



Legal Issues Conference Agenda

February 11-12, 2025 – Crystal Gateway Marriott Hotel – Arlington, VA

TUESDAY, FEBRUARY 11

- **11:30 AM – 12:15 PM** **REGISTRATION & LUNCH**
- **12:15 PM – 12:30 PM** **OPENING REMARKS**
 - **Speaker:** Andrew Duke – Chief Executive Officer – Online Lenders Alliance
- **12:30 PM – 1:30 PM** **SESSION I: FEDERAL RULEMAKING AND ENFORCEMENT – ONE STEP BACK AND TWO STEPS FORWARD?**
 - **Description:** With the sun setting on the Biden administration, federal regulators initiated enforcement and rulemaking (both formal and informal) at a blistering pace in 2024. This panel will review notable (if not controversial) examples that may impact the consumer financial services industry from the past year and give forward looking thoughts and prognostications as to how the Trump administration may respond in 2025.
 - **Speakers:**
 - Christopher J. Capurso – Associate – Troutman Pepper Locke LLP
 - Jason M. Cover – Partner – Troutman Pepper Locke LLP
 - Mark J. Furletti – Partner – Troutman Pepper Locke LLP
 - Caleb N. Rosenberg – Counsel – Troutman Pepper Locke LLP
 - **Sponsored By:**



- **1:30 PM – 2:30 PM** **SESSION II: BACK TO THE FUTURE – ON THE POTENTIAL OF INNOVATION IN FINANCIAL SERVICES UNDER THE TRUMP CFPB**
 - **Description:** In the rapidly evolving landscape of financial services, innovation and regulation must work hand in hand to foster growth while safeguarding consumer interests. This panel will explore the intricate balance between driving technological innovation and ensuring robust consumer protection, especially in light of potential shifts in regulatory focus under the incoming Trump administration's Consumer Financial Protection Bureau (CFPB) appointee. Panelists will delve into the dual role of innovation as both a catalyst for enhanced consumer experiences and a tool for reinforcing compliance and protection. We will examine how the previous Trump administration's CFPB emphasis on innovation could be revitalized to create an environment where financial services can thrive while maintaining the highest standards of consumer safety.
 - **Speakers:**
 - Christopher K. Friedman – Partner – Husch Blackwell LLP
 - Mike G. Silver – Partner – Husch Blackwell LLP
 - **Sponsored By:**



- **2:30 PM – 3:00 PM** **COFFEE BREAK**

- **3:00 PM – 4:00 PM** **SESSION III: ADVERTISING AND MARKETING ISSUES IN ONLINE LENDING – NAVIGATING COMPLIANCE IN A CHANGING REGULATORY LANDSCAPE**

- **Description:** As advertising and marketing practices in online lending grow more sophisticated, so do the regulatory challenges surrounding transparency, fairness, and consumer protection. This panel will delve into critical issues such as the FCC’s I-to-I consent rule, enforcement trends around dark patterns by the FTC, the implications of the CFPB’s circular on comparison shopping websites, privacy laws, and the use of new advertising technologies such as artificial intelligence. Tom Panoff, Aj Dhaliwal, and Mehul Madia will also discuss how a potential Trump administration could shift enforcement priorities, offering insights into how online lenders and lead generators can adapt their marketing strategies to remain compliant while driving growth. Join us for a practical discussion on navigating the complex intersection of innovation and regulatory expectations in financial services marketing.
- **Speakers:**
 - *Aj S. Dhaliwal – Partner – Sheppard Mullin*
 - *Mehul N. Madia – Special Counsel – Sheppard Mullin*
 - *Thomas V. Panoff – Partner – Sheppard Mullin*
- **Sponsored By:**



- **4:00 PM – 5:00 PM** **SESSION IV: FCRA DEVELOPMENTS – WHAT DATA PROVIDERS, USERS AND FURNISHERS SHOULD KNOW**

- **Description:** From a consumer perspective, credit reporting—and the associated flow and use of consumer information—is among the most consequential aspects of the delivery of consumer financial products and services. Regulatory agencies recognize this through increased examination and enforcement of existing Fair Credit Reporting Act (“FCRA”) obligations, as well as ongoing efforts to expand and modernize FCRA’s regulatory scope. In this session, Mayer Brown partners Christa Bieker and Eric Mitzenmacher and associates Kerri Webb and Grace Kim will address key developments in regulators’ treatment of FCRA requirements, including: (i) the CFPB’s recent FCRA/Regulation V rulemaking activity; (ii) interaction of FCRA requirements with other ongoing rulemaking activities affecting the flow of consumer information among financial institutions and other financial services providers; and (iii) supervisory and enforcement priorities of the Consumer Financial Protection Bureau (“CFPB”) and other relevant regulators; They will address topics of interest to consumer information furnishers and users, as well as data brokers and aggregators.
- **Speakers:**
 - *Christa L. Bieker – Partner – Mayer Brown LLP*
 - *Grace Kim – Associate – Mayer Brown LLP*
 - *Eric T. Mitzenmacher – Partner – Mayer Brown LLP*
 - *Kerri Elizabeth Webb – Associate – Mayer Brown LLP*
- **Sponsored By:**



- **5:00 PM – 6:00 PM** **RECEPTION**

WEDNESDAY, FEBRUARY 12

- **8:30 AM – 9:00 AM** **BREAKFAST**

- **9:00 AM – 10:00 AM** **SESSION V: BANK PARTNERSHIPS UPDATE**

- **Description:** Despite the well-established benefits to consumers flowing from lending partnerships between fintechs and banks, the “bank model” continues to be attacked at the state and federal levels. In this session, Panelists will discuss the most recent efforts to undermine bank-model lending, including through legislation, regulation, regulatory enforcement actions, and litigation at the state and federal level. They also will discuss best practices for structuring bank partnership programs to maximize their defensibility against “true lender” and other attacks.
- **Speakers:**
 - *Eric M. Knight – Associate – Manatt, Phelps & Phillips, LLP*
 - *Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP*
 - *Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP*
 - *Brandon Wong – Associate – Manatt, Phelps & Phillips, LLP*
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- **10:00 AM – 10:30 AM** **COFFEE BREAK**

- **10:30 AM – 11:30 AM** **SESSION VI: STATE OF THE INSTALLMENT AND SMALL DOLLAR LENDING INDUSTRY FOR 2025 – LEGAL AND REGULATORY CONSIDERATIONS**

- **Description:** The New Year brings a new President and new leadership at federal agencies, including the CFPB. What changes can we expect at both the federal and state level? This panel of industry veterans will survey this new legal and regulatory landscape for 2025 in the installment and small dollar lending space - which will help you prepare for the obstacles and opportunities ahead.
- **Speakers:**
 - *Justin B. Hosie – Partner – Hudson Cook, LLP*
 - *H. Blake Sims – Partner – Hudson Cook, LLP*
- **Sponsored By:**



- **11:30 AM – 11:45 AM** **CLOSING REMARKS**

- **Speaker:** *Andrew Duke – Chief Executive Officer – Online Lenders Alliance*