



**National Association of Consumer Credit Administrators
83rd Annual Meeting and Regulators' Training Symposium**

**Turnberry Isle
Aventura, Florida
June 4 - 7, 2018**

FINAL PROGRAM

Monday, June 4, 2018

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| 3:00 – 5:00 p.m.
<i>Salon I</i> | Registration |
| 3:30 – 4:30 p.m.
<i>Salon II</i> | Audit Committee Meeting
(Committee members only) |
| 4:30 – 6:00 p.m.
<i>Hibiscus Suite 3501</i> | Executive Committee Meeting
(Committee members only) |
| 8:00 – 11:00 p.m.
<i>Hibiscus Suite 3501</i> | Hospitality Suite Networking |

Tuesday, June 5, 2018

(All sessions on this day are open to current state regulators only)

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| 8:00 – 11:45 a.m.
<i>Salon I</i> | Registration |
| 8:00 – 8:30 a.m.
<i>Salon II</i> | Information Technology Committee Meeting
(Committee members only) |
| 8:00 – 8:30 a.m.
<i>Salon VII</i> | Membership Committee Meeting
(Committee members only) |
| 8:30 – 9:30 a.m.
<i>Salon II</i> | Auto Finance Committee Meeting
(Committee members only) |
| 8:30 – 9:30 a.m.
<i>Salon VII</i> | Consumer Services Committee Meeting
(Committee members only) |
| 9:30 – 10:30 a.m.
<i>Salon II</i> | Payday Lending Committee Meeting
(Committee members only) |
| 9:30 – 10:30 a.m.
<i>Salon VII</i> | Continuing Education Committee Meeting
(Committee members only) |

Tuesday, June 5, 2018 (Continued)

- 10:45 – 11:05 a.m.
Ballroom III **Welcome and Opening Remarks**
Susan E. Hancock, NACCA President and Deputy Commissioner,
Virginia State Corporation Commission
Drew J. Breakspear, Commissioner, Florida Office of Financial Regulation
- 11:05 – 11:15 a.m.
Ballroom III **Regulators Introductions:** Meet your fellow state regulators
- 11:15 – 11:45 a.m.
Ballroom III **NACCA Business Meeting and Election of Officers**
President Susan E. Hancock Presiding
- Noon – 1:00 p.m.
Bourbon Steak Buffet Lunch
- 1:15 – 2:15 p.m.
Ballroom III **NACCA Membership Strategic Planning Session Updates**
Facilitators: Susan E. Hancock, Deputy Commissioner,
Virginia State Corporation Commission
Carri Grube Lybarker, Administrator,
South Carolina Department of Consumer Affairs
- 2:15 – 2:30 p.m. Refreshment Break
- 2:30 – 3:00 p.m.
Ballroom III **Auto Finance and Payday Loan Committee Coordinated Exams and
Committee Updates**
Speaker: Joe Mulberry, Deputy Commissioner, Wyoming Department of Audit,
Division of Banking
- 3:00 – 4:15 p.m.
Ballroom III **“A Look at the Past Year” and Open Forum Roundtable:**
Address various consumer credit matters in a roundtable format
Facilitators: Ryan E Black, Deputy Director of Consumer Credit,
Indiana Department of Financial Institutions
Zachary J. Luck, Deputy Superintendent for Consumer Finance,
Ohio Division of Financial Institutions
- 8:00 – 11:00 p.m.
Hibiscus Suite 3501 Hospitality Suite Networking

Wednesday, June 6, 2018

(All sessions on this day are open to state and federal regulators and CSBS registrants only)

- 7:30 – 8:15 a.m.
Ballroom II Buffet Breakfast
- 8:15 – 10:00 a.m.
Ballroom I **State Examination System Demonstration and Status Update**
Speakers: Kyle J. Thomas, VP, Supervision & Accreditation,
Conference of State Bank Supervisors
Anthony M. Vasile, Senior Director, Non-Depository Supervision,
Conference of State Bank Supervisors
- 10:00 – 10:15 a.m. Refreshment Break
- 10:15 – 11:00 a.m.
Ballroom I **Department of Defense Military Lending Act Updates**
Speaker: Christopher L. Peterson, Professor of Law, University of Utah
- 11:00 – 11:45 a.m.
Ballroom I **Online Payday Lending and Sham Tribal Lending Relationships**
Speaker: Christopher L. Peterson, Professor of Law, University of Utah

Wednesday, June 6, 2018 (Continued)

- Noon – 1:15 p.m.
Veranda East & West **President’s Luncheon/Induction of 2018-19 Officers/
DSA Award Presentation**
(Open to all Annual Meeting registrants)
- 1:25 – 1:55 p.m.
Ballroom I **The State of Online Lending**
Speaker: Lisa S. McGreevy, President and CEO, Online Lenders Alliance
- 2:00 – 2:30 p.m.
Ballroom I **Updates from Short Term Lending Associations**
Speakers: W. Dennis Shaul, Executive Director,
Community Financial Services Association of America
Edward P. D’Alessio, Executive Director,
Financial Service Centers of America
Facilitator: Ryan E Black, Deputy Director of Consumer Credit,
Indiana Department of Financial Institutions
- 2:30 – 2:45 p.m. Refreshment Break
- 2:45 – 3:40 p.m.
Ballroom I **A Conversation with the CFPB Ombudsman’s Office**
Speakers: Sharon A. Asar, Deputy Ombudsman, CFPB
Riley E. Barrar, Associate Ombudsman, CFPB
- 3:45 – 4:45 p.m.
Ballroom I **Wrap-Up Session / Roundtable / Discussion of today’s sessions**
Facilitators: Mike Enzbrenner, Director of Examinations,
Kansas Office of the State Bank Commissioner
Mike Larsen, Consumer Finance Bureau Chief,
Idaho Department of Finance
- 8:00 – 11:00 p.m.
Hibiscus Suite 3501 Hospitality Suite Networking

Thursday, June 7, 2018

(All activities on this day are joint sessions with the American Financial Services Association’s State Government Affairs Forum and co-sponsored by NACCA and AFSA. They are open to all NACCA registrants.)

- 7:30 – 8:30 a.m.
Ballroom I & II **Regulators Breakfast**
(Open to state regulators only so they can set up their tables and dine before industry attendees arrive)
- 8:30 – 9:30 a.m.
Ballroom I & II **Regulators / Industry Meet and Greet Breakfast:** Organized around the room by state, Industry and state regulators meet one on one in an informal setting
- 9:35 – 9:45 a.m.
Ballroom III **Welcome to the 20th NACCA/AFSA Joint Forum**
Susan E. Hancock, NACCA President and Deputy Commissioner,
Virginia State Corporation Commission
Nathan Glazier, VP, Toyota Financial Services and AFSA State Government Affairs Committee Chair
- 9:45 – 10:30 a.m.
Ballroom III **Consumer Credit Market Trends:** The latest on the consumer credit industry and wider market trends
Speaker: Melinda Zabritski, Senior Director, Experian Automotive
- 10:30 – 10:45 a.m. Refreshment Break

Thursday, June 7, 2018 (Continued)

- 10:45 – 11:45 a.m.
Ballroom III
- Natural Disasters; Relief Efforts & Roadblocks:**
What happens when disaster hits?
Speakers: Michelle G. Jeansonne, Deputy Chief Examiner,
Louisiana Office of Financial Institutions
Chris Keiser, General Counsel, Flagship Credit Acceptance
Leslie L. Pettijohn, Commissioner,
Texas Office of the Consumer Credit Commissioner
- 11:45 a.m. – 1:35 p.m.
Garden Room I & II
- Lunch with Entertainment: Comedy Hypnotist Dan Lornitis**
A show that the attendees will not soon forget!
- 1:40 – 2:25 p.m.
Ballroom III
- Shining Light on the Dark Web:**
What is the Dark Web, how does it operate, and why should regulators and financial institutions care?
Speaker: Lance James, Chief Scientist, Flashpoint
- 2:25 – 3:10 p.m.
Ballroom III
- Lay of the Land: Legislation & Litigation Across the Country**
Speaker: John C. Redding, Partner, Buckley Sandler LLP
- 3:10 – 3:40 p.m.
- Dessert Mingle:** Stretch your legs and grab a sweet treat between afternoon sessions
- 3:40 – 4:45 p.m.
Ballroom III
- Regulatory Rapid Fire: Top Issues in Consumer Credit Regulation**
Hot issues and trends in consumer credit supervision (CSBS Vision 2020, FinTech, RegTech: the digital transformation of supervision, convenience fees, credit desert, cybersecurity initiatives, etc.) will be highlighted in this fast paced session
Moderator: Phil Hitz, VP & Managing Director Government Relations, OneMain Holdings, Inc.
Panelists: Chuck Cross, Senior VP, Consumer Protection and Non-Depository Supervision, CSBS
April Park, VP, OneMain Holdings, Inc.
Ryan E Black, Deputy Director of Consumer Credit, Indiana Department of Financial Institutions
- 5:00 – 7:00 p.m.
Corsair
- Meet the Industry / Meet the Regulators Joint Reception**
- 7:00 p.m.
- 2018 NACCA Annual Meeting and Regulators' Training Symposium Adjourned**
- 8:00 – 11:00 p.m.
Hibiscus Suite 3501
- Hospitality Suite Final Networking Opportunity
(Open to all NACCA registrants and registered spouses/guests)