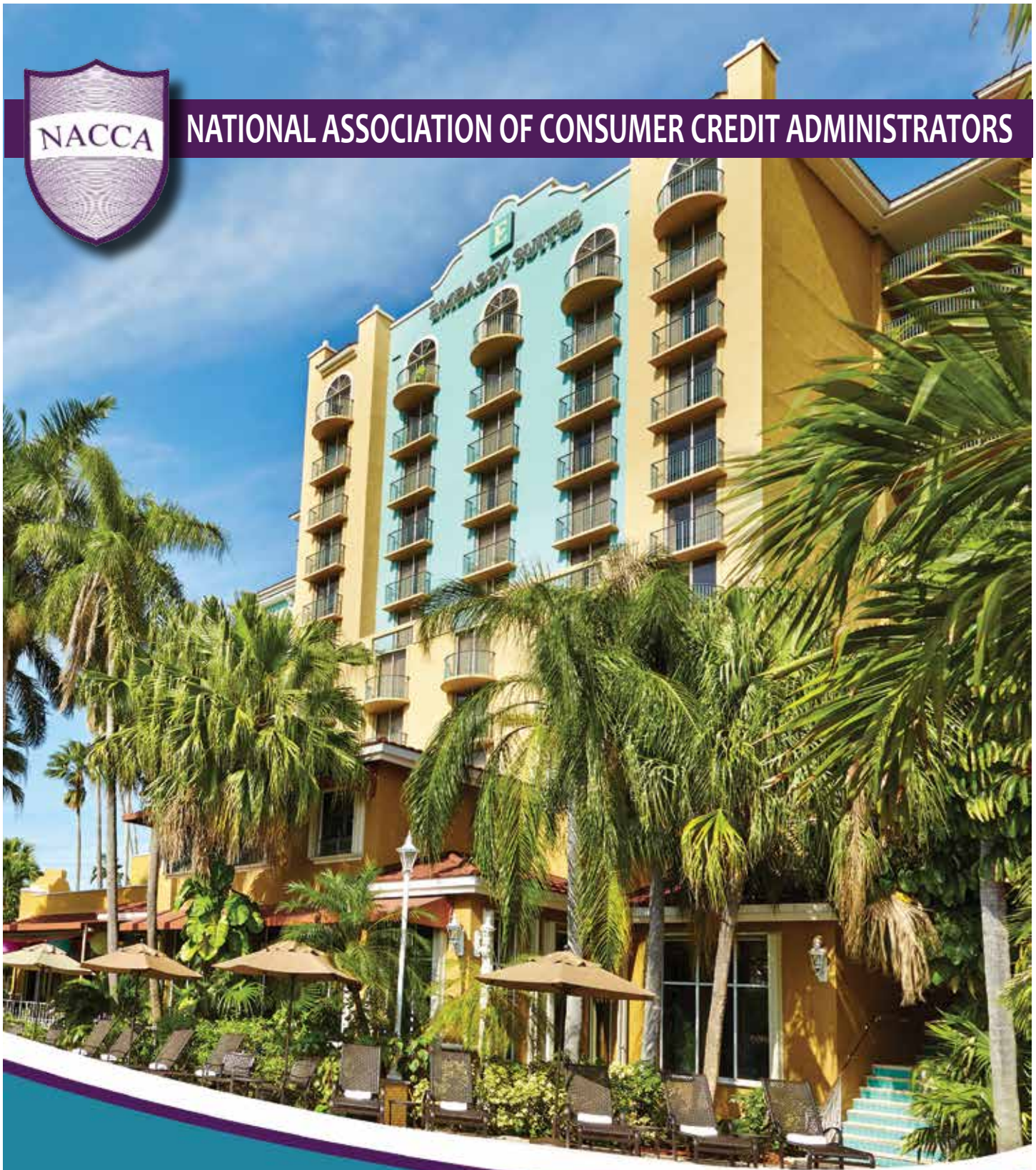




NATIONAL ASSOCIATION OF CONSUMER CREDIT ADMINISTRATORS



2018 Examiners' / Consumer Services School

September 10 - 14, 2018

Embassy Suites Ft. Lauderdale | 1100 SE 17th Street Causeway | Ft. Lauderdale, Florida 33316



The National Association of Consumer Credit Administrators was formed in 1935 to improve the supervision of consumer credit agencies and to facilitate the administration of laws governing these agencies. This includes providing a forum for the exchange of information among its members and educating the public through its Consumer Services Committee.

NACCA presently has members from 49 states, the District of Columbia, Puerto Rico and Alberta, Canada. Its members primarily license and regulate non-depository institutions, such as finance companies, mortgage companies, small loan companies, payday lenders, pawnbrokers, and other similar types of industries.

NACCA also holds an annual examiner compliance training school in addition to its annual meeting. The annual meeting may include a program with representatives from consumer finance industries.

2018-19 Elected NACCA Officers and Executive Committee

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South Carolina - DCA

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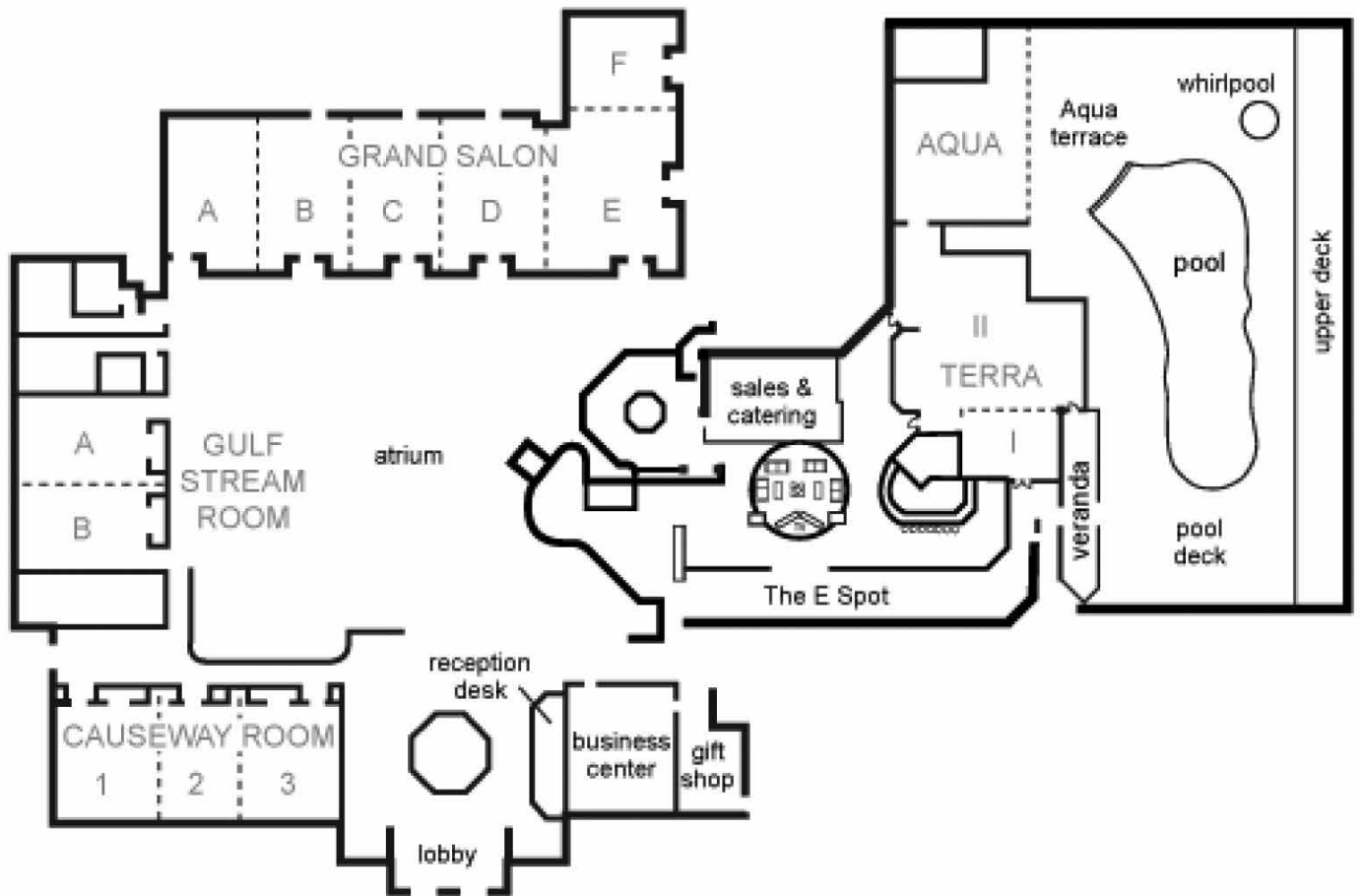
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MEETING SPACE FLOOR PLAN

EMBASSY SUITES FT LAUDERDALE - 17th STREET CAUSEWAY MAIN LEVEL



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

Embassy Suites Ft. Lauderdale
Ft. Lauderdale, Florida
September 10 - 14, 2018

SCHEDULE OF EVENTS

Monday, September 10, 2018		Room
2:00 - 5:00 p.m.	Registration	Grand Salon F
7:30 - 8:30 p.m.	NACCA Continuing Education Committee Meeting (Committee Members Only)	Embassy Suite 1020

Tuesday, September 11, 2018		Room
8:00 a.m. - 4:30 p.m.	Registration	Grand Salon F
8:30 - 8:40 a.m.	Welcome and Opening Remarks Mike Enzbrenner, Director of Examinations, Kansas Office of the State Bank Commissioner, and NACCA First VP and Continuing Education Chair	Grand Salon B-E
8:40 - 9:00 a.m.	Ft. Lauderdale Convention & Visitors Bureau Welcome <i>Speaker:</i> Anna Levin, Strategic Client Services	Grand Salon B-E
9:05 - 10:45 a.m.	Bingo Mingo: A fun way to learn a little about your fellow schoolmates! <i>Facilitators:</i> Shelley I. Facos, Consumer Services Analyst, Vermont Department of Banking Rebecca C. Arthur, Non-Mortgage Examination Branch Manager, Kentucky Department of Financial Institutions	Grand Salon B-E
10:45 - 11:00 a.m.	Refreshment Break	Gulfstream A
11:00 - 11:45 a.m.	Opening General Session: The Mortgage Crisis and the Great Recession <i>Speaker:</i> James R. Keiser, Chief, Non-Depository Compliance, Pennsylvania Department of Banking & Securities	Grand Salon B-E
Noon - 1:00 p.m.	Group Buffet Lunch	Causeway

	Examination Track (Grand Salon B-E)	Consumer Services Track (Gulfstream B)
1:10 - 2:00 p.m.	Breakout 1: The History of Consumer Credit <i>Speaker:</i> James R. Keiser, Chief, Non-Depository Compliance, Pennsylvania Department of Banking & Securities	Breakout 1: Preventing Elder Financial Exploitation, The Senior Safe Way <i>Speaker:</i> Judith M. Shaw, Securities Administrator, Maine Office of Securities
2:05 - 3:00 p.m.	Breakout 2: Cybersecurity Examinations <i>Speaker:</i> Anya Tabb, Financial Examiner Supervisor, Washington Department of Financial Institutions	Breakout 2: Update on Credit Reporting and the Credit Reporting Industry <i>Speaker:</i> Francis Creighton, President & CEO, Consumer Data Industry Association

SCHEDULE OF EVENTS... continued

Tuesday, September 11, 2018... continued

3:00 - 3:15 p.m.	Refreshment Break Gulfstream A	
	Examination Track (<i>Grand Salon B-E</i>)	Consumer Services Track (<i>Gulfstream B</i>)
3:15 - 4:00 p.m.	Breakout 3: Blockchain Technology <i>Speakers:</i> 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 <i>Moderator:</i> Shelley Facos, Consumer Services Analyst, Vermont Department of Financial Regulation <i>Panelists:</i> 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
4:05 - 4:45 p.m.	Breakout 4: Q&A / Roundtable <i>Facilitators:</i> Ken D. Middlebrooks, Chief Investigator, South Carolina Department of Consumer Affairs Sarah Forcier, Field Examiner, Minnesota Department of Commerce	Breakout 4: Q&A / Roundtable <i>Facilitator:</i> Shelley Facos, Consumer Services Analyst, Vermont Department of Financial Regulation
5:30 - 7:30 p.m.	All Registrant Networking Opportunity Reception Terra / Aqua	

Wednesday, September 12, 2018

Room

8:15 - 9:15 a.m.	General Session: Active Shooter Training - Run, Hide, Fight <i>Speaker:</i> Joshua P. Reynolds, Examiner, Indiana Department of Financial Institutions		Grand Salon B-E
	Examination Track (<i>Salon B-E</i>)	Consumer Services Track (<i>Gulfstream B</i>)	
9:20 - 10:00 a.m.	Breakout 5: CSBS State Examination System Update <i>Speakers:</i> 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 <i>Speaker:</i> Andrea K. Miller, Public Information Officer, Michigan Department of Insurance and Financial Services	
10:00 - 10:15 a.m.	Refreshment Break Gulfstream A		
10:15 - 11:40 a.m.	Breakout 6: CSBS State Examination System Update Part II <i>Speakers:</i> Elizabeth Rychlinski, Manager, Data Analysis, Conference of State Bank Supervisors Anthony M. Vasile, Senior Director, Non-Depository Supervision, Conference of State Bank Supervisors	Breakout 6: Consumer Outreach and Social Media Roundtable <i>Facilitator:</i> Shelley Facos, Consumer Services Analyst, Vermont Department of Financial Regulation	
11:45 a.m. - 1:00 p.m.	Lunch on Your Own		

SCHEDULE OF EVENTS... continued

Wednesday, September 12, 2018... continued

	Examination Track <i>(Grand Salon B-E)</i>	Consumer Services Track <i>(Gulfstream B)</i>
1:10 - 2:30 p.m.	Breakout 7: Multistate Examination Policies and Procedures <i>Speakers:</i> Russell M. Spain III, Manager of Examinations, Virginia Bureau of Financial Institutions Matt Seidl, Review Examiner, Kansas Office of the State Bank Commissioner	Breakout 7: CSBS State Examination System Updates and Demonstration <i>Speakers:</i> Elizabeth Rychlinski, Manager, Data Analysis, Conference of State Bank Supervisors Anthony M. Vasile, Senior Director, Non-Depository Supervision, Conference of State Bank Supervisors
2:30 - 2:45 p.m.	Refreshment Break <i>Gulfstream A</i>	
2:45 - 3:35 p.m.	Breakout 8: A Presentation from an Enforcement Attorney's Perspective on How to Conduct Exit Interviews <i>Speaker:</i> Philip R. Miele, Division Staff Counsel, Ohio Division of Financial Institutions	Breakout 8: Data Collection Roundtable – How and what do you collect? <i>Facilitator:</i> Christine M. Hodge, Chief, Consumer Services Office, Pennsylvania Department of Banking and Securities
3:40 - 4:30 p.m.	Breakout 9: Q&A / Roundtable <i>Facilitators:</i> Rachel Dennis, Financial Institutions Examiner, Arizona Department of Financial Institutions Tawnya Webel, Senior Financial Institutions Examiner, Arizona Department of Financial Institutions	Breakout 9: Discussion on How the FTC Uses Consumer Sentential Data Through Case Studies <i>Speaker:</i> Thomas E. Kane, Senior Attorney, Division of Financial Practices, Federal Trade Commission, Bureau of Consumer Protection
6:00 - 8:45 p.m.	All Registrant Group Outing <i>(Attendance Optional)</i>	

Thursday, September 13, 2018

Room

8:15 - 9:30 a.m.	General Session: Federal and State Law Updates <i>Speaker:</i> John C. Redding, Partner, Buckley Sandler LLP	Grand Salon B-E
9:35 - 10:45 a.m.	General Session: White Collar Crime Investigations <i>Speaker:</i> Andre H. Beauford, Special Agent, Federal Bureau of Investigation	Grand Salon B-E
10:45 - 11:00 a.m.	Refreshment Break <i>Gulfstream A</i>	
11:00 - 11:55 a.m.	General Session: FBI Presentation on Cyber Threats <i>Speaker:</i> Paul M. Schaaf, Special Agent, Federal Bureau of Investigation	Grand Salon B-E
Noon - 1:00 p.m.	Grab and Go Box Lunch <i>Terra / Aqua</i>	
1:15 - 2:15 p.m.	General Session: Department of Defense Military Lending Act Updates <i>Speaker:</i> Christopher L. Peterson, Professor of Law, University of Utah	Grand Salon B-E
2:20 - 3:00 p.m.	General Session: Internet Payday Lending Updates <i>Speaker:</i> Christopher L. Peterson, Professor of Law, University of Utah	Grand Salon B-E
3:00 - 3:15 p.m.	Refreshment Break <i>Gulfstream A</i>	
3:15 - 4:00 p.m.	General Session: Internet Payday Lending Updates <i>(continued)</i> <i>Speaker:</i> Christopher L. Peterson, Professor of Law, University of Utah	Grand Salon B-E

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Special Agent Beauford also served the FBI as a support employee for five years in the Miami Division and FBI Headquarters in Washington, DC.

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FRANCIS CREIGHTON is President and CEO of the Consumer Data Industry Association (CDIA). Before joining CDIA, Mr. Creighton 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. Previously, he was Vice President and Chief Lobbyist at the Mortgage Bankers Association.

Mr. Creighton 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.

HUGO CUEVAS-MOHR is founder, President, and CEO of Mohr World Consulting (MWC). After spending more than 20 years in various roles in money transfer and foreign exchange institutions, he became a consultant and together with MWC Corporate Partners, he has advised a number of companies and financial institutions in the Money Transfer and Cross-Border Payments Industry and is a mentor for several FinTech start-ups.

SHELLEY I. FACOS serves as Consumer Services Analyst at the Vermont Department of Financial Regulation's Banking Division. She is responsible for investigating consumer complaints and inquiries, providing consumer and industry education, collecting and analyzing data for market trends. She has worked in the financial services industry in Vermont for more than 18 years, having held various positions at local credit unions, including Loan Manager for consumer loans and mortgages, Call Center Supervisor, and Training and Education Coordinator.

Ms. Facos is an active member of the Financial Investigation Network (FIN) and the Financial Abuse Specialist Team (FAST). She is a member of the Association for Talent Development and holds several training and development certifications, including Master Instructional Designer and Master Trainer. She earned a

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CHRISTINE M. HODGE serves as the Chief of the Pennsylvania Department of Banking and Securities Consumer Services Office. Her office handles over 5,000 complaints and inquiries per year for the Department's Depository, Non-Depository and Securities Deputies. She began her career with the Department in 2003 as a Consumer Services Specialist, and in January 2014 she became Chief of the Consumer Services Office.

Ms. Hodge has successfully completed the American Real Estate and Notary Education Institute Anti-Predatory Lending Course and has participated in the North America Securities Administrator Association Investment Advisor Training. She is a 2014 graduate of the Commonwealth's Emerging Leader Program.

THOMAS KANE is a staff attorney in the FTC's Division of Financial Practices. Much of his work since he joined the agency in 1990 has focused on the Fair Debt Collection Practices Act and Section 5 of the Federal Trade Commission Act. In his role as coordinator of the Commission's debt collection education and enforcement program for more than a decade, he brought a number of FTC enforcement actions, consulted on many more, and spoke to a wide variety of consumer and industry groups. He also works on matters involving automobile dealers, payday lenders, and other industries.

Mr. Kane is a graduate of the University of Virginia and the University of Maryland School of Law.

JIM KEISER is Chief of the Non-Depository Compliance Office in the Pennsylvania Department of Banking and Securities. He started in 1982 as a field examiner in the Consumer Credit Bureau of the Pennsylvania Department of Banking (now the Department of Banking and Securities). He has worked for the Department in various capacities including as a depository examiner and in the Consumer Services Division.

Mr. Keiser is a graduate of the Pennsylvania State University with a B.S. degree in Finance. He is a past president of the National Association of Consumer Credit Administrators.

PHILIP R. MIELE is a Division Staff Counsel in the Consumer Finance Section of the Ohio Division of Financial Institutions. Licensed to practice law in Ohio in 1984, his work experience includes Mortgage Loan Settlement Attorney with Mahoning National Bank of Youngstown, Assistant Prosecutor for Trumbull County and for the City of Columbus, Ohio, and as a Prosecuting Attorney for the cities of Dublin, Ohio and New Albany, Ohio. Mr. Miele previously worked as an Enforcement Attorney for the Ohio Division of Securities.

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Ms. Miller has been with the department since 2014. Under her direction the department's social media presence has grown from virtually 700 to just under 2,000 "likes and follows" and reaches an average of 9,500 Michigan citizens a year.

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A recognized authority on consumer finance, Professor Peterson has frequently testified in Congressional hearings and has presented his research to the Federal Deposit Insurance Corporation, Federal Reserve Board of Governors, and at the White House in both Democratic and Republican administrations. He is the author of *Consumer Law: Cases and Materials and Taming the Sharks: Towards a Cure for the High Cost Credit Market*, which won the American College of Consumer Financial Services Lawyers' outstanding book of the year. He is an academic fellow of the American Bar Association's Consumer Financial Services Committee.

Professor Peterson is a recipient of the National Association of Consumer Agency Administrators' Consumer Advocate of the Year award and the Department of Defense's Office of the Secretary of Defense Award for Excellence—both bestowed in recognition of his role in promoting an Act of Congress and subsequent implementing regulations that protect military service members from predatory lending practices.

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He received his FEMA Federal Instructor certification in 2015 through the Department of Homeland Security. He attended the FBI approved ALERRT Active Shooter training in 2015. He has received certifications in interviewing and interrogation, workplace violence, National Incident Management System (NIMS), FEMA Professional Development Series, Continuity of Operations (COOP), and Critical Infrastructure Security and Resilience (CISR).

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Mr. St. Onge was honored as the recipient of the 2016 Distinguished Service Award presented by the American Association of Residential Mortgage Regulators (AARMR).

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