

National Association of Consumer Credit Administrators 2018 Examiners' and Consumer Services School

Embassy Suites Ft. Lauderdale
Ft. Lauderdale, FL

September 10 - 14, 2018

FINAL PROGRAM

MONDAY – September 10, 2018

2:00 – 5:00 pm **Registration**
Grand Salon F

7:30 – 8:30 pm **NACCA Continuing Education Committee Meeting**
Embassy Suite 1020 (Members only)

TUESDAY – September 11, 2018

8:00 am – 4:30 pm **Registration**
Grand Salon F

8:30 – 8:40 am **Welcome and Opening Remarks**
Grand Salon B-E Mike Enzbrenner, Director of Examinations, Kansas Office of the State Bank Commissioner,
and NACCA First VP and Continuing Education Chair

8:40 – 9:00 am **Ft. Lauderdale Convention & Visitors Bureau Welcome**
Grand Salon B-E Speaker: Anna Levin, Strategic Client Services

9:05 – 10:45 am **Bingo Mingo: A fun way to learn a little about your fellow schoolmates!**
Grand Salon B-E Facilitators: Shelley I. Facos, Consumer Services Analyst, Vermont Department of Banking
Rebecca C. Arthur, Non-Mortgage Examination Branch Manager,
Kentucky Department of Financial Institutions

10:45 – 11:00 am **Refreshment Break**
Gulfstream A

11:00 – 11:45 am **Opening General Session: The Mortgage Crisis and the Great Recession**
Grand Salon B-E Speaker: James R. Keiser, Chief, Non-Depository Compliance, Pennsylvania Department of
Banking & Securities

Noon – 1:00 pm **Group Buffet Lunch**
Causeway

Examination Track
Grand Salon B-E

Consumer Services Track
Gulfstream B

1:10 – 2:00 pm **Breakout 1: The History of Consumer Credit**
Speaker: James R. Keiser, Chief, Non-Depository
Compliance, Pennsylvania Department
of Banking & Securities

**Breakout 1: Preventing Elder Financial
Exploitation, The Senior Safe Way**
Speaker: Judith M. Shaw, Securities
Administrator, Maine Office of Securities

TUESDAY
September 11, 2018
(Continued)

2:05 - 3:00 pm

Breakout 2: Cybersecurity Examinations
Speaker: Anya Tabb, Financial Examiner
Supervisor, Washington Department
of Financial Institutions

**Breakout 2: Update on Credit Reporting &
the Credit Reporting Industry**
Speaker: Francis Creighton, President & CEO,
Consumer Data Industry Association

3:00 – 3:15 pm
Gulfstream A

Refreshment Break

3:15 – 4:00 pm

Breakout 3: Blockchain Technology
Speakers: Hugo Cuevas-Mohr, President & CEO,
Mohr World Consulting
Rick St. Onge, Examinations Chief,
Washington Department of
Financial Institutions

**Breakout 3: Digging for the Truth:
Perspectives from Different Parts
of the Investigative Process**
Panelists: Philip R. Miele, Division Staff
Counsel, Ohio Division of
Financial Institutions
Dana R. Branam, Director of
Consumer Affairs,
Kansas Office of the
State Bank Commissioner
Neal C.G. Monaghan, Chief Financial
Examiner, Colorado
Department of Law
Moderator: Shelley I. Facos, Consumer Services
Analyst, Vermont Department of Banking

4:05 – 4:45 pm

Breakout 4: Q&A / Roundtable
Facilitators: Ken D. Middlebrooks,
Chief Investigator, South Carolina
Department of Consumer Affairs
Sarah Forcier, Field Examiner,
Minnesota Department of Commerce

Breakout 4: Q&A / Roundtable
Facilitator: Shelley I. Facos, Consumer Services
Analyst, Vermont Department of Banking

5:30 – 7:30 pm
Terra/Aqua

All Registrant Networking Opportunity Reception

WEDNESDAY – September 12, 2018

8:15 – 9:15 am
Grand Salon B-E

General Session: Active Shooter Training - Run, Hide, Fight
Speaker: Joshua P. Reynolds, Examiner,
Indiana Department of Financial Institutions

Examination Track
Grand Salon B-E

Consumer Services Track
Gulfstream B

9:20-10:00 am

**Breakout 5: CSBS State Examination
System Update**
Speakers: Elizabeth Rychlinski, Manager,
Data Analysis,
Conference of State Bank Supervisors
Anthony M. Vasile, Senior Director,
Non-Depository Supervision,
Conference of State Bank Supervisors

**Breakout 5: Telling Your Story Through Social
Media**
Speaker: Andrea K. Miller, Public Information
Officer, Michigan Department of
Insurance & Financial Services

10:00 – 10:15 am
Gulfstream A

Refreshment Break

WEDNSDAY
September 12, 2018
(Continued)

- 10:15 – 11:40 am **Breakout 6: CSBS State Examination System Update Part II**
Speakers: Elizabeth Rychlinski, Manager,
Data Analysis, Conference of State
Bank Supervisors
Anthony M. Vasile, Senior Director,
Non-Depository Supervision,
Conference of State Bank Supervisors
- 11:45 am – 1:00 pm **Lunch on Your Own**
- 1:10 – 2:30 pm **Breakout 7: Multistate Examination Policies and Procedures**
Speakers: Russell M. Spain III,
Manager of Examinations,
Virginia Bureau of Financial Institutions
Matt Seidl, Review Examiner,
Kansas Office of the State Bank
Commissioner
- 2:30 – 2:45 pm **Refreshment Break**
Gulfstream A
- 2:45 – 3:35 pm **Breakout 8: A Presentation from an Enforcement Attorney’s Perspective on how to Conduct Exit Interviews**
Speaker: Philip R. Miele, Division Staff
Counsel, Ohio Division of Financial Institutions
- 3:40 – 4:30 pm **Breakout 9: Q&A / Roundtable**
Facilitators: Rachel Dennis, Financial
Institutions Examiner,
Arizona Department of Financial Institutions
Tawnya Webel, Senior Financial
Institutions Examiner,
Arizona Department of Financial Institutions
- 5:15 – 10:15 pm **All Registrant Group Outing—Meet in hotel lobby at 5 pm**
(Attendance optional)
- 10:15 – 11:40 am **Breakout 6: Consumer Outreach & Social Media Roundtable**
Facilitator: Shelley I. Facos, Consumer Services
Analyst, Vermont Department of Banking
- 1:10 – 2:30 pm **Breakout 7: CSBS State Examination System Updates and Demonstration**
Speakers: Elizabeth Rychlinski, Manager,
Data Analysis, Conference of State
Bank Supervisors
Anthony M. Vasile, Senior Director,
Non-Depository Supervision,
Conference of State Bank Supervisors
- 2:45 – 3:35 pm **Breakout 8: Data Collection Roundtable – How and what do you collect?**
Facilitator: Christine M. Hodge, Chief,
Consumer Services Office,
Pennsylvania Department of Banking & Securities
- 3:40 – 4:30 pm **Breakout 9: Discussion on How the FTC Uses Consumer Sentential Data Through Case Studies**
Speaker: Thomas E. Kane, Senior Attorney, Division
of Financial Practices, Federal Trade
Commission, Bureau of Consumer Protection

THURSDAY – September 13, 2018

- 8:15 – 9:30 am **General Session: Federal and State Law Updates**
Grand Salon B-E
Speaker: John C. Redding, Partner, Buckley Sandler LLP
- 9:35 – 10:45 am **General Session: White Collar Crime Investigations**
Grand Salon B-E
Speaker: Andre H. Beauford, Special Agent, Federal Bureau of Investigation
- 10:45 – 11:00 am **Refreshment Break**
Gulfstream A

THURSDAY
September 13, 2018
(Continued)

11:00 – 11:55 am
Grand Salon B-E

General Session: FBI Presentation on Cyber Threats
Speaker: Paul M. Schaaf, Special Agent, Federal Bureau of Investigation

Noon – 1:00 pm
Terra/Aqua

Grab and Go Box Lunch

1:15 – 2:15 pm
Grand Salon B-E

General Session: Department of Defense Military Lending Act Updates
Speaker: Christopher L. Peterson, Professor of Law, University of Utah

2:20 – 3:00 pm
Grand Salon B-E

General Session: Internet Payday Lending Updates
Speaker: Christopher L. Peterson, Professor of Law, University of Utah

3:00 – 3:15 pm
Gulfstream A

Refreshment Break

3:15 – 4:00 pm
Grand Salon B-E

General Session: Internet Payday Lending Updates (continued)
Speaker: Christopher L. Peterson, Professor of Law, University of Utah

FRIDAY – September 14, 2018

8:15 – 9:45 am
Grand Salon B-E

All Registrant Wrap-up and Roundtable Session
Facilitators: Tammy Seto, Division Manager, Financial Services,
Arizona Department of Financial Institutions
Rachel Dennis, Financial Institutions Examiner,
Arizona Department of Financial Institutions
Tawnya Webel, Senior Financial Institutions Examiner,
Arizona Department of Financial Institutions

9:45 – 9:50 am
Grand Salon B-E

Closing Remarks
Mike Enzbrenner, Director of Examinations, Kansas Office of the State Bank Commissioner,
NACCA First VP and Continuing Education Chair

9:50 am
Grand Salon F

Distribution of School Completion Certificates/ School Adjournment

10:00 am

2018 Examiners' /Consumer Services School Adjourned