

November 1-2, 2017

CONSUMER ADVISORY BOARD

November 1, 2017

Hilton Tampa Downtown
Esplanade Suite
211 North Tampa Street
Tampa, FL 33602

TIME	AGENDA	LOCATION	SPEAKER
9:00 a.m. – 10:30 a.m.	Welcome and Member Introductions	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Director, Richard Cordray; Ann Baddour, <i>CAB Chair</i> ; Delicia Hand, <i>Assistant Director, Advisory Board and Councils</i>
10:30 a.m. – 11:30 a.m.	Information Exchange: Know Before You Owe: Overdraft	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Gregory Evans, <i>Senior Counsel, Office of Regulations</i> ; Gary Stein, <i>Deputy Assistant Director, Card, Payment, and Deposit Markets</i>
11:30 a.m. – 12:30 p.m.	Information Exchange: CAB Perspectives on Enforcement Priorities	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Patrice Ficklin, <i>Assistant Director, Office of Fair Lending and Equal Opportunity</i> ; Kristen Donoghue, <i>Principal Deputy Enforcement Director, Office of Enforcement</i> ; Karen Meyers, <i>Deputy Enforcement Director for Policy and Strategy, Office of Enforcement, Office of Enforcement</i>



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12:30 p.m. – 1:00 p.m.	Break – Group Photo	211 N Tampa St. Tampa, FL 33602	
1:00 p.m. – 1:30 p.m.	Administrative Session: Working Lunch – Governance Review (Charter and Bylaws)	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Ann Baddour, <i>CAB Chair</i> ; Delicia Hand, <i>Assistant Director, Advisory Board and Councils</i>
1:30 p.m. – 2:30 p.m.	Information Exchange: Faster Payments	211 N Tampa St. Tampa, FL 33602 Esplanade Suites	Gary Stein, <i>Deputy Assistant Director, Card, Payment, and Deposit Markets</i>
2:30 p.m. – 3:30 p.m.	Information Exchange: Financial Empowerment Initiatives	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Olivia Calderon, <i>Senior Advisor, Office of Financial Empowerment</i>
3:30 p.m. – 4:30 p.m.	Subcommittee Breakout Sessions <ul style="list-style-type: none">• Mortgages & Small Business Lending Markets• Consumer Lending• Card, Payment and Deposit Markets	211 N Tampa St. Tampa, FL 33602 Esplanade Suite Ybor Room Hyde Park Room	
4:30 p.m. – 4:45 p.m.	Subcommittee Chairs Report- Outs	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Lynn Drysdale, <i>Chair</i> ; Joshua Zinner, <i>Chair</i> ; William Howle, <i>Chair</i>
4:45 p.m. – 5:00 p.m.	Break	211 N Tampa St. Tampa, FL 33602	
5:00 p.m. – 7:00 p.m.	Community Tour	Tampa, FL	
7:00 p.m. – 9:00 p.m.	Dinner with CAB Members and Staff	Columbia Restaurant 2117 E 7th Ave. Tampa, FL 33605	



CONSUMER ADVISORY BOARD

November 2, 2017

Hilton Tampa Downtown
Bayshore Ballroom
211 North Tampa Street
Tampa, FL 33602

TIME	AGENDA	LOCATION	SPEAKER
9:00 a.m. – 10:00 a.m.	Administrative Session: Debrief on Day 1 and Prep for Public Session	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	Director, Richard Cordray; Ann Baddour, <i>CAB Chair</i> ; Delicia Hand, <i>Assistant Director, Advisory Board and Councils</i>
10:00 a.m. – 10:20 a.m.	Public Session: Welcome	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	Director, Richard Cordray
10:20 a.m. – 11:15 a.m.	Public Session: Know Before You Owe: Reverse Mortgages	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	Hector Ortiz, <i>Policy Analyst, Office for Older Americans</i>
11:15 a.m. – 12:15 p.m.	Public Session: Financial Well- Being in America	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	Janneke Ratcliffe, <i>Assistant Director, Office of Financial Education</i>
12:15 p.m.	Public Session Breaks	211 N Tampa St. Tampa, FL 33602	
12:30 p.m. 1:45 p.m.	Information Exchange: Working Lunch – Briefing on the CFPB's Work to Facilitate Consumer- Friendly Innovation	211 N Tampa St. Tampa, FL 33602 Esplanade Suite	Patrice Ficklin, <i>Assistant Director, Office of Fair Lending and Equal Opportunity</i>
1:45 p.m. – 2:00 p.m.	Break	211 N Tampa St. Tampa, FL 33602	
2:00 p.m. – 3:30 p.m.	Public Session: Trends and Themes Discussion	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	Josh Zinner, <i>CAB Member</i> Arjan Schütte, <i>CAB Member</i>
3:30 p.m. – 4:45 p.m.	Public Session: Briefing on the CFPB's Final Rule for Payday, Vehicle Title, and Certain High- Cost Installment Loans	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	David Silberman, <i>Acting Deputy Director and Associate Director of the Research, Markets, and Regulations Division</i>
4:45 p.m. – 5:30 p.m.	Public Comment	211 N Tampa St. Tampa, FL 33602 Bayshore Ballroom	
5:30 p.m.	Meeting Adjourns		



Consumer Financial
Protection Bureau