

**CONSUMER ADVISORY BOARD**

March 1-2, 2017

# CONSUMER ADVISORY BOARD

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March 1, 2017

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

TIME	AGENDA	LOCATION	SPEAKER
9:00 a.m. – 10:00 a.m.	<b>Welcome</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Committee Breakout Sessions</b> <ul style="list-style-type: none"><li>• Mortgages &amp; Small Business Lending Markets</li><li>• Consumer Lending</li><li>• Card, Payment and Deposit Markets</li></ul>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium Room 303 Room 403	
11:30 a.m. – 12:00 p.m.	<b>Committee Breakout Chair Report-Outs</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Break</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	

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12:15 p.m. – 1:00 p.m.	<b>Administrative session: Working Lunch – Communications and Ethics review</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	Delicia Hand, <i>Staff Director, Advisory Board and Councils;</i> Guillermo Cuevas, <i>Attorney Advisor, General Law, Ethics &amp; Oversight</i>
1:00 p.m. – 2:00 p.m.	<b>Information Exchange: Mortgages on the Ground Perspectives</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Information Exchange: Alternative Data</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Break</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	
3:10 p.m. – 4:10 p.m.	<b>Information Exchange: Financial Education Principles</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Information Exchange: Credit Invisibles</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	Ken Brevoort, <i>Section Chief, Credit Information &amp; 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.	<b>Debrief on Day 1 and Adjournment</b>	1275 First St. NE Washington, D.C. 2nd FL Auditorium	



## **CONSUMER ADVISORY BOARD**

March 2, 2017

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

<b>TIME</b>	<b>AGENDA</b>	<b>LOCATION</b>	<b>SPEAKER</b>
8:30 a.m. – 9:30 a.m.	<b>Breakfast with CAB Members and Bureau SMEs</b>	Hilton Garden Inn Washington DC/U.S. Capitol 1225 First St NE, Washington, DC 20002	
10:00 a.m. – 10:25 a.m.	<b>Prep for Public Session</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	
10:30 a.m. – 10:45 a.m.	<b>Welcome</b>		Director, Richard Cordray
10:45 a.m. – 11:30 a.m.	<b>Public Session: Consumer Reporting</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	Alice Hrdy, <i>Principal Deputy Assistant Director, Office of Supervision Policy</i>
11:30 a.m. – 12:30 p.m.	<b>Public Session: Enforcement Five Year Review</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Public Session: Open Credit Score Initiative</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> 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.	<b>Break</b>	1275 First St. NE Washington, D.C.	
1:30 p.m. – 2:15 p.m.	<b>Information Exchange: Working Lunch – Servicemember Affairs</b>	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. –	<b>Public Session: Trends and Themes in Consumer Financial Markets</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	CAB Member, Chi Chi Wu; CAB Member, James Wehmann
3:30 p.m. –	<b>Public Session: Enhancements to CFPB Consumer Complaints</b>	1275 First St. NE Washington, D.C. 2 <sup>nd</sup> FL Auditorium	Darian Dorsey, <i>Deputy Assistant Director, Office of Consumer Response</i>
4:30 p.m.	<b>Meeting Adjourns</b>		



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