

Consumer Advisory Board



Consumer Financial
Protection Bureau

Chairperson Jose Quiñonez currently serves as Executive Director of the Mission Asset Fund in San Francisco, California, a position he has held since 2007. Mr. Quiñonez's previous positions include: Policy Director for the Asset Policy Initiative of California (San Francisco) and California Outreach Director for the Center for Responsible Lending (Oakland). He also worked in Washington, DC at the Center for Community Change, Bread for the World, and on Capitol Hill.

Vice Chairperson Bill Bynum currently serves as CEO of Hope Enterprise Corporation/Hope Federal Credit Union in Jackson, MS, a position he has held since 1994. Previously, Mr. Bynum held positions as Director of Programs for the NC Rural Economic Development Center in Raleigh, NC and the Associate Director of Self-Help in Durham, NC. From 2002-2012 he served as chairman of the Treasury Department's Community Development Advisory Board.

Gary Acosta currently serves as the CEO and co-founder of the National Association of Hispanic Real Estate Professionals (NAHREP). NAHREP is the nation's largest minority real estate trade association. In 2012, Mr. Acosta received the Investing in Communities Award from the Mortgage Bankers Association and was recognized as one of the 100 most influential Hispanics in America by *Hispanic Business Magazine*. He currently sits on the Diversity Committee of the MBA and the Board of Governors for the National Housing Conference.

Jo Ann Barefoot is the co-chair of Treliant Risk Advisors in Washington, DC. She was elected to be a member of the Board of Directors of Center for Financial Services Innovation (CFSI). Ms. Barefoot's previous positions include Founder of the Jo Ann Barefoot Group, Partner and Managing Director at KPMG Consulting, and President and CEO of Barefoot Marrinan & Associates during the 1980s and 1990's. In 1978, Ms. Barefoot became the first woman Deputy Comptroller of the Currency. Ms. Barefoot has also worked on Capitol Hill for the U.S. Senate Banking Committee's Subcommittee on Housing and Urban Affairs.

Don Baylor, Jr. has been at the Center for Public Policy Priorities since 2004. As Senior Policy Analyst, he directs Opportunity Texas, a statewide platform to promote savings and create pathways to good jobs. Mr. Baylor's prior positions include Legislative Director for the New York, Association of Community Organizations for Reform Now (NY ACORN) and Senior Consultant for KPMG Public Sector Consulting Practice in Sacramento, CA.

Maeve Brown currently serves as Executive Director of the Housing and Economic Rights Advocates, an organization that she co-founded in 2005. She has over 25 years as a public interest attorney, in various organizations in Southern and Northern California. She has published articles on affordable housing issues and authored a chapter in the American Bar Association's Legal Guide to Affordable Housing Development (first edition and updated), is bilingual in Spanish and French and conversant in Japanese, Farsi, Italian and German.

Steve Carlson is the former head of Marketing and Business Development at Intuit for Mint.com and Quicken. Mr. Carlson started his career with marketing and management consulting roles at Toyota, CSC Index, and MVP.com. Additionally, Mr. Carlson has held senior executive roles at HSBC and Washington Mutual, and has advised a range of financial services firms, as the co-founder of Sung Carlson Associates. Mr. Carlson currently advises a number of start-ups in the financial services space and is the co-founder of a newly established consumer finance company.

Laura Castro de Cortés currently serves as President of Latino Banking Solutions (LBS), whose clientele has included Wells Fargo Bank, Allied Insurance Group, Principal Financial Group, Brotherhood Bank and Trust, Liberty Bank and many more banks throughout the Midwest. Prior to Latino Banking Solutions, Castro de Cortés was Vice President of Emerging Markets with Centris Federal Credit Union. Laura was also director of Latino Banking for Commercial Federal Bank, a \$13.3 billion dollar federal savings bank in Omaha, NE.

Elizabeth Costle currently serves as Director of Consumer and State Affairs at the AARP Public Policy Institute, a position she has held since 2010. Previously, Ms. Costle served as Vermont Commissioner of Banking, Insurance, Securities and Health Care Administration. Ms. Costle has also worked as a Senior Consultant for Health Insurance Policy in the Office of Policy and Representation at Blue Cross Blue Shield Association; as Assistant General Counsel at Fannie Mae; as General Attorney at Satellite Business Systems; and as an Associate at Arnold & Porter.

Prentiss Cox is currently an Associate Professor of Law at the University of Minnesota Law School, where he has taught since 2005. Previously, Mr. Cox served as the Manager of the Consumer Enforcement Division for the Minnesota Attorney General's Office. He has also served as a Judicial Clerk for the Honorable P.H. Marshall at the United States District Court for the Northern District of Illinois. Mr. Cox is the author of a number of publications on a range of financial topics, including fraud, deceptive practices, and foreclosures.

Patricia Hasson currently serves as President of Clarifi, a community based non-profit financial counseling & education agency that has promoted lifelong financial literacy since 1998. Her prior experience includes more than 12 years as a banking executive with diverse consumer and commercial lending background. She currently serves on a number of local and national bank & community advisory boards and has been appointed to the oversight board for the Philadelphia Mayor's Office of Community Empowerment & Opportunity.

Patricia Garcia Duarte currently serves as President and CEO for Neighborhood Housing Services of Phoenix, a position she has held since 2006. Previously, she worked as the Arizona Manager for the Community Partnerships Office at JPMorgan Chase/Bank One. She has held various housing and economic development responsibilities with Mercy Housing South-west; Neighborhood Housing Services of Phoenix; and Chicanos Por La Causa, Inc.

Adam Levitin is a Professor of Law at the Georgetown University Law Center. Professor Levitin has also served as special counsel for the Congressional Oversight Panel for the Troubled Asset Relief Program; as the Robert Zinman Scholar in Residence at the American Bankruptcy Institute; and as the Bruce W. Nichols Visiting Professor of Law at Harvard.

James (Jim) McCarthy currently serves as President and CEO of Miami Valley Fair Housing Center, Inc. in Dayton, OH, a position he has held since 1998. Previously, he was a paralegal for Noel W. Vaughn, Attorney at Law. Since 2006, Mr. McCarthy has served as the chair for the National Fair Housing Alliance in Washington, DC and is actively involved with the Affordable Housing Options Committee of Montgomery County, OH, the Dayton Community Reinvestment Institute, and the Dayton Fund for Home Rehabilitation, among others. Mr. McCarthy is currently helping the rollout and implementation of the Miami Valley Inclusive Community Fund, an innovative program used to reclaim neighborhoods blighted by REO neglect, by reinvesting in neighborhoods of color to counteract the devastating damage resulting from the foreclosure crisis and its aftermath.

Jennifer Mishory currently serves as the Deputy Director for Young Invincibles, a position she has held since 2009. Ms. Mishory prior experience includes testifying before Congress about private student loans; authoring publications on topics such as consumer awareness about student loan decisions and the impact of student debt on buying a house; representing young consumers in numerous capacities, including as a consumer advocacy negotiator in the 2012 negotiated rulemaking around federal student loans; and as a consumer representative to the National Association of Insurance Commissioners.

William Nelson currently serves as Associate Director for Military Programs at the University of North Georgia, where he manages a team responsible for overseas deployments for over 1,000 ROTC cadets annually. Mr. Nelson recently served as the executive director for USA Cares in Kentucky, a position he had held since 2008. Mr. Nelson also worked as a military family financial planner in New England and Kentucky. Mr. Nelson served on active duty for twenty years in the U.S. Navy, retiring in the rank of Commander in 1992.

Michelle Peluso currently serves as CEO of Gilt, an innovative online shopping destination that offers its seven million members special access to the most inspiring merchandise and experiences every day at insider prices. Prior to assuming the CEO role at Gilt, she served for over three years on the company's Board of Directors. Before joining Gilt, Mrs. Peluso was the Global Consumer Chief Marketing and Internet Officer for Citigroup, a position she held from 2009 until early 2013. Previously, she worked at Travelocity in a number of positions: as senior vice president of product strategy and distribution, chief operating officer, and CEO from 2003 to 2009. Mrs. Peluso joined Travelocity after the company acquired the site she created and launched, Site59, in 2002. Prior to leading Site59, Mrs. Peluso served as a White House Fellow and Senior Advisor to the Labor Secretary and worked as a case leader for The Boston Consulting Group.

Dory Rand currently serves as President of the Woodstock Institute, a leading nonprofit research and policy organization for the areas of fair lending, wealth creation, and financial systems reform. Previously, she held attorney positions with the Sargent Shriver National Center on Poverty Law, LAF, a private law firm, and the ACLU of Illinois. Ms. Rand serves on the State Banking Board of Illinois and the Board of the National Community Reinvestment Coalition. Previously she served on the Federal Reserve Board's Consumer Advisory Council and the board of the CDFI Coalition, among other public, private, and nonprofit boards and professional associations.

Honorable Judge Annette Rizzo was appointed to the Court of Common Pleas bench in Philadelphia in 1998. Since that time, she has served in the Trial Division in both the Criminal and Civil Programs and now sits in the Civil Major Trial Program. Since the spring of 2008, Judge Rizzo has been involved with the development and oversight of the First Judicial District's Residential Mortgage Foreclosure Diversion Pilot Program. The conferences bring together homeowners, lenders' counsel, pro bono attorneys and housing counselors in an effort to keep City residents in their homes.

Ellen Seidman is a Senior Fellow at the Urban Institute and a Visiting Scholar in the Community Development Department at the Federal Reserve Bank of San Francisco. She is also a Research Fellow at the Filene Research Institute and the 2013-2014 NYU Stern-Citi Leadership & Ethics Distinguished Fellow. Ms. Seidman serves on the boards of directors of: the Center for Financial Services Innovation, the CDFI Assessment and Ratings Service (CARS), City First Bank of DC, Coastal Enterprises, Inc. and the Low Income Investment Fund. Ms. Seidman's prior positions include: the Executive Vice President for National Policy & Partnership Development and for Mission and Strategy for the ShoreBank Corporation; Senior Managing Director/National Practice at Shore Bank Advisory Services; Director for Financial Services Policy and Senior Research Fellow at the New America Foundation; and Director of the Office of Thrift Supervision (OTS) from 1997 to 2001.

Josh Silverman currently serves as President for US Consumer Services at American Express, a position he has held since 2011. Previously, he served as: an Executive in Residence at Greylock; CEO at Skype; CEO at Shopping.com (an eBay company); a Managing Director at Markplaats.nl & eBay NL at eBay, Inc.; the GM for International Expansion at eBay, Inc.; was the co-founder and CEO at Evite, Inc.; was VP and GM for Regional Field Service Business at ADAC Laboratories; a Management Consultant at BoozAllen & Hamilton; and a Legislative Correspondent for US Senator Bill Bradley.

Robert Stoll is the founder of Stoll Berne, LLC, a law firm for which he was chairman from 1977 to 2008. His law practice focused on securities fraud, consumer class action, and other complex litigation. From 1996-2008, he also was Oregon Special Assistant Attorney General for Securities Litigation. Mr. Stoll also founded and is chairman of Albina Opportunities Corporation, a community development financial institution which loans money and provides business advisory services on a non-profit basis to minority and women small businesses in Portland, Oregon.

Donna Tanoue currently serves as Vice Chair of the Bank of Hawaii Corporation/Bank of Hawaii and President of Bank of Hawaii Foundation. She is also a member of the Bank of Hawaii's Board of Directors. Ms. Tanoue is the former Chairman of the Federal Deposit Insurance Corporation (FDIC). She was a partner in the Hawaii law firm of Good Sill Anderson Quinn & Stifel. Ms. Tanoue also served as Commissioner of Financial Institutions for the State of Hawaii.

Jane Thompson is the CEO of Jane J. Thompson Financial Services LLC, a company she founded in 2011 to advise businesses that serve the financial services needs of mass-market consumers. Previously, she was the founder and president of Walmart Financial Services and led the team for nine years to become the leader and innovator serving the mass-market customer in America, with special focus on basic money services, prepaid and credit cards. Jane is an independent director of The Fresh Market and an advisor to Mitek as well as other financial service start-ups.

Jonathan Zinman is a professor in the Department of Economics at Dartmouth College, a position he has held since 2005. He is also the co-founder and lead researcher of the U.S. Household Finance Initiative of Innovations for Poverty Action, a nonprofit research and development organization. Previously, Mr. Zinman was an economist at the Federal Reserve Bank of New York and a loan fund manager and strategy analyst at the Massachusetts Community Development Finance Corporation.