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FEBRUARY 18 – 19, 2015

# CONSUMER ADVISORY BOARD

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February 18, 2015  
CFPB Headquarters  
1275 First Street NE, Conf. Room 701  
Washington, DC 20002

## *Committee Meetings*

<b>TIME</b>	<b>AGENDA</b>	<b>LOCATION</b>	<b>SPEAKER</b>
9:00 a.m. – 10:00 a.m.	<b><u>Welcome</u></b> <ul style="list-style-type: none"><li>▪ Welcome to new members</li><li>▪ Discussion on CAB service</li></ul>	1275 First Street NE Washington, D.C. Room 701	Director, Richard Cordray; CAB Chair, Bill Bynum; Staff Director, Delicia Hand
10:00 a.m. – 12:00 p.m.	<b>Committee Breakouts &amp; Report Back</b> <ul style="list-style-type: none"><li>▪ Mortgages</li><li>▪ Consumer Lending</li><li>▪ Cards, Payments, and Deposits</li></ul>	1275 First Street NE Washington, D.C. Rooms 603, 701, and 1003	Committee Chairs, Patricia Duarte, Judge Annette Rizzo, Patricia Hasson, and Ellen Seidman
12:00 p.m. – 1:00 p.m.	<b>Consumer Lending Committee:</b> <ul style="list-style-type: none"><li>▪ Supervision of Consumer Lending</li></ul>	1275 First Street NE Washington, D.C.	Assistant Director Supervision Policy, Peggy Twohig Strategy and Management Analyst, Supervision Policy, Amanda Logan
1:00 p.m. - 2:00 p.m.	<b>Working Lunch- Communications and Ethics review</b>	1275 First Street NE Washington, D.C.	Senior Counsel, Legal, Margaret Plank Staff Director, Delicia Hand
2:00 P.M.	<b>BREAK</b>	1275 First Street NE Washington, D.C.	



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2:30 p.m.- 3:30 p.m.	<b>Consumer Lending Committee:</b> Financial Well Being	1275 First Street NE Washington, D.C.	Asst. Director Office of Financial Education, Janneke Ratcliffe CEE, Senior Research Analyst, Genevieve Melford
3:30 p.m. – 4:30 p.m.	<b>Mortgages Committee:</b> QM/Small Lender updates	1275 First Street NE Washington, D.C.	Senior Counsel & Special Advisor, Paul Ceja; Senior Counsel, Amy Quester
4:30 p.m. – 5:30 p.m.	<b>First Day debrief</b>	1275 First Street NE Washington, D.C.	CAB Chair, Bill Bynum
6:00 p.m.	Meeting Adjourns		

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CFPB Headquarters  
1275 First Street NE,  
Auditorium (public session)  
Washington, DC 20002

TIME	AGENDA	LOCATION	SPEAKER
8:30 a.m. – 9:00 a.m.	<b>Breakfast</b>	1275 First Street NE Room 701	
9:00 a.m. – 9:50 a.m.	<b>Day one debrief</b>	1275 First Street NE Washington, D.C. Room 701	CAB Chair, Bill Bynum Director, Richard Cordray Staff Director, Delicia Hand
10:00 a.m. – 11:15 a.m.	<b>Public Session Welcome</b> <b>Consumer Reports &amp; Credit Score Updates</b>	1275 First St. Washington, D.C. CFPB Auditorium	Irene Skricki, Senior Financial Education Program Analyst Wei Zhang, Credit Card Program Manager
11:15 a.m. – 12:15 p.m.	<b>Medical Debt and Consumer Information Discussion</b>	1275 First St. Washington, D.C. CFPB Auditorium	Section Chief, Credit Information & Policy, Ken Brevoort Consumer Information Program Manager, Deborah Gordon Visiting Economist, Darryl Getter
12:30 p.m. – 2:00 p.m.	<b>Working Lunch</b>	1275 First Street NE Washington, D.C. Room 701	
2:00 p.m. – 3:30 p.m.	<b>Trends and Themes Discussion</b>	1275 First St. Washington, D.C. CFPB Auditorium	CAB Member, Gary Acosta CAB Member, Don Baylor CAB Member, Jonathan Zinman
3:30 p.m. – 4:30 p.m.	<b>Financial Well-Being Discussion</b>		Assistant Director, Office of Financial Education, Janneke Ratcliffe Senior Research Analyst, Office of Financial Education, Genevieve Melford
4:30 p.m.	<b>Public Meeting Adjourns</b>		
4:30 p.m. – 4:45 p.m.	<b>Meeting Debrief</b>	1275 First Street NE Washington, D.C.	CAB Chair, Bill Bynum Staff Director, Delicia Hand



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Room 701

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4:45 p.m.

**Meeting Adjourns**

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