



*Awards Ceremony*  
&  
*Reception*

*October 17, 2017 | 6:00-8:00 pm*  
*National Association of Broadcasters*  
*1771 N Street NW, Washington, DC*

# COMMUNICATION

## Information | Awareness | Empowerment

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A non-profit 501(c)(3) organization, Consumer Action focuses on consumer education that empowers low- and moderate-income and limited-English-speaking consumers to financially prosper. It also advocates for consumers in the media and before lawmakers to advance consumer rights and promote industry-wide change.

By providing consumer education materials in multiple languages, a free national hotline, a comprehensive website and surveys of financial and consumer services, Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices. Nearly 7,000 community and grassroots organizations benefit annually from its extensive outreach programs, training materials and support.

This year our theme is “Communication: Information, Awareness, Empowerment.” Technology has driven rapid changes in how we communicate, providing new ways to reach consumers with information that helps them become and stay aware of current marketplace realities, empowers them to avoid dubious claims and offers, enables them to become more active citizens and allows them to share newfound knowledge with their social networks. Consumer Action works to ensure fair access to today’s technology and protect the rights of consumers via our publications, websites, email list and online videos. We fight for fair prices for communications products such as pay TV, internet access and mobile phones because a lack of access to these products negatively impacts economic and social equality. We advocate for privacy rights so that consumers can use new technologies with confidence.

# 2017 Awards Program

## **Welcome Remarks and Introduction**

Ken McEldowney  
Executive Director, Consumer Action



## **Presentation of the Consumer Excellence Awards**

### **COMMUNITY AWARD**

Public Knowledge

Accepted by John Bergmayer

*Presented by Frank Torres, Microsoft*

### **MEDIA AWARD**

Detroit Public Television

*“When I’m 65: Rethinking Retirement in America”*

Accepted by Rich Homberg

*Presented by Susan Diegelman, AT&T*

### **REGULATORY AWARD**

Commissioner Mignon L. Clyburn

*Presented by Linda Sherry, Consumer Action*



## **Closing Remarks**

Ken McEldowney  
Executive Director, Consumer Action

# Honorees

## Public Knowledge

COMMUNITY AWARD



Public Knowledge fights for individual rights on the internet and all popular forms of communications by advocating for issues like net neutrality, privacy protections and balanced copyright law. We believe people have the right to use all communications tools without fear of retaliation or interference from governments or dominant corporate giants, and we work with policy makers to protect those values.

The free flow of information allows people to expand their learning, participate in the economy, advocate for their interests, and connect with each other. This means fast broadband, wireless, cable TV, and basic telecom services must be available and affordable to all. The digital economy is rapidly expanding and becoming more complex with the rise of artificial intelligence, internet-powered devices and services, and connected communities. Laws that preserve individual rights and promote competition are more important now than ever.

Public Knowledge fights for basic rights in the digital age by educating and informing global policy discussions, the U.S. Congress, federal agencies, influencers, thought leaders and the public. We do this through the media and in coalitions where we serve as a key source of expertise and strategy for grassroots activists and advocates. To help grow our community, we train a new cadre of future public interest advocates through two-year political immersion fellowships.

# Detroit Public Television

*"When I'm 65: Rethinking Retirement in America"*

**MEDIA AWARD**



**Detroit  
Public TV**



WTVS Detroit Public Television is the viewer-supported PBS member station serving the nation's 11th largest television market.

We operate our television services from the Riley Broadcast Center in Wixom, Michigan, named for the lead donors to our Capital Campaign, George and Dolores Riley. We operate a radio station, WRCJ 90.9 FM, licensed to Detroit Classical and Jazz Educational Radio, LLC., and managed by Detroit Public TV and the Detroit Educational Television Foundation Board of Trustees; a Midtown TV studio in Detroit in partnership with Wayne State University; and our Detroit Bureau is located within the Detroit Historical Museum. Our High Definition production truck can go anywhere.

Our vision is for a community in which people trust public media to help them discover new ideas, make informed decisions, and enjoy enriched lives.

# Commissioner Mignon L. Clyburn

Commissioner, Federal Communications Commission

## REGULATORY AWARD



Mignon L. Clyburn served as Acting Chairwoman of the Federal Communications Commission, following her appointment by President Barack Obama on May 20, 2013. As Commissioner, she is serving a second term as a Democrat on the Commission, for which she was sworn in on February 19, 2013, following her re-nomination by the president and confirmation by the United States Senate.

Clyburn began her service at the FCC in August 2009, after spending 11 years as a member of the sixth district on the Public Service Commission (PSC) of South Carolina. She served as its chair from July 2002 through June 2004.

Prior to her service on the PSC, Clyburn was the publisher and general manager of *The Coastal Times*, a Charleston-based weekly newspaper that focused primarily on issues affecting the African American community. She co-owned and operated the family-founded newspaper for 14 years.

A longtime champion of consumers and a defender of the public interest, Commissioner Clyburn considers every Commission proceeding with an eye toward how it will affect each and every American. She is a strong advocate for enhanced accessibility in communications for disabled citizens, and works closely with representative groups for the deaf and hard of hearing. She has fought to promote strong competition across all communications platforms, believing that the more robust and competitive the marketplace, the less need there is for regulation. However, when the market is not adequately addressing consumer concerns, Clyburn is an outspoken champion for smart, targeted regulatory action. She has pushed for media ownership rules that reflect the demographics of America, affordable universal telephone and high-speed internet access, greater broadband deployment and adoption throughout the nation, and transparency in regulation. Commissioner Clyburn is a member of the Federal-State Joint Board on Universal Service, Federal-State Joint Board on Separations, and the Federal-State Joint Conference on Advanced Services, all of which she chaired for three years during her first term at the FCC.

Clyburn is a graduate of the University of South Carolina, and holds a Bachelor of Science degree in Banking, Finance and Economics.

**UNDERWRITERS**

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Chargebacks911

Comcast NBCUniversal

Consumer Federation of America

Consumer Relations Consortium

Google

Investor Protection Trust

Visa

**Consumer Action's work  
is supported in part by  
cy pres awards from these lawsuits**

Credit/Debit Card Tying Cases

Chase Check Loan Cy Pres

DeLeon v. Bank of America Cy Pres Fund

Griego v. Rent-A-Center

Insurance Brokerage Global Settlement Fund

Mirkarimi v. Cosmopolitan Hotel

Smith v. National Corrective Group

Title and Escrow Consumer Education and  
Outreach Corporation

Trombley v. Bank of America

# Consumer Action Partners

Advocates for Consumer Justice  
Americans for Financial Reform (AFR)  
Auto Financing Coalition (CRL)  
Auto Insurance Advocates  
Bay Area Legal Services Partners  
California Consumer Affairs Association (CCAA)  
California Latinos for Economic Justice  
California Reinvestment Coalition (CRC)  
CFPB Consumer Complaint Process Committee (AFR)  
CFPB Language Access Issues Committee  
CFPB Mortgage Complaints Committee  
Coalition for Patient Privacy  
Coalition to Protect Patient Choice  
Coalition for Quality Credit Counseling (CQCC)  
Consumer Federation of America (CFA)  
Consumer Federation of California (CFC)  
Consumer Financial Protection Bureau Task Force (AFR)  
Consumer Labor Coalition (National Consumers League)  
Consumer Policy Solutions Roundtable  
Consumer Relations Consortium  
Consumer Video Choice Coalition  
Credit Builders Alliance  
Digital Due Process Coalition  
Digital Privacy and Security Working Group  
EPIC Privacy Coalition  
Fair Arbitration Now (FAN) Coalition  
Fan Freedom Project  
For-profit College Loans Reform Working Group  
Foreclosure Prevention Task Force (AFR)  
Fraud Alliance  
Get Older Adults onLine (GOAL)  
Grand Alliance to Save Our Public Postal Service  
High Cost Credit/Payday Loan Coalition

## with These Coalitions

Homeless Coalition  
Identity Theft Prevention Coalition  
Inland Empire Disabilities Collaborative  
Internet Privacy Working Group  
Lifeline Coalition  
Los Angeles Scams Working Group  
Make It Fair Coalition  
Make It Safe Coalition  
Mortgage Reform Task Force (AFR)  
National CAPACD  
National Community Reinvestment Coalition (NCRC)  
National Consumer Protection Week Partners  
National Cyber Security Alliance  
National Fair Housing Alliance (NFHA)  
National Partnership for Women and Families Consumer  
Privacy eHealth Working Group  
“No Ripoff Clause” Coalition  
Postal Consumer Council  
Privacy Group (Center for Digital Democracy)  
Protect Your Identity Week  
Safe Checking Working Group (Pew)  
Safe Rental Car Coalition  
San Diego Veterans Coalition  
San Francisco Smart Money Network  
Save Our Retirement Campaign  
Southeast Asia Resource Action Center (SEARAC)  
Stop the Debt Trap Coalition  
Student Lending Reform Coalition  
Take On Wall Street Coalition  
Transatlantic Consumer Dialogue (TACD)  
Univision Consumer Protection Committee  
Veterans Financial Coalition  
We Need to Know

# Consumer Action

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# About Consumer Action

## **Mission:**

We empower consumers to prosper financially—especially low- and moderate-income and limited-English-speaking consumers.

## **Our reach:**

- Nearly half a million free educational publications distributed in multiple languages annually
- Train over 500 community-based agency staff annually on effective use of our materials
- Eight websites with more than 1.5 million total page views per year
- A free national, multilingual advice and referral hotline servicing about 600 consumer contacts each month
- Surveys of financial and consumer services; three free newsletters, including SCAM GRAM
- Education, advocacy and translation alliances with corporate and government partners

## **How we do it:**

On-the-ground financial education and training, complaint assistance, and advocacy through the mainstream and ethnic media and in Washington, DC

## **Topics we address:**

Banking, credit, debt collection, student loans, mortgages, foreclosure, insurance, privacy, online safety, communications access, pay TV costs and terms, binding mandatory arbitration, postal issues, discriminatory taxes, low-income tax credits and subsidies, fraud/scams, seniors, servicemembers and other consumer protection issues

## **Partnerships:**

25+ corporate partnerships to date (including Fortune 500 companies)

Examples:

- **Comcast:** Presenting the benefits of broadband internet and introducing users to low-cost internet access programs
- **Google:** Giving internet users the knowledge to keep themselves and their families safe online
- **AT&T:** Informing consumers about internet (VoIP) and wireless phone services
- **Bank of America:** Protecting and empowering servicemembers and veterans through targeted personal finance materials and training
- **Visa Inc.:** Offering guidance on the different types of payment cards through educational website KnowYourCard.org

### **Sample advocacy:**

- **Coalition activities:** CFPB, FCC, FTC, student loan reform, equal access to banking, debt collection, payday lending, consumer privacy, financial empowerment, insurance, auto lending, IP transition, robocalls/telemarketing, net neutrality, ISP privacy, set-top box integration
- **Surveys:** Mobile payment platforms, specialty credit reporting firms, prepaid cards, consumer resource websites, privacy tools, peer-to-peer lending websites, peer-to-peer payment apps
- **e-Advocacy:** Via our email list of 120,000+ consumers and community activists, sent thousands of emails to Congress and key policymakers
- **Social media:** Active engagement via growing communities of 3,600+ followers on Twitter; 4,300+ on Facebook

### **About us:**

- A tireless non-profit 501(c)(3) champion of underrepresented consumers since 1971
- Work in partnership with a national network of nearly 7,000 community groups to assist low/mod-income consumers, including limited-English speakers
- Diverse, multilingual staff of 24 in San Francisco, Los Angeles and Washington, DC
- Among the most recognized, effective, trusted consumer organizations in the nation

# **consumer action**

**Education and advocacy since 1971**

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