

2026 FINANCIAL SERVICES CONFERENCE

SUBJECT TO CHANGE

FOUR SEASONS HOTEL
BALTIMORE, MARYLAND
NOVEMBER 8-10, 2026

SUNDAY, November 8, 2026

3:00 – 5:00 PM

EXHIBITOR SETUP – GRAND BALLROOM PRE-FUNCTION

6:00 – 8:00 PM

WELCOME RECEPTION AT FOUR SEASONS – THE BYGONE 29TH FLOOR

MONDAY, November 9, 2026

7:30 – 8:30 AM

REGISTRATION AND LIGHT BREAKFAST BUFFET WITH SPONSORS – GRAND BALLROOM PRE-FUNCTION

8:30 – 8:45 AM

CONFERENCE KICK-OFF – GRAND BALLROOM

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

OPENING REMARKS – GRAND BALLROOM

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

GENERAL SESSIONS

8:45 – 9:45 AM

RECAPPING THE MIDTERMS

Moderator:

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

Panelists:

Invited

9:45 – 10:00 AM

BREAK

10:00 – 10:45 AM

THE “STATE” OF AFFAIRS IN CONSUMER FINANCE ENFORCEMENT

Attorneys in our Government Enforcement Practice Group will host an engaging discussion of the latest trends in state enforcement in consumer finance, along with an update on the latest from the CFPB. We will cover novel theories the states are pursuing, emerging priorities, and provide practical guidance on how to mitigate state enforcement risk. We will also discuss the latest news from the CFPB, including its rulemaking agenda and the possibility of a new permanent director.

Panelists:

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

Rob Tilley, Partner, Hudson Cook, LLP, Washington, DC

Kristen Yarows, Senior Associate, Hudson Cook, LLP, Washington, DC

10:45 AM – 11:45 AM

COMPLIANCE JEO-PARTY!

Are you the next Ken Jennings... or Sean Connery? Join us for a lively trivia game and test your knowledge of the alphabet soup of consumer credit and small business finance laws and regulations. Hosted by a surprise special guest, this is a can't-miss for compliance nerds and *Jeopardy!* fans alike.

Host:

Surprise Special Guest

11:45 – 1:00 PM

LUNCH (PROVIDED) - COBALT

1:00 – 2:00 PM

THE FTC AND FINANCIAL SERVICES: ENFORCEMENT PRIORITIES, EMERGING RISKS, AND WHAT'S NEXT

The Federal Trade Commission remains a key regulator for financial services companies, bringing enforcement actions and shaping expectations on advertising, consumer reporting, data practices, fraud prevention, and emerging technologies. This panel features former FTC attorneys with decades of combined experience at the agency, for a discussion of the FTC's current priorities, recent enforcement developments, and the trends most likely to influence compliance and litigation risk in the years ahead.

Panelists:

Rebecca Kuehn, Partner, Hudson Cook, LLP, Washington, DC

Harris Senturia, Partner, Hudson Cook, LLP, Washington, DC

2:00 – 2:15 PM

BREAK

2:15 – 3:15 PM - BREAKOUTS

GRAND BALLROOM

THE VEHICLE PRICE IS RIGHT: NAVIGATING INCREASING REGULATORY FOCUS ON PRICE DISCLOSURES AND JUNK FEES

Between the FTC targeting non-compliant dealer ads and state initiatives like California's CARS Rule setting a potential national benchmark, the rules of vehicle advertising are being rewritten. This session examines the intersection of federal enforcement and state-level regulatory mandates, outlining practical compliance strategies and the risks of litigation or government enforcement.

Moderator:

Eric Johnson, Partner, Hudson Cook, LLP, Oklahoma City, OK

Panelists:

Thomas Quinn, Partner, Hudson Cook, LLP, Fall River, MA

Robert Tilley, Partner, Hudson Cook, LLP, Washington, DC

SIENNA

PRIVACY AND DATA SECURITY: STATE UPDATE

A review of recent trends in state privacy regulation, from state privacy laws beyond the comprehensive consumer data laws relating to data brokering, biometric information, data security, deceptive trade practices, and more—and how to avoid regulator and AG attention.

Panelists:

Erik Kosa, Counsel, Hudson Cook, LLP, Washington, DC

Webb McArthur, Partner, Hudson Cook, LLP, Washington, DC

Megan Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX

INDIGO

SMALL BUSINESS FUNDING BREAKOUT: REGULATORY ROUNDUP

Panel discussion of regulatory actions, court decisions, and legislation in the last year

affecting commercial financial obligations.

Panelists:

Kate Fisher, Partner, Hudson Cook, LLP, Hanover, MD

Robert Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI

Trisha J. Cacciola, Partner, Hudson Cook, LLP, Manhasset, NY

3:15 – 4:15 PM - BREAKOUTS

GRAND BALLROOM

IMPLEMENTING THE CALIFORNIA CARS ACT: STRATEGIES AND CHALLENGES

Description forthcoming.

Panelists:

Matt Chacey, Senior Product Development Attorney, Reynolds & Reynolds, Columbus, OH

Dana Clarke, Partner, Hudson Cook, LLP, Newport Beach, CA

Nikki Munro, Partner, Hudson Cook, LLP, Hanover, MD

SIENNA

BUILDING BETTER MODELS: BALANCING INNOVATION, PREDICTIVENESS, AND FAIR LENDING RISK

Lenders face increasing pressure to improve underwriting performance while maintaining robust governance and fair lending compliance. This panel will explore model development and validation practices, the use of traditional and alternative data sources, disparate impact considerations, adverse action challenges, and lessons learned from regulatory examinations and litigation. Attendees will gain practical insights into building models that are both predictive and defensible.

Panelists:

Erica Kramer, Partner, Hudson Cook, LLP, Ooltewah, TN

Rebecca Kuehn, Partner, Hudson Cook, LLP, Washington, DC

Nicholas Schmidt, CTO, SolasAI and Director and A.I. Practice Leader, BLDS, LLC, Philadelphia, PA

INDIGO

SMALL BUSINESS FUNDING BREAKOUT SESSION: THE CRYSTAL BALL: WHERE ARE WE GOING IN REGULATION?

Panel discussion of what's in store for the industry based on what we are seeing in new regulations and case law.

Panelists:

Kate Fisher, Partner, Hudson Cook, LLP, Hanover, MD

Robert Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI

Trisha J. Cacciola, Partner, Hudson Cook, LLP, Manhasset, NY

MARINE

RENT-TO-OWN ROUNDTABLE (NON-CLE)

The team from Hudson Cook will lead a roundtable discussion with RTO industry attendees about recent consumer protection developments impacting the rent-to-own industry. Attendees will be invited to share their reflections regarding recent federal and state regulatory activity, plaintiff lawsuits, bankruptcy and servicing matters, and more.

Panelists:

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

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

DRAFT

Justin Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN
Jeremy Pope, Managing Partner, Pope Partners LLC, Auburn, AL
Rob Tilley, Partner, Hudson Cook, LLP, Washington, DC
Dailey Wilson, Partner, Hudson Cook, LLP, Ooltewah, TN

4:15 – 4:30 PM

BREAK

4:30 – 5:30 PM - BREAKOUTS

GRAND BALLROOM

DRIVEN BY DATA: PRIVACY RISKS AND LITIGATION TRENDS IN AUTOMOTIVE FINANCE

Modern vehicles collect, generate, and transmit an unprecedented amount of consumer data, creating new legal and compliance risks for manufacturers, dealers, finance companies, and service providers. In this session, we will examine emerging privacy issues involving connected cars, the collection and use of vehicle and driver data, data sharing among industry participants, and the growing patchwork of state consumer privacy laws. We will also discuss recent state enforcement and litigation trends and offer practical steps automotive finance companies can take to manage privacy, cybersecurity, vendor, and reputational risks.

Moderator:

Eric Johnson, Partner, Hudson Cook, LLP, Oklahoma City, OK

Panelists:

Megan Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX

Joe Pitstick, Director, Compliance & Business Integrity, Porsche Financial Services, Inc.,
Atlanta, GA

SIENNA

WHEN REGULATORS LEAVE, PLAINTIFFS ARRIVE: THE NEXT WAVE OF CONSUMER REPORTING LITIGATION

Changing regulatory priorities do not eliminate risk—they often reshape it. This panel will examine emerging plaintiffs' theories under the FCRA and related state laws, litigation trends involving furnishers and consumer reporting agencies, and the areas most likely to generate class action and individual claims in the coming years.

Panelists:

Jason Esteves, Partner, Hudson Cook, LLP, Washington, DC

Troy Kubes, Managing Director, FTI Consulting, Atlanta, GA

Pearl Mansu, Associate, Hudson Cook, LLP, Washington, DC

INDIGO

REGULATORY DEVELOPMENTS AND OUTLOOK FOR FINTECH

This panel will discuss recent legislation, enforcement actions and litigation impacting Fintech providers and how Fintech providers are adjusting to this unique regulatory environment. We will also examine pending legislation and legislative efforts that may shape the year ahead.

Moderator:

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

Panelists:

Edward D'Alessio, Of Counsel, Hudson Cook, LLP, Washington, DC

Phil Goldfeder, CEO, American Fintech Council, Washington, DC

Justin Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN

Tracy Wang, Associate, Hudson Cook, LLP, Washington, DC

6:00 – 10:00 PM

DINNER AND COCKTAILS (PROVIDED) - COBALT

TUESDAY, November 10, 2026

7:30 – 8:20 AM

LIGHT BREAKFAST BUFFET WITH SPONSORS – GRAND BALLROOM PRE-FUNCTION

8:20 – 8:30 AM

DAY TWO KICK-OFF – GRAND BALLROOM

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

GENERAL SESSION

8:30 – 9:30 AM

FRAUD OR FICTION? INVESTIGATING IDENTITY THEFT CLAIMS AND THE NEW FRONTIERS OF FURNISHER LIABILITY

Identity theft claims are increasing in volume and complexity, forcing furnishers to walk a fine line between consumer protection and fraud prevention. This session explores how furnishers can effectively investigate identity theft disputes under the FCRA, including how to distinguish legitimate claims from fraudulent or unsupported assertions. The panel will analyze recent litigation shaping the “objective and readily verifiable” standard for disputes that trigger investigation duties, and how that standard applies in the identity theft context. The discussion will also address emerging state “coerced debt” laws, which expand protections for victims of abuse but create new operational and furnishing challenges. Attendees will leave with practical guidance on documentation, investigation workflows, litigation risk, and aligning policies with evolving federal and state expectations.

Moderator:

Rebecca Kuehn, Partner, Hudson Cook, LLP, Washington, DC

Panelists:

Megan Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX

Thomas Quinn, Partner, Hudson Cook, LLP, Fall River, MA

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

9:30 – 10:30 AM

BEYOND THE PROMPT: NAVIGATING ETHICAL CHALLENGES WHEN USING GENERATIVE AI IN YOUR LEGAL PRACTICE (ETHICS CLE)

Generative artificial intelligence is a transformative tool that has wide-ranging applications in the practice of law. Lawyers are using it for marketing, drafting motions, summarizing cases, conducting legal research, reviewing documents and more. No matter the specific application, attorneys must ensure they adhere to their professional obligations when using this technology. This panel will delve into the ethical issues lawyers should consider when incorporating AI into their legal practice.

DRAFT

	<u>Panelists:</u> Lauren Hunt, Partner, Hudson Cook, LLP, Richmond, VA Mark Metrey, Associate, Hudson Cook, LLP, Washington, DC
10:30 – 10:45 AM	BREAK
10:45 – 11:45 AM	CONSUMER COMMUNICATIONS: NEW LAWS, EVOLVING LAWS, AND EMERGING TECHNOLOGY From marketing to servicing and debt collection, laws both new (e.g., New York City’s amended debt collection rule) and evolving (e.g., the federal Telephone Consumer Protection Act) impose a complex web of compliance obligations and restrictions on consumer communications over the life of a credit transaction. Whether intentionally or unintentionally, these laws impact the use of technology—including AI chatbots, push notifications, text messages, and emails— we use to communicate with consumers. From disclosure requirements to consent (and revocation) requirements to consumer communication channel choice requirements, providers have a lot to manage. Join us for an engaging session with practical guidance on how to develop a compliant consumer communication strategy. <u>Panelists:</u> Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC Michael A. Goodman, Partner, Hudson Cook, LLP, Washington, DC Charles F. Dodge, Partner, Hudson Cook, LLP, Portland, ME
10:45 – 11:45 AM	EXHIBITOR BOOTH BREAKDOWN – GRAND BALLROOM PRE-FUNCTION
11:45 AM – 1:00 PM	LUNCH ROUNDTABLES HOSTED BY HUDSON COOK ATTORNEYS (LUNCH PROVIDED) – COBALT
1:00 – 2:00 PM	THE NEW PLAYBOOK FOR AUTOMATED DECISION-MAKING: COLORADO AND CALIFORNIA COMPARED As Colorado and California implement new laws regulating automated decision-making technologies, creditors and other financial services businesses face novel compliance requirements. This session provides a side-by-side analysis of each law’s scope, covered technologies, and substantive requirements, with a focus on how the frameworks apply to creditors and other financial services companies. We will also discuss what these laws suggest about the future of AI regulation. <u>Panelists:</u> Jay Harris, Partner, Hudson Cook, LLP, Washington, DC Webb McArthur, Partner, Hudson Cook, LLP, Washington, DC
2:00 – 2:15 PM	CLOSING REMARKS AND END OF CONFERENCE – GRAND BALLROOM Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC

Post conference “on-demand” viewing of our conference material will not be eligible for CLE credits.

See You at Next Year’s Conference!

Four Seasons Hotel • Baltimore, MD

November 7-9, 2027