LAW & ECONOMICS CENTER, GEORGE MASON UNIVERSITY SCHOOL OF LAW Attorneys General Education Program

Fifth Annual Public Policy Institute on Financial Services Regulation

Wednesday, April 29 through Friday, May 1, 2015

Classes: George Mason University School of Law, Founders Hall Auditorium, 3301 Fairfax Drive, Arlington, VA 22201

Hotel: Key Bridge Marriott, 1401 Lee Highway, Arlington, VA 22209

Agenda

Wednesday, April 29

Reception and dinner held at the Key Bridge Marriott

6:30 - 7:15 pm Registration & Reception

7:15 – 8:30 pm Dinner

Thursday, April 30

All sessions held at George Mason University School of Law, Founders Hall Auditorium

7:00 and 7:30 am Bus departs Key Bridge Marriott for George Mason University School of Law

7:00 – 7:50 am Breakfast, Multipurpose Room 126

8:00 - 9:15 am Welcome

Karen M. Czarnecki, Director, Education, Law & Economics Center

Dan Polsby, Dean and Professor, GMUSL

Opening Keynote Lecture: What the Most Recent Financial Crisis Should Teach Us

Peter J. Wallison, Arthur F. Burns Fellow in Financial Policy Studies, American

Enterprise Institute

9:30 -10:45 am The Role of Debt Collection in the Ecosystem of Consumer Credit

Todd J. Zywicki, George Mason University Foundation Professor of Law, George Mason

University School of Law

11:00 am – 12:30 pm Reflections on the 5th Anniversary of Dodd-Frank Act

Todd J. Zywicki, George Mason University Foundation Professor of Law, George Mason

University School of Law

Alex J. Pollock, Resident Fellow, American Enterprise Institute for Public Policy

Research

Christopher M. Paridon, Partner, Davis Polk

Heidi Schooner, Professor of Law, Columbus School of Law, The Catholic University of

America

Moderator: The Honorable Greg Zoeller, Attorney General of Indiana

12:30 – 2:00 pm Luncheon Keynote Address, Multipurpose Room 126

Richard M. Kovacevich, former Chairman, Wells Fargo & Company

2:00 – 3:30 pm Who Should Regulate Pre-Dispute Arbitration Clauses?

Christopher R. Drahozal, Associate Dean for Research & Faculty Development and

John M. Rounds Professor of Law, Kansas University School of Law

Jason S. Johnston, Henry L. and Grace Doherty Charitable Foundation Professor of Law & Nicholas E. Chimicles Research Professor of Business Law and Regulation, University of Virginia

Archis A. Parasharami, Partner, Mayer Brown LLP Karla Gilbride, Staff Attorney, Public Justice

Moderator: The Honorable Sam Olens, Attorney General of Georgia

3:45 – 5:15 pm Consumer Protection and Financial Services (prepaid, debt collection, 3rd party

payment, credit counseling, anti-discrimination laws, loan servicing) **David Skanderson**, Vice President, Charles River Associates

Jonathan L. Pompan, Partner, Venable LLP

Lauren K. Saunders, Associate Director, National Consumer Law Center

Moderator: The Honorable Joe Foster, Attorney General of New Hampshire

5:15 pm Bus departs, George Mason University School of Law for the Key Bridge Marriott

Friday, May 1

All sessions held at George Mason University School of Law, Founders Hall Auditorium

7:00 and 7:30 am Bus departs Key Bridge Marriott for the George Mason University School of Law

Please bring your bags with you.

7:00 – 7:50 am Breakfast, Multipurpose Room 126

8:00 - 9:15 am Understanding the Dodd-Frank Act and its (Unintended) Consequences

David A. Skeel, S. Samuel Arsht Professor of Corporate Law, University of Pennsylvania

Law School

9:30 – 10:45 pm Higher Education, Student Lending, and the Regulatory State | Zywicki

11:00 am – 12:30 pm The Evolving Worlds of Mobile Banking, Digital Wallets, and Virtual Currencies

Jeffrey A. Tassey, Partner, McGovern Smith Advisors and Manager, Electronic

Payments Coalition

Obrea O. Poindexter, Partner, Morrison and Forrester LLP

Kelvin Chen, Attorney-Advisor, Research Markets and Regulations, CFPB

Brian Russell, Senior Vice President, Payment and Transit, Mobile Security, Giesecke &

Devrient America, Inc.

Moderator: The Honorable Lawrence Wasden, Attorney General of Idaho

12:30 pm Adjourn. Boxed lunches provided.