Law & Economics Center, George Mason University School of Law
Attorneys General Education Program
Fourth Annual Public Policy Institute on Financial Services Regulation
Wednesday, April 30 through Friday, May 2, 2014

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

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

Agenda

Wednesday, April 30
Reception and dinner held at Key Bridge Marriott

6:30 – 7:00 pm	**Registration & Reception**, *Capital View Salon 1 Foyer*
7:00 – 8:15 pm	**Dinner**, *Capital View Salon 1*

Thursday, May 1
All sessions held at George Mason University School of Law, Founders Hall Auditorium

7:00 am	**Bus departs** *Key Bridge Marriott for George Mason University School of Law*
7:00 – 7:50 am	**Breakfast**, *Multipurpose Room 126*
8:00 – 8:15 am	**Welcome** **Daniel D. Polsby**, Dean and Professor of Law, George Mason University School of Law
8:15 – 9:30 am	**Why Learning Economics is a Virtue** **Peter J. Boettke,** Professor of Economics and Philosophy, George Mason University
9:45 –11:00 am	**The Economics and Regulation of the Fringe Lending Market: Payday Lending, Bank Overdraft Protection, Auto Title Loans, and Prepaid Cards** **Todd J. Zywicki,** George Mason University Foundation Professor of Law, George Mason University School of Law
11:15 am – 12:30 pm	**Panel Discussion: Mortgage Servicing Rules Post Settlement** **Jean M. Healey**, Senior Counsel for Enforcement Strategy, Northeast Region, Consumer Financial Protection Bureau **Ira J. Rheingold**, Executive Director and General Counsel, National Association of Consumer Advocates **Jeremiah S. Buckley**, Partner, Buckley Sandler LLP **Christopher J. Mayer**, Paul Milstein Professor of Real Estate, Finance, and Economics Columbia University School of Business **Moderator: The Honorable Greg Zoeller, Attorney General of Indiana**
12:30 – 1:45 pm	**Luncheon**, *Multipurpose Room 126*
2:00 – 3:30 pm	**Panel Discussion: Payday Lending**

Laura E. Udis, Payday & Small Dollar Lending Program Manager, Markets Division Consumer Financial Protection Bureau
Neil P. Bhutta, Economist, Board of Governors of the Federal Reserve System
Paige Marta Skiba, Associate Professor of Law, Vanderbilt Law School
Lauren K. Saunders, Managing Attorney, National Consumer Law Center
The Honorable Mark L. Shurtleff, Founder and Principal of the Shurtleff Group LLC and Former Attorney General of Utah

Moderator: The Honorable Joseph A. Foster, Attorney General of New Hampshire

3:45 – 5:15 pm — **Panel Discussion: Debt Collection**
Thomas B. Pahl, Managing Counsel, Office of Regulations, Consumer Financial Protection Bureau
Barbara A. Sinsley, Founding Partner, The Law Offices of Barbara A. Sinsley PA
Christopher T. Koegel, Assistant Director, Division of Financial Practices, Federal Trade Commission
Bill R. Bartmann, Founder and CEO, CFS2 Inc.

Moderator: The Honorable Samuel S. Olens, Attorney General of Georgia

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

Friday, May 2

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

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

Please bring your bags with you.

7:00 – 8:20 am — **Breakfast**, *Multipurpose Room 126*
Keynote Address: Bank Regulation: Lessons Not Learned, or Forgotten
William M. Isaac, Senior Managing Director and Global Head of Financial Institutions, FTI Consulting; former Chairman, Federal Deposit Insurance Company

8:30 - 9:45 am — **Behavioral Economics and its Implications for Credit Card Regulatory Policies**
J. Howard Beales III, Professor, George Washington University School of Business

10:00 – 11:15 pm — **Panel Discussion: Non-Bank Lending (Alternative Financial Products)**
Bill M. Himpler, Executive Vice President, American Financial Services Association
Michael D. Calhoun, President, Center for Responsible Lending
Sarah Fagin Cutrona, Chief Legal Officer, Elevate

Moderator: Edward D. Gehres, Partner, Van, Ness, Feldman LLP

11:30 am – 12:45 pm — **Panel Discussion: Financial Products Affecting Service Members**
Kathleen B. Moakler, Government Relations Director, National Military Family Association
Melissa J. Halsey, Consumer Response Specialist, Office of Servicemember Affairs, Consumer Financial Protection Bureau
Grant T. Swinger, Bureau Chief, Military and Veterans' Rights Bureau, Office of the Attorney General of Illinois
VADM Cutler Dawson US Navy (Ret.), President and CEO, Navy Federal Credit Union

Moderator: Clarine Nardi Riddle, Counsel, Kasowitz, Benson, Torres & Friedman LLP and Former Attorney General of Connecticut

12:45 pm — **Adjourn**. *Box Lunches provided.*