



Consumer Action

Education and Advocacy Since 1971

2015 National Consumer Empowerment Conference

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Consumer Action
National Consumer Empowerment Conference
November 18-19, 2015
Rosemont, Illinois

Consumer Action's 2015 National Consumer Empowerment Conference convenes our most effective community group partners, consumer education experts and advocates, legislative, regulatory and industry representatives and other key stakeholders to address critical consumer issues and share best practices in community-based consumer education and empowerment.

Our National Consumer Empowerment Conference takes consumer outreach and consumer literacy training to the next level by providing community-based organizations (CBOs) in our nationwide network with the rare opportunity to learn from some of the country's top community educators and subject matter experts and to network with other adult consumer literacy education providers.

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AGENDA

DAY ONE

8:30 – 9:00	Registration and Breakfast
9:00 – 9:15	Welcome and Program Overview <ul style="list-style-type: none">• <i>Ken McEldowney, Executive Director, Consumer Action</i>• <i>Selected conference sponsors</i>
9:15 – 9:30	Icebreaker: Introduction activity <ul style="list-style-type: none">• <i>Linda Williams, Community Outreach & Training Manager, Consumer Action</i>
9:30 – 10:45	Session 1: Credit Scores, Credit Reports and Alternative Data <ul style="list-style-type: none">• <i>Jim Wehmann, Executive Vice President, Scores, FICO</i>• <i>Dara Duguay, Executive Director, Credit Builders Alliance</i>• <i>Chi Chi Wu, Staff Attorney, National Consumer Law Center</i>
10:45 – 11:00	Break
11:00 – 11:30	Session 2: Lending Circles <ul style="list-style-type: none">• <i>José Quiñonez, Chief Executive Officer, Mission Asset Fund</i>
11:30 – 12:30	Session 3: Online Data Collection: The market for your digital data <ul style="list-style-type: none">• <i>Michelle De Mooy, Deputy Director, Consumer Privacy Project, Center for Democracy & Technology</i>
12:30 – 1:30	Lunch
1:30 – 2:30	Session 4: Retirement Security: Putting your interests first <ul style="list-style-type: none">• <i>Micah Hauptman, Financial Services Counsel, Consumer Federation of America</i>• <i>Joe Peiffer, Esq., Managing Shareholder, Peiffer Rosca Wolf</i>
2:30 – 3:30	Session 5: Advances in Fair Lending and Fair Housing <ul style="list-style-type: none">• <i>Kevin Stein, Associate Director, California Reinvestment Coalition</i>
3:30 – 3:45	Break

3:45 – 5:15	Session 6: True Colors Personal Success Presentation <ul style="list-style-type: none"> • <i>Linda Williams, Consumer Action</i> • <i>Dr. Shuntay S. Taylor, California Community College State Academic Senate Committee Member</i>
5:15 – 5:30	Closing Remarks <ul style="list-style-type: none"> • <i>Selected conference sponsors</i>
5:30 – 7:00	Dinner

DAY TWO

8:00 – 8:30	Breakfast
8:30 – 8:40	Reconvening of Conference: Welcome <ul style="list-style-type: none"> • <i>Consumer Action Team</i>
8:45 – 9:45	Session 7: Financial Fraud: Avoiding scams, fakes and tricksters <ul style="list-style-type: none"> • <i>John Breyault, Vice President, Public Policy, Telecommunications and Fraud, National Consumers League</i>
9:45 – 10:45	Session 8: CFPB: Latest protections from the consumer financial watchdog <ul style="list-style-type: none"> • <i>Zixta Martinez, Associate Director, Division of External Affairs, Consumer Financial Protection Bureau</i>
10:45– 11:00	Break
11:00 – 12:00	Session 9: Taken for a Ride: Subprime car loans <ul style="list-style-type: none"> • <i>Erika Toriz, Executive Director, Haven Neighborhood Services</i> • <i>Aracely Panameño, Director of Latino Affairs, Center for Responsible Lending</i>
12:00 – 1:00	Lunch
1:00 – 1:30	Session 10: Consumer Roundup <ul style="list-style-type: none"> • <i>Ruth Susswein, Deputy Director, National Priorities, Consumer Action</i>
1:30 – 2:30	Session 11: Creative Ways to Incentivize Savings <ul style="list-style-type: none"> • <i>Melissa Gopnik, Senior Director, Doorways to Dreams (D2D) Fund</i>
2:30	Adjournment

Speaker and Panelist Biographies

(In order of appearance. Bios may have been edited for space considerations.)



Jim Wehmann, Executive Vice President, Scores, FICO

James M. Wehmann is executive vice president responsible for the Scores business unit. Prior to working at FICO, Jim was senior vice president of global marketing at Digital River, a leading provider of cloud commerce solutions.

During nearly nine years with the company, he was responsible for developing, marketing, selling and executing the company's marketing services offerings. Prior to joining Digital River in 2003, Jim served as vice president of marketing at Brylane, Inc., where he was responsible for all aspects of marketing strategy and brand management for the company's largest division. Before that he was responsible for new customer acquisitions as senior vice president of marketing for one of the country's largest credit card issuers, Bank One. He also spent nearly eight years at Fingerhut Companies, Inc., where, as senior vice president of marketing, he developed and implemented segmented credit marketing strategies. Jim is a graduate with distinction of the Kellogg School of Management, where he earned a Master of Business Administration. He earned his Bachelor of Science from the Carlson School of Management at the University of Minnesota.



Dara Duguay, Executive Director, Credit Builders Alliance

Dara Duguay is the executive director of Credit Builders Alliance. Prior to joining CBA, she ran her own consulting practice and advised clients such as TD Bank, the World Bank Group, Experian, Visa and SunTrust Bank on their financial education efforts. Dara was also the director of Citi's Office of Financial Education and oversaw a \$200 million global commitment. Preceding her work at Citi, she served as the executive director of the Jump\$tart Coalition for Personal Financial Literacy, which advocates for increased financial education for youth. She started work in the field as the director of education for the Consumer Credit Counseling Service of Los Angeles.

Visa Salutes Consumer Action for its Year-Round Dedication to Innovative Consumer and Veterans Education



Visa looks forward to its continued partnership with Consumer Action through the *Veterans Financial Coalition*, a diverse group of organizations with the shared goal of serving the financial education and consumer protection needs of veterans and their families.

Find free financial literacy resources for veterans, including Economic Survival Guide for Servicemembers and Veterans and training materials by Consumer Action, at VeteransFinancialCoalition.org/resources



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Chi Chi Wu, Staff Attorney, National Consumer Law Center

Chi Chi Wu has been a staff attorney at NCLC for over a decade. Chi Chi focuses on consumer credit issues at NCLC, including legislative, administrative and other advocacy. Her specialties include fair credit reporting, credit cards, refund anticipation loans and medical debt. Before joining NCLC, Chi Chi worked in the Consumer Protection Division at the Massachusetts Attorney General's office and the Asian Outreach Unit of Greater Boston Legal Services. She is a graduate of Harvard Law School and The Johns Hopkins University.

Chi Chi is co-author of the legal manuals *Fair Credit Reporting Act* and *Collection Actions* and a contributing author to *Consumer Credit Regulation* and *Truth in Lending*.



José Quiñonez, Chief Executive Officer, Mission Asset Fund

José Quiñonez became Mission Asset Fund's (MAF) founding CEO in 2007. Under his leadership and vision, he quickly built the organization into an award-winning non-profit with an innovative nationwide model for integrating financially excluded, low-income communities into the financial mainstream.

José is a visionary leader, highly regarded in the consumer finance field. In 2014, Governor Brown enacted legislation recognizing MAF's Lending Circles program, making California the first state to recognize credit building and lending circles as a force for good.

He was appointed by the director for the Consumer Financial Protection Bureau as the inaugural Chair of the Consumer Advisory Board. José was elected into the Ashoka Fellowship; received the James Irvine Leadership Award; was selected to the Aspen Institute Fellowship for Emerging Nonprofit Leaders; received the Latino Leader Magazine SF Maestro Award; and is a member of the board of directors for Credit Builders Alliance, Experian's Consumer Advisory Council, and the California State Controller's Financial Literacy Advisory Committee.

José is a passionate advocate for social justice. A former legislative assistant for Congressman Ruben Hinojosa and a non-profit lobbyist in Washington, D.C., José advocated for federal policy change regarding immigration, hunger and welfare reform.

José graduated from Princeton University's Woodrow Wilson School and the University of California at Davis.



Michelle De Mooy, Deputy Director, Consumer Privacy Project, Center for Democracy & Technology

Michelle De Mooy is deputy director of the Consumer Privacy Project at the Center for Democracy & Technology. Her work is focused on promoting strong consumer privacy rights through pro-privacy legislation and regulation, working with industry to build and implement good privacy practices, and analyzing emerging privacy concerns. Michelle currently sits on the advisory board of the Future of Privacy Forum, a privacy think tank, and has been a panelist and featured speaker at many events related to digital privacy, including Federal Trade Commission workshops, the Internet Governance Forum, Health Privacy Summit and the State of the Mobile Net.

Prior to CDT, Michelle was senior associate of national priorities at Consumer Action, a national non-profit focused on empowering underserved and disadvantaged consumers. In this role, she worked extensively with federal agencies, industry and privacy advocates to build innovative and practical solutions to privacy problems, focusing especially on harms associated with underrepresented communities.

Before joining Consumer Action, Michelle was a senior consultant for eCampaigns at M+R Strategic Services, where she managed online media strategy for the Campaign for Tobacco-Free Kids, The Wilderness Society, and labor rights group American Rights at Work. Michelle provided strategic marketing, communications and technology consulting for non-profits and universities in the Philadelphia area, including the Women's Law Project, Women's Opportunities Resource Center, To Our Children's Future With Health, the University of Pennsylvania and Villanova University.

Michelle was also a senior marketing manager for Investor Broadcast Network, where she managed corporate communications, brand advertising and marketing for three web properties: radionwallstreet.com, hedgecall.com and investorbroadcast.com. She was also involved in the early days of the first dotcom boom, developing software and website projects for startups in San Francisco, including Looksmart, Ltd.

Michelle graduated from Lehigh University in 1997 with a degree in Government.

The graphic features the American Express logo, which consists of the words "AMERICAN EXPRESS" in white on a blue background, with a registered trademark symbol (®) to the left of "AMERICAN". Below the logo, the text "American Express" is written in a bold, sans-serif font, followed by "is a proud sponsor of" and "Consumer Action's 2015 National Conference" in a smaller font.



Micah Hauptman, Financial Services Counsel, Consumer Federation of America

Micah Hauptman serves as financial services counsel at the Consumer Federation of America (CFA), a non-profit association of nearly 300 national, state and local pro-consumer organizations. At CFA, he performs research and engages in advocacy on investor protection and systemic risk issues, focusing primarily on a fiduciary standard for investment professionals, adequate funding for financial market regulators, credit rating agency regulation, investor arbitration and financial market structure. Prior to joining CFA in January 2014, Micah worked on a broad range of banking and tax issues at Public Citizen from 2011-2014. Prior to joining Public Citizen, he worked as a prosecutor for the Los Angeles City Attorney's office. Micah graduated *magna cum laude* from the University of California at Los Angeles in 2005, and graduated with distinction from the University of the Pacific McGeorge School of Law in 2009. He is a member of the California Bar.



Thank you.

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Joe Peiffer, Esq., Managing Shareholder, Peiffer Rosca Wolf Abdullah Carr & Kane

Joe Peiffer is the managing shareholder of Peiffer Rosca Wolf. Based in the firm's New Orleans office, Joe's practice consists of representing individuals and institutions that have been harmed by investment banks and brokerage firms, prosecuting ERISA class actions, and representing victims of labor trafficking and those who have suffered catastrophic injury.

Joe has represented hundreds of individual retirees against their brokers in FINRA arbitration. The highlights of this practice include representing 32 Exxon retirees in a 90-day FINRA arbitration against Securities America that resulted in a \$22 million verdict—one of the largest ever awarded by a FINRA arbitration panel. He recently won a \$2.5 million award, including punitive damages and attorneys' fees, for four doctors arising out of Morgan Stanley's lack of supervision in its Ridgeland, Mississippi office.

His financial services fraud practice includes representing approximately 25 municipalities and hospitals around the country in cases involving their issuance of auction rate securities. He also has litigated several ERISA class actions against large financial services firms regarding their imprudent investments of retirement money and conflicts of interest.

The co-author of a treatise published by Thompson West, *Litigating Business and Commercial Tort Cases*, Joe teaches and lectures extensively throughout the country. He has created and/or taught law school classes ranging from The Basics of Arbitration and Trial Advocacy to Storytelling and Advocacy.

Joe is a leader of several national bar associations. He twice served as the chairman of the Business Torts Section of the American Association for Justice. He serves on the board of directors of PIABA, a nationwide bar association of lawyers who represent individuals and institutions in arbitrations to recover money lost by investment banks and brokerage firms. He was elected president of PIABA and will serve as its president until October 2015.



Kevin Stein, Associate Director, California Reinvestment Coalition

Kevin Stein is associate director of the California Reinvestment Coalition (CRC). CRC is a statewide membership organization of more than three hundred non-profit organizations and public agencies that advocates with financial institutions for increased lending, investment and financial services to low-income communities and communities of color. At CRC, Kevin works on banking and housing issues, including efforts to fight predatory mortgage lending and foreclosure through negotiation with banks, regulatory and legislative advocacy, public education, support for local initiatives, and action research. Kevin is the primary author of several CRC reports relating to subprime lending, foreclosure, loan modification and access to credit.

Before coming to CRC, Kevin was supervising attorney at the East Palo Alto Community Law Project and lecturer in law at Stanford Law School, working on community economic development issues. Prior to that, he worked at HomeBase, a law and social policy center on homelessness. Kevin is a graduate of the Georgetown University Law Center and Stanford University. Kevin currently sits on the board of directors of the Mission Economic Development Agency (MEDA) and the National Community Reinvestment Coalition (NCRC) and was a member of the Federal Reserve Board's Consumer Advisory Council in 2012.

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Linda Williams, Community Outreach & Training Manager, Consumer Action

Linda Williams joined the Consumer Action Los Angeles-based outreach and training team in September 2006. As an outreach and training manager, she aggressively pursues the team's mission to ensure that all individuals, regardless of their income level, are able to learn about their rights as consumers. She has carried out this mission by networking, coalition building, and training case managers, counselors, social workers, educators, librarians and front-line advocates who serve low-income and hard-to-reach consumers from coast to coast in the fundamentals of financial literacy.

Linda's passion for training and her belief that all consumers should know their rights and how to assert those rights in the marketplace has led her to conduct trainer workshops at numerous national, state and local events, including the NAACP Financial Empowerment Tour in Cincinnati, the NABVETS National Conference in Seattle, the California WIC Annual Conference in Sacramento, the National Coalition of Homeless Veterans Annual Conference in Washington, D.C., the National Day of Honor for World War II Veterans In Philadelphia, the Blacks In Government National Conference in Maryland; the Congressional Black Caucus in Washington, DC; and the Georgia Cares Senior Summit in Peachtree. Well versed in the education and training modules created by Consumer Action, Linda has trained more than 75 Los Angeles County social workers on how to prevent and protect themselves and others from identify theft, trained over 1,000 Public Health Foundation Enterprises WIC Program employees on money management and staying fiscally healthy in a tough economy, and trained the staff of the Center on Deafness in Riverside, California, on credit card fraud and identity theft.

Prior to her position with Consumer Action, Linda was a front-line advocate with the Legal Aid Foundation of Los Angeles (LAFLA). For 16 years, she provided direct service to individual consumers, worked one-on-one with community-based organizations, and helped form coalitions to protect the rights of low-income and hard-to-reach consumers in Los Angeles County. During her tenure at LAFLA, Linda established herself as an assertive advocate for consumers' rights.

While working full time at LAFLA and raising five children, Linda, a single mother, entered law school. As a certified law clerk, she argued three tenant rights cases in Los Angeles Superior Court—and won all three. Linda also created the Public Housing Outreach Project, which focused on helping public housing residents remove the barriers to employment, higher education and financial security.

Through the coalitions she helped formed, she successfully secured a reasonable accommodation policy change from the City Housing Authority for disabled Section 8 applicants.

She testified before the Los Angeles County Board of Supervisors and Los Angeles City Council and has been quoted numerous times by the *Los Angeles Times* regarding subsidized housing issues.

Linda, now a single grandmother, holds a Juris Doctor degree and a Bachelor of Science Degree in Management and Organizational Behavior. She is a member of ATD—the Association for Talent Development (formerly ASTD)—and its local Los Angeles Chapter. She actively participates in ATD continuing education classes for the professional development of trainers. Linda is also a certified True Colors facilitator.

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Dr. Shuntay S. Taylor, Committee Member, California Community College State Academic Senate

Dr. Shuntay Taylor received her B.S. in Community Health and M.S. in Rehabilitation Counseling degrees from California State University-Fresno, and her Ed.D. in Educational Leadership and Management from Alliant International University in Fresno. She has worked for more than 20 years in the fields of education and career counseling. Her educational career began in the California State University System, at CSU-Fresno, where she served as an educational advisor for the Chicano-Latino Studies Department as well as for student athletes. She later began working for programs such as CSU-Fresno Upward Bound Math & Science Program, EOPS and Summer Bridge Program. She later transitioned into working as a high school science teacher and career counselor at New Millennium Institute of Education, a continuation middle and high school in Fresno, CA.

Shuntay is certified in True Colors Personality Assessment. She also spent 10 years in the career counseling field, working with high school and community college students. For the past nine years, Shuntay has held the positions of academic and guidance counselor and professor at the California Community College System for Fresno City College and West Hills College, Lemoore. She has taught numerous courses at the college level, such as College Study skills and Academic Skills, Career Planning and Development, College and Life Management, and Transition for Students on Academic and/or Progress Probation. She currently serves on the Transfer, Articulation, and Student Service Committee (TASSC) for California Community Colleges, Academic Senate. Shuntay also serves as an adjunct instructor and counselor at West Hills College, Lemoore.

Shuntay has a passion for working with young adults to help them find their best fit in postsecondary education and develop a career direction. Shuntay has worked with individuals of all ability levels and interests and understands the dynamics of making decisions regarding “transferability” and “What type of career should I pursue?” She is committed to the belief that each individual has a unique set of talents, abilities and interests that can be enriched and developed with the proper guidance. She is familiar with the complexities of choosing a transfer college and provides invaluable guidance in navigating the admissions process. Additionally, she is certified to administer career assessments and has spent many years helping young adults choose appropriate career paths.

Committed to professional development, Shuntay regularly attends conferences and seminars to keep abreast of current trends and expectations in college transfer and career development. Shuntay regularly visits colleges and universities, and has personally visited more than 60 campuses.



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John Breyault, Vice President, Public Policy, Telecommunications and Fraud, National Consumers League

John Breyault joined the National Consumers League in September 2008. John's focus at NCL is on advocating for stronger consumer protections before Congress and federal agencies on issues related to telecommunications, fraud, technology and other consumer concerns. In addition, John manages NCL's Fraud Center and coordinates the Alliance Against Fraud coalition. John is also research director for the Telecommunications Research and Action Center (TRAC), a project of NCL. In his role with TRAC, John advocates on behalf of residential consumers of wireline, wireless, VoIP and other IP-enabled communications services.

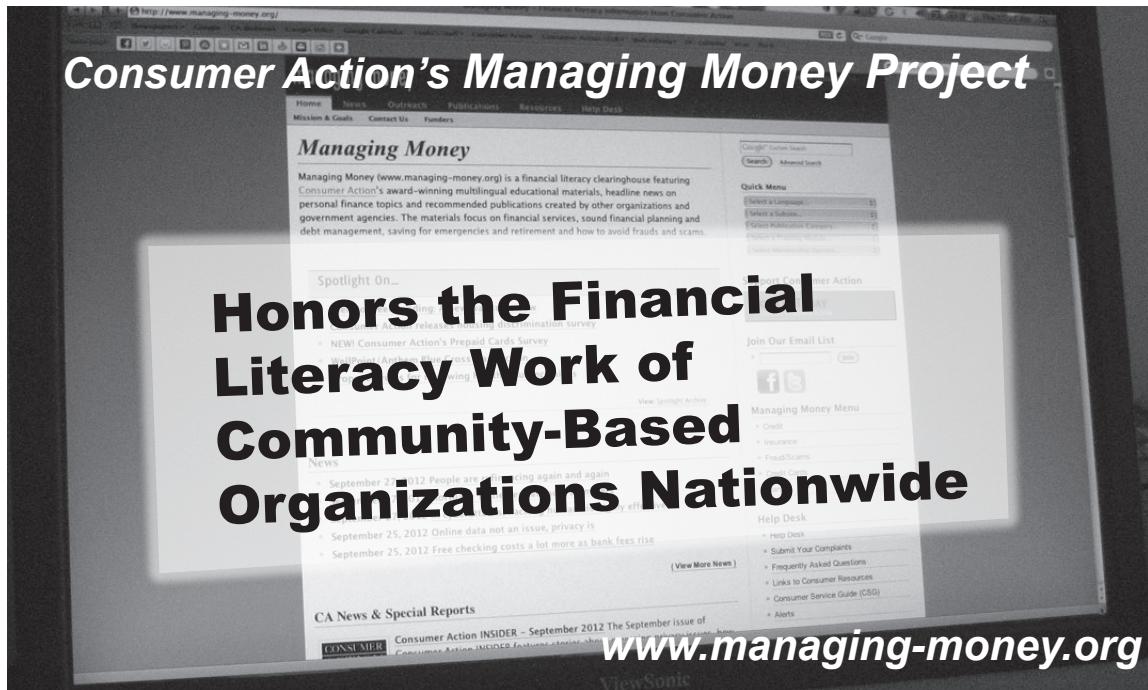
Prior to coming to NCL, John spent five years as director of research at Amplify Public Affairs, where he helped launch the firm's Web 2.0-based public affairs practice and focused on producing actionable public policy research. Earlier in his career, John worked at Sprint in its International Carrier Services Division and at the American Center for Polish Culture in Washington, DC.

John was a member of the FCC's Consumer Advisory Committee from 2005 to 2007 and served on the board of the Arlington-Alexandria Coalition for the Homeless. He is a graduate of George Mason University, where he received a bachelor's degree in International Relations.



Zixta Martinez, Associate Director, External Affairs Division, Consumer Financial Protection Bureau

Zixta Martinez serves as the associate director for the External Affairs Division of the CFPB. In this capacity, she oversees the offices of Intergovernmental Affairs, Community Affairs, Board and Councils, Communications, Legislative Affairs and Financial Institutions and Business Liaison. Previously, she was senior director of Industry and State Relations at Freddie Mac, director at the National Fair Housing Alliance, legislative staff attorney at the Mexican American Legal Defense and Education Fund, Inc., housing policy analyst for the National Council of La Raza, and an associate staffer at the Housing and Community Development Subcommittee of the Banking Finance and Urban Affairs Committee in the U.S. House of Representatives. She is a graduate of Yale College, the Lyndon B. Johnson School of Public Affairs at the University of Texas at Austin, and the University of Miami School of Law.



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Erika Toriz, Executive Director, Haven Neighborhood Services

Erika Toriz is founder and executive director of Haven Neighborhood Services, a non-profit housing counseling organization. With more than 15 years of experience in housing, she has implemented and developed innovative programs to enhance housing and economic empowerment opportunities for residents in the low-to-moderate-income communities.

Haven is a member of Bank on LA, America Saves, signing up 700 members.

Erika's experience details a dynamic leader with a proven track record in organizational growth and program integrity.

Erika's core values include accountability, responsibility, integrity, humility, dedication, creativity and fairness. Her experience has taught her that these values must permeate the organizational culture from top to bottom.

Erika received a B.S. in Business Economics from the University of California-Los Angeles. She has been a strong advocate for consumers' rights.



Aracely Panameño, Director of Latino Affairs, Center for Responsible Lending

Aracely Panameño works on financial services issues impacting the financial security and wellbeing of Latinos and other communities of color.

Since 2004, Aracely has helped formulate policy recommendations, foster stakeholder coalitions and educate decision makers. Her expertise in financial services is in mortgages, auto, payday lending and student loans. Located in the DC office, Aracely also authors *Enfoque*, a quarterly Spanish-language newsletter focusing on issues impacting Latinos in financial markets. She serves as an advisor and is a member of the Insight Center for Community Economic Development's Experts of Color Network/ Closing the Racial Wealth Gap Initiative. Prior to joining CRL, Aracely worked with Latina women's health, migrant workers, education and immigration issues. She holds a bachelor's degree in business management from The Catholic University of America, in Washington, DC, and is an MBA in Finance degree candidate at Johns Hopkins University in Baltimore, MD. Aracely is an avid kayaker when she is not working on fair lending issues.



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Ruth Susswein, Deputy Director, National Priorities, Consumer Action

Ruth Susswein is Consumer Action's deputy director of national priorities. Since 2006, she has focused her energies on consumer advocacy, financial literacy and financial empowerment.

Ruth has worked on passage of financial regulatory reform legislation (Dodd-Frank), concentrating on the need to create a national, independent Consumer Financial Protection Bureau (CFPB). Since its inception, she has advocated to help the CFPB create a comprehensive complaint handling system with state-of-the-art complaint resolution capabilities and public access to complaint information. She chairs a committee on the CFPB consumer complaint process for the umbrella consumer group Americans for Financial Reform.

Ruth also advocates for vast improvements in mortgage industry practices and the Administration's efforts to help homeowners at risk of foreclosure.

Ruth worked to help pass the first credit card legislation in decades, the Credit CARD Act. She helps educate community-based organizations on changes in credit card law, foreclosure prevention programs, consumer protection and other personal finance issues as part of Consumer Action's free financial empowerment training sessions. Among other things, she leads Consumer Action's editorial team in the planning, writing and editing of most issues of Consumer Action's quarterly newsletter, *Consumer Action News*.

Ruth joined Consumer Action with long experience in consumer advocacy. Previously, she was the executive director of the national non-profit credit education consumer group Bankcard Holders of America (BHA).

Prior to joining BHA, she was the investigative consumer reporter for the ABC affiliate in Springfield, MA., where she exposed credit repair scams, second mortgage schemes and unscrupulous practices by landlords and home improvement contractors. She has also worked at WABC-TV in New York in the Investigative and Consumer units.

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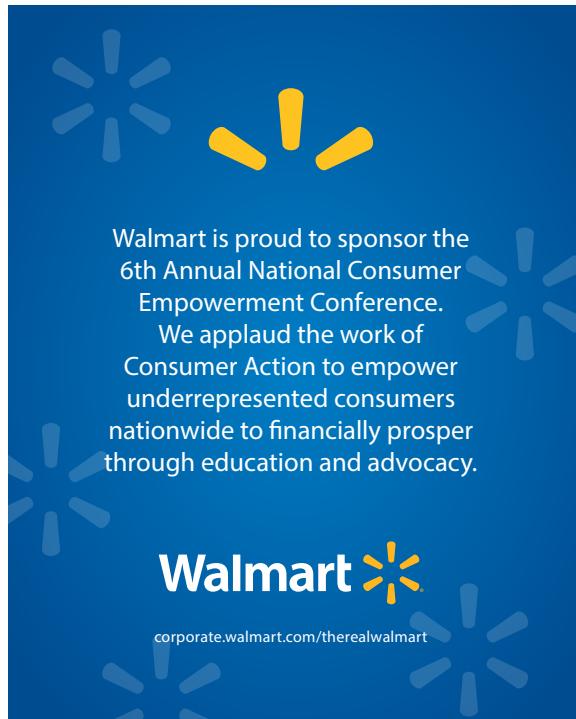
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Melissa Gopnik, Senior Director, Doorways to Dreams (D2D) Fund

Melissa Gopnik is the senior director of strategic operations and talent at D2D Fund. In this role, she leads the marketing, communications, talent, operations, grant management and finance functions. Throughout her career, Melissa has combined her talents in strategic planning, program development and training with a strong commitment to social change. In her work with non-profit agencies as diverse as the Boston Area Rape Crisis Center, the Uphams Corner Health Center and the Jewish Women's Archive, Melissa has envisioned and implemented the kind of strategic plan, behind-the-scenes systems and processes and new programs that make organizations work smarter and serve their stakeholders better. She holds a Master of Business Administration degree, with a diploma in Non-Profit Management, from Boston University and a Bachelor of Arts in Russian and Political Science from McGill University. She sits on the board of directors of the Community School and MASOC and is a volunteer trainer for the Enough Abuse Campaign.



Consumer Action

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Consumer Action is a non-profit organization that has championed the rights of underrepresented consumers nationwide since 1971. Throughout its history, the organization has dedicated its resources to promoting financial and consumer literacy and advocating for consumer rights both in the media and before lawmakers to promote economic justice for all. With the resources and infrastructure to reach millions of consumers, Consumer Action is one of the most recognized, effective and trusted consumer organizations in the nation.

Consumer education. To empower consumers to assert their rights in the marketplace, Consumer Action provides a range of educational resources. The organization's extensive library of free publications offers in-depth information on many topics related to personal money management, housing, insurance and privacy, while its hotline provides non-legal advice and referrals. At Consumer-Action.org, visitors have instant access to important consumer news, downloadable materials, an online "help desk," the Take Action advocacy database and nine topic-specific subsites. Consumer Action also publishes unbiased surveys of financial and consumer services that expose excessive prices and anti-consumer practices to help consumers make informed buying choices and elicit change from big business.

Community outreach. With a special focus on serving low- and moderate-income and limited-English-speaking consumers, Consumer Action maintains strong ties to a national network of nearly 7,000 community-based organizations. Outreach services include training and free mailings of financial and consumer education materials in many languages, including English, Spanish, Chinese, Korean and Vietnamese. Consumer Action's network is the largest and most diverse of its kind.

Advocacy. Consumer Action is deeply committed to ensuring that underrepresented consumers are represented in the national media and in front of lawmakers. The organization promotes pro-consumer policy, regulation and legislation by taking positions on dozens of bills at the state and national levels and submitting comments and testimony on a host of consumer protection issues. Additionally, its diverse staff provides the media with expert commentary on key consumer issues supported by solid data and victim testimony.

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