Consumer Advisory Board

Member Biographies

Consumer Financial Protection Bureau

September 2015

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.

Vice Chairperson 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 varies organization 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.

Seema Agnani has nearly 20 years of experience working in the community development and immigrant rights sectors, focused primarily on the challenges of providing housing, economic opportunity, and support systems for new immigrants. She is a founder and former Executive Director of Chhaya CDC, a member of National CAPACD that works with New Yorkers of South Asian origin to advocate for and build economically stable, sustainable, and thriving communities. Chhaya CDC reaches thousands of new immigrants each year through its organizing, education, and service work.

Sylvia Alvarez is the founder and Executive Director of the Housing & Education Alliance a HUD certified housing counseling agency serving over 45,000 Tampa Bay area residents since 2002. She has over 25 years' experience in real estate, mortgage lending, affordable housing and housing counseling. She co-authored *The American Nightmare: Strategies for Preventing, Surviving and Overcoming Foreclosure*. The book was endorsed by Freddie Mac and the National Association of Hispanic Real Estate Professionals, translated into Spanish and used by consumers and HUD housing counselors throughout the country. Through her leadership her agency has received much recognition and many awards including the coveted "NonProfit of the Year" through PBS's national franchise the Be More Awards.

Ann Baddour is state director of financial access programs at Texas Appleseed, a public interest law center, where she has overseen projects aimed at bringing low- income and immigrant consumers into the financial mainstream since 1999. She is actively involved in reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. Her work in the areas of immigrant financial education and improving consumer disclosure and protection in remittance transactions has been instrumental in laying the groundwork for national oversight of remittances. She has presented at economic and asset building conferences across the United States and in Benin, Mexico, and the European Union. She has been recognized for her work by the FDIC and the El Paso Invest in the American Dream Initiative. Prior to working for Texas Appleseed, she was a research analyst with the Texas Legislative Council.

Don Baylor, Jr. currently serves as a Senior Associate at the Urban Institute, where he co-leads their State & Local Policy Advisory Group. He previously worked at the Austin-based Center for Public Policy Priorities as a lobbyist, policy analyst, and Director of OpportunityTexas. 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.

Steve Carlson is the co-founder and CEO of Ascend Consumer Finance, and currently advises a number of fin-tech start-ups. Prior to Ascend, he was at Intuit where he led Marketing and Business Development for Mint.com and Quicken. 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.

Tim Chen is the CEO of NerdWallet, which he co-founded in 2009. Tim sets the strategic vision for NerdWallet and is determined to give consumers clarity around all of life's financial decisions. Previously, Tim was a hedge fund analyst at Perry Capital investing in payment processing firms, credit card networks and technology companies. He also worked as an equity research analyst at Credit Suisse First Boston.

Kathleen C. Engel is a Research Professor of Law at Suffolk University in Boston. She is a national authority on mortgage finance and regulation, subprime and predatory lending, consumer credit, and housing discrimination. Her many publications include the co-authored book, *The Subprime Virus: Reckless Credit, Regulatory Failure and Next Steps* and articles in Harvard Business Law Review, Texas Law Review, and Housing Policy Debate. Professor Engel presents her award-winning research in academic, banking, and policy forums throughout the country and around the world. Professor Engel also regularly advises federal and state agencies on various matters related to financing of credit and served for three years on the Consumer Advisory Council of the Federal Reserve Board.

Judith L. Fox is a Clinical Professor of Law at the Notre Dame Law School, where she teaches and practices consumer law. She joined the faculty in 1997 and teaches courses in consumer law and negotiation. Ms. Fox directs the Economic Justice Project, a low income clinic specializing in foreclosure and debt collection defense. She is a member of the Indiana Mortgage Foreclosure Task Force and co-chairs the AALS Clinical Section's Standing Committee on Lawyering in the Public Interest. Prior to attending law school, she was a bank manager and loan officer. Ms. Fox has authored a number of publications and issues of foreclosure and debt collection.

Patricia Garcia Duarte has served as President and CEO for Trellis (formerly Neighborhood Housing Services of Phoenix) 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.

Julie Gugin currently serves as the Executive Director of the Minnesota Homeownership Center, a position she has held since 2007. She has over 20 years of non-profit leadership experience; previous positions include Vice President of Operations for Twin Cities Habitat for Humanity and Director of Supportive Housing at the Wilder Foundation. She is a co-founder of the Framework Homeownership, LLC, a non-profit technology start-up company for homebuyer education. She co-chaired the statewide Minnesota Foreclosure Partners Council and currently serves on the National Industry Standards (for homeownership education and counseling) committee.

Neil F. Hall is executive vice president and head of PNC's Retail Banking. He is responsible for leading PNC's consumer businesses, business banking, brokerage and distribution. Prior to being named to his current position, he led the delivery of sales and service to PNC's retail and small business customers, directing branch banking, business banking, community development and PNC Investments. Hall joined PNC in 1995 and has held various positions within retail banking. Prior to joining PNC, he was executive vice president of Chemical Bank New Jersey's Consumer Banking Group. He began his banking career at Irving Trust Company and held several positions in commercial and private banking. Hall is a former board member of the Consumer Bankers Association.

Dr. Raul Hinojosa-Ojeda is the Founding Director of the North American Integration and Development (NAID) Center and an Associate Professor at the University of California, Los Angeles, where he has taught since 1991. He is the author of numerous articles and books on the political economy of regional integrations in various parts of the world, including trade, investment and migration relations between U.S., Mexico, Latin America, and the Pacific Rim. He has been a visiting scholar at the Inter-American Development Bank, the World Bank, and at several academic institutions in Mexico and the United States. Dr. Hinojosa is the founder and CEO of SF Global, LLC, a social empowerment innovation company focused on providing financial services to the unbanked and under-banked populations in the United States.

Brian D. Hughes currently serves as Senior Vice President and General Manager of Deposits for Discover Financial Services where he is a member of the Management Committee. Brian has 20+ years of experience serving consumers in financial services and consumer goods and has previously worked as as Senior Vice President of Cardmember Marketing for Discover, Senior Executive Vice President and CEO of HSBC Card and Retail Services, and Principal at the management consulting firm Booz-Allen & Hamilton.

Christopher Kukla is Senior Vice President at the Center for Responsible Lending in Durham, North Carolina. The Center is a nonpartisan, non-profit policy and research affiliate of Self-Help, a community development lender that has provided more than $6 billion in financing to homeowners, small businesses, and non-profit organizations nationwide. Chris leads CRL's work on auto lending issues as well as CRL's policy work in North Carolina. He also counsels policymakers and advocates in Washington DC, North Carolina and in other states on consumer lending legislation and regulation. He graduated from Alma College and has a law degree from the University Of Notre Dame Law School. Prior to joining CRL, Chris served as a Congressional aide for five years, focused primarily on appropriations and financial issues.

Max Levchin is the founder and CEO of Affirm, an online financial services technology company. Max was one of the original Co-founders of PayPal where he served as the CTO until its acquisition by Ebay in 2002 and is primarily known for his contributions to PayPal's anti-fraud efforts as the co-creator of the Gausebeck-Levchin test, one of the first commercial implementations of a CAPTCHA. In 2002, he was named to the MIT Technology Review TR100 as one of the top 100 innovators in the world under the age of 35, as well as Innovator of the Year. He serves on the boards of Yahoo! and Evernote, is an active investor in and advisor to several payments, bitcoin, collections, remittance, marketplace lending platforms, fraud detection and fraud prevention technology startups.

Brian Longe is President and Chief Executive Officer of American Stock Transfer & Trust Company, LLC (AST) and Chairman of the Board of Directors of CST Trust Company. In these roles, he leads an executive leadership team focused on the consistent delivery of excellent service to customers and the execution of strategic plans aimed at the continued growth of the company. Mr. Longe has more than 25 years of relevant experience. Prior to joining the AST Group, he was Chief Executive Officer of Wolters Kluwer Financial and Compliance Services, where he developed and implemented strategies that transformed the company into a leading global financial services information technology business. Mr. Longe has also served as President and Chief Executive Officer for Paragon Holdings/A.B. Dick Company and was President of Bell and Howell Imaging Companies. He serves on the global board of Operation Hope and is a member of the Bretton Woods Committee on Global Finance Policy.

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 helming 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.

Joann Needleman is a partner at Clark Hill PLC and leader of Clark Hill's Consumer Financial Services Regulatory & Compliance group. Joann has extensive litigation experience in state and federal courts, successfully defending creditors against claims brought under the Fair Debt Collection Practices Act and Fair Credit Reporting Act as well as state statutes. She provides counsel, consultation and litigation services to financial institutions, law firms and debt buyers throughout the country. Joann is the current President of the Board of Directors of the National Creditors Bar Association.

J. Patrick O'Shaughnessy is currently the President and CEO of Advance America, Inc., a provider of consumer financial services with offices in 29 states. Prior to joining Advance America, Patrick worked in the investment banking industry. He spent most of his investment banking career at Donaldson, Lufkin & Jenrette (DLJ) and with Credit Suisse, after its acquisition of DLJ. He also worked for Kidder, Peabody and Thomas Weisel Partners. Patrick is the Chairman of the Board of the Community Financial Services Association of America, an industry trade group that advocates for consumer access to regulated financial services, and a member of the Board of Trustees of Converse College.

Honorable Annette M. Rizzo (Ret.) served as a Judge for 16 years in the First Judicial District, Commonwealth of Pennsylvania. She most recently served in the Trial Division, Civil Program for 11 years assigned to Motions Court rotation and the Complex Litigation Program with the majority of her time spent in the Civil Major Jury Trial Program where she oversaw a vast array of complex civil disputes. Prior to her tenure on the bench, Judge Rizzo acquired a wide range of experience tied to the corporate, public, and private sectors including her work as litigator for a prominent Mid-Atlantic firm that is the oldest continuous law firm in the United States, as Senior Counsel at one of the largest global providers of insurance, and serving as an Assistant City Solicitor for the City of Philadelphia.

Paheadra Bratton Robinson currently serves as the Executive Director of the Coalition for a Prosperous Mississippi. Paheadra has been addressing civil rights and consumer protection issues for more than 10 years. She is currently a member of the Federal Deposit Insurance Corporation (FDIC) Alliance of Economic Inclusion, has served as a member of the steering committee for the Delta State University Center for Community and Economic Development, is a past board member for the Mississippi Community and Financial Access Coalition. In addition to private practice, Paheadra has served as legislative counsel in the Mississippi House of Representatives.

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 Chairs the Board of Aeris (formerly the CDFI Assessment and Ratings Service), and serves on the boards of directors of: the Center for Financial Services Innovation, City First Bank of DC, and Coastal Enterprises, Inc. 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.

Gene Spencer currently serves as the senior vice president for stakeholder engagement, policy and research at the Homeownership Preservation Foundation (HPF), in Washington, DC, a position he has held since 2010. HPF operates the Homeowner's Hope Hotline, which provides financial education and foreclosure prevention counseling to consumers nationwide and is the national call to action for the US government's Making Home Affordable Program. Previously, Mr. Spencer served as a public affairs director at Burson-Marsteller and in several positions at Fannie Mae during a 28-year career, including executive positions in investor relations and mortgage securitization.

James (Jim) Van Dyke is CEO and founder of Futurion.digital, providing advisory services on mobile and digital commerce, payments, financial technology (fintech), identity and security. His 32 years of experience in end-user focused innovation includes founding and leading Javelin Strategy & Research as well as leadership roles in other research and strategy firms. Mr. Van Dyke has also held fintech, digital commerce and security product management roles within firms, ranging from startup to Fortune 500. Jim is also a frequent presenter at futurist or thought-leadership events.

Josh Zinner is the Chief Executive Officer of the Interfaith Center on Corporate Responsibility, a leading coalition of progressive shareholders pressing for corporate

accountability and economic, social and environmental justice. He was previously the Co-Director of New Economy Project, an advocacy organization that works with community groups to promote racial and economic justice in New York City neighborhoods. In this role, he was instrumental in winning passage of groundbreaking legislation and regulations to curb financial abuses in New York City and State. Prior to that, he was the founding director of the Foreclosure Prevention Project at South Brooklyn Legal Services, where he litigated lending and foreclosure cases in federal and state court, and was an early national voice against predatory lending. He was a founding member of New Yorkers for Responsible Lending, a prominent statewide financial justice coalition, and has trained numerous attorneys and advocates in New York City and State, and around the country.