

## SPEAKER PROFILES

**Sharon A. Asar** is Deputy Ombudsman at the Consumer Financial Protection Bureau's (CFPB) Ombudsman's Office. Prior to her current role, and with a background in alternative dispute resolution and as an Attorney, Ms. Asar held positions with other federal agencies to include roles at the Department of Homeland Security and at Commerce.

Ms. Asar has a B.A. from American University, a J.D. from the New York Law School, and an LL.M. in Securities and Financial Regulation, *with distinction*, from the Georgetown University Law Center. An active participant in professional associations relevant to the ombudsman field as well as consumer finance, she also completed a certificate program in the area of organizational governance via Harvard Business School Executive Education.

**Riley E. Barrar** is an Associate Ombudsman at the Consumer Financial Protection Bureau's (CFPB) Ombudsman's Office. She served as Co-Secretary of the Coalition of Federal Ombudsman from 2016-2018 and Co-Chair of the Federal Conflict Coaching Group from 2013-2016.

Prior to joining the CFPB, Ms. Barrar was as an Associate Ombudsman at the U.S. Department of State, where she earned a Franklin Award, and an ADR Program Specialist at the Air Force Office of the General Counsel, where she received the Air Force Exemplary Civilian Service Award. She received her B.A. in Communication Studies and Justice Studies from James Madison University, with a concentration in Conflict Analysis and Intervention, and an M.S. in Conflict Analysis and Resolution from George Mason University with a focus on Narrative Conflict Resolution.

**Edward P. D'Alessio** is Executive Director of Financial Service Centers of America (FiSCA). Prior to serving as Executive Director, Mr. D'Alessio served as FiSCA's General Counsel. In addition to his role of chief executive officer of the association, he coordinates FiSCA's government relations' efforts and works closely with FiSCA's lobbying and legal team to develop and implement its legislative and regulatory strategies.

Mr. D'Alessio is regularly engaged with the Consumer Financial Protection Bureau on behalf of the Financial Service Center industry, advocating for the industry as the CFPB is engaged in developing regulations and other policies. He also represents FiSCA on FinCEN's Bank Secrecy Act Advisory Group. A practicing attorney with the Washington, DC office of Hudson Cook, LLP, his financial services practice includes representing non-bank financial services firms in matters involving licensing, statutory and regulatory compliance, and governmental relations. He has handled matters before governmental and regulatory bodies at the federal level and in various states.

Mr. D'Alessio holds a B.A. and a J.D. from the Catholic University of America in Washington, DC, and is admitted to practice in New Jersey, New York, and Washington, DC.

**Drew J. Breakspear** is Commissioner of the Florida Office of Financial Regulation. He spent more than 40 years in the international banking industry, most recently serving as Executive VP and General Auditor at State Street Corporation in Boston. Mr. Breakspear received an MBA from the Harvard Business School and a bachelor's degree in Economics from the University of Witwatersrand.

**Lisa S. McGreevy** is president and CEO of Online Lenders Alliance (OLA), the association for the growing industry of companies who make and facilitate loans over the Internet. She played a role in launching LEND360, the conference that connects every angle of the online lending industry.

Ms. McGreevy spearheaded the development and enforcement of industry Best Practices and Code of Conduct, and has guided the online lending industry to ensure that consumers have the best possible customer experience. With a deep background in public policy and financial services, she is regularly featured in national and beltway publications as the voice of the online lending industry. Prior to OLA, Ms. McGreevy served in leadership positions with the Financial Services Roundtable, Managed Funds Association, and the Conference of State Bank Supervisors.

She has extensive experience in Washington, – named one of the top lobbyists, and one of the "Most Powerful Women in Washington," having also worked in the White House, U.S. Treasury Department and on Capitol Hill.

**Joe Mulberry** is Deputy Commissioner for the Wyoming Division of Banking and has worked for the division for the past 25 years. He began his career with the division as an entry level field examiner and currently oversees the consumer credit regulation of state chartered banks, finance companies, sales finance companies, payday lenders and pawnbrokers under the Wyoming Uniform Consumer Credit Code; the regulation of mortgage lenders and mortgage brokers under the Wyoming Residential Mortgage Practices Act; the regulation of money transmitters under the Wyoming Money Transmitters Act; and the regulation of rent-to-own merchants under the Wyoming Rental-Purchase Agreement Act.

Mr. Mulberry, a Wyoming native, obtained an MBA from the University of Wyoming. He served as president of the National Association of Consumer Credit Administrators (NACCA) in 2007-2008 and 2015-2016, and as president of the American Conference of Uniform Consumer Credit Code States (ACUCCCS) in 2006-2007.

**Christopher L. Peterson** is the John J. Flynn Endowed Professor of Law at the University of Utah's S.J. Quinney College of Law and a Senior Fellow at the Consumer Federation of America. He previously served as a Special Advisor in the Office of the Director at the United States Consumer Financial Protection Bureau, in the Office of Legal Policy for Personnel and Readiness in the United States Department of Defense, and as Senior Counsel for Enforcement Policy and Strategy in the Consumer Financial Protection Bureau's Office of Enforcement.

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. Professor Peterson's books include the Thompson/West casebook *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 prize.

Professor Peterson is an academic fellow of the American Bar Association's Consumer Financial Services Committee. He 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.

**W. Dennis Shaul** is the CEO of the Community Financial Services Association of America (CFSA). Prior to joining CFSA, he served three stints in the U.S. Congress, including two as a senior advisor to Rep. Barney Frank (D-MA), and most recently on the House Financial Services Committee, where he worked on the Dodd-Frank Bill and the development of practices regarding anti-money laundering.

Mr. Schaul previously served as chief regulator for financial services in the state of Ohio, and practiced law in a variety of law firms for more than 15 years. He earned his J.D. from Harvard Law School, a Master's degree in Economics from Oxford University, is a graduate of the University of Notre Dame, and is a Rhodes Scholar.

**Kyle J. Thomas** is a Vice President of Supervision and Accreditation with the Conference of State Bank Supervisors (CSBS). He joined the Conference of State Bank Supervisors in June 2010 and works to develop and implement examination processes and procedures across the state banking agencies. He oversees an accreditation program that ensures accredited agencies adhere to the highest standards of bank supervision. Mr. Thomas facilitates a nationwide community of state bank examiners that reports on developing trends, supervisory challenges, and new risk types. He works with examination applications, focusing recently on the development of a nationwide supervision system for nonbank financial service providers. In the past, he has supported various Federal Financial Institutions Examination Council initiatives, working to maintain consistency between state and federal bank examiners on a variety of supervisory topics.

Mr. Thomas is a graduate of the University of Northern Iowa and the Darla Moore School of Business of the University of South Carolina. Following graduation, he worked as a safety and soundness examiner with the Iowa Division of Banking based in Iowa City, Iowa. He is also an alumnus of the Graduate School of Banking at Colorado.

**Anthony M. Vasile** is Senior Director of Non-Depository Supervision for the Conference of State Bank Supervisors (CSBS). In his current role, he serves as product owner of the State Examination System (SES), an end-to-end examination management tool for state financial regulators. He is also responsible for managing initiatives to coordinate state and federal lending regulation and supervision as staff for the Multistate Mortgage Committee (MMC). In this role, he is responsible for providing technical and administrative support to the multi-state non-depository supervision process.

Mr. Vasile also manages the review, analysis, and interpretation of federal regulatory proposals and regulations promulgated by the federal regulatory agencies, as well as provide supervisory level expertise and analysis on non-depositories. Prior to joining CSBS in March of 2015, he served as a financial examiner for the State of Connecticut Department of Banking for 11 years. He earned a Bachelor of Science in business administration from Boston University and is certified as a senior mortgage examiner.