

Consumer Advisory Board

Member Biographies



Consumer Financial
Protection Bureau

September 2017

Chairperson, Ann Baddour is Director of Fair Financial Services Project 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.

Vice Chairperson, Lynn Drysdale is Managing Attorney of the Consumer Law Unit for Jacksonville Area Legal Aid, Inc. Ms. Drysdale is also a member of the National Association of Consumer Advocates and has been a contributing writer for the National Consumer Law Center, the Consumer Financial Services Law Report, and co-authored The Two-Tiered Consumer Financial Services Marketplace: The Fringe Banking System and its Challenge to Current Thinking About The Role of Usury Laws in Today's Society, a law review article for the South Carolina Law Review, Volume 51, Spring 2000, Number 3 with distinguished consumer advocate, Kathleen Keest, Esquire. Ms. Drysdale has been a presenter at the Consumer Assembly, the National Consumer Law Center's annual conference, the Practising Law Institute Consumer Financial Services Litigation Training, and the Conference of State Bank Supervisors and the 2004 National Association of Consumer Credit Administrators Pay Day Lending Regulator Summit.

Randi Adelstein is Assistant General Counsel of Regulatory Affairs at Mastercard. In her current role, Ms. Adelstein manages a team of regulatory attorneys located around the globe and advises on regulatory issues impacting the company globally. In addition, Ms. Adelstein manages Mastercard's relationships with key regulators and law enforcement officials in the United States. Prior to 2011, she served as Litigation counsel for Mastercard and was responsible for commercial litigations. In addition, Ms. Adelstein also counseled internal clients on antitrust, pricing, customer compliance, payment system data breaches and records retention. Prior to joining Mastercard, Ms. Adelstein was an associate at Paul, Weiss, Rifkind, Wharton & Garrison LLP and Clifford Chance US LLP. As an associate, she handled complex litigation and counseled clients on a range of issues including antitrust, securities, white collar, and general commercial litigation. Ms. Adelstein was previously on the Executive Committee for the New York State Bar Association Antitrust Section and was the Co-Chair of the Antitrust & Trade Regulation section of the WESFACCA Chapter of the Association of Corporate Counsel.

Seema Agnani is the Executive Director of the National Coalition for Asian Pacific American Community Development (National CAPACD), a coalition of more than 100 community-based organizations in 21 states and the Pacific Islands. Collectively, the coalition improves the lives of over two-million Asian Americans and Pacific Islanders who live in poverty by providing voice, tool, and shared knowledge to drive change. Prior to joining National CAPACD, Seema served as the Founder and Executive Director of Chhaya CDC, an organization that works with immigrant New Yorkers on housing justice and economic development issues. She began her work in New York City with Asian Americans for Equality, where she oversaw affordable housing and community facility developments in the Lower East Side. She also previously held roles as the Coordinating Consultant to the Fund for New Citizens at The New York Community Trust, where she managed a donor collaborative of more than 20 foundations supporting immigrant rights and integration work in New York City, and as the Director of Training and Technical Assistance at Citizens Committee for NYC, where she developed the core training curriculum and implementation of a capacity building program to support volunteer-run organizations addressing poverty and hunger. Currently, she serves on the Community Advisory Board, Consumer Financial Protections Bureau and is an officer of the board of South Asian Americans Leading Together (SAALT). Seema is originally from the Chicago metro area where her parents emigrated to from India, and earned a Masters in Urban Planning and Public Policy at the University of Illinois at Chicago.

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.

Patty Arvielo is co-founder and President of New American Funding. She serves as a member of NAHREP's Corporate Board of Governors and in spring of 2013, Patty spearheaded the Latino Focus Committee within her organization, whose mission is to identify and address challenges Hispanic consumers face in their pursuit of home ownership and to enhance the quality of their lending experience. Patty is also on the Diversity and Inclusion Committee and the Consumer Affairs Advisory Council for the Mortgage Bankers Association. She is a former member of the Fannie Mae Affordable Housing Advisory Council and both Freddie Mac's Community Lender Advisory Board and Affordable Housing Council. She has recently joined the Latino Donor Collaborative board.

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 was recently appointed to the Indiana Supreme Court's Coalition for Access to Justice where she chairs the research working group. 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.

Paulina Gonzalez serves as Executive Director of the California Reinvestment Coalition (CRC), the largest state reinvestment coalition in the country. Under her leadership, CRC members have negotiated several multi-billion dollar bank reinvestment agreements. Through these commitments, banks increase their focus on meeting the credit needs of low-income communities and communities of color by offering affordable housing financing, small business lending, and safe, affordable, and transparent financial services and products. Prior to her work at CRC, Ms. Gonzalez served as Executive Director of SAJE (Strategic Actions for a Just Economy), located in South Central Los Angeles. During her tenure, SAJE's advocacy resulted in groundbreaking, multi-million dollar Community Benefit Agreements that provided investments in affordable housing, living wage jobs, small business development, and a community health center. Paulina is a member of the Federal Reserve Bank of San Francisco's Twelfth District Community Advisory Council.

Neil F. Hall (Retired) was executive vice president and head of PNC's Retail Banking. He was responsible for leading PNC's consumer businesses, business banking, brokerage and distribution. Prior to being named EVP, 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.

William Howle, II, is President of U.S. Retail Banking at Citi, where he drives financial, client service and operational results with a team of 8,400 employees serving 3.6 million consumer households and 264,000 small businesses. Will is guiding the retail bank's client-led transformation to meet the needs of all customers, delivering on how they want to bank now and in the future. He is a highly-seasoned executive with more than 25 years of leadership experience in banking, spanning retail, commercial, small business and wealth management at Citi, Morgan Stanley, Wachovia and Bank of America. A strong advocate of the banking industry, Will regularly meets with regulators and legislators on Capitol Hill on behalf of Citi and previously the Consumer Bankers Association, which he is chaired from 2015 – 2016.

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

Julie Kalkowski is the Executive Director of Creighton's Financial Hope Collaborative. Prior to this role Julie served on the United Way Worldwide (UWW) National Task Force which led to the launch of UWW's Financial Stability Partnership in 2007. Connecting financial stress to poor health outcomes, Julie secured a grant from the Robert Wood Johnson Foundation to replicate a previous study that showed improved health outcomes for single mothers through financial education and coaching. Julie's commitment to connecting low income families to the financial mainstream led to Omaha's first Micro Enterprise Program, Nebraska's first Individual Development Accounts Program, the Omaha EITC Coalition, Bank on the Heartland, and positioned Nebraska as the second state to offer the Save to Win Program. Today, Julie continues to combine policy and programs to promote social mobility in Omaha, NE.

Max Levchin is the founder and CEO of Affirm, an online financial services technology company. Max was one of the original cofounders of PayPal where he served as the CTO until its acquisition by Ebay in 2002. That same year, 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 has served on the boards of Yahoo!, Evernote and Yelp, is an active investor in and advisor to several payments, bitcoin, collections, remittance, marketplace lending platforms, fraud detection and prevention technology startups. Max is a serial entrepreneur, computer scientist, philanthropist and investor in early stage startups

Ruhi Maker is a senior staff attorney in Empire Justice Center's Rochester office. She has been a public interest attorney for over 30 years, working on fair lending, access to credit, affordable housing and community reinvestment issues. Ms. Maker co-convened the Greater Rochester Community Reinvestment Coalition (GRCRC) in 1993. Since then, GRCRC has released 15 home mortgage, small business and subprime lending analyses and submitted dozens of CRA exam and bank merger comments. Ms. Maker served on the Federal Reserve Board's Consumer Advisory Council from 2002-2004.

Brent Neiser is Senior Director of Strategic Programs and Alliances for the Denver-based National Endowment for Financial Education. Brent creates national programs on personal finance for the American public including Youth, College (in over 1,000 colleges), Low Income, Community, and Retirement as well as over 100 partnerships with groups like Sesame Workshop, Habitat for Humanity, Red Cross, American Indian College Fund and National Military Family Association. Brent leads Strategic Intelligence and does public policy and innovation work for NEFE including working with executive agencies and testifying before Congress.

Ohad Samet is the co-founder and CEO of TrueAccord. Prior to starting TrueAccord, Mr. Samet served as Chief Risk Officer for Swedish pay-after-delivery company Klarna. Mr. Samet's team was in charge of underwriting, servicing, and collecting on more than \$2.5 Billion in annual consumer payment volume, as well as managing solvency risk for businesses selling to consumers on Klarna's platform. Mr. Samet also co-founded Analyzd, a boutique risk consulting company working on underwriting models for consumer credit and vendor risk. Analyzd took on consulting projects for various clients before being acquired by Klarna in the first half of 2011. While working on Analyzd, Mr. Samet also helped found Signifyd, a market leader in fraud prevention solutions for enterprise clients. Earlier in his career, Mr. Samet was the Senior Manager for Risk Solutions in ARS, a division of PayPal's Risk organization. At Fraud Sciences, prior to the acquisition by PayPal, Mr. Samet was the Head of Fraud Analytics.

Arjan Schütte is the founder and a managing partner of Core Innovation Capital, a leading venture capital fund investing in financial services companies that empower everyday Americans. He is a passionate advocate for market-based financial inclusion, and invests in pro-consumer businesses bringing this mission to scale. Arjan is a Senior Advisor to the Center for Financial Services Innovation (CFSI), the nation's leading authority on financial health, which he helped start in 2004. Arjan earned his Master's from the Media Laboratory at the Massachusetts Institute of Technology, as an Interval Research Fellow, and his Bachelor's in Philosophy and Communication at Lewis & Clark College.

Lisa J. Servon is Professor and Chair of City and Regional Planning at the University of Pennsylvania. Prior to joining the University of Pennsylvania, she was Professor of Management and Urban Policy at The New School, where she also served as dean. Professor Servon holds a PhD in Urban Planning from the University of California, Berkeley, an MA in the History of Art from the University of Pennsylvania and a BA from Bryn Mawr College. She teaches and conducts research in the areas of urban poverty, community development, economic development, and issues of gender and race. Her current research focuses on the consumer financial services industry. Her most recent book is *The Unbanking of America: How the New Middle Class Survives*. Servon spent 2015-2016 as a scholar at the Russell Sage Foundation. She spent 2004-2005 as Senior Research Fellow at the New America Foundation in Washington, DC.

Dr. Howard B. Slaughter, Jr. is President & Chief Executive Officer for Habitat for Humanity of Greater Pittsburgh. Prior to joining Habitat, Howard was an entrepreneur and President & CEO of his own company, Christian Management Enterprises, LLC, a business management and real estate consulting firm. His banking career began at Equibank, where he was an Assistant Vice President and later became

Vice President and Community Reinvestment Act officer at Dollar Bank. He was also the Regional Director of Fannie Mae's Pittsburgh Business Center, managing a \$2 Billion housing investment plan and his office assisted Twenty-Four thousand individuals and families in becoming homeowners during his tenure in Western Pennsylvania. Howard is on the boards of The Pittsburgh Foundation, the Housing Alliance of Pennsylvania, the Mount Ararat Baptist Church Community Activity Center, the Howard Hanna Free Care Fund Foundation and the Pennsylvania Economic Development Financing Authority.

Raul Vazquez is CEO of Oportun, a mission-driven Community Development Financial Institution (CDFI) that provides affordable loans that help people with little or no credit history establish credit and build a better future. Oportun has helped more than 930,000 customers by disbursing \$3.5 billion through more than 1.9 million small dollar loans. During that time, Oportun also saved its customers more than \$920 million in interest and fees according to research commissioned by Oportun and conducted by the Center for Financial Service Innovation (CFSI). Raul is the chair of the Federal Reserve Board's Community Advisory Council and also serves on the board of directors of Intuit. Prior to joining Oportun, he spent nine years at Walmart in various leadership roles, worked in technology start-ups, and was also a consultant and industrial engineer. Raul received a B.S. and M.S. in Industrial Engineering from Stanford and an M.B.A. from the Wharton Business School at the University of Pennsylvania.

James M. Wehmann is executive vice president of FICO's Scores business unit, a position held since 2012. He leads all aspects of the global FICO Score business, including its use in risk management and its distribution to consumers through various channels. His work includes global initiatives designed to positively impact consumer financial inclusion and consumer financial education. At FICO, Jim has developed deep insights into consumer credit trends and reporting practices, which he routinely shares with a broad group of stakeholders. Prior to FICO, much of Jim's twenty-five year career has focused on consumer marketing, including financial products, where he studied consumer behavior and developed communication strategies designed to influence consumer attitudes and actions.

Chi Chi Wu has been a staff attorney at National Consumer Law Center since 2001. Chi Chi focuses on consumer credit issues at NCLC, including legislative, administrative, and other advocacy. Chi Chi's specialties include fair credit reporting, credit cards, refund anticipation loans, and medical debt. Chi Chi frequently serves as a resource for policymakers and the media on consumer credit issues. Before joining NCLC, Chi Chi worked in the Consumer Protection Division at the Massachusetts Attorney General's office and the Asian Outreach Unit of Greater Boston Legal Services.. Chi Chi is co-author of the legal manuals Fair Credit Reporting Act and Collection Actions, and a contributing author to Consumer Credit Regulation and Truth in Lending.

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.