oversee corporate regulatory, privacy and compliance matters; government relations and lobbying; internet law; online marketing and advertising legal compliance; contract drafting and negotiations; trademark application, management and protection; oversee corporate collections; oversee state and federal regulatory investigations; manage outside counsel involved in litigation; oversee international expansion; manage domain acquisitions; oversee mergers and acquisitions; manage all general corporate legal functions Regulatory Areas include, but are not limited to: CAN-SPAM ACT of 2003, COPPA, ECOA, EFTA,

FACTA, FCRA, FDCPA, FTC Act, GLBA, MLA, NACHA, Patriot Act, ROSCA, TCPA, ATSR, TILA, UDAAP, Dodd Frank Act, Red Flag Rules, FTC Compliance, CFPB Compliance, Data Privacy



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

Scott Pearson is a partner in the firm's Los Angeles office. He focuses his practice on the defense of regulatory enforcement actions and consumer class actions, other complex business litigation, and regulatory compliance counseling. Scott is also one of the pre-eminent authorities on the unique issues facing the fintech and marketplace lending industry. Prominent companies regularly entrust Scott with matters involving bet-the-company exposure or complexity, such as overlapping claims being pursued simultaneously in multiple jurisdictions by federal regulators, state attorneys general and class action plaintiffs. With more than two decades of experience, Scott serves as a trusted strategic business advisor to Manatt clients, including national banks, mortgage lenders, auto finance companies, fintechs, institutional investors, sports and entertainment companies, retailers, and others. Scott has been called "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, he 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 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 – Troutman Pepper Hamilton Sanders LLP**

Joseph "Joe" Reilly advises a wide variety of financial services companies as they navigate increasingly complex regulatory and compliance requirements. He regularly represents lenders, fintech startups, neobanks, and mortgage servicers in enforcement matters, including informal investigations and examinations by the Consumer Financial Protection Bureau (CFPB), OCC, Federal Reserve, FDIC, SEC, numerous state agencies, and the mortgage government-sponsored enterprises such as Fannie Mae. His compliance counseling work covers the entire range of consumer and business lending laws and rules under TILA/Reg. Z, ECOA/Reg. B, UDAAP, EFTA/Reg. E, the Fair Credit Reporting Act, debt-collection laws, GLBA privacy provisions, state licensing regimes, and others. Joe also has extensive experience advising on mortgage law matters, including RESPA's anti-kickback provisions, and fair lending, servicing, and mortgage insurance issues. He is the principal author of CFPB Mortgage Origination Rules Deskbook published by the American Bankers Association. The 625-page treatise, now in its 2nd edition, is the definitive guide to the CFPB's mortgage origination rules mandated by the Dodd-Frank Act. For banks and bank-affiliated clients, Joe advises on bank powers, federal preemption, and a variety of Bank Holding Company Act matters. He also advises credit unions and Farm Credit lenders on compliance issues across the

range of their lending and investing activities. Prior to law school, Joe served for four years as a professional staff member on the U.S. House of Representatives' Financial Services Committee, rising to the post of chief investigator for its Democratic members.



**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.



**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).



**R. Colgate Selden – Partner – SeldenLindeke LLP**

Nationally recognized thought leader on federal and state regulation of consumer and mortgage lending, FinTech and related banking areas. Advise clients on issues including advertising and marketing arrangements, permissible activities, vendors, ancillary settlement service provider compliance, new business and regulatory changes, proprietary technology and blockchain development; securitizations; servicing and debt collection; organizational structures and M&A activity; joint ventures; supervisory, licensing and chartering matters; examination response; enforcement matters and litigation. While in the Office of Regulations as a senior counsel at the CFPB, developed, participated in and wrote TRID, LO Comp, HELOC, ATR-QM, HOEPA, Debt Collection and Reg. P rules. Former CFPB Office of Regulations team lead for inquiries from industry, consumer groups and Congress for TILA Mortgage, Debt Collection and Regulation P and was a member of the RESPA section 8 policy team.



**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.



**Leslie A. Sowers – Partner – Husch Blackwell LLP**

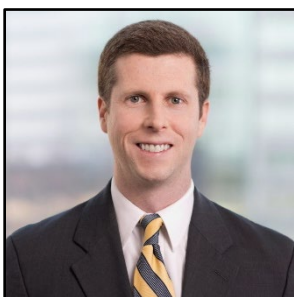
Leslie advises financial institutions and mortgage companies on the complex web of federal law that regulates the financial services industry. Leslie provides a variety of lenders with a comprehensive understanding of how federal laws and regulations impact their business operations. She guides clients around and through the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Real Estate Settlement Procedures Act (RESPA), Truth-in-Lending Act (TILA), TILA-RESPA Integrated Disclosures Rule (TRID), Loan Originator Compensation Rule, Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Home Mortgage Disclosure Act (HMDA), as well as other laws on fair lending, financial privacy, and broad consumer finance regulatory matters. Leslie also assists companies in preparing for and successfully navigating supervisory examinations, develops compliance policies and procedures, counsels on the requirements of the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC) Fannie Mae and Freddie Mac, the Housing and Urban Development's (HUD) Federal Housing Administration (FHA), and the Department of Veterans Affairs (VA), and prepares complex regulatory analyses of matters pertaining to residential mortgage lending and servicing. Leslie is a frequent writer and speaker on issues pertaining to the regulation of consumer finance and has authored guides and articles for leading trade groups and associations, including the Mortgage Bankers Association.



**Bezalel Stern – Partner – Manatt, Phelps & Phillips, LLP**

Bezalel “Bez” Stern has an established record of success representing clients in proceedings involving the Federal Trade Commission (FTC) and the Federal Communications Commission (FCC), as well as vast litigation experience and work involving advertising disputes and regulatory enforcement matters. Bez regularly advocates on behalf of major companies before some of the most influential self-regulatory bodies in advertising, including the National Advertising Division (NAD) and the National Advertising Review Board (NARB). He also represents clients in complicated matters at every level of state, federal and appellate courts as well as before arbitral venues such as the American Arbitration Association (AAA). Bez has

represented well-known telecommunications companies in advertising and regulatory matters, and he has a strong understanding of the communication industry’s current landscape and future direction. Within this sector, he is especially knowledgeable on matters related to emerging technologies, including the continuing evolution of 5G and FCC spectrum auctions and disputes. Stern has also worked on environmental, social and governance (ESG)-related initiatives, assisting clients in navigating an increasingly complex landscape as the FTC and other agencies continue to prioritize environmental and other emerging areas of compliance.



**Timothy J. St. George – Partner – Troutman Pepper Hamilton Sanders LLP**

Tim represents clients in federal and state courts, at both the trial and appellate levels. He focuses his practice in the areas of complex litigation and business disputes, financial services litigation, and consumer litigation. Tim is a nationally recognized expert on issues relating to the Fair Credit Reporting Act and employment background screening, as well as class action litigation. He currently teaches the basic and advanced FCRA certification courses for the Professional Background Screening Association, which is the leading trade association for background screening companies and employers conducting screening. Tim also serves as outside general counsel for several background screening companies. In 2018, Tim was one

of only five attorneys nationwide to be designated as a Law360 Rising Star in the field of consumer law, which identified attorneys whose legal accomplishments “transcend” their age. That same year and again in 2019 and 2020, he was also identified by Benchmark Litigation as one of the top attorneys under the age of 40 in the country. Tim has written and spoken nationally on issues relating to complex litigation, background screening, and consumer protection. He has been quoted in publications such as the National Law Journal, The Business Lawyer (American Bar Association), the Society for Human Resource Management; Law360, The Practical Litigator (American Law Institute), and the Practical Law Journal. He has led national compliance and litigation seminars/webinars on class actions, the Fair Credit Reporting Act (FCRA), class action litigation, and consumer protection. Tim has experience in all phases of complex litigation, including serving as lead trial counsel in federal and state courts, where he has secured both jury verdicts and defense judgments for his clients. He has substantial class action experience, having served as counsel in connection with dozens of proposed class cases. He has also been lead counsel in consumer arbitrations. Additionally, Tim has served as counsel on successful appeals before the Supreme Court of Virginia, the U.S. Court of Appeals for the Fourth Circuit, and the U.S. Court of Appeals for the Ninth Circuit. Tim is currently serving as president of the Richmond, Virginia Chapter of the Federal Bar Association.



**Jeffrey P. Taft – Partner – Mayer Brown**

Jeffrey Taft is a partner in the Firm’s Financial Services Regulatory & Enforcement group and the Cybersecurity and Data Privacy practice. His practice focuses primarily on bank regulation, bank receivership and insolvency issues, payment systems, consumer financial services and cybersecurity/privacy issues. He has extensive experience counseling financial institutions, merchants, technology companies and other entities on various federal and state banking and consumer credit issues, including compliance with the Bank Holding Company Act, National Bank Act, International Banking Act, Consumer Financial Protection Act, Truth-in-Lending Act, the Fair Credit Reporting Act, the Electronic Fund Transfer Act, the Equal Credit Opportunity Act,

the Fair Debt Collection Practices Act, the Real Estate Settlement Procedures Act, state unfair or deceptive acts or practices statutes, CFPB’s UDAAP authority and the development and implementation of privacy, cybersecurity and information security programs under the Gramm-Leach Bliley Act, the NYDFS cybersecurity regulation and industry standards, such as PCI DSS and NIST. Jeff regularly represents banks, finance companies, trust companies and other financial service providers on regulatory matters, including the development and operation of multi-state fiduciary, deposit and lending programs. He has also advised banks, merchants, technology companies and financial services companies on

issues relating to credit cards, debit cards, gift cards, virtual currency, wire transfers and ACH transactions and other mobile payment products.



**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.



**Alexander J. Urbelis – Senior Counsel – Crowell & Moring LLP**

Alexander Urbelis is an internationally known cybersecurity expert and attorney who practices law with Crowell LLP. Bridging the gap between legal and technical expertise, Alex is also the architect of an award-winning cyber threat intelligence platform, designed to identify hallmarks of impending cyberattacks, cybersquatting, counterfeiting, and other malicious activities. Making international news in March 2020, Alex detected and helped to neutralize a state-sponsored intrusion attempt on the World Health Organization. Alex previously served as the Chief Information Security Officer of the National Football League, overseeing cyber risk and the NFL's worldwide information security strategy. Alex also served as the Chief Compliance

Officer of Richemont, one of the world's largest luxury conglomerates. His federal service includes positions within the Central Intelligence Agency, the US Army JAG Corps, and the US Court of Appeals for the Armed Forces. Alex believes in a multidisciplinary approach to cybersecurity and counsels companies on hybrid technical and legal measures to deflect and deter cyber incidents. Having responded to incidents as a CISO and lawyer, Alex brings a unique perspective to the counsel he provides concerning issues such as threat intelligence, digital asset security, cybersecurity governance, as well as how organizations should respond to attacks from sophisticated cyber adversaries. Alex is a Professor of Law at King's College, London, where he lectures on the subject of cybersecurity. His published works can be found within the Financial Times, CNN, The Philadelphia Inquirer, The Intercept, 2600 Magazine, and other similar media outlets. Alex is a member of the Technology Advisory Board of Human Rights First, the UL Security Council, the Uniform Law Commission Committee for the Study of Cybercrime, the Uniform Law Commission Committee for the Study of Deep Fakes, the Society of Professional Investigators, and was a Board Member of the Internet Society, NY Chapter.



**Paula M. Vigo Marques – Associate – Blank Rome LLP**

Paula Vigo Marques helps clients navigate the complex laws and regulations that apply to the financial services industry, bringing her experience as both a certified public accountant and a certified fraud examiner to her practice. Paula assists banks, credit unions, non-bank lenders, consumer reporting agencies, technology companies, and their vendors with regulatory compliance and transactional matters. She counsels clients on a variety of financial services, consumer protection, and general business issues, including compliance with the Truth in Lending Act; Real Estate Settlement Procedures Act; Home Mortgage Disclosure Act; Fair Credit Reporting Act; Equal Credit Opportunity Act; and Unfair, Deceptive and Abusive Acts

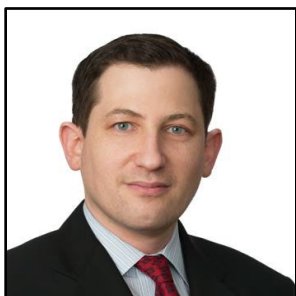
and Practices. She advises clients on federal and state mortgage banking and financial services laws, origination and servicing requirements, quality control plans, compliance management systems, and regulatory approval and licensing. During law school, she served as an extern at the Financial Industry Regulatory Authority and as an intern at the Securities and Exchange Commission.



**K. Dailey Wilson – Partner - Hudson Cook, LLP**

Dailey is a partner in the firm's Tennessee office. She focuses her practice on federal and state regulatory compliance for rent-to-own providers and other alternative financial services providers. Dailey frequently assists clients with drafting consumer-facing documentation, developing internal policies and procedures, and completing audits for compliance with state and federal law. Dailey advises various financial institutions and others on compliance with data use and security laws, including the Safeguards Rule. Dailey works closely with clients to develop data security compliance strategies, including in connection with risk assessments, information security programs, written incident response plans, vendor management, and due

diligence matters. Dailey serves on the Alumnae Council for Girls Preparatory School in Chattanooga, TN. Dailey received her law degree cum laude in 2012 from the University of Georgia School of Law. She holds a Bachelor of Arts magna cum laude in History from the College of Charleston. She is admitted to practice in Georgia and Tennessee and is a member of the American Bar Association.



**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.