

2023 FINANCIAL SERVICES CONFERENCE

SUBJECT TO CHANGE

MARRIOTT WATERFRONT

BALTIMORE, MARYLAND

OCTOBER 22-24, 2023

SUNDAY, October 22, 2023

3:00 – 5:00 pm

EXHIBITOR SETUP – GRAND FOYER WEST, THIRD FLOOR

5:00 – 6:30 pm

WELCOME RECEPTION AT THE MARRIOTT – GRAND FOYER WEST, THIRD FLOOR

MONDAY, October 23, 2023

7:30 – 8:30 am

LIGHT BREAKFAST BUFFET AND REGISTRATION WITH SPONSORS – GRAND FOYER WEST, THIRD FLOOR

8:30 – 8:45 am

CONFERENCE KICK-OFF – GRAND BALLROOM V, THIRD FLOOR

Andrea S. Cottrell, Senior Associate, Hudson Cook, LLP, Fort Worth, TX

OPENING REMARKS

Michael A. Benoit, Partner, Hudson Cook, LLP, Washington, DC

Chuck F. Dodge, Partner, Hudson Cook, LLP, Portland, ME

GENERAL SESSIONS

8:45 – 9:45 am

THE POLITICAL VIEW – GRAND BALLROOM V, THIRD FLOOR

The next election is a year away but it's not too early to read the tea leaves! This panel will discuss current legislative trends and give their predictions on the potential nominees' approaches to financial services regulation.

Panelists:

Michael A. Benoit, Partner, Hudson Cook, LLP, Washington, DC

Danielle Fagre Arlowe, Senior Vice President, American Financial Services Association, Washington, DC

Celia Winslow, Senior Vice President, American Financial Services Association, Washington, DC

9:45 – 10:00 am

BREAK

10:00 – 11:00 am

FINTECH UPDATE – GRAND BALLROOM V, THIRD FLOOR

Join a panel of experts discussing the latest and greatest in FinTech. Panelists will discuss bank partnerships, monitoring regulatory developments and responding to regulator inquiries.

Moderator:

Latif Zaman, Partner, Hudson Cook, LLP, Hanover, MD

Panelists:

Julia Baker, Director – Product Counsel, Affirm, Denver, CO

Tina E. Tuccelli, General Counsel, American First Finance, Dallas, TX

Badri Sridhar, Managing Director, FTI Consulting, New York, NY

11:00 am – 12:00 pm

CONSUMER LITIGATION AND ARBITRATION TRENDS AND RISK MITIGATION STRATEGIES – GRAND BALLROOM V, THIRD FLOOR

Consumer litigation and arbitration claims show no signs of slowing. Some recent court decisions have been helpful to the industry by limiting consumers' ability to file suit and requiring a stay of litigation pending an appeal under the Federal Arbitration Act. But with consumer debt hitting all-time highs, and plaintiffs' lawyers using more aggressive tactics and technology to find more plaintiffs, consumer claims are on the rise. This session will review the incentives driving consumer litigation and arbitration, provide an update on recent case law developments, and suggest tactics for minimizing consumer litigation exposure.

Panelists:

Mark E. Rooney, Partner, Hudson Cook, LLP, Washington, DC

Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC

Robert D. Tilley, Senior Associate, Hudson Cook, LLP, Washington, DC

12:00 – 1:15 pm

LUNCH (ON YOUR OWN)

1:15 – 2:15 pm

BREAKING DOWN THE CFPB'S NEW FCRA RULEMAKING – GRAND BALLROOM V, THIRD FLOOR

The CFPB is writing new rules for the FCRA, and early predictions are that this is to be a comprehensive rulemaking. The panel will discuss what areas the new rule is likely to cover, how it will impact the credit reporting and screening industry, and how to plan for changes that may come. (The panel will be prepared to talk about the actual proposed rule should it be released before the conference).

Panelists:

Jennifer L. Sarvadi, Partner, Hudson Cook, LLP, Washington, DC

Frank M. Conlon, Senior Associate, Hudson Cook, LLP, Washington, DC

Eric J. Ellman, Senior Vice President, Public Policy and Legal Affairs, Consumer Data Industry Association (CDIA), Washington, DC

2:15 – 2:30 pm

BREAK

AUTO FINANCE SESSIONS

2:30 – 3:30 pm

AUTO FINANCE SESSION: THE LATEST IN PERSONAL PROPERTY REPOSSESSIONS – GRAND BALLROOM V, THIRD FLOOR

An overview of the latest topics in the regulation of personal property repossessions, including the recent amendments to Article 9 that will affect notices, the federal government's focus on "junk fees," handling cure payments and promises to pay while a repo order is pending, and using payment assurance devices.

Panelists:

Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington DC

Chuck F. Dodge, Partner, Hudson Cook, LLP, Portland, ME

<p>3:30 – 4:30 pm</p>	<p><u>AUTO FINANCE SESSION: RECENT REGULATORY TRENDS – GRAND BALLROOM V, THIRD FLOOR</u></p> <p>COVID may have kept people at home, but regulators hardly noticed as their supervision and enforcement activities proceeded unabated. This panel will review recent trends in enforcement and supervision and identify practices and procedures auto finance providers will want to pay attention to going forward.</p> <p><i><u>Panelists:</u></i> Catharine S. Andricos, Partner, Hudson Cook, LLP, Washington, DC Trisha J. Cacciola, Partner, Hudson Cook, LLP, Manhasset, NY Eric L. Johnson, Partner, Hudson Cook, LLP, Oklahoma City, OK</p> <p>4:30 – 4:45 pm</p> <p>BREAK</p>
<p>HOUSING AND ALTERNATIVE FINANCE SESSIONS</p>	
<p>2:30 – 3:30 pm</p>	<p><u>HOUSING FINANCE SESSION: RESPA COPS ON THE BEAT – GRAND BALLROOM 3-4, THIRD FLOOR</u></p> <p>This session will discuss the CFPB’s Freedom Mortgage Consent Order.</p> <p><i><u>Panelist:</u></i> Jed Mayk, Partner, Hudson Cook, LLP, West Chester, PA</p> <p>3:30 – 4:30 pm</p> <p><u>ALTERNATIVE FINANCE SESSION: SMALL DOLLAR LENDING AND ALTERNATIVE FINANCIAL SERVICES: 2023 YEAR IN REVIEW – GRAND BALLROOM 3-4, THIRD FLOOR</u></p> <p>Panelists will discuss federal rulemaking, key agency actions, cases, and certain state law developments over the last year in the small dollar loan and alternative finance industries.</p> <p><i><u>Moderator:</u></i> Justin B. Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN</p> <p><i><u>Panelists:</u></i> Edward P. D’Alessio, Of Counsel, Hudson Cook, LLP, Washington, DC Jeremy Pope, Managing Partner, Pope Partners LLC, Auburn, AL H. Blake Sims, Partner, Hudson Cook, LLP, Ooltewah, TN K. Dailey Wilson, Partner, Hudson Cook, LLP, Ooltewah, TN</p> <p>4:30 – 4:45 pm</p> <p>BREAK</p>
<p>PRIVACY SESSIONS</p>	
<p>2:30 – 3:30 pm</p>	<p><u>PRIVACY SESSION: ARTIFICIAL INTELLIGENCE: RECENT REGULATORY DEVELOPMENTS</u></p> <p>We will discuss recent developments related to the use of AI, including the joint enforcement statement by the EEOC, DOJ, CFPB and FTC and the White House AI Bill of Rights. This will lead us into some key compliance takeaways related to the responsible use of artificial intelligence in marketing, customer support and decisioning.</p> <p><i><u>Panelists:</u></i> Megan C. Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX Jay W. Harris, Partner, Hudson Cook, LLP, Washington, DC Erik M. Kosa, Senior Associate, Hudson Cook, LLP, Washington, DC</p>

3:30 – 4:30 pm	<p><u>PRIVACY SESSION: FURNISHERS’ RESPONSIBILITIES: RECENT REGULATION AND LITIGATION – GRAND BALLROOM 1-2, THIRD FLOOR</u></p> <p>This panel will discuss recent trends in FCRA litigation, Reg V (Subpart E), and Metro 2® affecting credit and collections furnishers.</p> <p><u>Panelists:</u> Erica A.N. Kramer, Partner, Hudson Cook, LLP, Ooltewah, TN Jay W. Harris, Partner, Hudson Cook, LLP, Washington, DC Troy Kubes, Managing Director, Financial Services, FTI Consulting, Atlanta, GA</p>
4:30 – 4:45 pm	BREAK
SMALL BUSINESS FINANCE SESSIONS	
2:30 – 3:30 pm	<p><u>SMALL BUSINESS FINANCE SESSION: TOP TEN PROBLEMS WITH THE NEW COMMERCIAL FINANCE DISCLOSURE LAWS – DOVER AB, THIRD FLOOR</u></p> <p>We will explore new commercial finance disclosure rules that have recently been enacted in California, New York, and other states.</p> <p><u>Panelist:</u> Robert F. Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI</p>
3:30 – 4:30 pm	<p><u>SMALL BUSINESS FINANCE SESSION: 2023 CASELAW UPDATE – DOVER AB, THIRD FLOOR</u></p> <p>Updates on caselaw including the evolving distinction between a purchase of future receipts and a loan. Our discussion will include suggested contract revisions and servicing strategies based on the latest legal developments.</p> <p><u>Panelists:</u> Katherine C. Fisher, Partner, Hudson Cook, LLP, Hanover, MD Chris Murray, Murray Legal PLLC, Mineola, NY Lindsey Rohan, BasePoint Capital LLC, New York, NY</p>
4:30 – 4:45 pm	BREAK
GENERAL SESSION	
4:45 – 5:45 pm	<p>THE LATEST IN CONSUMER PRIVACY – GRAND BALLROOM V, THIRD FLOOR</p> <p>If you do business in the United States, it is becoming increasingly likely that you will be covered by a law with specific privacy requirements that affect your service provider agreements, privacy policies, consumer requests, and operations. In this session, we will have a candid discussion of the ever-changing landscape of data privacy as new state laws sweep the country while we wait for action at the federal level.</p> <p><u>Panelists:</u> Megan C. Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX J. Webb McArthur, Partner, Hudson Cook, LLP, Washington, DC Erik M. Kosa, Senior Associate, Hudson Cook, LLP, Washington, DC</p>

6:00 – 7:30 pm	COCKTAIL RECEPTION - GRAND FOYER WEST, THIRD FLOOR
7:30 – 10:00 pm	DINNER AT HOTEL – GRAND BALLROOM VI, THIRD FLOOR
TUESDAY, October 24, 2023	
7:30 – 8:20 am	LIGHT BREAKFAST BUFFET WITH SPONSORS – GRAND FOYER WEST, THIRD FLOOR
8:20 – 8:30 am	DAY TWO KICK-OFF – GRAND BALLROOM V, THIRD FLOOR Andrea S. Cottrell, Senior Associate, Hudson Cook, LLP, Fort Worth, TX
GENERAL SESSION	
8:30 – 9:30 am	<p>THE CFPB’S ADOLESCENT YEARS: BRASH AND UNRESTRAINED – GRAND BALLROOM V, THIRD FLOOR</p> <p>This panel is presented by members of Hudson Cook’s Government and Litigation Practice Groups and will address key developments in CFPB investigations, enforcement, and supervision.</p> <ul style="list-style-type: none"> • Latest developments in the Supreme Court’s review of the CFPB’s funding structure. • CFPB enforcement priorities and increased use of litigation. • State AG enforcement authority under the CFPA. • CFPB expansion of supervisory authority over non-banks. <p><i>Panelists:</i> Lucy E. Morris, Partner, Hudson Cook, LLP, Washington, DC Mark E. Rooney, Partner, Hudson Cook, LLP, Washington, DC Robert D. Tilley, Senior Associate, Hudson Cook, LLP, Washington, DC Kristen C. Yarows, Associate, Hudson Cook, LLP, Washington, DC</p>
9:30 – 10:30 am	<p>WHAT’S NEW IN FAIR LENDING? – GRAND BALLROOM V, THIRD FLOOR</p> <p>The John-and-Jean Show is back for a year in review of fair lending developments, and the topic has never been hotter! This Administration has made fair lending a policy priority, federal agencies are demonstrating their commitment, and the states are piling on. Don’t miss this lively recap and see what’s on the fair lending horizon.</p> <p><i>Panelists:</i> L. Jean Noonan, Partner, Hudson Cook, LLP, Washington, DC John L. Ropiequet, Of Counsel, Saul Ewing Arnstein & Lehr LLP, Chicago, IL</p>
10:30 – 10:45 am	BREAK
10:45 – 11:45 am	EXHIBITOR BOOTH BREAKDOWN – GRAND FOYER WEST, THIRD FLOOR

10:45 – 11:45 am	<p>UNPACKING THE FTC’S UPDATED RULES ON ENDORSEMENTS, TESTIMONIALS, AND REVIEWS – GRAND BALLROOM V, THIRD FLOOR</p> <p>The FTC recently updated its rules related to endorsements and plans on doing the same for reviews soon. This panel will discuss the changes in the rules and best practices for managing this type of marketing.</p> <p><i>Panelists:</i> Andrea S. Cottrell, Senior Associate, Hudson Cook, LLP, Fort Worth, TX Michael A. Goodman, Partner, Hudson Cook, LLP, Washington, D.C. Jay W. Harris, Partner, Hudson Cook, LLP, Washington, DC</p>
11:45 am – 1:00 pm	<p>LUNCH ROUNDTABLES HOSTED BY HUDSON COOK ATTORNEYS (LUNCH PROVIDED) – GRAND BALLROOM VI, THIRD FLOOR</p>
1:00 – 2:00 pm	<p>ETHICAL OBLIGATIONS AND CHALLENGE FOR LAWYERS USING (OR NOT USING) ARTIFICIAL INTELLIGENCE – GRAND BALLROOM V, THIRD FLOOR</p> <p>Have you thought about using artificial intelligence in your legal practice? Not too long ago, the idea seemed to be cutting edge or beyond. Rapid advances have made attorney use of AI much more common. Join this panel for a brief introduction to the use of AI by attorneys and a discussion of the ethical implications of using (or not using) AI in the practice of law.</p> <p><i>Panelists:</i> Ryan S. Stinneford, Partner, Hudson Cook, LLP, Portland, ME Megan C. Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX</p>
2:00 – 2:15 pm	<p>CLOSING REMARKS AND END OF CONFERENCE – GRAND BALLROOM V, THIRD FLOOR</p>