

# 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.



**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.



**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.

**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.