



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

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

TENTATIVE AGENDA

(As of April 12 and subject to change)

Monday, June 4, 2018

- | | |
|---|--|
| 3:00 – 5:00 p.m.
<i>Salon I</i> | Annual Meeting Registration |
| 4:00 – 5:00 p.m.
<i>Salon II</i> | Audit Committee Meeting
(Committee members only) |
| 4:00 – 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)

- | | |
|---------------------------------------|---|
| 8:00 – 11:45 a.m.
<i>Salon I</i> | Annual Meeting 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 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 Hancock Presiding

12:00 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 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: Mike Larsen, Consumer Finance Bureau Chief,
Idaho Department of Finance
Ryan E Black, Deputy Director of Consumer Credit,
Indiana Department 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 Thomas, VP, Supervision & Accreditation, CSBS
Tony M. Vasile, Senior Director, Non-Depository Supervision, CSBS

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

Behind the URL/The Scott Tucker Case

Speaker: Christopher L. Peterson, Professor of Law, University of Utah

Wednesday, June 6, 2018 (Continued)

12:00 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 McGreavy, President, Online Lenders Alliance (OLA)

2:00 – 2:30 p.m.
Ballroom I

Updates from Short Term Lending Associations
Speakers: Dennis Shaul, Executive Director, Community Financial Services Association of America (CFSA)
Ed D’Alessio, Executive Director, Financial Service Centers of America (FiSCA)
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 Asar, Deputy Ombudsman, CFPB
Riley 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
Andy Grosmaire, Bureau Chief, Division of Consumer Finance, Florida Office of Financial Regulation

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 booths 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
Nate 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: Andy Grosmaire, Bureau Chief, Division of Consumer Finance, Florida Office of Financial Regulation
Chris Keiser, General Counsel, Flagship Credit Acceptance
Leslie Pettijohn, Commissioner, Texas Office of the Consumer Credit Commissioner
- 11:45 a.m. – 1:35 p.m.
Ballroom 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 & Ligation 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*
Moderators: Ryan E Black, Deputy Director of Consumer Credit, Indiana Department of Financial Institutions
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.
- 5:00 – 7:00 p.m.
Corsair
- Meet the Industry / Meet the Regulators Joint Reception**
- 7:30 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)