

March 1-2, 2017

CONSUMER ADVISORY BOARD

March 1, 2017

Consumer Financial Protection Bureau
2nd Floor Auditorium
1275 First Street, N.E.
Washington, D.C. 20002

TIME	AGENDA	LOCATION	SPEAKER
9:00 a.m. – 10:00 a.m.	Welcome	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Director, Richard Cordray; CAB Chair Maeve Brown; Delicia Hand, <i>Staff Director, Advisory Board and Councils</i>
10:00 a.m. – 11:30 a.m.	Committee Breakout Sessions • Mortgages & Small Business Lending Markets • Consumer Lending • Card, Payment and Deposit Markets	1275 First St. NE Washington, D.C. 2 nd FL Auditorium Room 303 Room 403	
11:30 a.m. – 12:00 p.m.	Committee Breakout Chair Report-Outs	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Paheadra Robinson, <i>Chair</i> ; Christopher Kukla, <i>Chair</i> ; Brian Hughes, <i>Chair</i>
12:00 p.m. – 12:15 p.m.	Break	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	



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12:15 p.m. – 1:00 p.m.	Administrative session: Working Lunch – Communications and Ethics review	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Delicia Hand, <i>Staff Director, Advisory Board and Councils</i> ; Guillermo Cuevas, <i>Attorney Advisor, General Law, Ethics & Oversight</i>
1:00 p.m. – 2:00 p.m.	Information Exchange: Mortgages on the Ground Perspectives	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Noerena Limon, <i>Policy Analyst, Office of Mortgage Markets</i> ; Julie Vore, <i>Originations Program Manager, Office of Mortgage Markets</i> ; Laurie Maggiano, <i>Servicing and Secondary Markets Program Manager, Office of Mortgage Markets</i> ; Patrick Orr, <i>Policy Analyst, Office of Mortgage of Markets</i> ; Jessica Russell, <i>Research Analyst, Office of Mortgage Markets</i>
2:00 p.m. – 3:00 p.m.	Information Exchange: Alternative Data	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Peter Schoenrock, <i>Consumer Reporting Program Manager; Division of Research, Markets, and Regulations</i> ; Pravneet Singh, <i>Senior Counsel, Office of Regulations</i> ; Brian Kreiswirth, <i>Deputy Fair Lending Director, Office of Fair Lending and Equal Opportunity</i>
3:00 p.m. – 3:10 p.m.	Break	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	
3:10 p.m. – 4:10 p.m.	Information Exchange: Financial Education Principles	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Janneke Ratcliffe, <i>Assistant Director, Office of Financial Education</i> Maria Jaramillo, <i>Financial Education Program Analyst, Office of Financial Education</i>
4:10 p.m. – 5:25 p.m.	Information Exchange: Credit Invisibles	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Ken Brevoort, <i>Section Chief, Credit Information & Policy, Office of Research</i> ; Daniel Dodd-Ramirez, <i>Assistant Director, Consumer Education and Engagement, Office of Financial Empowerment</i> ; Sarah Bainton, <i>Financial Empowerment Policy Analyst, Office of Financial Empowerment</i> ; Desmond Brown, <i>Deputy Assistant Director, Office of Financial Empowerment</i>
5:25 p.m. – 5:35 p.m.	Debrief on Day 1 and Adjournment	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	



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March 2, 2017

Consumer Financial Protection Bureau
Second Floor Auditorium
1275 First Street, N.E.
Washington, D.C. 20002

TIME	AGENDA	LOCATION	SPEAKER
8:30 a.m. – 9:30 a.m.	Breakfast with CAB Members and Bureau SMEs	Hilton Garden Inn Washington DC/U.S. Capitol 1225 First St NE, Washington, DC 20002	
10:00 a.m. – 10:25 a.m.	Prep for Public Session	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	
10:30 a.m. – 10:45 a.m.	Welcome		Director, Richard Cordray
10:45 a.m. – 11:30 a.m.	Public Session: Consumer Reporting	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Alice Hrdy, <i>Principal Deputy Assistant Director, Office of Supervision Policy</i>
11:30 a.m. – 12:30 p.m.	Public Session: Enforcement Five Year Review	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Anthony Alexis, <i>Assistant Director for Enforcement; Office of Enforcement;</i> Patrice Ficklin, <i>Assistant Director- Fair lending, Office of Fair Lending and Equal Opportunity;</i> Rebecca Gelfond, <i>Deputy Fair Lending Director, Office of Fair Lending and Enforcement</i>
12:30 p.m. 1:15 p.m.	Public Session: Open Credit Score Initiative	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Janneke Ratcliffe, <i>Assistant Director, Office of Financial Education;</i> Maria Jaramillo, <i>Financial Education Program Analyst, Office of Financial Education</i>
1:15 p.m. – 1:30 p.m.	Break	1275 First St. NE Washington, D.C.	
1:30 p.m. – 2:15 p.m.	Information Exchange: Working Lunch – Servicemember Affairs	1275 First St. NE Washington, D.C. Room 1201	Paul Kantwill, <i>Assistant Director, Office of Servicemember Affairs</i>



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2:30 p.m. – 3:30 p.m.	Public Session: Trends and Themes in Consumer Financial Markets	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	CAB Member, Chi Chi Wu; CAB Member, James Wehmann
3:30 p.m. – 4:30 p.m.	Public Session: Enhancements to CFPB Consumer Complaints	1275 First St. NE Washington, D.C. 2 nd FL Auditorium	Darian Dorsey, <i>Deputy Assistant Director, Office of Consumer Response</i>
4:30 p.m.	Meeting Adjourns		



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