

# Taskforce on Federal Consumer Financial Law

## March 10, 2020: Listening Session

Photos and biographies of the Invited Stakeholders





**Francis Creighton**  
*President and CEO*  
Consumer Data Industry Association (CDIA)

Before joining CDIA, Francis was Executive Vice President of Government Affairs at the Financial Services Roundtable. A long-time veteran of Capitol Hill, he previously served as Chief of Staff to U.S. Senator Chris Murphy. Prior to that he was Vice President and Chief Lobbyist at the Mortgage Bankers Association, where he worked on affordable housing and other issues important to the real estate finance industry.

Recognized as a “Top Lobbyist” by The Hill newspaper, Francis has made appearances in several trade, national and international print, television and radio outlets, such as American Banker magazine, PBS’s NewsHour and Fox Business.

Francis served as Legislative Director for Representative Steve Israel of New York from 2001 to 2003. From 1999 to 2001, Francis was an appointee at the U.S. Department of Labor, where he focused on employee benefits in the private sector and other issues. Prior to 1999, he served as Legislative Assistant for Representative Sam Gejdenson.

Francis holds a Master’s degree in Public Policy from Georgetown University, where he is an adjunct faculty member. He received his Bachelor’s degree in Political Science and History from the University at Albany, State University of New York.



**Christine Hines**  
*Legislative Director*  
National Association of Consumer Advocates (NACA)

Christine is the Legislative Director for NACA, a nonprofit association of more than 1,500 attorneys and consumer advocates committed to representing consumers victimized by fraudulent, abusive, and predatory business practices. Christine advocates before Congress and federal administrative agencies on consumer protection, including financial services and access to justice. She is actively engaged in promoting a fair and open marketplace that protects the rights of consumers, particularly those of modest means. Christine received her B.A. in Political Science from American University and her J.D. from the University of Virginia School of Law.



**Anna Laitin**  
*Director of Financial Policy*  
Consumer Reports

Anna leads Consumer Reports' policy efforts to ensure that consumers have access to a safe, transparent, and accountable financial marketplace. She comes to CR from Capitol Hill, where she served in major House and Senate committee staff positions for the past 14 years. An experienced Hill veteran, Anna is known for her expertise on a wide array of consumer protection issues. At the start of her Capitol Hill career, Anna spent seven years working for Representative Henry Waxman's committee staffs. As a professional staff member at the House Energy and Commerce Committee, she focused on issues ranging from financial policy to auto safety, and from privacy to federal agency oversight. During that time, Anna played a key role in negotiating the legislation that created the Consumer Financial Protection Bureau. In 2010, Anna joined the staff of the Senate Commerce Committee under Senator Jay Rockefeller, again focusing on a wide range of consumer protection issues. In May 2014, Anna became Legislative Director for Senator Claire McCaskill, who was then serving as Chairman of the Subcommittee on Consumer Protection. Anna holds a Masters degree in Public Affairs from the Woodrow Wilson School at Princeton University and a Bachelor's degree from Brown University.



**Ed Mierzewski**  
*Federal Consumer Program Senior Director*  
U.S. Public Interest Research Group (U.S. PIRG)

Ed Mierzewski is the Federal Consumer Program Senior Director at U.S. Public Interest Research Group, a federation of 400 independent, state-based, citizen-funded public interest organizations across 47 states, with a federal lobby office in Washington, D.C. With a strong network of researchers, advocates, organizers and students in state capitals across the country, U.S. PIRG takes on the special interests on issues such as product safety, public health, campaign finance reform, tax and budget reform and consumer protection. He is also a founding and current member of the Steering Committee of the Transatlantic Consumer Dialogue which advises the U.S. government and European Union on consumer issues. He was previously the CFPB Task Force Chair for the Americans for Financial Reform coalition and a member of the Federal Reserve Board's Consumer Advisory Council. He received his bachelors and masters' degrees from the University of Connecticut.





**Virginia "Ginny" O'Neill**

*Executive Vice President, Regulatory Compliance and Policy*  
American Bankers Association

Virginia "Ginny" O'Neill is Executive Vice President, Regulatory Compliance and Policy at the American Bankers Association where she is responsible for coordinating ABA's advocacy and member outreach on a broad range of regulatory compliance matters, encompassing consumer protection, Bank Secrecy Act and Community Reinvestment Act regulations. Prior to joining the ABA staff in 2008, Ginny served as the Compliance and Bank Secrecy Act Officer for a de novo financial institution located in Washington, D.C. and practiced law with firms located in Washington, D.C. and Indianapolis, Indiana.

Ginny graduated from Duke University with a B.A. in Economics. She received her J.D. from Georgetown University Law Center.



**David Pommerehn**

*SVP and General Counsel*  
Consumer Bankers Association

David Pommerehn is the CBA lead for deposits and payment issues as well as small business banking issues and manages CBA's Deposits and Payments and Small Business Banking Committees. Prior to joining CBA in 2008, David served as a defense attorney for the State of Maryland and as counsel to several non-profit financial services companies. David is an active member of the American and Maryland Bar Associations. He received his B.A. from the University of Maryland and his J.D. from the University Of Baltimore School Of Law.



**Naeha Prakash**

*Senior Vice President & Associate General Counsel*  
Bank Policy Institute

Prior to joining BPI, Ms. Prakash was an attorney at Debevoise & Plimpton LLP, where her practice focused on consumer finance and bank regulatory, transactional and compliance matters. Ms. Prakash regularly advised financial institutions, insurance companies, and trade associations on a variety of matters related to the Dodd-Frank Act, CFPB regulations and guidance, as well as related state consumer financial protection and licensing requirements. Prior to her time at the firm, Ms. Prakash was a Counsel at the Consumer Financial Protection Bureau, where she worked on fair lending and other consumer finance related matters. Prior to law school, Ms. Prakash was a Research Analyst for the Office of the Comptroller of the Currency. Ms. Prakash received her J.D. from the University of California, Davis School of Law.



**Garry Reeder**  
*Vice President*  
Financial Health Network

In his role as Vice President of Innovation and Policy, Reeder sets the strategic direction and is responsible for the execution of the Financial Health Network's innovation portfolio and policy activities. Reeder leads the Financial Solutions Lab, a community of startups, financial services companies, and nonprofit organizations building solutions to improve financial health in America. Prior to joining the Financial Health Network, Reeder was a co-founder of Fenway

Summer — a consumer finance advisory and investment firm; and headed the Consumer Financial Services Advisory Practice at BlackRock. Reeder was also a member of the original team at the U.S. Treasury Department charged with staffing the CFPB and setting its strategic, operational, and policy priorities. In addition to serving as Chief of Staff, he envisioned and helped develop the CFPB's Project Catalyst, a program focused on fostering consumer-friendly innovation. Reeder also served as the FDIC Deputy representing the CFPB and was a member of the Deputies Committee and Systemic Risk Committee of the Financial Stability Oversight Council (FSOC). Before joining the CFPB, he was a member of the Treasury Department's Auto Team, which managed the Troubled Asset Relief Program's (TARP) auto investments, including the \$23 billion IPO of General Motors. Prior to his service at the CFPB and the U.S. Treasury Department, Reeder spent a decade in the asset management business at Ziff Brothers Investments covering financial institutions and at Sanford C. Bernstein & Co. covering the media industry.



**Julie Stitzel**  
*Vice President, Center for Capital Markets Competitiveness*  
U.S. Chamber of Commerce

Julie Stitzel is Vice President of the U.S. Chamber's Center for Capital Markets Competitiveness (CCMC) and leads the team's efforts on consumer finance and FinTech policy.

Previously, Stitzel was the Managing Director of Policy and Strategic Initiatives of C\_TEC (Chamber Technology Engagement Center), the tech policy hub of the U.S. Chamber of Commerce where she directed the development and implementation of C\_TEC's policy priorities and represented C\_TEC on Capitol Hill, before the administration, and other industry organizations.

Prior to joining the U.S. Chamber of Commerce, Stitzel was the senior manager for federal advocacy and policy for Etsy where she was responsible for directing federal and state legislative campaigns that focused on strengthening US micro businesses.

Prior to her work at Etsy, Stitzel directed a project at the Pew Charitable Trusts and held positions at the Brookings Institution, the Ohio State Senate and various nonprofit organizations. Stitzel is a graduate of Harvard's John F. Kennedy School of Government and Ohio University.





**Ruth Susswein**

*Deputy Director of National Priorities*  
Consumer Action

Ruth Susswein joined Consumer Action in October 2006 as Deputy Director of National Priorities. Consumer Action is a national non-profit advocacy and education organization that has served consumers since 1971. Consumer Action has a national reputation for multilingual consumer education and advocacy and has worked on food, insurance, utility, privacy, toxics, health care, banking, postal and telephone issues for 35 years. Consumer Action empowers underrepresented consumers nationwide to assert their rights in the marketplace and financially prosper. Previously, Susswein was the Executive Director of the national non-profit consumer group Bankcard Holders of America (BHA). BHA focused its efforts on credit education and advocacy. Susswein directed BHA's credit education efforts on issues such as credit card disclosure, industry marketing practices, financial privacy and the credit reporting system.



**Scott Talbott**

*Senior Vice President of Government Affairs*  
Electronic Transactions Association

Prior to joining the Electronic Transactions Association, Mr. Talbott served as the Senior Vice President for Public Policy at The Financial Services Roundtable, where he directed the overall policy strategy, managed the daily legislative and regulatory advocacy efforts, as well as directed communications. Mr. Talbott also served as counsel to the organization and managed the Roundtable's Political Action Committee. He has received numerous accolades in his tenure, including being named a top lobbyist by The Hill in both 2009 and 2011, as well as a "winner" for his work during the economic collapse of 2008 by Washingtonian magazine. In 2010, he appeared in the Oscar-winning film "Inside Job." Once named NPR's favorite bank lobbyist, he is a frequent contributor to both national and international media. Mr. Talbott joined the Roundtable in 1994 after working in the tax departments of Arthur Anderson and Ernst & Young. He received his B.A. from Georgetown University, cum laude, and his J.D. from George Mason University School of Law.



**Celia Winslow**

*Senior Vice President, Federal Government Affairs*  
American Financial Services Association (AFSA)

Celia directs legal and regulatory issues for the association. In this capacity, she closely monitors a variety of federal agencies – tracking regulations, guidance, enforcement actions, reports, speeches, collection activities, and relevant news. Celia works with member companies to draft AFSA’s responses to proposed regulations, studies, and collection activities.

She also coordinates AFSA’s regulatory and legal efforts with other trade associations. On the legal side, Celia manages AFSA’s amicus (friend-of-the-court) brief efforts in district, state, and federal courts.

Additionally, Celia assists with AFSA’s Law Committee.

Before joining AFSA in 2006, Celia worked in the Development Office at the Pontifical North American College, America’s seminary in Rome. She has a Bachelor of Arts in Politics from The Catholic University of America.