

# PROGRAM

TIMES ARE LISTED IN PDT

## DAY 1- TUESDAY 5/20

*Sessions on this day are open to STATE REGULATORS ONLY*

8:00 am – 9:00 am	Committee Meetings
9:00 am – 9:20 am	Welcome/Opening Remarks
9:20 am – 10:00 am	Regulator Introductions
10:00 am – 10:45 am	Landscape of what Consumer Finance Areas states regulate
10:45 am – 11:00 am	Break
11:00 am – 11:30 am	Earned Wage Access from the State Regulators' Perspective
11:30 am – 12:00 pm	NACCA Business Meeting, Election of Officers
12:00 pm – 1:15 pm	Lunch On-Own
1:15 pm – 1:25 pm	Break
1:25 pm – 2:30 pm	Updated Multi-State Exams and State Exam Standards
2:30 pm – 2:45 pm	Break
2:45 pm – 4:30 pm	Open Forum Roundtable
5:00 pm – 6:30 pm	All Attendee Reception "Welcome First Time Attendees"

## DAY 2- WEDNESDAY 5/21

*Sessions on this day are open all attendees*

8:10 am – 9:00 am	Session 1: Enforcing regulations on Debt Settlement Providers
9:00 am – 10:00 am	Session 2: What's Happening with Earned Wage Advances?
10:00 am – 10:15 am	Break
10:15 am – 11:00 am	Session 3: Economic Update: Trends in the U.S. Economy and Consumer Household Debt
11:00 am – 11:45 am	Session 4: Dark Patterns
11:45 am – 1:30 pm	Networking Lunch
1:30 pm – 2:30 pm	Session 5: From Legal Obscurity to Innovation in Consumer Credit: The Shift Towards Responsible Access through Non-Traditional Methods
2:30 pm – 2:45 pm	Break
2:45 pm – 3:45 pm	Session 6: Federal Legal and Regulatory Consumer Financial Services Update
3:45 pm – 4:30 pm	Session 7: AFSA

## DAY 3- THURSDAY 5/22

*All sessions on this day are open to state and federal regulators and CSBS registrants ONLY*

8:15 am – 9:00 am	Session 9: FTC / DOJ Case Against Dave Inc. (General Earned Wage Access)
9:00 am – 9:30 am	Session 10: Solar, HVAC, & Other Household Financing
9:30 am – 10:00 am	Session 11: Home Equity Share Agreements
10:00 am – 10:15 am	Break
10:15 am – 11:00 am	Session 12: Auto Finance Market Trends
11:00 am – 11:45 am	Session 13: IT Basics
11:45 am – 1:15 pm	Lunch- Local Entertainment (Swearing In of Officers)
1:15 pm – 1:30 pm	Break
1:30 pm – 2:15 pm	Break Out Discussions: Part I
2:15 pm – 3:00 pm	Break Out Discussions: Part II
2:15 pm – 3:00 pm	Break
3:15 pm – 4:00 pm	Breakout Reports
4:00 pm – 5:00 pm	Roundtable / Wrap-Up Session
5:00 pm	2025 NACCA Annual Meeting and Regulators' Training Symposium Adjourned

**\*PROGRAM IS TENTATIVE AND SUBJECT TO CHANGE\***

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NACCA SYMPOSIUM | MAY 20-22, 2025